# BOND DEBT SERVICE

City of Huber Heights, Ohio  
Capital Facilities Notes, Series 2015B

<table>
<thead>
<tr>
<th>Period Ending</th>
<th>Principal</th>
<th>Coupon</th>
<th>Interest</th>
<th>Debt Service</th>
<th>Annual Debt Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/01/2016</td>
<td>150,000</td>
<td>2.28%</td>
<td>34,200</td>
<td>34,200</td>
<td>218,400</td>
</tr>
<tr>
<td>12/01/2016</td>
<td>150,000</td>
<td>2.28%</td>
<td>34,200</td>
<td>184,200</td>
<td></td>
</tr>
<tr>
<td>06/01/2017</td>
<td>150,000</td>
<td>2.28%</td>
<td>32,490</td>
<td>32,490</td>
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</tr>
<tr>
<td>12/01/2017</td>
<td>150,000</td>
<td>2.28%</td>
<td>32,490</td>
<td>182,490</td>
<td>214,980</td>
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<td>06/01/2018</td>
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<td>2.28%</td>
<td>30,780</td>
<td>30,780</td>
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<tr>
<td>12/01/2018</td>
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<td>2.28%</td>
<td>30,780</td>
<td>180,780</td>
<td>211,560</td>
</tr>
<tr>
<td>06/01/2019</td>
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<td>2.28%</td>
<td>29,070</td>
<td>29,070</td>
<td></td>
</tr>
<tr>
<td>12/01/2019</td>
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<td>2.28%</td>
<td>29,070</td>
<td>179,070</td>
<td>208,140</td>
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<tr>
<td>06/01/2020</td>
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<td>27,360</td>
<td>27,360</td>
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<tr>
<td>12/01/2020</td>
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<td>27,360</td>
<td>177,360</td>
<td>204,720</td>
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<tr>
<td>06/01/2021</td>
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<td>25,650</td>
<td>25,650</td>
<td></td>
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<tr>
<td>12/01/2021</td>
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<td>25,650</td>
<td>175,650</td>
<td>201,300</td>
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<td>06/01/2022</td>
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<td>23,940</td>
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<tr>
<td>12/01/2022</td>
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<td>23,940</td>
<td>173,940</td>
<td>197,880</td>
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<tr>
<td>06/01/2023</td>
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<td>2.28%</td>
<td>22,230</td>
<td>22,230</td>
<td></td>
</tr>
<tr>
<td>12/01/2023</td>
<td>1,950,000</td>
<td>2.28%</td>
<td>22,230</td>
<td>1,972,230</td>
<td>1,994,460</td>
</tr>
</tbody>
</table>

|               | 3,000,000 |        | 451,440  | 3,451,440    | 3,451,440           |
Good morning, Beth,

Attached is the W-9 that you requested. Also, our wire instructions are below:

**Huntington Public Capital Corporation**
C/o The Huntington National Bank
ABA: 044000024
ACCT: 01651130920

Please let me know if you need anything else.

Thanks!

**Heather Miller** | Assistant Vice President Sales Coordinator 3 | The Huntington National Bank | Phone: 513-639-8333 | huntington.com

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October 27, 2015

Subject: Request for a proposal to finance City of Huber Heights (OH), Bonds, Series 2015

Mr. Jones:

In response to the above referenced request, Huntington Public Capital is pleased to present this proposal subject to the terms and conditions set forth below.

Designation of Issue: City of Huber Heights, Bonds, Series 2015 (the “Bonds”)
Issuer: City of Huber Heights, Ohio (the “City”)
Purchaser: Huntington Public Capital Corporation (“Huntington”)
Bond Counsel: Squire Patton Boggs
Issuer Counsel: Squire Patton Boggs
Purchaser's Counsel: Frost Brown Todd LLC
Amount of Issue: $3,000,000
Purpose: The proceeds of the Bonds will be used (A) to pay for the construction of a new Firehouse (B) pay all costs of issuing the Bonds.
Security: The Bonds are payable from ad valorem taxes to be levied on all taxable property within the City of Huber Heights, Ohio.
Tax Status: Tax-Exempt
Closing Date: On or about December 1, 2015
Final Maturity: December 1, 2023
Interest Rate: 2.28%
Interest Payments: Payable on June 1 and December 1, commencing on June 1, 2016.
Principal Payments: Payable on December 1 in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Date</th>
<th>Principal Payment</th>
</tr>
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<tbody>
<tr>
<td>12/1/2016</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2017</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2018</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2019</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2020</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2021</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2022</td>
<td>150,000.00</td>
</tr>
<tr>
<td>12/1/2023</td>
<td>1,950,000.00</td>
</tr>
</tbody>
</table>

Fees of Huntington: $1,000.00 to be paid by the City to Huntington on the Closing Date.

Transaction Fees: Any additional transaction fees, including those of Bond Counsel, shall be the responsibility of the City. Purchaser's Counsel will be paid by Huntington.

Direct Placement: Huntington is extending credit as a lender in the normal course of its loan business. Huntington will purchase of the Bonds for its own account in its normal and customary business practice, with no current intention for the resale, distribution or transfer thereof.

Term Bond Election: The Bonds will be a single certificate term bond, with the Principal Payments outlined above representing mandatory principal redemptions.

Presentment and Surrender Bonds: Presentment and surrender bond structure is not permitted.

Rating: Not required by Huntington

POS/Official Statement: Not required by Huntington

CUSIP Assignments: Not required by Huntington

DTC Closing: Not required by Huntington

Documentation: Documents shall be prepared by Bond Counsel and will contain customary terms, conditions, representations and warranties for transactions similar in amount and type. Final documents shall be subject to review and approval by Huntington and Purchaser's Counsel.

Subject to Final Credit Approval: The terms set forth herein reflect a proposed, preliminary structure and are subject to credit approval by Huntington and the negotiation of mutually acceptable documentation. They do not represent all of the terms and conditions that may ultimately be included in a financing among Huntington and the City.
Expiration: These terms shall expire at Huntington's option if (a) Huntington has not received the City’s written acceptance by November 15, 2015 or, (b) if closing on the purchase of the Bonds does not occur on or before December 31, 2015.

Thank you for the opportunity to offer a proposal on this request. We appreciate your consideration and look forward to your favorable response. Should you have any questions regarding this term sheet, please do not hesitate to contact me.

Respectfully submitted,

John Simkonis
Vice President
Huntington Bank
Phone: 513-639-8343
Email: John.Simkonis@Huntington.com

Troy D. Grasinger
Vice President
Huntington Public Capital
Phone: 513-762-5193
Email: Troy.Grasinger@Huntington.com

ACCEPTED BY:
City of Huber Heights, Ohio

[Signature]
Donnie A. Jones
Name

Title
Assist. City Manager

Date
11/12/15