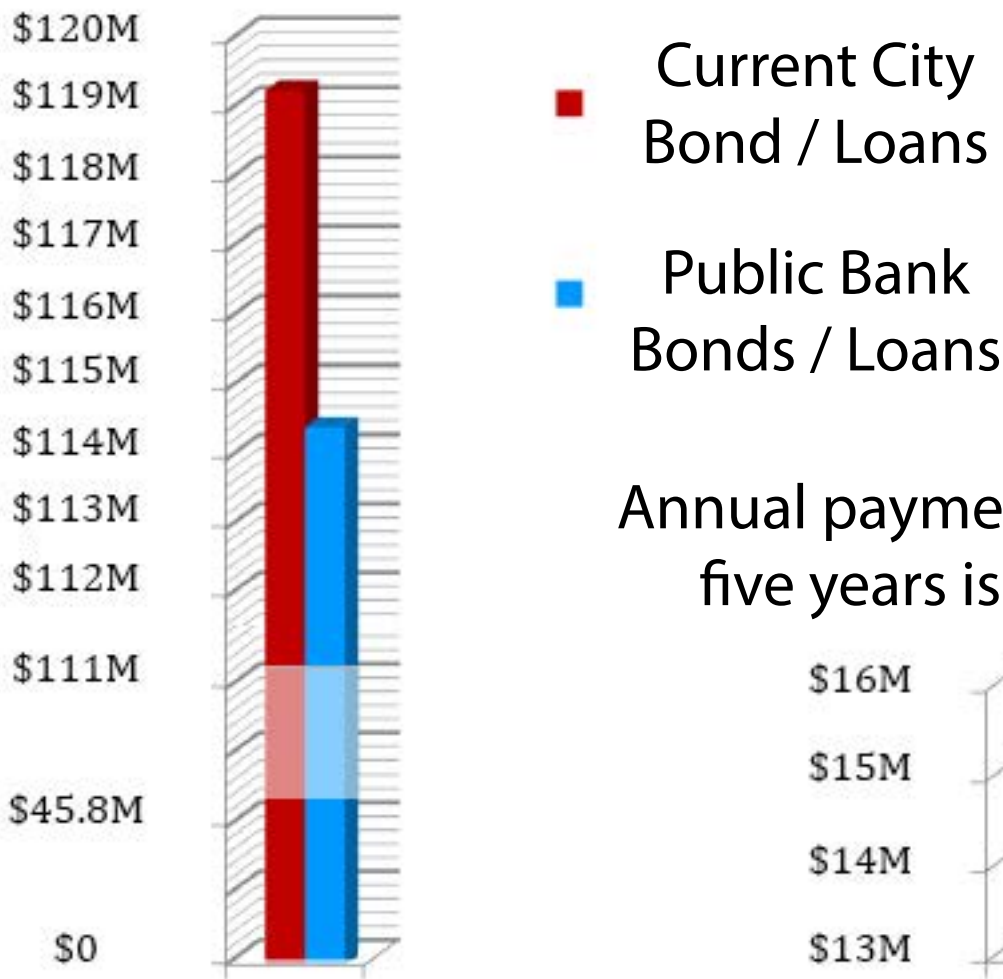


Model for How A Public Bank for Santa Fe Saves Santa Fe Money by Refinancing Just \$45.8 Million of Our City's \$300M in Debt

Total debt reduction over five years is \$4,848,694



Annual payments reduced of five years is \$1,336,976

