

FINAL OFFICIAL STATEMENT DATED OCTOBER 21, 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.

\$5,365,000
TOWN OF AUBURN
Massachusetts

GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS**Dated: November 4, 2021****Due: November 1, 2022 - 2031****MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 050411</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 050411</u>
2022	\$565,000	5.000%	0.180%	TY3	2027	\$560,000	5.000%	0.800%	UD7
2023	565,000	5.000	0.300	TZ0	2028	555,000	5.000	1.000	UE5
2024	560,000	5.000	0.450	UA3	2029	555,000	3.000	1.100	UF2
2025	560,000	5.000	0.500	UB1	2030	465,000*	2.000	1.200	UG0
2026	560,000	5.000	0.610	UC9	2031	420,000*	2.000	1.400	UH8

*Priced to the call date 11/1/2029

Principal of the Bonds will be payable November 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on May 1, 2022 and semi-annually thereafter on each November 1 and May 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 November 4, 2021 against payment in federal reserve funds.

