

SHASTA LAFCO

Payment Plan Schedule Summary

As of February 1, 2021

SHASTA LAFCO	Option 1 - 6-Year Monthly Pmt Plan Starting 8/1/2021		Option 2 - 5-Year Monthly Pmt Plan Starting 8/1/2021	
Total Principal Amount owed to CalPERS*	\$	412,932.00	\$	412,932.00
Less: Good Faith Contributions	\$	123,604.28	\$	123,604.28
Total Principal Amount owed to CalPERS	\$	289,327.72	\$	289,327.72
Total Amount owed to CalPERS as of 8/1/2021	\$	292,112.08	\$	292,112.08
Interest Rate		1.45%		1.45%
Period (Years)		6		5
Period (Months)		72		60
Monthly/Annual Payments (Principle & Interest)	\$	4,238.60	\$	5,050.09
Annual Payments (Principle & Interest)	\$	50,863.25	\$	60,601.09
Total Interest Accrued	\$	13,067.44	\$	10,893.37
Total Principal Amount Owed to CalPERS	\$	289,327.72	\$	289,327.72
Total Amount Due	\$	302,395.16	\$	300,221.09

* This amount is the total termination costs owed to CalPERS based on the Final Termination Valuation Report dated September 4, 2020.

69	4/30/2027	16,903.32	\$4,238.60	\$ -	\$ 4,238.60	\$ 4,218.18	\$ 20.42	\$ 12,685.15	13,036.77	3.14%
70	5/31/2027	12,685.15	\$4,238.60	\$ -	\$ 4,238.60	\$ 4,223.28	\$ 15.33	\$ 8,461.87	13,052.10	2.33%
71	6/30/2027	8,461.87	\$4,238.60	\$ -	\$ 4,238.60	\$ 4,228.38	\$ 10.22	\$ 4,233.49	13,062.32	1.52%
72	7/31/2027	4,233.49	\$4,238.60	\$ -	\$ 4,238.60	\$ 4,233.49	\$ 5.12	\$ (0.00)	13,067.44	0.72%

Payment Plan Schedule - SHASTA LAFCO

Option 2 - 5-Year Monthly Pmt Plan Starting 8/1/2021

PmtNo.	Payment Due Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest	Estimated % of Benefit Reduction if Delinquent on Payment
1	8/31/2021	\$ 292,112.08	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,697.12	\$ 352.97	\$ 287,414.96	\$ 352.97	60.30%
2	9/30/2021	287,414.96	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,702.80	\$ 347.29	\$ 282,712.16	700.26	59.25%
3	10/31/2021	282,712.16	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,708.48	\$ 341.61	\$ 278,003.68	1,041.87	58.21%
4	11/30/2021	278,003.68	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,714.17	\$ 335.92	\$ 273,289.51	1,377.79	57.17%
5	12/31/2021	273,289.51	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,719.87	\$ 330.22	\$ 268,569.65	1,708.02	56.14%
6	1/31/2022	268,569.65	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,725.57	\$ 324.52	\$ 263,844.08	2,032.54	55.10%
7	2/28/2022	263,844.08	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,731.28	\$ 318.81	\$ 259,112.80	2,351.35	54.06%
8	3/31/2022	259,112.80	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,737.00	\$ 313.09	\$ 254,375.80	2,664.45	53.03%
9	4/30/2022	254,375.80	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,742.72	\$ 307.37	\$ 249,633.08	2,971.82	51.99%
10	5/31/2022	249,633.08	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,748.45	\$ 301.64	\$ 244,884.63	3,273.46	50.96%
11	6/30/2022	244,884.63	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,754.19	\$ 295.90	\$ 240,130.44	3,569.36	49.93%
12	7/31/2022	240,130.44	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,759.93	\$ 290.16	\$ 235,370.51	3,859.52	48.90%
13	8/31/2022	235,370.51	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,765.68	\$ 284.41	\$ 230,604.82	4,143.92	47.87%
14	9/30/2022	230,604.82	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,771.44	\$ 278.65	\$ 225,833.38	4,422.57	46.85%
15	10/31/2022	225,833.38	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,777.21	\$ 272.88	\$ 221,056.17	4,695.45	45.82%
16	11/30/2022	221,056.17	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,782.98	\$ 267.11	\$ 216,273.19	4,962.56	44.80%
17	12/31/2022	216,273.19	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,788.76	\$ 261.33	\$ 211,484.43	5,223.89	43.77%
18	1/31/2023	211,484.43	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,794.55	\$ 255.54	\$ 206,689.88	5,479.44	42.75%
19	2/28/2023	206,689.88	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,800.34	\$ 249.75	\$ 201,889.54	5,729.19	41.73%
20	3/31/2023	201,889.54	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,806.14	\$ 243.95	\$ 197,083.40	5,973.14	40.71%
21	4/30/2023	197,083.40	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,811.95	\$ 238.14	\$ 192,271.45	6,211.28	39.69%
22	5/31/2023	192,271.45	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,817.76	\$ 232.33	\$ 187,453.69	6,443.61	38.67%
23	6/30/2023	187,453.69	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,823.58	\$ 226.51	\$ 182,630.10	6,670.11	37.66%
24	7/31/2023	182,630.10	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,829.41	\$ 220.68	\$ 177,800.69	6,890.79	36.64%
25	8/31/2023	177,800.69	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,835.25	\$ 214.84	\$ 172,965.44	7,105.63	35.63%
26	9/30/2023	172,965.44	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,841.09	\$ 209.00	\$ 168,124.35	7,314.63	34.62%
27	10/31/2023	168,124.35	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,846.94	\$ 203.15	\$ 163,277.41	7,517.78	33.60%
28	11/30/2023	163,277.41	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,852.80	\$ 197.29	\$ 158,424.61	7,715.08	32.59%
29	12/31/2023	158,424.61	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,858.66	\$ 191.43	\$ 153,565.95	7,906.51	31.58%
30	1/31/2024	153,565.95	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,864.53	\$ 185.56	\$ 148,701.42	8,092.07	30.58%
31	2/29/2024	148,701.42	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,870.41	\$ 179.68	\$ 143,831.01	8,271.75	29.57%
32	3/31/2024	143,831.01	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,876.30	\$ 173.80	\$ 138,954.71	8,445.54	28.56%
33	4/30/2024	138,954.71	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,882.19	\$ 167.90	\$ 134,072.53	8,613.45	27.56%
34	5/31/2024	134,072.53	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,888.09	\$ 162.00	\$ 129,184.44	8,775.45	26.56%
35	6/30/2024	129,184.44	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,893.99	\$ 156.10	\$ 124,290.45	8,931.55	25.56%
36	7/31/2024	124,290.45	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,899.91	\$ 150.18	\$ 119,390.54	9,081.73	24.56%
37	8/31/2024	119,390.54	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,905.83	\$ 144.26	\$ 114,484.71	9,226.00	23.56%
38	9/30/2024	114,484.71	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,911.76	\$ 138.34	\$ 109,572.96	9,364.33	22.56%
39	10/31/2024	109,572.96	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,917.69	\$ 132.40	\$ 104,655.27	9,496.73	21.56%
40	11/30/2024	104,655.27	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,923.63	\$ 126.46	\$ 99,731.64	9,623.19	20.57%
41	12/31/2024	99,731.64	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,929.58	\$ 120.51	\$ 94,802.05	9,743.70	19.57%
42	1/31/2025	94,802.05	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,935.54	\$ 114.55	\$ 89,866.51	9,858.25	18.58%
43	2/28/2025	89,866.51	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,941.50	\$ 108.59	\$ 84,925.01	9,966.84	17.59%
44	3/31/2025	84,925.01	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,947.47	\$ 102.62	\$ 79,977.54	10,069.46	16.60%
45	4/30/2025	79,977.54	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,953.45	\$ 96.64	\$ 75,024.09	10,166.10	15.61%
46	5/31/2025	75,024.09	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,959.44	\$ 90.65	\$ 70,064.65	10,256.75	14.62%
47	6/30/2025	70,064.65	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,965.43	\$ 84.66	\$ 65,099.22	10,341.41	13.63%
48	7/31/2025	65,099.22	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,971.43	\$ 78.66	\$ 60,127.79	10,420.08	12.64%
49	8/31/2025	60,127.79	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,977.44	\$ 72.65	\$ 55,150.36	10,492.73	11.66%
50	9/30/2025	55,150.36	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,983.45	\$ 66.64	\$ 50,166.90	10,559.37	10.67%
51	10/31/2025	50,166.90	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,989.47	\$ 60.62	\$ 45,177.43	10,619.99	9.69%
52	11/30/2025	45,177.43	\$5,050.09	\$ -	\$ 5,050.09	\$ 4,995.50	\$ 54.59	\$ 40,181.93	10,674.58	8.71%
53	12/31/2025	40,181.93	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,001.54	\$ 48.55	\$ 35,180.39	10,723.13	7.72%
54	1/31/2026	35,180.39	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,007.58	\$ 42.51	\$ 30,172.81	10,765.64	6.74%
55	2/28/2026	30,172.81	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,013.63	\$ 36.46	\$ 25,159.18	10,802.10	5.77%
56	3/31/2026	25,159.18	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,019.69	\$ 30.40	\$ 20,139.49	10,832.50	4.79%
57	4/30/2026	20,139.49	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,025.76	\$ 24.34	\$ 15,113.73	10,856.84	3.81%
58	5/31/2026	15,113.73	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,031.83	\$ 18.26	\$ 10,081.90	10,875.10	2.83%
59	6/30/2026	10,081.90	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,037.91	\$ 12.18	\$ 5,044.00	10,887.28	1.86%
60	7/31/2026	5,044.00	\$5,050.09	\$ -	\$ 5,050.09	\$ 5,044.00	\$ 6.09	\$ (0.00)	10,893.37	0.89%

Prepayment Summary for Option 1

Month	Monthly UAL Payment	Annual Payments	Prepayments	Discount	Interest Saving
Aug-21	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365
Aug-22	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365
Aug-23	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365
Aug-24	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365
Aug-25	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365
Aug-26	\$ 4,239	\$ 50,863	\$ 50,498	0.72%	\$ 365

Prepayment Summary for Option 2

Month	Monthly UAL Payment	Annual Payments	Prepayments	Discount	Interest Saving
Aug-21	\$ 5,050	\$ 60,601	\$ 60,166	0.72%	\$ 435
Aug-22	\$ 5,050	\$ 60,601	\$ 60,166	0.72%	\$ 435
Aug-23	\$ 5,050	\$ 60,601	\$ 60,166	0.72%	\$ 435
Aug-24	\$ 5,050	\$ 60,601	\$ 60,166	0.72%	\$ 435
Aug-25	\$ 5,050	\$ 60,601	\$ 60,166	0.72%	\$ 435