



## Example Special Assessment Loan Amortization Schedule

\$ 13,000 Estimate Special Assessment Loan Amount; 3.88% Interest Rate; 10 year term							
	Loan Amortization				Payment Schedule		
	Beginning Loan Balance	Principal	Interest	Ending Loan Balance	Loan Payment	7% Fees & Adjustment <sup>1</sup>	Total Payment
YR 1	\$13,000.00	\$1,088.82	\$504.40	\$11,911.18	\$1,593.22	\$111.53	\$1,704.75
YR 2	\$11,911.18	\$1,131.07	\$462.15	\$10,780.11	\$1,593.22	\$111.53	\$1,704.75
YR 3	\$10,780.11	\$1,174.95	\$418.27	\$9,605.16	\$1,593.22	\$111.53	\$1,704.75
YR 4	\$9,605.16	\$1,220.54	\$372.68	\$8,384.61	\$1,593.22	\$111.53	\$1,704.75
YR 5	\$8,384.61	\$1,267.90	\$325.32	\$7,116.72	\$1,593.22	\$111.53	\$1,704.75
YR 6	\$7,116.72	\$1,317.09	\$276.13	\$5,799.62	\$1,593.22	\$111.53	\$1,704.75
YR 7	\$5,799.62	\$1,368.20	\$225.03	\$4,431.43	\$1,593.22	\$111.53	\$1,704.75
YR 8	\$4,431.43	\$1,421.28	\$171.94	\$3,010.14	\$1,593.22	\$111.53	\$1,704.75
YR 9	\$3,010.14	\$1,476.43	\$116.79	\$1,533.71	\$1,593.22	\$111.53	\$1,704.75
YR 10	\$1,533.71	\$1,533.71	\$59.51	\$0.00	\$1,593.22	\$111.53	\$1,704.75
<b>Total</b>		<b>\$13,000.00</b>	<b>\$2,932.22</b>		<b>\$15,932.22</b>	<b>\$1,115.26</b>	<b>\$17,047.48</b>

Note Example special assessment loan amounts are for illustration purposes only. JEA Neighborhood Assessment Program (NAP) Packet will contain the estimated cost estimates and the actual amortization will be based on final project costs after construction. Amortization schedule is subject to change accordingly.

<sup>1</sup> 3.5% for Administrative Fees and 3.5% for Early Payment Discount Adjustment

\$ 13,000 Estimate Special Assessment Loan Amount; 4.19% Interest Rate; 20 year term							
	Loan Amortization				Payment Schedule		
	Beginning Loan Balance	Principal	Interest	Ending Loan Balance	Loan Payment	7% Fees & Adjustment <sup>1</sup>	Total Payment
YR 1	\$13,000.00	\$428.03	\$544.70	\$12,571.97	\$972.73	\$68.09	\$1,040.82
YR 2	\$12,571.97	\$445.96	\$526.77	\$12,126.02	\$972.73	\$68.09	\$1,040.82
YR 3	\$12,126.02	\$464.65	\$508.08	\$11,661.37	\$972.73	\$68.09	\$1,040.82
YR 4	\$11,661.37	\$484.11	\$488.61	\$11,177.26	\$972.73	\$68.09	\$1,040.82
YR 5	\$11,177.26	\$504.40	\$468.33	\$10,672.86	\$972.73	\$68.09	\$1,040.82
YR 6	\$10,672.86	\$525.53	\$447.19	\$10,147.33	\$972.73	\$68.09	\$1,040.82
YR 7	\$10,147.33	\$547.55	\$425.17	\$9,599.77	\$972.73	\$68.09	\$1,040.82
YR 8	\$9,599.77	\$570.49	\$402.23	\$9,029.28	\$972.73	\$68.09	\$1,040.82
YR 9	\$9,029.28	\$594.40	\$378.33	\$8,434.88	\$972.73	\$68.09	\$1,040.82
YR 10	\$8,434.88	\$619.30	\$353.42	\$7,815.58	\$972.73	\$68.09	\$1,040.82
YR 11	\$7,815.58	\$645.25	\$327.47	\$7,170.32	\$972.73	\$68.09	\$1,040.82
YR 12	\$7,170.32	\$672.29	\$300.44	\$6,498.03	\$972.73	\$68.09	\$1,040.82
YR 13	\$6,498.03	\$700.46	\$272.27	\$5,797.58	\$972.73	\$68.09	\$1,040.82
YR 14	\$5,797.58	\$729.81	\$242.92	\$5,067.77	\$972.73	\$68.09	\$1,040.82
YR 15	\$5,067.77	\$760.39	\$212.34	\$4,307.38	\$972.73	\$68.09	\$1,040.82
YR 16	\$4,307.38	\$792.25	\$180.48	\$3,515.14	\$972.73	\$68.09	\$1,040.82
YR 17	\$3,515.14	\$825.44	\$147.28	\$2,689.70	\$972.73	\$68.09	\$1,040.82
YR 18	\$2,689.70	\$860.03	\$112.70	\$1,829.67	\$972.73	\$68.09	\$1,040.82
YR 19	\$1,829.67	\$896.06	\$76.66	\$933.61	\$972.73	\$68.09	\$1,040.82
YR 20	\$933.61	\$933.61	\$39.12	\$0.00	\$972.73	\$68.09	\$1,040.82
<b>Total</b>		<b>\$13,000.00</b>	<b>\$6,454.51</b>		<b>\$19,454.51</b>	<b>\$1,361.82</b>	<b>\$20,816.32</b>

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<sup>1</sup> 3.5% for Administrative Fees and 3.5% for Early Payment Discount Adjustment