

NOTICE OF TERMS: NET DEBT SERVICE SCHEDULE
NYS Environmental Facilities Corporation Series 2015D
Oneida Herkimer Solid Waste Management Authority - Aggregate
Loan ID 4769

Schedule A

Date	Principal	Interest	Current Balance	Loan Service Charge (%)	Loan Interest Rate (%)	The Annual Administrative Fee (%)	Semi-Annual Net Debt Service	Annual Net Debt Service, Fiscal Year
10/01/2015		468,045.53	468,045.53	205,547.00	17,169.42		245,329.11	245,329.11
04/01/2016	1,450,000.00	4,2210%	468,045.53	1,918,045.53	205,547.00		1,590,631.09	
08/15/2016		437,443.28	437,443.28	189,162.00	29,426.74	64,371.00	64,371.00	
10/01/2016		437,443.28	1,922,443.28	189,162.00	119,606.34		218,854.54	1,874,056.57
04/01/2017	1,485,000.00	4,3960%	437,443.28	1,922,443.28	189,162.00		1,613,674.94	
08/15/2017		404,802.98	404,802.98	172,381.50	27,056.95		43,343.00	
10/01/2017		404,802.98	404,802.98	1,929,802.98	172,381.50		205,264.53	1,862,382.47
04/01/2018	1,525,000.00	4,4770%	404,802.98	1,929,802.98	172,381.50		1,634,766.14	
08/15/2018		370,665.86	370,665.86	155,149.00	24,606.68	39,531.00	39,531.00	
10/01/2018		370,665.86	370,665.86	1,935,665.86	155,149.00		100,910.18	1,865,207.32
04/01/2019	1,565,000.00	4,5390%	370,665.86	1,935,665.86	155,149.00		1,634,769.20	
08/15/2019		335,148.18	335,148.18	137,464.50	23,311.53	35,618.00	35,618.00	
10/01/2019		335,148.18	335,148.18	1,940,148.18	137,464.50		174,372.15	1,844,759.35
04/01/2020	1,605,000.00	4,5930%	335,148.18	1,940,148.18	137,464.50		1,681,560.35	
08/15/2020		298,289.36	298,289.36	119,328.00	20,585.81	31,606.00	31,606.00	
10/01/2020		298,289.36	298,289.36	1,943,289.36	119,328.00		138,375.55	1,871,541.90
04/01/2021	1,645,000.00	4,6346%	298,289.36	1,943,289.36	119,328.00		1,691,043.35	
08/15/2021		260,174.71	260,174.71	99,722.00	30,896.61	27,593.00	27,593.00	
10/01/2021		260,174.71	260,174.71	1,950,174.71	99,722.00		128,538.60	1,847,074.93
04/01/2022	1,685,000.00	4,6710%	260,174.71	1,950,174.71	99,722.00		1,736,040.72	
08/15/2022		220,704.76	220,704.76	81,642.50	47,593.98	23,744.00	23,744.00	
10/01/2022		220,704.76	220,704.76	1,955,704.76	81,642.50		91,468.28	1,850,777.00
04/01/2023	1,725,000.00	4,6970%	220,704.76	1,955,704.76	81,642.50		1,781,649.68	
08/15/2023		179,958.28	179,958.28	62,037.00	41,770.80	18,931.00	18,931.00	
10/01/2023		179,958.28	179,958.28	1,959,958.28	62,037.00		76,150.48	1,876,731.16
04/01/2024	1,760,000.00	4,7210%	179,958.28	1,959,958.28	62,037.00		1,826,648.96	
08/15/2024		137,941.38	137,941.38	41,933.00	48,562.61	14,481.00	14,481.00	
10/01/2024		137,941.38	137,941.38	1,967,941.38	41,933.00		47,455.77	1,888,584.83
04/01/2025	1,800,000.00	4,7450%	137,941.38	1,967,941.38	41,933.00		1,876,076.10	
08/15/2025		94,488.03	94,488.03	21,244.00	25,911.18	9,906.00	9,906.00	
10/01/2025		94,488.03	94,488.03	1,967,941.38	21,244.00		47,332.85	1,934,214.95
04/01/2026	3,962,393.00	4,7690%	94,488.03	4,657,081.03	21,244.00		3,966,767.04	
04/01/2026							-67,826.67	
10/01/2026								3,966,767.04
	20,972,493.00		6,516,334.70	18,456,158.30	8,170,244.00	1,000,000.00	22,300,979.78	2,362,170.00

Notes:
(1) Subsidy Credit is calculated based on Corpus or Reserve Allocation percentage of Existing Agreement.
(2) In the event that the Benefit of the Refunding exceeds the interest payable on any specific payment date, the difference will be credited on a later payment date or dates. Should there be excess Benefits of the Refunding remaining after the final maturity and full repayment, such excess will be remitted to the Recipient by the Corporates.
(3) The Annual Administrative Fee is due on August 15 which may reflect a change from the Existing Agreement.
The amount due in 2016 is pro-rated from last payment prior to the Effective Date.
Administrative Fee rate is pursuant to the Existing Agreement.
Aggregate amounts may differ from totals due to rounding.



Oneida-Herkimer Solid Waste Management Authority

2011 Solid Waste System Revenue Bonds

\$10,725,000

April 21, 2011

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I
04/01/2012			468,904.86	468,904.86
04/01/2013			496,487.50	496,487.50
04/01/2014	1,065,000.00	4.000%	496,487.50	1,561,487.50
04/01/2015	715,000.00	4.000%	453,287.50	1,168,287.50
04/01/2016	740,000.00	4.000%	425,237.50	1,165,237.50
04/01/2017	765,000.00	4.000%	395,687.50	1,160,687.50
04/01/2018	790,000.00	4.000%	365,087.50	1,155,087.50
04/01/2019	830,000.00	5.000%	325,587.50	1,155,587.50
04/01/2020	870,000.00	5.000%	284,087.50	1,154,087.50
04/01/2021	910,000.00	5.000%	240,587.50	1,150,587.50
04/01/2022	945,000.00	4.750%	199,637.50	1,144,637.50
04/01/2023	985,000.00	4.750%	154,750.00	1,139,750.00
04/01/2024	1,030,000.00	5.000%	102,300.00	1,132,300.00
04/01/2025	1,080,000.00	5.000%	54,000.00	1,134,000.00
Total	\$10,725,000.00		\$4,453,979.86	\$15,178,979.86

Yield Statistics

Bond Year Dollars	\$93,574.17
Average Life	8.725 Years
Average Coupon	4.7726632%
Net Interest Cost (NIC)	4.7516504%
True Interest Cost (TIC)	4.7276817%
Bond Yield for Arbitrage Purposes	4.5921588%
All Inclusive Cost (AIC)	4.9098963%

IRS Form 8038

Net Interest Cost	4.6500144%
Weighted Average Maturity	8.678 Years