

WHMD Bank Note; Debt Service Districts No. 1 through No. 5

"*Fiscal Year*" means the 12 months commencing January 1 of any year and ending December 31 of such year.

"*Fixed Interest Rate*" means 3.68% per annum.

(b) **Principal Payments.** Repayment of principal amounts owing under the Loan shall commence on December 1, 2019, and shall occur on each Principal Payment Date, as set forth on the schedule below.

Principal Payment Date	Principal Amount Due on Loan
December 1, 2019	\$ 50,000
December 1, 2020	160,000
December 1, 2021	180,000
December 1, 2022	220,000
December 1, 2023	250,000
March 27, 2024 (Maturity Date)	11,855,000

On the Maturity Date, the outstanding principal balance of the Loan, less any amount transferred by the Custodian to the Bank from the Reserve Fund and applied by the Bank to the repayment of principal of the Loan, shall be due and payable in full.