

**CLEAN WATER STATE REVOLVING FUND, ADMINISTERED BY GEORGIA  
ENVIRONMENTAL FINANCE AUTHORITY**

(a public corporation duly created and  
existing under the laws of  
the State of Georgia)  
as Lender

and

**LOWNDES COUNTY BOARD OF COMMISSIONERS**

(a public body corporate and politic duly created and existing  
under the laws of the State of Georgia)  
as Borrower

---

**LOAN AGREEMENT**

---