

Table 3: Potential Loan Savings Comparison – DWSRF versus Estimated Market Rate

Anticipated DWSRF Loan Amount (rounded): \$25.3 million

30-year Loan Term

| Project A | DWSRF Interest Rate* | Estimated Market Rate |
|-----------------------------|-----------------------------|------------------------------|
| Interest Rate | 1.00% | 4.50% |
| Total Debt Service Payments | \$29.4 million | \$46.6 million |
| Potential Cost Savings | \$17.2 million | |

Anticipated DWSRF Loan Amount (rounded): \$21.5 million

30-year Loan Term

| Project B | DWSRF Interest Rate* | Estimated Market Rate |
|-----------------------------|-----------------------------|------------------------------|
| Interest Rate | 1.00% | 4.50% |
| Total Debt Service Payments | \$25.0 million | \$39.6 million |
| Potential Cost Savings | \$14.6 million | |

Note:

*The DWSRF interest rate is based on a significantly overburdened applicant, which applies to both Project A and Project B.