

Massachusetts Clean Water Trust  
Series 19  
Paxton Loan Amortization  
DW-14-07

Initial Loan Amount	1,370,000.00	Loan Origination Fee (\$5.50/1000)	7,535.00
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	1,370,000.00	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		11,721.11	11,721.11	879.08	7,535.00	20,135.19	
1/15/2017	55,418.00	13,700.00	69,118.00	1,027.50		70,145.50	90,280.69
7/15/2017		13,145.82	13,145.82	985.94		14,131.76	
1/15/2018	56,622.00	13,145.82	69,767.82	985.94		70,753.76	84,885.51
7/15/2018		12,579.60	12,579.60	943.47		13,523.07	
1/15/2019	57,853.00	12,579.60	70,432.60	943.47		71,376.07	84,899.14
7/15/2019		12,001.07	12,001.07	900.08		12,901.15	
1/15/2020	59,110.00	12,001.07	71,111.07	900.08		72,011.15	84,912.30
7/15/2020		11,409.97	11,409.97	855.75		12,265.72	
1/15/2021	60,395.00	11,409.97	71,804.97	855.75		72,660.72	84,926.44
7/15/2021		10,806.02	10,806.02	810.45		11,616.47	
1/15/2022	61,708.00	10,806.02	72,514.02	810.45		73,324.47	84,940.94
7/15/2022		10,188.94	10,188.94	764.17		10,953.11	
1/15/2023	63,049.00	10,188.94	73,237.94	764.17		74,002.11	84,955.22
7/15/2023		9,558.45	9,558.45	716.88		10,275.33	
1/15/2024	64,419.00	9,558.45	73,977.45	716.88		74,694.33	84,969.67
7/15/2024		8,914.26	8,914.26	668.57		9,582.83	
1/15/2025	65,819.00	8,914.26	74,733.26	668.57		75,401.83	84,984.66
7/15/2025		8,256.07	8,256.07	619.21		8,875.28	
1/15/2026	67,250.00	8,256.07	75,506.07	619.21		76,125.28	85,000.55
7/15/2026		7,583.57	7,583.57	568.77		8,152.34	
1/15/2027	68,711.00	7,583.57	76,294.57	568.77		76,863.34	85,015.68
7/15/2027		6,896.46	6,896.46	517.23		7,413.69	
1/15/2028	70,204.00	6,896.46	77,100.46	517.23		77,617.69	85,031.39
7/15/2028		6,194.42	6,194.42	464.58		6,659.00	
1/15/2029	71,730.00	6,194.42	77,924.42	464.58		78,389.00	85,048.00
7/15/2029		5,477.12	5,477.12	410.78		5,887.90	
1/15/2030	73,289.00	5,477.12	78,766.12	410.78		79,176.90	85,064.81
7/15/2030		4,744.23	4,744.23	355.82		5,100.05	
1/15/2031	74,882.00	4,744.23	79,626.23	355.82		79,982.05	85,082.09
7/15/2031		3,995.41	3,995.41	299.66		4,295.07	
1/15/2032	76,510.00	3,995.41	80,505.41	299.66		80,805.07	85,100.13
7/15/2032		3,230.31	3,230.31	242.27		3,472.58	
1/15/2033	78,172.00	3,230.31	81,402.31	242.27		81,644.58	85,117.17
7/15/2033		2,448.59	2,448.59	183.64		2,632.23	
1/15/2034	79,871.00	2,448.59	82,319.59	183.64		82,503.23	85,135.47
7/15/2034		1,649.88	1,649.88	123.74		1,773.62	
1/15/2035	81,607.00	1,649.88	83,256.88	123.74		83,380.62	85,154.24
7/15/2035		833.81	833.81	62.54		896.35	
1/15/2036	83,381.00	833.81	84,214.81	62.54		84,277.35	85,173.69
7/15/2036							
	1,370,000.00	305,249.11	1,675,249.11	22,893.68	7,535.00	1,705,677.79	1,705,677.79

Massachusetts Water Pollution Abatement Trust  
 Water Pollution Abatement Revenue Bonds  
 (Pool Loan Program Bonds)  
 Series 6  
 Title V Loans  
 Paxton 97-1189

SCHEDULE C

Final Loan Structuring Analysis  
 Schedule of Loan Repayments

Outstanding Loan Obligation: \$146,102.42

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract		Principal	Interest	Total
					Assistance Payments	Total			
01-Aug-02	7,697.54	3,772.64	11,470.18	1,919.90	1,852.74	3,772.64	7,697.54	-	7,697.54
01-Feb-03	-	3,589.83	3,589.83	1,818.74	1,771.09	3,589.83	-	-	-
01-Aug-03	7,697.54	3,589.83	11,287.37	1,818.74	1,771.09	3,589.83	7,697.54	-	7,697.54
01-Feb-04	-	3,407.01	3,407.01	1,717.59	1,689.42	3,407.01	-	-	-
01-Aug-04	7,697.54	3,407.01	11,104.55	1,717.59	1,689.42	3,407.01	7,697.54	-	7,697.54
01-Feb-05	-	3,233.82	3,233.82	1,616.44	1,617.38	3,233.82	-	-	-
01-Aug-05	7,697.54	3,233.82	10,931.36	1,616.44	1,617.38	3,233.82	7,697.54	-	7,697.54
01-Feb-06	-	3,060.62	3,060.62	1,515.29	1,545.33	3,060.62	-	-	-
01-Aug-06	7,697.54	3,060.62	10,758.16	1,515.29	1,545.33	3,060.62	7,697.54	-	7,697.54
01-Feb-07	-	2,868.18	2,868.18	1,414.14	1,454.04	2,868.18	-	-	-
01-Aug-07	7,697.54	2,868.18	10,565.72	1,414.14	1,454.04	2,868.18	7,697.54	-	7,697.54
01-Feb-08	-	2,690.18	2,690.18	1,312.99	1,377.19	2,690.18	-	-	-
01-Aug-08	7,697.54	2,690.18	10,387.72	1,312.99	1,377.19	2,690.18	7,697.54	-	7,697.54
01-Feb-09	-	2,497.74	2,497.74	1,211.84	1,285.90	2,497.74	-	-	-
01-Aug-09	7,697.54	2,497.74	10,195.28	1,211.84	1,285.90	2,497.74	7,697.54	-	7,697.54
01-Feb-10	-	2,295.68	2,295.68	1,110.68	1,185.00	2,295.68	-	-	-
01-Aug-10	7,697.42	2,295.68	9,993.10	1,110.68	1,185.00	2,295.68	7,697.42	-	7,697.42
01-Feb-11	-	2,093.62	2,093.62	1,009.53	1,084.09	2,093.62	-	-	-
01-Aug-11	7,697.27	2,093.62	9,790.89	1,009.53	1,084.09	2,093.62	7,697.27	-	7,697.27
01-Feb-12	-	1,891.57	1,891.57	908.39	983.18	1,891.57	-	-	-
01-Aug-12	7,697.27	1,891.57	9,588.84	908.39	983.18	1,891.57	7,697.27	-	7,697.27
01-Feb-13	-	1,699.14	1,699.14	807.24	891.90	1,699.14	-	-	-
01-Aug-13	7,697.27	1,699.14	9,396.41	807.24	891.90	1,699.14	7,697.27	-	7,697.27
01-Feb-14	-	1,482.65	1,482.65	706.09	776.56	1,482.65	-	-	-
01-Aug-14	7,697.27	1,482.65	9,179.92	706.09	776.56	1,482.65	7,697.27	-	7,697.27
01-Feb-15	-	1,266.16	1,266.16	604.94	661.22	1,266.16	-	-	-
01-Aug-15	7,697.27	1,266.16	8,963.43	604.94	661.22	1,266.16	7,697.27	-	7,697.27
01-Feb-16	-	1,049.68	1,049.68	503.79	545.89	1,049.68	-	-	-
01-Aug-16	7,697.27	1,049.68	8,746.95	503.79	545.89	1,049.68	7,697.27	-	7,697.27
01-Feb-17	-	833.19	833.19	402.65	430.54	833.19	-	-	-
01-Aug-17	7,697.27	833.19	8,530.46	402.65	430.54	833.19	7,697.27	-	7,697.27
01-Feb-18	-	616.71	616.71	301.50	315.21	616.71	-	-	-
01-Aug-18	7,697.27	616.71	8,313.98	301.50	315.21	616.71	7,697.27	-	7,697.27
01-Feb-19	-	400.22	400.22	200.35	199.87	400.22	-	-	-
01-Aug-19	7,697.27	400.22	8,097.49	200.35	199.87	400.22	7,697.27	-	7,697.27
01-Feb-20	-	198.17	198.17	99.20	98.97	198.17	-	-	-
01-Aug-20	7,549.25	198.17	7,747.42	99.20	98.97	198.17	7,549.25	-	7,549.25
01-Feb-21	-	-	-	-	-	-	-	-	-
01-Aug-21	-	-	-	-	-	-	-	-	-
01-Feb-22	-	-	-	-	-	-	-	-	-
01-Aug-22	-	-	-	-	-	-	-	-	-
01-Feb-23	-	-	-	-	-	-	-	-	-
01-Aug-23	-	-	-	-	-	-	-	-	-
	146,102.42	74,120.98	220,223.40	36,442.68	37,678.30	74,120.98	146,102.42	-	146,102.42