Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 13

Revised SCHEDULE C

Athol
CW-05-27

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$6,429,362.34

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
15-Dec-09					
15-Jan-10	-	64,941.93	64,941.93	4,870.64	69,812.57
15-Jul-10	299,728.23	64,293.62	364,021.85	4,822.02	368,843.87
15-Jan-11	-	61,296.34	61,296.34	4,597.23	65,893.57
15-Jul-11	305,782.96	61,296.34	367,079.30	4,597.23	371,676.53
15-Jan-12	-	58,238.51	58,238.51	4,367.89	62,606.40
15-Jul-12	311,960.21	58,238.51	370,198.72	4,367.89	374,566.61
15-Jan-13	-	55,118.91	55,118.91	4,133.92	59,252.83
15-Jul-13	318,262.95	55,118.91	373,381.86	4,133.92	377,515.78
15-Jan-14	-	51,936.28	51,936.28	3,895.22	55,831.50
15-Jul-14	324,692.16	51,936.28	376,628.44	3,895.22	380,523.66
15-Jan-15	-	48,689.36	48,689.36	3,651.70	52,341.06
15-Jul-15	331,251.78	48,689.36	379,941.14	3,651.70	383,592.84
15-Jan-16	-	45,376.84	45,376.84	3,403.26	48,780.10
15-Jul-16	337,943.81	45,376.84	383,320.65	3,403.26	386,723.91
15-Jan-17	-	41,997.40	41,997.40	3,149.81	45,147.21
15-Jul-17	344,771.19	41,997.40	386,768.59	3,149.81	389,918.40
15-Jan-18	-	38,549.69	38,549.69	2,891.23	41,440.92
15-Jul-18	351,735.92	38,549.69	390,285.61	2,891.23	393,176.84
15-Jan-19	-	35,032.33	35,032.33	2,627.42	37,659.75
15-Jul-19	358,841.94	35,032.33	393,874.27	2,627.42	396,501.69
15-Jan-20	-	31,443.91	31,443.91	2,358.29	33,802.20
15-Jul-20	366,091.22	31,443.91	397,535.13	2,358.29	399,893.42
15-Jan-21	-	27,783.00	27,783.00	2,083.72	29,866.72
15-Jul-21	373,486.73	27,783.00	401,269.73	2,083.72	403,353.45
15-Jan-22	-	24,048.13	24,048.13	1,803.61	25,851.74
15-Jul-22	381,032.43	24,048.13	405,080.56	1,803.61	406,884.17
15-Jan-23	-	20,237.81	20,237.81	1,517.84	21,755.65
15-Jul-23	388,729.29	20,237.81	408,967.10	1,517.84	410,484.94
15-Jan-24	-	16,350.52	16,350.52	1,226.29	17,576.81
15-Jul-24	396,582.27	16,350.52	412,932.79	1,226.29	414,159.08
15-Jan-25	-	12,384.69	12,384.69	928.85	13,313.54
15-Jul-25	404,594.32	12,384.69	416,979.01	928.85	417,907.86
15-Jan-26	-	8,338.75	8,338.75	625.41	8,964.16
15-Jul-26	412,768.41	8,338.75	421,107.16	625.41	421,732.57
15-Jan-27	-	4,211.07	4,211.07	315.83	4,526.90
15-Jul-27	421,106.52	4,211.07	425,317.59	315.83	425,633.42
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
	$6,429,362.34	$1,291,302.63	$7,720,664.97	$96,847.70	$7,817,512.67

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13

SCHEDULE C

Athol
CW-05-27

Final Structuring Analysis

Loan Interest Rate	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	$7,085,444.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.00075	Loan Origination Fee	Total Due
18-Dec-07						
15-Jul-08	$280,937.00	$81,482.61	$362,419.61	$5,314.08	45,346.84	$413,080.53
15-Jan-09	0.00	68,045.07	68,045.07	5,103.38		73,148.45
15-Jul-09	297,348.00	68,045.07	365,393.07	5,103.38		370,496.45
15-Jan-10	0.00	65,071.59	65,071.59	4,880.37		69,951.96
15-Jul-10	303,355.00	65,071.59	368,426.59	4,880.37		373,306.96
15-Jan-11	0.00	62,038.04	62,038.04	4,652.85		66,690.89
15-Jul-11	309,483.00	62,038.04	371,521.04	4,652.85		376,173.89
15-Jan-12	0.00	58,943.21	58,943.21	4,420.74		63,363.95
15-Jul-12	315,735.00	58,943.21	374,678.21	4,420.74		379,098.95
15-Jan-13	0.00	55,785.86	55,785.86	4,183.94		59,969.80
15-Jul-13	322,114.00	55,785.86	377,899.86	4,183.94		382,083.80
15-Jan-14	0.00	52,564.72	52,564.72	3,942.35		56,507.07
15-Jul-14	328,621.00	52,564.72	381,185.72	3,942.35		385,128.07
15-Jan-15	0.00	49,278.51	49,278.51	3,695.89		52,974.40
15-Jul-15	335,260.00	49,278.51	384,538.51	3,695.89		388,234.40
15-Jan-16	0.00	45,925.91	45,925.91	3,444.44		49,370.35
15-Jul-16	342,033.00	45,925.91	387,958.91	3,444.44		391,403.35
15-Jan-17	0.00	42,505.58	42,505.58	3,187.92		45,693.50
15-Jul-17	348,943.00	42,505.58	391,448.58	3,187.92		394,636.50
15-Jan-18	0.00	39,016.15	39,016.15	2,926.21		41,942.36
15-Jul-18	355,992.00	39,016.15	395,008.15	2,926.21		397,934.36
15-Jan-19	0.00	35,456.23	35,456.23	2,659.22		38,115.45
15-Jul-19	363,184.00	35,456.23	398,640.23	2,659.22		401,299.45
15-Jan-20	0.00	31,824.39	31,824.39	2,386.83		34,211.22
15-Jul-20	370,521.00	31,824.39	402,345.39	2,386.83		404,732.22
15-Jan-21	0.00	28,119.18	28,119.18	2,108.94		30,228.12
15-Jul-21	378,006.00	28,119.18	406,125.18	2,108.94		408,234.12
15-Jan-22	0.00	24,339.12	24,339.12	1,825.43		26,164.55
15-Jul-22	385,643.00	24,339.12	409,982.12	1,825.43		411,807.55
15-Jan-23	0.00	20,482.69	20,482.69	1,536.20		22,018.89
15-Jul-23	393,433.00	20,482.69	413,915.69	1,536.20		415,451.89
15-Jan-24	0.00	16,548.36	16,548.36	1,241.13		17,789.49
15-Jul-24	401,381.00	16,548.36	417,929.36	1,241.13		419,170.49
15-Jan-25	0.00	12,534.55	12,534.55	940.09		13,474.64
15-Jul-25	409,490.00	12,534.55	422,024.55	940.09		422,964.64
15-Jan-26	0.00	8,439.65	8,439.65	632.97		9,072.62
15-Jul-26	417,763.00	8,439.65	426,202.65	632.97		426,835.62
15-Jan-27	0.00	4,262.02	4,262.02	319.65		4,581.67
15-Jul-27	426,202.00	4,262.02	430,464.02	319.65		430,783.67
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
	$7,085,444.00	$1,523,844.27	$8,609,288.27	$113,491.18	$45,346.84	$8,768,126.29

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Athol
DW-99-18A
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E. 50.00%

Schedule of Loan Repayments

tial Loan Obligation: 758,860.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	17,429.20	17,429.20	7,977.59	0.00	7,977.59	0.00	9,451.61	9,451.61
01-Aug-05	36,874.00	19,105.51	55,979.51	7,977.59	19,805.41	27,783.00	28,196.50	0.00	28,196.50
01-Feb-06	0.00	18,679.91	18,679.91	7,589.95	702.53	8,292.48	0.00	10,387.43	10,387.43
01-Aug-06	37,922.00	18,688.93	56,610.93	7,589.95	20,063.15	27,653.10	28,957.83	0.00	28,957.83
01-Feb-07	0.00	18,317.66	18,317.66	7,191.29	944.24	8,135.53	0.00	10,182.13	10,182.13
01-Aug-07	39,147.00	16,641.12	55,788.12	7,191.29	19,809.71	27,001.01	28,787.12	0.00	28,787.12
01-Feb-08	0.00	17,882.94	17,882.94	6,779.75	944.24	7,723.99	0.00	10,158.94	10,158.94
01-Aug-08	40,408.00	15,752.57	56,160.57	6,779.75	20,186.22	26,965.97	29,194.60	0.00	29,194.60
01-Feb-09	0.00	17,486.69	17,486.69	6,354.96	944.24	7,299.20	0.00	10,187.49	10,187.49
01-Aug-09	41,607.00	13,157.31	54,764.31	6,354.96	20,087.86	26,442.82	28,321.49	0.00	28,321.49
01-Feb-10	0.00	17,886.87	17,886.87	5,917.56	944.24	6,861.80	0.00	11,025.06	11,025.06
01-Aug-10	42,902.00	11,904.01	54,806.01	5,917.56	20,153.70	26,071.26	28,734.75	0.00	28,734.75
01-Feb-11	0.00	17,157.50	17,157.50	5,466.55	944.24	6,410.79	0.00	10,746.71	10,746.71
01-Aug-11	45,000.00	10,563.51	55,563.51	5,466.55	20,030.87	25,497.42	30,066.09	0.00	30,066.09
01-Feb-12	0.00	15,944.92	15,944.92	4,993.49	944.24	5,937.73	0.00	10,007.19	10,007.19
01-Aug-12	45,000.00	8,068.02	53,068.02	4,993.49	18,962.49	23,955.97	29,112.05	0.00	29,112.05
01-Feb-13	0.00	13,884.89	13,884.89	4,520.42	944.24	5,464.66	0.00	8,420.23	8,420.23
01-Aug-13	45,000.00	9,402.91	54,402.91	4,520.42	19,820.82	24,341.24	30,061.67	0.00	30,061.67
01-Feb-14	0.00	11,881.68	11,881.68	4,047.35	944.24	4,991.59	0.00	6,890.09	6,890.09
01-Aug-14	50,000.00	7,901.51	57,901.51	4,047.35	19,676.42	23,723.77	34,177.74	0.00	34,177.74
01-Feb-15	0.00	10,540.52	10,540.52	3,521.72	944.24	4,465.96	0.00	6,074.56	6,074.56
01-Aug-15	50,000.00	7,356.53	57,356.53	3,521.72	19,782.51	23,304.23	34,052.30	0.00	34,052.30
01-Feb-16	0.00	8,591.42	8,591.42	2,996.09	944.24	3,940.33	0.00	4,651.09	4,651.09
01-Aug-16	55,000.00	6,235.25	61,235.25	2,996.09	19,715.90	22,711.99	38,523.26	0.00	38,523.26
01-Feb-17	0.00	6,732.61	6,732.61	2,417.90	944.24	3,362.14	0.00	3,370.47	3,370.47
01-Aug-17	55,000.00	5,252.52	60,252.52	2,417.90	19,753.55	22,171.44	38,081.08	0.00	38,081.08
01-Feb-18	0.00	4,683.44	4,683.44	1,839.71	937.52	2,777.23	0.00	1,906.22	1,906.22
01-Aug-18	55,000.00	4,283.00	59,283.00	1,839.71	20,042.22	21,881.92	37,401.07	0.00	37,401.07
01-Feb-19	0.00	2,904.19	2,904.19	1,261.51	821.34	2,082.85	0.00	821.34	821.34
01-Aug-19	60,000.00	3,150.00	63,150.00	1,261.51	20,344.73	21,606.25	41,543.75	0.00	41,543.75
01-Feb-20	0.00	1,383.85	1,383.85	630.76	753.10	1,383.85	0.00	0.00	0.00
01-Aug-20	60,000.00	1,575.00	61,575.00	630.76	20,249.16	20,879.92	40,695.08	0.00	40,695.08
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$758,860.00	$360,426.00	$1,119,286.00	$147,013.20	$332,085.84	$479,099.04	$525,906.38	$114,280.57	$687,516.04

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 6

Athol
DW-99-18A

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	$896,949.00	$10,710.54	$4,347.94	$944.24	$5,418.36	$310.19	$5,728.55	$5,728.55
01-Aug-01	896,949.00	56,340.68	9,429.27	20,249.16	26,662.25	672.71	27,334.96	–
01-Feb-02	863,836.00	22,441.25	9,081.16	944.24	12,415.85	647.88	13,063.73	40,398.69
01-Aug-02	863,836.00	56,473.25	9,081.16	20,249.16	27,142.93	647.88	27,790.81	–
01-Feb-03	829,804.00	21,632.99	8,723.40	944.24	11,965.35	622.35	12,587.70	40,378.51
01-Aug-03	829,804.00	56,630.99	8,723.40	20,249.16	27,658.43	622.35	28,280.78	–
01-Feb-04	794,806.00	20,801.78	8,355.48	944.24	11,502.06	596.10	12,098.16	40,378.94
01-Aug-04	794,806.00	56,747.78	8,355.48	20,249.16	28,143.14	596.10	28,739.24	–
01-Feb-05	758,860.00	19,993.00	7,977.59	944.24	11,071.17	569.15	11,640.32	40,379.56
01-Aug-05	758,860.00	56,867.00	7,977.59	20,249.16	28,640.25	569.15	29,209.40	–
01-Feb-06	721,986.00	19,163.33	7,589.95	944.24	10,629.14	541.49	11,170.63	40,380.03
01-Aug-06	721,986.00	57,085.33	7,589.95	20,249.16	29,246.22	541.49	29,787.71	–
01-Feb-07	684,064.00	18,215.28	7,191.29	944.24	10,079.75	513.05	10,592.80	40,380.51
01-Aug-07	684,064.00	57,362.28	7,191.29	20,249.16	29,921.83	513.05	30,434.88	–
01-Feb-08	644,917.00	17,187.67	6,779.75	944.24	9,463.68	483.69	9,947.37	40,382.25
01-Aug-08	644,917.00	57,595.67	6,779.75	20,249.16	30,566.76	483.69	31,050.45	–
01-Feb-09	604,509.00	16,177.47	6,354.96	944.24	8,878.27	453.38	9,331.65	40,382.10
01-Aug-09	604,509.00	57,784.47	6,354.96	20,249.16	31,180.35	453.38	31,633.73	–
01-Feb-10	562,902.00	15,189.31	5,917.56	944.24	8,327.51	422.18	8,749.69	40,383.42
01-Aug-10	562,902.00	58,091.31	5,917.56	20,249.16	31,924.59	422.18	32,346.77	–
01-Feb-11	520,000.00	14,063.13	5,466.55	944.24	7,652.34	390.00	8,042.34	40,389.11
01-Aug-11	520,000.00	59,063.13	5,466.55	20,249.16	33,347.42	390.00	33,737.42	–
01-Feb-12	475,000.00	12,881.88	4,993.49	944.24	6,944.15	356.25	7,300.40	41,037.82
01-Aug-12	475,000.00	57,881.88	4,993.49	20,249.16	32,639.23	356.25	32,995.48	–
01-Feb-13	430,000.00	11,644.38	4,520.42	944.24	6,179.72	322.50	6,502.22	39,497.70
01-Aug-13	430,000.00	56,644.38	4,520.42	20,249.16	31,874.80	322.50	32,197.30	–
01-Feb-14	385,000.00	10,496.88	4,047.35	944.24	5,505.29	288.75	5,794.04	37,991.34
01-Aug-14	385,000.00	60,496.88	4,047.35	20,249.16	36,200.37	288.75	36,489.12	–
01-Feb-15	335,000.00	9,090.63	3,521.72	944.24	4,624.67	251.25	4,875.92	41,365.04
01-Aug-15	335,000.00	59,090.63	3,521.72	20,249.16	35,319.75	251.25	35,571.00	–
01-Feb-16	285,000.00	7,790.63	2,996.09	944.24	3,850.30	213.75	4,064.05	39,635.05
01-Aug-16	285,000.00	62,790.63	2,996.09	20,249.16	39,545.38	213.75	39,759.13	–
01-Feb-17	230,000.00	6,243.75	2,417.90	944.24	2,881.61	172.50	3,054.11	42,813.24
01-Aug-17	230,000.00	61,243.75	2,417.90	20,249.16	38,576.69	172.50	38,749.19	–
01-Feb-18	175,000.00	4,696.88	1,839.71	944.24	1,912.93	131.25	2,044.18	40,793.37
01-Aug-18	175,000.00	59,696.88	1,839.71	20,249.16	37,608.01	131.25	37,739.26	–
01-Feb-19	120,000.00	3,150.00	1,261.51	944.24	944.25	90.00	1,034.25	38,773.51
01-Aug-19	120,000.00	63,150.00	1,261.51	20,249.16	41,639.33	90.00	41,729.33	–
01-Feb-20	60,000.00	1,575.00	630.76	944.24	0.00	45.00	45.00	41,774.33
01-Aug-20	60,000.00	61,575.00	630.76	20,249.16	40,695.08	45.00	40,740.08	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,740.08
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
		$1,435,757.70	$213,110.49	$423,868.00	$798,779.21	$15,203.94	$813,983.15	$813,983.15

Average Annual Net Debt Service:	$40,484.37

Max:	42,813.24
Min:	37,991.34
Span:	4,821.90

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Athol
DW-99-18
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E. 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 966,009.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	22,410.28	22,410.28	10,290.31	0.00	10,290.31	0.00	12,119.96	12,119.96
01-Aug-05	51,249.00	23,628.74	74,877.74	10,290.31	22,733.74	33,024.05	41,853.69	0.00	41,853.69
01-Feb-06	0.00	24,658.74	24,658.74	9,744.39	1,347.81	11,092.20	0.00	13,566.54	13,566.54
01-Aug-06	52,585.00	21,540.82	74,125.82	9,744.39	22,616.94	32,361.33	41,764.49	0.00	41,764.49
01-Feb-07	0.00	24,150.51	24,150.51	9,184.23	1,347.81	10,532.04	0.00	13,618.47	13,618.47
01-Aug-07	54,010.00	20,844.64	74,854.64	9,184.23	23,232.78	32,417.01	42,437.63	0.00	42,437.63
01-Feb-08	0.00	23,599.68	23,599.68	8,608.90	1,347.81	9,956.71	0.00	13,642.97	13,642.97
01-Aug-08	55,657.00	17,612.14	73,269.14	8,608.90	22,620.53	31,229.43	42,039.71	0.00	42,039.71
01-Feb-09	0.00	22,877.46	22,877.46	8,016.02	1,347.81	9,363.83	0.00	13,513.63	13,513.63
01-Aug-09	57,508.00	16,642.05	74,150.05	8,016.02	23,281.95	31,297.96	42,852.09	0.00	42,852.09
01-Feb-10	0.00	22,199.80	22,199.80	7,403.42	1,347.81	8,751.23	0.00	13,448.57	13,448.57
01-Aug-10	60,000.00	10,473.81	70,473.81	7,403.42	20,966.05	28,369.47	42,104.34	0.00	42,104.34
01-Feb-11	0.00	20,726.65	20,726.65	6,764.27	1,347.81	8,112.08	0.00	12,614.57	12,614.57
01-Aug-11	60,000.00	12,816.68	72,816.68	6,764.27	22,550.36	29,314.63	43,502.04	0.00	43,502.04
01-Feb-12	0.00	18,514.90	18,514.90	6,125.13	1,347.81	7,472.94	0.00	11,041.96	11,041.96
01-Aug-12	65,000.00	12,639.71	77,639.71	6,125.13	22,882.82	29,007.95	48,631.76	0.00	48,631.76
01-Feb-13	0.00	16,129.30	16,129.30	5,432.72	1,347.81	6,780.53	0.00	9,348.76	9,348.76
01-Aug-13	65,000.00	11,210.55	76,210.55	5,432.72	23,247.16	28,679.88	47,530.67	0.00	47,530.67
01-Feb-14	0.00	14,890.88	14,890.88	4,740.32	1,347.81	6,088.13	0.00	8,802.75	8,802.75
01-Aug-14	70,000.00	9,035.75	79,035.75	4,740.32	22,583.49	27,323.81	51,711.94	0.00	51,711.94
01-Feb-15	0.00	12,107.09	12,107.09	3,994.65	1,347.81	5,342.46	0.00	6,764.63	6,764.63
01-Aug-15	70,000.00	7,929.19	77,929.19	3,994.65	22,579.16	26,573.81	51,355.38	0.00	51,355.38
01-Feb-16	0.00	9,442.48	9,442.48	3,248.98	1,347.81	4,596.79	0.00	4,845.69	4,845.69
01-Aug-16	70,000.00	6,948.22	76,948.22	3,248.98	22,678.83	25,927.81	51,020.42	0.00	51,020.42
01-Feb-17	0.00	6,772.79	6,772.79	2,503.31	1,347.81	3,851.12	0.00	2,921.66	2,921.66
01-Aug-17	75,000.00	5,648.73	80,648.73	2,503.31	22,977.06	25,480.38	55,168.36	0.00	55,168.36
01-Feb-18	0.00	3,906.41	3,906.41	1,704.38	1,051.02	2,755.40	0.00	1,151.01	1,151.01
01-Aug-18	80,000.00	4,337.59	84,337.59	1,704.38	23,687.42	25,391.80	58,945.79	0.00	58,945.79
01-Feb-19	0.00	1,624.39	1,624.39	852.19	772.20	1,624.40	0.00	0.00	0.00
01-Aug-19	80,000.00	2,200.00	82,200.00	852.19	23,480.82	24,333.01	57,866.99	0.00	57,866.99
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$966,009.00	$427,519.97	$1,393,528.97	$177,226.47	$360,116.04	$537,342.51	$718,785.28	$137,401.18	$856,186.47

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5

Athol
DW-99-18

Final Loan Structuring Analysis

Administrative Fee Schedule

Date	Principal Outstanding	Administrative Fee Payable @ 0.075000%
06-Oct-1999		
01-Feb-2000	1,205,295.00	577.54
01-Aug-2000	1,205,295.00	903.97
01-Feb-2001	1,159,453.00	869.59
01-Aug-2001	1,159,453.00	869.59
01-Feb-2002	1,112,647.00	834.49
01-Aug-2002	1,112,647.00	834.49
01-Feb-2003	1,064,861.00	798.65
01-Aug-2003	1,064,861.00	798.65
01-Feb-2004	1,016,012.00	762.01
01-Aug-2004	1,016,012.00	762.01
01-Feb-2005	966,009.00	724.51
01-Aug-2005	966,009.00	724.51
01-Feb-2006	914,760.00	686.07
01-Aug-2006	914,760.00	686.07
01-Feb-2007	862,175.00	646.63
01-Aug-2007	862,175.00	646.63
01-Feb-2008	808,165.00	606.12
01-Aug-2008	808,165.00	606.12
01-Feb-2009	752,508.00	564.38
01-Aug-2009	752,508.00	564.38
01-Feb-2010	695,000.00	521.25
01-Aug-2010	695,000.00	521.25
01-Feb-2011	635,000.00	476.25
01-Aug-2011	635,000.00	476.25
01-Feb-2012	575,000.00	431.25
01-Aug-2012	575,000.00	431.25
01-Feb-2013	510,000.00	382.50
01-Aug-2013	510,000.00	382.50
01-Feb-2014	445,000.00	333.75
01-Aug-2014	445,000.00	333.75
01-Feb-2015	375,000.00	281.25
01-Aug-2015	375,000.00	281.25
01-Feb-2016	305,000.00	228.75
01-Aug-2016	305,000.00	228.75
01-Feb-2017	235,000.00	176.25
01-Aug-2017	235,000.00	176.25
01-Feb-2018	160,000.00	120.00
01-Aug-2018	160,000.00	120.00
01-Feb-2019	80,000.00	60.00
01-Aug-2019	80,000.00	60.00
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
01-Feb-2021	0.00	0.00
01-Aug-2021	0.00	0.00
01-Feb-2022	0.00	0.00
01-Aug-2022	0.00	0.00
01-Feb-2023	0.00	0.00
01-Aug-2023	0.00	0.00
01-Feb-2024	0.00	0.00
01-Aug-2024	0.00	0.00
01-Feb-2025	0.00	0.00
01-Aug-2025	0.00	0.00
01-Feb-2026	0.00	0.00
01-Aug-2026	0.00	0.00
01-Feb-2027	0.00	0.00
01-Aug-2027	0.00	0.00
01-Feb-2028	0.00	0.00
01-Aug-2028	0.00	0.00
01-Feb-2029	0.00	0.00
01-Aug-2029	0.00	0.00
01-Feb-2030	0.00	0.00
01-Aug-2030	0.00	0.00
		$20,488.91

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5

Title V Loan
thol 97-1034

SCHEDULE C

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Obligati $150,000.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01	7,890.00						7,890.00		7,890.00
01-Feb-02	$0.00	$3,636.34	$3,636.34	$1,881.75	$1,754.59	$3,636.34	0.00	$0.00	0.00
01-Aug-02	7,905.00	3,656.66	11,561.66	1,892.27	1,764.39	3,656.66	7,905.00	0.00	7,905.00
01-Feb-03	0.00	3,494.61	3,494.61	1,787.01	1,707.60	3,494.61	0.00	0.00	0.00
01-Aug-03	7,905.00	3,494.61	11,399.61	1,787.01	1,707.60	3,494.61	7,905.00	0.00	7,905.00
01-Feb-04	0.00	3,326.63	3,326.63	1,681.75	1,644.88	3,326.63	0.00	0.00	0.00
01-Aug-04	7,905.00	3,326.63	11,231.63	1,681.75	1,644.88	3,326.63	7,905.00	0.00	7,905.00
01-Feb-05	0.00	3,153.71	3,153.71	1,576.49	1,577.22	3,153.71	0.00	0.00	0.00
01-Aug-05	7,905.00	3,153.71	11,058.71	1,576.49	1,577.22	3,153.71	7,905.00	0.00	7,905.00
01-Feb-06	0.00	2,975.85	2,975.85	1,471.24	1,504.61	2,975.85	(0.00)	0.00	(0.00)
01-Aug-06	7,905.00	2,975.85	10,880.85	1,471.24	1,504.61	2,975.85	7,905.00	0.00	7,905.00
01-Feb-07	0.00	2,768.35	2,768.35	1,365.98	1,402.37	2,768.35	0.00	0.00	0.00
01-Aug-07	7,905.00	2,768.35	10,673.35	1,365.98	1,402.37	2,768.35	7,905.00	0.00	7,905.00
01-Feb-08	0.00	2,560.84	2,560.84	1,260.72	1,300.12	2,560.84	0.00	0.00	0.00
01-Aug-08	7,905.00	2,560.84	10,465.84	1,260.72	1,300.12	2,560.84	7,905.00	0.00	7,905.00
01-Feb-09	0.00	2,371.13	2,371.13	1,155.46	1,215.66	2,371.13	0.00	0.00	0.00
01-Aug-09	7,905.00	2,371.13	10,276.13	1,155.46	1,215.66	2,371.13	7,905.00	0.00	7,905.00
01-Feb-10	0.00	2,163.62	2,163.62	1,050.21	1,113.42	2,163.62	0.00	0.00	0.00
1-Aug-10	7,958.00	2,163.62	10,121.62	1,050.21	1,113.42	2,163.62	7,958.00	0.00	7,958.00
01-Feb-11	0.00	1,964.67	1,964.67	944.24	1,020.43	1,964.67	0.00	0.00	0.00
01-Aug-11	7,958.00	1,964.67	9,922.67	944.24	1,020.43	1,964.67	7,958.00	0.00	7,958.00
01-Feb-12	0.00	1,750.80	1,750.80	838.27	912.52	1,750.80	0.00	0.00	0.00
01-Aug-12	7,958.00	1,750.80	9,708.80	838.27	912.52	1,750.80	7,958.00	0.00	7,958.00
01-Feb-13	0.00	1,531.95	1,531.95	732.31	799.64	1,531.95	0.00	0.00	0.00
01-Aug-13	7,958.00	1,531.95	9,489.95	732.31	799.64	1,531.95	7,958.00	0.00	7,958.00
01-Feb-14	0.00	1,313.10	1,313.10	626.34	686.76	1,313.10	0.00	0.00	0.00
01-Aug-14	7,958.00	1,313.10	9,271.10	626.34	686.76	1,313.10	7,958.00	0.00	7,958.00
01-Feb-15	0.00	1,094.25	1,094.25	520.37	573.87	1,094.25	0.00	0.00	0.00
01-Aug-15	7,816.00	1,094.25	8,910.25	520.37	573.87	1,094.25	7,816.00	0.00	7,816.00
01-Feb-16	0.00	889.08	889.08	416.30	472.78	889.08	0.00	0.00	0.00
01-Aug-16	7,816.00	889.08	8,705.08	416.30	472.78	889.08	7,816.00	0.00	7,816.00
01-Feb-17	0.00	664.36	664.36	312.22	352.14	664.36	0.00	0.00	0.00
01-Aug-17	7,816.00	664.36	8,480.36	312.22	352.14	664.36	7,816.00	0.00	7,816.00
01-Feb-18	0.00	439.65	439.65	208.15	231.50	439.65	0.00	0.00	0.00
01-Aug-18	7,816.00	439.65	8,255.65	208.15	231.50	439.65	7,816.00	0.00	7,816.00
01-Feb-19	0.00	214.94	214.94	104.07	110.87	214.94	0.00	0.00	0.00
01-Aug-19	7,816.00	214.94	8,030.94	104.07	110.87	214.94	7,816.00	0.00	7,816.00
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$150,000.00	$72,648.06	$214,758.06	$35,876.31	$36,771.75	$72,648.06	$150,000.00	$0.00	$150,000.00

te: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 4
Athol
97-24
Final Loan Structuring Analysis

Revised Schedule C

Schedule of Loan Repayments

Initial Loan Obligation: 201,198.00

G.E. 50.00%

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	4,427.26	4,427.26	2,301.60	59.15	2,360.76	0.00	2,066.50	2,066.50
01-Aug-05	12,480.00	4,193.05	16,673.05	2,301.60	4,720.06	7,021.66	9,651.39	0.00	9,651.39
01-Feb-06	0.00	4,900.75	4,900.75	2,158.84	239.75	2,398.59	0.00	2,502.15	2,502.15
01-Aug-06	12,764.00	3,981.16	16,745.16	2,158.84	4,836.45	6,995.29	9,749.87	0.00	9,749.87
01-Feb-07	0.00	4,776.73	4,776.73	2,012.83	239.75	2,252.58	0.00	2,524.15	2,524.15
01-Aug-07	13,142.00	3,304.80	16,446.80	2,012.83	4,758.87	6,771.69	9,675.10	0.00	9,675.10
01-Feb-08	0.00	4,650.28	4,650.28	1,862.49	239.75	2,102.24	0.00	2,548.03	2,548.03
01-Aug-08	13,520.00	2,774.15	16,294.15	1,862.49	4,732.70	6,595.19	9,698.96	0.00	9,698.96
01-Feb-09	0.00	4,512.75	4,512.75	1,707.83	239.75	1,947.58	0.00	2,565.17	2,565.17
01-Aug-09	13,804.00	2,104.58	15,908.58	1,707.83	4,535.39	6,243.22	9,665.36	0.00	9,665.36
01-Feb-10	0.00	4,146.68	4,146.68	1,549.91	239.75	1,789.67	0.00	2,357.01	2,357.01
01-Aug-10	14,288.00	2,316.06	16,604.06	1,549.91	4,760.79	6,310.71	10,293.36	0.00	10,293.36
01-Feb-11	0.00	3,666.15	3,666.15	1,386.47	239.75	1,626.22	0.00	2,039.92	2,039.92
01-Aug-11	14,700.00	1,278.71	15,978.71	1,386.47	4,371.30	5,757.77	10,220.94	0.00	10,220.94
01-Feb-12	0.00	3,181.71	3,181.71	1,218.31	239.75	1,458.06	0.00	1,723.65	1,723.65
01-Aug-12	7,800.00	8,687.82	16,487.82	1,218.31	4,784.94	6,003.25	7,800.00	2,684.57	10,484.57
01-Feb-13	0.00	3,125.47	3,125.47	1,129.08	239.75	1,368.83	0.00	1,756.63	1,756.63
01-Aug-13	15,200.00	1,587.67	16,787.67	1,129.08	4,608.65	5,737.73	11,049.94	0.00	11,049.94
01-Feb-14	0.00	2,581.26	2,581.26	955.20	239.75	1,194.95	0.00	1,386.31	1,386.31
01-Aug-14	15,700.00	1,655.18	17,355.18	955.20	4,751.06	5,706.26	11,648.92	0.00	11,648.92
01-Feb-15	0.00	2,006.75	2,006.75	775.60	239.75	1,015.35	0.00	991.40	991.40
01-Aug-15	16,200.00	1,414.30	17,614.30	775.60	4,738.93	5,514.53	12,099.78	0.00	12,099.78
01-Feb-16	0.00	1,405.91	1,405.91	590.28	239.75	830.03	0.00	575.88	575.88
01-Aug-16	16,700.00	1,174.96	17,874.96	590.28	4,774.08	5,364.36	12,510.60	0.00	12,510.60
01-Feb-17	0.00	862.51	862.51	399.24	234.76	634.00	0.00	228.51	228.51
01-Aug-17	17,200.00	462.93	17,662.93	399.24	4,632.03	5,031.27	12,631.66	0.00	12,631.66
01-Feb-18	0.00	442.50	442.50	202.48	240.02	442.50	0.00	0.00	0.00
01-Aug-18	17,700.00	442.50	18,142.50	202.48	4,836.82	5,039.30	13,103.20	0.00	13,103.20
01-Feb-19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$201,198.00	$80,064.59	$281,262.59	$36,500.29	$69,013.32	$105,513.61	$149,799.08	$25,949.90	$175,748.98

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 4

Athol
97-24

Final Loan Structuring Analysis

Schedule of Administrative Fee [After Ocotber 25, 2000 Swap]

Date	Principal Outstanding	Administrative Fee Payable @ 0.075%
25-Oct-00		
01-Feb-01	248,945.00	191.74
01-Aug-01	248,945.00	186.71
01-Feb-02	237,316.00	177.99
01-Aug-02	237,316.00	177.99
01-Feb-03	225,497.00	169.12
01-Aug-03	225,497.00	169.12
01-Feb-04	213,489.00	160.12
01-Aug-04	213,489.00	160.12
01-Feb-05	201,198.00	150.90
01-Aug-05	201,198.00	150.90
01-Feb-06	188,718.00	141.54
01-Aug-06	188,718.00	141.54
01-Feb-07	175,954.00	131.97
01-Aug-07	175,954.00	131.97
01-Feb-08	162,812.00	122.11
01-Aug-08	162,812.00	122.11
01-Feb-09	149,292.00	111.97
01-Aug-09	149,292.00	111.97
01-Feb-10	135,488.00	101.62
01-Aug-10	135,488.00	101.62
01-Feb-11	121,200.00	90.90
01-Aug-11	121,200.00	90.90
01-Feb-12	106,500.00	79.88
01-Aug-12	106,500.00	79.88
01-Feb-13	98,700.00	74.03
01-Aug-13	98,700.00	74.03
01-Feb-14	83,500.00	62.63
01-Aug-14	83,500.00	62.63
01-Feb-15	67,800.00	50.85
01-Aug-15	67,800.00	50.85
01-Feb-16	51,600.00	38.70
01-Aug-16	51,600.00	38.70
01-Feb-17	34,900.00	26.18
01-Aug-17	34,900.00	26.18
01-Feb-18	17,700.00	13.28
01-Aug-18	17,700.00	13.28
01-Feb-19	0.00	0.00
01-Aug-19	0.00	0.00
01-Feb-20	0.00	0.00
01-Aug-20	0.00	0.00
01-Feb-21	0.00	0.00
01-Aug-21	0.00	0.00
01-Feb-22	0.00	0.00
		$3,786.03