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The State of New Hampshire
DEPARTMENT OF ENVIRONMENTAL SERVICES



Thomas S. Burack, Commissioner

August 31, 2015

Her Excellency, Governor Margaret Wood Hassan
 and the Honorable Council
 State House
 Concord, New Hampshire 03301

REQUESTED ACTION

Authorize the Department of Environmental Services to amend a loan agreement with the City of Rochester (VC#177467), Rochester, NH by increasing the loan amount by \$200,000 from \$2,070,000 to \$2,270,000 to finance water system improvements under the provisions of RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. effective upon Governor & Council approval. The original loan agreement was approved on September 4, 2013, Item #78 and amended on September 3, 2014, Item #93. 100% Drinking Water State Revolving Loan Fund (DWSRF) Repayment Funds.

Funds to support this request are anticipated to be available in the following account in State FY 2016 upon the availability and continued appropriation of funds in the future operating budget.

	<u>FY 2016</u>
03-44-44-441018-4791-301-500833	\$200,000
Dept Environmental Services, DWSRF Loan Repayments, Loans	

EXPLANATION

The purpose of this amendment is to authorize the City of Rochester to modify their original loan agreement approved by Governor and Council on September 4, 2013 as Item #78 and amended on September 3, 2014 as Item #93. The City of Rochester had originally requested \$2,070,000 from the Drinking Water State Revolving Fund Program (DWSRF) to finance a project which includes upgrading existing filters, chemical feed systems, SCADA communication systems, and fluoride system at the Rochester Surface Water Treatment facility and installing stream gauges at the reservoir. The additional funds are necessary because there was unanticipated work that the City needed to complete for the project while the contractor was on site. DES has sufficient funds at this time to meet the City's request. This project will improve water quality and increase water service reliability.

The DWSRF is authorized by RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. There is currently a balance of \$13,552,515 in the DWSRF available for new loans. Attached is a tabulation of the DWSRF showing the effect of this loan on the funds available for loans.

We respectfully request your approval.

Thomas S. Burack
 Acting Assistant Commissioner

for Thomas S. Burack, Commissioner

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council

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DEPARTMENT OF ENVIRONMENTAL SERVICES
WATER DIVISION

DRINKING WATER STATE REVOLVING FUND

Supplemental information to Governor and Council request of the loan agreement(s) under RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. for the public water system(s) listed below.
This request will affect the balance of the loan funds as follows.

	<u>REPAYMENT</u>
Repayment Account (Balance as of 8/28/15)	<u>\$34,037,437</u>
Less Loans Previously Approved	<u>\$20,284,922</u>
Funds Available for Loans	<u>\$13,752,515</u>
 Amendment Being Requested	
City of Rochester (Project #: 2001010-09)	(200,000)
 Net Change to Loan(s)	<u>(200,000)</u>
 Balance Available After G & C Approval	 <u><u>\$13,552,515</u></u>

AMENDMENT #2
TO
STATE OF NEW HAMPSHIRE
DRINKING WATER STATE REVOLVING FUND PROGRAM

City of Rochester
ORIGINAL LOAN AGREEMENT
For Project # 2001010-09

Whereas the City of Rochester wishes to increase the amount of their loan for **Project # 2001010-09** from **\$2,070,000** to **\$2,270,000**, an increase of **\$200,000** in order to finance the surface water treatment plant upgrades.

Now Therefore, amend the ORIGINAL LOAN AGREEMENT for Project 2001010-09 as approved by Governor and Council on September 4, 2013 as Item #78 and amended and approved by Governor and Council on September 3, 2014 as Item #93 in the following manner:

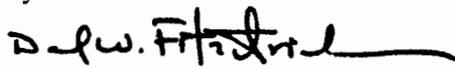
Change Page 1, Lines 15 through 22 of the ORIGINAL LOAN AGREEMENT to read:

“II. The State agrees to loan to the Loan Recipient, and the Loan Recipient agrees to repay to the State, in accordance with the terms of this Agreement, the principal sum of **Two Million Two Hundred Seventy Thousand Dollars (\$2,270,000)** (“Principal Sum”) or such lesser amount as shall equal the aggregate of Disbursements made hereunder by the State to the Loan Recipient. Federal financial assistance provided through Capitalization Grants for Drinking Water State Revolving Funds (CFDA #66.468) may comprise all or a portion of the Principal Sum. Any Disbursement or other payment from the State to the Loan Recipient is contingent upon the availability of funds.

Change Page 3, Lines 1 through Line 9 of the ORIGINAL LOAN AGREEMENT to read:

“ VII. The Loan Recipient hereby authorizes the State to compute the payments of principal and interest on the Note. The principal shall be paid in full within twenty (20) years from the date of the Note. Note payments shall commence on the first day of the month following the first anniversary of the Substantial Completion date of the Project or the first anniversary of the Scheduled Completion date of the project, whichever is earlier. The Scheduled Completion date is hereby determined to be **December 1, 2015**; however, should the project experience excusable delay beyond this date, an extension may be granted by the Commissioner upon request in writing by the Loan Recipient. In no event shall Note payments commence later than ten years from the effective date of this agreement.

Accepted By:
City of Rochester



Daniel W. Fitzpatrick
City Manager

AUG 26 2015

Date

Accepted By:

State of New Hampshire


Acting Assistant Commissioner

for Thomas S. Burack, Commissioner
Department of Environmental Services

September 2, 2015

Date



The State of New Hampshire
DEPARTMENT OF ENVIRONMENTAL SERVICES

Johnna McKenna



Thomas S. Burack, Commissioner

August 13, 2014

APPROVED G & C

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council
State House
Concord, New Hampshire 03301

DATE 9/3/14
ITEM # 93

REQUESTED ACTION

Authorize the Department of Environmental Services to amend a loan agreement with the City of Rochester (VC#177467), Rochester, NH by increasing the loan amount by \$250,000 from \$1,820,000 to \$2,070,000 to finance water system improvements under the provisions of RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. effective upon Governor & Council approval. The original loan agreement was approved on September 4, 2013, Item #78. 100% Drinking Water State Revolving Loan Fund (DWSRF) Repayment Funds.

Funding is available in the accounts as follows:

	<u>FY 2015</u>
03-44-44-441018-4791-301-500833	\$250,000
Dept Environmental Services, DWSRF Loan Repayments, Loans	

EXPLANATION

The purpose of this amendment is to authorize the City of Rochester to modify their original loan agreement approved by Governor and Council on September 4, 2013 as Item #78. The City of Rochester had originally requested \$1,820,000 from the Drinking Water State Revolving Fund Program (DWSRF) to finance a project which includes upgrading existing filters, chemical feed systems, SCADA communication systems, and fluoride system at the Rochester Surface Water Treatment facility and installing stream gauges at the reservoir. The additional funds are necessary because the contract bid for the project came in higher than expected. DES has sufficient funds at this time to meet the City's request. This project will improve water quality and increase water service reliability.

The Repayment Account has an uncommitted balance of \$21,712,360 as of August 7, 2014 that has accumulated from repayment of loans to public water systems. New loans are made with these funds. Attached is a tabulation of the Repayment Account showing the effect of this loan on the funds available.

We respectfully request your approval.


Thomas S. Burack, Commissioner

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council

Page 2

DEPARTMENT OF ENVIRONMENTAL SERVICES
WATER DIVISION

DRINKING WATER STATE REVOLVING FUND

Supplemental information to Governor and Council request of the loan agreement(s) under RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. for the public water system(s) listed below.

This request will affect the balance of the loan funds as follows.

	<u>REPAYMENT</u>
Repayment Account (Balance as of 8/7/14)	\$28,657,860
Total Funds Authorized/Available	\$28,657,860
Less Loans Previously Approved	\$6,945,500
Funds Available for Loans	\$21,712,360
New Loans Requests:	
City of Manchester Water Works	\$ (5,000,000)
City of Rochester	\$ (250,000)
Emerald Lake Village District	\$ (600,000)
Net Change to Loan(s)	\$ (5,850,000)
Balance Available After G & C Approvals	<u><u>\$15,862,360</u></u>

AMENDMENT #1
TO
STATE OF NEW HAMPSHIRE
DRINKING WATER STATE REVOLVING FUND PROGRAM

City of Rochester
ORIGINAL LOAN AGREEMENT
For Project # 2001010-09

Whereas the City of Rochester wishes to increase the amount of their loan for **Project # 2001010-09** from **\$1,820,000** to **\$2,070,000**, an increase of **\$250,000** in order to finance the surface water treatment plant upgrades.

Now Therefore, amend the ORIGINAL LOAN AGREEMENT for Project 2001010-09 as approved by Governor and Council on September 4, 2013 as Item #78 in the following manner:

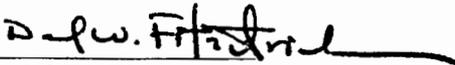
Change Page 1, Lines 15 through 22 of the ORIGINAL LOAN AGREEMENT to read:

“II. The State agrees to loan to the Loan Recipient, and the Loan Recipient agrees to repay to the State, in accordance with the terms of this Agreement, the principal sum of **Two Million Seventy Thousand Dollars (\$2,070,000)** (“Principal Sum”) or such lesser amount as shall equal the aggregate of Disbursements made hereunder by the State to the Loan Recipient. Federal financial assistance provided through Capitalization Grants for Drinking Water State Revolving Funds (CFDA #66.468) may comprise all or a portion of the Principal Sum. Any Disbursement or other payment from the State to the Loan Recipient is contingent upon the availability of funds.

Change Page 3, Lines 1 through Line 9 of the ORIGINAL LOAN AGREEMENT to read:

“ VII. The Loan Recipient hereby authorizes the State to compute the payments of principal and interest on the Note. The principal shall be paid in full within twenty (20) years from the date of the Note. Note payments shall commence on the first day of the month following the first anniversary of the Substantial Completion date of the Project or the first anniversary of the Scheduled Completion date of the project, whichever is earlier. The Scheduled Completion date is hereby determined to be **September 1, 2015**; however, should the project experience excusable delay beyond this date, an extension may be granted by the Commissioner upon request in writing by the Loan Recipient. In no event shall Note payments commence later than ten years from the effective date of this agreement.

Accepted By:
City of Rochester


Daniel W. Fitzpatrick
City Manager

Accepted By:
State of New Hampshire


Thomas S. Burack, Commissioner
Department of Environmental Services



The State of New Hampshire
DEPARTMENT OF ENVIRONMENTAL SERVICES



Thomas S. Burack, Commissioner

August 21, 2013

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council
State House
Concord, New Hampshire 03301

APPROVED G & C
DATE 9/4/13
ITEM # 78

REQUESTED ACTION

Authorize the Department of Environmental Services to approve a loan agreement with the City of Rochester (VC#177467) Rochester, NH in the amount not to exceed \$1,820,000 to finance water system improvements under the provisions of RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. effective upon Governor & Council approval. 100% Drinking Water State Revolving Loan Fund (DWSRF) Repayment Funds.

Funding is available in the account as follows:

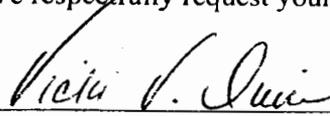
	<u>FY 2014</u>
03-44-44-441018-4791-301-500833	\$1,820,000
Dept Environmental Services, DWSRF Loan Repayments, Loans	

EXPLANATION

The purpose of this loan agreement is to authorize the City of Rochester to borrow up to \$1,820,000 from the DWSRF to finance water system improvements. These improvements include upgrade of the existing filters, chemical feed systems, SCADA communication system, and the fluoride addition system at the Rochester Surface Water Treatment Facility and installing stream gauges at the existing reservoir for improved monitoring of the reservoir level. The final loan amount will be based on the total DWSRF funds disbursed, and may be less than \$1,820,000. The loan interest rate may be adjusted downward if the DWSRF loan rate in effect upon project completion is less than the current rate of 2.72%. The City of Rochester is eligible for principal forgiveness under the 2012 DWSRF Intended Use Plan. The amount of principal forgiveness will be determined when the aggregate principal amount is established and the project is complete.

The DWSRF is authorized by RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. There is currently a balance of \$26,106,405 in the DWSRF available for new loans. Attached is a tabulation of the DWSRF showing the effect of this loan on the funds available for loans.

We respectfully request your approval.

for 
Thomas S. Burack, Commissioner

DEPARTMENT OF ENVIRONMENTAL SERVICES
WATER DIVISION

DRINKING WATER STATE REVOLVING FUND

Supplemental information to Governor and Council request of the loan agreement(s)
under RSA 486:14 and N.H. Code of Administrative Rules Env-Dw 1100 et seq. for the
public water system(s) listed below.

This request will affect the balance of the loan funds as follows:

	<u>REPAYMENT FUND</u>
Federal Funds	0
Repayment Account	\$29,842,203
Total Funds Authorized/Available	<u>\$29,842,203</u>
Less Loans Previously Approved	<u>\$3,735,798</u>
Funds Available for Loans	\$26,106,405
 New Loan(s) Being Requested	
City of Rochester (Project #2001010-09)	(\$1,820,000)
 Net Change to Loan(s)	<u>(\$1,820,000)</u>
 Balance Available After G & C Approval	<u><u>\$24,286,405</u></u>

1 STATE OF NEW HAMPSHIRE
2 DRINKING WATER STATE REVOLVING FUND PROGRAM

3 CITY/TOWN OF ROCHESTER
4 (Project No. 2001010-09)

5 =====
6 ORIGINAL LOAN AGREEMENT
7 =====

8 I. This AGREEMENT is made this 18th day of September, 2013, between the State of New
9 Hampshire, Drinking Water State Revolving Loan Fund Program (the "State") and the City of
10 Rochester (the "Loan Recipient") in accordance with RSA 486:14 and New Hampshire Code of
11 Administrative Rules Env-Dw 1100 (the "Rules") for the purpose of financing, to the extent of
12 the aggregate amount of funds transferred ("Disbursements") to the Loan Recipient made
13 hereunder, **Water Treatment Plant Upgrades** ("Project") now being undertaken by the Loan
14 Recipient. The Project is described in Exhibit A. The Loan Recipient shall abide by all of the
15 requirements of RSA 486:14 and the Rules.

16 II. The State agrees to loan to the Loan Recipient, and the Loan Recipient agrees to repay to the
17 State, in accordance with the terms of this Agreement, the principal sum of **One Million Eight
18 Hundred Twenty Thousand Dollars (\$1,820,000)** ("Principal Sum") or such lesser amount as
19 shall equal the aggregate of Disbursements made hereunder by the State to the Loan Recipient.
20 Federal financial assistance provided through Capitalization Grants for Drinking Water State
21 Revolving Funds (CFDA #66.468) may comprise all or a portion of the Principal Sum. Any
22 Disbursement or other payment from the State to the Loan Recipient is contingent upon the
23 availability of funds.

24 III. The Loan Recipient is eligible for the Disadvantaged System Program as outlined in Section
25 8 of the 2012 State of New Hampshire Drinking Water State Revolving Fund Intended Use Plan.

1 The amount of principal forgiveness will be determined when the aggregate principal loan
2 amount is established and the project is complete.

3

4 IV. Disbursements shall be made on a periodic basis, as requested by the Loan Recipient, but
5 not more frequently than monthly, subject to the approval of the amount of each Disbursement
6 by the State. The State shall approve the amount requested if it determines that the costs covered
7 by the request are eligible under Env-Dw 1104.01, as applicable. Interest on any Disbursement
8 shall accrue from the date of the Disbursement at the rate of 1% per annum computed on the
9 basis of 30-day months and 360-day years until the date of Substantial Completion (“Substantial
10 Completion”) of the Project. Such interest may be paid (1) semi-annually, prior to the
11 commencement of Loan repayment, (2) prior to the commencement of Loan repayment, (3) at
12 the time of the first Loan repayment, or (4) added to the principal outstanding Loan balance at
13 the option of the Loan Recipient so long as the Loan Recipient’s authority to borrow is not
14 exceeded.

15

16 V. Upon Substantial Completion of the Project, the aggregate of the Disbursements shall be
17 consolidated by a Promissory Note (“Note”) of the Loan Recipient issued under and in
18 accordance with the applicable provisions of the Municipal Finance Act, RSA 33, as amended
19 and supplemented, including the provisions of RSA 486:14. The Note shall be substantially in
20 the form of Exhibit B.

21

22 VI. The interest rate applicable to the Note will be determined in accordance with RSA 486:14
23 and Env-Dw 1100 et seq. Such interest rate will be the lesser of **2.72 %** and the adjusted market
24 rate as determined by the 11-GO Bond Buyer Index in effect on the date of the Note.

25

1 VII. The Loan Recipient hereby authorizes the State to compute the payments of principal and
2 interest on the Note. The principal shall be paid in full within **twenty (20)** years from the date of
3 the Note. Note payments shall commence on the first day of the month following the first
4 anniversary of the Substantial Completion date of the Project or the first anniversary of the
5 Scheduled Completion date of the project, whichever is earlier. The Scheduled Completion date
6 is hereby determined to be **January 1, 2015**; however, should the project experience excusable
7 delay beyond this date, an extension may be granted by the Commissioner upon request in
8 writing by the Loan Recipient. In no event shall Note payments commence later than ten years
9 from the effective date of this agreement.

10
11 VIII. The Loan Recipient reserves the right to prepay, at any time and without penalty, all or any
12 part of the outstanding principal of the Note.

13
14 IX. In the event of a default in the full and timely remittance of any Note payment, any State
15 Aid Grant funds payable to the Loan Recipient under RSA 486:1 may be offset against and
16 applied to the payment of any obligations that are due hereunder. The Loan Recipient agrees to
17 be liable for all costs of collection, legal expenses, and attorney's fees incurred or paid by the
18 State in enforcing this agreement or in collecting any delinquent payments due hereunder.

19
20 X. No delay or omission on the part of the State in exercising any right hereunder shall operate
21 as a waiver of such right or of any other right under this agreement. A waiver on any one
22 occasion shall not be construed as bar to any right and/or remedy on any future occasion.

23
24 XI. The Loan Recipient acknowledges that by accepting the Loan it will be a sub-recipient of
25 federal financial assistance and, as such, subject to requirements of the federal Single Audit Act

1 of 1984, as amended by the Single Audit Act Amendments of 1996 (the "SAA"). The Loan
2 Recipient further acknowledges that, if the Loan Recipient expends more than \$500,000 in
3 federal financial assistance from all sources in any fiscal year, it must perform an SAA audit in
4 accordance with the requirements of Office of Management and Budget Circular A-133. In that
5 event, the Loan Recipient shall provide the State with a copy of the SAA audit report within nine
6 months of the end of the audit period.

7

8 XII. The Loan Recipient agrees to permit the Comptroller General of the United States, an
9 appropriate Inspector General appointed under section 3 or 8G of the Inspector General Act of
10 1978 (5 U.S.C. App.), or an authorized representative of either of the foregoing officials, or of
11 the State of New Hampshire to have access to and the right to:

12

13 (i) Examine any of the Borrower's, the contractor's or any subcontractor's records
14 that pertain to and involve transactions relating to this Agreement, the Construction
15 Contract, the Engineering Contract or a subcontract thereunder; and

16

17 (ii) Interview any officer or employee regarding such transactions.

18

19 The Borrower shall insert subparagraphs (i) and (ii) in the Construction
20 Contract and require the Contractor to insert subparagraphs (i) and (ii) in all subcontracts
21 thereunder.

22

23 XIII. Davis-Bacon (DB) prevailing wage requirements apply to the Project in accordance with
24 the federal fiscal year (FY) 2012 Consolidated Appropriations Act (P.L. 112-74). The Loan
25 Recipient shall insert in full in any contract in excess of \$2,000 which is entered into for Project

1 construction the standard Davis-Bacon contract clause as specified by 29 CFR §5.5(a). The
2 Loan Recipient shall obtain the wage determination for the locality in which a covered activity
3 subject to DB will take place prior to issuing requests for bids, proposals, quotes or other
4 methods for soliciting contracts (solicitation) for activities subject to DB. These wage
5 determinations shall be incorporated into solicitations and any subsequent contracts. Prime
6 contracts must contain a provision requiring that subcontractors follow the wage determination
7 incorporated into the prime contract.

8
9 XIV. The Loan Recipient shall not knowingly award a construction contract to a contractor
10 which has been debarred or suspended by the federal government. The Loan Recipient or its
11 agent shall compare the names of contractors who have bid on the project against the searchable
12 list in the federal “Excluded Parties List System” (EPLS) database, which can be found at
13 <https://www.epls.gov/>; and
14

15 XV. Pursuant to 40 CFR, Section 33.301, the Loan Recipient shall make good faith efforts to
16 utilize small, minority and women’s business enterprises whenever procuring construction,
17 equipment, services and supplies under an EPA financial assistance agreement, and shall require
18 that prime contractors also comply. Records documenting compliance with the six good faith
19 efforts shall be retained.
20

21 XVI. The effective date of this agreement shall be the date of its approval by the Governor and
22 Executive Council. This agreement may be amended, waived, or discharged only by a written
23 instrument signed by the parties hereto and only after approval of such amendment, waiver, or
24 discharge by the Governor and Executive Council.
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XVII. This agreement shall be construed in accordance with the laws of the State of New Hampshire and is binding upon and inures to the benefit of the parties and their respective successors. The parties hereto do not intend to benefit any third parties and, consequently, the agreement shall not be construed to confer any such benefit.

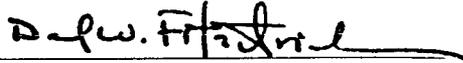
XVIII. This agreement, which may be executed in a number of counterparts, each of which shall be deemed an original, constitutes the entire agreement and understanding between the parties and supersedes all prior agreements and understandings relating thereto. Nothing herein shall be construed as a waiver of sovereign immunity, such immunity being hereby specifically reserved.

STATE OF NEW HAMPSHIRE by:

CITY OF ROCHESTER by:



Thomas S. Burack, Commissioner
Department of Environmental Services



, Title
DANIEL W. FITZPATRICK
CITY MANAGER

E X H I B I T A

STATE OF NEW HAMPSHIRE

DRINKING WATER STATE REVOLVING LOAN FUND PROGRAM

PROJECT DESCRIPTION

The City of Rochester has applied for a Loan to be used for water system improvements at the Rochester Surface Water Treatment Facility including but not limited to the following: upgrade of the existing filters, upgrade of the chemical feed systems, upgrade of the SCADA communication system, and upgrade of the fluoride addition system. Also, several stream gauges will be installed at the existing reservoir for improved monitoring of the reservoir level.

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EXHIBIT B
STATE OF NEW HAMPSHIRE
DRINKING WATER STATE REVOLVING LOAN FUND PROGRAM

PROMISSORY NOTE AND REPAYMENT SCHEDULE

The City of Rochester (“Loan Recipient”) promises to pay to the Treasurer of the State of New Hampshire the sum of **One Million Eight Hundred Twenty Thousand Dollars (\$1,820,000)** in installments on the anniversary date of this Promissory Note (“Note”) in each year as set forth below, commencing on the first principal payment date and annually thereafter on each principal payment date, including interest at the rate of _____% per annum, computed on the basis of 30-day months and 360-day years, in the respective years set forth below. A sum of _____% of each principal and interest installment payment will be forgiven at the time each installment is due.

REPAYMENT SCHEDULE

Year Principal Interest Total P&I Payment Due

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4 This Note is issued under and by virtue of the New Hampshire Municipal Finance Act, an
5 agreement duly entered into by the Loan Recipient and the Drinking Water State Revolving Loan
6 Fund Program (“Agreement”), a vote of the Loan Recipient at its Town/City Council Meeting on
7 _____, _____, and a duly-adopted resolution of the Governing Body of the Loan
8 Recipient and is issued for the purpose of financing the cost of the Project as described in said
9 Resolution and Agreement.

10
11 The Loan Recipient reserves the right to prepay, at any time and without penalty, all or
12 any part of the outstanding principal on this Note.

13
14 The terms and provisions of the Agreement are hereby incorporated in and made a part of
15 this Note to the same extent as if said terms and provisions were set forth in full herein.

16
17 It is hereby certified and recited that all acts, conditions, and things required to be done
18 precedent to and in the issuing of this Note have been done, have happened, and have been
19 performed in regular and due form and, for the payment hereof when due, the full faith and credit
20 of the Loan Recipient are hereby irrevocably pledged.

1 IN WITNESS whereof the Loan Recipient has caused this Note to be signed by its
2 _____, and the seal of the Loan Recipient to be affixed hereto, as of the
3 ____ day of _____, 2013.

4

5 CITY OF ROCHESTER by:

6

7 , Title

8

9 (Seal)

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