

Prepared by



Fiscal Advisors & Marketing, Inc.

BOND SALE BID SUMMARY SHEET (MULTIPLE RATES)

BONDS DATED: 9/18/2025

ISSUER: TOWN OF ELMIRA, CHEMUNG COUNTY, NEW YORK

DELIVERY DATE: 9/18/2025

AMOUNT: \$250,000

SALE DATE: 9/4/2025

BOND RATING: NR

INSURED BY: N/A

DESIGNATED? (Y/N): YES

TIME: 11:00 AM

RATING AGENCY: N/A

MATURITIES INS.: N/A

YEAR	Maturity	Bond Years	Year	Roosevelt & Cross, Inc.		Greene County Commercial Bank	
0.991667	20,000	19,833.33	2026	4.000%	793.3333	3.500%	694.1667
1.991667	20,000	39,833.33	2027	4.000%	1593.3333	3.700%	1473.8333
2.991667	20,000	59,833.33	2028	4.250%	2542.9167	3.800%	2273.6667
3.991667	25,000	99,791.67	2029	4.250%	4241.1458	3.900%	3891.8750
4.991667	25,000	124,791.67	2030	4.250%	5303.6458	4.000%	4991.6667
5.991667	25,000	149,791.67	2031	4.250%	6366.1458	4.100%	6141.4583
6.991667	25,000	174,791.67	2032	4.250%	7428.6458	4.200%	7341.2500
7.991667	30,000	239,750.00	2033	4.250%	10189.3750	4.300%	10309.2500
8.991667	30,000	269,750.00	2034	4.250%	11464.3750	4.400%	11869.0000
9.991667	30,000	299,750.00	2035	4.250%	12739.3750	4.620%	13848.4500
TOTALS							
GROSS INTEREST COST				62,662.29		62,834.62	
LESS PREMIUM				0.00		0.00	
NET INTEREST COST				62,662.29		62,834.62	
EFFECTIVE NIC RATE				4.23991%		4.25157%	

AV. LIFE 5.91 years

ACCRUED INTEREST SUMMARY SHEET (MULTIPLE RATES)

ISSUER: TOWN OF ELMIRA, CHEMUNG COUNTY, NEW YORK

SALE DATE: 9/4/2025

BONDS DATED: 9/18/2025
DELIVERY DATE: 9/18/2025

Year	Maturity	Bond Years	Year	BID COUPON	Accrued Interest (# Days) 0
0.991666667	20,000	19,833	2026	4.000%	0.00
1.991666667	20,000	39,833	2027	4.000%	0.00
2.991666667	20,000	59,833	2028	4.250%	0.00
3.991666667	25,000	99,792	2029	4.250%	0.00
4.991666667	25,000	124,792	2030	4.250%	0.00
5.991666667	25,000	149,792	2031	4.250%	0.00
6.991666667	25,000	174,792	2032	4.250%	0.00
7.991666667	30,000	239,750	2033	4.250%	0.00
8.991666667	30,000	269,750	2034	4.250%	0.00
9.991666667	30,000	299,750	2035	4.250%	0.00
TOTALS	250,000	1,477,917		Accrued Interest	\$0.00

Par Amount of Bonds	250,000.00
Premium	0.00
Subtotal	250,000.00
Accrued Interest	0.00
Subtotal	250,000.00
Less: Good Faith	0.00
Net Due @ Delivery	\$250,000.00

Prepared by



Fiscal Advisors & Marketing, Inc.

Prepared by:

TOTAL



DEBT SERVICE SCHEDULE

TOWN OF ELMIRA CHEMUNG COUNTY, NEW YORK

\$250,000 PUBLIC IMPROVEMENT (SERIAL) BONDS, 2025

BOOK ENTRY ONLY BONDS

TOTAL ISSUE

Purpose of Issue: Salt Barn / Garage Complex

Bonds Dated: September 18, 2025

Principal Due: September 15, 2026-2035

Interest Due: September 15, 2026 and semiannually thereafter on March 15 and September 15

REGISTRAR: CEDE & CO, NEW YORK, NEW YORK AS NOMINEE OF THE DEPOSITORY TRUST COMPANY

PAYING AGENT: TOWN OF ELMIRA, NEW YORK

OPTIONAL REDEMPTION INFORMATION: NO CALLABLE

<i>Fiscal Year Ending December 31st</i>	<i>Balance Beginning Fiscal Year</i>	<i>Principal Due September 15th</i>	<i>Coupon Per Maturity</i>	<i>First Interest Payment Due March 15th</i>	<i>Second Interest Payment Due September 15th</i>	<i>Total Principal and Interest</i>	<i>CUSIP Number *289677*</i>
2027	\$250,000	\$20,000	4.000%	\$0.00	\$10,437.29	\$30,437.29	BG0
2028	230,000	20,000	4.000%	4,862.50	4,862.50	29,725.00	BH8
2029	210,000	20,000	4.250%	4,462.50	4,462.50	28,925.00	BJ4
2030	190,000	25,000	4.250%	4,037.50	4,037.50	33,075.00	BK1
2031	165,000	25,000	4.250%	3,506.25	3,506.25	32,012.50	BL9
2032	140,000	25,000	4.250%	2,975.00	2,975.00	30,950.00	BM7
2033	115,000	25,000	4.250%	2,443.75	2,443.75	29,887.50	BN5
2034	90,000	30,000	4.250%	1,912.50	1,912.50	33,825.00	BP0
2035	60,000	30,000	4.250%	1,275.00	1,275.00	32,550.00	BQ8
2036	30,000	30,000	4.250%	637.50	637.50	31,275.00	BR6
TOTAL		\$250,000		\$26,112.50	\$36,549.79	\$312,662.29	