

Date: 2024-11-26

File: GF 17811 Type: Municipal
 Business: Lambton Shores, Municipality of
 Ms. Janet Ferguson
 9577 Port Franks Rd
 Thedford, Ontario, Canada N0M 2N0

jferguson@lambtonshores.ca ; Stephen McAuley(CAO)
 <SMcAuley@lambtonshores.ca>
 Creditor: Federation of Canadian Municipalities

Amount Financed (Original) \$4,576,570.00
 Simple Interest (2024-12-17) 4.90 %
 Payment Frequency Semiannually
 Start of the period 2024-12-17
 First payment 2025-06-17
 Method Simple Interest
 Day Count Actual/Actual
 Payment Method Normal

Line Num.	Line status	Pmt Date	Payment	Rate	Principal (Mathematical)	Accrued Interest	Col. Fees	Balance	Comment
1	Information	2024-12-17	\$0.00	4.90 %	\$0.00	\$0.00	\$0.00	\$4,576,570.00	
2	Due Pmt	2025-06-17	\$146,381.61	4.90 %	\$34,562.84	\$111,818.77	\$0.00	\$4,542,007.16	
3	Due Pmt	2025-12-17	\$146,381.61	4.90 %	\$34,797.56	\$111,584.05	\$0.00	\$4,507,209.60	
4	Due Pmt	2026-06-17	\$146,381.61	4.90 %	\$36,257.51	\$110,124.10	\$0.00	\$4,470,952.09	
5	Due Pmt	2026-12-17	\$146,381.61	4.90 %	\$36,543.18	\$109,838.43	\$0.00	\$4,434,408.91	
6	Due Pmt	2027-06-17	\$146,381.61	4.90 %	\$38,036.24	\$108,345.37	\$0.00	\$4,396,372.67	
7	Due Pmt	2027-12-17	\$146,381.61	4.90 %	\$38,375.38	\$108,006.23	\$0.00	\$4,357,997.29	
8	Due Pmt	2028-06-17	\$146,381.61	4.90 %	\$39,610.68	\$106,770.93	\$0.00	\$4,318,386.61	
9	Due Pmt	2028-12-17	\$146,381.61	4.90 %	\$40,581.14	\$105,800.47	\$0.00	\$4,277,805.47	
10	Due Pmt	2029-06-17	\$146,381.61	4.90 %	\$41,862.52	\$104,519.09	\$0.00	\$4,235,942.95	
11	Due Pmt	2029-12-17	\$146,381.61	4.90 %	\$42,316.68	\$104,064.93	\$0.00	\$4,193,626.27	
12	Due Pmt	2030-06-17	\$146,381.61	4.90 %	\$43,919.26	\$102,462.35	\$0.00	\$4,149,707.01	
13	Due Pmt	2030-12-17	\$146,381.61	4.90 %	\$44,435.25	\$101,946.36	\$0.00	\$4,105,271.76	
14	Due Pmt	2031-06-17	\$146,381.61	4.90 %	\$46,078.01	\$100,303.60	\$0.00	\$4,059,193.75	
15	Due Pmt	2031-12-17	\$146,381.61	4.90 %	\$46,658.90	\$99,722.71	\$0.00	\$4,012,534.85	
16	Due Pmt	2032-06-17	\$146,381.61	4.90 %	\$48,074.51	\$98,307.10	\$0.00	\$3,964,460.34	
17	Due Pmt	2032-12-17	\$146,381.61	4.90 %	\$49,252.33	\$97,129.28	\$0.00	\$3,915,208.01	
18	Due Pmt	2033-06-17	\$146,381.61	4.90 %	\$50,721.82	\$95,659.79	\$0.00	\$3,864,486.19	
19	Due Pmt	2033-12-17	\$146,381.61	4.90 %	\$51,442.30	\$94,939.31	\$0.00	\$3,813,043.89	
20	Due Pmt	2034-06-17	\$146,381.61	4.90 %	\$53,217.98	\$93,163.63	\$0.00	\$3,759,825.91	
21	Due Pmt	2034-12-17	\$146,381.61	4.90 %	\$54,013.50	\$92,368.11	\$0.00	\$3,705,812.41	
22	Due Pmt	2035-06-17	\$146,381.61	4.90 %	\$55,837.95	\$90,543.66	\$0.00	\$3,649,974.46	
23	Due Pmt	2035-12-17	\$146,381.61	4.90 %	\$56,712.24	\$89,669.37	\$0.00	\$3,593,262.22	

Line Num.	Line status	Pmt Date	Payment	Rate	Principal (Mathematical)	Accrued Interest	Col. Fees	Balance	Comment
24	Due Pmt	2036-06-17	\$146,381.61	4.90 %	\$58,346.69	\$88,034.92	\$0.00	\$3,534,915.53	
25	Due Pmt	2036-12-17	\$146,381.61	4.90 %	\$59,776.18	\$86,605.43	\$0.00	\$3,475,139.35	
26	Due Pmt	2037-06-17	\$146,381.61	4.90 %	\$61,473.96	\$84,907.65	\$0.00	\$3,413,665.39	
27	Due Pmt	2037-12-17	\$146,381.61	4.90 %	\$62,517.67	\$83,863.94	\$0.00	\$3,351,147.72	
28	Due Pmt	2038-06-17	\$146,381.61	4.90 %	\$64,503.43	\$81,878.18	\$0.00	\$3,286,644.29	
29	Due Pmt	2038-12-17	\$146,381.61	4.90 %	\$65,638.21	\$80,743.40	\$0.00	\$3,221,006.08	
30	Due Pmt	2039-06-17	\$146,381.61	4.90 %	\$67,683.17	\$78,698.44	\$0.00	\$3,153,322.91	
31	Due Pmt	2039-12-17	\$146,381.61	4.90 %	\$68,913.54	\$77,468.07	\$0.00	\$3,084,409.37	
32	Due Pmt	2040-06-17	\$146,381.61	4.90 %	\$70,813.58	\$75,568.03	\$0.00	\$3,013,595.79	
33	Due Pmt	2040-12-17	\$146,381.61	4.90 %	\$72,548.51	\$73,833.10	\$0.00	\$2,941,047.28	
34	Due Pmt	2041-06-17	\$146,381.61	4.90 %	\$74,523.36	\$71,858.25	\$0.00	\$2,866,523.92	
35	Due Pmt	2041-12-17	\$146,381.61	4.90 %	\$75,959.36	\$70,422.25	\$0.00	\$2,790,564.56	
36	Due Pmt	2042-06-17	\$146,381.61	4.90 %	\$78,200.09	\$68,181.52	\$0.00	\$2,712,364.47	
37	Due Pmt	2042-12-17	\$146,381.61	4.90 %	\$79,746.62	\$66,634.99	\$0.00	\$2,632,617.85	
38	Due Pmt	2043-06-17	\$146,381.61	4.90 %	\$82,059.18	\$64,322.43	\$0.00	\$2,550,558.67	
39	Due Pmt	2043-12-17	\$146,381.61	4.90 %	\$83,721.72	\$62,659.89	\$0.00	\$2,466,836.95	
40	Due Pmt	2044-06-17	\$146,381.61	4.90 %	\$85,944.10	\$60,437.51	\$0.00	\$2,380,892.85	
41	Due Pmt	2044-12-17	\$146,381.61	4.90 %	\$88,049.74	\$58,331.87	\$0.00	\$2,292,843.11	
42	Due Pmt	2045-06-17	\$146,381.61	4.90 %	\$90,360.86	\$56,020.75	\$0.00	\$2,202,482.25	
43	Due Pmt	2045-12-17	\$146,381.61	4.90 %	\$92,272.96	\$54,108.65	\$0.00	\$2,110,209.29	
44	Due Pmt	2046-06-17	\$146,381.61	4.90 %	\$94,823.13	\$51,558.48	\$0.00	\$2,015,386.16	
45	Due Pmt	2046-12-17	\$146,381.61	4.90 %	\$96,869.37	\$49,512.24	\$0.00	\$1,918,516.79	
46	Due Pmt	2047-06-17	\$146,381.61	4.90 %	\$99,506.73	\$46,874.88	\$0.00	\$1,819,010.06	
47	Due Pmt	2047-12-17	\$146,381.61	4.90 %	\$101,693.77	\$44,687.84	\$0.00	\$1,717,316.29	
48	Due Pmt	2048-06-17	\$146,381.61	4.90 %	\$104,307.36	\$42,074.25	\$0.00	\$1,613,008.93	
49	Due Pmt	2048-12-17	\$146,381.61	4.90 %	\$106,862.89	\$39,518.72	\$0.00	\$1,506,146.04	
50	Due Pmt	2049-06-17	\$146,381.61	4.90 %	\$109,582.13	\$36,799.48	\$0.00	\$1,396,563.91	
51	Due Pmt	2049-12-17	\$146,381.61	4.90 %	\$112,072.05	\$34,309.56	\$0.00	\$1,284,491.86	
52	Due Pmt	2050-06-17	\$146,381.61	4.90 %	\$114,997.78	\$31,383.83	\$0.00	\$1,169,494.08	
53	Due Pmt	2050-12-17	\$146,381.61	4.90 %	\$117,650.50	\$28,731.11	\$0.00	\$1,051,843.58	
54	Due Pmt	2051-06-17	\$146,381.61	4.90 %	\$120,682.05	\$25,699.56	\$0.00	\$931,161.53	
55	Due Pmt	2051-12-17	\$146,381.61	4.90 %	\$123,505.65	\$22,875.96	\$0.00	\$807,655.88	
56	Due Pmt	2052-06-17	\$146,381.61	4.90 %	\$126,594.04	\$19,787.57	\$0.00	\$681,061.84	

Line Num.	Line status	Pmt Date	Payment	Rate	Principal (Mathematical)	Accrued Interest	Col. Fees	Balance	Comment
57	Due Pmt	2052-12-17	\$146,381.61	4.90 %	\$129,695.59	\$16,686.02	\$0.00	\$551,366.25	
58	Due Pmt	2053-06-17	\$146,381.61	4.90 %	\$132,910.15	\$13,471.46	\$0.00	\$418,456.10	
59	Due Pmt	2053-12-17	\$146,381.61	4.90 %	\$136,101.35	\$10,280.26	\$0.00	\$282,354.75	
60	Due Pmt	2054-06-17	\$146,381.61	4.90 %	\$139,482.87	\$6,898.74	\$0.00	\$142,871.88	
61	Due Pmt	2054-12-17	\$146,381.83	4.90 %	\$142,871.88	\$3,509.95	\$0.00	\$0.00	

Grand total

Principal (Original)	\$4,576,570.00
Additional Principal	\$0.00
Financed Fees (APR)	\$0.00

Total Amount Financed	\$4,576,570.00
Other increases	\$0.00
Total Accrued Interest	\$4,206,326.82
Grand total	\$8,782,896.82
Total payments (positive)	\$8,782,896.82
Balance	\$0.00