AMORTIZATION SCHEDULE

DATE: 9/30/2025

CUSTOMER NAME(S)	FINANCIAL INSTITUTION NAME	LOAN INFORMATION
Village of Palmyra	First Citizens State Bank	Funding Date:
		Loan Number:
		Loan Amount: $415,000.00
		Interest Rate: 5.500%

PAYMENT NUMBER	DATE OF PAYMENT	PAYMENT AMOUNT	INTEREST PAID	PRINCIPAL PAID	LOAN BALANCE	EOY INTEREST PAID	EOY PRINCIPAL PAID
1	10/1/2026	$55,267.26	$23,142.01	$32,125.25	$382,874.75	$23,142.01	$32,125.25
2	10/1/2027	$55,267.26	$21,350.59	$33,916.67	$348,958.08	$21,350.59	$33,916.67
3	10/1/2028	$55,267.26	$19,512.57	$35,754.69	$313,203.39	$19,512.57	$35,754.69
4	10/1/2029	$55,267.26	$17,465.44	$37,801.82	$275,401.57	$17,465.44	$37,801.82
5	10/1/2030	$55,267.26	$15,357.46	$39,909.80	$235,491.77	$15,357.46	$39,909.80
6	10/1/2031	$55,267.26	$13,131.94	$42,135.32	$193,356.45	$13,131.94	$42,135.32
7	10/1/2032	$55,267.26	$10,811.85	$44,455.41	$148,901.04	$10,811.85	$44,455.41
8	10/1/2033	$55,267.26	$8,303.30	$46,963.96	$101,937.08	$8,303.30	$46,963.96
9	10/1/2034	$55,267.26	$5,684.41	$49,582.85	$52,354.23	$5,684.41	$49,582.85
10	10/1/2035	$55,273.71	$2,919.48	$52,354.23	$0.00	$2,919.48	$52,354.23
Grand Totals:		$552,679.05	$137,679.05	$415,000.00			

Disclaimer: This amortization schedule is for information and illustrative purposes only and is not intended to be relied upon for any reason. The accuracy or completeness of these calculations is not warranted or guaranteed. The amortization schedule may reflect estimates based on information you have given us. Actual terms of credit offered by us may vary from this schedule, and the actual outstanding balance of your loan may vary due to the timing of your payments.