

FINAL OFFICIAL STATEMENT DATED OCTOBER 4, 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.

\$5,070,000
HAMPDEN-WILBRAHAM REGIONAL SCHOOL DISTRICT
Massachusetts

GENERAL OBLIGATION SCHOOL REFUNDING BONDS
UNLIMITED TAX

Dated: October 15, 2021

Due: August 15, 2022-2039

MATURITIES

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 408810</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 408810</u>
2022	\$225,000	4.000%	0.200%	KX6	2026	\$255,000	3.000%	0.650%	LB3
2023	235,000	4.000	0.300	KY4	2027	260,000	2.000	0.850	LC1
2024	235,000	2.000	0.400	KZ1	2028	265,000	3.000	0.950	LD9
2025	245,000	3.000	0.500	LA5	2029	275,000	3.000	1.100	LE7

\$570,000 Term Bonds Maturing August 15, 2031 at 2.000% per annum, at 1.300% yield. LG2
 \$595,000 Term Bonds Maturing August 15, 2033 at 2.000% per annum, at 1.400% yield. LJ6
 \$605,000 Term Bonds Maturing August 15, 2035 at 2.000% per annum, at 1.600% yield. LL1
 \$640,000 Term Bonds Maturing August 15, 2037 at 2.000% per annum, at 1.800% yield. LN7

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 408810</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 408810</u>
2038	\$330,000	2.000%	2.000%	LP2	2039	\$335,000	2.000%	2.050%	LQ0

Principal of the Bonds will be payable August 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on February 15, 2022 and semi-annually thereafter on each August 15 and February 15 until maturity or redemption prior to maturity. The Bonds are subject to redemption prior to their stated dates of maturity.

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 District. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts serves as Municipal Advisor to the District. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or about October 15, 2021 against payment in Federal Reserve funds.