

**Town of Ludlow**  
Debt Budget Analysis  
7/1/2008-6/30/09

<u>Loan Description</u>	<u>Debt Type</u>	<u>July</u>	<u>Aug</u>	<u>Sept</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Jan</u>	<u>Feb</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>FY'2009 Actual</u>
<u>Multi-Purpose 10/15/02</u>														
Sewer - Sports.Rd. \$250,000	Principal - FY'2009				14,000									14,000
Community Ctr - \$6,000,000					333,000									333,000
Platform Truck - \$682,000					49,000									49,000
Transfer Station - \$ 250,000					14,000									14,000
	<b>Total</b>				<b>410,000</b>									<b>410,000</b>
	Interest - FY'2009				3,168						2,954			6,122
Payable to:					76,427						71,432			147,859
Wachovia Bank					7,251						6,523			13,774
					3,168						2,954			6,122
	<b>Total</b>				<b>90,014</b>						<b>83,863</b>			<b>173,877</b>
<u>Library Expansion 10/15/89</u>														
Original Loan - \$1,907,500	Principal - FY'2009				100,000									100,000
Payable to: US Bank	Interest - FY'2009				3,450									3,450
	<b>Total</b>				<b>103,450</b>						<b>0</b>			<b>103,450</b>
<u>East St. School Expansion 11/1/1990 \$4,515,000</u>														
Payable to: US Bank	Principal - FY'2009					210,000								210,000
	Interest - FY'2009					15,435					7,770			23,205
	<b>Total</b>					<b>225,435</b>								<b>225,435</b>
<u>School Construction - 6/15/01</u>														
High School - \$21,987,000	Principal - FY'2009												1,098,000	1,098,000
Baird Middle - \$640,000													32,000	32,000
	<b>Total</b>												<b>1,130,000</b>	<b>1,130,000</b>
Payable to:	Interest - FY'2009						222,281						222,281	444,562
Wachovia Bank							6,403						6,403	12,806
	<b>Total</b>						<b>228,684</b>						<b>228,684</b>	<b>457,368</b>
<u>Bank of America - 2/21/2007 Refinancing</u>														
	Principal												20,000	20,000
	Interest						96,902						96,900	193,802
	<b>Total</b>						<b>96,902</b>						<b>116,900</b>	<b>213,802</b>
<u>Multi-Purpose 11/20/2007</u>														
Fiber Optic Network - \$180,000	Principal - FY'2009		13,777											13,777
DPW Transfer Station - 225,000			17,221											17,221
School Roof (2) \$1,080,000			82,714											82,714
Swr - Vacuum Truck - 318,000			24,288											24,288
Total Borrowing - \$1,803,000	<b>Total</b>		<b>138,000</b>											<b>138,000</b>
	Interest - FY'2009		5,400						3,200					8,600
			6,750						3,888					10,638
Payable to:			32,400						20,412					52,812
US Bank			9,540						5,800					15,340
	<b>Total</b>		<b>54,090</b>						<b>33,300</b>					<b>87,390</b>

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<u>Water Pollution Abatement</u>	Principal - FY'2009							141,727					141,727
8/1/95 - \$2,508,826	Interest - FY'2009	17,196						13,531					30,727
Payable to: Mass. Water Poll.	Total	<b>17,196</b>						<b>155,258</b>					<b>172,454</b>
<u>School Construction - 10/1/04</u>													
Baird M/S Phase II - \$2,530,000	Principal - FY'2009			130,000									130,000
Payable to: Wachovia Bank	Interest - FY'2009			40,258						38,226			78,484
	Total			<b>170,258</b>						<b>38,226</b>			<b>208,484</b>
	Principal Total												<b>2,279,727</b>
	Interest Total												<b>1,048,303</b>