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

GLWA Rehabilitation of SFE Pump Station Anticipated CWSRF Loan Amount: \$105.0 million (rounded)

20-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$128.4 million	\$161.4 million
Potential Cost Savings (rounded)	\$33.0 million	

30-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$140.6 million	\$193.4 million
Potential Cost Savings (rounded)	\$52.8 million	

## Note:

<sup>\*</sup>The CWSRF interest rate of 2.00% is for an overburdened applicant, which applies to GLWA.