

WESTCHESTER TOBACCO ASSET SECURITIZATION CORPORATION
CALCULATION OF INTEREST PAYABLE AT 12/31/15

dck 5/18/2015

				TOTAL		
JUNE				6/1/2016	12/1/2016	2015
2021	2,795,000	4.500%	62,887.50	62,887.50	125,775.00	
2026	24,100,000	5.000%	602,500.00	602,500.00	1,205,000.00	
2038	81,200,000	5.125%	2,080,750.00	2,080,750.00	4,161,500.00	
2045	81,700,000	5.125%	2,093,562.50	2,093,562.50	4,187,125.00	
	<u>189,795,000.00</u>		<u>4,839,700.00</u>	<u>4,839,700.00</u>	<u>9,679,400.00</u>	
Amount to be paid by bank 12/01/15			<u>4,839,700.00</u>			Interest
						year end accrual
					6/1/2016 AMOUNT	4,839,700.00
					MONTHS	6
					12/1/2015-12/31/2015	<u>806,616.67</u>
YR ENDING	PRINCIPAL	INTEREST	DEBT SERVICE			
2016	-	9,679,400.00	9,679,400.00			
2015	-	9,679,400.00	9,679,400.00			
2018	-	9,679,400.00	9,679,400.00			
2019	-	9,679,400.00	9,679,400.00		Proof:	
2020	-	9,679,400.00	9,679,400.00		'14 Outstanding Bonds	
2021-2045	189,795,000.00	148,000,450.00	337,795,450.00		6/2015 prepayment	
	<u>189,795,000.00</u>	<u>196,397,450.00</u>	<u>386,192,450.00</u>		12/2015 balance	
					<u>191,650,000.00</u>	
					<u>(1,855,000.00)</u>	
					<u>189,795,000.00</u>	

CALCULATION OF INTEREST 2021 THROUGH 2045

JUNE				6/1/2021	12/1/2021	2020	
2021	2,795,000.00	4.500%	62,887.50		62,887.50		
6/1/2020	-						
	2,795,000.00	4.500%		62,887.50	62,887.50		
2022-2026	24,100,000.00	5.000%	602,500.00	602,500.00	1,205,000.00		
2027-2038	81,200,000.00	5.125%	2,080,750.00	2,080,750.00	4,161,500.00		
2039-2045	81,700,000.00	5.125%	2,093,562.50	2,093,562.50	4,187,125.00		
	<u>189,795,000.00</u>		<u>4,839,700.00</u>	<u>4,839,700.00</u>	<u>9,679,400.00</u>		
6/1/2020	-	4.500%	-	-	-		
6/1/2021	<u>(2,795,000.00)</u>	4.500%	-	(62,887.50)	(62,887.50)		9,616,512.50
	<u>(2,795,000.00)</u>						
6/1/2022	<u>(4,300,000.00)</u>	5.000%	(62,887.50)	(107,500.00)	(170,387.50)		9,446,125.00
6/1/2023	<u>(4,500,000.00)</u>	5.000%	(107,500.00)	(112,500.00)	(220,000.00)		9,226,125.00
6/1/2024	<u>(4,900,000.00)</u>	5.000%	(112,500.00)	(122,500.00)	(235,000.00)		8,991,125.00
6/1/2025	<u>(5,400,000.00)</u>	5.000%	(122,500.00)	(135,000.00)	(257,500.00)		8,733,625.00
6/1/2026	<u>(5,000,000.00)</u>	5.000%	(135,000.00)	(125,000.00)	(260,000.00)		8,473,625.00
	<u>(24,100,000.00)</u>						
6/1/2027	<u>(5,100,000.00)</u>	5.125%	(125,000.00)	(130,687.50)	(255,687.50)		8,217,937.50
6/1/2028	<u>(5,300,000.00)</u>	5.125%	(130,687.50)	(135,812.50)	(266,500.00)		7,951,437.50
6/1/2029	<u>(5,600,000.00)</u>	5.125%	(135,812.50)	(143,500.00)	(279,312.50)		7,672,125.00
6/1/2030	<u>(5,600,000.00)</u>	5.125%	(143,500.00)	(143,500.00)	(287,000.00)		7,385,125.00
6/1/2031	<u>(5,900,000.00)</u>	5.125%	(143,500.00)	(151,187.50)	(294,687.50)		7,090,437.50
6/1/2032	<u>(6,300,000.00)</u>	5.125%	(151,187.50)	(161,437.50)	(312,625.00)		6,777,812.50
6/1/2033	<u>(6,800,000.00)</u>	5.125%	(161,437.50)	(174,250.00)	(335,687.50)		6,442,125.00
6/1/2034	<u>(7,200,000.00)</u>	5.125%	(174,250.00)	(184,500.00)	(358,750.00)		6,083,375.00
6/1/2035	<u>(7,700,000.00)</u>	5.125%	(184,500.00)	(197,312.50)	(381,812.50)		5,701,562.50
6/1/2036	<u>(8,100,000.00)</u>	5.125%	(197,312.50)	(207,562.50)	(404,875.00)		5,296,687.50
6/1/2037	<u>(8,500,000.00)</u>	5.125%	(207,562.50)	(217,812.50)	(425,375.00)		4,871,312.50
6/1/2038	<u>(9,100,000.00)</u>	5.125%	(217,812.50)	(233,187.50)	(451,000.00)		4,420,312.50
	<u>(81,200,000.00)</u>						
6/1/2039	<u>(9,800,000.00)</u>	5.125%	(233,187.50)	(251,125.00)	(484,312.50)		3,936,000.00
6/1/2040	<u>(10,300,000.00)</u>	5.125%	(251,125.00)	(263,937.50)	(515,062.50)		3,420,937.50
6/1/2041	<u>(10,900,000.00)</u>	5.125%	(263,937.50)	(279,312.50)	(543,250.00)		2,877,687.50
6/1/2042	<u>(11,600,000.00)</u>	5.125%	(279,312.50)	(297,250.00)	(576,562.50)		2,301,125.00
6/1/2043	<u>(12,400,000.00)</u>	5.125%	(297,250.00)	(317,750.00)	(615,000.00)		1,686,125.00
6/1/2044	<u>(13,100,000.00)</u>	5.125%	(317,750.00)	(335,687.50)	(653,437.50)		1,032,687.50
6/1/2045	<u>(13,600,000.00)</u>	5.125%	(335,687.50)	(348,500.00)	(684,187.50)		348,500.00
	<u>(81,700,000.00)</u>						<u>148,000,450.00</u>
							<u>148,000,450.00</u>