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

SCHEDULE C

South Hadley
CW-06-24-A
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Remaining Loan Obligation: $13,699.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.00075	Loan Origination Fee	Total Due
08-Jul-10						
15-Jan-11	$0.00	$142.32	$142.32	$10.27	91.10	$243.69
15-Jul-11	683.00	136.99	819.99	10.27		830.26
15-Jan-12	0.00	130.16	130.16	9.76		139.92
15-Jul-12	697.00	130.16	827.16	9.76		836.92
15-Jan-13	0.00	123.19	123.19	9.24		132.43
15-Jul-13	711.00	123.19	834.19	9.24		843.43
15-Jan-14	0.00	116.08	116.08	8.71		124.79
15-Jul-14	726.00	116.08	842.08	8.71		850.79
15-Jan-15	0.00	108.82	108.82	8.16		116.98
15-Jul-15	740.00	108.82	848.82	8.16		856.98
15-Jan-16	0.00	101.42	101.42	7.61		109.03
15-Jul-16	755.00	101.42	856.42	7.61		864.03
15-Jan-17	0.00	93.87	93.87	7.04		100.91
15-Jul-17	771.00	93.87	864.87	7.04		871.91
15-Jan-18	0.00	86.16	86.16	6.46		92.62
15-Jul-18	786.00	86.16	872.16	6.46		878.62
15-Jan-19	0.00	78.30	78.30	5.87		84.17
15-Jul-19	802.00	78.30	880.30	5.87		886.17
15-Jan-20	0.00	70.28	70.28	5.27		75.55
15-Jul-20	818.00	70.28	888.28	5.27		893.55
15-Jan-21	0.00	62.10	62.10	4.66		66.76
15-Jul-21	835.00	62.10	897.10	4.66		901.76
15-Jan-22	0.00	53.75	53.75	4.03		57.78
15-Jul-22	852.00	53.75	905.75	4.03		909.78
15-Jan-23	0.00	45.23	45.23	3.39		48.62
15-Jul-23	869.00	45.23	914.23	3.39		917.62
15-Jan-24	0.00	36.54	36.54	2.74		39.28
15-Jul-24	886.00	36.54	922.54	2.74		925.28
15-Jan-25	0.00	27.68	27.68	2.08		29.76
15-Jul-25	904.00	27.68	931.68	2.08		933.76
15-Jan-26	0.00	18.64	18.64	1.40		20.04
15-Jul-26	923.00	18.64	941.64	1.40		943.04
15-Jan-27	0.00	9.41	9.41	0.71		10.12
15-Jul-27	941.00	9.41	950.41	0.71		951.12
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
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
	$13,699.00	$2,602.57	$16,301.57	$194.80	$91.10	$16,587.47

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 4
South Hadley
97-54
Final Loan Structuring Analysis

Revised Schedule C

Schedule of Loan Repayments

Initial Loan Obligation: 549,600.00

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	12,091.74	12,091.74	6,287.15	161.56	6,448.71	0.00	5,643.03	5,643.03
01-Aug-05	34,100.00	11,451.89	45,551.89	6,287.15	12,889.98	19,177.13	26,374.76	0.00	26,374.76
01-Feb-06	0.00	13,385.24	13,385.24	5,897.06	654.97	6,552.03	0.00	6,833.21	6,833.21
01-Aug-06	34,900.00	10,872.92	45,772.92	5,897.06	13,207.98	19,105.04	26,667.88	0.00	26,667.88
01-Feb-07	0.00	13,045.72	13,045.72	5,497.82	654.97	6,152.79	0.00	6,892.92	6,892.92
01-Aug-07	35,900.00	9,024.36	44,924.36	5,497.82	12,996.02	18,493.84	26,430.52	0.00	26,430.52
01-Feb-08	0.00	12,700.34	12,700.34	5,087.15	654.97	5,742.12	0.00	6,958.23	6,958.23
01-Aug-08	36,800.00	7,574.74	44,374.74	5,087.15	12,924.53	18,011.68	26,363.06	0.00	26,363.06
01-Feb-09	0.00	12,327.50	12,327.50	4,666.17	654.97	5,321.14	0.00	7,006.36	7,006.36
01-Aug-09	37,800.00	5,742.07	43,542.07	4,666.17	12,384.22	17,050.39	26,491.67	0.00	26,491.67
01-Feb-10	0.00	11,328.93	11,328.93	4,233.76	654.97	4,888.73	0.00	6,440.20	6,440.20
01-Aug-10	38,900.00	6,330.27	45,230.27	4,233.76	13,001.79	17,235.55	27,994.72	0.00	27,994.72
01-Feb-11	0.00	10,010.44	10,010.44	3,788.76	654.97	4,443.73	0.00	5,566.71	5,566.71
01-Aug-11	40,100.00	3,497.91	43,597.91	3,788.76	11,938.53	15,727.29	27,870.62	0.00	27,870.62
01-Feb-12	0.00	8,691.89	8,691.89	3,330.04	654.97	3,985.01	0.00	4,706.88	4,706.88
01-Aug-12	21,400.00	23,815.58	45,215.58	3,330.04	13,067.18	16,397.22	21,400.00	7,418.36	28,818.36
01-Feb-13	0.00	8,540.97	8,540.97	3,085.23	654.97	3,740.20	0.00	4,800.77	4,800.77
01-Aug-13	41,700.00	4,329.55	46,029.55	3,085.23	12,580.71	15,665.95	30,363.60	0.00	30,363.60
01-Feb-14	0.00	7,048.50	7,048.50	2,608.21	654.97	3,263.18	0.00	3,785.32	3,785.32
01-Aug-14	42,900.00	4,518.80	47,418.80	2,608.21	12,974.68	15,582.88	31,835.92	0.00	31,835.92
01-Feb-15	0.00	5,479.30	5,479.30	2,117.45	654.97	2,772.42	0.00	2,706.88	2,706.88
01-Aug-15	44,300.00	3,860.05	48,160.05	2,117.45	12,941.35	15,058.80	33,101.25	0.00	33,101.25
01-Feb-16	0.00	3,836.89	3,836.89	1,610.68	654.97	2,265.65	0.00	1,571.24	1,571.24
01-Aug-16	45,600.00	3,205.92	48,805.92	1,610.68	13,037.68	14,648.36	34,157.56	0.00	34,157.56
01-Feb-17	0.00	2,352.76	2,352.76	1,089.04	641.35	1,730.39	0.00	622.37	622.37
01-Aug-17	46,900.00	1,263.21	48,163.21	1,089.04	12,650.58	13,739.62	34,423.59	0.00	34,423.59
01-Feb-18	0.00	1,207.50	1,207.50	552.53	654.97	1,207.50	0.00	0.00	0.00
01-Aug-18	48,300.00	1,207.50	49,507.50	552.53	13,208.97	13,761.50	35,746.00	0.00	35,746.00
01-Feb-19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$549,600.00	$218,742.50	$768,342.50	$99,702.11	$188,466.75	$288,168.86	$409,221.16	$70,952.49	$480,173.64

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

uth Hadley

-54

Final Loan Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.575800%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
09-Dec-1998								
01-Aug-1999	$741,300.00	$52,297.34	$10,929.91	$19,813.46	$21,553.97	$716.59	$22,270.56	--
01-Feb-2000	710,900.00	16,343.31	8,132.34	654.97	7,556.00	533.18	8,089.18	$30,359.74
01-Aug-2000	710,900.00	47,343.31	8,132.34	13,208.97	26,002.00	533.18	26,535.18	--
01-Feb-2001	679,900.00	15,684.56	7,777.72	654.97	7,251.87	509.93	7,761.80	34,296.98
01-Aug-2001	679,900.00	47,384.56	7,777.72	13,208.97	26,397.87	509.93	26,907.80	--
01-Feb-2002	648,200.00	15,050.56	7,415.08	654.97	6,980.51	486.15	7,466.66	34,374.46
01-Aug-2002	648,200.00	47,250.56	7,415.08	13,208.97	26,626.51	486.15	27,112.66	--
01-Feb-2003	616,000.00	14,406.56	7,046.73	654.97	6,704.86	462.00	7,166.86	34,279.52
01-Aug-2003	616,000.00	47,306.56	7,046.73	13,208.97	27,050.86	462.00	27,512.86	--
01-Feb-2004	583,100.00	13,748.56	6,670.37	654.97	6,423.22	437.33	6,860.55	34,373.41
01-Aug-2004	583,100.00	47,248.56	6,670.37	13,208.97	27,369.22	437.33	27,806.55	--
01-Feb-2005	549,600.00	13,078.56	6,287.15	654.97	6,136.44	412.20	6,548.64	34,355.19
01-Aug-2005	549,600.00	47,178.56	6,287.15	13,208.97	27,682.44	412.20	28,094.64	--
01-Feb-2006	515,500.00	12,396.56	5,897.06	654.97	5,844.53	386.63	6,231.16	34,325.80
01-Aug-2006	515,500.00	47,296.56	5,897.06	13,208.97	28,190.53	386.63	28,577.16	--
01-Feb-2007	480,600.00	11,524.06	5,497.82	654.97	5,371.27	360.45	5,731.72	34,308.88
01-Aug-2007	480,600.00	47,424.06	5,497.82	13,208.97	28,717.27	360.45	29,077.72	--
01-Feb-2008	444,700.00	10,626.56	5,087.15	654.97	4,884.44	333.53	5,217.97	34,295.69
01-Aug-2008	444,700.00	47,426.56	5,087.15	13,208.97	29,130.44	333.53	29,463.97	--
01-Feb-2009	407,900.00	9,844.56	4,666.17	654.97	4,523.42	305.93	4,829.35	34,293.32
01-Aug-2009	407,900.00	47,644.56	4,666.17	13,208.97	29,769.42	305.93	30,075.35	--
01-Feb-2010	370,100.00	8,875.94	4,233.76	654.97	3,987.21	277.58	4,264.79	34,340.14
01-Aug-2010	370,100.00	47,775.94	4,233.76	13,208.97	30,333.21	277.58	30,610.79	--
01-Feb-2011	331,200.00	7,879.13	3,788.76	654.97	3,435.40	248.40	3,683.80	34,294.59
01-Aug-2011	331,200.00	47,979.13	3,788.76	13,208.97	30,981.40	248.40	31,229.80	--
01-Feb-2012	291,100.00	6,851.56	3,330.04	654.97	2,866.55	218.33	3,084.88	34,314.68
01-Aug-2012	291,100.00	47,188.58	3,330.04	13,208.97	30,649.57	218.33	30,867.90	--
01-Feb-2013	269,700.00	6,851.56	3,085.23	654.97	3,111.36	202.28	3,313.64	34,181.54
01-Aug-2013	269,700.00	48,551.56	3,085.23	13,208.97	32,257.36	202.28	32,459.64	--
01-Feb-2014	228,000.00	5,783.00	2,608.21	654.97	2,519.82	171.00	2,690.82	35,150.46
01-Aug-2014	228,000.00	48,683.00	2,608.21	13,208.97	32,865.82	171.00	33,036.82	--
01-Feb-2015	185,100.00	4,683.69	2,117.45	654.97	1,911.27	138.83	2,050.10	35,086.92
01-Aug-2015	185,100.00	48,983.69	2,117.45	13,208.97	33,657.27	138.83	33,796.10	--
01-Feb-2016	140,800.00	3,548.50	1,610.68	654.97	1,282.85	105.60	1,388.45	35,184.55
01-Aug-2016	140,800.00	49,148.50	1,610.68	13,208.97	34,328.85	105.60	34,434.45	--
01-Feb-2017	95,200.00	2,380.00	1,089.04	654.97	635.99	71.40	707.39	35,141.84
01-Aug-2017	95,200.00	49,280.00	1,089.04	13,208.97	34,981.99	71.40	35,053.39	--
01-Feb-2018	48,300.00	1,207.50	552.53	654.97	0.00	36.23	36.23	35,089.62
01-Aug-2018	48,300.00	49,507.50	552.53	13,208.97	35,746.00	36.23	35,782.23	--
01-Feb-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,782.23
01-Aug-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		$1,143,663.82	$184,716.49	$283,228.36	$675,719.01	$12,110.55	$687,829.56	$687,829.56

* Total may not add due to penny rounding.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
South Hadley
98-128
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E. 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: $886,144.13

	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	20,979.23	20,979.23	11,799.45	0.00	11,799.45	0.00	9,179.77	9,179.77
01-Aug-05	48,256.12	21,833.14	70,089.26	11,799.45	21,206.35	33,005.80	37,083.46	0.00	37,083.46
01-Feb-06	0.00	23,027.30	23,027.30	11,156.90	989.00	12,145.90	0.00	10,881.40	10,881.40
01-Aug-06	49,417.24	19,771.10	69,188.34	11,156.90	21,084.37	32,241.27	36,947.08	0.00	36,947.08
01-Feb-07	0.00	22,462.42	22,462.42	10,498.88	989.00	11,487.88	0.00	10,974.53	10,974.53
01-Aug-07	50,794.05	19,009.94	69,803.99	10,498.88	21,727.52	32,226.40	37,577.59	0.00	37,577.59
01-Feb-08	0.00	21,879.34	21,879.34	9,822.53	989.00	10,811.53	0.00	11,067.80	11,067.80
01-Aug-08	52,090.91	15,626.28	67,717.19	9,822.53	21,088.12	30,910.66	36,806.53	0.00	36,806.53
01-Feb-09	0.00	21,400.69	21,400.69	9,128.92	989.00	10,117.92	0.00	11,282.77	11,282.77
01-Aug-09	53,425.88	14,888.77	68,314.65	9,128.92	21,778.87	30,907.79	37,406.86	0.00	37,406.86
01-Feb-10	0.00	20,867.08	20,867.08	8,417.53	989.00	9,406.53	0.00	11,460.56	11,460.56
01-Aug-10	55,778.82	9,210.63	64,989.45	8,417.53	19,536.95	27,954.48	37,034.97	0.00	37,034.97
01-Feb-11	0.00	19,264.48	19,264.48	7,674.80	989.00	8,663.80	0.00	10,600.68	10,600.68
01-Aug-11	55,778.82	9,203.19	64,982.01	7,674.80	20,598.18	28,272.98	36,709.02	0.00	36,709.02
01-Feb-12	0.00	18,500.85	18,500.85	6,932.08	989.00	7,921.08	0.00	10,579.77	10,579.77
01-Aug-12	60,427.05	10,114.85	70,541.90	6,932.08	21,165.66	28,097.74	42,444.15	0.00	42,444.15
01-Feb-13	0.00	15,563.36	15,563.36	6,127.46	989.00	7,116.46	0.00	8,446.90	8,446.90
01-Aug-13	60,427.05	9,151.33	69,578.38	6,127.46	21,692.96	27,820.42	41,757.96	0.00	41,757.96
01-Feb-14	0.00	14,257.97	14,257.97	5,322.85	989.00	6,311.85	0.00	7,946.12	7,946.12
01-Aug-14	60,427.05	8,204.94	68,631.99	5,322.85	21,203.67	26,526.52	42,105.47	0.00	42,105.47
01-Feb-15	0.00	10,902.31	10,902.31	4,518.23	989.00	5,507.23	0.00	5,395.08	5,395.08
01-Aug-15	65,075.29	7,125.27	72,200.56	4,518.23	21,153.72	25,671.95	46,528.62	0.00	46,528.62
01-Feb-16	0.00	8,512.09	8,512.09	3,651.72	989.00	4,640.72	0.00	3,871.37	3,871.37
01-Aug-16	65,075.29	6,209.23	71,284.52	3,651.72	21,246.26	24,897.98	46,386.54	0.00	46,386.54
01-Feb-17	0.00	6,034.07	6,034.07	2,785.21	989.00	3,774.21	0.00	2,259.86	2,259.86
01-Aug-17	69,723.52	4,993.58	74,717.10	2,785.21	21,520.10	24,305.31	50,411.79	0.00	50,411.79
01-Feb-18	0.00	3,400.50	3,400.50	1,856.81	728.28	2,585.08	0.00	815.42	815.42
01-Aug-18	69,723.52	3,780.42	73,503.94	1,856.81	22,166.86	24,023.66	49,480.27	0.00	49,480.27
01-Feb-19	0.00	1,415.27	1,415.27	928.40	486.87	1,415.27	0.00	0.00	0.00
01-Aug-19	69,723.52	1,917.40	71,640.92	928.40	21,986.56	22,914.96	48,725.96	0.00	48,725.96
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
	$886,144.13	$389,507.03	$1,275,651.16	$201,243.55	$332,239.29	$533,482.84	$627,406.28	$114,762.04	$742,168.32

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
South Hadley
98-128
Final Loan Structuring Analysis

Schedule of Administrative Fee [After September 28, 20

Date	Principal Outstanding	ministrative Fee Payable @ 0.075%
28-Sep-01		
01-Feb-02	1,025,673.92	787.69
01-Aug-02	1,025,673.92	769.26
01-Feb-03	979,960.39	734.97
01-Aug-03	979,960.39	734.97
01-Feb-04	933,476.18	700.11
01-Aug-04	933,476.18	700.11
01-Feb-05	886,144.13	664.61
01-Aug-05	886,144.13	664.61
01-Feb-06	837,888.01	628.42
01-Aug-06	837,888.01	628.42
01-Feb-07	788,470.77	591.35
01-Aug-07	788,470.77	591.35
01-Feb-08	737,676.72	553.26
01-Aug-08	737,676.72	553.26
01-Feb-09	685,585.81	514.19
01-Aug-09	685,585.81	514.19
01-Feb-10	632,159.93	474.12
01-Aug-10	632,159.93	474.12
01-Feb-11	576,381.11	432.29
01-Aug-11	576,381.11	432.29
01-Feb-12	520,602.29	390.45
01-Aug-12	520,602.29	390.45
01-Feb-13	460,175.24	345.13
01-Aug-13	460,175.24	345.13
01-Feb-14	399,748.19	299.81
01-Aug-14	399,748.19	299.81
01-Feb-15	339,321.14	254.49
01-Aug-15	339,321.14	254.49
01-Feb-16	274,245.85	205.68
01-Aug-16	274,245.85	205.68
01-Feb-17	209,170.56	156.88
01-Aug-17	209,170.56	156.88
01-Feb-18	139,447.04	104.59
01-Aug-18	139,447.04	104.59
01-Feb-19	69,723.52	52.29
01-Aug-19	69,723.52	52.29
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
01-Aug-22	0.00	0.00
01-Feb-23	0.00	0.00
01-Aug-23	0.00	0.00
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
01-Aug-27	0.00	0.00
01-Feb-28	0.00	0.00
01-Aug-28	0.00	0.00
01-Feb-29	0.00	0.00
01-Aug-29	0.00	0.00
01-Feb-30	0.00	0.00
01-Aug-30	0.00	0.00
		$15,762.23

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12

SCHEDULE C

South Hadley
CW-05-26
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $4,270,311.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.0750%	Loan Origination Fee	Total Due
14-Dec-06						
15-Jul-07	$168,416.00	$50,057.53	$218,473.53	$3,202.73	23,945.28	$245,621.54
15-Jan-08	0.00	41,018.95	41,018.95	3,076.42		44,095.37
15-Jul-08	179,247.00	41,018.95	220,265.95	3,076.42		223,342.37
15-Jan-09	0.00	39,226.48	39,226.48	2,941.99		42,168.47
15-Jul-09	182,868.00	39,226.48	222,094.48	2,941.99		225,036.47
15-Jan-10	0.00	37,397.80	37,397.80	2,804.84		40,202.64
15-Jul-10	186,563.00	37,397.80	223,960.80	2,804.84		226,765.64
15-Jan-11	0.00	35,532.17	35,532.17	2,664.91		38,197.08
15-Jul-11	190,332.00	35,532.17	225,864.17	2,664.91		228,529.08
15-Jan-12	0.00	33,628.85	33,628.85	2,522.16		36,151.01
15-Jul-12	194,177.00	33,628.85	227,805.85	2,522.16		230,328.01
15-Jan-13	0.00	31,687.08	31,687.08	2,376.53		34,063.61
15-Jul-13	198,099.00	31,687.08	229,786.08	2,376.53		232,162.61
15-Jan-14	0.00	29,706.09	29,706.09	2,227.96		31,934.05
15-Jul-14	202,102.00	29,706.09	231,808.09	2,227.96		234,036.05
15-Jan-15	0.00	27,685.07	27,685.07	2,076.38		29,761.45
15-Jul-15	206,184.00	27,685.07	233,869.07	2,076.38		235,945.45
15-Jan-16	0.00	25,623.23	25,623.23	1,921.74		27,544.97
15-Jul-16	210,350.00	25,623.23	235,973.23	1,921.74		237,894.97
15-Jan-17	0.00	23,519.73	23,519.73	1,763.98		25,283.71
15-Jul-17	214,599.00	23,519.73	238,118.73	1,763.98		239,882.71
15-Jan-18	0.00	21,373.74	21,373.74	1,603.03		22,976.77
15-Jul-18	218,935.00	21,373.74	240,308.74	1,603.03		241,911.77
15-Jan-19	0.00	19,184.39	19,184.39	1,438.83		20,623.22
15-Jul-19	223,357.00	19,184.39	242,541.39	1,438.83		243,980.22
15-Jan-20	0.00	16,950.82	16,950.82	1,271.31		18,222.13
15-Jul-20	227,870.00	16,950.82	244,820.82	1,271.31		246,092.13
15-Jan-21	0.00	14,672.12	14,672.12	1,100.41		15,772.53
15-Jul-21	232,473.00	14,672.12	247,145.12	1,100.41		248,245.53
15-Jan-22	0.00	12,347.39	12,347.39	926.05		13,273.44
15-Jul-22	237,170.00	12,347.39	249,517.39	926.05		250,443.44
15-Jan-23	0.00	9,975.69	9,975.69	748.18		10,723.87
15-Jul-23	241,961.00	9,975.69	251,936.69	748.18		252,684.87
15-Jan-24	0.00	7,556.08	7,556.08	566.71		8,122.79
15-Jul-24	246,849.00	7,556.08	254,405.08	566.71		254,971.79
15-Jan-25	0.00	5,087.59	5,087.59	381.57		5,469.16
15-Jul-25	251,836.00	5,087.59	256,923.59	381.57		257,305.16
15-Jan-26	0.00	2,569.23	2,569.23	192.69		2,761.92
15-Jul-26	256,923.00	2,569.23	259,492.23	192.69		259,684.92
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
	$4,270,311.00	$919,542.53	$5,189,853.53	$68,414.11	$23,945.28	$5,282,212.92

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

South Hadley
CW-06-24

Revised SCHEDULE C

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$1,248,907.00

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
15-Dec-09					
15-Jan-10	-	12,796.00	12,796.00	959.70	13,755.70
15-Jul-10	58,221.94	12,489.07	70,711.01	936.68	71,647.69
15-Jan-11	-	11,906.85	11,906.85	893.01	12,799.86
15-Jul-11	59,398.26	11,906.85	71,305.11	893.01	72,198.12
15-Jan-12	-	11,312.87	11,312.87	848.47	12,161.34
15-Jul-12	60,598.86	11,312.87	71,911.73	848.47	72,760.20
15-Jan-13	-	10,706.88	10,706.88	803.02	11,509.90
15-Jul-13	61,822.76	10,706.88	72,529.64	803.02	73,332.66
15-Jan-14	-	10,088.65	10,088.65	756.65	10,845.30
15-Jul-14	63,071.92	10,088.65	73,160.57	756.65	73,917.22
15-Jan-15	-	9,457.93	9,457.93	709.34	10,167.27
15-Jul-15	64,345.37	9,457.93	73,803.30	709.34	74,512.64
15-Jan-16	-	8,814.48	8,814.48	661.09	9,475.57
15-Jul-16	65,646.01	8,814.48	74,460.49	661.09	75,121.58
15-Jan-17	-	8,158.02	8,158.02	611.85	8,769.87
15-Jul-17	66,971.91	8,158.02	75,129.93	611.85	75,741.78
15-Jan-18	-	7,488.30	7,488.30	561.62	8,049.92
15-Jul-18	68,325.00	7,488.30	75,813.30	561.62	76,374.92
15-Jan-19	-	6,805.05	6,805.05	510.38	7,315.43
15-Jul-19	69,705.29	6,805.05	76,510.34	510.38	77,020.72
15-Jan-20	-	6,108.00	6,108.00	458.10	6,566.10
15-Jul-20	71,113.76	6,108.00	77,221.76	458.10	77,679.86
15-Jan-21	-	5,396.86	5,396.86	404.76	5,801.62
15-Jul-21	72,550.39	5,396.86	77,947.25	404.76	78,352.01
15-Jan-22	-	4,671.36	4,671.36	350.35	5,021.71
15-Jul-22	74,015.19	4,671.36	78,686.55	350.35	79,036.90
15-Jan-23	-	3,931.20	3,931.20	294.84	4,226.04
15-Jul-23	75,511.07	3,931.20	79,442.27	294.84	79,737.11
15-Jan-24	-	3,176.09	3,176.09	238.21	3,414.30
15-Jul-24	77,036.10	3,176.09	80,212.19	238.21	80,450.40
15-Jan-25	-	2,405.73	2,405.73	180.43	2,586.16
15-Jul-25	78,592.21	2,405.73	80,997.94	180.43	81,178.37
15-Jan-26	-	1,619.81	1,619.81	121.49	1,741.30
15-Jul-26	80,180.37	1,619.81	81,800.18	121.49	81,921.67
15-Jan-27	-	818.01	818.01	61.35	879.36
15-Jul-27	81,800.59	818.01	82,618.60	61.35	82,679.95
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	-	-	-	-	-
	$1,248,907.00	$251,017.25	$1,499,924.25	$18,826.30	$1,518,750.55

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

SCHEDULE C

South Hadley
CW-06-24

Final Structuring Analysis

Loan Interest Rate	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	$1,400,000.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
18-Dec-07						
15-Jul-08	$55,509.00	$16,100.00	$71,609.00	$1,050.00	8,960.00	$81,619.00
15-Jan-09	0.00	13,444.91	13,444.91	1,008.37		14,453.28
15-Jul-09	58,752.00	13,444.91	72,196.91	1,008.37		73,205.28
15-Jan-10	0.00	12,857.39	12,857.39	964.30		13,821.69
15-Jul-10	59,939.00	12,857.39	72,796.39	964.30		73,760.69
15-Jan-11	0.00	12,258.00	12,258.00	919.35		13,177.35
15-Jul-11	61,150.00	12,258.00	73,408.00	919.35		74,327.35
15-Jan-12	0.00	11,646.50	11,646.50	873.49		12,519.99
15-Jul-12	62,386.00	11,646.50	74,032.50	873.49		74,905.99
15-Jan-13	0.00	11,022.64	11,022.64	826.70		11,849.34
15-Jul-13	63,646.00	11,022.64	74,668.64	826.70		75,495.34
15-Jan-14	0.00	10,386.18	10,386.18	778.96		11,165.14
15-Jul-14	64,932.00	10,386.18	75,318.18	778.96		76,097.14
15-Jan-15	0.00	9,736.86	9,736.86	730.26		10,467.12
15-Jul-15	66,243.00	9,736.86	75,979.86	730.26		76,710.12
15-Jan-16	0.00	9,074.43	9,074.43	680.58		9,755.01
15-Jul-16	67,582.00	9,074.43	76,656.43	680.58		77,337.01
15-Jan-17	0.00	8,398.61	8,398.61	629.90		9,028.51
15-Jul-17	68,947.00	8,398.61	77,345.61	629.90		77,975.51
15-Jan-18	0.00	7,709.14	7,709.14	578.19		8,287.33
15-Jul-18	70,340.00	7,709.14	78,049.14	578.19		78,627.33
15-Jan-19	0.00	7,005.74	7,005.74	525.43		7,531.17
15-Jul-19	71,761.00	7,005.74	78,766.74	525.43		79,292.17
15-Jan-20	0.00	6,288.13	6,288.13	471.61		6,759.74
15-Jul-20	73,211.00	6,288.13	79,499.13	471.61		79,970.74
15-Jan-21	0.00	5,556.02	5,556.02	416.70		5,972.72
15-Jul-21	74,690.00	5,556.02	80,246.02	416.70		80,662.72
15-Jan-22	0.00	4,809.12	4,809.12	360.68		5,169.80
15-Jul-22	76,198.00	4,809.12	81,007.12	360.68		81,367.80
15-Jan-23	0.00	4,047.14	4,047.14	303.54		4,350.68
15-Jul-23	77,738.00	4,047.14	81,785.14	303.54		82,088.68
15-Jan-24	0.00	3,269.76	3,269.76	245.23		3,514.99
15-Jul-24	79,308.00	3,269.76	82,577.76	245.23		82,822.99
15-Jan-25	0.00	2,476.68	2,476.68	185.75		2,662.43
15-Jul-25	80,910.00	2,476.68	83,386.68	185.75		83,572.43
15-Jan-26	0.00	1,667.58	1,667.58	125.07		1,792.65
15-Jul-26	82,545.00	1,667.58	84,212.58	125.07		84,337.65
15-Jan-27	0.00	842.13	842.13	63.16		905.29
15-Jul-27	84,213.00	842.13	85,055.13	63.16		85,118.29
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
	$1,400,000.00	$301,093.92	$1,701,093.92	$22,424.54	$8,960.00	$1,732,478.46