YORKTOWN (INDIANA) MUNICIPAL WATERWORKS

SCHEDULE OF AMORTIZATION OF $1,790,000 OF WATERWORKS REVENUE BONDS OF 1999
Interest payable semiannually, January 1st and July 1st.
Dating of the bonds January 1, 1999.

Payment Date	Principal Balance (--------In $1,000's------)	Principal	Interest Rates (%)	Interest	Total Debt Service	Annual Debt Service
07/01/99	$1,790			$ 39,864.37	$ 39,864.37	
01/01/00	1,790	$ 50 (1)	3.700	39,864.38	89,864.38	$ 129,728.75
07/01/00	1,740			38,939.37	38,939.37	
01/01/01	1,740	60 (1)	3.700	38,939.38	98,939.38	137,878.75
07/01/01	1,680			37,829.37	37,829.37	
01/01/02	1,680	60 (2)	3.900	37,829.38	97,829.38	135,658.75
07/01/02	1,620			36,659.37	36,659.37	
01/01/03	1,620	65 (2)	3.900	36,659.38	101,659.38	138,318.75
07/01/03	1,555			35,391.87	35,391.87	
01/01/04	1,555	65 (3)	4.000	35,391.88	100,391.88	135,783.75
07/01/04	1,490			34,091.87	34,091.87	
01/01/05	1,490	70 (3)	4.000	34,091.88	104,091.88	138,183.75
07/01/05	1,420			32,691.87	32,691.87	
01/01/06	1,420	70 (4)	4.100	32,691.88	102,691.88	135,383.75
07/01/06	1,350			31,256.87	31,256.87	
01/01/07	1,350	75 (4)	4.100	31,256.88	106,256.88	137,513.75
07/01/07	1,275			29,719.37	29,719.37	
01/01/08	1,275	80 (5)	4.250	29,719.38	109,719.38	139,438.75
07/01/08	1,195			28,019.37	28,019.37	
01/01/09	1,195	85 (5)	4.250	28,019.38	113,019.38	141,038.75
07/01/09	1,110			26,213.13	26,213.13	
01/01/10	1,110	85 (6)	4.375	26,213.12	111,213.12	137,426.25
07/01/10	1,025			24,353.75	24,353.75	
01/01/11	1,025	90 (6)	4.375	24,353.75	114,353.75	138,707.50
07/01/11	935			22,385.00	22,385.00	
01/01/12	935	95 (7)	4.500	22,385.00	117,385.00	139,770.00
07/01/12	840			20,247.50	20,247.50	
01/01/13	840	100 (7)	4.500	20,247.50	120,247.50	140,495.00
07/01/13	740			17,997.50	17,997.50	
01/01/14	740	105	4.600	17,997.50	122,997.50	140,995.00
07/01/14	635			15,582.50	15,582.50	
01/01/15	635	115	4.700	15,582.50	130,582.50	146,165.00
07/01/15	520			12,880.00	12,880.00	
01/01/16	520	120	4.800	12,880.00	132,880.00	145,760.00
07/01/16	400			10,000.00	10,000.00	
01/01/17	400	125 (8)	5.000	10,000.00	135,000.00	145,000.00
07/01/17	275			6,875.00	6,875.00	
01/01/18	275	135 (8)	5.000	6,875.00	141,875.00	148,750.00
07/01/18	140			3,500.00	3,500.00	
01/01/19	140	140 (8)	5.000	3,500.00	143,500.00	147,000.00
Totals		$1,790		$1,008,996.25	$2,798,996.25	$2,798,996.25

(1) $110,000 Term Bond due January 1, 2001.
(2) $125,000 Term Bond due January 1, 2003.
(3) $135,000 Term Bond due January 1, 2005.
(4) $145,000 Term Bond due January 1, 2007.
(5) $165,000 Term Bond due January 1, 2009.
(6) $175,000 Term Bond due January 2, 2011.
(7) $195,000 Term Bond due January 1, 2013.
(8) $400,000 Term Bond due January 2, 2019.