

**City of Tybee Island
Debt Schedule
Principal Balance @ Year End**

Loan Description	Beginning Balance	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Water & Sewer, Series 2005, 3.72% Principal Balance	\$ 1,450,000	1,115,000	995,000	865,000	735,000	600,000	455,000	305,000	155,000	-	-	-
GEFA Loan # CWSRF 00-014 GEFA 2000 SRF Wastewater 3.0% Principal Balance	\$ 2,860,455	2,350,941	2,213,715	2,072,331	1,926,647	1,776,549	1,621,856	1,462,471	1,298,238	1,129,024	954,641	774,962
GEFA Loan # 2005+LS22WS Butler Avenue Water Line 3.18% Principal Balance	\$ 2,188,652	-	1,942,086	1,853,900	1,762,648	1,666,050	1,568,597	1,469,191	1,366,577	1,260,651	1,151,309	1,038,437
<i>Campground Fund</i> Chatham County Recreation Auth- Series 2006, 4.85% Principal Balance	\$ 7,130,000	6,690,000	6,450,000	6,195,000	5,930,000	5,650,000	5,360,000	5,055,000	4,735,000	4,400,000	4,045,000	3,675,000
Total for Existing External Loans		12,182,843	11,600,801	10,986,231	10,354,295	9,692,599	9,005,453	8,291,662	7,554,815	6,789,675	6,150,950	5,488,399
Proposed External Loans (2008)												
GEFA Loan #2008-XXXXXX Ft. Screven Water Line Replacement 3.10% Principal Balance	\$ 1,300,000	1,288,209	1,240,125	1,190,531	1,139,382	1,086,628	1,032,220	976,107	918,234	858,546	796,986	733,496
Water-Sewer Fund - GMA Lease Principal Balance	\$ 781,100	612,880	444,660	276,440	138,220	-	-	-	-	-	-	-
<i>General Fund</i> GMA Direct Lease Principal Balance	\$ 1,937,260	1,532,135	1,127,010	721,885	360,943	-	-	-	-	-	-	-
Total Proposed External Loans (2008)		3,433,224	2,811,795	2,188,856	1,638,545	1,086,628	1,032,220	976,107	918,234	858,546	796,986	733,496
Internal Loan # 08-002 Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 537,527	494,915	450,196	403,160	353,744	301,825	247,278	189,970	129,761	66,504	-	-
Internal Loan # 08-001 S & W Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 1,203,785	1,108,357	1,008,097	902,761	792,093	675,822	553,666	425,324	290,485	148,821	-	-
Internal Loan # 08-003 Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 146,399	134,794	122,601	109,791	96,333	82,193	67,337	51,729	35,331	18,103	-	-
Total Internal Loans		1,738,066	1,580,894	1,415,712	1,242,170	1,059,840	868,281	667,023	455,577	233,428	-	-
Capital Leases												
Leasing 2 Streetsweeper		44,597	30,554	15,702	-							
Bank of America Leasing/ Copier / Fax		9,345	7,009									
BSFS Equipment Leasing/ Police Radio		5,457										
Total Capital Leases		59,399	37,563	15,702								
Total Loans and Leases		17,413,532	16,031,053	14,606,501	13,235,010	11,839,067	10,905,954	9,934,792	8,928,626	7,881,649	6,947,936	6,221,895

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Debt Schedule
Principal Balance @ Year End**

Loan Description	Beginning Balance	2019	2020	2021	2022	2023	2024	2025	2026	2027
Water & Sewer, Series 2005, 3.72% Principal Balance	\$ 1,450,000	-	-	-	-	-	-	-	-	-
GEFA Loan # CWSRF 00-014 GEFA 2000 SRF Wastewater 3.0% Principal Balance	\$ 2,860,455	589,818	399,051	202,470	0	0	0	0	0	0
GEFA Loan # 2005+LS22WS Butler Avenue Water Line 3.18% Principal Balance	\$ 2,188,652	921,923	801,650	677,498	549,337	417,044	280,489	145,520	(0)	(0)
<i>Campground Fund</i> Chatham County Recreation Auth- Series 2006, 4.85% Principal Balance	\$ 7,130,000	3,290,000	2,885,000	2,460,000	2,015,000	1,545,000	1,055,000	540,000	-	-
Total for Existing External Loans		4,801,741	4,085,701	3,339,968	2,564,337	1,962,044	1,335,489	685,520	0	0
Proposed External Loans (2008)										
GEFA Loan #2008-XXXXXX Ft. Screven Water Line Replacement 3.10% Principal Balance	\$ 1,300,000	668,015	600,480	530,828	458,991	384,899	308,485	229,675	148,394	64,563
Water-Sewer Fund - GMA Lease Principal Balance	\$ 781,100	-	-	-	-	-	-	-	-	-
<i>General Fund</i> GMA Direct Lease Principal Balance	\$ 1,937,260	-	-	-	-	-	-	-	-	-
Total Proposed External Loans (2008)		668,015	600,480	530,828	458,991	384,899	308,485	229,675	148,394	64,563
Internal Loan # 08-002 Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 537,527	-	-	-	-	-	-	-	-	-
Internal Loan # 08-001 S & W Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 1,203,785	-	-	-	-	-	-	-	-	-
Internal Loan # 08-003 Loan from General Fund 10 yrs 5%, monthly pay, eff 1/1/2008 Principal Balance	\$ 146,399	-	-	-	-	-	-	-	-	-
Total Internal Loans										
Capital Leases Leasing 2 Streetsweeper Bank of America Leasing/ Copier / Fax BSFS Equipment Leasing/ Police Radio										
Total Capital Leases										
Total Loans and Leases		5,469,756	4,686,181	3,870,796	3,023,328	2,346,943	1,643,974	915,195	148,394	64,563