

Clean Water project payments with and without Sponsored project

**Scenario 1:** In this scenario, a municipality borrows \$1,000,000 from the CWSRF in order to fund a project. The administrative fee rate is 2%. There is no sponsored project in this scenario.

**Scenario 1 Loan Terms**

WWTF Project:	\$1,000,000.00
Loan Term Years:	20
Administrative Fee:	2.0%

Payment Number	Principal Due	Principal Payment	Admin. Fee	Total Payment
1	\$1,000,000.00	\$41,156.72	\$20,000.00	\$61,156.72
2	\$958,843.28	\$41,979.85	\$19,176.87	\$61,156.72
3	\$916,863.43	\$42,819.45	\$18,337.27	\$61,156.72
4	\$874,043.98	\$43,675.84	\$17,480.88	\$61,156.72
5	\$830,368.14	\$44,549.36	\$16,607.36	\$61,156.72
6	\$785,818.78	\$45,440.34	\$15,716.38	\$61,156.72
7	\$740,378.44	\$46,349.15	\$14,807.57	\$61,156.72
8	\$694,029.29	\$47,276.13	\$13,880.59	\$61,156.72
9	\$646,753.16	\$48,221.66	\$12,935.06	\$61,156.72
10	\$598,531.50	\$49,186.09	\$11,970.63	\$61,156.72
11	\$549,345.41	\$50,169.81	\$10,986.91	\$61,156.72
12	\$499,175.60	\$51,173.21	\$9,983.51	\$61,156.72
13	\$448,002.39	\$52,196.67	\$8,960.05	\$61,156.72
14	\$395,805.72	\$53,240.61	\$7,916.11	\$61,156.72
15	\$342,565.11	\$54,305.42	\$6,851.30	\$61,156.72
16	\$288,259.69	\$55,391.53	\$5,765.19	\$61,156.72
17	\$232,868.16	\$56,499.36	\$4,657.36	\$61,156.72
18	\$176,368.80	\$57,629.34	\$3,527.38	\$61,156.72
19	\$118,739.46	\$58,781.93	\$2,374.79	\$61,156.72
20	\$59,957.53	\$59,957.53	\$1,199.15	\$61,156.68

**Scenario 1 Payments**

Total Principal:	\$1,000,000.00
Total Admin Fee:	\$223,134.36
Total Payments:	\$1,223,134.36

**Scenario 2:** In this scenario, a municipality borrows \$1,000,000 from the CWSRF in order to fund a wastewater treatment facility project. An additional \$100,000 is borrowed to fund a sponsored project. The administrative fee rate is lowered to 1.0%. The savings from the reduced administrative fee are now greater than the sponsored project.

**Scenario 2 Loan Terms**

WWTF Project:	\$1,000,000.00
Sponsorship Project:	\$100,000.00
Total Loan Principal:	\$1,100,000.00
Loan Term Years:	20
Administrative Fee:	1.0%

Payment Number	Principal Due	Principal Payment	Admin. Fee	Total Payment
1	\$1,100,000.00	\$49,956.85	\$11,000.00	\$60,956.85
2	\$1,050,043.15	\$50,456.42	\$10,500.43	\$60,956.85
3	\$999,586.73	\$50,960.98	\$9,995.87	\$60,956.85
4	\$948,625.75	\$51,470.59	\$9,486.26	\$60,956.85
5	\$897,155.16	\$51,985.30	\$8,971.55	\$60,956.85
6	\$845,169.86	\$52,505.15	\$8,451.70	\$60,956.85
7	\$792,664.71	\$53,030.20	\$7,926.65	\$60,956.85
8	\$739,634.51	\$53,560.50	\$7,396.35	\$60,956.85
9	\$686,074.01	\$54,096.11	\$6,860.74	\$60,956.85
10	\$631,977.90	\$54,637.07	\$6,319.78	\$60,956.85
11	\$577,340.83	\$55,183.44	\$5,773.41	\$60,956.85
12	\$522,157.39	\$55,735.28	\$5,221.57	\$60,956.85
13	\$466,422.11	\$56,292.63	\$4,664.22	\$60,956.85
14	\$410,129.48	\$56,855.56	\$4,101.29	\$60,956.85
15	\$353,273.92	\$57,424.11	\$3,532.74	\$60,956.85
16	\$295,849.81	\$57,998.35	\$2,958.50	\$60,956.85
17	\$237,851.46	\$58,578.34	\$2,378.51	\$60,956.85
18	\$179,273.12	\$59,164.12	\$1,792.73	\$60,956.85
19	\$120,109.00	\$59,755.76	\$1,201.09	\$60,956.85
20	\$60,353.24	\$60,353.24	\$603.53	\$60,956.77

**Scenario 2 Payments**

Total Principal:	\$1,100,000.00
Total Admin Fee:	\$119,136.92
Total Payments:	\$1,219,136.92