APPENDIX [E]

CITY OF LAWRENCEBURG, KENTUCKY
WATER AND SEWER SYSTEM REVENUE BONDS, SERIES 2026

OFFICIAL TERMS AND CONDITIONS OF BOND SALE

OFFICIAL TERMS AND CONDITIONS OF BOND SALE

$23,620,000*
City of Lawrenceburg, Kentucky
Water and Sewer System Revenue Bonds, Series 2026

Notice is hereby given that electronic bids will be received by the City of Lawrenceburg, Kentucky (the "City"), until 11:30 a.m. E.T. on August 18, 2026 (or at such later time and date announced at least 48 hours in advance via the BiDCOMP/PARITY® system), for the purchase of approximately $23,620,000* of the City's Water and Sewer System Revenue Bonds, Series 2026 (the "Series 2026 Bonds"). Alternatively, written and sealed or facsimile bids for the Series 2026 Bonds transmitted by the designated time will also be received by the Treasurer of the City, at 1700 Greenup Avenue, Lawrenceburg, Kentucky 41105 (FAX: (606) 327-2055). Electronic bids must be submitted via BiDCOMP/PARITY®, as described herein. Bids submitted via any other provider of electronic bidding services will not be accepted. Bids will be opened and acted upon on August 18, 2026.

STATUTORY AUTHORITY, SECURITY, AND PURPOSE OF ISSUE

The Series 2026 Bonds are authorized pursuant to Chapter 58 and Sections 96.350 to 96.510, inclusive, of the Kentucky Revised Statutes and are being issued in accordance with a General Bond Ordinance duly adopted by the Council of the City on August 3, 2026, and a Series 2026 Bond Ordinance duly adopted by the City Council on August 3, 2026 (collectively, the "Ordinance").

The Series 2026 Bonds, together with parity bonds which may be issued from time to time under the Ordinance, are secured by, and payable solely from, a first lien pledge of the Pledged Receipts (as defined therein) derived from the collection of rates, rentals, and charges for the services rendered by the City's combined water and sewer system (the "System"). The City reserves the right (i) to issue additional parity bonds under the General Bond Ordinance from time to time, and (ii) to issue other obligations from time to time payable from, and secured by a pledge of, the revenues of the System on a basis subordinate and subject to the priority of the Series 2026 Bonds and any parity bonds.

THE SERIES 2026 BONDS CONSTITUTE SPECIAL AND LIMITED OBLIGATIONS OF THE CITY AND DO NOT CONSTITUTE AN INDEBTEDNESS OF THE CITY UNDER OR WITHIN THE MEANING OF THE CONSTITUTION OR LAWS OF THE COMMONWEALTH OF KENTUCKY. NEITHER THE FULL FAITH AND CREDIT NOR THE TAXING POWER OF THE CITY, THE COMMONWEALTH OF KENTUCKY, NOR ANY POLITICAL SUBDIVISION THEREOF ARE PLEDGED TO THE PAYMENT OF THE PRINCIPAL OF AND THE PREMIUM, IF ANY, AND INTEREST ON THE SERIES 2026 BONDS.

The proceeds of the Series 2026 Bonds will be used to (i) pay the costs of the construction of various additions and improvements to the System, (ii) [fund any required increase to the Debt Service Reserve pursuant to the Ordinance, and (iii)] pay costs incident to the issuance and sale of the Series 2026 Bonds.

BOND MATURITIES AND PAYING AGENT

The Series 2026 Bonds will be dated their date of initial delivery, bearing interest from such date, payable semiannually on each August 1 and February 1, commencing February 1, 2027. The Series 2026 Bonds are scheduled to mature on August 1, in each of the years as follows:

Year	Amount*	Year	Amount*
2027	$405,000.00	2042	$ 740,000.00
2028	425,000.00	2043	775,000.00
2029	440,000.00	2044	805,000.00
2030	460,000.00	2045	845,000.00
2031	475,000.00	2046	880,000.00
2032	495,000.00	2047	920,000.00
2033	515,000.00	2048	960,000.00
2034	535,000.00	2049	1,005,000.00
2035	560,000.00	2050	1,055,000.00
2036	580,000.00	2051	1,105,000.00
2037	605,000.00	2052	1,155,000.00
2038	630,000.00	2053	1,210,000.00
2039	655,000.00	2054	1,270,000.00
2040	685,000.00	2055	1,330,000.00
2041	710,000.00	2056	1,390,000.00

The Series 2026 Bonds maturing on and after August 1, 2035 shall be subject to optional redemption before maturity on August 1, 2034 or any date thereafter, in whole or in part, in such order of maturity as may be selected by the City, and by lot within a maturity, at a redemption price equal to the principal amount of the Series 2026 Bonds to be redeemed, plus accrued interest thereon to the date of redemption.

At least thirty days before the redemption date of any Series 2026 Bonds, the Paying Agent and Registrar shall cause a notice of such redemption either in whole or in part, signed by the Paying Agent and Registrar, to be mailed, first class, postage prepaid, to all registered owners of the Series 2026 Bonds to be redeemed, at their addresses as they appear on the registration books kept by the Paying Agent and Registrar, but failure to mail any such notice shall not affect the validity of the proceedings for such redemption of Series 2026 Bonds for which such notice has been sent. Each such notice shall set forth the date fixed for redemption, the redemption price to be paid and, if less than all of the Series 2026 Bonds being payable by their terms on a single date then outstanding shall be called for redemption, the distinctive number or letters, if any, of such Series 2026 Bonds to be redeemed.

U.S. Bank Trust Company, National Association, Louisville, Kentucky, has been appointed as the Paying Agent and Registrar for the Series 2026 Bonds.

BIDDING CONDITIONS AND RESTRICTIONS

The terms and conditions of the sale of the Series 2026 Bonds are as follows:

* Preliminary, subject to change.

(A) All electronic bids for the Series 2026 Bonds must be submitted through BiDCOMP/PARITY® system, and bids submitted via any other provider of electronic bidding services will not be accepted. Subscription to the BiDCOMP/PARITY® Competitive Bidding System is required in order to submit an electronic bid. The City will neither confirm any subscription nor be responsible for the failure of any prospective bidders to subscribe. For purposes of the bidding process, the time as maintained by BiDCOMP/PARITY® shall constitute the official time with respect to all bids, whether in electronic or written form. To the extent any instructions or directions set out in BiDCOMP/PARITY® conflict with the terms of these Official Terms and Conditions of Bond Sale, these Official Terms and Conditions of Bond Sale shall prevail. All electronic bids made through the facilities of BiDCOMP/PARITY® shall be deemed an offer to purchase in response to the Notice of Bond Sale and shall be binding upon the bidders as if made by signed, sealed written bids delivered to the City. The City shall not be responsible for any malfunction or mistake made by or as a result of the use of the electronic bidding facilities provided and maintained by BiDCOMP/PARITY®. The use of BiDCOMP/PARITY® facilities are at the sole risk of the prospective bidders.

Notwithstanding the foregoing, non-electronic bids may be submitted via facsimile or by hand delivery utilizing the Official Bid Form. Written sealed bids (in a sealed envelope marked "Official Bid for Series 2026 Bonds") or facsimile bids for the Series 2026 Bonds transmitted by the designated time will be received by the Treasurer of the City at 100 N. Main Street, Lawrenceburg, Kentucky 40342 (Fax: (502) 839-5016).

(B) Bidders are required to bid for the entire issue of Series 2026 Bonds, at a minimum price of not less than $22,540,000 (98.0% of par), PAYABLE IN IMMEDIATELY AVAILABLE FUNDS.

(C) The interest rates for the Series 2026 Bonds must be in multiples of 1/8 of 1% (0.125%) and/or 1/20 of 1% (0.05%), which rates must be on an ascending scale, in that the rate on any maturity of the Series 2026 Bonds is not less than the rate on any preceding maturity of the Series 2026 Bonds for any preceding maturity, and all Series 2026 Bonds of the same maturity shall bear the same and a single interest rate from the date thereof to maturity.

(D) The determination of the best bid for the Series 2026 Bonds shall be made on the basis of all bids submitted for exactly $23,620,000 principal amount of Series 2026 Bonds offered for sale hereunder; but the City may adjust the principal amount of Series 2026 Bonds which may be awarded in an amount not less than $20,700,000 or more than $25,980,000 (the "Permitted Adjustment"). In the event of such Permitted Adjustment, no rebidding or recalculation of a submitted bid will be required or permitted. The price at which such adjusted principal amount of Series 2026 Bonds will be sold will be the same price per $1,000 of Series 2026 Bonds as the price per $1,000 for the $23,620,000 of Series 2026 Bonds bid.

Although it is the City's intention to sell and issue the approximate par amounts of the Series 2026 Bonds as set forth herein, there is no guarantee that adjustments or revisions may not be necessary in order to properly size the Series 2026 Bonds. Accordingly, the City reserves the right, in its sole discretion, to adjust up or down the original par amount of the Series 2026 Bonds per maturity, even if the issue size of the Series 2026 Bonds does not change. Among other factors the City may (but shall be under no obligation to) consider in sizing the par amounts and individual maturities of the Series 2026 Bonds is the size of individual maturities or sinking fund installments, assuring level debt service, and/or other preferences of the City.

In the event of any such adjustment and/or revision with respect to the Series 2026 Bonds, no rebidding will be permitted, and the portion of such premium and discount (as may have been bid on the Series 2026 Bonds) shall be adjusted in the same proportion as the amount of such revision in the par amount of the Series 2026 Bonds bears to the original par amount of such Series 2026 Bonds offered for sale.

(E) Unless bids for the Series 2026 Bonds are rejected, the Series 2026 Bonds will be awarded on an all or none basis on the sale date to the bidder whose bid results in the lowest true interest cost for the Series 2026 Bonds, to be calculated by computing the total interest payable on the Series 2026 Bonds from the expected date of delivery, through the final maturity date, plus discount or less premium. For purposes of calculating the true interest cost, the principal amount of any Term Bonds scheduled for mandatory sinking fund redemption as part of the Term Bond shall be treated as a serial maturity in such year for the applicable series of Series 2026 Bonds. If two or more bidders offer to purchase the Series 2026 Bonds at the same lowest true interest rate, the Mayor, with the advice of the Treasurer and the Municipal Advisor, shall determine (in his sole discretion) which of the bidders shall be awarded the Series 2026 Bonds.

The successful bidder for the Series 2026 Bonds will be notified by no later than 5:00 p.m. E.D.T. on the sale date of the exact revisions or adjustments required, if any.

(F) Bidders have the option of specifying that any Series 2026 Bonds maturing in any two or more consecutive years may, in lieu of maturing in each of such years, be combined to comprise one or more maturities of Term Bonds, which Term Bonds (i) shall bear interest at the same per annum rate for the entire term thereof, (ii) shall mature in the latest of such years, and (iii) shall be subject to mandatory sinking fund redemption in each of the years and in the respective principal amounts of such Term Bonds.

(G) The winning bidder for the Series 2026 Bonds will be required to pay the cost of obtaining CUSIP identification numbers for the Series 2026 Bonds. CUSIP numbers will be printed on the Series 2026 Bonds at the expense of the City. Any improper imprintation or the failure to imprint CUSIP numbers on the Series 2026 Bonds shall not constitute cause for a failure or refusal by the purchaser to accept delivery of, and to pay for, such Series 2026 Bonds in accordance with the terms of any accepted proposal for the purchase of such Series 2026 Bonds.

(H) The City will provide the successful purchaser of the Series 2026 Bonds with a Final Official Statement in accordance with Rule 15c2-12 of the Securities and Exchange Commission. The Final Official Statement will be provided to the successful purchaser in electronic form, in sufficient time to meet the delivery requirements of both the Securities and Exchange Commission and the Municipal Securities Rulemaking Board. The successful purchaser will be required to pay for the printing of the Final Official Statement.

(I) Bids need not be accompanied by a certified or bank cashier’s good faith check, but the successful bidder will be required to wire transfer, to the order of the City, an amount equal to 2% of the amount of the principal amount of the Series 2026 Bonds awarded, by no later than the close of business on the day following the award. Such good faith amount will be forfeited as liquidated damages in the event of any failure of the successful bidder to take delivery of such Series 2026 Bonds when ready. Such good-faith amount will be applied (without interest) to the purchase price upon delivery of the Series 2026 Bonds. The successful bidder shall not be required to take delivery and pay for the Series 2026 Bonds unless delivery is made within 45 days from the date the bid is accepted.

(J) The Depository Trust Company ("DTC"), New York, New York, will act as the securities depository for the Series 2026 Bonds. The Series 2026 Bonds will be issued as fully-registered securities registered in the name of Cede & Co. (DTC's partnership nominee). One fully-registered bond certificate will be issued for each maturity of the Series 2026 Bonds, each in the aggregate principal amount of such maturity, and will be deposited with DTC. Purchases of the Series 2026 Bonds under the DTC system must be made by or through securities brokers and dealers, banks, trust companies, clearing corporations, and certain other organizations (the "Direct Participants"), which will receive a credit for the Series 2026 Bonds upon DTC's records. The ownership interest of each actual purchaser of each Series 2026 Bond (each, a "Beneficial Owner") is, in turn, to be recorded on the records of the Direct Participants or any securities brokers and dealers, banks, and trust companies that clear through or maintain a custodial relationship with any Direct Participant (the "Indirect Participants"). Beneficial Owners will not receive written confirmation from DTC of their purchase, but Beneficial Owners are expected to receive written confirmations providing details of the transaction, as well as periodic statements of their holdings, from the Direct or Indirect Participant through which the Beneficial Owner entered into the transaction. Transfers of ownership interests in any Series 2026 Bonds are to be accomplished by entries made on the books of the Direct or Indirect Participants acting for and on behalf of the Beneficial Owners. Beneficial Owners will not receive certificates representing their ownership interests in the Series 2026 Bonds, except in the event that the use of the book-entry system for the Series 2026 Bonds is discontinued. The successful bidder may also elect to notify the Municipal Advisor within 24 hours of the award that standard bond certificates be issued. In the event that certificated Series 2026 Bonds are to be issued at the election of a successful bidder, the costs of printing such bond certificates shall be borne by such bidder.

(K) The City reserves the right to reject any and all bids or to waive any informality in any bid. The Series 2026 Bonds are offered for sale subject to the principal and interest on the Series 2026 Bonds not being subject to federal or Kentucky income taxation or Kentucky ad valorem taxation on the date of their delivery to the successful bidder, all in accordance with the final approving legal opinion of FBT Gibbons LLP, Louisville, Kentucky, which opinion shall be qualified in accordance with the section hereof on TAX EXEMPTION.

(L) Bidders are advised that RSA Advisors LLC has been employed as Municipal Advisor to the City in connection with the issuance of the Series 2026 Bonds (the "Municipal Advisor"). Their fee for services rendered with respect to the sale of the Series 2026 Bonds is contingent upon the issuance and delivery thereof.

(M) The winning bidder for the Series 2026 Bonds shall assist the City in establishing the issue price of the Series 2026 Bonds and shall execute and deliver to the City at closing an "issue price" or similar certificate setting forth the reasonably expected initial offering price to the public or the sales price or prices of the Series 2026 Bonds, together with the supporting pricing wires or equivalent communications, substantially in the form attached hereto as Exhibit A-1 or Exhibit A-2, as applicable, with any such modifications as may be appropriate or necessary, in the reasonable judgment of the winning bidder, the City, and Bond Counsel. All actions to be taken by the City under these Official Terms and Conditions of Bond Sale to establish the issue price of the Series 2026 Bonds may be taken on behalf of the City by the Municipal Advisor to the City and any notice or report to be provided to the City shall be provided to the City's Municipal Advisor.

The City intends that the provisions of Treasury Regulation § 1.148-1(f)(3)(i) (defining "competitive sale" for purposes of establishing the issue price of the Series 2026 Bonds) will apply to the initial sale of each of the Series 2026 Bonds (the "competitive sale requirements") because:

(1) the City shall disseminate these Official Terms and Conditions of Bond Sale to potential underwriters in a manner that is reasonably designed to reach potential underwriters;

(2) all bidders shall have an equal opportunity to bid;

(3) the City may receive bids from at least three underwriters of municipal bonds who have established industry reputations for underwriting new issuances of municipal bonds; and

(4) the City expects to award the Series 2026 Bonds to the bidder who submits a firm offer to purchase the Series 2026 Bonds at the lowest true interest cost, as set forth in these Official Terms and Conditions of Bond Sale.

Any bid submitted pursuant to these Official Terms and Conditions of Bond Sale shall be considered a firm offer for the purchase of the Series 2026 Bonds, as specified in the bid.

(N) The City shall advise the winning bidder if the competitive sale requirements are not satisfied. In such case, the City will treat the initial offering price to the public as of the sale date of a maturity of the Series 2026 Bonds as the issue price of that maturity (the "hold-the-offering-price rule"), in each case, applied on a maturity-by-maturity basis (and if different interest rates apply within any maturity of the Series 2026 Bonds, to each separate CUSIP number within that maturity). Bids will not be subject to cancellation if the City determines to apply the hold-the-offering-price rule to a maturity of the Series 2026 Bonds. Bidders should prepare their bids on the assumption that some or all of the maturities of the Series 2026 Bonds will be subject to the hold-the-offering-price rule in order to establish the issue price of the Series 2026 Bonds.

If the competitive sale requirements are not satisfied, the winning bidder shall assist the City in establishing the issue price of the Series 2026 Bonds and shall execute and deliver to the City at closing an "issue price" or similar certificate setting forth the hold-the-offering-price rule as the issue price of each maturity of the Series 2026 Bonds, in each case, applied on a maturity-by-maturity basis (and if different interest rates apply within any maturity of the Series 2026 Bonds, to each separate CUSIP number within that maturity) substantially in the form attached hereto as Exhibit A-2, with such modifications as may be appropriate or necessary, in the reasonable judgment of the winning bidder, the City, and Bond Counsel.

(O) The City hereby acknowledges that, in making the representations listed above, the winning bidder will rely upon (i) the agreement of each underwriter to comply with the hold-the-offering-price rule, as set forth in an agreement among underwriters and the related pricing wires; (ii) in the event that a selling group has been created in connection with the initial sale of the Series 2026 Bonds to the public, the agreement of each dealer who is a member of the selling group to comply with the hold-the-offering-price rule, as set forth in a selling group agreement and the related pricing wires; and (iii) in the event that an underwriter is a party to a retail distribution agreement which was employed in connection with the initial sale of the Series 2026 Bonds to the public, the agreement of each broker-dealer that is a party to such agreement to comply with the hold-the-offering-price rule, as set forth in the retail distribution agreement and the related pricing wires. The City hereby further acknowledges that each underwriter shall be solely liable for its failure to comply with its agreement regarding the hold-the-offering-price rule and that no underwriter shall be liable for the failure of any other underwriter, or of any dealer who is a member of a selling group, or of any broker-dealer that is a party to a retail distribution agreement to comply with its corresponding agreement regarding the hold-the-offering-price rule as applicable to the Series 2026 Bonds.

(P) By submitting a bid, each bidder effectively confirms that: (i) any agreement among underwriters, any selling group agreement, and each retail distribution agreement (to which such bidder is a party) relating to the initial sale of the Series 2026 Bonds to the public, together with the related pricing wires, contains or will contain language obligating each underwriter, each dealer who is a member of the selling group, and each broker-dealer that is a party to such retail distribution agreement, as applicable, to comply with the hold-the-offering-price rule, if applicable, in each case if and for so long as directed by the winning bidder and as set forth in the related pricing wires; and (ii) any agreement among underwriters with respect to the initial sale of the Series 2026 Bonds to the public, together with the related pricing wires, contains or will contain language obligating each underwriter that is a party to a retail distribution agreement to be employed in connection with the initial sale of the Series 2026 Bonds to the public to require each broker-dealer that is a party to such retail distribution agreement to comply with the hold-the-offering-price rule, if applicable, in each case, if and for so long as so directed by the winning bidder or by such underwriter and as set forth in the related pricing wires.

(Q) Additional information, including the Preliminary Official Statement, the Official Terms and Conditions of Bond Sale, and the Official Bid Form, may be obtained from the City's Municipal Advisor, RSA Advisors LLC, 147 East Third Street, Lexington, Kentucky 40508, Attention: Joe Lakofka, Telephone: (800) 255-0795, or at http://www.rsamuni.com. Further information regarding BiDCOMP/PARITY® may be obtained from BiDCOMP/PARITY®, 1359 Broadway – 2nd Floor, New York, New York 10018, Telephone: (800) 850-7422.

CONTINUING DISCLOSURE

In accordance with Securities and Exchange Commission Rule 15c2-12 (the "Rule"), and so long as the Series 2026 Bonds are outstanding, the City will agree, under a continuing disclosure undertaking to be dated as of the date of issuance and delivery of the Series 2026 Bonds (the "Disclosure Undertaking"), to cause the following information to be provided:

(i) to the Municipal Securities Rulemaking Board ("MSRB"), or any successor thereto for purposes of the Rule, through the continuing disclosure service portal provided by the MSRB's Electronic Municipal Market Access ("EMMA") system, as described in 1934 Act Release No. 59062, or any other similar system acceptable to the Securities and Exchange Commission, certain annual financial information and operating data with respect to the City and the System, including audited financial statements, generally consistent with the information set out in Appendix B and Appendix D to the Official Statement (the "Annual Financial Information"). The Annual Financial Information shall be provided on or before the March 1 following the fiscal year ended the preceding June 30, commencing with the fiscal year ended June 30, 2027, provided that the audited financial statements may not be available by such date, but shall be made available immediately upon the delivery thereof by the auditors for the City;

(ii) to the MSRB through EMMA, in a timely manner, not in excess of ten business days after the occurrence of the event, notice of the occurrence of the following events with respect to the Series 2026 Bonds:

(a) Principal and interest payment delinquencies;
(b) Non-payment related defaults, if material;
(c) Unscheduled draws on debt service reserves reflecting financial difficulties;
(d) Unscheduled draws on credit enhancements reflecting financial difficulties;
(e) Substitution of credit or liquidity providers, or their failure to perform;
(f) Adverse tax opinions, the issuance by the Internal Revenue Service of proposed or final determinations of taxability, Notices of Proposed Issue (IRS Form 5701-TEB), or any other material notices or other determinations with respect to the tax status of the Series 2026 Bonds, or any other material events affecting the tax-exempt status of the Series 2026 Bonds;
(g) Modifications to rights of security holders, if material;
(h) Bond calls, if material, and tender offers (except for mandatory scheduled redemptions not otherwise contingent upon the occurrence of an event);
(i) Defeasances;
(j) Release, substitution, or sale of property securing repayment of the Series 2026 Bonds, if material;
(k) Rating changes;
(l) Bankruptcy, insolvency, receivership, or similar event of the City (Note – This event is considered to occur upon the occurrence of: the appointment of any receiver, fiscal agent, or similar officer for the City in a proceeding under the U.S. Bankruptcy Code or in any other proceeding under state or

federal law in which a court or governmental authority has assumed jurisdiction over substantially all of the assets or business of the City, or if such jurisdiction has been assumed by leaving the existing governing body and officials or officers of the City in possession of such assets or business of the City but subject to the supervision and orders of a court or governmental authority, or the entry of an order confirming any plan of reorganization, arrangement, or liquidation by a court or governmental authority having supervision or jurisdiction over substantially all of the assets or business of the City);

(m) The consummation of a merger, consolidation, or acquisition involving the City or the sale of all or substantially all of the assets of the City, other than in the ordinary course of business, the entry into a definitive agreement to undertake such an action, or the termination of any definitive agreement relating to any such actions, other than under its terms, if material;

(n) Appointment of a successor or additional trustee or the change of name of a trustee, if material;

(o) Incurrence of a Financial Obligation of the City, if material, or an agreement to covenants, events of default, remedies, priority rights, or other similar terms of a Financial Obligation of the City, any of which affect security holders, if material; and

(p) Default, event of acceleration, termination event, modification of terms, or other similar events under the terms of a Financial Obligation of the City, any of which reflect financial difficulties.

(iii) in a timely manner, to the MSRB through EMMA, notice of a failure (of which the City has knowledge) of the City to provide the required Annual Financial Information on or before the date specified in the Disclosure Agreement.

"Financial Obligation" shall mean (a) a debt obligation, (b) a derivative instrument entered into in connection with, or pledged as security or a source of payment for, an existing or planned debt obligation, or (c) a guarantee of either (a) or (b). The term Financial Obligation shall not include municipal securities as to which a final official statement has been provided to the MSRB consistent with the Rule.

The Disclosure Undertaking provides Bondholders, including beneficial owners of the Series 2026 Bonds, with certain enforcement rights in the event of a failure by the City to comply with the terms thereof; provided, however, that a default under the Disclosure Undertaking does not constitute an event of default under the Ordinance. The Disclosure Undertaking may also be amended or terminated under certain circumstances in accordance with the Rule, as more fully described therein.

For purposes of this transaction with respect to events as set forth in the Rule:

(a) there are no credit enhancements applicable to the Series 2026 Bonds; and

(b) there are no liquidity providers applicable to the Series 2026 Bonds.

TAX EXEMPTION

In the opinion of Bond Counsel for the Series 2026 Bonds, based upon an analysis of existing laws, regulations, rulings, and court decisions in effect as of the date hereof, interest on the Series 2026 Bonds will be excludible from gross income for federal income tax purposes under the Internal Revenue Code of 1986, as amended (the “Code”), and will not be a specific item of tax preference for purposes of computing the federal alternative minimum tax imposed on individuals. Further, Bond Counsel is of the opinion that interest on the Series 2026 Bonds is exempt from Kentucky income taxation and that the Series 2026 Bonds are exempt from ad valorem taxation by the Commonwealth of Kentucky and any of its political subdivisions.

A copy of the approving legal opinion of Bond Counsel with respect to the Series 2026 Bonds is set forth in Appendix [D] to the Official Statement.

The Code imposes various restrictions, conditions, and requirements relating to the exclusion of the interest on certain obligations, such as the Series 2026 Bonds, from gross income for federal income tax purposes. The City has covenanted to comply with certain restrictions designed to ensure that interest on the Series 2026 Bonds will not be includable in gross income for federal income tax purposes. Failure to comply with these covenants could result in the interest on the Series 2026 Bonds being includable in gross income for federal income tax purposes, and such inclusion could be required retroactively to the date of issuance of the Series 2026 Bonds. The opinion of Bond Counsel assumes compliance with these covenants. However, Bond Counsel has not undertaken to determine (or to inform any person) whether any actions taken (or not taken) or events occurring (or not occurring) after the date of issuance of the Series 2026 Bonds may adversely affect the tax status of the interest on the Series 2026 Bonds.

Certain requirements and procedures contained or referred to in the Series 2026 Bonds and other relevant documents may be changed, and certain actions (including, without limitation, defeasance of the Series 2026 Bonds) may be taken or omitted under the circumstances and subject to the terms and conditions set forth in such documents. Bond Counsel expresses no opinion regarding any Series 2026 Bonds or the tax status of the interest thereon if any such change occurs or any such action is taken or omitted upon the advice or approval of bond counsel other than FBT Gibbons LLP.

Although Bond Counsel is of the opinion that interest on the Series 2026 Bonds will be excludible from gross income for federal and Kentucky income tax purposes, the ownership or disposition of, or the accrual or receipt of interest on, the Series 2026 Bonds may otherwise affect a Bondholder’s federal, state, or local tax liabilities. The nature and extent of these other tax consequences may depend on the particular tax status of the Bondholder or the Bondholder’s other items of income or deduction. Bond Counsel expresses no opinions with respect to any tax consequences other than what is contained in its opinion, and each Bondholder or potential Bondholder is urged to consult with its own tax counsel with respect to the effects of purchasing, holding, or disposing of the Series 2026 Bonds on the tax liabilities of the individual or entity.

Receipt of tax-exempt interest, ownership, or disposition of the Series 2026 Bonds may result in other collateral federal, state, or local tax consequences for certain taxpayers. These effects may include, without limitation, increasing the federal tax liability of certain foreign corporations subject to the branch profits tax imposed under Section 884 of the Code; increasing the federal tax liability of certain insurance companies under Section 832 of the Code; increasing the federal tax liability and affecting the status of certain S Corporations subject to Section 1362 and Section 1375 of the Code; increasing the federal tax liability of certain individual recipients of Social Security or Railroad Retirement benefits under Section 86 of the Code; and limiting the amount of the Earned Income Credit under Section 32 of the Code that might otherwise be available. The ownership of any Series 2026 Bonds may also result in the limitation of interest and certain other deductions for financial institutions and certain taxpayers pursuant to Section 265 of the Code. Finally, the residence of a Bondholder in a state other than Kentucky or a Bondholder being subject to tax in a state other than Kentucky may result in income or other tax liabilities being imposed on such Bondholder by such states or their political subdivisions based upon the interest or other income from the Series 2026 Bonds.

The City has designated the Series 2026 Bonds as "qualified tax-exempt obligations" under and within the meaning of Section 265 of the Code.

/s/ Troy Young
Mayor, City of Lawrenceburg, Kentucky

EXHIBIT A-1

TO

OFFICIAL TERMS AND CONDITIONS OF BOND SALE

FORM OF ISSUE PRICE CERTIFICATE

[In case of receipt of at least 3 qualified bids for the Series 2026 Bonds]

ISSUE PRICE CERTIFICATE

Re: $23,620,000[1] City of Lawrenceburg, Kentucky Water and Sewer System Revenue Bonds, Series 2026

The undersigned, on behalf of [Name of Underwriter] ("[Short Name of Underwriter]"), hereby certifies as set forth below with respect to the sale of the above-captioned obligations (the "Bonds").

1. Reasonably Expected Initial Offering Price.

(a) As of the Sale Date, the reasonably expected initial offering prices of the Bonds to the Public by [Short Name of Underwriter] are the prices listed in Schedule A (the "Expected Offering Prices"). The Expected Offering Prices are the prices for the Maturities of the Bonds used by [Short Name of Underwriter] in formulating its bid to purchase the Bonds. Attached as Schedule B is a true and correct copy of the bid provided by [Short Name of Underwriter] to purchase the Bonds.

(b) [Short Name of Underwriter] was not given the opportunity to review other bids before submitting its bid.

(c) The bid submitted by [Short Name of Underwriter] constituted a firm offer to purchase the Bonds.

2. CUSIP Number. The CUSIP number assigned to the final maturity of the Bonds is [CUSIP Number].

3. Yield on the Bonds. It computed the yield on the Bonds, [Yield%], as that yield (determined on the basis of semiannual compounding) which, when used in computing the present worth of all payments of principal and interest to be made with respect to particular obligations, produces an amount equal to their purchase price, which, in the case of the Bonds is the Expected Offering Prices, determined without taking into account issuance expenses and Underwriter's discount.

4. Weighted Average Maturity. The "weighted average maturity" of the Bonds has been calculated to be _____ years. The weighted average maturity is the sum of the products of the

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[*] Preliminary, subject to change.

respective Expected Offering Price of each Maturity and the number of years to maturity (determined separately for each Maturity and by taking into account mandatory redemptions), divided by the aggregate Expected Offering Prices of the Bonds as of the date hereof.

5. Defined Terms.

(a) "Issuer" means the City of Lawrenceburg, Kentucky.

(b) "Maturity" means Bonds with the same credit and payment terms. Bonds with different maturity dates, or Bonds with the same maturity date but different stated interest rates, are treated as separate Maturities.

(c) "Public" means a person (including an individual, a trust, an estate, a partnership, an association, a company, or a corporation), other than an Underwriter or a related party to an Underwriter. The term "related party," for purposes of this Certificate, generally means any two or more persons who have greater than 50% common ownership, directly or indirectly.

(d) "Sale Date" means the first day on which there is a binding contract in writing for the sale of a Maturity of the Bonds. The Sale Date of the Bonds is August 18, 2026.

(e) "Underwriter" means (i) any person that agrees under a written contract with the Issuer (or with the lead underwriter to form an underwriting syndicate) to participate in the initial sale of the Bonds to the Public, and (ii) any person that agrees under a written contract directly or indirectly with a person described in clause (i) of this paragraph to participate in the initial sale of the Bonds to the Public (including a member of a selling group or a party to a retail distribution agreement participating in the initial sale of the Bonds to the Public).

The representations set forth in this certificate are limited to factual matters only. Nothing in this certificate represents [Short Name of Underwriter]'s interpretation of any laws, including specifically Sections 103 and 148 of the Internal Revenue Code of 1986, as amended, and the Treasury Regulations thereunder. The undersigned understands that the foregoing information will be relied upon by the Issuer with respect to certain of the representations set forth in the foregoing tax certificate and with respect to compliance with the federal income tax rules affecting the Bonds, and by FBT Gibbons LLP in connection with rendering its opinion that the interest on the Bonds is excluded from gross income for federal income tax purposes, the preparation of the Internal Revenue Service Form 8038-G and other federal income tax advice that it give to the Issuer from time to time relating to the Bonds.

[NAME OF UNDERWRITER]

By:______________________________________
Name:____________________________________
Dated:____________________________________

SCHEDULE A
TO
ISSUE PRICE CERTIFICATE

EXPECTED OFFERING PRICES

(Attached)

SCHEDULE B
TO
ISSUE PRICE CERTIFICATE

COPY OF BID

(Attached)

EXHIBIT A-2
TO
OFFICIAL TERMS AND CONDITIONS OF BOND SALE

FORM OF ISSUE PRICE CERTIFICATE

[In case of receipt of fewer than 3 qualified bids for the Series 2026 Bonds]

Re: $23,620,000* City of Lawrenceburg, Kentucky Water and Sewer System Revenue Bonds, Series 2026

ISSUE PRICE CERTIFICATE

The undersigned, on behalf of [Name of Underwriter] ([“[Short Name of Underwriter]”)][, on behalf of itself and [Names of other Underwriters] (together, the “Underwriting Group”),] hereby certifies as set forth below with respect to the sale and issuance of the above-captioned obligations (the “Bonds”).

1. Sale of the General Rule Maturities. As of the date of this certificate, for each Maturity of the General Rule Maturities, the first price at which at least 10% of such Maturity was sold to the Public is the respective price listed in Schedule A.

2. Initial Offering Price of the Hold-the-Offering-Price Maturities.

(a) [Short Name of Underwriter][The Underwriting Group] offered the Hold-the-Offering-Price Maturities to the Public for purchase at the respective initial offering prices listed in Schedule A (the “Initial Offering Prices”) on or before the Sale Date. A copy of the pricing wire or equivalent communication for the Bonds is attached to this certificate as Schedule B.

(b) As set forth in the Official Terms and Conditions of Bond Sale, [Short Name of Underwriter] has agreed in writing that, (i) for each Maturity of the Hold-the-Offering-Price Maturities, it would neither offer nor sell any of the Bonds of such Maturity to any person at a price that is higher than the Initial Offering Price for such Maturity during the Holding Period for such Maturity (the “hold-the-offering-price rule”), and (ii) any selling group agreement shall contain the agreement of each dealer who is a member of the selling group, and any retail distribution agreement shall contain the agreement of each broker-dealer who is a party to the retail distribution agreement, to comply with the hold-the-offering-price rule. Under such agreement, no Underwriter (as defined below) has offered or sold any Maturity of the Hold-the-Offering-Price Maturities at a price that is higher than the respective Initial Offering Price for that Maturity of the Bonds during the Holding Period.

3. CUSIP Number. The CUSIP number assigned to the final maturity of the Bonds is [CUSIP NUMBER].

4. Yield on the Bonds. It computed the yield on the Bonds, [YIELD%], as that yield (determined on the basis of semiannual compounding) which, when used in computing the present worth of all payments of principal and interest to be made with respect to particular obligations, produces an amount equal to their purchase price, which, in the case of the Bonds is the Initial

Offering Prices, determined without taking into account issuance expenses and Underwriter's discount.

5. Weighted Average Maturity. The "weighted average maturity" of the Bonds has been calculated to be [____] years. The weighted average maturity is the sum of the products of the respective Initial Offering Price of each Maturity and the number of years to maturity (determined separately for each Maturity and by taking into account mandatory redemptions), divided by the aggregate Initial Offering Prices of the Bonds as of the date hereof.

6. Defined Terms.

(a) "General Rule Maturities" means those Maturities of the Bonds listed in Schedule A hereto as the "General Rule Maturities."

(b) "Hold-the-Offering-Price" Maturities means those Maturities of the Bonds listed in Schedule A hereto as the "Hold-the-Offering-Price Maturities."

(c) "Holding Period" means, with respect to a Hold-the-Offering-Price Maturity, the period starting on the Sale Date and ending on the earlier of (i) the close of the fifth business day after the Sale Date (August 18, 2026), or (ii) the date on which [Short Name of Underwriter][the Underwriting Group] [has][have] sold at least 10% of such Hold-the-Offering-Price Maturity to the Public at prices that are no higher than the Initial Offering Price for such Hold-the-Offering-Price Maturity.

(d) "Issuer" means the City of Lawrenceburg, Kentucky.

(e) "Maturity" means Bonds with the same credit and payment terms. Bonds with different maturity dates, or Bonds with the same maturity date but different stated interest rates, are treated as separate maturities.

(f) "Official Terms and Conditions of Bond Sale" means the Official Terms and Conditions of Bond Sale for the Bonds set forth in the Preliminary Official Statement for the Bonds dated August 4, 2026.

(g) "Public" means a person (including an individual, a trust, an estate, a partnership, an association, a company, or a corporation), other than an Underwriter or a related party to an Underwriter. The term "related party," for purposes of this Certificate, generally means any two or more persons who have greater than 50% common ownership, directly or indirectly.

(h) "Sale Date" means the first day on which there is a binding contract in writing for the sale of a Maturity of the Bonds. The Sale Date of the Bonds is August 18, 2026.

(i) "Underwriter" means (i) any person that agrees under a written contract with the Issuer (or with the lead underwriter to form an underwriting syndicate) to participate in the initial sale of the Bonds to the Public, and (ii) any person that agrees under a written contract directly or indirectly with a person described in clause (i) of this paragraph to participate in the initial sale of the Bonds to the Public (including a member of a selling group or a party to a retail distribution agreement participating in the initial sale of the Bonds to the Public).

The representations set forth in this certificate are limited to factual matters only. Nothing in this certificate represents [Short Name of Underwriter]'s interpretation of any laws, including specifically Sections 103 and 148 of the Internal Revenue Code of 1986, as amended, and the Treasury Regulations thereunder. The undersigned understands that the foregoing information will be relied upon by the Issuer with respect to certain of the representations set forth in the foregoing tax certificate and with respect to compliance with the federal income tax rules affecting the Bonds, and by FBT Gibbons LLP in connection with rendering its opinion that the interest on the Bonds is excluded from gross income for federal income tax purposes, the preparation of the Internal Revenue Service Form 8038-G and other federal income tax advice that it may give to the Issuer from time to time relating to the Bonds.

[NAME OF UNDERWRITER][, as Representative of the Underwriter Group]

By:____________________________________
Name:__________________________________
Dated:__________________________________

SCHEDULE A
TO
ISSUE PRICE CERTIFICATE

SALE PRICES OF THE GENERAL RULE MATURITIES AND
INITIAL OFFERING PRICES OF THE HOLD-THE-OFFERING-PRICE MATURITIES

(Attached)

SCHEDULE B
TO
ISSUE PRICE CERTIFICATE

PRICING WIRE OR EQUIVALENT COMMUNICATION

(Attached)

APPENDIX [F]

CITY OF LAWRENCEBURG, KENTUCKY
WATER AND SEWER SYSTEM REVENUE BONDS, SERIES 2026

OFFICIAL BID FORM

OFFICIAL BID FORM

CITY OF LAWRENCEBURG, KENTUCKY
WATER AND SEWER SYSTEM REVENUE BONDS, SERIES 2026

Subject to the terms and conditions set out in the Official Terms and Conditions of Bond Sale for $23,620,000* Water and Sewer System Revenue Bonds, Series 2026 (the "Series 2026 Bonds") offered for sale by the City of Lawrenceburg, Kentucky (the "City"), and in accordance with the Official Terms and Conditions of Bond Sale set out in the Preliminary Official Statement relating to the Series 2026 Bonds dated August 4, 2026, to all of which the undersigned agrees, the undersigned hereby submits the following offer to purchase the Series 2026 Bonds.

We hereby bid for the $23,620,000* principal amount of the Series 2026 Bonds maturing on August 1, 2027, and each August 1 thereafter of the years and in the amounts set forth below, the total sum of $______ (not less than $20,700,000 or more than $25,980,000) plus accrued interest from September 2, 2026, at the following annual rate(s), payable semiannually, commencing November 1, 2026 (rates on ascending scale, number of interest rates unlimited):

Maturity (August 1)	Amount*	Interest Rate	Maturity (August 1)	Amount*	Interest Rate
2027	$405,000.00	_______%	2042	$ 740,000.00	_______%
2028	425,000.00	_______%	2043	775,000.00	_______%
2029	440,000.00	_______%	2044	805,000.00	_______%
2030	460,000.00	_______%	2045	845,000.00	_______%
2031	475,000.00	_______%	2046	880,000.00	_______%
2032	495,000.00	_______%	2047	920,000.00	_______%
2033	515,000.00	_______%	2048	960,000.00	_______%
2034	535,000.00	_______%	2049	1,005,000.00	_______%
2035	560,000.00	_______%	2050	1,055,000.00	_______%
2036	580,000.00	_______%	2051	1,105,000.00	_______%
2037	605,000.00	_______%	2052	1,155,000.00	_______%
2038	630,000.00	_______%	2053	1,210,000.00	_______%
2039	655,000.00	_______%	2054	1,270,000.00	_______%
2040	685,000.00	_______%	2055	1,330,000.00	_______%
2041	710,000.00	_______%	2056	1,390,000.00	_______%

PURCHASER'S OPTION – The Purchaser of the Series 2026 Bonds may specify to the City that any Series 2026 Bonds may be combined with immediately succeeding sequential maturities into one or more Term Bonds, bearing a single rate of interest, with the maturities set forth above (or as such may be adjusted as provided herein) comprising mandatory sinking fund redemption amounts for such Term Bond(s).

* Preliminary, subject to change.

The amounts indicated above maturing in the following years: __________________ are sinking fund redemption amounts for Term Bonds due __________________.

The amounts indicated above maturing in the following years: __________________ are sinking fund redemption amounts for Term Bonds due __________________.

Completed bid forms may be submitted via hand delivery or facsimile to the offices of the Treasurer of the City, 100 N. Main Street, Lawrenceburg, Kentucky 40342 (Fax: (502) 839-5016). Neither the City nor the Municipal Advisor assumes any responsibility whatsoever with regard to the receipt of bids, or that adequate personnel or equipment are available to accept all telephonic transfers of bids before the appointed date and time of sale. Bidders have the sole responsibility of assuring that their bids have been received via facsimile or delivered before the appointed date and time of sale. Any bids in progress by facsimile at the appointed time will be considered as received by the appointed time. No bids will be received via telephone. Bids may be submitted electronically via PARITY® under this notice until the appointed date and time, but no bid will be received after such time.

We understand that this bid may be accepted with variations in maturing amounts at the same price per $1,000 of the Series 2026 Bonds, with the variation in such amount occurring in any maturity or all maturities, such variations to be determined by the City at the time of acceptance of the best bid.

It is understood that concurrently with the delivery of the Series 2026 Bonds, the City will furnish the final, approving legal opinion of FBT Gibbons LLP, Louisville, Kentucky, as Bond Counsel to the City.

We understand that no certified or bank cashier's check will be required to accompany this bid, but that if we are the successful bidder, we will be required to wire transfer a good faith amount equal to 2.0% of the amount of Series 2026 Bonds awarded by the close of business on the day following the award. Such good faith amount will be applied (without interest) to the purchase price when the Series 2026 Bonds are tendered to us for delivery.

If we are the successful bidder, we agree to accept and make payment for the Series 2026 Bonds in immediately available funds within forty-five days from the date of sale in accordance with the terms of the sale.

Respectfully submitted,

____
Bidder

____
Address

____
Signature

Total interest cost from date of delivery (estimated to be September 2, 2026) to final maturity	$______________
(Less Premium) or Plus discount, if any	$______________
Total interest cost plus discount	$______________
True interest cost (TIC)	______________%

The above computation of true interest cost and of true interest rate or cost is submitted for information only and is not a part of this Bid.

Accepted this August 18, 2026, by the City of Lawrenceburg, Kentucky for $___________________ principal amount of Series 2026 Bonds at the price of $___________________ as follows:

Maturity Date (August 1)	**Principal Amount**	**Interest Rate**	**Maturity Date (August 1)**	**Principal Amount**	**Interest Rate**
2027	$______	______%	2042	$______	______%
2028	$______	______%	2043	$______	______%
2029	$______	______%	2044	$______	______%
2030	$______	______%	2045	$______	______%
2031	$______	______%	2046	$______	______%
2032	$______	______%	2047	$______	______%
2033	$______	______%	2048	$______	______%
2034	$______	______%	2049	$______	______%
2035	$______	______%	2050	$______	______%
2036	$______	______%	2051	$______	______%
2037	$______	______%	2052	$______	______%
2038	$______	______%	2053	$______	______%
2039	$______	______%	2054	$______	______%
2040	$______	______%	2055	$______	______%
2041	$______	______%	2056	$______	______%

____

Mayor
City of Lawrenceburg, Kentucky