

Debt Service

GOALS

The Debt Service Fund accounts for the payment of principal and interest on areawide general obligation debt for education and general government construction, and non-areawide general obligation debt for Solid Waste transfer station improvements. Under Alaska law, the Borough may issue general obligation bonds, revenue bonds, and assessment bonds. General obligation bonds may be issued without limitation upon approval by a majority of Borough voters. There are no constitutional or statutory debt limitations under Alaska law, but the voters must approve all general obligation debt.

Total debt service, debt service payment schedules, debt service summary by project, debt service summary by series, and a schedule of school debt entitlement may be found on subsequent pages in this section.

It is the Borough's debt policy to only submit debt to the voters for approval for projects of a long-term nature for which reserve funds are not available.

FY 2006 AND BEYOND

The ratio of outstanding debt of the Borough to assessed real property values was 2.60% at June 30, 2004. The ratio of debt per capita was \$1,603. The Borough issues General Obligation bonds for school construction, renovation, and major maintenance projects. The State of Alaska reimburses debt service on schools at 70%, thus, minimizing the impact to taxpayers. The Borough has also been careful to structure debt repayments over the life of the bonds to be relatively level over time in an effort to minimize the swings in annual debt payments.

A total of \$76.53 million of bonds were authorized in 1993 and 1996 to finance various school construction and rehabilitation projects, in conjunction with certain state grant funds. This school construction program will upgrade and renovate existing facilities as well as provide classroom space for increasing student enrollments well into this century. Most of the debt service on this new debt is eligible for 70% reimbursement under the State's School Construction Program and the remainder is match for State grants. Sale of \$16.32 million of these bonds took place in the fall of 1996. The second issue of \$34 million took place in the fall of 1997. The remaining \$26.21 million was issued in the spring of 1999. General Obligation bonds, voter authorized in 1995, for a Library expansion were issued in the fall of 1997 for \$1.25 million.

The 1998 legislature authorized up to \$57 million of school bonds that can be issued as 70% reimbursable debt by the Borough. Voters approved \$29.45 million in the October 2000 election. The Capital Projects list includes new schools, deferred maintenance, renovations/upgrades and improvement of school facility sites, playground safety upgrades, and technology upgrades for schools within the Fairbanks North Star Borough. Sale of \$9 million and \$9.05 million of these bonds took place in December 2000 and January 2001, respectively and the remaining \$11.4 million was issued in December 2002. Voters approved \$42.26 million in the October 2002 election, which was sold in the following sequence \$2.6 million, \$13.5 million, \$14.164 million and \$12 million in December 2002, March 2003, March 2004 and January 2005, respectively. Voters approved \$11.5 million in the October 2004 election. Sale of \$1.750 million of these bonds took place in January 2005; the remaining \$9.75 million will be sold in CY 2006.

SIGNIFICANT BUDGET CHANGES

The FY 2006 budget reflects increases in principal and interest due to the recent bond sales. Paying agent fees have been changed to reflect current estimates.

Debt Service

AREAWIDE DEBT SERVICE

With the exception of the Noel Wien Library, all areawide bonded indebtedness of the Borough is for school construction, renovation, and/or major repairs.

All bonds are the general obligation of the Borough. To secure payment of the bonds the Borough has the power, and is obligated, to levy ad valorem taxes without limitation as to rate or amount upon all taxable property in the Borough sufficient to pay principal and interest on the bonds. The State of Alaska reimburses municipalities for debt service on bonds used for construction of state-approved school projects. The level of state reimbursement varies depending on authorization and issue dates. The Borough's bonds fall into three reimbursement categories: 90 percent for bonds issued after December 31, 1981, and authorized before July 1, 1983; 80 percent for bonds authorized after June 30, 1983, and before March 31, 1990; and 70% for bonds authorized for projects approved after April 30, 1993.

Reimbursement of all issues is paid in the fiscal year that the Borough makes the debt service payment. A portion of 1996 Series U (47.479%), 1997 Series A (96.4539%) and 1999 Series B (96.3433%) bonds will be reimbursed at the 70% rate.

During FY 1998, the Borough retired the debt associated with the 1988 Series R – school facilities issue. In FY 2000, the Borough retired the debt associated with the 1988 Refunding Series. Under the current areawide debt service payment schedules outstanding General Obligation Bonds will total \$139,280,000 at June 30, 2005, and \$128,635,000 at June 30, 2006.

In FY 2004, the Borough received \$10,185,735 under the State's reimbursement program. An estimated \$11,272,870 will be received in FY 2005, and \$12,068,790 in FY 2006. *

NON-AREAWIDE DEBT SERVICE

On October 2, 1990, the voters of the Fairbanks North Star Borough approved a bond issue proposition for solid waste transfer stations totaling \$2,000,000. Authorization for the \$2,000,000 General Obligation Transfer Station Bond, 1994 Series T, was adopted by the Borough Assembly on February 24, 1994. Sale date for the Bonds was March 24, 1994. Maturity date is April 1, 1995 through 2004, and is not subject to redemption prior to stated maturities. The sale of the bonds was handled by the Alaska Municipal Bond Bank through its offering of General Obligation Bonds, 1994 Series A.

The Series T Bond is a general obligation of the Borough and the full faith and credit of the Borough are pledged for the punctual payment of the principal and interest on the bonds. The Borough is obligated to levy ad valorem taxes upon all non-areawide taxable property in the Borough for payment of the principal and interest on the bonds. These bonds do not qualify for reimbursement from the State of Alaska.

Debt service payments for Series T began October 1, 1994. Total outstanding debt for this obligation retired in FY 2004.

*All numbers include cash payments.

FY 2005-2006 Budget
Fairbanks North Star Borough

Debt Service

EXPENDITURE SUMMARY						
	2002/03 Actual	2003/04 Actual	2004/05 Approved	2004/05 Revised	2005/06 Recommended	2005/06 Approved
EXPENDITURES:						
CONTRACTUAL SERVICES						
Professional Services	4,157	4,287	6,512	6,512	6,645	6,645
Other Contractual Services	13,126,306	14,798,362	16,117,028	16,117,028	17,232,115	17,232,115
GRAND TOTAL	13,130,463	14,802,649	16,123,540	16,123,540	17,238,760	17,238,760

FY 2006 DEBT SERVICE			
	Principal	Interest	Total
Areawide	10,645,000	6,587,115	17,232,115
Total Principal & Interest	10,645,000	6,587,115	17,232,115
Paying Agent & Other Fees	-	-	6,645
Total Debt Service	10,645,000	6,587,115	17,238,760

AREAWIDE DEBT SERVICE						
	2001/02 Actual	2002/03 Actual	2003/04 Actual	2004/05 Approved	2004/05 Revised	2005/06 Recommended
EXPENDITURES:						
CONTRACTUAL SERVICES						
Professional Services	4,157	4,287	6,512	6,512	6,645	6,645
Other Contractual Services	12,870,886	14,540,132	16,117,028	16,117,028	17,232,115	17,232,115
GRAND TOTAL	12,875,043	14,544,419	16,123,540	16,123,540	17,238,760	17,238,760

NON-AREAWIDE DEBT SERVICE						
	2001/02 Actual	2002/03 Actual	2003/04 Actual	2004/05 Approved	2004/05 Revised	2005/06 Recommended
EXPENDITURES:						
CONTRACTUAL SERVICES						
Professional Services	-	-	-	-	-	-
Other Contractual Services	255,420	258,230	-	-	-	-
GRAND TOTAL	255,420	258,230	-	-	-	-

FY 2005-2006 Budget
Fairbanks North Star Borough

**Debt Service Summary
By Series**

Series	Amount Issued	Outstanding 6/30/2005	Principal Payment	Outstanding 6/30/2006	Interest Payment	Total Payment (Prin. & Int.)
1993 Series S	42,615,000	10,620,000	4,755,000	5,865,000	581,723	5,336,723
1996 Series U	16,320,000	11,825,000	700,000	11,125,000	588,000	1,288,000
1997 Series A	35,250,000	27,600,000	1,500,000	26,100,000	1,403,250	2,903,250
1999 Series B	26,210,000	19,795,000	1,090,000	18,705,000	998,634	2,088,634
2000 Series C	9,000,000	8,010,000	340,000	7,670,000	410,250	750,250
2001 Series D	9,050,000	7,860,000	340,000	7,520,000	384,044	724,044
2002 Series E	14,000,000	13,150,000	485,000	12,665,000	559,935	1,044,935
2003 Series F	13,500,000	13,035,000	480,000	12,555,000	536,813	1,016,813
2004 Series G	14,164,000	13,635,000	540,000	13,095,000	486,476	1,026,476
2004 Series H	13,750,000	13,750,000	415,000	13,335,000	637,991	1,052,991
TOTALS	193,859,000	139,280,000	10,645,000	128,635,000	6,587,115	17,232,115

NOTES:

Series S retired portions of Series P, Q and R

FY 2005-2006 Budget
Fairbanks North Star Borough

Debt Service By Project

Authorization Year	Project Names	Original Issue	Series	State Reimbursement Rate
1985	Renovation/Repairs to eight schools	\$ 6,300,000	P (1)	90%
1985	Alternative Junior/Senior High School	\$ 6,475,000	Q,R (2,3)	80%
1985	Lathrop High School Physical Education Addition	\$ 5,538,000	Q,R (2,3)	80%
1985	One elementary school plus districtwide repairs (Reduced by Ordinance No. 87-009)	\$13,800,000	Q,R (2,3)	80%
1987	Renovation and/or additions to Joy, University Park, Hunter, Birch and Two Rivers Elementary Schools	\$16,000,000	R (3)	80%
1993	Early retirement of a portion of Series P, Q, and R	N/A	S	N/A
1994	Solid Waste Transfer Stations, Non-Areawide	\$ 2,000,000	T (4)	N/A
1993	Anne Hopkins Wien Elementary and Lathrop High School	\$12,320,000	U (5)	70%
1995	Addition to Noel Wien Library	\$ 1,250,000	A (6)	N/A
1996	School Facilities Projects	\$64,210,000	U, A, B (5),(7)	70%
2000	School Facilities Projects for Renovation and/or additions and land acquisitions for various projects	\$29,450,000	C, D, E (8)	70%
2002	Capital Improvements to School Facilities and design, demolition, construction, and equipping a new Denali Elementary School and a new Nordale Elementary School	\$42,264,000	E,F,G,H (9)	70%
2004	District-wide capital maintenance and upgrades at schools in the Borough and capital improvements to Anderson Elementary School and Ben Eielson Junior-Senior High School	\$11,500,000	H (10)	70%

- (1) Series S retired \$5,150,000 of the outstanding debt of Series P, the remainder of Series P was retired in FY 95.
- (2) Series S retired \$11,050,000 of the outstanding debt of Series Q, the remainder of Series Q was retired in FY 95.
- (3) Series S retired \$21,650,000 of the outstanding debt of Series R, the remainder of Series R was retired in FY 98.
- (4) Obligation of the Non-Areawide fund
- (5) 47.479% of Series U is subject to 70% reimbursement broken down as follows: 30.43% of \$12,320,000 for Anne Wien & Lathrop (\$3,748,571)
- (6) Noel Wien Library is not eligible for reimbursement.
- (7) 1996 School facilities projects, Phase I Series U \$4,000,000, Phase II Series A \$34,000,000 and Series B includes \$958,500 local match for state grant which is not eligible for reimbursement. The remaining \$25,251,500 is subject to 70% reimbursement.
- (8) Series C (\$9,000,000) and Series D (\$9,050,000) represent a partial sale of the October School Bonds which authorized \$29,450,000. The remaining \$11,400,000 were issued in 2002 with Series E.
- (9) Series E totals \$2,600,000, Series F totals \$13,500,000, and Series G totals 14,164,000. The remaining balance of \$12,000,000 was issued in 2005 with Series H.
- (10) Series H total \$1,750,000. No date has been set for the issuance of the balance of \$ 9,750,000

FY 2005-2006 Budget
Fairbanks North Star Borough

Areawide Debt Service Payment Schedule

Fiscal Year	1993 Series S	1996 Series U	1997 Series A	1999 Series B	2000 Series C	2001 Series D	2002 Series E	2003 Series F	2004 Series G	2005 Series H	Total
<u>2006</u> Principal	4,755,000	700,000	1,500,000	1,090,000	340,000	340,000	485,000	480,000	540,000	415,000	10,645,000
Interest	<u>581,723</u>	<u>588,000</u>	<u>1,403,250</u>	<u>998,634</u>	<u>410,250</u>	<u>384,043</u>	<u>559,935</u>	<u>536,813</u>	<u>486,476</u>	<u>637,991</u>	<u>6,587,115</u>
Total	5,336,723	1,288,000	2,903,250	2,088,634	750,250	724,043	1,044,935	1,016,813	1,026,476	1,052,991	17,232,115
<u>2007</u> Principal	2,830,000	750,000	1,600,000	1,140,000	355,000	355,000	500,000	500,000	550,000	515,000	9,095,000
Interest	<u>322,575</u>	<u>539,375</u>	<u>1,302,500</u>	<u>953,944</u>	<u>384,188</u>	<u>360,244</u>	<u>540,235</u>	<u>518,438</u>	<u>469,445</u>	<u>521,748</u>	<u>5,912,690</u>
Total	3,152,575	1,289,375	2,902,500	2,093,944	739,188	715,244	1,040,235	1,018,438	1,019,445	1,036,748	15,007,690
<u>2008</u> Principal	3,035,000	775,000	1,700,000	1,190,000	375,000	370,000	520,000	515,000	560,000	530,000	9,570,000
Interest	<u>166,925</u>	<u>499,375</u>	<u>1,195,250</u>	<u>882,694</u>	<u>356,813</u>	<u>334,950</u>	<u>519,835</u>	<u>499,406</u>	<u>452,101</u>	<u>503,460</u>	<u>5,410,809</u>
Total	3,201,925	1,274,375	2,895,250	2,072,694	731,813	704,950	1,039,835	1,014,406	1,012,101	1,033,460	14,980,809
<u>2009</u> Principal		825,000	1,800,000	1,245,000	390,000	385,000	545,000	540,000	570,000	540,000	6,840,000
Interest		<u>459,375</u>	<u>1,095,000</u>	<u>832,119</u>	<u>328,125</u>	<u>308,588</u>	<u>498,535</u>	<u>479,625</u>	<u>434,445</u>	<u>484,735</u>	<u>4,920,547</u>
Total		1,284,375	2,895,000	2,077,119	718,125	693,588	1,043,535	1,019,625	1,004,445	1,024,735	11,760,547
<u>2010</u> Principal		875,000	1,900,000	1,300,000	410,000	405,000	565,000	565,000	585,000	555,000	7,160,000
Interest		<u>416,875</u>	<u>1,002,500</u>	<u>768,312</u>	<u>298,125</u>	<u>281,156</u>	<u>476,335</u>	<u>458,906</u>	<u>416,033</u>	<u>465,573</u>	<u>4,583,815</u>
Total		1,291,875	2,902,500	2,068,312	708,125	686,156	1,041,335	1,023,906	1,001,033	1,020,573	11,743,815
<u>2011</u> Principal		925,000	2,000,000	1,360,000	430,000	425,000	595,000	590,000	600,000	570,000	7,495,000
Interest		<u>371,875</u>	<u>905,000</u>	<u>706,562</u>	<u>269,850</u>	<u>252,300</u>	<u>453,135</u>	<u>437,250</u>	<u>396,776</u>	<u>445,529</u>	<u>4,238,277</u>
Total		1,296,875	2,905,000	2,066,562	699,850	677,300	1,048,135	1,027,250	996,776	1,015,529	11,733,277
<u>2012</u> Principal		1,000,000	2,100,000	1,425,000	450,000	445,000	620,000	615,000	620,000	585,000	7,860,000
Interest		<u>323,750</u>	<u>802,500</u>	<u>641,962</u>	<u>246,825</u>	<u>234,769</u>	<u>428,835</u>	<u>414,656</u>	<u>376,951</u>	<u>424,229</u>	<u>3,894,477</u>
Total		1,323,750	2,902,500	2,066,962	696,825	679,769	1,048,835	1,029,656	996,951	1,009,229	11,754,477
<u>2013</u> Principal		1,050,000	2,200,000	1,490,000	475,000	465,000	650,000	645,000	640,000	605,000	8,220,000
Interest		<u>272,500</u>	<u>695,000</u>	<u>574,275</u>	<u>226,013</u>	<u>216,413</u>	<u>403,110</u>	<u>390,870</u>	<u>356,476</u>	<u>401,160</u>	<u>3,535,816</u>
Total		1,322,500	2,895,000	2,064,275	701,013	681,413	1,053,110	1,035,870	996,476	1,006,160	11,755,816
<u>2014</u> Principal		1,125,000	2,350,000	1,565,000	495,000	485,000	680,000	675,000	660,000	625,000	8,660,000
Interest		<u>218,125</u>	<u>581,250</u>	<u>503,500</u>	<u>204,188</u>	<u>197,232</u>	<u>375,845</u>	<u>365,115</u>	<u>335,351</u>	<u>376,560</u>	<u>3,157,166</u>
Total		1,343,125	2,931,250	2,068,500	699,188	682,232	1,055,845	1,040,115	995,351	1,001,560	11,817,166
<u>2015</u> Principal		1,175,000	2,450,000	1,640,000	525,000	510,000	715,000	710,000	685,000	650,000	9,060,000
Interest		<u>160,625</u>	<u>461,250</u>	<u>429,163</u>	<u>181,238</u>	<u>177,225</u>	<u>347,248</u>	<u>337,415</u>	<u>312,981</u>	<u>351,060</u>	<u>2,758,205</u>
Total		1,335,625	2,911,250	2,069,163	706,238	687,225	1,062,248	1,047,415	997,981	1,001,060	11,818,205
<u>2016</u> Principal		1,275,000	2,500,000	1,715,000	550,000	540,000	755,000	745,000	710,000	675,000	9,465,000
Interest		<u>99,375</u>	<u>337,500</u>	<u>351,263</u>	<u>157,050</u>	<u>156,188</u>	<u>316,546</u>	<u>308,315</u>	<u>288,911</u>	<u>324,560</u>	<u>2,339,708</u>
Total		1,374,375	2,837,500	2,066,263	707,050	696,188	1,071,546	1,053,315	998,911	999,560	11,804,708

FY 2005-2006 Budget
Fairbanks North Star Borough

Areawide Debt Service Payment Schedule

Fiscal Year	1993 Series S	1996 Series U	1997 Series A	1999 Series B	2000 Series C	2001 Series D	2002 Series E	2003 Series F	2004 Series G	2005 Series H	Total
<u>2017</u> Principal		1,350,000	2,700,000	1,800,000	580,000	565,000	790,000	785,000	740,000	700,000	10,010,000
Interest		33,750	207,500	269,800	131,625	133,238	283,320	276,734	263,166	297,060	1,896,193
Total		1,383,750	2,907,500	2,069,800	711,625	698,238	1,073,320	1,061,734	1,003,166	997,060	11,906,193
<u>2018</u> Principal			2,800,000	1,890,000	610,000	595,000	835,000	825,000	770,000	730,000	9,055,000
Interest			70,000	184,300	104,850	109,225	247,559	242,006	235,409	268,460	1,461,808
Total			2,870,000	2,074,300	714,850	704,225	1,082,559	1,067,006	1,005,409	998,460	10,516,808
<u>2019</u> Principal				1,990,000	640,000	625,000	880,000	870,000	805,000	755,000	6,565,000
Interest				94,525	76,725	83,938	209,180	204,384	205,274	238,760	1,112,785
Total				2,084,525	716,725	708,938	1,089,180	1,074,384	1,010,274	993,760	7,677,785
<u>2020</u> Principal					675,000	655,000	925,000	915,000	840,000	790,000	4,800,000
Interest					47,138	57,375	168,105	164,221	172,776	207,465	817,080
Total					722,138	712,375	1,093,105	1,079,221	1,012,776	997,465	5,617,080
<u>2021</u> Principal					710,000	695,000	975,000	965,000	880,000	825,000	5,050,000
Interest					15,975	29,538	123,918	121,318	138,376	174,254	603,379
Total					725,975	724,538	1,098,918	1,086,318	1,018,376	999,254	5,653,379
<u>2022</u> Principal							1,030,000	1,020,000	915,000	860,000	3,825,000
Interest							76,543	75,033	101,904	139,501	392,981
Total							1,106,543	1,095,033	1,016,904	999,501	4,217,981
<u>2023</u> Principal							1,085,000	1,075,000	960,000	900,000	4,020,000
Interest							26,040	25,531	62,873	102,639	217,083
Total							1,111,040	1,100,531	1,022,873	1,002,639	4,237,083
<u>2024</u> Principal									1,005,000	940,000	1,945,000
Interest									21,356	63,304	84,660
Total									1,026,356	1,003,304	2,029,660
<u>2025</u> Principal										985,000	985,000
Interest										21,547	21,547
Total										1,006,547	1,006,547
TOTALS	11,691,223	15,808,000	37,658,500	29,031,053	11,448,975	11,176,419	19,204,259	18,891,035	19,162,082	20,199,594	194,271,140

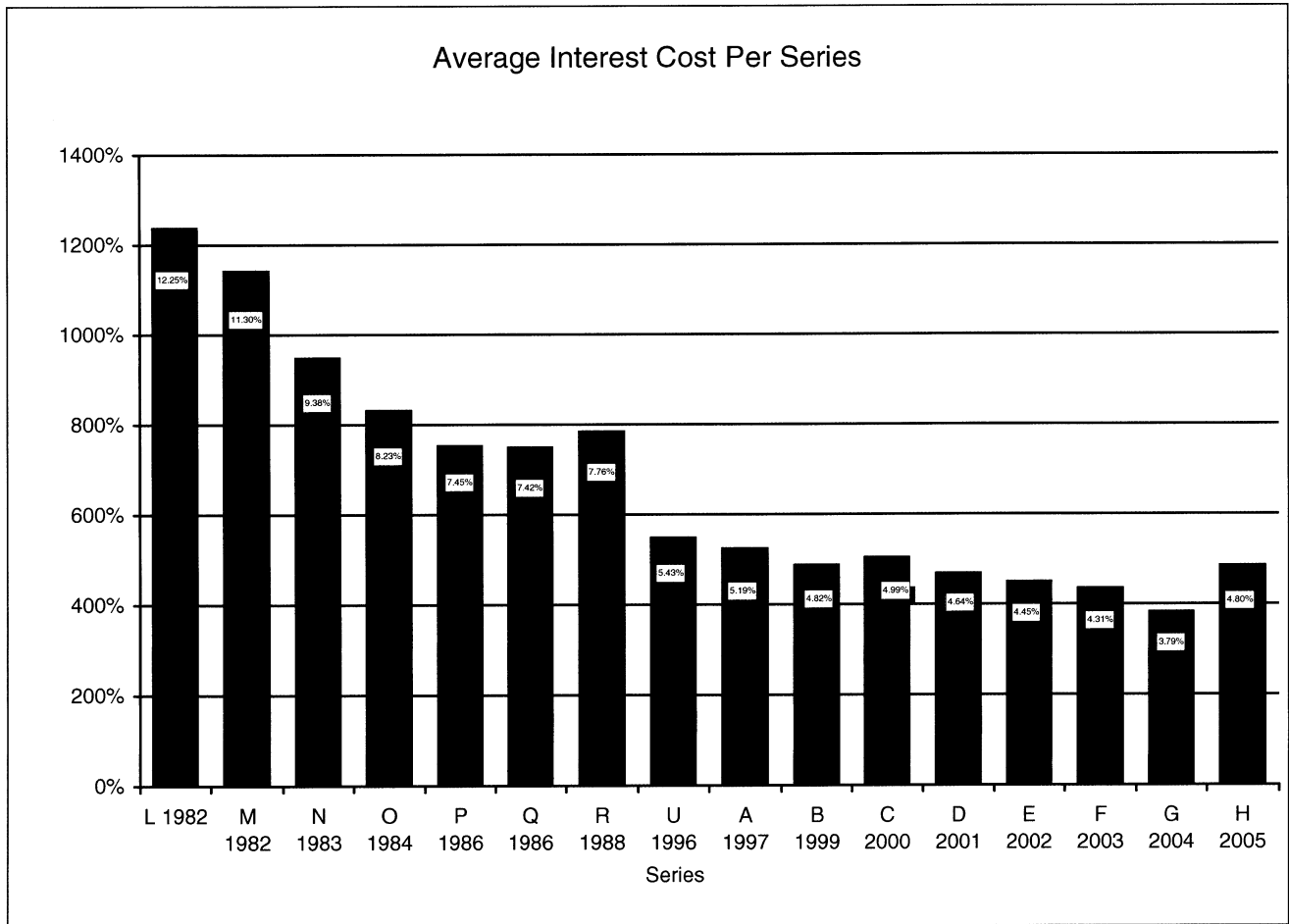
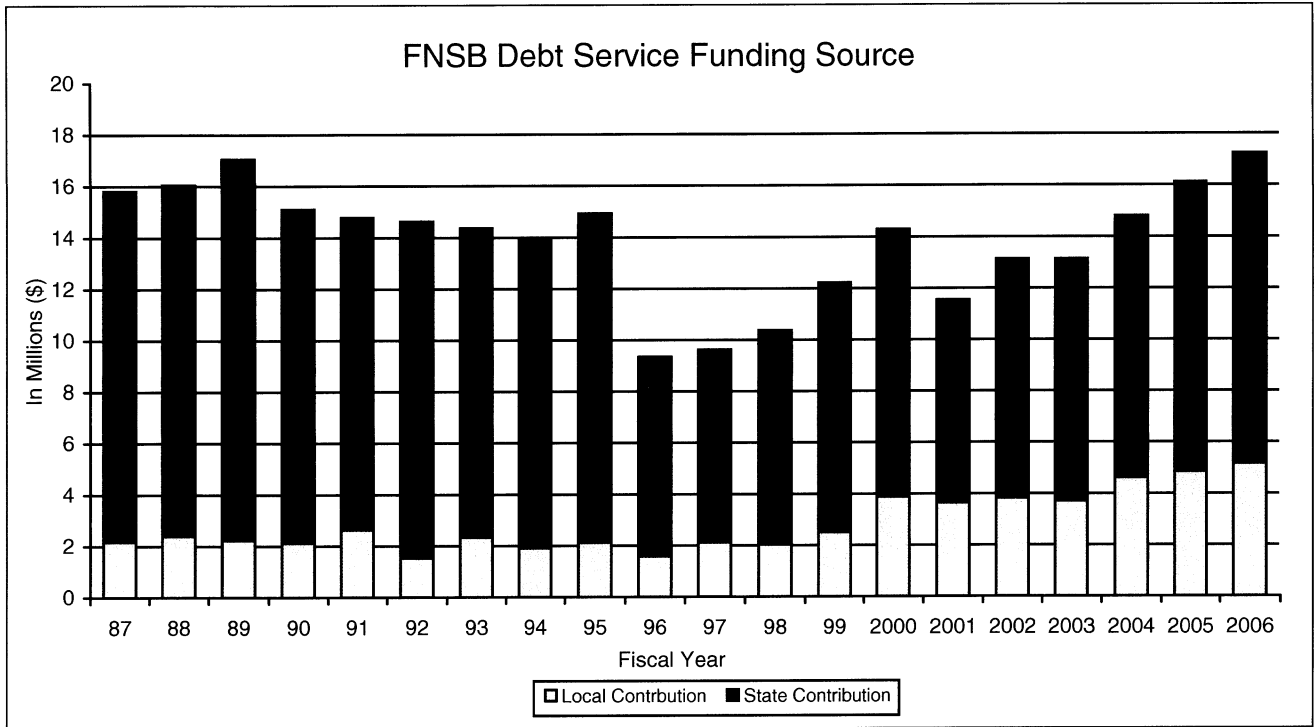
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FY 2005-2006 Budget
Fairbanks North Star Borough

**Debt Service
Payments and Reimbursements
Fiscal Year 2006**

Payment Date	Principal	Interest	Total	Percent Eligible	Eligible Amount	Reimbursement Rate	Reimbursement Amount
1993 Series S							
9/1/2005		18,530	18,530	100.00%	18,530	90.00%	16,677
9/1/2005		38,286	38,286	100.00%	38,286	80.00%	30,629
9/1/2005		234,045	234,045	100.00%	234,045	80.00%	187,236
Sub-total		290,861	290,861		290,861		234,541
3/1/2006	680,000	18,530	698,530	100.00%	698,530	90.00%	628,677
3/1/2006	1,405,000	38,286	1,443,286	100.00%	1,443,286	80.00%	1,154,629
3/1/2006	2,670,000	234,045	2,904,045	100.00%	2,904,045	80.00%	2,323,236
Sub-total	4,755,000	290,861	5,045,861		5,045,861		4,106,542
Total	4,755,000	581,723	5,336,723		5,336,723		4,341,083
1996 Series U							
11/1/2005	700,000	308,000	1,008,000	47.48%	478,588	70.00%	335,011
5/1/2006		280,000	280,000	47.48%	132,941	70.00%	93,060
Total	700,000	588,000	1,288,000		611,530		428,071
1997 Series A							
11/1/2005	1,500,000	726,000	2,226,000	96.45%	2,147,064	70.00%	1,502,945
5/1/2006		677,250	677,250	96.45%	653,234	70.00%	457,264
Total	1,500,000	1,403,250	2,903,250		2,800,299		1,960,208
1999 Series B							
10/1/2005		499,317	499,317	96.34%	481,057	70.00%	336,740
4/1/2006	1,090,000	499,317	1,589,317	96.34%	1,531,196	70.00%	1,071,837
Total	1,090,000	998,634	2,088,634		2,012,252		1,408,577
2000 Series C							
12/1/2005	340,000	211,500	551,500	100.00%	551,500	70.00%	386,050
6/1/2006		198,750	198,750	100.00%	198,750	70.00%	139,125
Total	340,000	410,250	750,250		750,250		525,175
2001 Series D							
8/1/2005		192,021	192,021	100.00%	192,021	70.00%	134,414
2/1/2006	340,000	192,022	532,022	100.00%	532,022	70.00%	372,415
Total	340,000	384,043	724,043		724,043		506,830
2002 Series E							
8/1/2005	485,000	284,818	769,818	100.00%	769,818	70.00%	538,872
2/1/2006		275,118	275,118	100.00%	275,118	70.00%	192,582
Total	485,000	559,936	1,044,935		1,044,935		731,454
2003 Series F							
10/1/2005	480,000	272,906	752,906	100.00%	752,906	70.00%	527,034
4/1/2006		263,906	263,906	100.00%	263,906	70.00%	184,734
Total	480,000	536,813	1,016,813		1,016,813		711,768
2004 Series G							
10/1/2005	540,000	247,457	787,457	100.00%	787,457	70.00%	551,219
4/1/2006		239,019	239,019	100.00%	239,019	70.00%	167,313
Total	540,000	486,476	1,026,476		1,026,476		718,532
2005 Series H							
10/1/2005	415,000	372,611	787,611	100.00%	787,611	70.00%	551,327
4/1/2006		265,380	265,380	100.00%	265,380	70.00%	185,766
Total	415,000	637,991	1,052,991		1,052,991		737,093
Total Debt Service	10,645,000	6,587,115	17,232,115		16,376,311		12,068,791
Net State Reimbursement							12,068,791

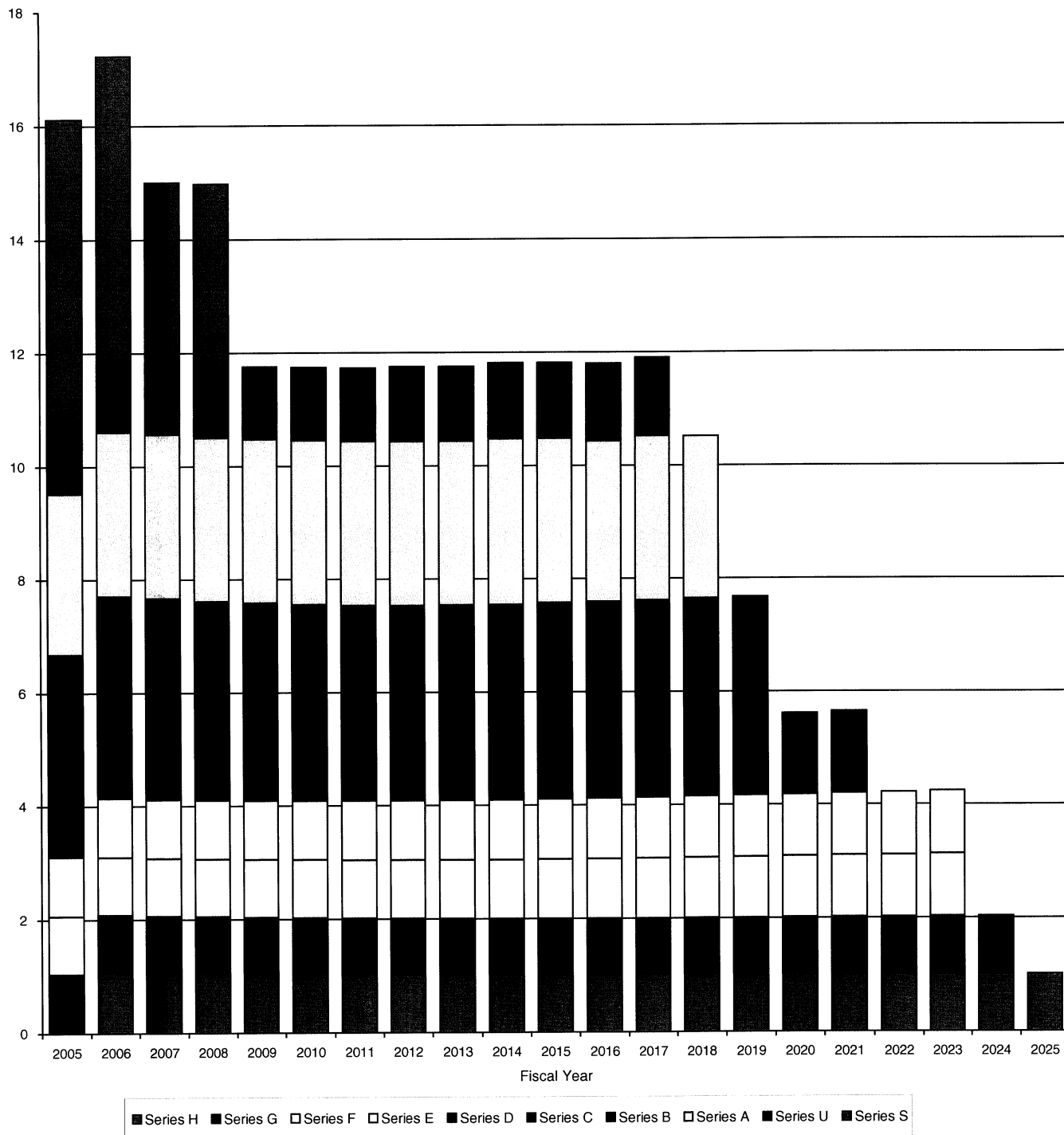
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FY 2005-2006 Budget
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Future Debt Service Payments by Fiscal Year

In Millions (\$)



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