

**BANK FINANCING PROPOSALS
PROJECTED ANNUAL CASH FLOWS**

| | FIFTH THIRD BANK | | REGIONS BANK | | SUNTRUST BONDS | | |
|--|------------------|------------|--------------|-----------|----------------|-------------------|---------|
| | MONTH | YEAR | MONTH | YEAR | MONTH | YEAR | |
| UP FRONT COSTS | | 36,492 | | - | | 44,910 | |
| 1st Yr Debt Service <i>on \$5.5 million</i> | 20,833 | 249,993 | 37,308 | 447,696 | 20,584 | 247,008 | |
| 2nd Year <i>on \$5.5 million</i> | 36,366 | 436,395 | 37,308 | 447,696 | 32,954 | 395,448 | |
| UP FRONT COSTS <i>on \$3.5 million, 3rd yr</i> | | 36,492 | | - | | 44,910 | |
| 3rd Year <i>1st year at \$9 million</i> | 49,753 | 597,036 | 62,041 | 744,492 | 55,044 | 660,531 | |
| 4th Year | 59,694 | 716,332 | 62,041 | 744,492 | 55,044 | 660,531 | |
| 5th Year | 59,751 | 717,014 | 62,041 | 744,492 | 55,044 | 660,531 | |
| 5 Year total cost | | 2,789,754 | | 3,128,868 | | 2,713,869 | 75,885 |
| | 59,585 | 715,014 | 62,041 | 744,492 | 55,044 | 660,531 | |
| | 59,519 | 714,231 | 62,041 | 744,492 | 55,044 | 660,531 | |
| | 59,756 | 717,072 | 62,041 | 744,492 | 55,044 | 660,531 | |
| | 59,956 | 719,472 | 62,041 | 744,492 | 55,044 | 660,531 | |
| | 59,964 | 719,562 | 62,041 | 744,492 | 55,044 | 660,531 | |
| 10 Year total cost | | 6,375,105 | | 6,851,328 | | 6,016,524 | 358,581 |
| | 60,010 | 720,124 | | | 55,044 | 660,531 | |
| | 59,528 | 714,332 | | | 55,044 | 660,531 | |
| | 59,845 | 718,143 | | | 55,044 | 660,531 | |
| | 59,978 | 719,741 | | | 55,044 | 660,531 | |
| | 59,285 | 711,423 | | | 55,044 | 660,531 | |
| 15 year total cost | | 9,958,868 | | | | 9,319,179 | 639,689 |
| | 59,735 | 716,823 | | | 55,044 | 660,531 | |
| | 59,676 | 716,115 | | | 55,044 | 660,531 | |
| | 59,477 | 713,723 | | | 55,044 | 660,531 | |
| | 59,658 | 715,897 | | | 55,044 | 660,531 | |
| | 23,423 | 281,070 | | | 22,090 | 265,081 | |
| | 23,647 | 283,768 | | | 22,090 | 265,081 | |
| 21 year total cost | | 13,386,264 | | | | 12,491,465 | 894,799 |