



LOAN PROGRAM INTEREST RATES

GEFA will charge the following interest rates for the loans listed below according to the requested amortization period. Only six rate tiers will be offered by amortization period. Any loan with an amortization period between the tiers will receive the interest rate for the next highest amortization tier (e.g., a seven-year loan may receive the 10-year rate). GEFA will charge a minimum 0.50 percent interest rate.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	1.23%	1.94%	2.50%	3.09%	3.46%	3.72%	---
Georgia Fund	1.23%	1.94%	2.50%	3.09%	N/A	N/A	\$3,000,000
Georgia Fund – Interim Finance	1.23%	N/A	N/A	N/A	N/A	N/A	\$3,000,000
Georgia Fund – Water or Energy Conservation or WaterFirst	0.98%	1.44%	1.75%	2.09%	N/A	N/A	\$3,000,000
Georgia Fund – Environmental Emergency	0.73%	0.94%	N/A	N/A	N/A	N/A	\$500,000
Georgia Fund - PlanFirst	0.98%	1.69%	2.00%	2.59%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	0.50%**	0.94%	1.50%	2.09%	2.46%	2.72%	\$25,000,000
CWSRF – Water or Energy Conservation or WaterFirst	0.50%**	0.50%**	0.75%	1.09%	1.46%	1.72%	\$25,000,000
CWSRF - PlanFirst	0.50%**	0.69%	1.00%	1.59%	1.96%	2.22%	\$25,000,000
CWSRF – Land Conservation	0.50%**	0.50%**	0.75%	1.09%	N/A	N/A	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)	0.50%**	0.94%	1.50%	2.09%	N/A	N/A	\$25,000,000
DWSRF – Water or Energy Conservation or WaterFirst	0.50%**	0.50%**	0.75%	1.09%	N/A	N/A	\$25,000,000
DWSRF – PlanFirst	0.50%**	0.69%	1.00%	1.59%	N/A	N/A	\$25,000,000
Water Supply Planning Loan	1.23%	1.94%	N/A	N/A	N/A	N/A	\$3,000,000

**0.5% Interest Rate Floor