

Massachusetts Clean Water Trust
Series 27
Amherst Loan Amortization
DWP-24-67

Loan Amount Approved	4,930,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	1,281,800.00	Loan Term (in years)	30
		Loan Rate	1.70%
Amount to be Financed	3,648,200.00	Closing Date	2/5/2026
		First Interest Payment	7/15/2026
		First Principal Payment	1/15/2027

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/5/2026							
7/15/2026		27,564.18	27,564.18	2,432.13		29,996.31	
1/15/2027	92,060.00	31,009.70	123,069.70	2,736.15		125,805.85	155,802.16
7/15/2027		30,227.19	30,227.19	2,667.11		32,894.30	
1/15/2028	93,763.00	30,227.19	123,990.19	2,667.11		126,657.30	159,551.59
7/15/2028		29,430.20	29,430.20	2,596.78		32,026.99	
1/15/2029	95,497.00	29,430.20	124,927.20	2,596.78		127,523.99	159,550.97
7/15/2029		28,618.48	28,618.48	2,525.16		31,143.64	
1/15/2030	97,264.00	28,618.48	125,882.48	2,525.16		128,407.64	159,551.28
7/15/2030		27,791.74	27,791.74	2,452.21		30,243.95	
1/15/2031	99,064.00	27,791.74	126,855.74	2,452.21		129,307.95	159,551.90
7/15/2031		26,949.69	26,949.69	2,377.91		29,327.61	
1/15/2032	100,896.00	26,949.69	127,845.69	2,377.91		130,223.61	159,551.21
7/15/2032		26,092.08	26,092.08	2,302.24		28,394.32	
1/15/2033	102,763.00	26,092.08	128,855.08	2,302.24		131,157.32	159,551.64
7/15/2033		25,218.59	25,218.59	2,225.17		27,443.76	
1/15/2034	104,664.00	25,218.59	129,882.59	2,225.17		132,107.76	159,551.52
7/15/2034		24,328.95	24,328.95	2,146.67		26,475.62	
1/15/2035	106,600.00	24,328.95	130,928.95	2,146.67		133,075.62	159,551.24
7/15/2035		23,422.85	23,422.85	2,066.72		25,489.57	
1/15/2036	108,572.00	23,422.85	131,994.85	2,066.72		134,061.57	159,551.14
7/15/2036		22,499.98	22,499.98	1,985.29		24,485.28	
1/15/2037	110,581.00	22,499.98	133,080.98	1,985.29		135,066.28	159,551.55
7/15/2037		21,560.05	21,560.05	1,902.36		23,462.40	
1/15/2038	112,627.00	21,560.05	134,187.05	1,902.36		136,089.40	159,551.81
7/15/2038		20,602.72	20,602.72	1,817.89		22,420.60	
1/15/2039	114,710.00	20,602.72	135,312.72	1,817.89		137,130.60	159,551.21
7/15/2039		19,627.68	19,627.68	1,731.85		21,359.54	
1/15/2040	116,832.00	19,627.68	136,459.68	1,731.85		138,191.54	159,551.07
7/15/2040		18,634.61	18,634.61	1,644.23		20,278.84	
1/15/2041	118,994.00	18,634.61	137,628.61	1,644.23		139,272.84	159,551.68
7/15/2041		17,623.16	17,623.16	1,554.98		19,178.15	
1/15/2042	121,195.00	17,623.16	138,818.16	1,554.98		140,373.15	159,551.29
7/15/2042		16,593.00	16,593.00	1,464.09		18,057.09	
1/15/2043	123,437.00	16,593.00	140,030.00	1,464.09		141,494.09	159,551.18
7/15/2043		15,543.79	15,543.79	1,371.51		16,915.30	
1/15/2044	125,721.00	15,543.79	141,264.79	1,371.51		142,636.30	159,551.60
7/15/2044		14,475.16	14,475.16	1,277.22		15,752.38	
1/15/2045	128,047.00	14,475.16	142,522.16	1,277.22		143,799.38	159,551.76
7/15/2045		13,386.76	13,386.76	1,181.18		14,567.95	
1/15/2046	130,416.00	13,386.76	143,802.76	1,181.18		144,983.95	159,551.89
7/15/2046		12,278.22	12,278.22	1,083.37		13,361.60	
1/15/2047	132,828.00	12,278.22	145,106.22	1,083.37		146,189.60	159,551.19
7/15/2047		11,149.19	11,149.19	983.75		12,132.94	
1/15/2048	135,286.00	11,149.19	146,435.19	983.75		147,418.94	159,551.88
7/15/2048		9,999.26	9,999.26	882.29		10,881.54	
1/15/2049	137,788.00	9,999.26	147,787.26	882.29		148,669.54	159,551.09
7/15/2049		8,828.06	8,828.06	778.95		9,607.00	
1/15/2050	140,337.00	8,828.06	149,165.06	778.95		149,944.00	159,551.01
7/15/2050		7,635.19	7,635.19	673.69		8,308.89	
1/15/2051	142,934.00	7,635.19	150,569.19	673.69		151,242.89	159,551.77
7/15/2051		6,420.25	6,420.25	566.49		6,986.75	
1/15/2052	145,578.00	6,420.25	151,998.25	566.49		152,564.75	159,551.49
7/15/2052		5,182.84	5,182.84	457.31		5,640.15	
1/15/2053	148,271.00	5,182.84	153,453.84	457.31		153,911.15	159,551.30
7/15/2053		3,922.54	3,922.54	346.11		4,268.64	
1/15/2054	151,014.00	3,922.54	154,936.54	346.11		155,282.64	159,551.29
7/15/2054		2,638.92	2,638.92	232.85		2,871.76	
1/15/2055	153,808.00	2,638.92	156,446.92	232.85		156,679.76	159,551.53
7/15/2055		1,331.55	1,331.55	117.49		1,449.04	
1/15/2056	156,653.00	1,331.55	157,984.55	117.49		158,102.04	159,551.08
	3,648,200.00	1,042,599.26	4,690,799.26	91,994.05		4,782,793.31	4,782,793.31

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

**Massachusetts Clean Water Trust
Series 26
Amherst Loan Amortization
DWP-22-15**

Loan Amount Approved	15,000,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	5,970,000.00	Loan Term (in years)	30
		Loan Rate	1.70%
Amount to be Financed	9,030,000.00	Closing Date	2/6/2025
		First Interest Payment	7/15/2025
		First Principal Payment	1/15/2026

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/6/2025							
7/15/2025		67,800.25	67,800.25	5,982.38		73,782.63	
1/15/2026	227,253.00	76,755.00	304,008.00	6,772.50		310,780.50	384,563.13
7/15/2026		74,823.35	74,823.35	6,602.06		81,425.41	
1/15/2027	231,497.00	74,823.35	306,320.35	6,602.06		312,922.41	394,347.82
7/15/2027		72,855.63	72,855.63	6,428.44		79,284.06	
1/15/2028	235,819.00	72,855.63	308,674.63	6,428.44		315,103.06	394,387.13
7/15/2028		70,851.16	70,851.16	6,251.57		77,102.74	
1/15/2029	240,223.00	70,851.16	311,074.16	6,251.57		317,325.74	394,428.47
7/15/2029		68,809.27	68,809.27	6,071.41		74,880.67	
1/15/2030	244,708.00	68,809.27	313,517.27	6,071.41		319,588.67	394,469.35
7/15/2030		66,729.25	66,729.25	5,887.88		72,617.13	
1/15/2031	249,278.00	66,729.25	316,007.25	5,887.88		321,895.13	394,512.25
7/15/2031		64,610.39	64,610.39	5,700.92		70,311.30	
1/15/2032	253,932.00	64,610.39	318,542.39	5,700.92		324,243.30	394,554.61
7/15/2032		62,451.97	62,451.97	5,510.47		67,962.43	
1/15/2033	258,674.00	62,451.97	321,125.97	5,510.47		326,636.43	394,598.87
7/15/2033		60,253.24	60,253.24	5,316.46		65,569.70	
1/15/2034	263,504.00	60,253.24	323,757.24	5,316.46		329,073.70	394,643.40
7/15/2034		58,013.45	58,013.45	5,118.83		63,132.29	
1/15/2035	268,424.00	58,013.45	326,437.45	5,118.83		331,556.29	394,688.57
7/15/2035		55,731.85	55,731.85	4,917.52		60,649.36	
1/15/2036	273,437.00	55,731.85	329,168.85	4,917.52		334,086.36	394,735.73
7/15/2036		53,407.63	53,407.63	4,712.44		58,120.07	
1/15/2037	278,542.00	53,407.63	331,949.63	4,712.44		336,662.07	394,782.14
7/15/2037		51,040.03	51,040.03	4,503.53		55,543.56	
1/15/2038	283,744.00	51,040.03	334,784.03	4,503.53		339,287.56	394,831.12
7/15/2038		48,628.20	48,628.20	4,290.72		52,918.93	
1/15/2039	289,042.00	48,628.20	337,670.20	4,290.72		341,960.93	394,879.85
7/15/2039		46,171.35	46,171.35	4,073.94		50,245.29	
1/15/2040	294,439.00	46,171.35	340,610.35	4,073.94		344,684.29	394,929.58
7/15/2040		43,668.61	43,668.61	3,853.11		47,521.73	
1/15/2041	299,937.00	43,668.61	343,605.61	3,853.11		347,458.73	394,980.45
7/15/2041		41,119.15	41,119.15	3,628.16		44,747.31	
1/15/2042	305,538.00	41,119.15	346,657.15	3,628.16		350,285.31	395,032.62
7/15/2042		38,522.08	38,522.08	3,399.01		41,921.08	
1/15/2043	311,243.00	38,522.08	349,765.08	3,399.01		353,164.08	395,085.17
7/15/2043		35,876.51	35,876.51	3,165.57		39,042.09	
1/15/2044	317,055.00	35,876.51	352,931.51	3,165.57		356,097.09	395,139.17
7/15/2044		33,181.54	33,181.54	2,927.78		36,109.33	
1/15/2045	322,975.00	33,181.54	356,156.54	2,927.78		359,084.33	395,193.65
7/15/2045		30,436.26	30,436.26	2,685.55		33,121.81	
1/15/2046	329,006.00	30,436.26	359,442.26	2,685.55		362,127.81	395,249.62
7/15/2046		27,639.71	27,639.71	2,438.80		30,078.50	
1/15/2047	335,149.00	27,639.71	362,788.71	2,438.80		365,227.50	395,306.01
7/15/2047		24,790.94	24,790.94	2,187.44		26,978.37	
1/15/2048	341,407.00	24,790.94	366,197.94	2,187.44		368,385.37	395,363.75
7/15/2048		21,888.98	21,888.98	1,931.38		23,820.36	
1/15/2049	347,782.00	21,888.98	369,670.98	1,931.38		371,602.36	395,422.72
7/15/2049		18,932.83	18,932.83	1,670.54		20,603.38	
1/15/2050	354,276.00	18,932.83	373,208.83	1,670.54		374,879.38	395,482.75
7/15/2050		15,921.49	15,921.49	1,404.84		17,326.32	
1/15/2051	360,892.00	15,921.49	376,813.49	1,404.84		378,218.32	395,544.65
7/15/2051		12,853.90	12,853.90	1,134.17		13,988.07	
1/15/2052	367,630.00	12,853.90	380,483.90	1,134.17		381,618.07	395,606.14
7/15/2052		9,729.05	9,729.05	858.45		10,587.49	
1/15/2053	374,495.00	9,729.05	384,224.05	858.45		385,082.49	395,669.99
7/15/2053		6,545.84	6,545.84	577.57		7,123.42	
1/15/2054	381,488.00	6,545.84	388,033.84	577.57		388,611.42	395,734.83
7/15/2054		3,303.19	3,303.19	291.46		3,594.65	
1/15/2055	388,611.00	3,303.19	391,914.19	291.46		392,205.65	395,800.30
	9,030,000.00	2,582,128.91	11,612,128.91	227,834.90		11,839,963.82	11,839,963.82

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

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

Series 5

Title V Loan

Amherst 97-1100

SCHEDULE C

Financial Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Obligation: \$100,000.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity	Contract	Total	Principal	Interest	Total
				Earnings	Assistance Payments				
01-Aug-01	5,266.00						5,266.00		5,266.00
01-Feb-02	\$0.00	\$2,424.07	\$2,424.07	\$1,254.42	\$1,169.65	\$2,424.07	0.00	\$0.00	0.00
01-Aug-02	5,269.00	2,437.62	7,706.62	1,261.43	1,176.19	2,437.62	5,269.00	0.00	5,269.00
01-Feb-03	0.00	2,329.59	2,329.59	1,191.26	1,138.33	2,329.59	0.00	0.00	0.00
01-Aug-03	5,270.00	2,329.59	7,599.59	1,191.26	1,138.33	2,329.59	5,270.00	0.00	5,270.00
01-Feb-04	0.00	2,217.61	2,217.61	1,121.10	1,096.52	2,217.61	(0.00)	0.00	(0.00)
01-Aug-04	5,270.00	2,217.61	7,487.61	1,121.10	1,096.52	2,217.61	5,270.00	0.00	5,270.00
01-Feb-05	0.00	2,102.34	2,102.34	1,050.93	1,051.41	2,102.34	0.00	0.00	0.00
01-Aug-05	5,270.00	2,102.34	7,372.34	1,050.93	1,051.41	2,102.34	5,270.00	0.00	5,270.00
01-Feb-06	0.00	1,983.77	1,983.77	980.76	1,003.01	1,983.77	(0.00)	0.00	(0.00)
01-Aug-06	5,270.00	1,983.77	7,253.77	980.76	1,003.01	1,983.77	5,270.00	0.00	5,270.00
01-Feb-07	0.00	1,845.45	1,845.45	910.60	934.85	1,845.45	0.00	0.00	0.00
01-Aug-07	5,270.00	1,845.45	7,115.45	910.60	934.85	1,845.45	5,270.00	0.00	5,270.00
01-Feb-08	0.00	1,707.12	1,707.12	840.43	866.69	1,707.12	0.00	0.00	0.00
01-Aug-08	5,270.00	1,707.12	6,977.12	840.43	866.69	1,707.12	5,270.00	0.00	5,270.00
01-Feb-09	0.00	1,580.65	1,580.65	770.26	810.39	1,580.65	0.00	0.00	0.00
01-Aug-09	5,270.00	1,580.65	6,850.65	770.26	810.39	1,580.65	5,270.00	0.00	5,270.00
01-Feb-10	0.00	1,442.33	1,442.33	700.09	742.23	1,442.33	(0.00)	0.00	(0.00)
01-Aug-10	5,305.00	1,442.33	6,747.33	700.09	742.23	1,442.33	5,305.00	0.00	5,305.00
01-Feb-11	0.00	1,309.70	1,309.70	629.45	680.24	1,309.70	0.00	0.00	0.00
01-Aug-11	5,305.00	1,309.70	6,614.70	629.45	680.24	1,309.70	5,305.00	0.00	5,305.00
01-Feb-12	0.00	1,167.12	1,167.12	558.81	608.31	1,167.12	0.00	0.00	0.00
01-Aug-12	5,305.00	1,167.12	6,472.12	558.81	608.31	1,167.12	5,305.00	0.00	5,305.00
01-Feb-13	0.00	1,021.23	1,021.23	488.17	533.06	1,021.23	0.00	0.00	0.00
01-Aug-13	5,305.00	1,021.23	6,326.23	488.17	533.06	1,021.23	5,305.00	0.00	5,305.00
01-Feb-14	0.00	875.34	875.34	417.53	457.81	875.34	0.00	0.00	0.00
01-Aug-14	5,305.00	875.34	6,180.34	417.53	457.81	875.34	5,305.00	0.00	5,305.00
01-Feb-15	0.00	729.45	729.45	346.89	382.56	729.45	(0.00)	0.00	(0.00)
01-Aug-15	5,210.00	729.45	5,939.45	346.89	382.56	729.45	5,210.00	0.00	5,210.00
01-Feb-16	0.00	592.68	592.68	277.51	315.16	592.68	0.00	0.00	0.00
01-Aug-16	5,210.00	592.68	5,802.68	277.51	315.16	592.68	5,210.00	0.00	5,210.00
01-Feb-17	0.00	442.88	442.88	208.14	234.75	442.88	0.00	0.00	0.00
01-Aug-17	5,210.00	442.88	5,652.88	208.14	234.75	442.88	5,210.00	0.00	5,210.00
01-Feb-18	0.00	293.08	293.08	138.76	154.33	293.08	0.00	0.00	0.00
01-Aug-18	5,210.00	293.08	5,503.08	138.76	154.33	293.08	5,210.00	0.00	5,210.00
01-Feb-19	0.00	143.29	143.29	69.38	73.91	143.29	0.00	0.00	0.00
01-Aug-19	5,210.00	143.29	5,353.29	69.38	73.91	143.29	5,210.00	0.00	5,210.00
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
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100,000.00	\$48,428.97	\$143,162.97	\$23,916.02	\$24,512.95	\$48,428.97	\$100,000.00	\$0.00	\$100,000.00

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.