

Massachusetts Clean Water Trust
Series 19
Quincy Loan Amortization
CWP-13-26

Initial Loan Amount	2,858,243.00	Loan Origination Fee (\$5.50/1000)	15,328.52
Principal Forgiveness	(71,239.00)	Loan Term (in years)	20
Net Loan Obligation	2,787,004.00	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		23,844.37	23,844.37	1,788.33	15,328.52	40,961.22	
1/15/2017	112,737.00	27,870.04	140,607.04	2,090.25		142,697.29	183,658.51
7/15/2017		26,742.67	26,742.67	2,005.70		28,748.37	
1/15/2018	115,187.00	26,742.67	141,929.67	2,005.70		143,935.37	172,683.74
7/15/2018		25,590.80	25,590.80	1,919.31		27,510.11	
1/15/2019	117,691.00	25,590.80	143,281.80	1,919.31		145,201.11	172,711.22
7/15/2019		24,413.89	24,413.89	1,831.04		26,244.93	
1/15/2020	120,249.00	24,413.89	144,662.89	1,831.04		146,493.93	172,738.86
7/15/2020		23,211.40	23,211.40	1,740.86		24,952.26	
1/15/2021	122,862.00	23,211.40	146,073.40	1,740.86		147,814.26	172,766.51
7/15/2021		21,982.78	21,982.78	1,648.71		23,631.49	
1/15/2022	125,532.00	21,982.78	147,514.78	1,648.71		149,163.49	172,794.98
7/15/2022		20,727.46	20,727.46	1,554.56		22,282.02	
1/15/2023	128,261.00	20,727.46	148,988.46	1,554.56		150,543.02	172,825.04
7/15/2023		19,444.85	19,444.85	1,458.36		20,903.21	
1/15/2024	131,048.00	19,444.85	150,492.85	1,458.36		151,951.21	172,854.43
7/15/2024		18,134.37	18,134.37	1,360.08		19,494.45	
1/15/2025	133,896.00	18,134.37	152,030.37	1,360.08		153,390.45	172,884.90
7/15/2025		16,795.41	16,795.41	1,259.66		18,055.07	
1/15/2026	136,806.00	16,795.41	153,601.41	1,259.66		154,861.07	172,916.13
7/15/2026		15,427.35	15,427.35	1,157.05		16,584.40	
1/15/2027	139,780.00	15,427.35	155,207.35	1,157.05		156,364.40	172,948.80
7/15/2027		14,029.55	14,029.55	1,052.22		15,081.77	
1/15/2028	142,818.00	14,029.55	156,847.55	1,052.22		157,899.77	172,981.53
7/15/2028		12,601.37	12,601.37	945.10		13,546.47	
1/15/2029	145,921.00	12,601.37	158,522.37	945.10		159,467.47	173,013.95
7/15/2029		11,142.16	11,142.16	835.66		11,977.82	
1/15/2030	149,093.00	11,142.16	160,235.16	835.66		161,070.82	173,048.64
7/15/2030		9,651.23	9,651.23	723.84		10,375.07	
1/15/2031	152,333.00	9,651.23	161,984.23	723.84		162,708.07	173,083.14
7/15/2031		8,127.90	8,127.90	609.59		8,737.49	
1/15/2032	155,644.00	8,127.90	163,771.90	609.59		164,381.49	173,118.99
7/15/2032		6,571.46	6,571.46	492.86		7,064.32	
1/15/2033	159,027.00	6,571.46	165,598.46	492.86		166,091.32	173,155.64
7/15/2033		4,981.19	4,981.19	373.59		5,354.78	
1/15/2034	162,483.00	4,981.19	167,464.19	373.59		167,837.78	173,192.56
7/15/2034		3,356.36	3,356.36	251.73		3,608.09	
1/15/2035	166,014.00	3,356.36	169,370.36	251.73		169,622.09	173,230.17
7/15/2035		1,696.22	1,696.22	127.22		1,823.44	
1/15/2036	169,622.00	1,696.22	171,318.22	127.22		171,445.44	173,268.87
7/15/2036							
	2,787,004.00	620,971.25	3,407,975.25	46,572.84	15,328.52	3,469,876.61	3,469,876.61

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.

Massachusetts Clean Water Trust
Series 19
Quincy Loan Amortization
DW-09-12-A

Initial Loan Amount	233,275.00	Loan Origination Fee (\$5.50/1000)	1,283.01
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	233,275.00	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		1,995.80	1,995.80	149.68	1,283.01	3,428.49	
1/15/2017	9,436.00	2,332.75	11,768.75	174.96		11,943.71	15,372.20
7/15/2017		2,238.39	2,238.39	167.88		2,406.27	
1/15/2018	9,641.00	2,238.39	11,879.39	167.88		12,047.27	14,453.54
7/15/2018		2,141.98	2,141.98	160.65		2,302.63	
1/15/2019	9,851.00	2,141.98	11,992.98	160.65		12,153.63	14,456.26
7/15/2019		2,043.47	2,043.47	153.26		2,196.73	
1/15/2020	10,065.00	2,043.47	12,108.47	153.26		12,261.73	14,458.46
7/15/2020		1,942.82	1,942.82	145.71		2,088.53	
1/15/2021	10,284.00	1,942.82	12,226.82	145.71		12,372.53	14,461.06
7/15/2021		1,839.98	1,839.98	138.00		1,977.98	
1/15/2022	10,507.00	1,839.98	12,346.98	138.00		12,484.98	14,462.96
7/15/2022		1,734.91	1,734.91	130.12		1,865.03	
1/15/2023	10,735.00	1,734.91	12,469.91	130.12		12,600.03	14,465.06
7/15/2023		1,627.56	1,627.56	122.07		1,749.63	
1/15/2024	10,969.00	1,627.56	12,596.56	122.07		12,718.63	14,468.25
7/15/2024		1,517.87	1,517.87	113.84		1,631.71	
1/15/2025	11,207.00	1,517.87	12,724.87	113.84		12,838.71	14,470.42
7/15/2025		1,405.80	1,405.80	105.44		1,511.24	
1/15/2026	11,451.00	1,405.80	12,856.80	105.44		12,962.24	14,473.47
7/15/2026		1,291.29	1,291.29	96.85		1,388.14	
1/15/2027	11,700.00	1,291.29	12,991.29	96.85		13,088.14	14,476.27
7/15/2027		1,174.29	1,174.29	88.07		1,262.36	
1/15/2028	11,954.00	1,174.29	13,128.29	88.07		13,216.36	14,478.72
7/15/2028		1,054.75	1,054.75	79.11		1,133.86	
1/15/2029	12,214.00	1,054.75	13,268.75	79.11		13,347.86	14,481.71
7/15/2029		932.61	932.61	69.95		1,002.56	
1/15/2030	12,479.00	932.61	13,411.61	69.95		13,481.56	14,484.11
7/15/2030		807.82	807.82	60.59		868.41	
1/15/2031	12,750.00	807.82	13,557.82	60.59		13,618.41	14,486.81
7/15/2031		680.32	680.32	51.02		731.34	
1/15/2032	13,027.00	680.32	13,707.32	51.02		13,758.34	14,489.69
7/15/2032		550.05	550.05	41.25		591.30	
1/15/2033	13,311.00	550.05	13,861.05	41.25		13,902.30	14,493.61
7/15/2033		416.94	416.94	31.27		448.21	
1/15/2034	13,600.00	416.94	14,016.94	31.27		14,048.21	14,496.42
7/15/2034		280.94	280.94	21.07		302.01	
1/15/2035	13,896.00	280.94	14,176.94	21.07		14,198.01	14,500.02
7/15/2035		141.98	141.98	10.65		152.63	
1/15/2036	14,198.00	141.98	14,339.98	10.65		14,350.63	14,503.26
7/15/2036							
	233,275.00	51,976.09	285,251.09	3,898.21	1,283.01	290,432.31	290,432.31

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
QUINCY Reamortization
DWS-09-12-A

Original Loan Amount	3,527,955.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	<u>142,709.00</u>	Loan Rate	2.00%
Outstanding Loan Obligation	3,385,246.00	Closing Date	5/30/2014
Remaining Balance	<u>(128,221.55)</u>	First Payment	7/15/2014
Net New Loan Obligation	<u>3,257,024.45</u>		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/30/2014							
7/15/2014	140,288.18	33,531.91	173,820.09	2,442.77		176,262.85	
1/15/2015		31,167.36	31,167.36	2,337.55		33,504.91	209,767.77
7/15/2015	143,337.15	31,167.36	174,504.51	2,337.55		176,842.06	
1/15/2016		29,733.99	29,733.99	2,230.05		31,964.04	208,806.10
7/15/2016	146,452.51	29,733.99	176,186.50	2,230.05		178,416.55	
1/15/2017		28,269.47	28,269.47	2,120.21		30,389.68	208,806.23
7/15/2017	149,635.20	28,269.47	177,904.67	2,120.21		180,024.88	
1/15/2018		26,773.11	26,773.11	2,007.98		28,781.10	208,805.98
7/15/2018	152,887.18	26,773.11	179,660.29	2,007.98		181,668.27	
1/15/2019		25,244.24	25,244.24	1,893.32		27,137.56	208,805.83
7/15/2019	156,210.37	25,244.24	181,454.61	1,893.32		183,347.93	
1/15/2020		23,682.14	23,682.14	1,776.16		25,458.30	208,806.22
7/15/2020	159,604.71	23,682.14	183,286.85	1,776.16		185,063.01	
1/15/2021		22,086.09	22,086.09	1,656.46		23,742.55	208,805.56
7/15/2021	163,074.15	22,086.09	185,160.24	1,656.46		186,816.70	
1/15/2022		20,455.35	20,455.35	1,534.15		21,989.50	208,806.20
7/15/2022	166,618.63	20,455.35	187,073.98	1,534.15		188,608.13	
1/15/2023		18,789.16	18,789.16	1,409.19		20,198.35	208,806.48
7/15/2023	170,239.07	18,789.16	189,028.23	1,409.19		190,437.42	
1/15/2024		17,086.77	17,086.77	1,281.51		18,368.28	208,805.70
7/15/2024	173,939.41	17,086.77	191,026.18	1,281.51		192,307.69	
1/15/2025		15,347.38	15,347.38	1,151.05		16,498.43	208,806.12
7/15/2025	177,719.59	15,347.38	193,066.97	1,151.05		194,218.02	
1/15/2026		13,570.18	13,570.18	1,017.76		14,587.95	208,805.97
7/15/2026	181,582.53	13,570.18	195,152.71	1,017.76		196,170.48	
1/15/2027		11,754.36	11,754.36	881.58		12,635.93	208,806.41
7/15/2027	185,528.17	11,754.36	197,282.52	881.58		198,164.10	
1/15/2028		9,899.08	9,899.08	742.43		10,641.51	208,805.61
7/15/2028	189,560.43	9,899.08	199,459.50	742.43		200,201.93	
1/15/2029		8,003.47	8,003.47	600.26		8,603.73	208,805.67
7/15/2029	193,680.24	8,003.47	201,683.71	600.26		202,283.97	
1/15/2030		6,066.67	6,066.67	455.00		6,521.67	208,805.64
7/15/2030	197,890.53	6,066.67	203,957.19	455.00		204,412.19	
1/15/2031		4,087.76	4,087.76	306.58		4,394.35	208,806.54
7/15/2031	202,191.21	4,087.76	206,278.97	306.58		206,585.56	
1/15/2032		2,065.85	2,065.85	154.94		2,220.79	208,806.35
7/15/2032	206,585.21	2,065.85	208,651.07	154.94		208,806.01	
							208,806.01
	3,257,024.45	661,696.80	3,918,721.25	49,555.14		3,968,276.39	3,968,276.39

Massachusetts Water Pollution Abatement Trust
Series 16
Quincy Loan Amortization
DWS-09-12-A

Initial Loan Amount	3,527,955.00	Loan Origination Fee (\$5.57/1000)	19,650.71
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	3,527,955.00	Loan Rate	2.00%
		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		41,551.47	41,551.47	2,645.97	19,650.71	63,848.15	63,848.15
7/15/2013	142,709.00	35,279.55	177,988.55	2,645.97		180,634.52	
1/15/2014		33,852.46	33,852.46	2,538.93		36,391.39	217,025.91
7/15/2014	145,811.00	33,852.46	179,663.46	2,538.93		182,202.39	
1/15/2015		32,394.35	32,394.35	2,429.58		34,823.93	217,026.32
7/15/2015	148,980.00	32,394.35	181,374.35	2,429.58		183,803.93	
1/15/2016		30,904.55	30,904.55	2,317.84		33,222.39	217,026.32
7/15/2016	152,218.00	30,904.55	183,122.55	2,317.84		185,440.39	
1/15/2017		29,382.37	29,382.37	2,203.68		31,586.05	217,026.44
7/15/2017	155,526.00	29,382.37	184,908.37	2,203.68		187,112.05	
1/15/2018		27,827.11	27,827.11	2,087.03		29,914.14	217,026.19
7/15/2018	158,906.00	27,827.11	186,733.11	2,087.03		188,820.14	
1/15/2019		26,238.05	26,238.05	1,967.85		28,205.90	217,026.05
7/15/2019	162,360.00	26,238.05	188,598.05	1,967.85		190,565.90	
1/15/2020		24,614.45	24,614.45	1,846.08		26,460.53	217,026.44
7/15/2020	165,888.00	24,614.45	190,502.45	1,846.08		192,348.53	
1/15/2021		22,955.57	22,955.57	1,721.67		24,677.24	217,025.77
7/15/2021	169,494.00	22,955.57	192,449.57	1,721.67		194,171.24	
1/15/2022		21,260.63	21,260.63	1,594.55		22,855.18	217,026.42
7/15/2022	173,178.00	21,260.63	194,438.63	1,594.55		196,033.18	
1/15/2023		19,528.85	19,528.85	1,464.66		20,993.51	217,026.69
7/15/2023	176,941.00	19,528.85	196,469.85	1,464.66		197,934.51	
1/15/2024		17,759.44	17,759.44	1,331.96		19,091.40	217,025.91
7/15/2024	180,787.00	17,759.44	198,546.44	1,331.96		199,878.40	
1/15/2025		15,951.57	15,951.57	1,196.37		17,147.94	217,026.34
7/15/2025	184,716.00	15,951.57	200,667.57	1,196.37		201,863.94	
1/15/2026		14,104.41	14,104.41	1,057.83		15,162.24	217,026.18
7/15/2026	188,731.00	14,104.41	202,835.41	1,057.83		203,893.24	
1/15/2027		12,217.10	12,217.10	916.28		13,133.38	217,026.62
7/15/2027	192,832.00	12,217.10	205,049.10	916.28		205,965.38	
1/15/2028		10,288.78	10,288.78	771.66		11,060.44	217,025.82
7/15/2028	197,023.00	10,288.78	207,311.78	771.66		208,083.44	
1/15/2029		8,318.55	8,318.55	623.89		8,942.44	217,025.88
7/15/2029	201,305.00	8,318.55	209,623.55	623.89		210,247.44	
1/15/2030		6,305.50	6,305.50	472.91		6,778.41	217,025.85
7/15/2030	205,681.00	6,305.50	211,986.50	472.91		212,459.41	
1/15/2031		4,248.69	4,248.69	318.65		4,567.34	217,026.75
7/15/2031	210,151.00	4,248.69	214,399.69	318.65		214,718.34	
1/15/2032		2,147.18	2,147.18	161.04		2,308.22	217,026.56
7/15/2032	214,718.00	2,147.18	216,865.18	161.04		217,026.22	
1/15/2033							217,026.22
	3,527,955.00	797,430.24	4,325,385.24	59,336.87	19,650.71	4,404,372.82	4,404,372.82

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 Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

**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.

Massachusetts Water Pollution Abatement Trust
Series 16
Quincy Loan Amortization
DW-09-12

Initial Loan Amount	1,087,640.00	Loan Origination Fee (\$5.57/1000)	6,058.15
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	1,087,640.00	Loan Rate	2.00%
		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		12,809.98	12,809.98	815.73	6,058.15	19,683.87	19,683.87
7/15/2013	43,996.00	10,876.40	54,872.40	815.73		55,688.13	
1/15/2014		10,436.44	10,436.44	782.73		11,219.17	66,907.30
7/15/2014	44,952.00	10,436.44	55,388.44	782.73		56,171.17	
1/15/2015		9,986.92	9,986.92	749.02		10,735.94	66,907.11
7/15/2015	45,929.00	9,986.92	55,915.92	749.02		56,664.94	
1/15/2016		9,527.63	9,527.63	714.57		10,242.20	66,907.14
7/15/2016	46,928.00	9,527.63	56,455.63	714.57		57,170.20	
1/15/2017		9,058.35	9,058.35	679.38		9,737.73	66,907.93
7/15/2017	47,947.00	9,058.35	57,005.35	679.38		57,684.73	
1/15/2018		8,578.88	8,578.88	643.42		9,222.30	66,907.02
7/15/2018	48,989.00	8,578.88	57,567.88	643.42		58,211.30	
1/15/2019		8,088.99	8,088.99	606.67		8,695.66	66,906.96
7/15/2019	50,054.00	8,088.99	58,142.99	606.67		58,749.66	
1/15/2020		7,588.45	7,588.45	569.13		8,157.58	66,907.25
7/15/2020	51,142.00	7,588.45	58,730.45	569.13		59,299.58	
1/15/2021		7,077.03	7,077.03	530.78		7,607.81	66,907.39
7/15/2021	52,254.00	7,077.03	59,331.03	530.78		59,861.81	
1/15/2022		6,554.49	6,554.49	491.59		7,046.08	66,907.88
7/15/2022	53,389.00	6,554.49	59,943.49	491.59		60,435.08	
1/15/2023		6,020.60	6,020.60	451.55		6,472.15	66,907.22
7/15/2023	54,550.00	6,020.60	60,570.60	451.55		61,022.15	
1/15/2024		5,475.10	5,475.10	410.63		5,885.73	66,907.88
7/15/2024	55,735.00	5,475.10	61,210.10	410.63		61,620.73	
1/15/2025		4,917.75	4,917.75	368.83		5,286.58	66,907.31
7/15/2025	56,946.00	4,917.75	61,863.75	368.83		62,232.58	
1/15/2026		4,348.29	4,348.29	326.12		4,674.41	66,906.99
7/15/2026	58,184.00	4,348.29	62,532.29	326.12		62,858.41	
1/15/2027		3,766.45	3,766.45	282.48		4,048.93	66,907.35
7/15/2027	59,449.00	3,766.45	63,215.45	282.48		63,497.93	
1/15/2028		3,171.96	3,171.96	237.90		3,409.86	66,907.79
7/15/2028	60,741.00	3,171.96	63,912.96	237.90		64,150.86	
1/15/2029		2,564.55	2,564.55	192.34		2,756.89	66,907.75
7/15/2029	62,061.00	2,564.55	64,625.55	192.34		64,817.89	
1/15/2030		1,943.94	1,943.94	145.80		2,089.74	66,907.63
7/15/2030	63,410.00	1,943.94	65,353.94	145.80		65,499.74	
1/15/2031		1,309.84	1,309.84	98.24		1,408.08	66,907.81
7/15/2031	64,788.00	1,309.84	66,097.84	98.24		66,196.08	
1/15/2032		661.96	661.96	49.65		711.61	66,907.69
7/15/2032	66,196.00	661.96	66,857.96	49.65		66,907.61	
1/15/2033							66,907.61
	1,087,640.00	245,841.62	1,333,481.62	18,293.10	6,058.15	1,357,832.88	1,357,832.88

Notes:

* Notwithstanding 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 Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

**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.

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 State Revolving Fund Bonds
 Series 15

SCHEDULE C

Quincy
DWS-09-12
Final Structuring Analysis

Loan Interest Rate	2.00%
ARRA Principal Forgiveness*	1,418,461
Total Loan Amount	3,500,000

Schedule of Loan Repayments

Initial Loan Obligation:	\$2,081,539.00
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Date	Schedule of Loan Repayments			Admin. Fee	Loan	Total
	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	\$0.00	\$21,624.88	\$21,624.88	\$1,561.15	13,842.23	\$37,028.26
15-Jul-11	85,497.00	20,815.39	106,312.39	1,561.15		107,873.54
15-Jan-12	0.00	19,960.42	19,960.42	1,497.03		21,457.45
15-Jul-12	87,224.00	19,960.42	107,184.42	1,497.03		108,681.45
15-Jan-13	0.00	19,088.18	19,088.18	1,431.61		20,519.79
15-Jul-13	88,987.00	19,088.18	108,075.18	1,431.61		109,506.79
15-Jan-14	0.00	18,198.31	18,198.31	1,364.87		19,563.18
15-Jul-14	90,784.00	18,198.31	108,982.31	1,364.87		110,347.18
15-Jan-15	0.00	17,290.47	17,290.47	1,296.79		18,587.26
15-Jul-15	92,618.00	17,290.47	109,908.47	1,296.79		111,205.26
15-Jan-16	0.00	16,364.29	16,364.29	1,227.32		17,591.61
15-Jul-16	94,489.00	16,364.29	110,853.29	1,227.32		112,080.61
15-Jan-17	0.00	15,419.40	15,419.40	1,156.46		16,575.86
15-Jul-17	96,398.00	15,419.40	111,817.40	1,156.46		112,973.86
15-Jan-18	0.00	14,455.42	14,455.42	1,084.16		15,539.58
15-Jul-18	98,346.00	14,455.42	112,801.42	1,084.16		113,885.58
15-Jan-19	0.00	13,471.96	13,471.96	1,010.40		14,482.36
15-Jul-19	100,332.00	13,471.96	113,803.96	1,010.40		114,814.36
15-Jan-20	0.00	12,468.64	12,468.64	935.15		13,403.79
15-Jul-20	102,359.00	12,468.64	114,827.64	935.15		115,762.79
15-Jan-21	0.00	11,445.05	11,445.05	858.38		12,303.43
15-Jul-21	104,427.00	11,445.05	115,872.05	858.38		116,730.43
15-Jan-22	0.00	10,400.78	10,400.78	780.06		11,180.84
15-Jul-22	106,537.00	10,400.78	116,937.78	780.06		117,717.84
15-Jan-23	0.00	9,335.41	9,335.41	700.16		10,035.57
15-Jul-23	108,689.00	9,335.41	118,024.41	700.16		118,724.57
15-Jan-24	0.00	8,248.52	8,248.52	618.64		8,867.16
15-Jul-24	110,885.00	8,248.52	119,133.52	618.64		119,752.16
15-Jan-25	0.00	7,139.67	7,139.67	535.48		7,675.15
15-Jul-25	113,125.00	7,139.67	120,264.67	535.48		120,800.15
15-Jan-26	0.00	6,008.42	6,008.42	450.63		6,459.05
15-Jul-26	115,410.00	6,008.42	121,418.42	450.63		121,869.05
15-Jan-27	0.00	4,854.32	4,854.32	364.07		5,218.39
15-Jul-27	117,742.00	4,854.32	122,596.32	364.07		122,960.39
15-Jan-28	0.00	3,676.90	3,676.90	275.77		3,952.67
15-Jul-28	120,120.00	3,676.90	123,796.90	275.77		124,072.67
15-Jan-29	0.00	2,475.70	2,475.70	185.68		2,661.38
15-Jul-29	122,547.00	2,475.70	125,022.70	185.68		125,208.38
15-Jan-30	0.00	1,250.23	1,250.23	93.77		1,344.00
15-Jul-30	125,023.00	1,250.23	126,273.23	93.77		126,367.00
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
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
	\$2,081,539.00	\$465,544.45	\$2,547,083.45	\$34,855.16	\$13,842.23	\$2,595,780.84

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Series 3
 Quincy 96-29

Revised Schedule C

Schedule of Loan Repayments

Initial Loan Obligation:		\$767,894.75		Loan Subsidy Amounts					
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
01-Aug-01									
01-Feb-02	38,916.72	20,801.25	59,717.96	10,375.41	18,180.72	28,556.13	31,161.84	0.00	31,161.84
01-Aug-02	0.00	19,636.73	19,636.73	9,849.59	864.39	10,713.97	0.00	8,922.76	8,922.76
01-Feb-03	39,771.90	19,864.01	59,635.91	9,849.59	18,180.72	28,030.30	31,605.61	0.00	31,605.61
01-Aug-03	0.00	18,871.78	18,871.78	9,312.21	864.39	10,176.60	0.00	8,695.19	8,695.19
01-Feb-04	40,666.00	18,732.02	59,398.02	9,312.21	18,180.72	27,492.93	31,905.09	0.00	31,905.09
01-Aug-04	0.00	17,929.55	17,929.55	8,762.75	1,289.37	10,052.12	0.00	8,302.42	8,302.42
01-Feb-05	41,660.54	17,632.84	59,293.38	8,762.75	17,755.73	26,518.48	32,349.91	0.00	32,349.91
01-Aug-05	0.00	16,888.04	16,888.04	8,199.85	1,867.70	10,067.55	0.00	7,823.80	7,823.80
01-Feb-06	42,680.43	16,601.64	59,282.07	8,199.85	17,177.40	25,377.26	32,901.50	0.00	32,901.50
01-Aug-06	0.00	15,607.63	15,607.63	7,623.18	2,646.89	10,270.06	0.00	7,120.06	7,120.06
01-Feb-07	44,151.88	15,310.62	59,462.51	7,623.18	16,398.22	24,021.39	33,658.61	0.00	33,658.61
01-Aug-07	0.00	14,283.07	14,283.07	7,026.62	3,462.86	10,489.48	0.00	6,392.06	6,392.06
01-Feb-08	45,674.02	13,975.46	59,649.48	7,026.62	15,582.24	22,608.86	34,442.15	0.00	34,442.15
01-Aug-08	0.00	13,084.12	13,084.12	6,409.49	4,050.85	10,460.34	0.00	5,810.24	5,810.24
01-Feb-09	46,906.57	12,803.79	59,710.36	6,409.49	14,994.26	21,403.75	35,120.15	0.00	35,120.15
01-Aug-09	0.00	11,841.10	11,841.10	5,775.72	4,661.70	10,437.42	0.00	5,201.00	5,201.00
01-Feb-10	48,195.23	11,544.86	59,740.08	5,775.72	14,383.40	20,159.12	35,783.65	0.00	35,783.65
01-Aug-10	0.00	10,539.83	10,539.83	5,124.53	4,245.88	9,370.41	0.00	4,550.92	4,550.92
01-Feb-11	49,568.04	10,203.47	59,771.51	5,124.53	14,799.22	19,923.75	36,466.27	0.00	36,466.27
01-Aug-11	0.00	9,201.49	9,201.49	4,454.79	3,846.62	8,301.41	0.00	3,882.32	3,882.32
01-Feb-12	50,979.78	8,887.75	59,867.52	4,454.79	15,198.48	19,653.27	37,232.02	0.00	37,232.02
01-Aug-12	0.00	7,799.55	7,799.55	3,765.97	3,608.16	7,374.13	0.00	3,169.19	3,169.19
01-Feb-13	52,482.00	7,479.56	59,961.56	3,765.97	15,436.95	19,202.92	38,014.87	0.00	38,014.87
01-Aug-13	0.00	6,356.29	6,356.29	3,056.86	3,122.54	6,179.40	0.00	2,435.04	2,435.04
01-Feb-14	54,029.48	6,010.35	60,039.82	3,056.86	15,922.57	18,979.43	38,802.24	0.00	38,802.24
01-Aug-14	0.00	4,843.47	4,843.47	2,326.84	2,622.23	4,949.08	0.00	1,652.24	1,652.24
01-Feb-15	55,675.59	4,502.64	60,178.23	2,326.84	16,422.87	18,749.72	39,670.67	0.00	39,670.67
01-Aug-15	0.00	3,277.60	3,277.60	1,574.58	2,084.33	3,658.92	0.00	838.63	838.63
01-Feb-16	57,386.86	2,918.94	60,305.80	1,574.58	16,960.77	18,535.35	40,550.50	0.00	40,550.50
01-Aug-16	0.00	1,663.59	1,663.59	799.20	1,499.25	2,298.45	0.00	0.00	0.00
01-Feb-17	59,149.72	1,298.54	60,448.26	799.20	17,545.85	18,345.05	41,468.34	0.00	41,468.34
	767,894.75	360,391.56	1,128,286.31	178,499.79	303,857.28	482,357.06	571,133.39	74,795.85	645,929.25

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

Series 3

Quincy

96-29

Final Loan Structuring Analysis

Schedule of Administrative Fee [After April 29, 1999 Swap]

<u>Date</u>	<u>Principal Outstanding</u>	<u>Administrative Fee Payable @ 0.075%</u>
29-Apr-1999		
01-Aug-1999	843,437.74	665.06
01-Feb-2000	843,437.74	632.58
01-Aug-2000	806,030.49	604.52
01-Feb-2001	806,030.49	604.52
01-Aug-2001	767,894.75	575.92
01-Feb-2002	767,894.75	575.92
01-Aug-2002	728,978.03	546.73
01-Feb-2003	728,978.03	546.73
01-Aug-2003	689,206.13	516.90
01-Feb-2004	689,206.13	516.90
01-Aug-2004	648,540.14	486.41
01-Feb-2005	648,540.14	486.41
01-Aug-2005	606,879.60	455.16
01-Feb-2006	606,879.60	455.16
01-Aug-2006	564,199.17	423.15
01-Feb-2007	564,199.17	423.15
01-Aug-2007	520,047.28	390.04
01-Feb-2008	520,047.28	390.04
01-Aug-2008	474,373.26	355.78
01-Feb-2009	474,373.26	355.78
01-Aug-2009	427,466.69	320.60
01-Feb-2010	427,466.69	320.60
01-Aug-2010	379,271.47	284.45
01-Feb-2011	379,271.47	284.45
01-Aug-2011	329,703.42	247.28
01-Feb-2012	329,703.42	247.28
01-Aug-2012	278,723.65	209.04
01-Feb-2013	278,723.65	209.04
01-Aug-2013	226,241.65	169.68
01-Feb-2014	226,241.65	169.68
01-Aug-2014	172,212.17	129.16
01-Feb-2015	172,212.17	129.16
01-Aug-2015	116,536.58	87.40
01-Feb-2016	116,536.58	87.40
01-Aug-2016	59,149.72	44.36
01-Feb-2017	59,149.72	44.36
01-Aug-2017	0.00	0.00
01-Feb-2018	0.00	0.00
01-Aug-2018	0.00	0.00
01-Feb-2019	0.00	0.00
01-Aug-2019	0.00	0.00
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
		<u>\$12,990.80</u>

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 4
 Quincy
 98-01
 Final Loan Structuring Analysis

Revised Schedule C

Schedule of Loan Repayments

Initial Loan Obligation: 540,648.00

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	11,895.94	11,895.94	6,184.74	158.69	6,343.44	0.00	5,552.50
01-Aug-05	33,529.00	11,266.45	44,795.45	6,184.74	12,678.84	18,863.58	25,931.87	0.00	25,931.87
01-Feb-06	0.00	13,168.86	13,168.86	5,801.19	644.11	6,445.30	0.00	6,723.56	6,723.56
01-Aug-06	34,367.00	10,697.23	45,064.23	5,801.19	12,991.68	18,792.87	26,271.35	0.00	26,271.35
01-Feb-07	0.00	12,834.03	12,834.03	5,408.05	644.11	6,052.16	0.00	6,781.87	6,781.87
01-Aug-07	35,298.00	8,877.81	44,175.81	5,408.05	12,783.15	18,191.20	25,984.61	0.00	25,984.61
01-Feb-08	0.00	12,494.77	12,494.77	5,004.26	644.11	5,648.37	0.00	6,846.40	6,846.40
01-Aug-08	36,229.00	7,452.17	43,681.17	5,004.26	12,712.83	17,717.08	25,964.09	0.00	25,964.09
01-Feb-09	0.00	12,127.43	12,127.43	4,589.81	644.11	5,233.93	0.00	6,893.50	6,893.50
01-Aug-09	37,161.00	5,650.58	42,811.58	4,589.81	12,181.65	16,771.47	26,040.11	0.00	26,040.11
01-Feb-10	0.00	11,144.56	11,144.56	4,164.71	644.11	4,808.82	0.00	6,335.74	6,335.74
01-Aug-10	38,264.00	6,228.22	44,492.22	4,164.71	12,788.85	16,953.56	27,538.66	0.00	27,538.66
01-Feb-11	0.00	9,848.55	9,848.55	3,726.99	644.11	4,371.10	0.00	5,477.45	5,477.45
01-Aug-11	39,500.00	3,437.58	42,937.58	3,726.99	11,741.60	15,468.59	27,468.99	0.00	27,468.99
01-Feb-12	0.00	8,552.00	8,552.00	3,275.13	644.11	3,919.24	0.00	4,632.76	4,632.76
01-Aug-12	21,000.00	23,381.92	44,381.92	3,275.13	12,853.18	16,128.31	21,000.00	7,253.61	28,253.61
01-Feb-13	0.00	8,401.67	8,401.67	3,034.90	644.11	3,679.01	0.00	4,722.66	4,722.66
01-Aug-13	41,000.00	4,259.92	45,259.92	3,034.90	12,375.27	15,410.17	29,849.75	0.00	29,849.75
01-Feb-14	0.00	6,934.18	6,934.18	2,565.88	644.11	3,209.99	0.00	3,724.19	3,724.19
01-Aug-14	42,300.00	4,443.11	46,743.11	2,565.88	12,761.73	15,327.61	31,415.50	0.00	31,415.50
01-Feb-15	0.00	5,389.35	5,389.35	2,081.99	644.11	2,726.10	0.00	2,663.25	2,663.25
01-Aug-15	43,500.00	3,796.28	47,296.28	2,081.99	12,729.82	14,811.81	32,484.47	0.00	32,484.47
01-Feb-16	0.00	3,773.73	3,773.73	1,584.37	644.11	2,228.48	0.00	1,545.25	1,545.25
01-Aug-16	44,800.00	3,153.91	47,953.91	1,584.37	12,824.36	14,408.73	33,545.17	0.00	33,545.17
01-Feb-17	0.00	2,315.67	2,315.67	1,071.88	630.70	1,702.58	0.00	613.09	613.09
01-Aug-17	46,200.00	1,242.38	47,442.38	1,071.88	12,442.60	13,514.48	33,927.90	0.00	33,927.90
01-Feb-18	0.00	1,187.50	1,187.50	543.38	644.12	1,187.50	0.00	0.00	0.00
01-Aug-18	47,500.00	1,187.50	48,687.50	543.38	12,992.66	13,536.04	35,151.46	0.00	35,151.46
01-Feb-19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$540,648.00	\$215,143.29	\$755,791.29	\$98,074.54	\$185,376.97	\$283,451.51	\$402,573.94	\$69,765.84	\$472,339.78

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

Quincy
98-01

Final Loan Structuring Analysis

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

<u>Date</u>	<u>Principal Outstanding</u>	<u>Administrative Fee Payable @ 0.075%</u>
25-Oct-00		
01-Feb-01	668,709.00	518.78
01-Aug-01	668,709.00	501.53
01-Feb-02	637,602.00	478.20
01-Aug-02	637,602.00	478.20
01-Feb-03	605,843.00	454.38
01-Aug-03	605,843.00	454.38
01-Feb-04	573,525.00	430.14
01-Aug-04	573,525.00	430.14
01-Feb-05	540,648.00	405.49
01-Aug-05	540,648.00	405.49
01-Feb-06	507,119.00	380.34
01-Aug-06	507,119.00	380.34
01-Feb-07	472,752.00	354.56
01-Aug-07	472,752.00	354.56
01-Feb-08	437,454.00	328.09
01-Aug-08	437,454.00	328.09
01-Feb-09	401,225.00	300.92
01-Aug-09	401,225.00	300.92
01-Feb-10	364,064.00	273.05
01-Aug-10	364,064.00	273.05
01-Feb-11	325,800.00	244.35
01-Aug-11	325,800.00	244.35
01-Feb-12	286,300.00	214.73
01-Aug-12	286,300.00	214.73
01-Feb-13	265,300.00	198.98
01-Aug-13	265,300.00	198.98
01-Feb-14	224,300.00	168.23
01-Aug-14	224,300.00	168.23
01-Feb-15	182,000.00	136.50
01-Aug-15	182,000.00	136.50
01-Feb-16	138,500.00	103.88
01-Aug-16	138,500.00	103.88
01-Feb-17	93,700.00	70.28
01-Aug-17	93,700.00	70.28
01-Feb-18	47,500.00	35.63
01-Aug-18	47,500.00	35.63
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
		<u>\$10,175.81</u>

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 9
 Quincy
 CW-02-12
 Final Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding: 74,848.46

G.E. 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: 2,793,728.64

Date	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	67,389.83	67,389.83	19,499.21	3,805.31	23,304.52	0.00	44,085.31	44,085.31
01-Aug-07	125,973.39	65,012.95	190,986.34	19,499.21	14,012.83	33,512.03	125,973.39	31,500.92	157,474.31
01-Feb-08	0.00	63,753.21	63,753.21	18,619.96	3,438.76	22,058.72	0.00	41,694.50	41,694.50
01-Aug-08	126,927.64	63,753.21	190,680.85	18,619.96	14,012.83	32,632.79	126,927.64	31,120.43	158,048.07
01-Feb-09	0.00	62,293.54	62,293.54	17,734.05	3,438.76	21,172.81	0.00	41,120.73	41,120.73
01-Aug-09	129,841.50	62,293.54	192,135.04	17,734.05	14,012.83	31,746.88	129,841.50	30,546.66	160,388.16
01-Feb-10	0.00	59,047.51	59,047.51	16,827.80	3,438.76	20,266.56	0.00	38,780.95	38,780.95
01-Aug-10	133,250.38	59,047.51	192,297.89	16,827.80	14,012.83	30,840.63	133,250.38	28,206.88	161,457.26
01-Feb-11	0.00	57,048.75	57,048.75	15,897.76	3,438.76	19,336.52	0.00	37,712.23	37,712.23
01-Aug-11	137,133.82	57,048.75	194,182.57	15,897.76	14,012.83	29,910.59	137,133.82	27,138.16	164,271.98
01-Feb-12	0.00	53,277.57	53,277.57	14,940.62	3,438.76	18,379.38	0.00	34,898.19	34,898.19
01-Aug-12	142,880.60	53,277.57	196,158.17	14,940.62	14,012.83	28,953.45	142,880.60	24,324.12	167,204.72
01-Feb-13	0.00	49,348.35	49,348.35	13,943.37	3,438.76	17,382.12	0.00	31,966.23	31,966.23
01-Aug-13	148,867.65	49,348.35	198,216.00	13,943.37	14,012.83	27,956.19	148,867.65	21,392.16	170,259.81
01-Feb-14	0.00	45,254.49	45,254.49	12,904.32	3,438.76	16,343.08	0.00	28,911.41	28,911.41
01-Aug-14	153,361.13	45,254.49	198,615.62	12,904.32	14,012.83	26,917.15	153,361.13	18,337.34	171,698.47
01-Feb-15	0.00	41,037.06	41,037.06	11,833.92	3,438.76	15,272.68	0.00	25,764.38	25,764.38
01-Aug-15	161,881.20	41,037.06	202,918.26	11,833.92	14,012.83	25,846.75	161,881.20	15,190.31	177,071.51
01-Feb-16	0.00	36,585.32	36,585.32	10,704.05	3,438.76	14,142.81	0.00	22,442.52	22,442.52
01-Aug-16	166,141.23	36,585.32	202,726.55	10,704.05	14,012.83	24,716.88	166,141.23	11,868.45	178,009.68
01-Feb-17	0.00	32,224.12	32,224.12	9,544.44	3,438.76	12,983.20	0.00	19,240.92	19,240.92
01-Aug-17	174,661.29	30,595.11	205,256.40	9,544.44	13,742.71	23,287.15	174,661.29	7,307.96	181,969.25
01-Feb-18	0.00	27,742.57	27,742.57	8,325.37	3,455.89	11,781.26	0.00	15,961.31	15,961.31
01-Aug-18	183,181.35	24,946.54	208,127.89	8,325.37	13,566.32	21,891.70	183,181.35	3,054.84	186,236.19
01-Feb-19	0.00	23,142.23	23,142.23	7,046.83	3,490.41	10,537.24	0.00	12,604.99	12,604.99
01-Aug-19	187,441.39	21,377.09	208,818.48	7,046.83	13,771.78	20,818.62	187,441.39	558.48	187,999.87
01-Feb-20	0.00	18,480.76	18,480.76	5,738.56	3,494.48	9,233.04	0.00	9,247.72	9,247.72
01-Aug-20	195,961.45	16,822.18	212,783.63	5,738.56	13,793.53	19,532.09	195,961.45	0.00	193,251.54
01-Feb-21	0.00	13,681.50	13,681.50	4,370.82	3,511.02	7,881.84	0.00	5,799.66	5,799.66
01-Aug-21	204,481.51	12,159.89	216,641.40	4,370.82	13,832.78	18,203.60	198,437.80	0.00	198,437.80
01-Feb-22	0.00	8,811.92	8,811.92	2,943.61	3,551.23	6,494.84	0.00	2,317.08	2,317.08
01-Aug-22	208,741.54	5,973.43	214,714.97	2,943.61	14,315.48	17,259.09	197,455.88	0.00	197,455.88
01-Feb-23	0.00	4,532.83	4,532.83	1,486.67	3,046.16	4,532.83	0.00	0.00	0.00
01-Aug-23	213,001.57	0.00	213,001.57	1,486.67	13,881.88	15,368.56	197,633.01	0.00	197,633.01
01-Feb-24	0.00	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	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$2,793,728.64	\$1,308,184.60	\$4,101,913.24	\$384,722.74	\$295,774.85	\$680,497.59	\$2,758,320.80	\$663,094.85	\$3,421,415.65

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 Pool Loan Program Bonds)

Revised SCHEDULE C

Series 9

Quincy

CW-02-12

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$2,917,100.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Feb-06	\$0.00	\$76,766.80	\$76,766.80	\$22,167.88	\$4,179.14	\$26,347.02	\$0.00	\$50,419.78	\$50,419.78
01-Aug-06	123,371.36	70,507.17	193,878.53	20,360.29	14,412.44	34,772.73	123,371.36	35,734.44	159,105.80
01-Feb-07	0.00	67,422.89	67,422.89	19,499.20	3,838.37	23,337.57	0.00	44,085.32	44,085.32
01-Aug-07	125,973.39	67,422.89	193,396.28	19,499.20	14,412.44	33,911.64	125,973.39	33,511.25	159,484.64
01-Feb-08	0.00	66,163.15	66,163.15	18,619.96	3,838.37	22,458.33	0.00	43,704.82	43,704.82
01-Aug-08	126,927.64	66,163.15	193,090.79	18,619.96	14,412.44	33,032.40	126,927.64	33,130.75	160,058.39
01-Feb-09	0.00	64,703.48	64,703.48	17,734.05	3,838.37	21,572.42	0.00	43,131.06	43,131.06
01-Aug-09	129,841.50	64,703.48	194,544.98	17,734.05	14,412.44	32,146.49	129,841.50	32,556.99	162,398.49
01-Feb-10	0.00	61,457.45	61,457.45	16,827.81	3,838.37	20,666.18	0.00	40,791.27	40,791.27
01-Aug-10	133,250.38	61,457.45	194,707.83	16,827.81	14,412.44	31,240.25	133,250.38	30,217.20	163,467.58
01-Feb-11	0.00	59,458.69	59,458.69	15,897.76	3,838.37	19,736.13	0.00	39,722.56	39,722.56
01-Aug-11	137,133.82	59,458.69	196,592.51	15,897.76	14,412.44	30,310.20	137,133.82	29,148.49	166,282.31
01-Feb-12	0.00	55,687.51	55,687.51	14,940.62	3,838.37	18,778.99	0.00	36,908.52	36,908.52
01-Aug-12	142,880.60	55,687.51	198,568.11	14,940.62	14,412.44	29,353.06	142,880.60	26,334.45	169,215.05
01-Feb-13	0.00	51,758.29	51,758.29	13,943.36	3,838.37	17,781.73	0.00	33,976.56	33,976.56
01-Aug-13	148,867.65	51,758.29	200,625.94	13,943.36	14,412.44	28,355.80	148,867.65	23,402.49	172,270.14
01-Feb-14	0.00	47,664.43	47,664.43	12,904.33	3,838.37	16,742.70	0.00	30,921.73	30,921.73
01-Aug-14	153,361.13	47,664.43	201,025.56	12,904.33	14,412.44	27,316.77	153,361.13	20,347.66	173,708.79
01-Feb-15	0.00	43,447.00	43,447.00	11,833.92	3,838.37	15,672.29	0.00	27,774.71	27,774.71
01-Aug-15	161,881.20	43,447.00	205,328.20	11,833.92	14,412.44	26,246.36	161,881.20	17,200.64	179,081.84
01-Feb-16	0.00	38,995.26	38,995.26	10,704.04	3,838.37	14,542.41	0.00	24,452.85	24,452.85
01-Aug-16	166,141.23	38,995.26	205,136.49	10,704.04	14,412.44	25,116.48	166,141.23	13,878.78	180,020.01
01-Feb-17	0.00	34,634.06	34,634.06	9,544.44	3,838.37	13,382.81	0.00	21,251.25	21,251.25
01-Aug-17	174,661.29	34,634.06	209,295.35	9,544.44	14,412.44	23,956.88	174,661.29	10,677.18	185,338.47
01-Feb-18	0.00	30,049.20	30,049.20	8,325.37	3,838.37	12,163.74	0.00	17,885.46	17,885.46
01-Aug-18	183,181.35	30,049.20	213,230.55	8,325.37	14,412.44	22,737.81	183,181.35	7,311.39	190,492.74
01-Feb-19	0.00	25,240.69	25,240.69	7,046.83	3,838.37	10,885.20	0.00	14,355.49	14,355.49
01-Aug-19	187,441.39	25,240.69	212,682.08	7,046.83	14,412.44	21,459.27	187,441.39	3,781.42	191,222.81
01-Feb-20	0.00	20,554.65	20,554.65	5,738.66	3,838.37	9,576.83	0.00	10,977.72	10,977.72
01-Aug-20	195,961.45	20,554.65	216,516.10	5,738.66	14,412.44	20,151.00	195,961.45	403.65	196,365.10
01-Feb-21	0.00	15,655.62	15,655.62	4,370.82	3,838.37	8,209.19	0.00	7,446.43	7,446.43
01-Aug-21	204,481.51	15,655.62	220,137.13	4,370.82	14,412.44	18,783.26	204,481.51	0.00	201,353.87
01-Feb-22	0.00	10,543.58	10,543.58	2,943.61	3,838.37	6,781.98	0.00	3,761.60	3,761.60
01-Aug-22	208,741.54	10,543.58	219,285.12	2,943.61	14,412.44	17,356.05	208,741.54	0.00	201,929.07
01-Feb-23	0.00	5,325.04	5,325.04	1,486.67	3,838.37	5,325.04	0.00	0.00	0.00
01-Aug-23	213,001.57	5,325.04	218,326.61	1,486.67	14,412.44	15,899.11	213,001.57	0.00	202,427.50
01-Feb-24	0.00	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	0.00	0.00
01-Feb-25	0.00	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	0.00	0.00
01-Feb-26	0.00	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	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$2,917,100.00	\$1,544,795.95	\$4,461,895.95	\$427,250.87	\$328,855.26	\$756,106.13	\$2,896,585.83	\$809,203.98	\$3,705,789.82

* Note: 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 9

Quincy
CW-02-12

Schedule of Administrative Fee [After October 26, 2004]

Date	Principal Outstanding	Administrative Fee Payable @ 0.075%
01-Feb-06	2,917,100.00	2,382.06
01-Aug-06	2,917,100.00	2,187.83
01-Feb-07	2,793,728.64	2,095.30
01-Aug-07	2,793,728.64	2,095.30
01-Feb-08	2,667,755.25	2,000.82
01-Aug-08	2,667,755.25	2,000.82
01-Feb-09	2,540,827.61	1,905.62
01-Aug-09	2,540,827.61	1,905.62
01-Feb-10	2,410,986.11	1,808.24
01-Aug-10	2,410,986.11	1,808.24
01-Feb-11	2,277,735.73	1,708.30
01-Aug-11	2,277,735.73	1,708.30
01-Feb-12	2,140,601.91	1,605.45
01-Aug-12	2,140,601.91	1,605.45
01-Feb-13	1,997,721.31	1,498.29
01-Aug-13	1,997,721.31	1,498.29
01-Feb-14	1,848,853.66	1,386.64
01-Aug-14	1,848,853.66	1,386.64
01-Feb-15	1,695,492.53	1,271.62
01-Aug-15	1,695,492.53	1,271.62
01-Feb-16	1,533,611.33	1,150.21
01-Aug-16	1,533,611.33	1,150.21
01-Feb-17	1,367,470.10	1,025.60
01-Aug-17	1,367,470.10	1,025.60
01-Feb-18	1,192,808.81	894.61
01-Aug-18	1,192,808.81	894.61
01-Feb-19	1,009,627.46	757.22
01-Aug-19	1,009,627.46	757.22
01-Feb-20	822,186.07	616.64
01-Aug-20	822,186.07	616.64
01-Feb-21	626,224.62	469.67
01-Aug-21	626,224.62	469.67
01-Feb-22	421,743.11	316.31
01-Aug-22	421,743.11	316.31
01-Feb-23	213,001.57	159.75
01-Aug-23	213,001.57	159.75
01-Feb-24	0.00	0.00
01-Aug-24	0.00	0.00
01-Feb-25	0.00	0.00
01-Aug-25	0.00	0.00
01-Feb-26	0.00	0.00
01-Aug-26	0.00	0.00
01-Feb-27	0.00	0.00
		<u>\$45,910.47</u>

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

Revised SCHEDULE C

Quincy
CW-02-12A

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Principal Amount:	\$2,263,755.05
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	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
15-Dec-09					
15-Jan-10	-	23,964.51	23,964.51	1,797.34	25,761.85
15-Jul-10	105,532.72	22,637.55	128,170.27	1,697.82	129,868.09
15-Jan-11	-	21,582.22	21,582.22	1,618.67	23,200.89
15-Jul-11	107,664.75	21,582.22	129,246.97	1,618.67	130,865.64
15-Jan-12	-	20,505.58	20,505.58	1,537.92	22,043.50
15-Jul-12	109,839.75	20,505.58	130,345.33	1,537.92	131,883.25
15-Jan-13	-	19,407.18	19,407.18	1,455.54	20,862.72
15-Jul-13	112,059.61	19,407.18	131,466.79	1,455.54	132,922.33
15-Jan-14	-	18,286.58	18,286.58	1,371.49	19,658.07
15-Jul-14	114,323.37	18,286.58	132,609.95	1,371.49	133,981.44
15-Jan-15	-	17,143.35	17,143.35	1,285.75	18,429.10
15-Jul-15	116,632.92	17,143.35	133,776.27	1,285.75	135,062.02
15-Jan-16	-	15,977.02	15,977.02	1,198.28	17,175.30
15-Jul-16	118,989.17	15,977.02	134,966.19	1,198.28	136,164.47
15-Jan-17	-	14,787.13	14,787.13	1,109.03	15,896.16
15-Jul-17	121,393.08	14,787.13	136,180.21	1,109.03	137,289.24
15-Jan-18	-	13,573.20	13,573.20	1,017.99	14,591.19
15-Jul-18	123,844.64	13,573.20	137,417.84	1,017.99	138,435.83
15-Jan-19	-	12,334.75	12,334.75	925.11	13,259.86
15-Jul-19	126,346.64	12,334.75	138,681.39	925.11	139,606.50
15-Jan-20	-	11,071.28	11,071.28	830.35	11,901.63
15-Jul-20	128,899.10	11,071.28	139,970.38	830.35	140,800.73
15-Jan-21	-	9,782.29	9,782.29	733.67	10,515.96
15-Jul-21	131,502.94	9,782.29	141,285.23	733.67	142,018.90
15-Jan-22	-	8,467.26	8,467.26	635.04	9,102.30
15-Jul-22	134,160.04	8,467.26	142,627.30	635.04	143,262.34
15-Jan-23	-	7,125.66	7,125.66	534.42	7,660.08
15-Jul-23	136,870.39	7,125.66	143,996.05	534.42	144,530.47
15-Jan-24	-	5,756.96	5,756.96	431.77	6,188.73
15-Jul-24	139,634.93	5,756.96	145,391.89	431.77	145,823.66
15-Jan-25	-	4,360.61	4,360.61	327.05	4,687.66
15-Jul-25	142,456.46	4,360.61	146,817.07	327.05	147,144.12
15-Jan-26	-	2,936.05	2,936.05	220.20	3,156.25
15-Jul-26	145,334.05	2,936.05	148,270.10	220.20	148,490.30
15-Jan-27	-	1,482.70	1,482.70	111.20	1,593.90
15-Jul-27	148,270.49	1,482.70	149,753.19	111.20	149,864.39
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	-	-	-	-	-
	\$2,263,755.05	\$455,761.70	\$2,719,516.75	\$34,182.12	\$2,753,698.87

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Pool Program Bonds, Pool 13
 Quincy
 CW-02-12A
 Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$2,638,319.00

Date	Schedule of Loan Repayments			Admin. Fee 0.00075	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Dec-07						
15-Jul-08	\$104,609.00	\$30,340.67	\$134,949.67	\$1,978.74	16,885.24	\$153,813.65
15-Jan-09	0.00	25,337.10	25,337.10	1,900.28		27,237.38
15-Jul-09	110,720.00	25,337.10	136,057.10	1,900.28		137,957.38
15-Jan-10	0.00	24,229.90	24,229.90	1,817.24		26,047.14
15-Jul-10	112,956.00	24,229.90	137,185.90	1,817.24		139,003.14
15-Jan-11	0.00	23,100.34	23,100.34	1,732.53		24,832.87
15-Jul-11	115,238.00	23,100.34	138,338.34	1,732.53		140,070.87
15-Jan-12	0.00	21,947.96	21,947.96	1,646.10		23,594.06
15-Jul-12	117,566.00	21,947.96	139,513.96	1,646.10		141,160.06
15-Jan-13	0.00	20,772.30	20,772.30	1,557.92		22,330.22
15-Jul-13	119,942.00	20,772.30	140,714.30	1,557.92		142,272.22
15-Jan-14	0.00	19,572.88	19,572.88	1,467.97		21,040.85
15-Jul-14	122,365.00	19,572.88	141,937.88	1,467.97		143,405.85
15-Jan-15	0.00	18,349.23	18,349.23	1,376.19		19,725.42
15-Jul-15	124,837.00	18,349.23	143,186.23	1,376.19		144,562.42
15-Jan-16	0.00	17,100.86	17,100.86	1,282.56		18,383.42
15-Jul-16	127,359.00	17,100.86	144,459.86	1,282.56		145,742.42
15-Jan-17	0.00	15,827.27	15,827.27	1,187.05		17,014.32
15-Jul-17	129,932.00	15,827.27	145,759.27	1,187.05		146,946.32
15-Jan-18	0.00	14,527.95	14,527.95	1,089.60		15,617.55
15-Jul-18	132,556.00	14,527.95	147,083.95	1,089.60		148,173.55
15-Jan-19	0.00	13,202.39	13,202.39	990.18		14,192.57
15-Jul-19	135,234.00	13,202.39	148,436.39	990.18		149,426.57
15-Jan-20	0.00	11,850.05	11,850.05	888.75		12,738.80
15-Jul-20	137,966.00	11,850.05	149,816.05	888.75		150,704.80
15-Jan-21	0.00	10,470.39	10,470.39	785.28		11,255.67
15-Jul-21	140,753.00	10,470.39	151,223.39	785.28		152,008.67
15-Jan-22	0.00	9,062.86	9,062.86	679.71		9,742.57
15-Jul-22	143,597.00	9,062.86	152,659.86	679.71		153,339.57
15-Jan-23	0.00	7,626.89	7,626.89	572.02		8,198.91
15-Jul-23	146,498.00	7,626.89	154,124.89	572.02		154,696.91
15-Jan-24	0.00	6,161.91	6,161.91	462.14		6,624.05
15-Jul-24	149,457.00	6,161.91	155,618.91	462.14		156,081.05
15-Jan-25	0.00	4,667.34	4,667.34	350.05		5,017.39
15-Jul-25	152,477.00	4,667.34	157,144.34	350.05		157,494.39
15-Jan-26	0.00	3,142.57	3,142.57	235.69		3,378.26
15-Jul-26	155,557.00	3,142.57	158,699.57	235.69		158,935.26
15-Jan-27	0.00	1,587.00	1,587.00	119.03		1,706.03
15-Jul-27	158,700.00	1,587.00	160,287.00	119.03		160,406.03
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
	\$2,638,319.00	\$567,415.05	\$3,205,734.05	\$42,259.32	\$16,885.24	\$3,264,878.61