

Massachusetts Clean Water Trust
Series 19
Cambridge Loan Amortization
CWP-13-03-A

Initial Loan Amount	14,000,000.00	Loan Origination Fee (\$5.50/1000)	77,000.00
Principal Forgiveness		Loan Term (in years)	10
Net Loan Obligation	14,000,000.00	Loan Rate	2.00%
		Closing Date	2/11/2016
		First Interest Payment	7/15/2016
		First Principal Payment	1/15/2017

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/11/2016							
7/15/2016		119,777.78	119,777.78	8,983.33	77,000.00	205,761.11	
1/15/2017	1,268,471.00	140,000.00	1,408,471.00	10,500.00		1,418,971.00	1,624,732.11
7/15/2017		127,315.29	127,315.29	9,548.65		136,863.94	
1/15/2018	1,296,040.00	127,315.29	1,423,355.29	9,548.65		1,432,903.94	1,569,767.87
7/15/2018		114,354.89	114,354.89	8,576.62		122,931.51	
1/15/2019	1,324,207.00	114,354.89	1,438,561.89	8,576.62		1,447,138.51	1,570,070.01
7/15/2019		101,112.82	101,112.82	7,583.46		108,696.28	
1/15/2020	1,352,987.00	101,112.82	1,454,099.82	7,583.46		1,461,683.28	1,570,379.56
7/15/2020		87,582.95	87,582.95	6,568.72		94,151.67	
1/15/2021	1,382,392.00	87,582.95	1,469,974.95	6,568.72		1,476,543.67	1,570,695.34
7/15/2021		73,759.03	73,759.03	5,531.93		79,290.96	
1/15/2022	1,412,437.00	73,759.03	1,486,196.03	5,531.93		1,491,727.96	1,571,018.91
7/15/2022		59,634.66	59,634.66	4,472.60		64,107.26	
1/15/2023	1,443,134.00	59,634.66	1,502,768.66	4,472.60		1,507,241.26	1,571,348.52
7/15/2023		45,203.32	45,203.32	3,390.25		48,593.57	
1/15/2024	1,474,499.00	45,203.32	1,519,702.32	3,390.25		1,523,092.57	1,571,686.14
7/15/2024		30,458.33	30,458.33	2,284.37		32,742.70	
1/15/2025	1,506,545.00	30,458.33	1,537,003.33	2,284.37		1,539,287.70	1,572,030.41
7/15/2025		15,392.88	15,392.88	1,154.47		16,547.35	
1/15/2026	1,539,288.00	15,392.88	1,554,680.88	1,154.47		1,555,835.35	1,572,382.69
7/15/2026							
	14,000,000.00	1,569,406.12	15,569,406.12	117,705.46	77,000.00	15,764,111.58	15,764,111.58

Massachusetts Clean Water Trust
Series 18
Cambridge Loan Amortization Updated Schedule
CWP-13-03

Loan Amount Approved	13,801,071.00	Loan Origination Fee (\$5.50/1000)	72,222.65
Principal Forgiveness	<u>(669,681.00)</u>	Loan Term (in years)	10
Amount to be Financed	13,131,390.00	Loan Rate	2.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		137,150.07	137,150.07	10,286.26	72,222.65	219,658.98	
1/15/2016	1,189,770.00	131,313.90	1,321,083.90	9,848.54		1,330,932.44	1,550,591.42
7/15/2016		119,416.20	119,416.20	8,956.22		128,372.42	
1/15/2017	1,215,629.00	119,416.20	1,335,045.20	8,956.22		1,344,001.42	1,472,373.83
7/15/2017		107,259.91	107,259.91	8,044.49		115,304.40	
1/15/2018	1,242,049.00	107,259.91	1,349,308.91	8,044.49		1,357,353.40	1,472,657.81
7/15/2018		94,839.42	94,839.42	7,112.96		101,952.38	
1/15/2019	1,269,043.00	94,839.42	1,363,882.42	7,112.96		1,370,995.38	1,472,947.75
7/15/2019		82,148.99	82,148.99	6,161.17		88,310.16	
1/15/2020	1,296,624.00	82,148.99	1,378,772.99	6,161.17		1,384,934.16	1,473,244.33
7/15/2020		69,182.75	69,182.75	5,188.71		74,371.46	
1/15/2021	1,324,804.00	69,182.75	1,393,986.75	5,188.71		1,399,175.46	1,473,546.91
7/15/2021		55,934.71	55,934.71	4,195.10		60,129.81	
1/15/2022	1,353,597.00	55,934.71	1,409,531.71	4,195.10		1,413,726.81	1,473,856.63
7/15/2022		42,398.74	42,398.74	3,179.91		45,578.65	
1/15/2023	1,383,016.00	42,398.74	1,425,414.74	3,179.91		1,428,594.65	1,474,173.29
7/15/2023		28,568.58	28,568.58	2,142.64		30,711.22	
1/15/2024	1,413,073.00	28,568.58	1,441,641.58	2,142.64		1,443,784.22	1,474,495.45
7/15/2024		14,437.85	14,437.85	1,082.84		15,520.69	
1/15/2025	1,443,785.00	14,437.85	1,458,222.85	1,082.84		1,459,305.69	1,474,826.38
7/15/2025							
	13,131,390.00	1,496,838.27	14,628,228.27	112,262.87	72,222.65	14,812,713.79	14,812,713.79

Notes:

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Revised.

Massachusetts Water Pollution Abatement Trust
 Series 16
 Cambridge Loan Amortization
 CW-10-04

Initial Loan Amount	12,853,553.00		Loan Origination Fee (\$5.57/1000)	56,165.50
Principal Forgiveness	<u>(2,769,981.00)</u>		Loan Term (in years)	10
Net Loan Obligation	10,083,572.00		Loan Rate	0.00%
Comm MA Assist. Prin Forgiveness	<u>(443,406.92)</u>		Closing Date	6/13/2012
(New) Net Loan Obligation	9,640,165.08		First Payment	1/15/2013

Date	Borrower Principal	Interest	Total Debt Service	Commonwealth Assistance Principal Forgiveness	Adjusted Borrower Principal	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/13/2012									
1/15/2013						7,562.68	56,165.50	63,728.18	63,728.18
7/15/2013	1,001,564.00		1,001,564.00	(44,041.97)	957,522.03	7,562.68		965,084.71	
1/15/2014						6,811.51		6,811.51	971,896.22
7/15/2014	1,003,068.00		1,003,068.00	(44,108.11)	958,959.89	6,811.51		965,771.40	
1/15/2015						6,059.21		6,059.21	971,830.60
7/15/2015	1,004,574.00		1,004,574.00	(44,174.33)	960,399.67	6,059.21		966,458.88	
1/15/2016						5,305.77		5,305.77	971,764.65
7/15/2016	1,006,082.00		1,006,082.00	(44,240.65)	961,841.35	5,305.77		967,147.12	
1/15/2017						4,551.21		4,551.21	971,698.34
7/15/2017	1,007,592.00		1,007,592.00	(44,307.04)	963,284.96	4,551.21		967,836.17	
1/15/2018						3,795.52		3,795.52	971,631.69
7/15/2018	1,009,104.00		1,009,104.00	(44,373.53)	964,730.47	3,795.52		968,525.99	
1/15/2019						3,038.69		3,038.69	971,564.68
7/15/2019	1,010,619.00		1,010,619.00	(44,440.15)	966,178.85	3,038.69		969,217.54	
1/15/2020						2,280.73		2,280.73	971,498.27
7/15/2020	1,012,136.00		1,012,136.00	(44,506.86)	967,629.14	2,280.73		969,909.87	
1/15/2021						1,521.62		1,521.62	971,431.49
7/15/2021	1,013,656.00		1,013,656.00	(44,573.70)	969,082.30	1,521.62		970,603.92	
1/15/2022						761.38		761.38	971,365.31
7/15/2022	1,015,177.00		1,015,177.00	(44,640.58)	970,536.42	761.38		971,297.80	
1/15/2023									971,297.80
	10,083,572.00		10,083,572.00	(443,406.92)	9,640,165.08	83,376.64	56,165.50	9,779,707.22	9,779,707.22

Notes:
 * Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust interest shall accrue at the
 **This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not