

**FINAL OFFICIAL STATEMENT DATED AUGUST 9, 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.

\$7,150,000

TOWN OF NORTHBRIDGE

Massachusetts

**GENERAL OBLIGATION SCHOOL PROJECT LOAN, CHAPTER 70B BONDS  
(UNLIMITED TAX)**

Dated: August 20, 2021

Due: June 1, 2022-2051

**MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 663804</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 663804</u>
2022	\$240,000	5.000%	0.100%	JM5	2027	\$240,000	4.000%	0.530%	JS2
2023	240,000	5.000	0.120	JN3	2028	240,000	5.000	0.630	JT0
2024	240,000	5.000	0.160	JP8	2029	240,000	5.000	0.730	JU7
2025	240,000	5.000	0.250	JQ6	2030	240,000	3.000	0.900	JV5
2026	240,000	4.000	0.400	JR4	2031	240,000	3.000	1.000	JW3

\$480,000 Term Bonds maturing on June 1, 2033 at 2.000% per annum, at 1.300% Yield JY9  
 \$480,000 Term Bonds maturing on June 1, 2035 at 2.000% per annum, at 1.500% Yield KA9  
 \$480,000 Term Bonds maturing on June 1, 2037 at 2.000% per annum, at 1.700% Yield KC5  
 \$480,000 Term Bonds maturing on June 1, 2039 at 2.000% per annum, at 1.850% Yield KE1  
 \$480,000 Term Bonds maturing on June 1, 2041 at 2.000% per annum, at 2.000% Yield KG6  
 \$1,175,000 Term Bonds maturing on June 1, 2046 at 2.125% per annum, at 2.250% Yield KM3  
 \$1,175,000 Term Bonds maturing on June 1, 2051 at 2.500% per annum, at 2.050% Yield KS0

Principal of the Bonds will be payable June 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on December 1, 2021 and semi-annually thereafter on each June 1 and December 1 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 August 20, 2021 against payment in federal reserve funds.