

Town of Stow, Massachusetts
\$4,000,000 Town Hall Bonds Dated September 1, 2022
 Assumes 15 Years, Equal Principal
 interest estimated, subject to change

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
09/01/2022	-	-	-	-	-
03/01/2023	-	-	50,000.00	50,000.00	-
06/30/2023	-	-	-	-	50,000.00
09/01/2023	270,000.00	2.500%	50,000.00	320,000.00	-
03/01/2024	-	-	46,625.00	46,625.00	-
06/30/2024	-	-	-	-	366,625.00
09/01/2024	270,000.00	2.500%	46,625.00	316,625.00	-
03/01/2025	-	-	43,250.00	43,250.00	-
06/30/2025	-	-	-	-	359,875.00
09/01/2025	270,000.00	2.500%	43,250.00	313,250.00	-
03/01/2026	-	-	39,875.00	39,875.00	-
06/30/2026	-	-	-	-	353,125.00
09/01/2026	270,000.00	2.500%	39,875.00	309,875.00	-
03/01/2027	-	-	36,500.00	36,500.00	-
06/30/2027	-	-	-	-	346,375.00
09/01/2027	270,000.00	2.500%	36,500.00	306,500.00	-
03/01/2028	-	-	33,125.00	33,125.00	-
06/30/2028	-	-	-	-	339,625.00
09/01/2028	265,000.00	2.500%	33,125.00	298,125.00	-
03/01/2029	-	-	29,812.50	29,812.50	-
06/30/2029	-	-	-	-	327,937.50
09/01/2029	265,000.00	2.500%	29,812.50	294,812.50	-
03/01/2030	-	-	26,500.00	26,500.00	-
06/30/2030	-	-	-	-	321,312.50
09/01/2030	265,000.00	2.500%	26,500.00	291,500.00	-
03/01/2031	-	-	23,187.50	23,187.50	-
06/30/2031	-	-	-	-	314,687.50
09/01/2031	265,000.00	2.500%	23,187.50	288,187.50	-
03/01/2032	-	-	19,875.00	19,875.00	-
06/30/2032	-	-	-	-	308,062.50
09/01/2032	265,000.00	2.500%	19,875.00	284,875.00	-
03/01/2033	-	-	16,562.50	16,562.50	-
06/30/2033	-	-	-	-	301,437.50
09/01/2033	265,000.00	2.500%	16,562.50	281,562.50	-
03/01/2034	-	-	13,250.00	13,250.00	-
06/30/2034	-	-	-	-	294,812.50
09/01/2034	265,000.00	2.500%	13,250.00	278,250.00	-
03/01/2035	-	-	9,937.50	9,937.50	-
06/30/2035	-	-	-	-	288,187.50
09/01/2035	265,000.00	2.500%	9,937.50	274,937.50	-
03/01/2036	-	-	6,625.00	6,625.00	-
06/30/2036	-	-	-	-	281,562.50
09/01/2036	265,000.00	2.500%	6,625.00	271,625.00	-
03/01/2037	-	-	3,312.50	3,312.50	-
06/30/2037	-	-	-	-	274,937.50
09/01/2037	265,000.00	2.500%	3,312.50	268,312.50	-
06/30/2038	-	-	-	-	268,312.50
Total	\$4,000,000.00	-	\$796,875.00	\$4,796,875.00	-

Yield Statistics

Bond Year Dollars.....	\$31,875.00
Average Life.....	7.969 Years
Average Coupon.....	2.5000000%
Net Interest Cost (NIC).....	2.5000000%
True Interest Cost (TIC).....	2.5000000%
Bond Yield for Arbitrage Purposes.....	2.5000000%
All Inclusive Cost (AIC).....	2.5000000%

IRS Form 8038

Net Interest Cost.....	2.5000000%
Weighted Average Maturity.....	7.969 Years

Town of Stow, Massachusetts
\$4,000,000 Town Hall Bonds Dated September 1, 2022
 Assumes 15 Years, Level Debt
 interest estimated, subject to change

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
09/01/2022	-	-	-	-	-
03/01/2023	-	-	50,000.00	50,000.00	-
06/30/2023	-	-	-	-	50,000.00
09/01/2023	220,000.00	2.500%	50,000.00	270,000.00	-
03/01/2024	-	-	47,250.00	47,250.00	-
06/30/2024	-	-	-	-	317,250.00
09/01/2024	230,000.00	2.500%	47,250.00	277,250.00	-
03/01/2025	-	-	44,375.00	44,375.00	-
06/30/2025	-	-	-	-	321,625.00
09/01/2025	235,000.00	2.500%	44,375.00	279,375.00	-
03/01/2026	-	-	41,437.50	41,437.50	-
06/30/2026	-	-	-	-	320,812.50
09/01/2026	240,000.00	2.500%	41,437.50	281,437.50	-
03/01/2027	-	-	38,437.50	38,437.50	-
06/30/2027	-	-	-	-	319,875.00
09/01/2027	245,000.00	2.500%	38,437.50	283,437.50	-
03/01/2028	-	-	35,375.00	35,375.00	-
06/30/2028	-	-	-	-	318,812.50
09/01/2028	250,000.00	2.500%	35,375.00	285,375.00	-
03/01/2029	-	-	32,250.00	32,250.00	-
06/30/2029	-	-	-	-	317,625.00
09/01/2029	260,000.00	2.500%	32,250.00	292,250.00	-
03/01/2030	-	-	29,000.00	29,000.00	-
06/30/2030	-	-	-	-	321,250.00
09/01/2030	265,000.00	2.500%	29,000.00	294,000.00	-
03/01/2031	-	-	25,687.50	25,687.50	-
06/30/2031	-	-	-	-	319,687.50
09/01/2031	270,000.00	2.500%	25,687.50	295,687.50	-
03/01/2032	-	-	22,312.50	22,312.50	-
06/30/2032	-	-	-	-	318,000.00
09/01/2032	280,000.00	2.500%	22,312.50	302,312.50	-
03/01/2033	-	-	18,812.50	18,812.50	-
06/30/2033	-	-	-	-	321,125.00
09/01/2033	285,000.00	2.500%	18,812.50	303,812.50	-
03/01/2034	-	-	15,250.00	15,250.00	-
06/30/2034	-	-	-	-	319,062.50
09/01/2034	295,000.00	2.500%	15,250.00	310,250.00	-
03/01/2035	-	-	11,562.50	11,562.50	-
06/30/2035	-	-	-	-	321,812.50
09/01/2035	300,000.00	2.500%	11,562.50	311,562.50	-
03/01/2036	-	-	7,812.50	7,812.50	-
06/30/2036	-	-	-	-	319,375.00
09/01/2036	310,000.00	2.500%	7,812.50	317,812.50	-
03/01/2037	-	-	3,937.50	3,937.50	-
06/30/2037	-	-	-	-	321,750.00
09/01/2037	315,000.00	2.500%	3,937.50	318,937.50	-
06/30/2038	-	-	-	-	318,937.50
Total	\$4,000,000.00	-	\$847,000.00	\$4,847,000.00	-

Yield Statistics

Bond Year Dollars.....	\$33,880.00
Average Life.....	8.470 Years
Average Coupon.....	2.5000000%
Net Interest Cost (NIC).....	2.5000000%
True Interest Cost (TIC).....	2.5000000%
Bond Yield for Arbitrage Purposes.....	2.5000000%
All Inclusive Cost (AIC).....	2.5000000%

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Net Interest Cost.....	2.5000000%
Weighted Average Maturity.....	8.470 Years