

**EXHIBIT B**

**City of Saint Paul, Minnesota  
General Obligation Street Improvement Special Assessment Refunding Bonds,  
Series 2016F**

**TERMS AND CONDITIONS**

True Interest Cost for the Series 2016F Bonds: \_\_\_\_\_%.

The Series 2016F Bonds shall mature on the dates and in the principal amounts set forth below:

<u><b>Maturity (May 1)</b></u>	<u><b>Principal Amount</b></u>	<u><b>Interest Rate</b></u>	<u><b>Yield</b></u>	<u><b>Price</b></u>
2019				
2020				
2021				
2022				
2023				
2024				
2025				
2026				
2027				
2028				
2029				

The Series 2016F Bonds maturing on or after May 1, 2026 are subject to optional redemption at the option of the City on any date on or after May 1, 2025.