

**FINAL OFFICIAL STATEMENT DATED MARCH 2, 2021**

In the opinion of Locke Lord LLP, Bond Counsel, based upon an analysis of existing law and assuming, among other matters, compliance with certain covenants, interest on the Bonds is excluded from gross income for federal income tax purposes under the Internal Revenue Code of 1986, as amended (the "Code"). Interest on the Bonds will not be included in computing the alternative minimum taxable income of individuals. Under existing law, interest on the Bonds is exempt from Massachusetts personal income taxes, and the Bonds are exempt from Massachusetts personal property taxes. **The Bonds will be designated as "qualified tax-exempt obligations" for purposes of Section 265(b)(3) of the Code.** Bond Counsel expresses no opinion regarding any other tax consequences related to the ownership or disposition of, or the accrual or receipt of interest on, the Bonds. See "Tax Exemption" herein.

**\$8,500,000****TOWN OF WELLFLEET  
Massachusetts****GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS  
(UNLIMITED TAX)****Dated: March 15, 2021****Due: March 15, 2022-2041****MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 949501</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 949501</u>
2022	\$475,000	5.000%	0.170%	JG6	2032	\$405,000	2.000%	1.250%	JS0
2023	475,000	5.000	0.230	JH4	2033	405,000	2.000	1.300	JT8
2024	475,000	5.000	0.360	JJ0	2034	405,000	2.000	1.350	JU5
2025	465,000	5.000	0.490	JK7	2035	405,000	2.000	1.400	JV3
2026	465,000	5.000	0.620	JL5	2036	405,000	2.000	1.500	JW1
2027	425,000	5.000	0.730	JM3	2037	405,000	2.000	1.600	JX9
2028	425,000	5.000	0.860	JN1	2038	405,000	2.000	1.700	JY7
2029	415,000	5.000	0.990	JP6	2039	405,000	2.000	1.800	JZ4
2030	415,000	2.000	1.150	JQ4	2040	405,000	2.000	1.900	KA7
2031	415,000	2.000	1.200	JR2	2041	405,000	2.000	2.000	KB5

Principal of the Bonds will be payable March 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on September 15, 2021 and semi-annually thereafter on each March 15 and September 15, until maturity or redemption prior to maturity. The Bonds are subject to redemption prior to their stated dates of maturity as described herein.

The Bonds are issuable in fully registered form without coupons, and, when issued, will be registered in the name of Cede & Co., as Bondowner and nominee for The Depository Trust Company ("DTC"), New York, New York. DTC will act as securities depository for the Bonds. Purchases of the Bonds will be made in book-entry form, in the denomination of \$5,000 or any integral multiple thereof. (See "Book-Entry Transfer System" herein.)

The legality of the Bonds will be approved by Locke Lord LLP, of Boston, Massachusetts, Bond Counsel to the Town. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts serves as Municipal Advisor to the Town. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or about March 15, 2021 against payment in federal reserve funds.

**PIPER | SANDLER**