

**Pequot Pond Sewer Project
Southampton, MA**

**Occupied Lots
Monthly and Annual Payments
For 20 & 30 Year Loan Periods**

Total Project Cost	\$ 14,570,000
Number of Lots	180
Cost per Lot	\$ 80,944

Note: The costs shown exclude the following:

1. Construction costs for individual lots to connect the sewer system (pipe laterals, grinder pumps, & force mains, abandonment of septic systems)
2. Design and construction costs for upgrades to the receiving City of Westfield system (pump station, pipes, and force mains)
3. Connection fees that will be charged directly from the City of Westfield.

Loan Period (Years)	20					
Monthly Payments	240					
Annual Rate	0%	2%	4%	6%	8%	10%
Monthly Rate	0.000%	0.167%	0.333%	0.500%	0.667%	0.833%
Monthly Payment	\$ 337	\$ 409	\$ 491	\$ 580	\$ 677	\$ 781
Annual Payment	\$ 4,047	\$ 4,914	\$ 5,886	\$ 6,959	\$ 8,125	\$ 9,374
Total Payment	\$ 80,944	\$ 98,276	\$ 117,722	\$ 139,179	\$ 162,492	\$ 187,472

Loan Period (Years)	30					
Monthly Payments	360					
Annual Rate	0%	2%	4%	6%	8%	10%
Monthly Rate	0.000%	0.167%	0.333%	0.500%	0.667%	0.833%
Monthly Payment	\$ 225	\$ 299	\$ 386	\$ 485	\$ 594	\$ 710
Annual Payment	\$ 2,698	\$ 3,590	\$ 4,637	\$ 5,824	\$ 7,127	\$ 8,524
Total Payment	\$ 80,944	\$ 107,707	\$ 139,119	\$ 174,709	\$ 213,819	\$ 255,724

**Pequot Pond Sewer Project
Southampton, MA**

**Frontage Lots
Monthly and Annual Payments
For 20 & 30 Year Loan Periods**

Total Project Cost	\$ 14,570,000
Number of Lots	250
Cost per Lot	\$ 58,280

Note: The costs shown exclude the following:

1. Construction costs for individual lots to connect the sewer system (pipe laterals, grinder pumps, & force mains, abandonment of septic systems)
2. Design and construction costs for upgrades to the receiving City of Westfield system (pump station, pipes, and force mains)
3. Connection fees that will be charged directly from the City of Westfield.

Loan Period (Years)	20					
Monthly Payments	240					
Annual Rate	0%	2%	4%	6%	8%	10%
Monthly Rate	0.000%	0.167%	0.333%	0.500%	0.667%	0.833%
Monthly Payment	\$ 243	\$ 295	\$ 353	\$ 418	\$ 487	\$ 562
Annual Payment	\$ 2,914	\$ 3,538	\$ 4,238	\$ 5,010	\$ 5,850	\$ 6,749
Total Payment	\$ 58,280	\$ 70,759	\$ 84,760	\$ 100,209	\$ 116,995	\$ 134,980

Loan Period (Years)	30					
Monthly Payments	360					
Annual Rate	0%	2%	4%	6%	8%	10%
Monthly Rate	0.000%	0.167%	0.333%	0.500%	0.667%	0.833%
Monthly Payment	\$ 162	\$ 215	\$ 278	\$ 349	\$ 428	\$ 511
Annual Payment	\$ 1,943	\$ 2,585	\$ 3,339	\$ 4,193	\$ 5,132	\$ 6,137
Total Payment	\$ 58,280	\$ 77,549	\$ 100,166	\$ 125,790	\$ 153,950	\$ 184,122