

TOWN OF CHILMARK, MASSACHUSETTS

Projected Borrowing Cost

Farmhouse Renovation

G.O. Bonds

UniBank Fiscal Advisory Services, Inc.

September 2, 2011

All-in Rate	1.3057%
PV	200,000.00
Target	200,000.00

	Principal	Rate	IPM	Interest	Other	Total	Fiscal Total
3/1/2012				0.00	(3,393.67)	(3,393.67)	(3,393.67)
9/1/2012				0.00	2,000.00	2,000.00	
3/1/2013	50,000.00	2.000%	1,000.00	2,000.00		52,000.00	54,000.00
9/1/2013				0.00	1,500.00	1,500.00	
3/1/2014	50,000.00	2.000%	1,000.00	1,500.00		51,500.00	53,000.00
9/1/2014				0.00	1,000.00	1,000.00	
3/1/2015	50,000.00	2.000%	1,000.00	1,000.00		51,000.00	52,000.00
9/1/2015				0.00	500.00	500.00	
3/1/2016	50,000.00	2.000%	1,000.00	500.00		50,500.00	51,000.00
Total	200,000.00			10,000.00	(3,393.67)	206,606.33	206,606.33

Days	Factor	
0	1.0000	-3393.67
180	1.0065	1987.027763
360	1.0131	51327.63132
540	1.0197	1471.001372
720	1.0264	50176.80306
900	1.0331	967.987386
1080	1.0398	49047.15417
1260	1.0466	477.7355738
1440	1.0534	47938.32936