

Massachusetts Clean Water Trust
 Series 18
 Concord Loan Amortization
 T5-05-1243-C

Initial Loan Amount	197,457.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	197,457.00	Loan Rate	0.00%
		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							
1/15/2016	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2016							
1/15/2017	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2017							
1/15/2018	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2018							
1/15/2019	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2019							
1/15/2020	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2020							
1/15/2021	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2021							
1/15/2022	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2022							
1/15/2023	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2023							
1/15/2024	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2024							
1/15/2025	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2025							
	197,457.00		197,457.00			197,457.00	197,457.00

Notes:

Massachusetts Water Pollution Abatement Trust
 Series 17B
 Concord Loan Amortization
 05-1243-B

Initial Loan Amount	324,715.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	324,715.00	Loan Rate	0.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013							
1/15/2014	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2014							
1/15/2015	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2015							
1/15/2016	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2016							
1/15/2017	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2017							
1/15/2018	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2018							
1/15/2019	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2019							
1/15/2020	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2020							
1/15/2021	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2021							
1/15/2022	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2022							
1/15/2023	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2023							
	324,715.00		324,715.00			324,715.00	324,715.00

Massachusetts Water Pollution Abatement Trust
 Series 16
 Concord 2nd Loan Amortization
 05-1243-A

Initial Loan Amount	296,830.00	Loan Origination Fee (\$5.57/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	296,830.00	Loan Rate	0.00%
		Closing Date	6/13/2012
		First Payment	1/15/2013

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/13/2012							
1/15/2013							
7/15/2013	29,483.00		29,483.00			29,483.00	
1/15/2014							29,483.00
7/15/2014	29,527.00		29,527.00			29,527.00	
1/15/2015							29,527.00
7/15/2015	29,572.00		29,572.00			29,572.00	
1/15/2016							29,572.00
7/15/2016	29,616.00		29,616.00			29,616.00	
1/15/2017							29,616.00
7/15/2017	29,660.00		29,660.00			29,660.00	
1/15/2018							29,660.00
7/15/2018	29,705.00		29,705.00			29,705.00	
1/15/2019							29,705.00
7/15/2019	29,750.00		29,750.00			29,750.00	
1/15/2020							29,750.00
7/15/2020	29,794.00		29,794.00			29,794.00	
1/15/2021							29,794.00
7/15/2021	29,839.00		29,839.00			29,839.00	
1/15/2022							29,839.00
7/15/2022	29,884.00		29,884.00			29,884.00	
1/15/2023							29,884.00
	296,830.00		296,830.00			296,830.00	296,830.00

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

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 State Revolving Fund Bonds
 Series 14
 Concord
 T5-05-1243
 Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	0.00%
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Schedule of Loan Repayments

Remaining Loan Obligation: \$703,170.00

Date	Schedule of Loan Repayments			Admin. Fee 0.00000%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Mar-09						
15-Jul-09	\$70,317.00	\$0.00	\$70,317.00	\$0.00	0.00	\$70,317.00
15-Jan-10	0.00	0.00	0.00	0.00		0.00
15-Jul-10	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-11	0.00	0.00	0.00	0.00		0.00
15-Jul-11	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	70,317.00	0.00	70,317.00	0.00		70,317.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	0.00	0.00	0.00	0.00		0.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	0.00	0.00	0.00	0.00		0.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	0.00	0.00	0.00	0.00		0.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	0.00	0.00	0.00	0.00		0.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	0.00	0.00	0.00	0.00		0.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	0.00	0.00	0.00	0.00		0.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	0.00	0.00	0.00	0.00		0.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
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
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
	\$703,170.00	\$0.00	\$703,170.00	\$0.00	\$0.00	\$703,170.00

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 12

Revised SCHEDULE C

Concord
CW-06-01

Final Loan Structuring Analysis
 Revised Schedule of Loan Repayments

Outstanding Loan Obligation: **\$9,967,780.04**

	Schedule of Loan Repayments			Admin. Fee	Total
	Principal	Interest	Total	0.07500%	Due
09-Dec-08					
15-Jan-09	-	100,771.13	100,771.13	7,557.83	108,328.96
15-Jul-09	464,683.82	99,677.80	564,361.62	7,475.84	571,837.46
15-Jan-10	-	95,030.96	95,030.96	7,127.32	102,158.28
15-Jul-10	474,072.11	95,030.96	569,103.07	7,127.32	576,230.39
15-Jan-11	-	90,290.24	90,290.24	6,771.77	97,062.01
15-Jul-11	483,648.80	90,290.24	573,939.04	6,771.77	580,710.81
15-Jan-12	-	85,453.75	85,453.75	6,409.03	91,862.78
15-Jul-12	493,419.83	85,453.75	578,873.58	6,409.03	585,282.61
15-Jan-13	-	80,519.55	80,519.55	6,038.97	86,558.52
15-Jul-13	503,388.16	80,519.55	583,907.71	6,038.97	589,946.68
15-Jan-14	-	75,485.67	75,485.67	5,661.43	81,147.10
15-Jul-14	513,556.74	75,485.67	589,042.41	5,661.43	594,703.84
15-Jan-15	-	70,350.11	70,350.11	5,276.26	75,626.37
15-Jul-15	523,932.48	70,350.11	594,282.59	5,276.26	599,558.85
15-Jan-16	-	65,110.78	65,110.78	4,883.31	69,994.09
15-Jul-16	534,516.37	65,110.78	599,627.15	4,883.31	604,510.46
15-Jan-17	-	59,765.62	59,765.62	4,482.42	64,248.04
15-Jul-17	545,314.32	59,765.62	605,079.94	4,482.42	609,562.36
15-Jan-18	-	54,312.47	54,312.47	4,073.44	58,385.91
15-Jul-18	556,331.27	54,312.47	610,643.74	4,073.44	614,717.18
15-Jan-19	-	48,749.16	48,749.16	3,656.19	52,405.35
15-Jul-19	567,570.17	48,749.16	616,319.33	3,656.19	619,975.52
15-Jan-20	-	43,073.46	43,073.46	3,230.51	46,303.97
15-Jul-20	579,035.97	43,073.46	622,109.43	3,230.51	625,339.94
15-Jan-21	-	37,283.10	37,283.10	2,796.23	40,079.33
15-Jul-21	590,733.59	37,283.10	628,016.69	2,796.23	630,812.92
15-Jan-22	-	31,375.76	31,375.76	2,353.18	33,728.94
15-Jul-22	602,667.96	31,375.76	634,043.72	2,353.18	636,396.90
15-Jan-23	-	25,349.08	25,349.08	1,901.18	27,250.26
15-Jul-23	614,843.03	25,349.08	640,192.11	1,901.18	642,093.29
15-Jan-24	-	19,200.65	19,200.65	1,440.05	20,640.70
15-Jul-24	627,264.72	19,200.65	646,465.37	1,440.05	647,905.42
15-Jan-25	-	12,928.01	12,928.01	969.60	13,897.61
15-Jul-25	639,935.98	12,928.01	652,863.99	969.60	653,833.59
15-Jan-26	-	6,528.65	6,528.65	489.65	7,018.30
15-Jul-26	652,864.72	6,528.65	659,393.37	489.65	659,883.02
15-Jan-27	-	-	-	-	-
15-Jul-27	-	-	-	-	-
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	-	-	-	-	-
	\$9,967,780.04	\$2,002,062.97	\$11,969,843.01	\$150,154.75	\$12,119,997.76

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

SCHEDULE C

Pool Program Bonds, Pool 12

Concord

CW-06-01

Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$11,000,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$433,827.00	\$128,944.44	\$562,771.44			
15-Jan-08	0.00	105,661.73	105,661.73	\$8,250.00		
15-Jul-08	461,727.00	105,661.73	567,388.73	7,924.63	61,681.24	\$632,702.68
15-Jan-09	0.00	101,044.46	101,044.46	7,924.63		113,586.36
15-Jul-09	471,055.00	101,044.46	572,099.46	7,578.33		575,313.36
15-Jan-10	0.00	96,333.91	96,333.91	7,578.33		108,622.79
15-Jul-10	480,572.00	96,333.91	576,905.91	7,225.04		579,677.79
15-Jan-11	0.00	91,528.19	91,528.19	7,225.04		103,558.95
15-Jul-11	490,280.00	91,528.19	581,808.19	6,864.61		584,130.95
15-Jan-12	0.00	86,625.39	86,625.39	6,864.61		98,392.80
15-Jul-12	500,185.00	86,625.39	586,810.39	6,496.90		588,672.80
15-Jan-13	0.00	81,623.54	81,623.54	6,496.90		93,122.29
15-Jul-13	510,290.00	81,623.54	591,913.54	6,121.77		593,307.29
15-Jan-14	0.00	76,520.64	76,520.64	6,121.77		87,745.31
15-Jul-14	520,598.00	76,520.64	597,118.64	5,739.05		598,035.31
15-Jan-15	0.00	71,314.66	71,314.66	5,739.05		82,259.69
15-Jul-15	531,116.00	71,314.66	602,430.66	5,348.60		602,857.69
15-Jan-16	0.00	66,003.50	66,003.50	5,348.60		76,663.26
15-Jul-16	541,845.00	66,003.50	607,848.50	4,950.26		607,779.26
15-Jan-17	0.00	60,585.05	60,585.05	4,950.26		70,953.76
15-Jul-17	552,791.00	60,585.05	613,376.05	4,543.88		612,798.76
15-Jan-18	0.00	55,057.14	55,057.14	4,543.88		65,128.93
15-Jul-18	563,959.00	55,057.14	619,016.14	4,129.29		617,919.93
15-Jan-19	0.00	49,417.55	49,417.55	4,129.29		59,186.43
15-Jul-19	575,352.00	49,417.55	624,769.55	3,706.32		623,145.43
15-Jan-20	0.00	43,664.03	43,664.03	3,706.32		53,123.87
15-Jul-20	586,975.00	43,664.03	630,639.03	3,274.80		628,475.87
15-Jan-21	0.00	37,794.28	37,794.28	3,274.80		46,938.83
15-Jul-21	598,833.00	37,794.28	636,627.28	2,834.57		633,913.83
15-Jan-22	0.00	31,805.95	31,805.95	2,834.57		40,628.85
15-Jul-22	610,931.00	31,805.95	642,736.95	2,385.45		639,461.85
15-Jan-23	0.00	25,696.64	25,696.64	2,385.45		34,191.40
15-Jul-23	623,273.00	25,696.64	648,969.64	1,927.25		645,122.40
15-Jan-24	0.00	19,463.91	19,463.91	1,927.25		27,623.89
15-Jul-24	635,865.00	19,463.91	655,328.91	1,459.79		650,896.89
15-Jan-25	0.00	13,105.26	13,105.26	1,459.79		20,923.70
15-Jul-25	648,710.00	13,105.26	661,815.26	982.89		656,788.70
15-Jan-26	0.00	6,618.16	6,618.16	982.89		14,088.15
15-Jul-26	661,816.00	6,618.16	668,434.16	496.36		662,798.15
15-Jan-27	0.00	0.00	0.00	496.36		7,114.52
15-Jul-27	0.00	0.00	0.00	0.00		668,930.52
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
	\$11,000,000.00	\$2,368,672.42	\$13,368,672.42	\$176,229.58	\$61,681.24	\$13,606,583.24

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

SCHEDULE C

Series 7

Concord

97-1070

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:		195,088.95		Loan Subsidy Amounts			Net Loan Repayments			
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		
	Principal	Interest	Total		Total	Principal		Interest	Total	
24-Jul-03										
2/1/2004	10,852.24	4,662.69	15,514.93	2,258.50	2,404.19	4,662.69	10,852.24	-	10,852.24	
8/1/2004	-	4,483.62	4,483.62	2,132.86	2,350.76	4,483.62	-	-	-	
2/1/2005	10,852.24	4,483.62	15,335.86	2,132.86	2,350.76	4,483.62	10,852.24	-	10,852.24	
8/1/2005	-	4,293.71	4,293.71	2,007.23	2,286.48	4,293.71	-	-	-	
2/1/2006	10,852.24	4,293.71	15,145.95	2,007.23	2,286.48	4,293.71	10,852.24	-	10,852.24	
8/1/2006	-	4,076.67	4,076.67	1,881.60	2,195.07	4,076.67	-	-	-	
2/1/2007	10,852.24	4,076.67	14,928.91	1,881.60	2,195.07	4,076.67	10,852.24	-	10,852.24	
8/1/2007	-	3,859.62	3,859.62	1,755.96	2,103.66	3,859.62	-	-	-	
2/1/2008	10,852.24	3,859.62	14,711.86	1,755.96	2,103.66	3,859.62	10,852.24	-	10,852.24	
8/1/2008	-	3,642.58	3,642.58	1,630.33	2,012.25	3,642.58	-	-	-	
2/1/2009	10,852.24	3,642.58	14,494.82	1,630.33	2,012.25	3,642.58	10,852.24	-	10,852.24	
8/1/2009	-	3,357.70	3,357.70	1,504.69	1,853.01	3,357.70	-	-	-	
2/1/2010	10,852.24	3,357.70	14,209.94	1,504.69	1,853.01	3,357.70	10,852.24	-	10,852.24	
8/1/2010	-	3,072.83	3,072.83	1,379.06	1,693.77	3,072.83	-	-	-	
2/1/2011	10,614.98	3,072.83	13,687.81	1,379.06	1,693.77	3,072.83	10,614.98	-	10,614.98	
8/1/2011	-	2,807.46	2,807.46	1,256.17	1,551.29	2,807.46	-	-	-	
2/1/2012	10,828.73	2,807.46	13,636.19	1,256.17	1,551.29	2,807.46	10,828.73	-	10,828.73	
8/1/2012	-	2,523.20	2,523.20	1,130.81	1,392.39	2,523.20	-	-	-	
2/1/2013	10,828.73	2,523.20	13,351.93	1,130.81	1,392.39	2,523.20	10,828.73	-	10,828.73	
8/1/2013	-	2,238.95	2,238.95	1,005.45	1,233.50	2,238.95	-	-	-	
2/1/2014	10,828.73	2,238.95	13,067.68	1,005.45	1,233.50	2,238.95	10,828.73	-	10,828.73	
8/1/2014	-	1,954.70	1,954.70	880.09	1,074.61	1,954.70	-	-	-	
2/1/2015	10,828.73	1,954.70	12,783.43	880.09	1,074.61	1,954.70	10,828.73	-	10,828.73	
8/1/2015	-	1,670.44	1,670.44	754.73	915.71	1,670.44	-	-	-	
2/1/2016	10,828.73	1,670.44	12,499.17	754.73	915.71	1,670.44	10,828.73	-	10,828.73	
8/1/2016	-	1,386.19	1,386.19	629.37	756.82	1,386.19	-	-	-	
2/1/2017	10,828.73	1,386.19	12,214.92	629.37	756.82	1,386.19	10,828.73	-	10,828.73	
8/1/2017	-	1,101.93	1,101.93	504.00	597.93	1,101.93	-	-	-	
2/1/2018	10,828.73	1,101.93	11,930.66	504.00	597.93	1,101.93	10,828.73	-	10,828.73	
8/1/2018	-	817.68	817.68	378.64	439.04	817.68	-	-	-	
2/1/2019	10,828.73	817.68	11,646.41	378.64	439.04	817.68	10,828.73	-	10,828.73	
8/1/2019	-	546.96	546.96	253.28	293.68	546.96	-	-	-	
2/1/2020	10,828.73	546.96	11,375.69	253.28	293.68	546.96	10,828.73	-	10,828.73	
8/1/2020	-	276.24	276.24	127.92	148.32	276.24	-	-	-	
2/1/2021	11,049.72	276.24	11,325.96	127.92	148.32	276.24	11,049.72	-	11,049.72	
8/1/2021	-	-	-	-	-	-	-	-	-	
2/1/2022	-	-	-	-	-	-	-	-	-	
8/1/2022	-	-	-	-	-	-	-	-	-	
	195,088.95	88,883.65	283,972.60	40,682.88	48,200.77	88,883.65	195,088.95	-	195,088.95	

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Pool Program Bonds, Pool 11

SCHEDULE C

Concord
CW-04-01

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	\$4,190,000.00
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Date	Schedule of Loan Repayments			Admin. Fee	Loan	Total
	Principal	Interest	Total	0.07500%	Origination Fee	Due
16-Nov-05						
15-Jul-06	\$155,525.00	\$59,358.33	\$214,883.33	\$3,142.50	25,559.00	\$243,584.83
15-Jan-07	0.00	40,344.75	40,344.75	3,025.86		43,370.61
15-Jul-07	176,301.00	40,344.75	216,645.75	3,025.86		219,671.61
15-Jan-08	0.00	38,581.74	38,581.74	2,893.63		41,475.37
15-Jul-08	179,863.00	38,581.74	218,444.74	2,893.63		221,338.37
15-Jan-09	0.00	36,783.11	36,783.11	2,758.73		39,541.84
15-Jul-09	183,496.00	36,783.11	220,279.11	2,758.73		223,037.84
15-Jan-10	0.00	34,948.15	34,948.15	2,621.11		37,569.26
15-Jul-10	187,203.00	34,948.15	222,151.15	2,621.11		224,772.26
15-Jan-11	0.00	33,076.12	33,076.12	2,480.71		35,556.83
15-Jul-11	190,985.00	33,076.12	224,061.12	2,480.71		226,541.83
15-Jan-12	0.00	31,166.27	31,166.27	2,337.47		33,503.74
15-Jul-12	194,844.00	31,166.27	226,010.27	2,337.47		228,347.74
15-Jan-13	0.00	29,217.83	29,217.83	2,191.34		31,409.17
15-Jul-13	198,780.00	29,217.83	227,997.83	2,191.34		230,189.17
15-Jan-14	0.00	27,230.03	27,230.03	2,042.25		29,272.28
15-Jul-14	202,796.00	27,230.03	230,026.03	2,042.25		232,068.28
15-Jan-15	0.00	25,202.07	25,202.07	1,890.16		27,092.23
15-Jul-15	206,892.00	25,202.07	232,094.07	1,890.16		233,984.23
15-Jan-16	0.00	23,133.15	23,133.15	1,734.99		24,868.14
15-Jul-16	211,072.00	23,133.15	234,205.15	1,734.99		235,940.14
15-Jan-17	0.00	21,022.43	21,022.43	1,576.68		22,599.11
15-Jul-17	215,336.00	21,022.43	236,358.43	1,576.68		237,935.11
15-Jan-18	0.00	18,869.07	18,869.07	1,415.18		20,284.25
15-Jul-18	219,686.00	18,869.07	238,555.07	1,415.18		239,970.25
15-Jan-19	0.00	16,672.21	16,672.21	1,250.42		17,922.63
15-Jul-19	224,124.00	16,672.21	240,796.21	1,250.42		242,046.63
15-Jan-20	0.00	14,430.97	14,430.97	1,082.32		15,513.29
15-Jul-20	228,652.00	14,430.97	243,082.97	1,082.32		244,165.29
15-Jan-21	0.00	12,144.45	12,144.45	910.83		13,055.28
15-Jul-21	233,271.00	12,144.45	245,415.45	910.83		246,326.28
15-Jan-22	0.00	9,811.74	9,811.74	735.88		10,547.62
15-Jul-22	237,984.00	9,811.74	247,795.74	735.88		248,531.62
15-Jan-23	0.00	7,431.90	7,431.90	557.39		7,989.29
15-Jul-23	242,792.00	7,431.90	250,223.90	557.39		250,781.29
15-Jan-24	0.00	5,003.98	5,003.98	375.30		5,379.28
15-Jul-24	247,697.00	5,003.98	252,700.98	375.30		253,076.28
15-Jan-25	0.00	2,527.01	2,527.01	189.53		2,716.54
15-Jul-25	252,701.00	2,527.01	255,228.01	189.53		255,417.54
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
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
	\$4,190,000.00	\$914,552.29	\$5,104,552.29	\$67,282.06	\$25,559.00	\$5,197,393.35