

**Town of Orleans, Massachusetts**

Updated: 4/18/2024

Estimated BAN Interest Rate: 4.00%  
 Estimated 2025 Bond Interest Rate: 4.50%  
 Estimated Trust Financing Rate 30yrs 0.00%  
 FY24 Assessed Valuation: \$ 6,258,604,820

**WASTEWATER MODEL - 80% TAXATION; REMAINING 20% BETTERMENTS**

Fiscal Year	A	B	C	D	E	F (Columns C thru E)		G (A+B+F)	Fiscal Year
	Existing 80% Wastewater Debt Service (see page 3)	Projected Short Term Interest (BAN) and Principal Paydowns (see page 4)	Projected CW-22-28 dtd 10/15/24 -80%	Projected CW-19-33-B dated 11/15/2024 - 80%	Projected \$14.785M Bonds (\$9.946M Wastewater) dated 2025	Total Projected Net Debt Service	Estimated Tax Rate Impact per \$1,000	Total Existing and Projected Debt Service	
2024	387,507	788,906		0		0	0.00	1,176,413	2024
2025	1,163,103	1,056,365	103,379	1,375		104,754	0.02	2,324,222	2025
2026	1,164,850	912,508	563,851	7,500	923,706	1,495,057	0.24	3,572,414	2026
2027	1,166,598	879,908	563,851	7,499	901,150	1,472,500	0.24	3,519,007	2027
2028	1,168,350	840,008	563,851	7,500	664,775	1,236,126	0.20	3,244,484	2028
2029	1,170,103	0	563,851	7,499	658,075	1,229,425	0.20	2,399,529	2029
2030	1,171,859	0	563,851	7,500	666,150	1,237,501	0.20	2,409,360	2030
2031	1,173,619		563,851	7,499	663,325	1,234,675	0.20	2,408,294	2031
2032	1,175,381		563,851	7,500	655,050	1,226,401	0.20	2,401,782	2032
2033	1,177,146		563,851	7,499	666,550	1,237,901	0.20	2,415,046	2033
2034	1,178,912		563,852	7,500	661,925	1,233,276	0.20	2,412,188	2034
2035	1,180,682		563,851	7,500	661,850	1,233,201	0.20	2,413,883	2035
2036	1,182,454		563,851	7,499	661,100	1,232,451	0.20	2,414,905	2036
2037	1,184,229		563,851	7,500	669,675	1,241,025	0.20	2,425,254	2037
2038	1,186,007		563,851	7,500	662,125	1,233,476	0.20	2,419,483	2038
2039	1,187,787		563,851	7,499	664,125	1,235,475	0.20	2,423,263	2039
2040	1,189,570		563,851	7,500	660,225	1,231,576	0.20	2,421,146	2040
2041	1,191,356		563,851	7,500	660,650	1,232,001	0.20	2,423,357	2041
2042	1,193,145		563,851	7,500	655,175	1,226,526	0.20	2,419,671	2042
2043	1,194,935		563,851	7,499	659,025	1,230,375	0.20	2,425,311	2043
2044	1,196,729		563,851	7,499	656,750	1,228,100	0.20	2,424,829	2044
2045	1,198,526		563,851	7,500	663,575	1,234,926	0.20	2,433,451	2045
2046	1,200,325		563,851	7,500	664,050	1,235,401	0.20	2,435,726	2046
2047	1,202,126		563,851	7,500	653,400	1,224,751	0.20	2,426,878	2047
2048	1,203,931		563,851	7,500	507,075	1,078,426	0.17	2,282,357	2048
2049	1,205,738		563,851	7,500	271,150	842,501	0.13	2,048,239	2049
2050	1,207,548		563,851	7,499	109,900	681,250	0.11	1,888,798	2050
2051	1,209,361		563,851	7,499	115,400	686,751	0.11	1,896,111	2051
2052	1,211,177		563,852	7,499	10,450	581,801	0.09	1,792,978	2052
2053	1,212,994		563,851	7,499	0	571,350	0.09	1,784,345	2053
2054	809,472		563,851	7,499	0	571,350	0.09	1,380,822	2054
2055	0		563,851	7,499	0	571,351	0.09	571,351	2055
	35,645,520	4,477,696	17,018,912	226,362	16,066,406	33,311,680		73,434,896	

**Assumptions:**

- \* All planning bonds are amortized over a 5 year term.
- \* 30yr MCWT Loans include the annual Administrative Fees and Loan Origination Fee (\$5.50 per bond) within the estimated debt service costs.

**Town of Orleans, Massachusetts**

**BETTERMENTS 20%; REMAINING 80% TAXATION**

	A	B	C	D	E	F (Columns A thru E)	
Fiscal Year	Existing 20% Betterment Debt Service (see page 3)	Projected Short Term Interest/Principal Paydown -20% Betterment	Projected CW-22-28 dtd 10/15/24 -20% Betterment	Projected CW-19-33B dtd 11/15/2024 - 20% Betterment	Projected \$14.785M Bonds (\$1.987M Betterment) dated 2025	Total Projected Betterment	Fiscal Year
2024	96,877	158,454	0	0		255,331	2024
2025	290,776	146,940	25,845	344		463,904	2025
2026	291,212	0	140,963	1,875	166,539	600,589	2026
2027	291,650	0	140,963	1,875	145,950	580,437	2027
2028	292,087	0	140,963	1,875	143,250	578,175	2028
2029	292,526	0	140,963	1,875	140,550	575,913	2029
2030	292,965	0	140,963	1,875	137,850	573,653	2030
2031	293,405	0	140,963	1,875	140,150	576,392	2031
2032	293,845	0	140,963	1,875	147,225	583,908	2032
2033	294,286	0	140,963	1,875	138,850	575,974	2033
2034	294,728	0	140,963	1,875	135,700	573,266	2034
2035	295,170	0	140,963	1,875	132,550	570,558	2035
2036	295,614	0	140,963	1,875	129,400	567,851	2036
2037	296,057	0	140,963	1,875	136,250	575,145	2037
2038	296,502	0	140,963	1,875	142,650	581,989	2038
2039	296,947	0	140,963	1,875	138,600	578,384	2039
2040	297,393	0	140,963	1,875	134,550	574,780	2040
2041	297,839	0	140,963	1,875	135,500	576,177	2041
2042	298,286	0	140,963	1,875	136,225	577,349	2042
2043	298,734	0	140,963	1,875	136,725	578,296	2043
2044	299,182	0	140,963	1,875	137,000	579,020	2044
2045	299,631	0	140,963	1,875	137,050	579,519	2045
2046	300,081	0	140,963	1,875	136,875	579,794	2046
2047	300,532	0	140,963	1,875	136,475	579,844	2047
2048	300,983	0	140,963	1,875	95,850	539,670	2048
2049	301,434	0	140,963	1,875	41,800	486,072	2049
2050	301,887	0	140,963	1,875	0	444,725	2050
2051	302,340	0	140,963	1,875	0	445,178	2051
2052	302,794	0	140,963	1,875	0	445,632	2052
2053	303,249	0	140,963	1,875	0	446,086	2053
2054	202,368	0	140,963	1,875	0	345,206	2054
2055	0	0	140,963	1,875	0	142,838	2055
	8,911,380	305,394	4,254,728	56,591	3,203,564	16,731,657	

**Town of Orleans, Massachusetts**

Existing Wastewater Debt Service

As of June 30, 2023,

Including Subsequent Issues

DATE	PRINCIPAL @ 0% INTEREST LOAN	80% Taxation	20% Betterment
06/30/2023	-	-	-
06/30/2024	484,384.00	387,507.20	96,876.80
06/30/2025	1,453,879.00	1,163,103.20	290,775.80
06/30/2026	1,456,062.00	1,164,849.60	291,212.40
06/30/2027	1,458,248.00	1,166,598.40	291,649.60
06/30/2028	1,460,437.00	1,168,349.60	292,087.40
06/30/2029	1,462,629.00	1,170,103.20	292,525.80
06/30/2030	1,464,824.00	1,171,859.20	292,964.80
06/30/2031	1,467,024.00	1,173,619.20	293,404.80
06/30/2032	1,469,226.00	1,175,380.80	293,845.20
06/30/2033	1,471,432.00	1,177,145.60	294,286.40
06/30/2034	1,473,640.00	1,178,912.00	294,728.00
06/30/2035	1,475,852.00	1,180,681.60	295,170.40
06/30/2036	1,478,068.00	1,182,454.40	295,613.60
06/30/2037	1,480,286.00	1,184,228.80	296,057.20
06/30/2038	1,482,509.00	1,186,007.20	296,501.80
06/30/2039	1,484,734.00	1,187,787.20	296,946.80
06/30/2040	1,486,963.00	1,189,570.40	297,392.60
06/30/2041	1,489,195.00	1,191,356.00	297,839.00
06/30/2042	1,491,431.00	1,193,144.80	298,286.20
06/30/2043	1,493,669.00	1,194,935.20	298,733.80
06/30/2044	1,495,911.00	1,196,728.80	299,182.20
06/30/2045	1,498,157.00	1,198,525.60	299,631.40
06/30/2046	1,500,406.00	1,200,324.80	300,081.20
06/30/2047	1,502,658.00	1,202,126.40	300,531.60
06/30/2048	1,504,914.00	1,203,931.20	300,982.80
06/30/2049	1,507,172.00	1,205,737.60	301,434.40
06/30/2050	1,509,435.00	1,207,548.00	301,887.00
06/30/2051	1,511,701.00	1,209,360.80	302,340.20
06/30/2052	1,513,971.00	1,211,176.80	302,794.20
06/30/2053	1,516,243.00	1,212,994.40	303,248.60
06/30/2054	1,011,840.00	809,472.00	202,368.00
<b>Total</b>	<b>\$44,556,900.00</b>	<b>\$35,645,520.00</b>	<b>\$8,911,380.00</b>

**Par Amounts Of Selected Issues**

December 14 2022 MCWT CW-19-33 (IE).....	14,852,300.00
November 21 2023 MCWT CW-19-33-A (IE).....	29,704,600.00

**Hilltop Securities**

Town of Orleans, Massachusetts							TERM	30/360 Day Count	INTEREST/	FY
Bond Anticipation Note Schedule - ALL FUNDS							(IN DAYS)	RATE	PAYDOWNS	TOTAL
DATED	DUE	AMOUNT	TYPE							
1/27/2023	1/26/2024	\$ 3,388,443	Renewal - Water Comprehensive Resource Mgmt Plan*		359	4.00%	\$	135,161		
	1/26/2024	\$ 90,000	Water Comprehensive Resources Mgmt Plan				\$	90,000		
1/27/2023	1/26/2024	\$ 2,051,902	Water Resource Mgmt #101617		359	4.00%	\$	122,136		
	1/26/2024	\$ 85,000	Water Resource Mgmt #101617				\$	85,000		
1/27/2023	1/26/2024	\$ 2,760,000	Water Quality Mgmt #102416*		359	4.00%	\$	110,093		
	1/26/2024	\$ 70,000	Water Quality Mgmt #102416*				\$	70,000		
1/27/2023	1/26/2024	\$ 2,780,000	Water Quality/Adaptive Mgmt #50817*		359	4.00%	\$	110,891		
	1/26/2024	\$ 65,000	Water Quality/Adaptive Mgmt #50817				\$	65,000		
1/27/2023	1/26/2024	\$ 100,000	Renewal - Downtown Sewer*		359	4.00%	\$	3,689		
1/27/2023	1/26/2024	\$ 658,300	Renewal - Water Resource Management, Meetinghouse* NO BETTERMENT		359	4.00%	\$	26,259		
1/27/2023	1/26/2024	\$ 1,700,500	Renewal - Groundwater Remediation* NO BETTERMENT		359	4.00%	\$	67,831		
1/26/2024	1/26/2024	\$ 61,000	Groundwater Remediation - PAYDOWN NO BETTERMENT				\$	61,000		
1/27/2023	1/26/2024	\$ 9,123	Renewal - Nauset Estuary Dredging Design* - GENERAL EXEMPT		359	4.00%	\$	3,116		
1/27/2023	1/26/2024	\$ 9,601	Renewal - Fire Station Renovation Feasibility Study* GENERAL EXEMPT		359	4.00%	\$	383		
1/27/2023	1/26/2024	\$ 220,000	New Money - Information Technology* GENERAL FUND EXEMPT		359	4.00%	\$	8,776		
1/27/2023	1/26/2024	\$ 700,000	New Money - Affordable Housing CPA		359	4.00%	\$	27,802		
1/27/2023	1/26/2024	\$ 250,000	New Money - Water Plant HVAC*		359	4.00%	\$	9,972		
1/27/2023	1/26/2024	\$ 1,732,000	New Money - Water Treatment Plant Lagoon Upgrade*		359	4.00%	\$	69,088		
							\$	1,066,617	FISCAL 2024	
4/15/2023	4/15/2024	\$ 258,110	Renewal - Town's Est. Share of Nausett**		360	5.00%	\$	12,906		
							\$	12,906	FISCAL 2024	
1/26/2024	1/24/2025	\$ 2,992,154	Renewal - Water Comprehensive Resource Mgmt Plan*		358	4.00%	\$	119,021		
	1/24/2025	\$ 85,000	Water Comprehensive Resources Mgmt Plan*				\$	85,000		
1/26/2024	1/24/2025	\$ 1,676,540	Water Resource Mgmt #101617		358	4.00%	\$	68,701		
	1/24/2025	\$ 85,000	Water Resource Mgmt #101617*				\$	85,000		
1/26/2024	1/24/2025	\$ 2,690,000	Water Quality Mgmt #102416*		358	4.00%	\$	107,002		
	1/24/2025	\$ 75,000	Water Quality Mgmt #102416*				\$	75,000		
1/26/2024	1/24/2025	\$ 2,715,000	Water Quality/Adaptive Mgmt #50817*		358	4.00%	\$	107,997		
	1/24/2025	\$ 70,000	Water Quality/Adaptive Mgmt #50817*				\$	70,000		
1/26/2024	1/24/2025	\$ 100,000	Renewal - Groundwater Remediation* NO BETTERMENT		358	4.00%	\$	3,654		
	1/24/2025	\$ 61,000	Groundwater Remediation - PAYDOWN* NO BETTERMENT				\$	61,000		
1/26/2024	1/24/2025	\$ 100,000	Renewal - Downtown Sewer*		358	4.00%	\$	3,978		
	1/24/2025	\$ 6,000	Downtown Sewer PAYDOWN*				\$	6,000		
1/26/2024	1/24/2025	\$ 658,300	Renewal - Water Resource Management, Meetinghouse* NO BETTERMENT		358	4.00%	\$	26,188		
	1/24/2025	\$ 228,000	Water Resource Management, Meetinghouse PAYDOWN* NO BETTERMENT				\$	228,000		
1/26/2024	1/24/2025	\$ 18,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT		358	4.00%	\$	3,108		
	1/24/2025	\$ 30,000	Nauset Estuary Dredging Design PAYDOWN- GENERAL EXEMPT*				\$	30,000		
1/26/2024	1/24/2025	\$ 220,000	Renewal - Information Technology* GENERAL FUND EXEMPT		358	4.00%	\$	8,751		
	1/24/2025	\$ 30,000	Information Technology PAYDOWN- GENERAL FUND EXEMPT*				\$	30,000		
1/26/2024	1/24/2025	\$ 250,000	New Money - Information Technology* GENERAL FUND EXEMPT*		358	4.00%	\$	9,944		
1/26/2024	1/24/2025	\$ 1,400,000	New Money - Rock Harbor GENERAL FUND EXEMPT*		358	4.00%	\$	55,689		
1/26/2024	1/24/2025	\$ 170,000	New Money - Rock Harbor Fuel Tank GENERAL FUND EXEMPT*		358	4.00%	\$	6,762		
1/26/2024	1/24/2025	\$ 1,600,000	New Money - Aerial Ladder Truck* GENERAL FUND EXEMPT*		358	4.00%	\$	63,644		
1/26/2024	1/24/2025	\$ 350,000	New Money - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT*		358	4.00%	\$	13,622		
1/26/2024	1/24/2025	\$ 250,000	New Money - Add Aerial Ladder Truck* GENERAL FUND EXEMPT*		358	4.00%	\$	18,889		
1/26/2024	1/24/2025	\$ 250,000	Renewal - Water Plant HVAC*		358	4.00%	\$	9,944		
1/26/2024	1/24/2025	\$ 1,732,000	Renewal - Water Treatment Plant Lagoon Upgrade*		358	4.00%	\$	69,088		
1/26/2024	1/24/2025	\$ 2,437,700	Renewal - wastewater design* NO BETTERMENT		358	4.00%	\$	96,966		
1/26/2024	1/24/2025	\$ 700,000	Renewal - Affordable Housing CPA*		358	4.00%	\$	27,844		
1/26/2024	1/24/2025	\$ 1,000,000	New Money - Housing Assistance 107 Main St - CPA*		358	4.00%	\$	39,778		
							\$	1,591,477	FISCAL 2025	
1/24/2025	1/24/2026	\$ 48,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT		360	4.00%	\$	1,625		
	1/24/2026	\$ 30,000	Nauset Estuary Dredging Design PAYDOWN- GENERAL EXEMPT*				\$	30,000		
1/24/2025	1/24/2026	\$ 190,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	7,600		
	1/24/2026	\$ 30,000	Information Technology PAYDOWN- GENERAL FUND EXEMPT				\$	30,000		
1/24/2025	1/24/2026	\$ 200,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	10,000		
	1/24/2026	\$ 35,000	Information Technology PAYDOWN- GENERAL FUND EXEMPT				\$	35,000		
1/24/2025	1/24/2026	\$ 1,600,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	64,000		
1/24/2025	1/24/2026	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	200,000		
1/24/2025	1/24/2026	\$ 350,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT (1)		360	4.00%	\$	14,000		
1/24/2025	1/24/2026	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)				\$	45,000		
1/24/2025	1/24/2026	\$ 500,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	20,000		
	1/24/2026	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	65,000		
1/24/2025	1/24/2026	\$ 2,437,000	Renewal - wastewater design (2)		360	4.00%	\$	97,608		
	1/24/2026	\$ 815,000	Wastewater design PAYDOWN (2) NO BETTERMENT				\$	815,000		
							\$	1,435,033	FISCAL 2026	
1/24/2026	1/24/2027	\$ 18,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT		360	4.00%	\$	725		
	1/24/2027	\$ 18,123	Nauset Estuary Dredging Design - PAYDOWN- GENERAL EXEMPT				\$	18,123		
1/24/2026	1/24/2027	\$ 190,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	8,400		
	1/24/2027	\$ 30,000	Information Technology PAYDOWN- GENERAL FUND EXEMPT				\$	30,000		
1/24/2026	1/24/2027	\$ 215,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	8,600		
	1/24/2027	\$ 35,000	Information Technology PAYDOWN- GENERAL FUND EXEMPT				\$	35,000		
1/24/2026	1/24/2027	\$ 1,400,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	56,000		
	1/24/2027	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	200,000		
1/24/2026	1/24/2027	\$ 350,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT (1)		360	4.00%	\$	14,000		
1/24/2026	1/24/2027	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)				\$	45,000		
1/24/2026	1/24/2027	\$ 435,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	17,400		
	1/24/2027	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	65,000		
1/24/2026	1/24/2027	\$ 1,622,700	Renewal - wastewater design (2) NO BETTERMENT		360	4.00%	\$	64,908		
	1/24/2027	\$ 815,000	Wastewater design PAYDOWN (2) NO BETTERMENT				\$	815,000		
							\$	1,374,356	FISCAL 2027	
1/24/2027	1/24/2028	\$ 130,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	5,200		
	1/24/2028	\$ 30,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	30,000		
1/24/2027	1/24/2028	\$ 180,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	7,200		
	1/24/2028	\$ 35,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	35,000		
1/24/2027	1/24/2028	\$ 1,200,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	48,000		
	1/24/2028	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	200,000		
1/24/2027	1/24/2028	\$ 200,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT (1)		360	4.00%	\$	8,000		
1/24/2027	1/24/2028	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)				\$	45,000		
1/24/2027	1/24/2028	\$ 370,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	14,800		
1/24/2027	1/24/2028	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	65,000		
1/24/2027	1/24/2028	\$ 807,700	Renewal - wastewater design (2) NO BETTERMENT		360	4.00%	\$	32,308		
	1/24/2028	\$ 807,700	Wastewater design PAYDOWN (2) NO BETTERMENT				\$	807,700		
							\$	1,300,608	FISCAL 2028	
1/24/2028	1/24/2029	\$ 100,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	4,000		
	1/24/2029	\$ 30,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	30,000		
1/24/2028	1/24/2029	\$ 145,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	5,800		
	1/24/2029	\$ 35,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	35,000		
1/24/2028	1/24/2029	\$ 1,000,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	40,000		
	1/24/2029	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	200,000		
1/24/2028	1/24/2029	\$ 215,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT (1)		360	4.00%	\$	8,600		
1/24/2028	1/24/2029	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)				\$	45,000		
1/24/2028	1/24/2029	\$ 305,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	12,200		
	1/24/2029	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	65,000		
							\$	445,600	FISCAL 2029	
1/24/2029	1/24/2030	\$ 70,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	2,800		
	1/24/2030	\$ 30,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	30,000		
1/24/2029	1/24/2030	\$ 110,000	Renewal - Information Technology GENERAL FUND EXEMPT		360	4.00%	\$	4,400		
	1/24/2030	\$ 35,000	Information Technology PAYDOWN GENERAL FUND EXEMPT				\$	35,000		
1/24/2029	1/24/2030	\$ 800,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)		360	4.00%	\$	32,000		
	1/24/2030	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)				\$	200,000		
1/24/2029	1/24/2030	\$ 170,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT (1)		360	4.00%	\$	6,800		
1/24/2029	1/24/2030	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)				\$	45,000		

Long-Term Bond Debt Service Schedule

**Town of Orleans, Massachusetts**  
 Projected CW-22-28

TO BE ISSUED THROUGH MWCT 30YRS \*\*

<u>Fiscal Year</u>	<u>Principal</u>	<u>Coupon</u>	<u>Interest</u>	<u>Total P+I</u>	<u>Origination/Ad min Fees</u>	<b>TOTAL DUE</b>	<b>80% Taxation</b>	<b>20% Betterment</b>
6/30/2025	-	0.000%	-	-	129,223.30	-	103,379	25,845
6/30/2026	674,306	0.000%	-	674,306	30,507.87	<b>704,814</b>	563,851	140,963
6/30/2027	675,318	0.000%	-	675,318	29,495.65	<b>704,814</b>	563,851	140,963
6/30/2028	676,332	0.000%	-	676,332	28,481.91	<b>704,814</b>	563,851	140,963
6/30/2029	677,347	0.000%	-	677,347	27,466.65	<b>704,814</b>	563,851	140,963
6/30/2030	678,364	0.000%	-	678,364	26,449.87	<b>704,814</b>	563,851	140,963
6/30/2031	679,382	0.000%	-	679,382	25,431.56	<b>704,814</b>	563,851	140,963
6/30/2032	680,402	0.000%	-	680,402	24,411.72	<b>704,814</b>	563,851	140,963
6/30/2033	681,424	0.000%	-	681,424	23,390.35	<b>704,814</b>	563,851	140,963
6/30/2034	682,447	0.000%	-	682,447	22,367.44	<b>704,814</b>	563,852	140,963
6/30/2035	683,471	0.000%	-	683,471	21,343.00	<b>704,814</b>	563,851	140,963
6/30/2036	684,497	0.000%	-	684,497	20,317.03	<b>704,814</b>	563,851	140,963
6/30/2037	685,524	0.000%	-	685,524	19,289.52	<b>704,814</b>	563,851	140,963
6/30/2038	686,553	0.000%	-	686,553	18,260.46	<b>704,813</b>	563,851	140,963
6/30/2039	687,584	0.000%	-	687,584	17,229.85	<b>704,814</b>	563,851	140,963
6/30/2040	688,616	0.000%	-	688,616	16,197.70	<b>704,814</b>	563,851	140,963
6/30/2041	689,650	0.000%	-	689,650	15,164.00	<b>704,814</b>	563,851	140,963
6/30/2042	690,685	0.000%	-	690,685	14,128.75	<b>704,814</b>	563,851	140,963
6/30/2043	691,722	0.000%	-	691,722	13,091.95	<b>704,814</b>	563,851	140,963
6/30/2044	692,760	0.000%	-	692,760	12,053.59	<b>704,814</b>	563,851	140,963
6/30/2045	693,800	0.000%	-	693,800	11,013.67	<b>704,814</b>	563,851	140,963
6/30/2046	694,842	0.000%	-	694,842	9,972.19	<b>704,814</b>	563,851	140,963
6/30/2047	695,885	0.000%	-	695,885	8,929.14	<b>704,814</b>	563,851	140,963
6/30/2048	696,929	0.000%	-	696,929	7,884.53	<b>704,814</b>	563,851	140,963
6/30/2049	697,976	0.000%	-	697,976	6,838.35	<b>704,814</b>	563,851	140,963
6/30/2050	699,023	0.000%	-	699,023	5,790.60	<b>704,814</b>	563,851	140,963
6/30/2051	700,073	0.000%	-	700,073	4,741.28	<b>704,814</b>	563,851	140,963
6/30/2052	701,124	0.000%	-	701,124	3,690.38	<b>704,814</b>	563,852	140,963
6/30/2053	702,176	0.000%	-	702,176	2,637.91	<b>704,814</b>	563,851	140,963
6/30/2054	703,230	0.000%	-	703,230	1,583.85	<b>704,814</b>	563,851	140,963
6/30/2055	704,286	0.000%	-	704,286	528.21	<b>704,814</b>	563,851	140,963
<b>Total</b>	<b>20,675,728</b>		<b>-</b>	<b>20,675,728</b>	<b>597,912</b>	<b>21,273,640</b>	<b>17,018,912</b>	<b>4,254,728</b>

Long-Term Bond Debt Service Schedule

**Town of Orleans, Massachusetts**  
 Projected CW-19-33-B

TO BE ISSUED THROUGH MWCT 30YRS \*\*

<u>Fiscal Year</u>	<u>Principal</u>	<u>Coupon</u>	<u>Interest</u>	<u>Total P+I</u>	<u>Origination/Ad min Fees</u>	<u>TOTAL DUE</u>	<u>80% Taxation</u>	<u>20% Betterment</u>
6/30/2025	-	0.000%	-	-	1,718.75	-	1,375	344
6/30/2026	8,969	0.000%	-	8,969	405.77	9,375	7,500	1,875
6/30/2027	8,982	0.000%	-	8,982	392.31	9,374	7,499	1,875
6/30/2028	8,996	0.000%	-	8,996	378.83	9,375	7,500	1,875
6/30/2029	9,009	0.000%	-	9,009	365.32	9,374	7,499	1,875
6/30/2030	9,023	0.000%	-	9,023	351.80	9,375	7,500	1,875
6/30/2031	9,036	0.000%	-	9,036	338.26	9,374	7,499	1,875
6/30/2032	9,050	0.000%	-	9,050	324.69	9,375	7,500	1,875
6/30/2033	9,063	0.000%	-	9,063	311.10	9,374	7,499	1,875
6/30/2034	9,077	0.000%	-	9,077	297.50	9,375	7,500	1,875
6/30/2035	9,091	0.000%	-	9,091	283.88	9,375	7,500	1,875
6/30/2036	9,104	0.000%	-	9,104	270.23	9,374	7,499	1,875
6/30/2037	9,118	0.000%	-	9,118	256.56	9,375	7,500	1,875
6/30/2038	9,132	0.000%	-	9,132	242.87	9,375	7,500	1,875
6/30/2039	9,145	0.000%	-	9,145	229.16	9,374	7,499	1,875
6/30/2040	9,159	0.000%	-	9,159	215.43	9,374	7,500	1,875
6/30/2041	9,173	0.000%	-	9,173	201.68	9,375	7,500	1,875
6/30/2042	9,187	0.000%	-	9,187	187.91	9,375	7,500	1,875
6/30/2043	9,200	0.000%	-	9,200	174.12	9,374	7,499	1,875
6/30/2044	9,214	0.000%	-	9,214	160.31	9,374	7,499	1,875
6/30/2045	9,228	0.000%	-	9,228	146.48	9,374	7,500	1,875
6/30/2046	9,242	0.000%	-	9,242	132.63	9,375	7,500	1,875
6/30/2047	9,256	0.000%	-	9,256	118.76	9,375	7,500	1,875
6/30/2048	9,270	0.000%	-	9,270	104.87	9,375	7,500	1,875
6/30/2049	9,284	0.000%	-	9,284	90.95	9,375	7,500	1,875
6/30/2050	9,297	0.000%	-	9,297	77.01	9,374	7,499	1,875
6/30/2051	9,311	0.000%	-	9,311	63.06	9,374	7,499	1,875
6/30/2052	9,325	0.000%	-	9,325	49.08	9,374	7,499	1,875
6/30/2053	9,339	0.000%	-	9,339	35.08	9,374	7,499	1,875
6/30/2054	9,353	0.000%	-	9,353	21.07	9,374	7,499	1,875
6/30/2055	9,367	0.000%	-	9,367	7.03	9,374	7,499	1,875
<b>Total</b>	<b>275,000</b>		<b>-</b>	<b>275,000</b>	<b>7,953</b>	<b>282,953</b>	<b>226,362</b>	<b>56,591</b>

Town of Orleans, MA  
 Bonds To Be Dated January 2025; Permanently Finance Outstanding BANS

General - EXEMPT (level)				WASTEWATER							
Rockharbor Fuel Tanks Construction	Rock Harbor Maintenance Dredging Construction	Total General Exempt		Water Quality Management Plan #102416 - LD 80% Taxation	Water Quality/Adaptive Mgmt Plan #50817 - LD 80% Taxation	Water Resource Mgmt - Sewer Construction #101617 - LD 80% taxation	Wastewater comprehensive resources Management Plan 80% taxation	Groundwater Remediation	Downtown Sewers 80% taxation	Water Resource Management	Total Wastewater
15-Jan-26	5,000	10,000	\$ 15,000	62,000	56,000	38,472	57,723	39,355	9,280	213,300	\$ 476,130
15-Jan-27	5,000	15,000	\$ 20,000	60,000	55,000	35,000	60,000	35,000	5,000	225,000	\$ 475,000
15-Jan-28	5,000	15,000	\$ 20,000	65,000	60,000	35,000	60,000	35,000	5,000		\$ 260,000
15-Jan-29	5,000	15,000	\$ 20,000	65,000	60,000	35,000	65,000	35,000	5,000		\$ 265,000
15-Jan-30	5,000	15,000	\$ 20,000	70,000	65,000	40,000	65,000	40,000	5,000		\$ 285,000
15-Jan-31	5,000	15,000	\$ 20,000	70,000	70,000	40,000	70,000	40,000	5,000		\$ 295,000
15-Jan-32	5,000	15,000	\$ 20,000	75,000	70,000	40,000	70,000	40,000	5,000		\$ 300,000
15-Jan-33	5,000	15,000	\$ 20,000	80,000	75,000	45,000	75,000	45,000	5,000		\$ 325,000
15-Jan-34	5,000	15,000	\$ 20,000	80,000	80,000	45,000	80,000	45,000	5,000		\$ 335,000
15-Jan-35	5,000	20,000	\$ 25,000	85,000	80,000	50,000	80,000	50,000	5,000		\$ 350,000
15-Jan-36	5,000	20,000	\$ 25,000	90,000	85,000	50,000	85,000	50,000	5,000		\$ 365,000
15-Jan-37	5,000	20,000	\$ 25,000	95,000	90,000	55,000	90,000	55,000	5,000		\$ 390,000
15-Jan-38	5,000	20,000	\$ 25,000	100,000	90,000	55,000	95,000	55,000	5,000		\$ 400,000
15-Jan-39	5,000	20,000	\$ 25,000	100,000	95,000	60,000	100,000	60,000	5,000		\$ 420,000
15-Jan-40	5,000	25,000	\$ 30,000	105,000	100,000	60,000	105,000	60,000	5,000		\$ 435,000
15-Jan-41	5,000	25,000	\$ 30,000	110,000	105,000	65,000	105,000	65,000	5,000		\$ 455,000
15-Jan-42	5,000	25,000	\$ 30,000	115,000	110,000	65,000	110,000	65,000	5,000		\$ 470,000
15-Jan-43	5,000	25,000	\$ 30,000	120,000	115,000	70,000	115,000	70,000	5,000		\$ 495,000
15-Jan-44	5,000	25,000	\$ 30,000	125,000	120,000	70,000	125,000	70,000	5,000		\$ 515,000
15-Jan-45	5,000	30,000	\$ 35,000	135,000	125,000	75,000	130,000	75,000	5,000		\$ 545,000
15-Jan-46	5,000	30,000	\$ 35,000	140,000	130,000	80,000	135,000	80,000	5,000		\$ 570,000
15-Jan-47	5,000	30,000	\$ 35,000	145,000	135,000	80,000	140,000	80,000	5,000		\$ 585,000
15-Jan-48	5,000	30,000	\$ 35,000	-	145,000	85,000	145,000	85,000	5,000		\$ 465,000
15-Jan-49	5,000	35,000	\$ 40,000	-	-	-	155,000	90,000	5,000		\$ 250,000
15-Jan-50	10,000	35,000	\$ 45,000	-	-	-	-	95,000	5,000		\$ 100,000
15-Jan-51	10,000	35,000	\$ 45,000	-	-	-	-	100,000	10,000		\$ 110,000
15-Jan-52	10,000	40,000	\$ 50,000	-	-	-	-	-	10,000		\$ 10,000
15-Jan-53	10,000	40,000	\$ 50,000	-	-	-	-	-	-		\$ -
15-Jan-54	10,000	40,000	\$ 50,000	-	-	-	-	-	-		\$ -
15-Jan-55	-	-	\$ -	-	-	-	-	-	-		\$ -
<b>Total</b>	<b>\$ 170,000</b>	<b>\$ 700,000</b>	<b>\$ 870,000</b>	<b>\$ 2,092,000</b>	<b>\$ 2,116,000</b>	<b>\$ 1,273,472</b>	<b>\$ 2,317,723</b>	<b>\$ 1,559,355</b>	<b>\$ 149,280</b>	<b>\$ 438,300</b>	<b>\$ 9,946,130</b>
Original Issue Date of BANS	1/26/2024	1/26/2024		2/10/2017	2/9/2018	2/9/2018	2/8/2019	2/5/2021	1/27/2022	1/27/2022	
BANs Outstanding	\$170,000	\$1,400,000		\$2,152,000	\$2,172,000	\$1,341,472	\$2,393,723	\$1,620,355	\$80,000	\$658,300	
Reference	7(1)	7(1)		7(7)	7(7)	7(1)	7(1)	7(1)	7(1)	7(7)	
Maximum Term	30	30		30	30	30	30	30	30	5	
Original Auth. Amt	\$170,000	\$1,400,000		\$3,228,200	\$2,963,560	\$3,680,000	\$4,223,600	\$1,700,500	\$191,600	\$658,300	
Date of Auth.	5/8/2022	5/8/2023		10/24/2016	5/8/2017	10/16/2017	5/7/2018	6/20/2020	6/20/2020	5/22/2021	
Amount of Paydown	\$0	\$700,000		\$60,000	\$56,000	\$68,000	\$76,000	\$61,000	\$4,000	\$220,000	
Maximum Maturity	1/26/2054	1/15/2054		2/10/2047	2/9/2048	2/9/2048	2/8/2049	2/5/2051	2/5/2052	1/27/2027	
Remaining Life	29	29		22	23	23	24	26	27	2	

per Town 4/1/24: Town will be reimbursed 50% from neighboring Town

Limited to maximum borrowing term of 5yrs until Town approves construction to which this planning relates



Long-Term Bond Debt Service Schedule

**Town of Orleans, Massachusetts**  
 Bonds To Be Dated January 2025; Permanently Finance Outstanding BANS

PROJECTED DEBT SERVICE SCHEDULE  
 WASTEWATER ONLY

PROJECTED DEBT SERVICE SCHEDULE  
 BETTERMENT

<u>Fiscal Year</u>	<u>Principal</u>	<u>Coupon</u>	<u>Interest</u>	<u>Total P+I</u>	<u>Fiscal Year</u>	<u>Principal</u>	<u>Coupon</u>	<u>Interest</u>	<u>Total P+I</u>
6/30/2026	476,130	4.500%	447,576	923,706	6/30/2026	77,119	4.500%	89,420	166,539
6/30/2027	475,000	4.500%	426,150	901,150	6/30/2027	60,000	4.500%	85,950	145,950
6/30/2028	260,000	4.500%	404,775	664,775	6/30/2028	60,000	4.500%	83,250	143,250
6/30/2029	265,000	4.500%	393,075	658,075	6/30/2029	60,000	4.500%	80,550	140,550
6/30/2030	285,000	4.500%	381,150	666,150	6/30/2030	60,000	4.500%	77,850	137,850
6/30/2031	295,000	4.500%	368,325	663,325	6/30/2031	65,000	4.500%	75,150	140,150
6/30/2032	300,000	4.500%	355,050	655,050	6/30/2032	75,000	4.500%	72,225	147,225
6/30/2033	325,000	4.500%	341,550	666,550	6/30/2033	70,000	4.500%	68,850	138,850
6/30/2034	335,000	4.500%	326,925	661,925	6/30/2034	70,000	4.500%	65,700	135,700
6/30/2035	350,000	4.500%	311,850	661,850	6/30/2035	70,000	4.500%	62,550	132,550
6/30/2036	365,000	4.500%	296,100	661,100	6/30/2036	70,000	4.500%	59,400	129,400
6/30/2037	390,000	4.500%	279,675	669,675	6/30/2037	80,000	4.500%	56,250	136,250
6/30/2038	400,000	4.500%	262,125	662,125	6/30/2038	90,000	4.500%	52,650	142,650
6/30/2039	420,000	4.500%	244,125	664,125	6/30/2039	90,000	4.500%	48,600	138,600
6/30/2040	435,000	4.500%	225,225	660,225	6/30/2040	90,000	4.500%	44,550	134,550
6/30/2041	455,000	4.500%	205,650	660,650	6/30/2041	95,000	4.500%	40,500	135,500
6/30/2042	470,000	4.500%	185,175	655,175	6/30/2042	100,000	4.500%	36,225	136,225
6/30/2043	495,000	4.500%	164,025	659,025	6/30/2043	105,000	4.500%	31,725	136,725
6/30/2044	515,000	4.500%	141,750	656,750	6/30/2044	110,000	4.500%	27,000	137,000
6/30/2045	545,000	4.500%	118,575	663,575	6/30/2045	115,000	4.500%	22,050	137,050
6/30/2046	570,000	4.500%	94,050	664,050	6/30/2046	120,000	4.500%	16,875	136,875
6/30/2047	585,000	4.500%	68,400	653,400	6/30/2047	125,000	4.500%	11,475	136,475
6/30/2048	465,000	4.500%	42,075	507,075	6/30/2048	90,000	4.500%	5,850	95,850
6/30/2049	250,000	4.500%	21,150	271,150	6/30/2049	40,000	4.500%	1,800	41,800
6/30/2050	100,000	4.500%	9,900	109,900	6/30/2050	-	-	-	-
6/30/2051	110,000	4.500%	5,400	115,400	6/30/2051	-	-	-	-
6/30/2052	10,000	4.500%	450	10,450	6/30/2052	-	-	-	-
<b>Total</b>	<b>9,946,130</b>		<b>6,120,276</b>	<b>16,066,406</b>	<b>Total</b>	<b>1,987,119</b>		<b>1,216,445</b>	<b>3,203,564</b>