

**RATES AND TERMS – WATER & WASTEWATER LOANS**  
**COMMUNITY RESOURCE GROUP, INC. (CRG)**  
Effective 12/3/13

**LOAN TERMS AND CONDITIONS**

Amounts up to \$500,000, maturities up to 15 years

Security: Varies by customer, typically a pledge of revenues

Origination Fee: One percent of the amount borrowed - \$100 minimum

Other Costs: Out-of-pocket expenses for attorney's fees, filing fees, etc. (generally less than \$50 for most loans)

Since most small systems have outstanding long-term debt, the security available for the loans may be subordinate to existing debt.

The following types of loans are available from CRG: 1) fully amortizing loans with equal monthly payments; and 2) single payment (balloon) loans paid at maturity typically by take-out financing provided by other lenders.

<b>Loan Maturity*</b>	<b>Interest Rate</b>	<b>Origination Fee</b>
≤ 24 months	3.50%	1%
25 – 60 months	4.50%	1%
61 – 120 months	4.90%	1%
121 – 180 months	5.90%	1%

\*NOTE: CRG reserves the right to adjust interest rates, terms, and fees from time to time to reflect current conditions and changes in the marketplace.