

**Lease vs Bond
Coop FY26 Capital Projects
Warrant Articles**

Boiler - \$5,291,200

	Lease	NH Bond Bank	Diff
Interest Rate	5.45%	3.84%	
Term	20 YR	20 YR	
YR 1 Payment	\$440,929	\$132,280	
YR 2 Payment	\$440,929	\$464,271	
YR 3 Payment	\$440,929	\$452,872	
Total 1st 3 Yrs	\$1,322,787	\$1,049,423	
Total Interest	\$3,527,383	\$2,160,207	\$1,367,176
Prepayment	Possible	No	

Solar - \$2,216,155

	Lease	NH Bond Bank	Diff
Interest Rate	5.49%	3.59%	
Term	15 YR	15 YR	
YR 1 Payment	\$220,639	\$55,404	
YR 2 Payment	\$220,639	\$228,002	
YR 3 Payment	\$220,639	\$221,441	
Total 1st 3 Yrs	\$661,917	\$504,847	
Total Interest	\$1,093,431	\$646,787	\$446,644
Prepayment	Possible	No	
		Total Diff	\$1,813,820