

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

Anticipated, combined CWSRF Loan Amount: \$64 million

20-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$78 million	\$98 million
Potential Cost Savings (rounded)	\$20 million	

30-year Loan Term	CWSRF Interest Rate*	Estimated Market Rate
Interest Rate	2.00%	4.50%
Total Debt Service Payments (rounded)	\$85 million	\$117 million
Potential Cost Savings (rounded)	\$32 million	

Note:

*The CWSRF interest rate of 2.00% is for an overburdened applicant, which applies to GLWA.