



COLORADO

Colorado Water Conservation Board

Department of Natural Resources

1313 Sherman Street, Room 718
Denver, CO 80203

Loan Repayment Schedule

Borrower | Smith and Emmons Ditch Company

Loan Contract Number | CT2023-2473

FINAL Loan Amount | \$257,033.23

1% Service Fee | \$2,570.33

Interest During Construction Added | \$0.00

FINAL Total Loan Amount | \$259,603.56

Interest Rate | 3.900000 %

Term | 30

First Payment Due | September 1, 2026

Annual Payment Amount | \$14,831.15

Line status	Pmt Date	Payment	Principal	Interest	Column fees	True Balance
Service Fee / IDC	09/01/2025	\$0.00	\$-2,570.33	\$0.00	\$2,570.33	\$259,603.56
Due Pmt	09/01/2026	\$14,831.15	\$4,706.61	\$10,124.54	\$0.00	\$254,896.95
Due Pmt	09/01/2027	\$14,831.15	\$4,890.17	\$9,940.98	\$0.00	\$250,006.78
Due Pmt	09/01/2028	\$14,831.15	\$5,080.89	\$9,750.26	\$0.00	\$244,925.89
Due Pmt	09/01/2029	\$14,831.15	\$5,279.04	\$9,552.11	\$0.00	\$239,646.85
Due Pmt	09/01/2030	\$14,831.15	\$5,484.92	\$9,346.23	\$0.00	\$234,161.93
Due Pmt	09/01/2031	\$14,831.15	\$5,698.83	\$9,132.32	\$0.00	\$228,463.10
Due Pmt	09/01/2032	\$14,831.15	\$5,921.09	\$8,910.06	\$0.00	\$222,542.01
Due Pmt	09/01/2033	\$14,831.15	\$6,152.01	\$8,679.14	\$0.00	\$216,390.00
Due Pmt	09/01/2034	\$14,831.15	\$6,391.94	\$8,439.21	\$0.00	\$209,998.06
Due Pmt	09/01/2035	\$14,831.15	\$6,641.23	\$8,189.92	\$0.00	\$203,356.83
Due Pmt	09/01/2036	\$14,831.15	\$6,900.23	\$7,930.92	\$0.00	\$196,456.60
Due Pmt	09/01/2037	\$14,831.15	\$7,169.34	\$7,661.81	\$0.00	\$189,287.26
Due Pmt	09/01/2038	\$14,831.15	\$7,448.95	\$7,382.20	\$0.00	\$181,838.31
Due Pmt	09/01/2039	\$14,831.15	\$7,739.46	\$7,091.69	\$0.00	\$174,098.85
Due Pmt	09/01/2040	\$14,831.15	\$8,041.29	\$6,789.86	\$0.00	\$166,057.56
Due Pmt	09/01/2041	\$14,831.15	\$8,354.91	\$6,476.24	\$0.00	\$157,702.65
Due Pmt	09/01/2042	\$14,831.15	\$8,680.75	\$6,150.40	\$0.00	\$149,021.90
Due Pmt	09/01/2043	\$14,831.15	\$9,019.30	\$5,811.85	\$0.00	\$140,002.60
Due Pmt	09/01/2044	\$14,831.15	\$9,371.05	\$5,460.10	\$0.00	\$130,631.55
Due Pmt	09/01/2045	\$14,831.15	\$9,736.52	\$5,094.63	\$0.00	\$120,895.03
Due Pmt	09/01/2046	\$14,831.15	\$10,116.24	\$4,714.91	\$0.00	\$110,778.79
Due Pmt	09/01/2047	\$14,831.15	\$10,510.78	\$4,320.37	\$0.00	\$100,268.01
Due Pmt	09/01/2048	\$14,831.15	\$10,920.70	\$3,910.45	\$0.00	\$89,347.31
Due Pmt	09/01/2049	\$14,831.15	\$11,346.60	\$3,484.55	\$0.00	\$78,000.71
Due Pmt	09/01/2050	\$14,831.15	\$11,789.12	\$3,042.03	\$0.00	\$66,211.59
Due Pmt	09/01/2051	\$14,831.15	\$12,248.90	\$2,582.25	\$0.00	\$53,962.69
Due Pmt	09/01/2052	\$14,831.15	\$12,726.61	\$2,104.54	\$0.00	\$41,236.08
Due Pmt	09/01/2053	\$14,831.15	\$13,222.94	\$1,608.21	\$0.00	\$28,013.14
Due Pmt	09/01/2054	\$14,831.15	\$13,738.64	\$1,092.51	\$0.00	\$14,274.50
Due Pmt	09/01/2055	\$14,831.21	\$14,274.50	\$556.71	\$0.00	\$0.00

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