

FINAL OFFICIAL STATEMENT DATED SEPTEMBER 8, 2021

In the opinion of Locke Lord LLP, Bond Counsel, based upon an analysis of existing law and assuming, among other matters, compliance with certain covenants, interest on the Bonds is excluded from gross income for federal income tax purposes under the Internal Revenue Code of 1986 ("the Code"). Interest on the Bonds will not be included in computing the alternative minimum taxable income of individuals. Under existing law, interest on the Bonds is exempt from Massachusetts personal income taxes, and the Bonds are exempt from Massachusetts personal property taxes. **The Bonds will be designated as "qualified tax-exempt obligations" for purposes of Section 265(b)(3) of the Code.** Bond Counsel expresses no opinion regarding any other tax consequences related to the ownership or disposition of, or the accrual or receipt of interest on the Bonds. (See "Tax Exemption" herein.)

\$5,225,000

TOWN OF FAIRHAVEN
Massachusetts

GENERAL OBLIGATION REFUNDING BONDS

Dated: Date of Delivery

Due: November 1, 2022-2033

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 304855</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 304855</u>
2022	\$455,000	4.000%	0.130%	TF6	2028	\$445,000	3.000%	0.750%	TM1
2023	445,000	4.000	0.160	TG4	2029	440,000	1.000	1.000	TN9
2024	445,000	4.000	0.220	TH2	2030	430,000	1.100	1.100	TP4
2025	450,000	4.000	0.350	TJ8	2031	415,000	1.200	1.200	TQ2
2026	450,000	4.000	0.480	TK5	2032	405,000	1.300	1.300	TR0
2027	450,000	3.000	0.630	TL3	2033	395,000	1.400	1.400	TS8

Principal of the Bonds will be payable November 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on November 1, 2021 and semi-annually thereafter on each May 1 and November 1 until final maturity or redemption of the Bonds. The Bonds will be subject to redemption prior to their stated dates of maturity as described herein.

The Bonds are issuable only in fully registered form without coupons, and, when issued, will be registered in the name of Cede & Co., as Bondowner and nominee for The Depository Trust Company ("DTC"), New York, New York. DTC will act as securities depository for the Bonds. Purchases of the Bonds will be made in book-entry form, in the denomination of \$5,000 or any integral multiple thereof. (See "Book-Entry Transfer System" herein.)

The legality of the Bonds will be approved by Locke Lord LLP, Boston, Massachusetts, Bond Counsel to the Town. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts, serves as Municipal Advisor to the Town. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or about September 22, 2021.