

FINAL OFFICIAL STATEMENT DATED SEPTEMBER 22, 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.

**\$7,650,000
TOWN OF CARLISLE
Massachusetts**

**GENERAL OBLIGATION REFUNDING BONDS
UNLIMITED TAX**

Dated: October 5, 2021

Due: September 15, 2022-2037

MATURITIES

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 142429</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/ Yield</u>	<u>CUSIP 142429</u>
2022	\$500,000	5.000%	0.110%	MY2	2030	\$480,000	2.000%	0.950%	NG0
2023	500,000	5.000	0.150	MZ9	2031	465,000	2.000	1.050	NH8
2024	500,000	5.000	0.210	NA3	2032	465,000	2.000	1.150	NJ4
2025	500,000	5.000	0.320	NB1	2033	450,000	2.000	1.250	NK1
2026	500,000	5.000	0.460	NC9	2034	450,000	2.000	1.350	NL9
2027	500,000	5.000	0.590	ND7	2035	450,000	2.000	1.400	NM7
2028	495,000	5.000	0.720	NE5	2036	450,000	2.000	1.450	NN5
2029	495,000	5.000	0.840	NF2	2037	450,000	2.000	1.500	NP0

Principal of the Bonds will be payable September 15 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on March 15, 2022 and semi-annually thereafter on each September 15 and March 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 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 October 5, 2021 against payment in federal reserve funds.

BOK Financial Securities, Inc.