

Pompano Equipment Lease  
2023 RFP Summary

Proposer	Bank of America	Capital One	Centennial Bank	Flagstar
Interest Rates	<b>Escrow Funding:</b> Fixed Rate Term Loan: 4.4851%	<b>Escrow Funding:</b> Fixed Rate Term Loan: 5.29%	<b>Escrow Funding:</b> Indicative Rate Term Loan: 6.50%	<b>Escrow Funding:</b> Indicative Rate Term Loan: 4.96%
Term	5 Years	5 Years	5 Years	5 Years
Calculation	None provided	None provided	WSJ Prime – 2.00% with a floor rate of 5.00%	average life Swap Rate in effect on any of the three (3) days prior to the actual closing date.
Rate Locked to Closing, or Date to be set	Rates are locked through December 6, 2023	Rate fixed through December 6, 2023	Indicative until closing	Fixed until Nov 25, and then rate floats
Prepayment Penalty	Pre-payable after first half of term has expired at par	No call until 05/01/25, thereafter at par in whole on any date, in part on an interest payment date.	Prepayable subject to make-whole fee	The Lessee will have the option to prepay the Financing Agreement in whole on any payment date 101% of par.
Legal/Other Fees	-	-	Origination fee of 0.50% of loan amount.	-

Pompano Equipment Lease  
2023 RFP Summary

Proposer	JP Morgan	TD Bank	Truist	Webster
Interest Rates	Escrow Funding: Fixed Rate Term Loan: 4.83%	Escrow Funding: Fixed Rate Term Loan: Option A: 4.41% Option B: 4.47% <i>3.41% 2.12%</i>	Escrow Funding: Fixed Rate Term Loan: 5.15%	Escrow Funding: Fixed Rate Term Loan: 4.67%
Term	5 Years	5 Years	5 Years	5 Years
Calculation	3-Year Interest Rate SOFR Swaps (mid) ("Index Rate") as published in Bloomberg	None provided	None provided	None provided
Rate Locked to Closing, or Date to be set	Final Interest Rate(s)/Payment(s) will be computed and agreed to the day of funding.	Rates held through Dec 31, 2023	Rates are locked through January 16, 2024	Rates are locked through December 8, 2023
Prepayment Penalty	Make whole language, or at par after 12 months for an additional 24 bps	Option A: Pre-payable at 101% of principal balance Option B: Pre-payable at 101% of principal balance for first 30 months, then prepayable at par thereafter	Make-whole language	No call for first 3 years, and then prepayment at par thereafter
Legal/Other Fees		<i>31 months</i>	\$10,000	\$3,500