

Table 1: Potential Loan Savings Comparison – CWSRF versus Estimated Market Rate

GLWA Oakwood and Leib Project

Anticipated CWSRF Loan Amount: \$82.0 million

20-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$100.3 million	\$126.1 million
Potential Cost Savings	\$25.8 million	

30-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$109.9 million	\$151.0 million
Potential Cost Savings	\$41.2 million	

DWSD Sewer System Rehabilitations Projects

Anticipated CWSRF Loan Amount: \$17.1 million

30-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	1.00%	4.50%
Total Debt Service Payments (rounded)	\$19.9 million	\$31.5 million
Potential Cost Savings	\$11.6 million	

Note:

*The CWSRF interest rate of 2.00% is for an overburdened applicant, which applies to GLWA. The 1.00% interest rate is based on a significantly overburdened applicant, which applies to DWSD.