

**MAYOR AND COUNCIL MEETING  
TUESDAY, OCTOBER 28, 2025, 6:00PM**

1. **CALL TO ORDER, PLEDGE, AND ROLL CALL**
2. **MAYOR'S REMARKS**
  - a. Closed Meeting Statement
3. **CITIZENS' FORUM (PETITIONS, REMONSTRANCES, AND COMMUNICATIONS)**
4. **INTRODUCTION AND ADOPTION OF RESOLUTIONS AND ORDINANCES**
  - a. Ordinance 624 – General Municipal Infraction Penalties Max Fine – 2<sup>nd</sup> reading & vote anticipated
  - b. Special Ordinance 625 – BAN Borrowing – 2<sup>nd</sup> reading & vote anticipated
5. **COUNCIL LIAISON REPORTS**
6. **CONSENT AGENDA**
7. **UNFINISHED BUSINESS**
  - a. Donation Request – All-American Miss Contestant – vote anticipated
  - b. Update Information – Phosphate Based Corrosion Inhibitors
8. **NEW BUSINESS**
  - a. Event Approval – Cultura Plenera – Puerto Rico in Brunswick 2026 – vote anticipated
9. **ADJOURN**

**City of Brunswick**  
**City Council Closed Meeting Statement**

The Brunswick City Council met in closed session on October 21, 2025 at 6:01pm. The purpose of this meeting was to discuss an upcoming appointment of a vacant Council Member position. The authority to close this meeting was found in Section 3-305(b) of the Annotated Code of Maryland. Persons attending the session were Mayor Nathan Brown; Council Members John Caves, Andy St. John, Brian Sandusky, Eric Smothers, and Daniel Yochelson. Staff Members Jeremy Mose and Carrie Myers were present.



THE  
CITY OF BRUNSWICK  
MARYLAND

1 WEST POTOMAC STREET · BRUNSWICK, MARYLAND 21716 · (301) 834-7500

**MAYOR AND COUNCIL OF BRUNSWICK  
ORDINANCE NUMBER 624**

**AN ORDINANCE OF THE MAYOR AND COUNCIL OF BRUNSWICK TO AMEND AND REVISE SECTIONS 10-2102 OF THE CITY OF BRUNSWICK CODE OF ORDINANCES ("CODE") TO ADHERE TO HOUSE BILL 1506, "MUNICIPALITIES – ENFORCEMENT OF ORDINANCES AND RESOLUTIONS".**

**WHEREAS**, changes to the above-referenced Sections of the Code of Ordinances were prepared and submitted to the Mayor and Council of Brunswick and vetted at public meetings on September 23, 2025, October 14, 2025 and October 28, 2025, which were properly advertised and conducted, and

**WHEREAS**, the City Council seeks to eliminate the maximum fine as \$1,000.00 and replace it with the maximum fine as \$5,000.00, according to the House Bill 1506 legislation, and

**WHEREAS**, Ordinance 624 was drafted and presented as a discussion at a regular meeting of the Mayor and Council of Brunswick was held on September 23, 2025, and presented as a first reading at a regular meeting of the Mayor and Council of Brunswick and a Public Hearing was held on October 14, 2025, and a second reading of Ordinance 624 was held on October 28, 2025.

Revised text is **bold**, CAPITALIZED, and underscored. Eliminated text has been ~~stricken~~.

Section 10-2102. - General municipal infraction penalties/fines.

Generally, the initial penalty or fine for the first commission of a municipal infraction is \$50.00 and the maximum initial penalty or fine for the first commission of a municipal infraction is \$300.00, unless another fine has been enumerated under Section 10-2202. The maximum penalty or fine for the second commission of the municipal infraction is \$600.00 in addition to the initial penalty or fine imposed. **ADDITIONAL FINES MAY BE IMPOSED NOT TO EXCEED A CUMULATIVE AMOUNT OF FIVE THOUSAND DOLLARS (\$5,000) FOR FAILURE TO CORRECT AN INFRACTION.**

**(Ord. No. 624, 10-28-2025)**

**NOW THEREFORE BE IT ENACTED AND ORDAINED** by the Mayor and Council of Brunswick, that pursuant to the authority granted to it by the Land Use Article Title 11, Subtitle 1 of the Annotated Code of Maryland, Article 4 of the Charter of the City of Brunswick, and Section 1-1204 of the Brunswick City Code.

**PASSED** this 28th day of October, 2025 by a vote of \_\_\_ for and \_\_\_ against, \_\_\_ abstaining and \_\_\_ absent.

**ATTEST:**

COUNCIL OF THE CITY OF BRUNSWICK

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Julie Martorana  
City Administrator

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Name: Brian Sandusky  
Title: Mayor Pro Tem

**APPROVED** this 28th day of October, 2025.

**EFFECTIVE** this 28th day of October, 2025.

**ATTEST:**

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Julie Martorana  
City Administrator

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Nathan Brown  
Mayor

Date: \_\_\_\_\_

**MAYOR AND COUNCIL OF BRUNSWICK**

**SPECIAL ORDINANCE NO. 625**

**GENERAL OBLIGATION BORROWING FOR CERTAIN CAPITAL PROJECTS,  
INCLUDING ISSUANCE OF A BOND ANTICIPATION NOTE  
IN CALENDAR YEAR 2025**

**A SPECIAL ORDINANCE AUTHORIZING AND EMPOWERING MAYOR AND COUNCIL OF BRUNSWICK (THE “CITY”) TO ISSUE AND DELIVER, UPON ITS FULL FAITH AND CREDIT, (1) ONE OR MORE SERIES OF GENERAL OBLIGATION BONDS FROM TIME TO TIME IN AN ORIGINAL AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$18,200,000.00 (THE “AUTHORIZED BONDS”), AND (2) ONE OR MORE SERIES OF GENERAL OBLIGATION REFUNDING BONDS FROM TIME TO TIME IN AN ORIGINAL AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED 130% OF THE PRINCIPAL AMOUNT OF THE BONDS BEING REFUNDED THEREFROM (THE “AUTHORIZED REFUNDING BONDS”), PURSUANT TO THE AUTHORITY IDENTIFIED HEREIN, THE PROCEEDS THEREOF TO BE USED AND APPLIED FOR THE PURPOSE OF FINANCING, REIMBURSING OR REFINANCING (AS APPLICABLE) COSTS OF THE PUBLIC PURPOSE PROJECTS AND RELATED COSTS DESCRIBED HEREIN; PROVIDING THAT THE COUNCIL OF THE CITY (THE “COUNCIL”) SHALL DETERMINE OR PROVIDE FOR THE DETERMINATION OF DETAILS RELATING TO SUCH AUTHORIZED BONDS AND SUCH AUTHORIZED REFUNDING BONDS BY RESOLUTION; AUTHORIZING THE ISSUANCE BY THE CITY OF A SERIES OF GENERAL OBLIGATION BOND ANTICIPATION NOTES IN THE FORM OF A SINGLE NOTE IN AN ORIGINAL PRINCIPAL AMOUNT NOT TO EXCEED \$18,200,000.00 (THE “2025 BAN”) TO FINANCE OR REIMBURSE ON AN INTERIM BASIS COSTS OF THE PUBLIC PURPOSE PROJECTS AND TO PAY OR REIMBURSE RELATED COSTS AS DESCRIBED HEREIN; PRESCRIBING THE FORM AND TENOR OF THE 2025 BAN AND THE TERMS AND CONDITIONS FOR THE ISSUANCE AND SALE THEREOF AT PRIVATE SALE THROUGH A DIRECT PURCHASE TRANSACTION TO MANUFACTURERS AND TRADERS TRUST COMPANY OR ITS DESIGNEE (THE “BANK”); PRESCRIBING THE TERMS AND CONDITIONS OF THE 2025 BAN AND CERTAIN DETAILS INCIDENT TO THE SALE, ISSUANCE AND DELIVERY OF THE 2025 BAN AND AUTHORIZING ONE OR MORE SPECIFIED OFFICIALS TO DETERMINE OTHER FINAL DETAILS WITH RESPECT TO THE 2025 BAN; PROVIDING FOR THE DISBURSEMENT AND INVESTMENT OF THE PROCEEDS OF THE 2025 BAN; COVENANTING TO ISSUE THE AUTHORIZED BONDS IN ANTICIPATION OF WHICH THE 2025 BAN IS ISSUED AS SOON AS THERE IS NO LONGER A REASON FOR DEFERRING THEIR ISSUANCE; MAKING OR PROVIDING FOR CERTAIN REPRESENTATIONS, COVENANTS AND DESIGNATIONS RELATING TO THE TAX-EXEMPT STATUS OF THE 2025 BAN; AUTHORIZING MODIFICATIONS OF THE 2025 BAN TO BE MADE OR PROVIDED FOR BY RESOLUTION; PROVIDING FOR THE IMPOSITION OF TAXES NECESSARY FOR THE PROMPT PAYMENT OF DEBT SERVICE ON THE 2025 BAN,**

**ANY ISSUED AUTHORIZED BONDS AND ANY ISSUED AUTHORIZED REFUNDING BONDS (COLLECTIVELY, THE “OBLIGATIONS”); PROVIDING THAT THE FULL FAITH AND CREDIT AND UNLIMITED TAXING POWER OF THE CITY ARE PLEDGED TO THE PAYMENT OF DEBT SERVICE ON THE OBLIGATIONS; PROVIDING THAT DEBT SERVICE ON THE OBLIGATIONS ALSO MAY BE PAID FROM ANY OTHER SOURCES OF REVENUE LAWFULLY AVAILABLE FOR SUCH PURPOSE; PROVIDING FOR ALLOCATION AND REALLOCATION OF PROCEEDS OF THE OBLIGATIONS; PROVIDING THAT THE PROVISIONS OF THIS ORDINANCE SHALL BE LIBERALLY CONSTRUED; AND GENERALLY RELATING TO THE SALE, ISSUANCE, DELIVERY AND PAYMENT OF AND FOR THE OBLIGATIONS, PARTICULARLY THE 2025 BAN.**

### **RECITALS**

**WHEREAS**, Mayor and Council of Brunswick, a municipal corporation of the State of Maryland and a municipality within the meaning of the Enabling Act, the Bond Anticipation Note Act and the Refunding Act identified below (the “City”), is authorized and empowered by Sections 19-301 to 19-309, inclusive, of the Local Government Article of the Annotated Code of Maryland, as replaced, supplemented or amended (the “Enabling Act”), and the Charter of the City of Brunswick, as replaced, supplemented or amended (the “Charter”), to borrow money for any public purpose and to evidence such borrowing by the issuance and sale of its general obligation bonds; and

**WHEREAS**, Sections 19-211 to 19-223, inclusive, of the Local Government Article of the Annotated Code of Maryland (previously codified as Sections 9 to 11, inclusive, of Article 23A of the Annotated Code of Maryland) as replaced, supplemented or amended (the “Bond Anticipation Note Act”), authorize the City to issue general obligation bond anticipation notes in order to provide interim financing for any public purpose prior to the issuance of general obligation bonds for such purpose; and

**WHEREAS**, the City has determined to undertake certain public purpose projects generally identified as follows: (i) WWTP Upgrade, (ii) Reservoir Upgrade, (iii) Sports Complex Improvements, and (iv) B&O Railroad Park Improvements (collectively, the “Projects” and, individually, a “Project”); and

**WHEREAS**, in connection with undertaking the Projects described in the preceding WHEREAS clause, the City intends to borrow money to finance or reimburse all or any portion of the following activities and expenses relating to the Projects, as applicable: land and right-of-way acquisition and development; acquisition of other property rights; site and utility improvements, including, without limitation, grading, landscaping, paving and repaving, sidewalk, curb, gutter, storm water, water and sewer improvements, lighting, amenities, and related or similar activities and expenses; planning, design, engineering, architectural, feasibility, testing, study, surveying, document development, bidding, permitting, inspection, construction management, and related or similar activities and expenses; demolition, razing and removal; acquisition, construction, expansion, reconstruction, replacement, renovation, rehabilitation, upgrading, improvement, installation,

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furnishing and equipping activities and expenses, and related or similar activities and expenses; contingencies; financial, administrative and legal expenses; costs of issuance of any borrowing relating to any such project; interest during construction and for a reasonable period thereafter (whether or not expressly so stated), subject to the limits of any applicable law; and any such costs that may represent the City’s share or contribution to the financing or reimbursement of costs of any such Project (collectively, “Costs of the Projects” or “Costs” or, individually, a “Cost”); and

**WHEREAS**, the City has determined that it needs to borrow money to finance or reimburse a portion of the Costs of the Projects and related borrowing costs; and

**WHEREAS**, Davenport & Company LLC, the Securities and Exchange Commission and Municipal Securities Rulemaking Board registered municipal advisor to the City, which is often referred to as the financial advisor to the City (including in this Ordinance), has recommended that the City issue a series of general obligation bond anticipation notes in order to provide interim financing for the Costs of the Projects due to (i) the potential availability of future funding from other sources that could be used to prepay or pay at maturity a portion of the issued series of bond anticipation notes, and (ii) the possibility that interest rates on long-term general obligation bonds may be lower than they are currently at the time the City might wish to issue longer term bonds to prepay or pay at maturity the then-outstanding bond anticipation notes; provided that, (y) there is no guarantee that any such potential funding referenced in clause (i) will be realized and (z) it is impossible to predict future interest rate trends; and

**WHEREAS**, the general obligation borrowing powers of the City were previously provided for in Section 16.9-1 of the Charter; and

**WHEREAS**, pursuant to Charter Amendment Resolution 2025-01, adopted by the Council of the City on August 26, 2025 and scheduled to be effective in accordance with applicable law on October 15, 2025, the City repealed and re-enacted, with amendments, the Charter that was previously in effect, including adopting a different numbering system for Charter sections, moving certain Charter sections, and substantially rewriting certain Charter sections, including the section regarding the City’s general obligation borrowing powers; and

**WHEREAS**, no petition for referendum with respect to Charter Amendment Resolution 2025-01 was submitted within the applicable time period provided for by statute and, accordingly, the general obligation borrowing powers of the City will be in Section 617 of the re-enacted Charter as of October 15, 2025 and the Bond Anticipation Note Act further authorizes the City to issue general obligation bond anticipation notes; and

**WHEREAS**, the City has determined to issue a series of general obligation bond anticipation notes in order to finance or reimburse Costs of the Projects on an interim basis plus related costs of issuance (which constitutes a Cost), and as required by the Bond Anticipation Note Act, to authorize the issuance of one or more series of general obligation bonds for the purpose of financing, reimbursing or refinancing Costs of the Projects (including costs of issuance of such bonds) on a longer term basis; and

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**WHEREAS**, the Bond Anticipation Note Act and Section 617 of the Charter provide authority for the City to issue general obligation bond anticipation notes at private sale; and

**WHEREAS**, the financial advisor to the City recommended that, notwithstanding the maximum original principal amount of the series of bond anticipation notes provided for in this Ordinance, due to the ability to time the market and to negotiate with potential lenders, the lower costs of issuance typically associated with a private sale that involves a direct purchase by a financial institution as compared to a negotiated underwriting or a public sale at competitive bid, the shorter time period to get to closing with a direct purchase transaction by a financial institution, and the reduced burden on City staff with such a method of sale, it was more expedient to pursue a private sale of the contemplated series of general obligation bond anticipation notes through a direct purchase transaction; and

**WHEREAS**, the financial advisor to the City, with the participation of the City Administrator of the City (the “City Administrator”), the Assistant City Administrator of the City (the “Assistant City Administrator”), the Director of Finance Administration of the City (the “Director of Finance Administration”), other City staff, and bond counsel to the City, provided for the distribution to local, regional and national banks and other financial institutions of a request for proposals dated September 8, 2025 for a loan to be evidenced by a series of general obligation bond anticipation notes in the form of a single note in order to respectively finance or reimburse Costs of the Projects (including related costs of issuance), in an effort to determine the potential lender likely to offer the most beneficial interest rate and other beneficial terms for such series of the bond anticipation notes and, thereby, to obtain for the City, as nearly as possible, the best possible results for the sale of the contemplated series of bond anticipation notes without conducting a negotiated underwriting or the solicitation of competitive bids at public sale; and

**WHEREAS**, as recommended by City staff, the Council has determined to sell the contemplated series of general obligation bond anticipation notes to Manufacturers and Traders Trust Company, which offered desirable terms for such series; and

**WHEREAS**, pursuant to the authority of Section 19-207 of the Local Government Article of the Annotated Code of Maryland, as replaced, supplemented or amended (the “Refunding Act”), and Section 617 of the Charter, the City desires to authorize the issuance of one or more series of general obligation refunding bonds from time to time in order to (i) currently refund or advance refund in whole or in part any issued series of the general obligation bonds authorized by this Ordinance then outstanding, and (ii) finance or reimburse related costs, including costs of issuance, as described herein.

**SECTION 1. NOW, THEREFORE, BE IT ENACTED AND ORDAINED** by the Mayor and Council of the City of Brunswick that:

(a) The Recitals hereto constitute an integral part of this Ordinance and are incorporated herein by reference. Capitalized terms used in the Sections of this Ordinance and not defined herein shall have the meanings given to such terms in the Recitals.

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(b) References in this Ordinance to any official by title shall be deemed to refer (i) to any official authorized under the Charter, the code of ordinances of the City (the “City Code”), or other applicable law or authority to act in such titled official’s stead during the absence or disability of such titled official, (ii) to any person who has been elected, appointed or designated to fill such position in an acting or interim capacity under the Charter, the City Code, or other applicable law or authority, (iii) to any person who serves in a “deputy,” “associate” or “assistant” capacity as such an official, provided that the applicable responsibilities, rights or duties referred to herein have been delegated to such deputy, associate or assistant in accordance with the Charter, the City Code, or other applicable law or authority, and/or (iv) to the extent an identified official commonly uses another title not provided for in the Charter or the City Code, the official, however known, who is charged under the Charter, the City Code, or other applicable law or authority with the applicable responsibilities, rights or duties referred to herein. For example, (i) the Mayor Pro Tempore of the City (the “Mayor Pro Tempore”) is clothed with all the powers and authority of the Mayor in the absence of the Mayor pursuant to Section 206 of the Charter, (ii) the Assistant City Administrator assumes the roles and obligations of the City Administrator in the absence of the incumbent City Administrator, including having the authority to sign all documents relating to City affairs, and (iii) the Director of Finance Administration is also sometimes referred to as the Director, Finance/Administration, the Director of Finance and Administration, or the Director of Administration or by similar terms.

(c) Notwithstanding anything to the contrary contained in this Ordinance, in the event the position of any official who is referred to by title in this Ordinance is vacant or the person holding such position is absent, disabled or otherwise unavailable at the time any action authorized to be taken by such official in accordance with the provisions of this Ordinance shall occur, and no person has authority to act in such official’s stead as contemplated by subsection (b) above, references in this Ordinance to such official shall be deemed to (i) be to the City Administrator if the positions of the Mayor and the Mayor Pro Tempore are both vacant or in the absence, disability or unavailability of both the Mayor and the Mayor Pro Tempore, and (ii) refer to any other appropriate official of the City designated by the Council by appropriate action. In addition, in the event the City Administrator executes the 2025 BAN (as defined in Section 5(a) hereof) due to the absence or disability of the Mayor and the Mayor Pro Tempore or due to a vacancy in the position of the Mayor and the Mayor Pro Tempore, the Director of Finance Administration or, in the event the position of the Director of Finance Administration is vacant or in the absence, disability or unavailability of the incumbent Director of Finance Administration, the Assistant City Administrator shall attest to signatures of City officials and the impression or affixing of the City seal on the 2025 BAN. Notwithstanding the foregoing, in the event two or more officials are charged with responsibility for taking any actions in accordance with the provisions of this Ordinance and only one such position is filled at the applicable time (taking into account any such position filled in a temporary capacity), any such action may be taken solely by the remaining official (including by any such official serving in a temporary capacity).

(d) References in this Ordinance to the “par amount” of the Authorized Bonds, the 2025 BAN, or the Authorized Refunding Bonds (each as defined herein) shall be construed to mean the principal amount of such Authorized Bonds, the 2025 BAN, or such Authorized Refunding Bonds, as applicable. References in this Ordinance to the “proceeds” of any of the Authorized Bonds, the 2025 BAN, or the Authorized Refunding Bonds shall be construed to mean par amount, net original

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issue premium realized upon sale and/or investment earnings, as applicable. References in this Ordinance to “investment earnings” shall be construed to include interest income.

(e) References in this Ordinance to the term “official” shall be construed to include “employee,” to the extent applicable.

(f) References in this Ordinance to the term “owner” with respect to the Authorized Bonds, the 2025 BAN or the Authorized Refunding Bonds shall be construed to refer to the owners in whose name such instruments are registered with the applicable registrar and, with respect to any references in this Ordinance to notice to or the consent of the owners of the applicable instruments not being required, shall also be construed to refer to the beneficial owners of such instruments when held in book-entry only form.

(f) Notwithstanding any references in this Ordinance to manual signatures, to the extent that applicable laws, orders, regulations or other authority allow for signatures to be made by facsimile, electronic or other means, the provisions of such applicable laws, orders, regulations or other authority allowing signatures to be made in a manner other than manually shall be deemed to supersede the provisions of this Ordinance. In addition, to the extent not contrary to applicable law, any signatures to this Ordinance may be made by facsimile, electronic or other means.

**SECTION 2. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) Pursuant to the authority of the Enabling Act, Section 617 of the Charter and any other applicable law, the City is hereby authorized and empowered to borrow money and incur indebtedness through the issuance of its general obligation bonds in one or more series from time to time in the original aggregate principal amount not to exceed Eighteen Million Two Hundred Thousand Dollars (\$18,200,000.00) for the public purpose of financing, reimbursing or refinancing all or a portion of one or more components of the Costs of the Projects (each, a “series of the Authorized Bonds” and, collectively, the “Authorized Bonds”). Any series of the Authorized Bonds may be issued as one or more bonds and any such bond may be issued in installment form and/or draw-down form. Any series of the Authorized Bonds may be issued in any future fiscal year of the City.

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(b) The maximum original aggregate principal amount of the Authorized Bonds to be appropriated or applied to Costs of the Projects (exclusive of any net original issue premium realized upon sale or investment earnings that may be applied for such purposes) shall be allocated to Costs of the Projects in the maximum principal amount set forth opposite each such purpose in the table below:

	<b>Description of the Projects (Including Costs of Issuance)</b>	<b>Maximum Principal Amount</b>
1	WWTP Upgrade	\$ 8,300,000
2	Reservoir Upgrade	6,950,000
3	Sports Complex Improvements	2,500,000
4	B&O Railroad Park Improvements	300,000
5	Costs of Issuance	<u>150,000</u>
	TOTAL	<u>\$18,200,000</u>

(c) Costs of issuance as set forth in the table in subsection (b) above constitute a Cost of the Projects and are set forth as a separate line item for purposes of any contemplated reallocation of the proceeds of the Authorized Bonds or the 2025 BAN provided for in this Ordinance.

(d) Notwithstanding the provisions of subsection (b) above, to the extent proceeds of any issued series of the Authorized Bonds are used to prepay or pay in whole or in part principal, premium and/or interest on the 2025 BAN, to pay or reimburse costs of issuance of such series of the Authorized Bonds, and to pay any funded interest on such series of the Authorized Bonds, proceeds of such series of the Authorized Bonds shall be allocated to such purposes in or as provided in accordance with the resolution providing for the issuance of such series of the Authorized Bonds, and the application of proceeds of such series of the Authorized Bonds for such purposes shall be deemed the payment of Costs of the Projects for purposes of this Ordinance.

(e) It is the intention of the Council that, without having to amend this Ordinance, unless an amendment is necessary to expand the definition of “Costs of the Projects,” and without notice to or the consent of the owners of any issued series of the Authorized Bonds or the owner of the 2025 BAN, as applicable, the principal amount of any issued series of the Authorized Bonds or of the 2025 BAN, as applicable, may be spent on any applicable Costs of the Projects, notwithstanding the descriptive names used for the Projects in the table in subsection (b) above, including, without limitation, costs related to changes in the scope of and/or name of any Project effected through applicable budgetary procedures or applicable law.

(f) The City, without having to amend this Ordinance and without notice to or the consent of the owners of any issued series of the Authorized Bonds or the owner of the 2025 BAN, as applicable, may allocate and reallocate the maximum principal amount of any issued series of the Authorized Bonds or of the 2025 BAN (exclusive of any net original issue premium realized upon sale or investment earnings that may be applied for such purposes) to be spent on Costs of the Projects

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among any of the Projects for which such series of the Authorized Bonds or the 2025 BAN, as applicable, was issued in compliance with applicable budgetary procedures or applicable law.

(g) The Council, by enactment of an ordinance that supplements and amends this Ordinance (a “supplemental ordinance”) and, to the extent applicable, by adoption of one or more resolutions that supplement and amend any corresponding resolution or resolutions or that are adopted in furtherance of any such supplemental ordinance, and without notice to or consent of the owners of any issued series of the Authorized Bonds or the owner of the 2025 BAN, as applicable, may reallocate any portion of the principal amount thereof to be spent on Costs of the Projects (as such definition may be amended by supplemental ordinance) of one or more additional projects identified in such supplemental ordinance and, in such event, (i) references in this Ordinance to the “Projects” shall be deemed to include the Projects identified in subsection (b) above and all such additional projects (unless any original or additional project is removed entirely from the definition of the Projects by a supplemental ordinance), and (ii) references in this Ordinance to “Costs of the Projects” shall be deemed to include any modifications to such definition, as applicable. After any such reallocation is made by supplemental ordinance, the Council, without having to further amend this Ordinance and without notice to or the consent of the owners of any issued series of the Authorized Bonds or the owner of the 2025 BAN, as applicable, may reallocate the maximum principal amount of any issued series of the Authorized Bonds or of the 2025 BAN, as applicable, to be spent on Costs of the Projects among all such authorized projects in compliance with applicable budgetary procedures or applicable law.

(h) Subject to the foregoing provisions, by resolution or as otherwise allowed by applicable law, and without notice to or the consent of the owners of any issued series of the Authorized Bonds or the owner of the 2025 BAN, as applicable, the Council may determine or provide for the determination of, and subsequently reallocate, how any unexpended par amount of any series of the Authorized Bonds or of the 2025 BAN, as applicable, net original issue premium realized upon sale and/or any investment earnings shall be expended, which may include, without limitation, on Costs of the Projects (including costs of issuance), and/or on debt service payable or prepayable on any such series of the Authorized Bonds or on the 2025 BAN, as applicable, to the extent not prohibited by applicable law.

**SECTION 3. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) Pursuant to the authority of the Enabling Act, Section 617 of the Charter, this Ordinance and any other applicable law, the Council, prior to the sale, issuance and delivery of each series of the Authorized Bonds, shall adopt a resolution or resolutions specifying, prescribing, determining, providing for or approving such matters, details, forms (including, without limitation, the form or substantially final form of the Authorized Bonds of such series), documents or procedures as may be required by the Enabling Act, Section 617 of the Charter, other applicable law or this Ordinance or as the Council may deem appropriate for the authorization, sale, security, issuance, delivery, payment, prepayment or redemption of or for such series of the Authorized Bonds, subject to the limitations of any applicable law. Any such resolution may, subject to the limitations of any applicable law, set forth, determine or provide for the determination of, provide for, or approve or provide for the approval of, among other matters, as applicable, the designation of such series of the

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Authorized Bonds; the date of issuance of such series of the Authorized Bonds; the original aggregate principal amount of such series of the Authorized Bonds; the denomination or denominations of such series of the Authorized Bonds; the maturity or maturities of such series of the Authorized Bonds, or the method of determining such maturity or maturities; the principal installment or installments (including, without limitation, serial maturities and/or mandatory sinking fund installments) payable on such series of the Authorized Bonds or the method of determining such principal amounts; the rate or rates of interest, or the method of determining the rate or rates of interest, payable on such series of the Authorized Bonds, which may be fixed or variable; provisions for the payment of late fees, additional interest and/or penalties payable with respect to such series of the Authorized Bonds and/or adjustments to interest rates; the purchase price for such series of the Authorized Bonds (which may be at, above or below par value) or the method of determining the purchase price; provisions relating to the prepayment or redemption of such series of the Authorized Bonds at the City's option or by mandatory sinking fund payments; provisions allowing the owners of such series of the Authorized Bonds to put or cause the prepayment or redemption of the same at their option; the manner of selling such series of the Authorized Bonds, which may be public or private sale, including, without limitation, by solicitation of competitive bids after publication or dissemination of the notice of sale or a summary thereof, by negotiated underwriting, or by a direct purchase transaction (in any manner permitted by applicable law), and all matters in connection therewith, including any forms or substantially final forms of documents, agreements, certificates, instruments or notices authorized or required by applicable law; provisions for the execution (and to the extent applicable, sealing) of such series of the Authorized Bonds; whether any net original issue premium realized upon sale shall be applied to reduce the par amount of such series of the Authorized Bonds to be issued for the intended purposes; any limitations on the Costs of the Projects on which the proceeds of such series of the Authorized Bonds may be expended and further provisions for the appropriation, disposal and investment of such proceeds; unless otherwise required by applicable law, the selection of any bond registrar, paying agent, investment bidding agent or other appropriate service providers in connection with such series of the Authorized Bonds; certifications, representations, determinations, designations or elections relating to the tax-exempt or taxable status of interest payable on such series of the Authorized Bonds; any source of revenue from which such series of the Authorized Bonds will be payable in the first instance; and all other terms and conditions pursuant to which such series of the Authorized Bonds will be issued, sold and delivered. Among other matters, the Council by resolution may authorize, approve or otherwise provide for (i) payment of any commitment fee, breakage fee or other fee and any other costs (including other parties' legal costs and expenses) payable in connection with any series of the Authorized Bonds, (ii) the obtaining of credit enhancement or liquidity enhancement for any series of the Authorized Bonds (and the negotiation, approval, execution and delivery of any agreements or documents relating thereto), and (iii) any other agreements, documents, instruments or determinations necessary or desirable to enhance the marketability of or as security for any series of the Authorized Bonds, including, without limitation, any ratings, any official statement or similar disclosure document or any continuing disclosure undertaking required to satisfy the requirements of Securities and Exchange Commission Rule 15c2-12. By resolution the Council may delegate to one or more City officials the authority to make or provide on behalf of the City any of the determinations, approvals or other decisions contemplated by this Section 3. Any resolution may specify, prescribe, determine or provide for the determination of, provide for, or approve or provide for the approval of, the matters identified in this Section 3 for more than one series of the Authorized Bonds.

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(b) By resolution, the Council may determine that any series of the Authorized Bonds may be consolidated with any bonds and/or refunding bonds authorized by the Council and issued as a single series of bonds and/or refunding bonds, as applicable.

(c) For the purpose of paying the principal of and interest on any issued series of the Authorized Bonds when due, the City shall impose or cause to be imposed in all fiscal years in which such series of the Authorized Bonds is outstanding, upon all real and tangible personal property in the City that is subject to assessment for unlimited municipal taxation, ad valorem taxes at a rate and in an amount sufficient to provide for the payment of the principal of and interest on such series of the Authorized Bonds due in each such fiscal year. If the proceeds from the taxes so imposed in any such fiscal year are inadequate for such payment, additional taxes shall be imposed in the succeeding fiscal year to make up such deficiency.

(d) The full faith and credit and unlimited taxing power of the City are pledged to the prompt payment of the principal of and interest on any issued series of the Authorized Bonds as and when they become due and payable and to the imposition of the taxes hereinabove described as and when such taxes may become necessary in order to provide sufficient funds to meet the debt service requirements of such series of the Authorized Bonds. The City hereby covenants and agrees with the owners, from time to time, of such series of the Authorized Bonds to impose the taxes hereinabove described and to take any further action that lawfully may be appropriate from time to time during the period that any portion of such series of the Authorized Bonds remains outstanding and unpaid to provide the funds necessary to pay promptly the principal thereof and the interest due thereon.

(e) The foregoing provisions shall not be construed so as to prohibit the City from paying the principal of and interest on any issued series of the Authorized Bonds from the proceeds of the sale of any other obligations of the City or from any other funds legally available for that purpose including, without limitation, any issued series of the Authorized Refunding Bonds. Subject to applicable law, the City may apply to the payment of the principal of or interest any issued series of the Authorized Bonds any funds received by it from the State of Maryland or the United States of America, or any governmental agency or instrumentality, or from any other source, if the funds are granted or paid to the City for the purpose of assisting the City in accomplishing the costs of the type or types of projects which the applicable series of the Authorized Bonds is issued to finance, reimburse or refinance or are otherwise available for such purpose, and to the extent of any such funds received or receivable in any fiscal year, the taxes hereby required to be imposed may be reduced proportionately.

**SECTION 4. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) Pursuant to the authority of the Enabling Act, the Refunding Act, Section 617 of the Charter and any other applicable law, the City is hereby authorized and empowered to borrow money and incur indebtedness through the issuance of its general obligation refunding bonds in one or more series from time to time (each, a “series of the Authorized Refunding Bonds” and, collectively, the “Authorized Refunding Bonds”), for the purpose of currently refunding or advance refunding in whole or in part any of the Authorized Bonds then outstanding, including paying all or any portion of the following: outstanding principal, any prepayment or redemption premium, and/or interest accrued or to accrue to the date or dates of prepayment, redemption,

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purchase or maturity of the Authorized Bonds to be refunded, paying costs and expenses in connection with the sale, issuance and delivery of such series of the Authorized Refunding Bonds (including, without limitation, legal and financial costs and costs of any credit enhancement or liquidity enhancement), and, to the extent determined or provided for by the Council by resolution, paying interest on such series of the Authorized Refunding Bonds, for the public purpose of (A) realizing savings to the City in the total cost of debt service on a direct comparison or present value basis, (B) debt restructuring that reduces the total cost of debt service, (C) debt restructuring that is determined to be in the best interests of the City, to be consistent with the City's long-term financial plan, and to realize a financial objective of the City, including improving the relationship of debt service to any source of payment such as taxes, assessments or other charges, and/or (D) for any other purpose then authorized by the Refunding Act or other applicable law, and as determined or provided for by the Council by resolution; provided that, the original aggregate principal amount of any series of the Authorized Refunding Bonds shall not exceed one hundred thirty percent (130%) of the aggregate principal amount of the Authorized Bonds refunded therefrom. Any such series of the Authorized Refunding Bonds may consist of one or more bonds and any bond may be issued in installment form and/or draw-down form. Any series of the Authorized Refunding Bonds may be issued in any future fiscal year of the City.

(b) Prior to the sale, issuance and delivery of each series of the Authorized Refunding Bonds, the Council shall adopt a resolution or resolutions pursuant to the authority of the Refunding Act, Section 617 of the Charter, any other applicable law and this Ordinance authorizing such series of the Authorized Refunding Bonds and specifying, prescribing, determining or providing for the determination of, providing for, or approving or providing for the approval of, with respect to such series of the Authorized Refunding Bonds, the same types of matters, details, forms, documents, procedures and determinations detailed in Section 3(a) hereof that may be made or addressed with respect to any series of the Authorized Bonds, to the extent applicable to such series of the Authorized Refunding Bonds, and as otherwise may be authorized or required by applicable law, including, without limitation, the purposes of the Refunding Act or other applicable law to be achieved by the issuance of such series of the Authorized Refunding Bonds; whether any net original issue premium realized upon sale shall be applied to reduce the par amount of such series of the Authorized Refunding Bonds to be issued for the intended purposes; unless otherwise required by applicable law, the selection of any escrow agent, verification consultant, escrow bidding agent or other service provider; the determination of the Authorized Bonds to be refunded in whole or in part from such series of the Authorized Refunding Bonds; and any agreements, documents or other instruments necessary or desirable in connection with the refunding. By resolution the Council may delegate to one or more City officials the authority to make any of the determinations, approvals or decisions contemplated by this Section 4. Any resolution may specify, prescribe, determine or provide for the determination of, provide for, or approve or provide for the approval of, the details required or authorized by this Section 4 for more than one series of the Authorized Refunding Bonds.

(c) By resolution, the Council may determine that any series of the Authorized Refunding Bonds may be consolidated with any bonds and/or refunding bonds authorized by the Council and issued as a single series of bonds and/or refunding bonds, as applicable.

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(d) By resolution or as otherwise allowed by applicable law, and without notice to or the consent of the owners of any issued series of the Authorized Refunding Bonds, the Council may determine or provide for the determination of, and subsequently reallocate, how any unexpended par amount of such series of the Authorized Refunding Bonds, net original issue premium realized upon sale and/or investment earnings shall be expended, which may include, without limitation, on refunding the applicable Authorized Bonds, on costs of issuance of such series of the Authorized Refunding Bonds, and/or on debt service payable or prepayable on such series of the Authorized Refunding Bonds, to the extent not prohibited by applicable law.

(e) For the purpose of paying the principal of and interest on any issued series of the Authorized Refunding Bonds when due, the City shall impose or cause to be imposed in all fiscal years in which such series of the Authorized Refunding Bonds is outstanding, upon all real and tangible personal property in the City that is subject to assessment for unlimited municipal taxation, ad valorem taxes at a rate and in an amount sufficient to provide for the payment of the principal of and interest on such series of the Authorized Refunding Bonds due in each such fiscal year. If the proceeds from the taxes so imposed in any such fiscal year are inadequate for such payment, additional taxes shall be imposed in the succeeding fiscal year to make up such deficiency.

(f) The full faith and credit and unlimited taxing power of the City are pledged to the prompt payment of the principal of and interest on any issued series of the Authorized Refunding Bonds as and when they become due and payable and to the imposition of the taxes hereinabove described as and when such taxes may become necessary in order to provide sufficient funds to meet the debt service requirements of such series of the Authorized Refunding Bonds. The City hereby covenants and agrees with the owners, from time to time, of such series of the Authorized Refunding Bonds to impose the taxes hereinabove described and to take any further action that lawfully may be appropriate from time to time during the period that any portion of such series of the Authorized Refunding Bonds remains outstanding and unpaid to provide the funds necessary to pay promptly the principal thereof and the interest due thereon.

(g) The foregoing provisions shall not be construed so as to prohibit the City from paying the principal of and interest on any issued series of the Authorized Refunding Bonds from the proceeds of the sale of any other obligations of the City or from any other funds legally available for that purpose. Subject to applicable law, the City may apply to the payment of the principal of or interest any issued series of the Authorized Refunding Bonds any funds received by it from the State of Maryland or the United States of America, or any governmental agency or instrumentality, or from any other source, if the funds are granted or paid to the City for the purpose of assisting the City in accomplishing the costs of the type or types of projects which the applicable series of the Authorized Refunding Bonds is issued to refinance or are otherwise available for such purpose, and to the extent of any such funds received or receivable in any fiscal year, the taxes hereby required to be imposed may be reduced proportionately.

**SECTION 5. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) Pursuant to the authority of the Enabling Act, the Bond Anticipation Note Act, Section 617 of the Charter and this Ordinance, the City hereby determines to issue and sell, upon its full faith and credit, a series of general obligation bond anticipation notes in the form of a single

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general obligation bond anticipation note, prior to and in anticipation of the sale of any series of the Authorized Bonds, for the public purpose of financing or reimbursing on an interim basis all or a portion of any one or more components of the Costs of the Projects identified as items 1-4 in the table in Section 2(b) above, plus costs of issuance of such bond anticipation note. Such general obligation bond anticipation note shall be issued in an original principal amount not to exceed Eighteen Million Two Hundred Thousand Dollars (\$18,200,000.00) and shall be designated as the “Mayor and Council of Brunswick Public Improvements Bond Anticipation Note of 2025” (the “2025 BAN”). The Mayor, on behalf of the City, with the advice of the City Administrator and the Director of Finance Administration, is hereby authorized to determine prior to the delivery of the 2025 BAN that the 2025 BAN shall be issued in an original principal amount less than \$18,200,000.00 due to (i) a reduction in overall Costs of the Projects or (ii) the availability of other sources of funding to be applied to Costs of the Projects, such determination to be evidenced conclusively by the execution and delivery of the final form of the 2025 BAN in an original principal amount less than \$18,200,000.00. Proceeds of the 2025 BAN are hereby appropriated to finance or reimburse Costs of the Projects identified as items 1-4 in the table in Section 2(b) above on an interim basis and to finance or reimburse costs of issuance of the 2025 BAN.

(b) To the extent the proceeds of the 2025 BAN are not sufficient to fully fund on an interim basis the applicable Costs of the Projects and costs of issuance of the 2025 BAN, such remaining costs shall be funded from other available sources. Within the limitations set forth in the Bond Anticipation Note Act, the City may apply proceeds of the 2025 BAN to pay capitalized interest thereon.

**SECTION 6. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) The original principal amount of the 2025 BAN shall be applied to Costs of the Projects in amounts not exceeding the amounts set forth in the table in Section 2(b) of this Ordinance, subject to the further provisions of Section 2 of this Ordinance authorizing the reallocation of the principal amount of the 2025 BAN to Costs of the Projects or to costs of additional projects.

(b) If the Mayor, with the advice of the City Administrator and the Director of Finance Administration, determines to issue the 2025 BAN in an original principal amount less than \$18,200,000.00, the reduction in the maximum principal amount of the 2025 BAN to be applied to Costs of any of the Projects shall be reflected in the Tax Certificate provided for in Section 16 of this Ordinance.

(c) Proceeds of the 2025 BAN may be allocated and reallocated in accordance with the provisions of Section 2 of this Ordinance.

**SECTION 7. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) The Council hereby ratifies, confirms and approves and adopts as actions of the City all actions taken by the City Administrator, the Assistant City Administrator, the Director of Finance Administration and the financial advisor to the City to identify the banking institution or institutional investor that offered the most beneficial terms for the 2025 BAN, including, without limitation, the

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preparation and circulation by the financial advisor to the City of the request for proposals dated September 8, 2025 and further communications with any respondents or potential respondents. As authorized by the Bond Anticipation Note Act, the City hereby determines to sell the 2025 BAN at private sale in a direct purchase transaction to Manufacturers and Traders Trust Company (by whatever legal name known) or its designee (in any such case, the “Bank”), which private sale by direct purchase transaction is hereby deemed by the City to be in its best interest and in the interest of its citizens due, in part, to the ability of the City to negotiate terms, the beneficial interest rate and other attractive terms offered by the Bank, the ability to issue the 2025 BAN more quickly through such method of sale than by a public sale at competitive bid or a negotiated underwriting, the reduced burden on City staff with such a method of sale, and the lower costs of issuance typically incurred with a direct purchase transaction in comparison to a public sale at competitive bid or a negotiated underwriting. Therefore, and pursuant to the authority of the Enabling Act, the Bond Anticipation Note Act and Section 617 of the Charter, the 2025 BAN shall be sold to the Bank at a price of the par amount of the 2025 BAN, with no payment of accrued interest due upon delivery of the 2025 BAN. The 2025 BAN shall be registered in the name of the Bank or as otherwise specified by the Bank.

(b) The 2025 BAN shall be sold to the Bank to evidence a loan from the Bank and shall not be subject to resale to the general public. Accordingly, as a condition to delivery of the 2025 BAN and prior to issuance of the 2025 BAN, the Bank shall furnish to the City a certificate acceptable to bond counsel to the City generally to the effect that (i) the Bank has such knowledge and experience in financial and business matters, including purchase and ownership of tax-exempt municipal obligations, that it is capable of evaluating the risks and merits of the loan represented by the 2025 BAN; (ii) the Bank has made its own independent and satisfactory inquiry of the financial condition of the City, including inquiry into financial statements and other information relating to the financial condition of the City to which a reasonable lender would attach significance in making lending decisions, and of any other matters deemed to be relevant to a reasonably informed decision to purchase the 2025 BAN; (iii) the Bank has had the opportunity to ask questions and receive answers from knowledgeable individuals concerning the City and the 2025 BAN, all so that as a reasonable lender the Bank has been able to make a reasonably informed decision to purchase the 2025 BAN; (iv) the Bank is not purchasing the 2025 BAN as an “underwriter” or “Participating Underwriter” as defined in Securities and Exchange Commission Rule 15c2-12, as amended, replaced or supplemented) and is not purchasing for more than one account or with a view to distributing the 2025 BAN; (v) if the 2025 BAN is subsequently sold, transferred or disposed of, such sale, transfer or disposition will be made only in compliance with any applicable federal and state securities laws and any other applicable laws; (vi) the Bank understands and acknowledges that (A) the 2025 BAN (1) is not being registered under the Securities Act of 1933, as amended, and is not being registered or otherwise qualified for sale under the “blue sky” laws and regulations of any state, (2) will not be listed on any stock or other securities exchange, (3) will carry no rating from any rating service, (4) will not be readily marketable, (5) will not have a CUSIP number, and (6) will not be registered in book-entry only form with or through The Depository Trust Company, and (B) no disclosure document is being prepared in connection with the issuance and sale of the 2025 BAN; (vii) the Bank is (A) an “accredited investor” within the meaning of Rule 501(a)(1) of Regulation D under the Securities Act of 1933, as amended (the “1933 Act”) or (B) a “Qualified Institutional Buyer” as defined in

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Rule 144A under the Securities Act; (viii) the 2025 BAN is not transferable except to another “accredited investor” or a “Qualified Institutional Buyer” unless bond counsel to the City agrees otherwise, and the Bank understands that it may be required to hold the 2025 BAN to maturity since any sale prior to maturity may not be possible. The certifications set forth in this subsection (b) may be edited appropriately (i) to conform to standard language of the Bank, and/or (ii) to conform to standard language for such a certification commonly used by any applicable subsequent owner of the 2025 BAN.

**SECTION 8. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) The 2025 BAN shall be issued and sold upon the full faith and credit of the City, shall be dated the date of its delivery, and shall be issued in the form of a single, fully-registered bond anticipation note without coupons attached.

(b) The 2025 BAN shall mature, subject to prior prepayment as provided in Section 9 hereof, on November 1, 2030.

(c) The 2025 BAN shall bear interest from its date of issuance at a rate per annum of three and forty-seven hundredths of one percent (3.47%).

(d) Interest on the 2025 BAN shall be computed on a 30-day month/360-day year basis. For purposes of calculating the interest due on the 2025 BAN, unpaid outstanding principal on any date shall be an amount equal to the original principal amount of the 2025 BAN, less any principal prepaid with respect to the 2025 BAN in accordance with the provisions of Section 9 hereof.

(e) Interest on the 2025 BAN shall be payable semi-annually on May 1 and November 1, beginning May 1, 2026, until maturity or prior prepayment in whole; provided that, the last installment of interest shall be due on the date the principal of the 2025 BAN is retired or prepaid in whole.

(f) The principal of and interest on the 2025 BAN shall be payable in lawful money of the United States of America at the time of payment. The principal of the 2025 BAN, at maturity or prior prepayment in whole, shall be payable by check or draft at the office of the City Administrator in Brunswick, Maryland, unless the City Administrator and the owner agree on a different place or manner of payment (which, by way of illustration, and not in limitation, may include by wire, electronic funds transfer or automatic debit of an appropriate account of the City). Interest on the 2025 BAN shall be payable by check or draft mailed to the owner thereof at the address designated by the owner in writing to the City Administrator, unless the City Administrator and the owner agree on a different manner of payment (which, by way of illustration, and not in limitation, may include by wire, electronic funds transfer or automatic debit of an appropriate account of the City). The City Administrator is hereby authorized and empowered to make any of the arrangements provided for in this subsection (f). The owner of the 2025 BAN shall not be required to surrender the 2025 BAN in order to receive payment of interest thereon or partial prepayment of principal. If any interest payment date, principal payment date or date fixed for prepayment is not a Business Day (as defined in this subsection (f)), payment shall be made on the next succeeding Business Day and no interest will accrue on the amount owed as of such scheduled

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payment date for the intervening period. As used in this Ordinance with respect to the 2025 BAN, “Business Day” means any day other than a Saturday, a Sunday or a day on which the City, banks in the State of Maryland, and/or banks in the state in which the owner of the 2025 BAN is located are authorized or obligated by law to close.

(g) The owner of the 2025 BAN shall provide at least ten (10) days prior written notice to the City Administrator of the interest due on the 2025 BAN on each interest payment date (and the principal due at maturity, taking into account any principal amount prepaid prior to maturity), but failure to provide such notice shall not affect the amount of, or the City’s obligation to pay, interest or principal due on the 2025 BAN. Any such written notice may be provided by email. The City Administrator may direct the Bank (including by email) to provide such notice to one or more other City officials in addition to or in place of the City Administrator.

(h) The date and amount of all interest and the principal paid at maturity or prepaid in whole or in part accordance with the provisions of Section 9 hereof shall be noted by the owner of the 2025 BAN on its books and records, which notation when made will be presumed correct absent manifest error. The owner’s failure to make appropriate notation of any such principal payment or prepayment or interest payment shall not limit or otherwise affect the obligations of the City hereunder.

**SECTION 9. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) The 2025 BAN shall be subject to prepayment prior to maturity at the option of the City, in whole or in part, on November 1, 2028 or on any date thereafter, in an amount equal to (i) the principal amount to be prepaid, plus (ii) accrued interest on the principal amount to be prepaid to the date fixed for prepayment, without penalty or premium.

(b) The City shall give notice of the exercise of its option to prepay the 2025 BAN in whole or in part at least fifteen (15) days prior to the date fixed for prepayment (or such fewer number of days as is acceptable to the owner of the 2025 BAN) by mailing or otherwise giving to such owner a notice fixing the prepayment date, which notice may be given by email. Any such notice shall identify (i) the date fixed for prepayment, and (ii) the principal amount of the 2025 BAN being prepaid. Any such notice may be conditional.

**SECTION 10. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) The 2025 BAN shall be executed in the name of the City and on its behalf by the Mayor. The corporate seal of the City shall be affixed to the 2025 BAN and attested by the signature of the City Administrator. The provisions of this Section 10(a) shall be subject to the provisions of Section 1(c) of this Ordinance.

(b) In the event any official of the City whose signature appears on the 2025 BAN shall cease to be such official prior to the delivery of the 2025 BAN, or, in the event any such official whose signature appears on the 2025 BAN (including any bond anticipation note delivered in transfer or exchange for the original 2025 BAN) shall have become such after the date of delivery thereof, the

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2025 BAN shall nevertheless be a valid and binding obligation of the City in accordance with its terms.

**SECTION 11. BE IT FURTHER ENACTED AND ORDAINED** that:

(a) Initially, the City Administrator shall serve as the note registrar and the paying agent for the 2025 BAN. Subsequently, (i) the City Administrator may designate another City official to serve as the note registrar and/or the paying agent for the 2025 BAN, or (ii) another City official or another entity may be appointed by the Council to serve as the note registrar and/or the paying agent in accordance with applicable law. Written notice of any such subsequent note registrar and/or paying agent shall be given by the City to the owner of the 2025 BAN, which notice may be given by email. References to the City Administrator in this subsection (a) and in subsection (b) below shall be construed to refer to any subsequent note registrar and/or paying agent, as applicable, designated in accordance with this subsection (a).

(b) The 2025 BAN shall be transferable in whole but not in part only upon the books kept for that purpose by the City Administrator at the City offices, by the owner thereof in person or by the owner's attorney duly authorized in writing, upon surrender thereof, together with (i) a written instrument of transfer in a form satisfactory to the City Administrator and duly executed by the owner or the owner's duly authorized attorney and (ii) a certification substantially as described in Section 7(b) above, unless bond counsel to the City advises that such certification is not required. The 2025 BAN may be exchanged under any circumstances deemed advisable by counsel to the City. Upon any transfer or upon any exchange, the City shall issue and deliver within a reasonable time a new registered 2025 BAN in the name of the transferee in original principal amount equal to the original principal amount of the 2025 BAN surrendered, less any principal previously prepaid, and with the same maturity date and bearing interest at the same rate. In each case, the City Administrator may require payment by the owner requesting the transfer or exchange of any tax, fee, governmental charge, shipping charges and insurance that may be required to be paid with respect thereto, but otherwise no charge shall be made to the owner for the transfer or exchange. Any such new 2025 BAN issued in transfer or exchange may be executed and sealed as provided in Section 10(a) hereof with respect to the original execution and delivery of the 2025 BAN, or as otherwise authorized or required by then-applicable law, and appropriate changes may be made to the form of such 2025 BAN delivered in transfer or exchange to account for the dated date of such new 2025 BAN and the then-outstanding principal amount of the 2025 BAN.

**SECTION 12. BE IT FURTHER ENACTED AND ORDAINED** that except as provided hereinafter or in a resolution or resolutions of the Council adopted prior to the issuance of the 2025 BAN, the 2025 BAN shall be issued in substantially the form attached hereto as Exhibit A and incorporated by reference herein. Appropriate variations and insertions may be made to the 2025 BAN by the official executing the 2025 BAN in accordance with Section 10(a) of this Ordinance to provide dates, numbers and amounts, to reflect modifications authorized by this Ordinance, to carry into effect the provisions of this Ordinance, to reflect different or additional requirements of the Bank pursuant to its written proposal to purchase the 2025 BAN, or to comply with recommendations of legal counsel. All of the covenants contained in the form of the 2025 BAN as finally executed and delivered in accordance with Section 10(a) hereof and this Section 12 are

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hereby adopted by the City as and for the form of obligation to be incurred by the City, and the covenants and conditions contained therein are hereby made binding upon the City, including the promise to pay therein contained. The execution and delivery of the final form of the 2025 BAN in accordance with the provisions of Section 10(a) this Ordinance shall be conclusive evidence of the approval by the executing official of the final form of the 2025 BAN and any variations, insertions, omissions, notations, legends or endorsements authorized by this Ordinance. To the extent there are inconsistencies between the provisions of the 2025 BAN, as executed and delivered in accordance with the provisions of this Section 10(a) hereof, and the provisions of this Ordinance, the provisions of the executed and delivered 2025 BAN shall control.

**SECTION 13. BE IT FURTHER ENACTED AND ORDAINED that:**

(a) The 2025 BAN shall be suitably prepared in definitive form, executed and delivered to the Bank, upon a date mutually acceptable to the City Administrator, the Director of Finance Administration and the Bank, contemporaneously with the receipt of the purchase price for the 2025 BAN; provided that, such date shall occur no later than November 7, 2025 without the prior consent of the Bank. The Mayor, the City Administrator, the Assistant City Administrator, the Director of Finance Administration and all other appropriate officials of the City are expressly authorized, empowered and directed to (i) take any and all action necessary to complete and close the sale and delivery of the 2025 BAN, (ii) subject to any limitations provided for in this Ordinance, negotiate, approve, execute and deliver all documents, certificates and instruments necessary or appropriate in connection therewith, including documents, certificates and instruments intended to reflect any provisions specified by the Bank in connection with its proposal to purchase the 2025 BAN, and (iii) carry out the transactions contemplated by this Ordinance, any supplemental ordinance, any resolution authorized by this Ordinance, and any documents, certificates or instruments executed and delivered in connection with the issuance of the 2025 BAN, all to the extent such actions are within the spheres of their respective responsibilities. Any of the Mayor, the City Administrator, the Assistant City Administrator and/or the Director of Finance Administration may attest to the City seal impressed on or affixed to any such documents, certificates or instruments.

(b) Notwithstanding anything to the contrary contained in this Ordinance, to the extent the provisions set forth in this Ordinance do not comport with the provisions specified by the Bank in its proposal or contemplated by such proposal, the Mayor, on behalf of the City, with the advice of the City Administrator, the Director of Finance Administration, the financial advisor to the City and/or bond counsel to the City, as applicable, is hereby authorized and empowered to include in the final form of the 2025 BAN such provisions as modified as required by the Bank, the Mayor's approval of any such modifications to be evidenced conclusively by the execution and delivery of the final form of the 2025 BAN containing such modifications in accordance with the provisions of Section 10(a) of this Ordinance, and to the extent of any discrepancy between the provisions of this Ordinance and the final provisions of the 2025 BAN, the provisions so included in the executed 2025 BAN shall control. Notwithstanding any other provisions of this Ordinance, the Mayor, with the advice of the City Administrator, the Director of Finance Administration, the financial advisor to the City and/or bond counsel to the City, as applicable, is hereby authorized and empowered to agree to terms relating to the 2025 BAN that (i) accurately reflect the provisions of the Bank's proposal to

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purchase the 2025 BAN, to the extent such terms are not accurately reflected herein, (ii) are more favorable to the City than the terms reflected in this Ordinance, and/or (iii) are not more favorable to the City but are not uncommon for municipal obligations in the nature of the 2025 BAN, any of which such other terms shall be reflected in the final form of the 2025 BAN executed and delivered in accordance with Section 10(a) of this Ordinance and/or in other applicable closing documents, certificates and instruments executed and delivered by appropriate City officials pursuant to the authority of this Ordinance, and to the extent of any discrepancy among the provisions of this Ordinance and the executed and delivered 2025 BAN and/or closing documents, certificates and instruments, the provisions of such executed and delivered 2025 BAN and/or closing documents, certificates and instruments shall control.

(c) The City hereby acknowledges its obligation to pay the fees and expenses of the Bank’s counsel in accordance with the Bank’s proposal, which fees and expenses shall not exceed \$20,000. Such fees and expenses constitute a cost of issuance of the 2025 BAN and may be paid from proceeds of the 2025 BAN.

(d) The City hereby acknowledges its obligation (i) to provide audited financial statements to the owner of the 2025 BAN within 275 days after the end of each fiscal year of the City while the 2025 BAN remains outstanding and unpaid, commencing with the fiscal year ended June 30, 2025, (ii) to provide the annual budget of the City to the owner of the 2025 BAN within 60 days after its original adoption, commencing with the fiscal year ending June 30, 2027, and (iii) to provide to the owner of the 2025 BAN any other pertinent information that the owner of the 2025 BAN shall reasonably request. The City’s audited financial statements shall be made available by being posted to the City’s website; provided that, in the event any such audited financial statements are not posted to the City’s website within 275 days after the end of the applicable fiscal year, the City shall provide such audited financial statements to the owner of the 2025 BAN by email.

(h) The City hereby acknowledges and agrees that (i) the transactions contemplated by this Ordinance are an arm’s length transaction between the City and the Bank, (ii) in connection with such transactions, the Bank is acting solely as a principal and not as an advisor including without limitation, a “municipal advisor” as such term is defined in Section 15B of the Securities and Exchange Act of 1934, as amended, and the related final rules (the “Municipal Advisor Rules”), agent, or fiduciary of the City, (iii) the Bank is relying on the bank exemption in the Municipal Advisor Rules, (iv) the Bank has not provided any advice or assumed any advisory or fiduciary responsibility in favor of the City with respect to the transactions contemplated hereby and the discussions, undertakings and procedures leading thereto (whether or not the Bank has provided other services or advised, or is currently providing other services or advising the City on other matters), (v) the Bank has financial and other interests that differ from those of the City, and (vi) the City has consulted with its own financial, legal, accounting, tax and other advisors, as applicable, to the extent it deems appropriate.

**SECTION 14. BE IT FURTHER ENACTED AND ORDAINED** that each of the Mayor, the City Administrator, or the Director of Finance Administration, is hereby designated to receive payment on behalf of the City of the par amount of the 2025 BAN contemporaneously with the

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delivery of the 2025 BAN, unless any portion of such par amount is to be paid directly to one or more third parties as directed by any such official. The proceeds of the 2025 BAN physically received by the City shall be deposited in the proper account or accounts of the City, may be invested within the limits prescribed by applicable law, and shall be used and applied exclusively for the purposes described in Section 5 hereof, subject to the provisions of Section 2 hereof and this Section 14. If the proceeds received from the 2025 BAN exceed the amount needed for the public purposes hereinabove described, the amount of such unexpended excess shall be set apart in a separate fund or funds and applied to pay debt service on the 2025 BAN or to prepay the 2025 BAN in whole or in part in accordance with Section 9 hereof (together with other available funds as necessary), unless such proceeds are allocated or reallocated in accordance with Section 2 above. Investment earnings on proceeds of the 2025 BAN, if any, held by the City may be applied to pay Costs of the Projects, to make debt service payments on the 2025 BAN, or to prepayment in whole or in part of the 2025 BAN in accordance with Section 9 hereof (together with other available funds as necessary), unless such proceeds are allocated or reallocated in accordance with Section 2 above.

**SECTION 15. BE IT FURTHER ENACTED AND ORDAINED that:**

(a) For the purpose of paying the principal of and interest on the 2025 BAN, and for the purpose of permanently financing Costs of the Projects, the City covenants to issue the Authorized Bonds as soon as there is no longer a reason for deferring their issuance and in any event on or before the date of maturity of the 2025 BAN, in an amount not less than that necessary (together with any other funds legally available for the purpose, and taking into account any principal amount of the 2025 Note previously prepaid) for the payment of the principal of and interest on the 2025 BAN due on the date of maturity or prepayment in whole of the 2025 BAN.

(b) The City covenants with the owner of the 2025 BAN that the City shall pay the 2025 BAN and the interest thereon not paid from other sources out of the first proceeds of the sale of the Authorized Bonds in anticipation of which the 2025 BAN was issued and any other moneys available for such purpose.

(c) If the City shall be unable, for reasons beyond its control, to issue and sell the Authorized Bonds as aforesaid, or if the proceeds from the sale of the Authorized Bonds shall be insufficient to pay the principal of and interest on the 2025 BAN when due, then the principal of and interest on the 2025 BAN shall be paid from tax or other revenues which the City previously has determined to apply to the payment of the principal of the Authorized Bonds and the interest thereon. Interest on the 2025 BAN, to the extent not paid from proceeds of the 2025 BAN, and principal of the 2025 BAN, to the extent not paid from the Authorized Bonds, may be paid from any other sources of moneys to the extent such moneys are lawfully available for such purpose. Notwithstanding the preceding sentence, the City shall impose, for each and every fiscal year during which the 2025 BAN may be outstanding, upon all real and tangible personal property in the City that is subject to assessment for unlimited City taxation, ad valorem taxes at a rate and in an amount sufficient pay the principal of and interest due on the 2025 BAN in each fiscal year in which the 2025 BAN is outstanding; and, if the proceeds from the taxes so imposed in any fiscal year are inadequate for such payment, additional taxes shall be imposed in the succeeding fiscal year to make up such deficiency. The full faith and credit and unlimited taxing power of the City

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are hereby pledged to the prompt payment of the principal of and interest on the 2025 BAN, as and when they become due and payable, and to the imposition and collection of the taxes hereinabove described as and when such taxes may become necessary in order to provide sufficient funds to meet the debt service requirements of the 2025 BAN. The City hereby covenants and agrees with the owner of the 2025 BAN to impose and collect the taxes hereinabove prescribed and to take any further action that may be lawfully appropriate from time to time during the period that the 2025 BAN remains outstanding and unpaid to provide the funds necessary to pay promptly the principal thereof and the interest due thereon.

(d) The foregoing provisions shall not be construed so as to prohibit the City from paying the principal of and interest on the 2025 BAN from the proceeds of the sale of any other obligations of the City or from any other funds legally available for that purpose. The City may apply to the payment of the principal of or interest on the 2025 BAN any funds received by it from the State of Maryland or the United States of America, or any governmental agency or instrumentality, or from any other source, if such funds are granted or paid to the City for the purpose of assisting the City in accomplishing the type of project that the 2025 BAN is issued to finance or are otherwise available for such purpose, and to the extent of any such funds received or receivable in any fiscal year, the taxes hereby required to be imposed may be reduced proportionately. The provisions of this subsection (d) shall be subject to the provisions of Sections 16 and 17 of this Ordinance.

**SECTION 16. BE IT FURTHER ENACTED AND ORDAINED that:**

(a) The 2025 BAN is being issued with the expectation that interest thereon shall be excludable from gross income of the owner thereof for purposes of the Internal Revenue Code of 1986, as amended (the “Code”), and the U.S. Treasury Regulations promulgated thereunder (the “Treasury Regulations”). The Mayor and the City Administrator are the officials of the City responsible for the issuance of the 2025 BAN within the meaning of Section 1.148-2(b)(2) of the Treasury Regulations. The Mayor and the City Administrator also shall be the officials of the City responsible for the execution and delivery (on the date of the issuance of the 2025 BAN) of a certificate of the City (the “Tax Certificate”) that complies with the requirements of Section 148 of the Code and the Treasury Regulations, and such officials are hereby authorized and directed to execute and deliver the Tax Certificate to counsel rendering an opinion on the validity and tax-exempt status of the 2025 BAN on the date of the issuance thereof.

(b) The City shall set forth in the Tax Certificate its reasonable expectations as to relevant facts, estimates and circumstances relating to the use of the proceeds of the 2025 BAN or of any monies, securities or other obligations to the credit of any account of the City which may be deemed to be proceeds of the 2025 BAN pursuant to Section 148 of the Code or the Treasury Regulations (collectively, the “2025 BAN Proceeds”). The City covenants with the owner of the 2025 BAN that the facts, estimates and circumstances set forth in the Tax Certificate will be based on the City’s reasonable expectations on the date of issuance of the 2025 BAN and will be, to the best of the certifying officials’ knowledge, true and correct as of that date.

(c) The City covenants with the owner of the 2025 BAN that it will not make, or (to the extent that it exercises control or direction) permit to be made, any use of the 2025 BAN Proceeds

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that would cause the 2025 BAN to be an “arbitrage bond” within the meaning of Section 148 of the Code and the Treasury Regulations, and that it will comply with those provisions of Section 148 of the Code and the Treasury Regulations as may be applicable to the 2025 BAN on its date of delivery and which may subsequently lawfully be made applicable to the 2025 BAN as long as the 2025 BAN remains outstanding and unpaid.

(d) In connection with their execution and delivery of the Tax Certificate, the officials identified in this Section 16 are hereby authorized and empowered, on behalf of the City, to make any designations, elections, determinations or filings on behalf of the City provided for in or permitted by the Code and the Treasury Regulations and to reflect the same in the Tax Certificate and/or the IRS Form 8038-G filed in connection with the issuance of the 2025 BAN or any other documentation deemed appropriate by bond counsel to the City; provided that, only one of such identified officials must sign the IRS Form 8038-G.

**SECTION 17.** BE IT FURTHER ENACTED AND ORDAINED that the City specifically covenants that it will comply with the provisions of the Code applicable to the 2025 BAN, including, without limitation, compliance with provisions regarding the timing of the expenditure of the proceeds of the 2025 BAN, the use of such proceeds and the facilities financed with such proceeds, the restriction of investment yields, the filing of information with the Internal Revenue Service, and the rebate of certain earnings resulting from the investment of the proceeds of the 2025 BAN or payments in lieu thereof. The City further covenants that it shall make such use of the proceeds of the 2025 BAN, regulate the investment of the proceeds thereof and take such other and further actions as may be required to maintain the exemption from federal income taxation of interest on the 2025 BAN. All officials, officers, employees and agents of the City are hereby authorized and directed to provide such certifications of facts and estimates regarding the amount and use of the proceeds of the 2025 BAN as may be necessary or appropriate.

**SECTION 18.** BE IT FURTHER ENACTED AND ORDAINED that by resolution (i) the City may authorize any modifications of the 2025 BAN, including (without limitation) any extension of the maturity date thereof (including, without limitation, by authorizing any one or more City officials to make any determinations, approvals or decisions in connection therewith), and (ii) the Council may make any appropriate arrangements (including, without limitation, by authorizing one or more appropriate officials to make any elections, designations, determinations or filings on the City’s behalf) in the event any modification to the 2025 BAN could lead to a reissuance of the 2025 BAN for purposes of the Code the Treasury Regulations.

**SECTION 19.** BE IT FURTHER ENACTED AND ORDAINED that notwithstanding anything to the contrary contained in this Ordinance, the Mayor, in consultation with the City Administrator, the Assistant City Administrator, the Director of Finance Administration, the financial advisor to the City, and/or counsel to the City, as applicable, on behalf of the City, is hereby authorized and empowered to determine that the 2025 BAN shall not be issued to the Bank in the event such City officials and professionals determine that the implementation of any provisions required by the Bank’s proposal, or modifications required by the Bank to conform to the provisions of its proposal, are detrimental to and not in the best interests of the City, or if the Bank and such City officials cannot agree upon any such terms. Upon any such determination, the appropriate official or officials of the City are hereby authorized to take any and all action necessary to implement such decision.

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**SECTION 20. BE IT FURTHER ENACTED AND ORDAINED** that nothing in this Ordinance shall be construed to authorize the expenditure of any moneys except for a proper public purpose.

**SECTION 21. BE IT FURTHER ENACTED AND ORDAINED** that the provisions of this Ordinance shall be liberally construed in order to effectuate the transactions contemplated by this Ordinance.

**SECTION 22. BE IT FURTHER ENACTED AND ORDAINED** that this Ordinance shall become effective upon its approval by the Mayor or its passage by the Council over the Mayor's veto in accordance with the provisions of the Charter.

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**INTRODUCED** at a meeting of the Mayor and Council on \_\_\_\_\_, 2025.

**PASSED** this \_\_\_\_\_ day of \_\_\_\_\_, 2025, by a vote of \_\_\_\_\_ for; \_\_\_\_\_ against; \_\_\_\_\_ abstaining; and \_\_\_\_\_ absent.

ATTEST:

COUNCIL OF THE CITY OF BRUNSWICK

\_\_\_\_\_  
Julie Martorana  
City Administrator

By: \_\_\_\_\_  
Name: Brian Sandusky  
Title: Mayor Pro Tempore

\_\_\_\_\_ **APPROVED** this \_\_\_\_\_ day of \_\_\_\_\_, 2025 or \_\_\_\_\_  
**VETOED** this \_\_\_\_\_ day of \_\_\_\_\_, 2025 by the Mayor.

ATTEST:

\_\_\_\_\_  
Julie Martorana  
City Administrator

\_\_\_\_\_  
Nathan Brown  
Mayor

**EFFECTIVE** this \_\_\_\_\_ day of \_\_\_\_\_, 2025.

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EXHIBIT A

(Form of 2025 BAN)

***THIS NOTE IS SUBJECT TO THE TRANSFER RESTRICTIONS PROVIDED FOR IN SECTION 7(b) OF THE ORDINANCE (AS DEFINED HEREIN).***

No. R-\_\_

\$ \_\_\_\_\_

UNITED STATES OF AMERICA  
STATE OF MARYLAND  
MAYOR AND COUNCIL OF BRUNSWICK

PUBLIC IMPROVEMENTS BOND ANTICIPATION NOTE OF 2025

Dated Date: \_\_\_\_\_, 2025

IT CANNOT BE DETERMINED FROM THE FACE OF THIS NOTE WHETHER ALL OR ANY PORTION OF THE PRINCIPAL AMOUNT HAS BEEN PREPAID. ANY PARTIAL PREPAYMENT OF PRINCIPAL SHALL BE NOTED BY THE REGISTERED OWNER OF THIS NOTE ON ITS BOOKS AND RECORDS, WHICH NOTATION WHEN MADE WILL BE PRESUMED CORRECT ABSENT MANIFEST ERROR. THE REGISTERED OWNER'S FAILURE TO MAKE APPROPRIATE NOTATION OF ANY SUCH PARTIAL PREPAYMENT SHALL NOT LIMIT OR OTHERWISE AFFECT THE OBLIGATIONS OF THE CITY HEREUNDER AND SHALL NOT AFFECT THE VALID PAYMENT AND DISCHARGE OF SUCH OBLIGATION EFFECTED BY SUCH PREPAYMENT.

MAYOR AND COUNCIL OF BRUNSWICK, a municipal corporation of the State of Maryland and a municipality within the meaning of the Enabling Act and the Bond Anticipation Note Act identified below (the "City"), hereby acknowledges itself indebted and for value received promises to pay \_\_\_\_\_, the registered owner hereof, or registered assigns or legal representatives, the principal amount of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_), plus interest on such principal amount as set forth herein. This note shall mature on November 1, 2030, on which date the entire principal amount hereof shall become due and payable, subject to prior prepayment of such principal in whole or in part as provided herein. [IF NOTE IS DETERMINED TO BE ISSUED IN A LESSER ORIGINAL PRINCIPAL AMOUNT, SUCH LESSER AMOUNT SHALL BE INSERTED IN THE PRECEDING SENTENCE.]

This note shall bear interest on the principal amount outstanding from the date of its issuance at a per annum interest rate of three and forty-seven hundredths of one percent (3.47%).

Accrued interest on this note shall be due and payable on each May 1 and November 1, commencing on May 1, 2026, until maturity or prior prepayment in whole; provided that, the last installment of interest shall be due on the date the principal of this note is retired or prepaid in whole, and provided further, that upon any prepayment of this note in whole or in part, accrued interest on the principal amount prepaid shall be due and payable on the date fixed for prepayment. This note shall bear interest from the most recent date to which interest has been paid or, if no interest has been paid, from the Dated Date set forth above. Interest shall be computed on a 30/360 basis.

This note shall be subject to prepayment prior to maturity at the option of the City, in whole or in part, on November 1, 2028 or on any date thereafter, in an amount equal to (i) the principal amount to be prepaid, plus (ii) accrued interest on the principal amount to be prepaid to the date fixed for prepayment, without penalty or premium. The City shall give notice of its exercise of the option to prepay this note in whole or in part at least fifteen (15) days prior to the date fixed for prepayment (or such fewer number of days as is acceptable to the registered owner of this note) by mailing or otherwise giving to such registered owner a notice fixing the prepayment date; any such notice may be given by email. Any such notice shall identify (i) the date fixed for prepayment, and (ii) the principal amount of this note being prepaid. Any such notice may be conditional.

The registered owner of this note shall provide at least ten (10) days' prior written notice to the City Administrator of the City (the "City Administrator") of the interest due on this note on each interest payment date (and the principal due at maturity), but failure to provide such notice shall not affect the amount of, or the City's obligation to pay, interest or principal due on this note. Any such notice may be given by email. The City Administrator may direct the registered owner of this note (including by email) to provide such notice to one or more other City officials in addition to or in place of the City Administrator.

If any date for payment or prepayment of this note is not a Business Day, such payment may be made on the next succeeding Business Day and no interest shall accrue on the amount owed as of such scheduled payment date for the intervening period. As used herein, a "Business Day" means any day other than a Saturday, a Sunday or a day on which the City or banks in the State of Maryland and/or the state in which the registered owner of this note is located are authorized or obligated by law to close.

Principal of and interest on this note shall be payable in lawful money of the United States of America at the time of payment. The principal of this note, at maturity or upon prior prepayment in whole, shall be payable by check or draft at the office of the City Administrator in Brunswick, Maryland, unless the City Administrator and the registered owner agree on a different place or manner of payment. Interest on this note will be payable by check or draft mailed to the registered owner hereof at the address designated by the registered owner in writing to the City Administrator

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(or any successor paying agent designated by the City Administrator or the City in accordance with Section 11 of the Ordinance (as hereinafter defined)), unless such paying agent and the registered owner agree on a different manner of payment. The registered owner of this note shall not be required to surrender this note in order to receive payment of the interest due hereon or any partial prepayment of the outstanding principal of this note.

The full faith and credit and unlimited taxing power of the City are hereby pledged to the prompt payment of the principal of and interest on this note, at the dates and in the manner mentioned herein, according to the true intent and meaning hereof.

This note is the duly authorized bond anticipation note of the City, designated “Mayor and Council of Brunswick Public Improvements Bond Anticipation Note of 2025” and dated \_\_\_\_\_, 2025, and is issued pursuant to the authority of Sections 19-301 to 19-309, inclusive, of the Local Government Article of the Annotated Code of Maryland, as replaced, supplemented and amended, Sections 19-211 to 19-223, inclusive, of the Local Government Article of the Annotated Code of Maryland, as replaced, supplemented and amended, Section 617 of the Charter of City of Brunswick, as replaced, supplemented or amended (the “Charter”), and Special Ordinance No. \_\_\_\_\_, passed by the Council of the City (the “Council”) on \_\_\_\_\_, 2025, approved by the Mayor of the City (the “Mayor”) on \_\_\_\_\_, 2025 and effective on \_\_\_\_\_, 2025 (the “Ordinance”).

This note is transferable, in whole but not in part, only upon the books kept for that purpose at the office of the City Administrator in the City offices, by the registered owner hereof in person, or by the registered owner’s duly authorized attorney, upon surrender hereof, together with (i) a written instrument of transfer in the form attached hereto and satisfactory to the City Administrator and duly executed by the registered owner or the registered owner’s duly authorized attorney and (ii) certification reasonably satisfactory to bond counsel to the City, generally in the form provided for or contemplated by Section 7(b) of the Ordinance, duly executed by the transferee, unless bond counsel to the City advises that such a certification is not required. Any such new note delivered in transfer or exchange shall be delivered within a reasonable time and may be executed and sealed as provided in the Ordinance with respect to the original execution and delivery of this note, or as otherwise required by then-applicable law, and appropriate changes may be made to the form of such replacement note delivered in transfer or exchange to account for the dated date of such replacement note and the then-outstanding principal amount of this note, but otherwise such replacement note shall have the same maturity date and bear interest at the same per annum interest rate. In each case, the City Administrator may require payment by the registered owner requesting the transfer or exchange of any tax, fee, governmental charge, shipping charges and insurance that may be required to be paid with respect thereto, but otherwise no charge shall be made to the registered owner for the transfer or exchange. References to the City Administrator in this paragraph shall be construed to refer to any subsequent note registrar designated in accordance with Section 11 of the Ordinance, notice of which designation shall be given to the registered owner of this note and may be given by email.

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The City may deem and treat the party in whose name this note is registered as the absolute owner hereof for the purpose of receiving payment of or on account of the principal hereof and interest due hereon and for all other purposes.

It is hereby certified, recited, and declared by the City: (a) that this note has been authorized for a valid public purpose which the City is empowered by law to undertake and perform; (b) that the City is authorized by law to issue and sell its bonds to provide funds for such public purpose and for the payment of this note and the interest hereon; (c) that the City has, by passage of the Ordinance, covenanted to issue and sell its bonds in an amount at least equal to the outstanding principal amount of this note, and has provided for the payment of this note and the interest hereon not paid from other sources from the proceeds of the sale of such bonds before expenditure of such proceeds on any other project; (d) that, by the passage of the Ordinance, the City has also pledged to the payment of this note and the interest hereon, the proceeds of the taxes or other revenues imposed for the payment of such bonds and the interest thereon, until such time as this note and the interest hereon are fully paid; (e) that this note, together with all outstanding indebtedness of the City, is within every debt and other limit prescribed by the Constitution or statutes of the State of Maryland or the Charter; and (f) that all other acts, conditions, and things required to exist, to be done, to have happened, and to be performed precedent to or in the issuance of this note do exist, have been done, have happened, and have been performed in full and strict compliance with the Constitution and statutes of the State of Maryland, the Charter and the Ordinance.

IN WITNESS WHEREOF, Mayor and Council of Brunswick has caused this note to be executed by the manual or facsimile signature of the [Mayor], and the corporate seal has been affixed hereto or impressed hereon, attested by the manual signature of the [City Administrator], all as of the Dated Date set forth above.

(SEAL)

ATTEST:

MAYOR AND COUNCIL OF BRUNSWICK

By: \_\_\_\_\_  
[City Administrator]

By: \_\_\_\_\_  
[Mayor]

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(Form of Instrument of Transfer)

ASSIGNMENT

FOR VALUE RECEIVED the undersigned hereby sells, assigns and transfers unto

PLEASE INSERT SOCIAL SECURITY OR OTHER  
IDENTIFYING NUMBER OF ASSIGNEE

\_\_\_\_\_  
\_\_\_\_\_

(PLEASE PRINT OR TYPEWRITE NAME AND ADDRESS,  
INCLUDING ZIP CODE OF ASSIGNEE)

the within bond anticipation note and all rights thereunder and does hereby constitute and appoint

\_\_\_\_\_  
\_\_\_\_\_

attorney to transfer the within bond anticipation note on the books kept for the registration thereof,  
with full power of substitution in the premises.

Dated: \_\_\_\_\_

Signature Guaranteed:

\_\_\_\_\_  
Notice: Signatures must be guaranteed by a  
member firm of the New York Stock  
Exchange or a commercial bank or trust  
company.

\_\_\_\_\_  
Notice: The signature to this assignment must  
correspond with the name as it appears upon  
the face of the within bond in every particular,  
without alteration or enlargement or any  
change whatsoever.

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**BULLET POINTS SUMMARY OF SPECIAL ORDINANCE  
REGARDING 2025 BAN, AUTHORIZED BONDS  
AND AUTHORIZED REFUNDING BONDS**

**OVERVIEW:**

The City is undertaking four projects generally identified as (1) WWTP Upgrade, (2) Reservoir Upgrade, (3) Sports Complex Improvements, and (4) B&O Railroad Park Improvements. The maximum principal amount to be borrowed for project costs, plus costs of issuance, is \$18,200,000. Such a significant amount would typically lead Davenport & Company LLC, the City's registered municipal advisor (commonly referred to as the City's financial advisor), to recommend a public sale at competitive bid or a negotiated underwriting as the best way to achieve the lowest interest cost. However, due to the potential receipt of some grant funds and other moneys in the next couple years, the City's financial advisor recommended a shorter term bond anticipation note interim financing so that if such moneys are received, depending on timing of receipt, they can be used to prepay or pay a portion of the bond anticipation note at maturity, leading the City to potentially having to borrow less money to provide longer term permanent financing for the projects.

Under Maryland law, an issuer must authorize general obligation bonds before it can issue general obligation bond anticipation notes. The City's general obligation borrowing powers were substantially rewritten and expanded through re-enacted Charter Section 617 adopted by Charter Amendment Resolution 2025-01. New Charter Section 617 specifies the details the City must authorize by ordinance with regard to any general obligation bonds, notes or other evidences of indebtedness, and provides that all other details may be determined or provided for by resolution; such Charter Section also authorizes the Council to delegate authority to one or more City officials to determine final details. The Ordinance (i) authorizes the issuance of general obligation bonds to provide permanent financing for the projects and general obligation refunding bonds to refinance any such issued general obligation bonds, (ii) provides that remaining details of any general obligation bonds or general obligation refunding bonds will be determined or provided for by resolution of the Council, and (iii) specifies most of the details of the contemplated bond anticipation note. By including required details regarding the authorized general obligation bonds and the authorized general obligation refunding bonds in this Ordinance, the City will be able to move more quickly to determine or provide for final details of any such financing by resolution at the relevant time.

**SUMMARY OF SPECIAL ORDINANCE:**

- Recitals – Traces authority for the authorized general obligation debt; defines the “Projects,” “Costs” and “Costs of the Projects” (including costs of issuance), and details the request for proposals process followed to identify the financial institution providing the best terms for the bond anticipation note.
- Section 1 – Incorporates the Recitals by reference. Capitalized terms used in the Sections of the Ordinance and not defined therein shall have the meanings set forth in the Recitals.

Also specifies rules of construction, including how references to officials contained in the Ordinance shall be construed.

- Section 2 – Authorizes the City to issue general obligation bonds in one or more series from time to time in an original aggregate principal amount not to exceed \$18,200,000 in order to finance, reimburse or refinance Costs of the Projects, including costs of issuance (the “Authorized Bonds”). Details how proceeds of the Authorized Bonds and the 2025 BAN (as defined in Section 5) may be allocated and reallocated, including to costs of other projects not included in the Ordinance.
- Section 3 – Details the types of matters the Council by resolution shall determine, or authorize one or more City officials to determine, for any series of the Authorized Bonds. Provides that by resolution the Council may consolidate any series of the Authorized Bonds with other bonds or refunding bonds authorized by the Council. Pledges the City’s full faith and credit and unlimited taxing power to payment of any issued Authorized Bonds, provides for the imposition of ad valorem taxes on real and personal property subject to City taxation to pay debt service on any issued Authorized Bonds, and provides the City may apply other lawfully available moneys to pay debt service on any issued Authorized Bonds.
- Section 4 – Authorizes the City to issue general obligation refunding bonds in one or more series from time to time in order to currently refund or advance refund any series of issued Authorized Bonds in whole or in part, including paying any principal, interest, premium, funded interest on the refunding bonds and/or costs of issuance of the refunding bonds (the “Authorized Refunding Bonds”), provided that the original aggregate principal amount of any series of the Authorized Refunding Bonds shall not exceed 130% of the principal amount of the Authorized Bonds refunded therefrom. Details the types of matters the Council by resolution shall determine, or authorize one or more City officials to determine, for any series of the Authorized Refunding Bonds. Provides that by resolution the Council may consolidate any series of the Authorized Refunding Bonds with other bonds or refunding bonds authorized by the Council. Details how proceeds of any issued Authorized Refunding Bonds may be allocated and reallocated. Pledges the City’s full faith and credit and unlimited taxing power to payment of any issued series of the Authorized Refunding Bonds, provides for the imposition of ad valorem taxes on real and personal property subject to City taxation to pay debt service on any issued Authorized Refunding Bonds, and provides the City may apply other lawfully available moneys to pay debt service on any issued Authorized Refunding Bonds.
- Section 5 - Provides that the City shall issue a series of general obligation bond anticipation notes, in the form of a single note, in the maximum original principal amount of \$18,200,000 and designated as the “Mayor and Council of Brunswick Public Improvements Bond Anticipation Note of 2025” (the “2025 BAN”). Authorizes the Mayor to determine that the 2025 BAN shall be issued in an original principal amount less than \$18,200,000 due to a reduction in overall Costs of the Projects or the availability of other funds for Costs of the Projects. Provides that within the limitation of the applicable statute, the City may use proceeds of the 2025 BAN to pay interest thereon.

- Section 6 – Provides that proceeds of the 2025 BAN shall be allocated and reallocated as provided in Section 2 and that if issued in an original principal amount of less than \$18,200,000 the initial allocation shall be reflected in the Tax Certificate provided for in Section 16.
- Section 7 – Ratifies actions taken to date. Determines to sell the 2025 BAN to Manufacturers and Traders Trust Company (the “Bank”) in a direct purchase transaction for the reasons stated. Subsection (b) sets forth certain certifications the Bank and any future party to which the 2025 BAN is transferred must make, unless bond counsel advises otherwise.
- Section 8 – The 2025 BAN will be dated its date of delivery, mature on November 1, 2030 (with all principal due at maturity unless prepaid prior to maturity), bear interest on a 30/360 basis at the rate per annum of 3.47% and interest will be payable semi-annually on May 1 and November 1, commencing May 1, 2026. Details how principal and interest may or will be paid.
- Section 9 – The 2025 BAN will be subject to prepayment at the City’s option, in whole or in part, on November 1, 2028 or any date thereafter, at a prepayment price of the principal amount being prepaid plus accrued interest on such principal amount, without penalty or premium, and following at least 15 days prior notice to the owner of the 2025 BAN (or such fewer number of days’ notice as is acceptable to such owner).
- Section 10 – Provides for execution and sealing of the 2025 BAN.
- Section 11 – Standard provisions regarding registration, exchange or transfer of the 2025 BAN, with the City Administrator serving as note registrar and/or paying agent unless the City Administrator designates another City official or the Council appoints another note registrar and/or paying agent.
- Section 12 – The substantially final form of the 2025 BAN is attached to the Ordinance as Exhibit A and its completion is authorized.
- Section 13 – Provides for closing on the 2025 BAN, which shall occur not later than November 7, 2025; provides that details required/contemplated by the Bank’s proposal that are not reflected in the Ordinance may be incorporated in the final documentation; the City acknowledges its obligations to pay the fees/expenses of the Bank’s counsel in an amount not to exceed \$20,000; and the City acknowledges that it is represented by a registered municipal advisor and that the Bank is not acting as a fiduciary of the City.
- Section 14 – Provides for receipt and application of the proceeds of the 2025 BAN.
- Section 15 – Covenants to issue the Authorized Bonds as soon as the reason for deferring their issuance no longer exists; pledges the City’s full faith and credit and unlimited taxing power to payment of the 2025 BAN, provides for the imposition of ad valorem taxes on real and personal property subject to City taxation to pay debt service on the 2025 BAN,

and provides the City may apply other lawfully available moneys to pay debt service the 2025 BAN.

- Sections 16 and 17 – Provide that the 2025 BAN is being issued on a tax-exempt basis for federal income tax purposes; authorizes the Mayor and the City Administrator to approve, execute and deliver the Tax Certificate identified therein and to make any applicable designations, elections, determinations or filings required or permitted by the federal tax code; and contains covenants regarding maintaining the tax-exempt status of interest on the 2025 BAN for federal income tax purposes.
- Section 18 – By resolution the Council may make modifications to the 2025 BAN.
- Section 19 – Authorizes certain City officials to determine not to issue the 2025 BAN if the City and the Bank cannot agree on final terms (note: it is unlikely this provision will be needed based on communications with the Bank and its counsel to date but we include it in the Ordinance to be on the safe side).
- Section 20 – Nothing in the Ordinance shall be construed to allow the expenditure of any moneys except for a proper public purpose.
- Section 21 – Liberal construction language.
- Section 22 – Effectiveness of the Ordinance.
- Exhibit A – Substantially final form of the 2025 BAN.

#241913;52041.008

September 29, 2025

**To:** Mayor and Council of Brunswick

**From:** Jennifer Diercksen, Senior Vice President, Davenport & Company LLC – Public Finance  
Susan Ostazeski, Vice President, Davenport & Company LLC – Public Finance

**Subject:** Bond Anticipation Note RFP Results

**Overview**

Davenport & Company LLC (“Davenport”), as financial advisor to the Mayor and Council of Brunswick (the “City”), distributed a Request for Proposals (“RFP”) for a Bond Anticipation Note (the “2025 BAN”) in the amount of approximately \$18.2 million to provide interim financing for capital initiatives related to City projects, including (a) Phase 1 of the upgrade to the City’s wastewater treatment plant; (b) an upgrade to the City’s reservoir; (c) Phase 2 of the city-run sports complex; and (d) Phase 3 of the City’s B&O Railroad Park and (e) to pay associated costs of issuance on the 2025 BAN. The RFP was distributed to approximately 100 local, regional, and national banking institutions on September 8, 2025. On Monday, September 29, 2025, Davenport received a proposal from M&T Bank for the 2025 BAN.

**Summary of M&T Bank Proposal**

M&T Bank proposed the following terms:

- Fixed rate bond anticipation note fully drawn at closing with flexible prepayment terms as further described below. For each option, prepayment can be made in whole or in part.

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>
<b>Term</b>	Approx. 3 Years	Approx. 4 Years	Approx. 5 Years
<b>Final Maturity</b>	11/1/2028	11/1/2029	11/1/2030
<b>Fixed Interest Rate<sup>1</sup></b>	3.50%	3.48%	3.47%
<b>First Prepayment Date</b>	Anytime	11/1/2027	11/1/2028

- Miles & Stockbridge to serve as bank counsel with not-to-exceed fee of \$20,000. This fee can be paid from the 2025 BAN proceeds.
- M&T Bank requests annual audited financial statements within 275 days from fiscal year end and annual budget within 60 days of adoption.

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<sup>1</sup> Interest rate quoted will be held through anticipated closing date of November 7, 2025.

### Recommendation

Davenport recommends proceeding with the proposal from M&T Bank. The fixed rate is favorable and below the planning rate of 4.00% and issuing a fixed rate BAN avoids the interest rate risk inherent in a variable rate product. The City will receive the full amount of the 2025 BAN at closing, thereby providing all borrowed monies for the related capital projects on an upfront basis. Moreover, upon closing, the City would be able to immediately invest the 2025 BAN proceeds, which may offer a higher interest rate than the fixed rate the City would be paying on the 2025 BAN (for example, the Maryland Local Government Investment Pool is currently offering a rate of 4.17%). Any investment earnings on the 2025 BAN proceeds could be spent on either additional project costs or to pay interest on the 2025 BAN.

Based on information from the City on timing of the projects and potential funding sources, Davenport would recommend moving forward with Option C, as it provides the longest term and therefore the greatest amount of time for project completion and for the City to receive the anticipated developer fees, impact fees, and grants. The 2025 BAN could then be prepaid in whole or in part on or after November 1, 2028 (approximately three years from issuance). Any fees or grants received during the three-year non-call period could be invested and earn interest up to the interest rate on the 2025 BAN. In addition, Option C is the lowest interest rate at 3.47%.

Davenport believes M&T Bank's proposal provides the City with an excellent interest rate, good flexibility, and gives the City the funding necessary to move forward with its capital program.

### Next Steps

The schedule for the 2025 BAN includes introducing the Bond Ordinance on Tuesday, October 14, passage and expected approval of the Bond Ordinance on Tuesday, October 28, and closing on the 2025 BAN no later than Friday, November 7.

# Council Member Liaison Report

<b>October 2025</b>	
<b>Council Member</b>	John Caves
<b>Canal Towns Partnership</b>	<ol style="list-style-type: none"> <li>1. The Canal Towns Partnership met on October 8 in Cumberland. The next meeting will be in Poolesville on November 12.</li> <li>2. The guest speaker at the October 8 meeting was Allegany County Commissioner Bill Atkinson, who discussed economic development.</li> <li>3. Dee Dee Ritchie, Executive Director of the Canal Place Preservation and Development Authority, also spoke about the river park project and its economic benefits to Cumberland and adjacent WV towns.</li> <li>4. Work is ongoing on the staircase to the Byron Bridge footbridge over the Potomac at Harpers Ferry on September 22. A temporary staircase is currently installed.</li> </ol>
<b>Finance &amp; Utility Commission</b>	The Commission did not meet in October.
<b>GBACC</b>	<ol style="list-style-type: none"> <li>1. The GBACC board met virtually on October 15.</li> <li>2. Elections for GBACC at-large board members, vice president, and treasurer will take place later this year. GBACC is also seeking a member to serve as secretary.</li> <li>3. The GBACC Business Expo returns to Brunswick on November 6 at the fire station from 5-8pm! Registration for exhibitors is currently open. Both businesses and nonprofits can register for a booth at: <a href="http://gbacc.net/expo-22/">gbacc.net/expo-22/</a></li> </ol>
<b>History Commission</b>	<ol style="list-style-type: none"> <li>1. The Commission is working on a timeline display of Brunswick's history. A draft of the timeline was on display at Railroad Days. The Commission intends to display the draft timeline again at the GBACC Business Expo on November 6 (5-8pm at the fire station). Citizen input welcomed!</li> <li>2. The Commission has Brunswick Distinguished Citizen lapel pins for everyone who has been previously honored as a Distinguished Citizen. Email <a href="mailto:historycommission@brunswickmd.gov">historycommission@brunswickmd.gov</a> or speak to Dr. Wayne Allgaier to claim one.</li> <li>3. The Commission holds weekly workshops for informal (but lively!) discussions of local history on Thursdays at 2pm at the train station. All are welcome to attend.</li> </ol>
<b>BEACON/Food Bank</b>	<ol style="list-style-type: none"> <li>1. Registration for BEACON Community Christmas is taking place at the Brunswick Library every Tuesday in October from 6:30-7pm for families seeking assistance with Christmas gifts. BEACON is also seeking sponsors to purchase gifts or donate cash to fund the Community Christmas drive. Email <a href="mailto:brunswickbeacon21@gmail.com">brunswickbeacon21@gmail.com</a> for more information.</li> <li>2. Requests for assistance are exceeding donations at the Food Bank and for the Emergency Relief Fund. Donations of food and/or cash are always appreciated. More information at: <a href="http://brunswickbeacon.org">brunswickbeacon.org</a>.</li> </ol>

# Council Member Liaison Report

<b>Oct 2025</b>	
<b>Council Member</b>	Andy St. John
<b>Brunswick Heritage Museum</b>	The museum held a ribbon cutting to close the facade project! Railroad Days was a big success with over 2000 visitors and \$2000+ sales and donations
<b>Brunswick Main Street</b>	Recovering from Railroad Days, and getting ready for Halloween and the Christmas Market.
<b>Green Team/Sustainability Groups</b>	Will have Energy Conservation Seminars at the Library on Oct 19 to promote various programs and rebates available.
<b>Planning Commission</b>	No meeting in September
<b>Park Heights</b>	Will be meeting later in Oct

October 14, 2025



Greetings,

This letter is to introduce Nikita Hvozda, an outstanding young leader of today and tomorrow. She has recently been crowned for the second year in a row as the National American Maryland Jr. Teen Cover Girl. She is also currently serving as the 2024-2025 Jr. Teen National Cover Girl.

She will be competing for the National Title of All-American Miss in Orlando, Florida during the week of Thanksgiving and representing her hometown as the Miss Brunswick City Queen. State pageants are held annually nationwide. National American Miss's mission is to encourage America's future leaders and equip them with valuable life skills. This young lady has been chosen to represent her state because of her outstanding accomplishments and community service.

The National American Miss Pageants are dedicated to celebrating America's greatness and encouraging its future leaders. Each year, the pageant awards thousands in scholarships and prizes to recognize and assist in the development of young women nationwide.

National American Miss is also dedicated to developing the success of young women across our nation with a program that is designed to be age appropriate and family-oriented.

During the 2025 Maryland State Pageant in August, Nikita also placed 3<sup>rd</sup> for the Maryland Jr. Teen State Queen Title as well as receiving 1<sup>st</sup> place in the categories of Talent, Photogenic, Dream Model, Best Resume, and Community Service.

One of the most exciting events during the year is the opportunity to meet with local, state and national leaders. Thank you for spending a few moments with this young lady and investing in the youth of today and leaders for tomorrow.

Sincerely yours,

Steve & Kathleen Mayes, National Directors



*I am a girl with DREAMS!*

# OUR MISSION

## National American Miss is a part of

The iam POWERHOUSE family, one of the largest, most popular, and most prestigious pageant systems in the world. Annually, The POWERHOUSE awards more than \$1,000,000 in scholarships prizes and awards to girls and women worldwide.

The National American Miss pageant system produces 7 award-winning programs:

- ★ National American Miss Elite (ages 25-39)
- ★ National American Miss (ages 19-24)
- ★ National American Miss Teen (ages 16-18)
- ★ National American Miss Junior Teen (ages 13-15)
- ★ National American Miss Pre-Teen (ages 10-12)
- ★ National American Miss Junior Pre-Teen (ages 7-9)
- ★ National American Miss Princess (ages 4-6)

National American Miss has **five areas of overall competition** to highlight each contestant's strengths and abilities. These areas of competition include:

**Community Involvement (10%)** Each contestant will serve her community through a charity or service organization of her choice.

**Interview (25%)** Each contestant will talk one-on-one with each of the pageant judges. This is a time she can express who she is and where she sees herself in the future.

**Personal Introduction (25%)** The contestants will introduce themselves on stage to a live audience, proudly stating into a microphone their name, the state they represent, and their goals for the future.

**Formal Wear (25%)** Every contestant will be individually introduced in an age-appropriate gown of her choice on stage with all the lights, sound, and excitement.

**Résumé (15%)** Each contestant will prepare and submit an official résumé. This will showcase their skills and experiences, and help equip them for the future.

The National American Miss Pageants are dedicated to celebrating America's greatness and encouraging its current and future leaders. Emphasis is placed on the importance of gaining self-confidence, learning new skills, developing good attitudes about competition, and setting and achieving personal goals. Our pageants seek to recognize the accomplishments of contestants while encouraging her to set goals for the future!

One of the many things that make our program unique is that each and every contestant takes part in our Community Involvement Project. Together, these young ladies and women are making a difference in the lives of others!

**National American Miss** finals are held each November in beautiful Orlando, Florida. Each national contestant will spend a fun-filled week making dreams come true and creating lasting memories with their family at our Thanksgiving Banquet.

Participants have opportunities to excel in their individual areas of interest such as Academic Achievement, Volunteer Service, Talent, and Outstanding Program Participation, to name a few.

The ideals and principles of the National American Miss Pageant Program make it a program that families, friends, and civic and business groups can be proud to support.

**National Office**  
11250 West Road, Suite J  
Houston, TX 77065  
832.810.6930  
[NAMnationals.com](http://NAMnationals.com) [namiss.com](http://namiss.com)

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**NAM**  
National American Miss

Get Ready for the most exciting event in your Region!

Win your share of cash prizes, and prestigious

THE OFFICIAL National Guidebook

NATIONAL SPONSOR

Information

# AT NATIONAL AMERICAN MISS, WE ARE GIRLS WITH DREAMS AND WOMEN WITH VISION!

Dear Potential National Sponsor:

We, at National American Miss, would like to introduce you to a very special person. She has accomplished many great things at her state pageant and was selected to compete in the National Pageant in Orlando, Florida!

National American Miss is a program like no other. It's a high-energy, age-appropriate, family-oriented program that helps girls and women develop empowering poise and self-confidence. We are dedicated to celebrating America's greatness and encouraging its future leaders.

Each contestant will take home **lifelong skills** from the pageant week. She will learn how to conduct herself in a job interview, how to prepare a professional résumé, how to speak with confidence, and will gain a special poise that will help her in whatever she chooses to do in life.

As a potential sponsor, you are being asked to help her participate in the program by providing a **portion** of the fees for this outstanding national contestant. As a sponsor, you and your organization will be featured beside her photo in the National Yearbook. The fees are **tax-deductible** for businesses as an advertising expense.

**Thank you for your time and for making this national contestant dreams come true!**

Most sincerely,




Kathleen Mayes  
National American Miss Founder

Please make your check payable to  
**NATIONAL AMERICAN MISS.**

Payment may be made by check, money order, or cashier's check. For these payment types, please hand your payment directly to your National Finalist. She can provide you a receipt and will submit the payment to our National Office to be credited to her account.

If you'd like to pay via credit card, please ask your National Finalist for her personalized payment link. Through this link, you can make payment with a credit or debit card and receive a receipt directly for your records.

Sponsorship fees are non-refundable.



National Pageant Office  
11250 West Road, Suite 1  
Houston, TX 77065  
832.810.6930

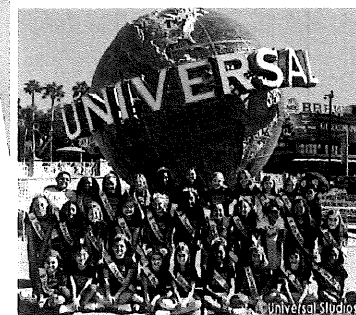
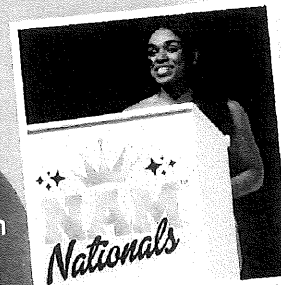
# SPONSORS:

- Your name or business name will be featured in the National Yearbook!
- Your gift is tax-deductible for your business!
- National Yearbooks are distributed to families from all over the United States!

Please make checks payable to:  
"National American Miss"

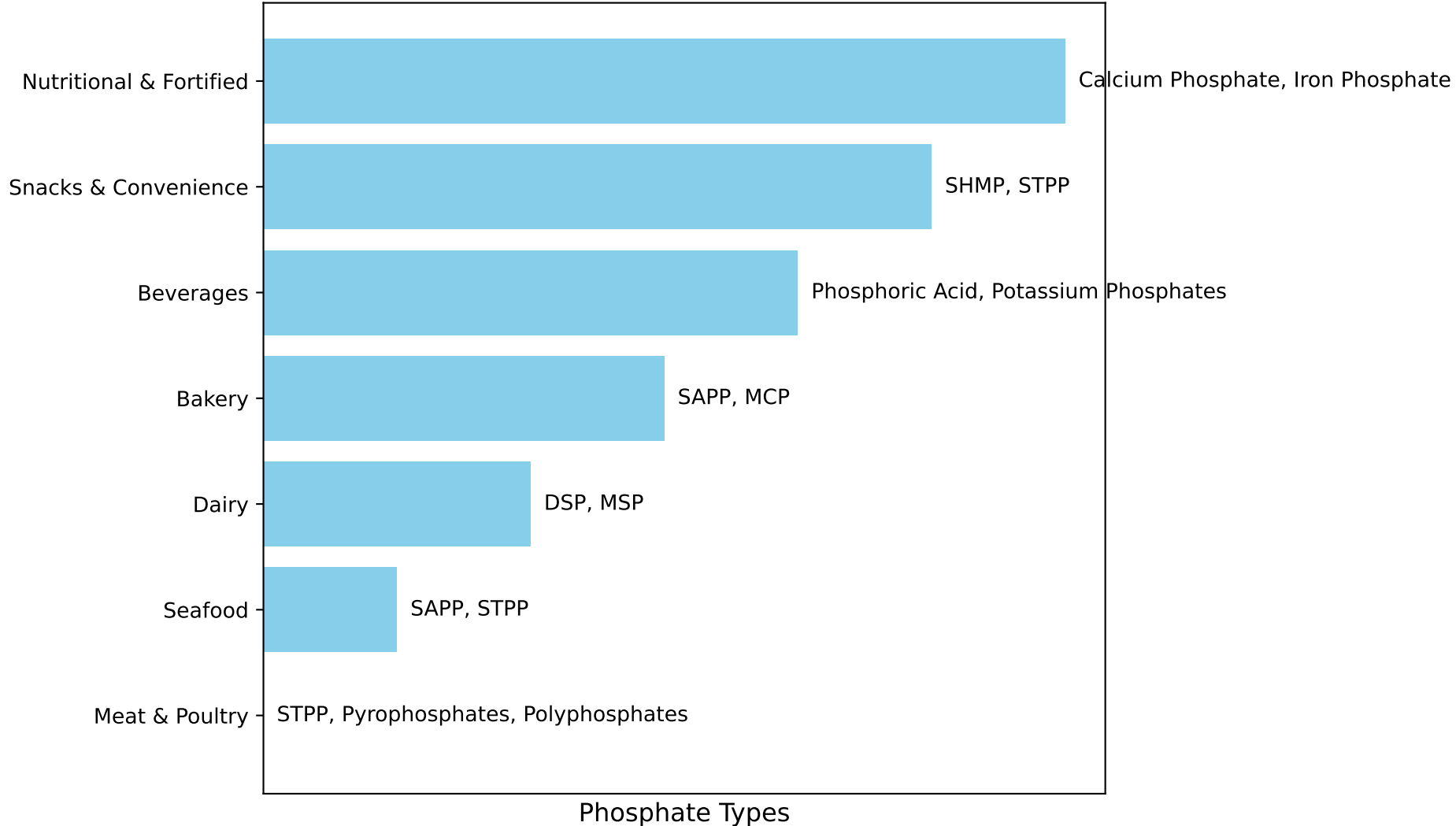
**GOOD NEWS!**  
Annually, more than \$1,000,000 in prizes and awards are presented to deserving young ladies nationwide.

We have...  
Age-appropriate competitions!  
We give...  
Training for the future with emphasis on **interview & public speaking skills!**  
We are...  
Setting the standard for **quality and integrity!**



# Food Industries & Common Food-Grade Phosphates

Food Industries



## **Meat and Poultry Industry**

- **Applications:** Improve water-holding capacity, texture, slicing performance, and shelf life.
- **Products:** Sausages, minced meat, ham, bacon, burgers, and deli meats.
- **Phosphate Types:** Pyrophosphates and polyphosphates are commonly used.

## **2. Seafood Processing**

- **Applications:** Retain moisture, reduce drip loss, and delay spoilage.
- **Products:** Shrimp, scallops, fish fillets, surimi, and shellfish.

## **3. Dairy Industry**

- **Applications:** Prevent protein coagulation, enhance creaminess, and improve calcium absorption.
- **Products:** Cheese, milk-based beverages, and fortified dairy items.

## **4. Bakery Products**

- **Applications:** Leavening agent, pH regulation, and texture improvement.
- **Products:** Bread, pastries, cakes, and baking powders.
- **Phosphate Types:** Acidic phosphates like monocalcium phosphate.

## **5. Beverage Industry**

- **Applications:** pH stabilization, mineral enrichment, and shelf life extension.
- **Products:** Fortified drinks, soft drinks, and nutritional beverages.

## **6. Processed Foods and Convenience Foods**

- **Applications:** Emulsification, anti-caking, and preservation.
- **Products:** Instant mixes, powdered drinks, and ready-to-eat meals.

## **7. Nutritional and Fortified Foods**

- **Applications:** Mineral supplementation (especially phosphorus and calcium).
- **Products:** Dietary supplements, fortified cereals, and health drinks.

- **Baltimore City**

- Uses orthophosphate to control lead and copper corrosion in its aging infrastructure.
- Has implemented corrosion control treatment as part of its water quality management.

- **Rockville**

- Employs phosphate-based inhibitors to meet federal drinking water standards and reduce pipe corrosion.

- **Frederick**

- Uses blended phosphates in its water treatment process to manage corrosion and improve water clarity.

- **Westminster**

- Known for using products like SeaQuest™ (a phosphate blend) to address discoloration and corrosion.

- **Hampstead**

- Has adopted phosphate-based treatment to improve water quality and reduce customer complaints.

- **Montgomery County (via WSSC Water)**

- WSSC Water, serving parts of Montgomery and Prince George's counties, uses orthophosphate for corrosion control in its distribution system.

- d. Events do not adhere to plans submitted in original application for approval
- e. Valid objections from impacted business owners when closing public streets

**19. PAYMENTS**

Payment is required prior to the issuance of an event/license permit.

**20. SIGNAGE/MISCELLANEOUS**

- a. Temporary signage may be displayed per the City's Zoning Ordinance prior to and during the event only. All signage must be removed at the conclusion of the event.
- b. The City will not be responsible for any items left behind by rental patrons.

**Signature**

**Date**

9/24/2025

*Angel Rivera*



**Application for Licenses/Permit for Events**

**Organization Name**

Cultura Plenera

**Contact Name**

Angel Rivera

**Is organization a Non-Profit?**

Yes

**Website**

<https://www.CulturaPlenera.org>

**Address**

402 5th Avenue, Brunswick, Maryland 21716

**Email**

culturaplenera@gmail.com

**Phone**

(410) 428-8383

**Name of Event**

Puerto Rico in Brunswick 2026

**Date of Event**

5/30/2026

**Rain Date (not required)**

5/31/2026

**Additional Date (if event runs multiple days)**

**Event Start Time**

12:00

**Event End Time**

18:00

**Event Set-Up Time**

08:00

**Event Tear Down Time**

19:00

**Description of Event**

We invite you to join Cultura Plenera for a vibrant and exciting festival celebrating Puerto Rican culture and traditions! Experience the rich heritage of Puerto Rico through a day filled with music, dance, art, food, and learning at Square Corner Park in downtown Brunswick. We specialize in hosting public events where the community can join us in interactive activities (dancing, playing music, teaching about our traditions, etc.) so you not only meet us, but get to learn about and experience the best parts of Puerto Rican culture.

**Location of Event**

1 E Potomac Street, Brunswick MD 21716

Close down East Potomac Street from the traffic light/Maple Avenue to LS Fuel.

**Will entertainment be provided?**

Yes

**If yes, give details:**

Live performance by Cultura Plenera's in-house band "Los Hijo 'e Plena" and NYC-based Afro-Puerto Rican orchestra named "Los Pleneros de la 21".

**Will equipment be used?**

Yes

**If yes, give details:**

Will setup professional sound system.

**Will there be vendors set up at event?**

Yes

**If yes, give details:**

Food and artisan vendors will be invited to participate in this event.

**Will signage or banners be used?**

Yes

**If yes, give details:**

Portable signs will be used on the day of the event at the event location during event staging and during the actual event.

**Will participants be charged a fee?**

No

**If yes, give details:**

**Will admission to the event be charged? If yes, give details:**

No

**Will event generate income?**

Yes

**If yes, who will benefit?**

Food vendors and artisans will be charged a participation fee to offset the cost of hosting the event.

**Will you need portable toilets?**

Yes

**If yes, please give the name of the company & PT locations.**

Key Sanitation will stage portable toilets at appropriate locations within the event space

**# of People Expected to Attend**

More than 150

**Will there be alcohol at this event?**

Yes

**If yes, please upload copy of Frederick Co. Liquor Permit 2025 Off Site.png**

**Who will provide security at this event?**

Security will be provided by members of Cultura Plenera.

**Please identify type of City support requested:**

Electricity  
Barricades/Traffic Cones  
Traffic Control Devices ("No Parking" signs, parking restrictions, etc)

**Additional Information Required**

Barricades to close off festival area.

**Additional information you would like us to know**

This event is a repeat of the event we hosted in 2024, and intend to partner with local vendors such as Smoketown to make this an authentic Brunswick celebration.

**Additional Supporting Documents**

**Certificate of Insurance (if required)**

**Name**

Angel Rivera

**Signature**

**Date**

9/24/2025



## Zoning Certificate Application for Events

**Name**

Angel Rivera

**Email**

culturaplenera@gmail.com

**Phone**

(410) 428-8383

**Name of Property Owner**

City of Brunswick

**Property Address**

1 E Potomac Street, Brunswick MD 21716

**Proposed improvement or changes to property**

N/A

**Additional Documents**

**Signature**

**Date**

9/24/2025

*Angel Rivera*



## Indemnity/Hold Harmless Agreement for Events

To the fullest extent permitted by law, the undersigned Organization/Individual agrees to indemnify and hold the City of Brunswick, its elected and appointed officials, employees, and volunteers and others working on behalf of the City, harmless from and against all loss, cost, expense, damage, liability or claims, whether groundless or not, arising out of the bodily injury, sickness or disease (including death resulting at any time therefore) which may be sustained or claimed by any person or persons, or the damage or

# **THIS PAGE IS FOR CITY USE ONLY**

**Name of Event**

Puerto Rico in Brunswick 2026

**Date of Event**

5/30/2026

**Additional Date (if event runs multiple days)**

**Organization/Individual Name**

Cultura Plenera

**PW Comments**

Date and event approved – Will review logistics 45 days prior to event.

**PD Comments**

PD approves, however if we are blocking streets then off duty PD officers will need to be present. I'm not sure if this "process" has been passed yet but probably will be by next May so may want to give them a heads up.

Date and event approved – Will review logistics 45 days prior to event.

**P&Z Comments**

P&Z approved - "Date and event approved – Will review logistics 45 days prior to event."

**Date of Final Approval**

**Additional Comments**