

IN WITNESS WHEREOF, KDHE and the Municipality have caused this Second Amendment to the Loan Agreement for the Municipality to be executed, sealed and delivered, effective as of October 9, 2018.



The KANSAS DEPARTMENT OF HEALTH AND ENVIRONMENT, acting on behalf of THE STATE OF KANSAS

By *Rich Brown* *for LH*
Director

"KDHE"

Date: 10/15/2018

NEWTON, KANSAS

By _____
Title: _____

(Seal)

ATTEST:

By _____
Title: _____

The "Municipality"

Date: _____

EXHIBIT B
LOAN REPAYMENT SCHEDULE
(See Page 5)

DEDICATED SOURCE OF REVENUES AND LOAN REPAYMENT SCHEDULE

Dedicated Source of Revenue.

The Municipality shall impose and collect such rates, fees and charges for the use and services furnished by or through the System, including all improvements and additions thereto hereafter constructed or acquired by the Municipality as will provide System Revenues or levy ad valorem taxes without limitation as to rate or amount upon all the taxable tangible property, real or personal, within the territorial limits of the Municipality to produce amounts which are sufficient to (a) pay the cost of the operation and maintenance of the System, (b) pay the principal of and interest on the Loan as and when the same become due, and (c) pay all other amounts due at any time under the Loan Agreement; provided, however, no lien or other security interest is granted by the Municipality to KDHE on the System Revenues under this Agreement. In the event that the System Revenues are insufficient to meet the obligations under the Loan and the Loan Agreement, the Municipality shall levy ad valorem taxes without limitation as to rate or amount upon all the taxable tangible property, real or personal, within the territorial limits of the Municipality to produce the amounts necessary for the prompt payment of the obligations under the Loan and Loan Agreement.

The Loan Repayment Schedule

The Municipality and KDHE have agreed that interest becoming due semiannually on the Loan during the construction period for the Project may be capitalized and repaid as a part of the Loan. In this regard, KDHE shall give the Municipality written notice of each semiannual installment of interest becoming due during the construction period. At its option, the Municipality may elect to pay such amounts, and if so elected, must pay such amounts within 30 days of receipt of the notice of their becoming due. If the Municipality does not elect to pay such amounts within 30 days of receipt of such notice, the amount then due and owing as semiannual interest on the Loan shall be capitalized and added to the principal amount of the Loan and shall bear interest at the rate of interest set forth in Section 2.02 hereof.

KANSAS WATER POLLUTION CONTROL REVOLVING LOAN FUND

Project Principal: 18,151,650.72
 Interest During Const.: 0.00
 Service Fee During Const.: 0.00
 Gross Loan Costs: 18,151,650.72

Actual Draws - Actual Interest Rate
 Amortization of Loan Costs - FINAL

Prepared for:
 City of Newton, Project No. C20 1747-03

Gross Rate: 2.83%
 Service Fee Rate: 0.25%
 Loan Interest Rate: 2.58%
 1st Payment Date: 9/1/2015
 Number of Payments: 40

8/15/2018

Payment Number	Payment Date	Beginning Balance	Principal Added	Interest Payment	Principal Payment	Service Fee	Total Payment	Ending Balance
1	9/1/2015	15,020,278.71		172,053.12	614,955.05	16,671.81	803,679.98	14,405,323.66
2	3/1/2016	14,405,323.66	2,655,649.44	205,513.14	578,252.78	19,914.06	803,679.98	16,482,720.32
3	9/1/2016	16,482,720.32	447,385.57	216,396.28	566,315.06	20,968.64	803,679.98	16,363,790.83
	1/17/2018	16,363,790.83			1,000,000.00		1,000,000.00	15,363,790.83
4	3/1/2017	15,363,790.83	28,337.00	208,307.15	309,108.70	20,184.80	537,600.65	15,083,019.13
5	9/1/2017	15,083,019.13		194,570.95	324,175.93	18,853.77	537,600.65	14,758,843.20
6	3/1/2018	14,758,843.20		190,389.08	328,763.02	18,448.55	537,600.65	14,430,080.18
	8/13/2018	14,430,080.18			700,000.00		700,000.00	13,730,080.18
7	9/1/2018	13,730,080.18		185,245.03	334,405.52	17,950.10	537,600.65	13,395,674.66
8	3/1/2019	13,395,674.66		172,804.20	321,318.38	16,744.59	510,867.17	13,074,356.28
9	9/1/2019	13,074,356.28		168,659.20	325,865.02	16,342.95	510,867.17	12,748,491.26
10	3/1/2020	12,748,491.26		164,455.54	330,476.02	15,935.61	510,867.17	12,418,015.24
11	9/1/2020	12,418,015.24		160,192.40	335,152.25	15,522.52	510,867.17	12,082,862.99
12	3/1/2021	12,082,862.99		155,868.93	339,894.66	15,103.58	510,867.17	11,742,968.33
13	9/1/2021	11,742,968.33		151,484.29	344,704.17	14,678.71	510,867.17	11,398,264.16
14	3/1/2022	11,398,264.16		147,037.61	349,581.73	14,247.83	510,867.17	11,048,682.43
15	9/1/2022	11,048,682.43		142,528.00	354,528.32	13,810.85	510,867.17	10,694,154.11
16	3/1/2023	10,694,154.11		137,954.59	359,544.89	13,367.69	510,867.17	10,334,609.22
17	9/1/2023	10,334,609.22		133,316.46	364,632.45	12,918.26	510,867.17	9,969,976.77
18	3/1/2024	9,969,976.77		128,612.70	369,792.00	12,462.47	510,867.17	9,600,184.77
19	9/1/2024	9,600,184.77		123,842.38	375,024.56	12,000.23	510,867.17	9,225,160.21
20	3/1/2025	9,225,160.21		119,004.57	380,331.15	11,531.45	510,867.17	8,844,829.06
21	9/1/2025	8,844,829.06		114,098.29	385,712.84	11,056.04	510,867.17	8,459,116.22
22	3/1/2026	8,459,116.22		109,122.60	391,170.67	10,573.90	510,867.17	8,067,945.55
23	9/1/2026	8,067,945.55		104,076.50	396,705.74	10,084.93	510,867.17	7,671,239.81
24	3/1/2027	7,671,239.81		98,958.99	402,319.13	9,589.05	510,867.17	7,268,920.68
25	9/1/2027	7,268,920.68		93,769.08	408,011.94	9,086.15	510,867.17	6,860,908.74
26	3/1/2028	6,860,908.74		88,505.72	413,785.31	8,576.14	510,867.17	6,447,123.43
27	9/1/2028	6,447,123.43		83,167.89	419,640.38	8,058.90	510,867.17	6,027,483.05
28	3/1/2029	6,027,483.05		77,754.53	425,578.29	7,534.35	510,867.17	5,601,904.76
29	9/1/2029	5,601,904.76		72,264.57	431,600.22	7,002.38	510,867.17	5,170,304.54
30	3/1/2030	5,170,304.54		66,696.93	437,707.36	6,462.88	510,867.17	4,732,597.18
31	9/1/2030	4,732,597.18		61,050.50	443,900.92	5,915.75	510,867.17	4,288,696.26
32	3/1/2031	4,288,696.26		55,324.18	450,182.12	5,360.87	510,867.17	3,838,514.14
33	9/1/2031	3,838,514.14		49,516.83	456,552.20	4,798.14	510,867.17	3,381,961.94
34	3/1/2032	3,381,961.94		43,627.31	463,012.41	4,227.45	510,867.17	2,918,949.53
35	9/1/2032	2,918,949.53		37,654.45	469,564.03	3,648.69	510,867.17	2,449,385.50
36	3/1/2033	2,449,385.50		31,597.07	476,208.37	3,061.73	510,867.17	1,973,177.13
37	9/1/2033	1,973,177.13		25,453.98	482,946.72	2,466.47	510,867.17	1,490,230.41
38	3/1/2034	1,490,230.41		19,223.97	489,780.41	1,862.79	510,867.17	1,000,450.00
39	9/1/2034	1,000,450.00		12,905.81	496,710.80	1,250.56	510,867.17	503,739.20
40	3/1/2035	503,739.20		6,498.24	503,739.20	629.73	510,867.17	0.00
Totals			3,131,372.01	4,529,503.06	18,151,650.72	438,905.37	23,120,059.15	

Prepared by DOA, OCFO