

FY26 Governmental Lease  
Amortization Schedule Comparison

First National Bank				First National Bank			
5 Year Project				4 Year Project			
Loan Amount	137,486.25			Loan Amount	169,714.00		
Interest Rate	4.85%			Interest Rate	4.75%		
	Principal	Interest	Total		Principal	Interest	Total
12/15/2026	27,700.10	3,204.38	30,904.48	12/15/2026	42,633.93	3,873.95	46,507.88
12/15/2027	25,505.90	5,398.58	30,904.48	12/15/2027	40,387.74	6,120.14	46,507.88
12/15/2028	26,748.77	4,155.71	30,904.48	12/15/2028	42,321.37	4,186.51	46,507.88
12/15/2029	28,075.45	2,829.03	30,904.48	12/15/2029	44,370.96	2,136.89	46,507.85
12/15/2030	29,456.03	1,448.45	30,904.48				
Total	<u>137,486.25</u>	<u>17,036.15</u>	<u>154,522.40</u>	Total	<u>169,714.00</u>	<u>16,317.49</u>	<u>186,031.49</u>
	-	-	-		-	-	-

HomeTown Bank				HomeTown Bank			
5 Year Project				4 Year Project			
Loan Amount	137,486.25			Loan Amount	169,714.00		
Interest Rate	4.90%			Interest Rate	4.75%		
	Principal	Interest	Total		Principal	Interest	Total
12/15/2026	27,702.78	3,237.42	30,940.20	12/15/2026	42,633.92	3,873.96	46,507.88
12/15/2027	25,486.10	5,454.10	30,940.20	12/15/2027	40,387.74	6,120.14	46,507.88
12/15/2028	26,740.79	4,199.41	30,940.20	12/15/2028	42,321.36	4,186.52	46,507.88
12/15/2029	28,080.76	2,859.44	30,940.20	12/15/2029	44,370.98	2,136.89	46,507.87
12/15/2030	29,475.82	1,464.38	30,940.20				
Total	<u>137,486.25</u>	<u>17,214.75</u>	<u>154,701.00</u>	Total	<u>169,714.00</u>	<u>16,317.51</u>	<u>186,031.51</u>
	-	-	-		-	-	-

Pioneer Bank				Pioneer Bank			
5 Year Project				4 Year Project			
Loan Amount	-			Loan Amount	-		
Interest Rate	0.00%			Interest Rate	0.00%		
	Principal	Interest	Total		Principal	Interest	Total
12/15/2025	-	-	-	12/15/2025	-	-	-
12/15/2026	-	-	-	12/15/2026	-	-	-
12/15/2027	-	-	-	12/15/2027	-	-	-
12/15/2028	-	-	-	12/15/2028	-	-	-
12/15/2029	-	-	-				
Total	<u>-</u>	<u>-</u>	<u>-</u>	Total	<u>-</u>	<u>-</u>	<u>-</u>
	-	-	-		-	-	-

	<u>First National</u>	<u>HomeTown</u>	<u>Pioneer</u>
Principal - 4 Year	169,714.00	169,714.00	-
Interest - 4 Year	16,317.49	16,317.51	-
Subtotal	<u>186,031.49</u>	<u>186,031.51</u>	-
	-	-	-
Principal - 5 Year	137,486.25	137,486.25	-
Interest - 5 Year	17,036.15	17,214.75	-
Subtotal	<u>154,522.40</u>	<u>154,701.00</u>	-
	-	-	-
Grand Total	<u>340,553.89</u>	<u>340,732.51</u>	-