

|                 | APR for project cost of \$20k<br>INCLUDING Capitalized Interest |        |        |        | APR for project cost of \$20k<br>WITHOUT Capitalized Interest and Lien Recordation |       |       |       |
|-----------------|---|--------|--------|--------|--|-------|-------|-------|
| Term            | 20  | 15     | 10     | 5      | 20   | 15    | 10    | 5     |
| Effective Rate  | 8.75%   | 8.50%  | 7.90%  | 6.75%  | 9.75%  | 9.74% | 9.62% | 9.82% |
| APR Funded 6/29 | 9.97%   | 10.00% | 9.95%  | 10.31% | 9.75%  | 9.75% | 9.63% | 9.84% |
| APR Funded 7/1  | 11.37%  | 11.63% | 11.97% | 13.30% | 9.76%  | 9.75% | 9.63% | 9.84% |

| One-Time Fees               | Amount | Notes                  |
|-----------------------------|--------|------------------------|
| Program Admin               | 2.50%  | % Project Amount       |
| Program Origination - TBD   | 1.50%  | % Project Amount       |
| Legal - Bond Counsel - JH   | 1.00%  | % Project Amount       |
| Program Sponsor - CSCDA     | 0.875% | % Project Amount       |
| Tax Admin - David Taussig   | 0.525% | % Project Amount       |
| Lien Recordation            | \$96   |                        |
| Foreclosure Expense Reserve | \$5    |                        |
| PACE Reserve                | 0.25%  | % of Assessment Amount |
| Bond Reserve                | 0.25%  | % of Assessment Amount |
| Capitalized Interest        | varies | based on funding date  |
| Annual Fees                 | Amount | Notes                  |
| County Collection (%)       | 0.25%  | % of P&I               |
| Tax Admin (\$)              | \$15   |                        |
| Fiscal Agent/Trustee (\$)   | \$2    |                        |

OR just say 6% of project amount plus cap interest