Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14

SCHEDULE C

Andover
DW-05-06-A
Final Structuring Analysis

Loan Interest Rate **2.00%**

Schedule of Loan Repayments

Initial Loan Obligation: **$634,717.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.07500%	Origination Fee	Due
18-Mar-09						
15-Jul-09	$28,180.00	$4,125.66	$32,305.66	$476.04	3,954.29	$36,735.99
15-Jan-10	0.00	6,065.37	6,065.37	454.90		6,520.27
15-Jul-10	26,505.00	6,065.37	32,570.37	454.90		33,025.27
15-Jan-11	0.00	5,800.32	5,800.32	435.02		6,235.34
15-Jul-11	27,040.00	5,800.32	32,840.32	435.02		33,275.34
15-Jan-12	0.00	5,529.92	5,529.92	414.74		5,944.66
15-Jul-12	27,587.00	5,529.92	33,116.92	414.74		33,531.66
15-Jan-13	0.00	5,254.05	5,254.05	394.05		5,648.10
15-Jul-13	28,144.00	5,254.05	33,398.05	394.05		33,792.10
15-Jan-14	0.00	4,972.61	4,972.61	372.95		5,345.56
15-Jul-14	28,712.00	4,972.61	33,684.61	372.95		34,057.56
15-Jan-15	0.00	4,685.49	4,685.49	351.41		5,036.90
15-Jul-15	29,293.00	4,685.49	33,978.49	351.41		34,329.90
15-Jan-16	0.00	4,392.56	4,392.56	329.44		4,722.00
15-Jul-16	29,884.00	4,392.56	34,276.56	329.44		34,606.00
15-Jan-17	0.00	4,093.72	4,093.72	307.03		4,400.75
15-Jul-17	30,488.00	4,093.72	34,581.72	307.03		34,888.75
15-Jan-18	0.00	3,788.84	3,788.84	284.16		4,073.00
15-Jul-18	31,104.00	3,788.84	34,892.84	284.16		35,177.00
15-Jan-19	0.00	3,477.80	3,477.80	260.84		3,738.64
15-Jul-19	31,732.00	3,477.80	35,209.80	260.84		35,470.64
15-Jan-20	0.00	3,160.48	3,160.48	237.04		3,397.52
15-Jul-20	32,373.00	3,160.48	35,533.48	237.04		35,770.52
15-Jan-21	0.00	2,836.75	2,836.75	212.76		3,049.51
15-Jul-21	33,027.00	2,836.75	35,863.75	212.76		36,076.51
15-Jan-22	0.00	2,506.48	2,506.48	187.99		2,694.47
15-Jul-22	33,695.00	2,506.48	36,201.48	187.99		36,389.47
15-Jan-23	0.00	2,169.53	2,169.53	162.71		2,332.24
15-Jul-23	34,375.00	2,169.53	36,544.53	162.71		36,707.24
15-Jan-24	0.00	1,825.78	1,825.78	136.93		1,962.71
15-Jul-24	35,070.00	1,825.78	36,895.78	136.93		37,032.71
15-Jan-25	0.00	1,475.08	1,475.08	110.63		1,585.71
15-Jul-25	35,778.00	1,475.08	37,253.08	110.63		37,363.71
15-Jan-26	0.00	1,117.30	1,117.30	83.80		1,201.10
15-Jul-26	36,501.00	1,117.30	37,618.30	83.80		37,702.10
15-Jan-27	0.00	752.29	752.29	56.42		808.71
15-Jul-27	37,238.00	752.29	37,990.29	56.42		38,046.71
15-Jan-28	0.00	379.91	379.91	28.49		408.40
15-Jul-28	37,991.00	379.91	38,370.91	28.49		38,399.40
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
	$634,717.00	$132,694.22	$767,411.22	$10,118.66	$3,954.29	$781,484.17

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

SCHEDULE C

Andover	
DW-05-06	

Loan Interest Rate	2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	$4,666,635.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.0750%	Loan Origination Fee	Total Due
14-Dec-06						
15-Jul-07	$184,047.00	$54,703.33	$238,750.33	$3,499.98	26,167.62	$268,417.93
15-Jan-08	0.00	44,825.88	44,825.88	3,361.94		48,187.82
15-Jul-08	195,883.00	44,825.88	240,708.88	3,361.94		244,070.82
15-Jan-09	0.00	42,867.05	42,867.05	3,215.03		46,082.08
15-Jul-09	199,840.00	42,867.05	242,707.05	3,215.03		245,922.08
15-Jan-10	0.00	40,868.65	40,868.65	3,065.15		43,933.80
15-Jul-10	203,878.00	40,868.65	244,746.65	3,065.15		247,811.80
15-Jan-11	0.00	38,829.87	38,829.87	2,912.24		41,742.11
15-Jul-11	207,996.00	38,829.87	246,825.87	2,912.24		249,738.11
15-Jan-12	0.00	36,749.91	36,749.91	2,756.24		39,506.15
15-Jul-12	212,198.00	36,749.91	248,947.91	2,756.24		251,704.15
15-Jan-13	0.00	34,627.93	34,627.93	2,597.09		37,225.02
15-Jul-13	216,485.00	34,627.93	251,112.93	2,597.09		253,710.02
15-Jan-14	0.00	32,463.08	32,463.08	2,434.73		34,897.81
15-Jul-14	220,858.00	32,463.08	253,321.08	2,434.73		255,755.81
15-Jan-15	0.00	30,254.50	30,254.50	2,269.09		32,523.59
15-Jul-15	225,320.00	30,254.50	255,574.50	2,269.09		257,843.59
15-Jan-16	0.00	28,001.30	28,001.30	2,100.10		30,101.40
15-Jul-16	229,872.00	28,001.30	257,873.30	2,100.10		259,973.40
15-Jan-17	0.00	25,702.58	25,702.58	1,927.69		27,630.27
15-Jul-17	234,516.00	25,702.58	260,218.58	1,927.69		262,146.27
15-Jan-18	0.00	23,357.42	23,357.42	1,751.81		25,109.23
15-Jul-18	239,254.00	23,357.42	262,611.42	1,751.81		264,363.23
15-Jan-19	0.00	20,964.88	20,964.88	1,572.37		22,537.25
15-Jul-19	244,087.00	20,964.88	265,051.88	1,572.37		266,624.25
15-Jan-20	0.00	18,524.01	18,524.01	1,389.30		19,913.31
15-Jul-20	249,018.00	18,524.01	267,542.01	1,389.30		268,931.31
15-Jan-21	0.00	16,033.83	16,033.83	1,202.54		17,236.37
15-Jul-21	254,049.00	16,033.83	270,082.83	1,202.54		271,285.37
15-Jan-22	0.00	13,493.34	13,493.34	1,012.00		14,505.34
15-Jul-22	259,181.00	13,493.34	272,674.34	1,012.00		273,686.34
15-Jan-23	0.00	10,901.53	10,901.53	817.61		11,719.14
15-Jul-23	264,417.00	10,901.53	275,318.53	817.61		276,136.14
15-Jan-24	0.00	8,257.36	8,257.36	619.30		8,876.66
15-Jul-24	269,759.00	8,257.36	278,016.36	619.30		278,635.66
15-Jan-25	0.00	5,559.77	5,559.77	416.98		5,976.75
15-Jul-25	275,209.00	5,559.77	280,768.77	416.98		281,185.75
15-Jan-26	0.00	2,807.68	2,807.68	210.58		3,018.26
15-Jul-26	280,768.00	2,807.68	283,575.68	210.58		283,786.26
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
	$4,666,635.00	$1,004,884.47	$5,671,519.47	$74,763.56	$26,167.62	$5,772,450.65

Massachusetts Clean Water Trust
Series 19
Andover Loan Amortization
CW-11-24

Initial Loan Amount	675,000.00
Principal Forgiveness	
Net Loan Obligation	675,000.00

Loan Origination Fee ($5.50/1000)	3,712.50
Loan Term (in years)	20
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		5,775.00	5,775.00	433.13	3,712.50	9,920.63	
1/15/2017	27,304.00	6,750.00	34,054.00	506.25		34,560.25	44,480.88
7/15/2017		6,476.96	6,476.96	485.77		6,962.73	
1/15/2018	27,898.00	6,476.96	34,374.96	485.77		34,860.73	41,823.46
7/15/2018		6,197.98	6,197.98	464.85		6,662.83	
1/15/2019	28,504.00	6,197.98	34,701.98	464.85		35,166.83	41,829.66
7/15/2019		5,912.94	5,912.94	443.47		6,356.41	
1/15/2020	29,124.00	5,912.94	35,036.94	443.47		35,480.41	41,836.82
7/15/2020		5,621.70	5,621.70	421.63		6,043.33	
1/15/2021	29,757.00	5,621.70	35,378.70	421.63		35,800.33	41,843.66
7/15/2021		5,324.13	5,324.13	399.31		5,723.44	
1/15/2022	30,403.00	5,324.13	35,727.13	399.31		36,126.44	41,849.88
7/15/2022		5,020.10	5,020.10	376.51		5,396.61	
1/15/2023	31,064.00	5,020.10	36,084.10	376.51		36,460.61	41,857.22
7/15/2023		4,709.46	4,709.46	353.21		5,062.67	
1/15/2024	31,739.00	4,709.46	36,448.46	353.21		36,801.67	41,864.34
7/15/2024		4,392.07	4,392.07	329.41		4,721.48	
1/15/2025	32,429.00	4,392.07	36,821.07	329.41		37,150.48	41,871.95
7/15/2025		4,067.78	4,067.78	305.08		4,372.86	
1/15/2026	33,134.00	4,067.78	37,201.78	305.08		37,506.86	41,879.73
7/15/2026		3,736.44	3,736.44	280.23		4,016.67	
1/15/2027	33,854.00	3,736.44	37,590.44	280.23		37,870.67	41,887.35
7/15/2027		3,397.90	3,397.90	254.84		3,652.74	
1/15/2028	34,590.00	3,397.90	37,987.90	254.84		38,242.74	41,895.49
7/15/2028		3,052.00	3,052.00	228.90		3,280.90	
1/15/2029	35,341.00	3,052.00	38,393.00	228.90		38,621.90	41,902.80
7/15/2029		2,698.59	2,698.59	202.39		2,900.98	
1/15/2030	36,110.00	2,698.59	38,808.59	202.39		39,010.98	41,911.97
7/15/2030		2,337.49	2,337.49	175.31		2,512.80	
1/15/2031	36,894.00	2,337.49	39,231.49	175.31		39,406.80	41,919.60
7/15/2031		1,968.55	1,968.55	147.64		2,116.19	
1/15/2032	37,696.00	1,968.55	39,664.55	147.64		39,812.19	41,928.38
7/15/2032		1,591.59	1,591.59	119.37		1,710.96	
1/15/2033	38,516.00	1,591.59	40,107.59	119.37		40,226.96	41,937.92
7/15/2033		1,206.43	1,206.43	90.48		1,296.91	
1/15/2034	39,353.00	1,206.43	40,559.43	90.48		40,649.91	41,946.82
7/15/2034		812.90	812.90	60.97		873.87	
1/15/2035	40,208.00	812.90	41,020.90	60.97		41,081.87	41,955.74
7/15/2035		410.82	410.82	30.81		441.63	
1/15/2036	41,082.00	410.82	41,492.82	30.81		41,523.63	41,965.26
	675,000.00	150,396.66	825,396.66	11,279.75	3,712.50	840,388.91	840,388.91

Massachusetts Clean Water Trust
Series 19
Andover Loan Amortization
CW-11-24

Initial Loan Amount	675,000.00
Principal Forgiveness	
Net Loan Obligation	675,000.00

Loan Origination Fee ($5.50/1000)	3,712.50
Loan Term (in years)	20
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		5,775.00	5,775.00	433.13	3,712.50	9,920.63	
1/15/2017	27,304.00	6,750.00	34,054.00	506.25		34,560.25	44,480.88
7/15/2017		6,476.96	6,476.96	485.77		6,962.73	
1/15/2018	27,898.00	6,476.96	34,374.96	485.77		34,860.73	41,823.46
7/15/2018		6,197.98	6,197.98	464.85		6,662.83	
1/15/2019	28,504.00	6,197.98	34,701.98	464.85		35,166.83	41,829.66
7/15/2019		5,912.94	5,912.94	443.47		6,356.41	
1/15/2020	29,124.00	5,912.94	35,036.94	443.47		35,480.41	41,836.82
7/15/2020		5,621.70	5,621.70	421.63		6,043.33	
1/15/2021	29,757.00	5,621.70	35,378.70	421.63		35,800.33	41,843.66
7/15/2021		5,324.13	5,324.13	399.31		5,723.44	
1/15/2022	30,403.00	5,324.13	35,727.13	399.31		36,126.44	41,849.88
7/15/2022		5,020.10	5,020.10	376.51		5,396.61	
1/15/2023	31,064.00	5,020.10	36,084.10	376.51		36,460.61	41,857.22
7/15/2023		4,709.46	4,709.46	353.21		5,062.67	
1/15/2024	31,739.00	4,709.46	36,448.46	353.21		36,801.67	41,864.34
7/15/2024		4,392.07	4,392.07	329.41		4,721.48	
1/15/2025	32,429.00	4,392.07	36,821.07	329.41		37,150.48	41,871.95
7/15/2025		4,067.78	4,067.78	305.08		4,372.86	
1/15/2026	33,134.00	4,067.78	37,201.78	305.08		37,506.86	41,879.73
7/15/2026		3,736.44	3,736.44	280.23		4,016.67	
1/15/2027	33,854.00	3,736.44	37,590.44	280.23		37,870.67	41,887.35
7/15/2027		3,397.90	3,397.90	254.84		3,652.74	
1/15/2028	34,590.00	3,397.90	37,987.90	254.84		38,242.74	41,895.49
7/15/2028		3,052.00	3,052.00	228.90		3,280.90	
1/15/2029	35,341.00	3,052.00	38,393.00	228.90		38,621.90	41,902.80
7/15/2029		2,698.59	2,698.59	202.39		2,900.98	
1/15/2030	36,110.00	2,698.59	38,808.59	202.39		39,010.98	41,911.97
7/15/2030		2,337.49	2,337.49	175.31		2,512.80	
1/15/2031	36,894.00	2,337.49	39,231.49	175.31		39,406.80	41,919.60
7/15/2031		1,968.55	1,968.55	147.64		2,116.19	
1/15/2032	37,696.00	1,968.55	39,664.55	147.64		39,812.19	41,928.38
7/15/2032		1,591.59	1,591.59	119.37		1,710.96	
1/15/2033	38,516.00	1,591.59	40,107.59	119.37		40,226.96	41,937.92
7/15/2033		1,206.43	1,206.43	90.48		1,296.91	
1/15/2034	39,353.00	1,206.43	40,559.43	90.48		40,649.91	41,946.82
7/15/2034		812.90	812.90	60.97		873.87	
1/15/2035	40,208.00	812.90	41,020.90	60.97		41,081.87	41,955.74
7/15/2035		410.82	410.82	30.81		441.63	
1/15/2036	41,082.00	410.82	41,492.82	30.81		41,523.63	41,965.26
	675,000.00	150,396.66	825,396.66	11,279.75	3,712.50	840,388.91	840,388.91

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Andover Loan Amortization
DW-19-13

Loan Amount Approved	4,791,300.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	30
Amount to be Financed	4,791,300.00	Loan Rate	0.00%
		Closing Date	5/11/2021
		First Interest Payment	7/15/2021
		First Principal Payment	1/15/2022

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/11/2021							
7/15/2021				1,277.68		1,277.68	
1/15/2022	156,261.00		156,261.00	3,593.48		159,854.48	161,132.16
7/15/2022				3,476.28		3,476.28	
1/15/2023	156,495.00		156,495.00	3,476.28		159,971.28	163,447.56
7/15/2023				3,358.91		3,358.91	
1/15/2024	156,730.00		156,730.00	3,358.91		160,088.91	163,447.82
7/15/2024				3,241.36		3,241.36	
1/15/2025	156,965.00		156,965.00	3,241.36		160,206.36	163,447.72
7/15/2025				3,123.64		3,123.64	
1/15/2026	157,201.00		157,201.00	3,123.64		160,324.64	163,448.27
7/15/2026				3,005.74		3,005.74	
1/15/2027	157,437.00		157,437.00	3,005.74		160,442.74	163,448.47
7/15/2027				2,887.66		2,887.66	
1/15/2028	157,673.00		157,673.00	2,887.66		160,560.66	163,448.32
7/15/2028				2,769.40		2,769.40	
1/15/2029	157,910.00		157,910.00	2,769.40		160,679.40	163,448.81
7/15/2029				2,650.97		2,650.97	
1/15/2030	158,147.00		158,147.00	2,650.97		160,797.97	163,448.94
7/15/2030				2,532.36		2,532.36	
1/15/2031	158,385.00		158,385.00	2,532.36		160,917.36	163,449.72
7/15/2031				2,413.57		2,413.57	
1/15/2032	158,622.00		158,622.00	2,413.57		161,035.57	163,449.14
7/15/2032				2,294.61		2,294.61	
1/15/2033	158,860.00		158,860.00	2,294.61		161,154.61	163,449.21
7/15/2033				2,175.46		2,175.46	
1/15/2034	159,099.00		159,099.00	2,175.46		161,274.46	163,449.92
7/15/2034				2,056.14		2,056.14	
1/15/2035	159,338.00		159,338.00	2,056.14		161,394.14	163,450.27
7/15/2035				1,936.63		1,936.63	
1/15/2036	159,577.00		159,577.00	1,936.63		161,513.63	163,450.27
7/15/2036				1,816.95		1,816.95	
1/15/2037	159,816.00		159,816.00	1,816.95		161,632.95	163,449.90
7/15/2037				1,697.09		1,697.09	
1/15/2038	160,056.00		160,056.00	1,697.09		161,753.09	163,450.18
7/15/2038				1,577.05		1,577.05	
1/15/2039	160,297.00		160,297.00	1,577.05		161,874.05	163,451.09
7/15/2039				1,456.82		1,456.82	
1/15/2040	160,537.00		160,537.00	1,456.82		161,993.82	163,450.65
7/15/2040				1,336.42		1,336.42	
1/15/2041	160,778.00		160,778.00	1,336.42		162,114.42	163,450.84
7/15/2041				1,215.84		1,215.84	
1/15/2042	161,020.00		161,020.00	1,215.84		162,235.84	163,451.67
7/15/2042				1,095.07		1,095.07	
1/15/2043	161,261.00		161,261.00	1,095.07		162,356.07	163,451.14
7/15/2043				974.13		974.13	
1/15/2044	161,503.00		161,503.00	974.13		162,477.13	163,451.25
7/15/2044				853.00		853.00	
1/15/2045	161,746.00		161,746.00	853.00		162,599.00	163,452.00
7/15/2045				731.69		731.69	
1/15/2046	161,989.00		161,989.00	731.69		162,720.69	163,452.38
7/15/2046				610.20		610.20	
1/15/2047	162,232.00		162,232.00	610.20		162,842.20	163,452.40
7/15/2047				488.52		488.52	
1/15/2048	162,475.00		162,475.00	488.52		162,963.52	163,452.05
7/15/2048				366.67		366.67	
1/15/2049	162,719.00		162,719.00	366.67		163,085.67	163,452.34
7/15/2049				244.63		244.63	
1/15/2050	162,963.00		162,963.00	244.63		163,207.63	163,452.26
7/15/2050				122.41		122.41	
1/15/2051	163,208.00		163,208.00	122.41		163,330.41	163,452.81
	4,791,300.00		4,791,300.00	109,889.55		4,901,189.55	4,901,189.55

Prepared by PFM Financial Advisors LLC

Massachusetts Water Clean Water Trust
Series 23 Swap
ANDOVER Reamortization
DW-19-13

Original Loan Amount	4,791,300.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	28
Principal Paid Down	312,756.00	Loan Rate	0.00%
Outstanding Loan Obligation	4,478,544.00	Closing Date	5/10/2023
Remaining Balance	(677,882.00)	First Payment	7/15/2023
Net New Loan Obligation	3,800,662.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				3,175.31		3,175.31	
1/15/2024	133,006.99		133,006.99	2,850.50		135,857.49	139,032.81
7/15/2024				2,750.74		2,750.74	
1/15/2025	133,206.38		133,206.38	2,750.74		135,957.12	138,707.86
7/15/2025				2,650.84		2,650.84	
1/15/2026	133,406.72		133,406.72	2,650.84		136,057.55	138,708.39
7/15/2026				2,550.78		2,550.78	
1/15/2027	133,607.00		133,607.00	2,550.78		136,157.78	138,708.56
7/15/2027				2,450.58		2,450.58	
1/15/2028	133,807.23		133,807.23	2,450.58		136,257.80	138,708.38
7/15/2028				2,350.22		2,350.22	
1/15/2029	134,008.40		134,008.40	2,350.22		136,358.62	138,708.84
7/15/2029				2,249.71		2,249.71	
1/15/2030	134,209.52		134,209.52	2,249.71		136,459.24	138,708.95
7/15/2030				2,149.06		2,149.06	
1/15/2031	134,411.59		134,411.59	2,149.06		136,560.65	138,709.70
7/15/2031				2,048.25		2,048.25	
1/15/2032	134,612.60		134,612.60	2,048.25		136,660.85	138,709.10
7/15/2032				1,947.29		1,947.29	
1/15/2033	134,814.56		134,814.56	1,947.29		136,761.85	138,709.14
7/15/2033				1,846.18		1,846.18	
1/15/2034	135,017.47		135,017.47	1,846.18		136,863.64	138,709.82
7/15/2034				1,744.92		1,744.92	
1/15/2035	135,220.32		135,220.32	1,744.92		136,965.23	138,710.15
7/15/2035				1,643.50		1,643.50	
1/15/2036	135,423.11		135,423.11	1,643.50		137,066.61	138,710.11
7/15/2036				1,541.93		1,541.93	
1/15/2037	135,625.86		135,625.86	1,541.93		137,167.79	138,709.72
7/15/2037				1,440.21		1,440.21	
1/15/2038	135,829.54		135,829.54	1,440.21		137,269.76	138,709.97
7/15/2038				1,338.34		1,338.34	
1/15/2039	136,034.18		136,034.18	1,338.34		137,372.52	138,710.86
7/15/2039				1,236.32		1,236.32	
1/15/2040	136,237.75		136,237.75	1,236.32		137,474.07	138,710.38
7/15/2040				1,134.14		1,134.14	
1/15/2041	136,442.28		136,442.28	1,134.14		137,576.41	138,710.55
7/15/2041				1,031.81		1,031.81	
1/15/2042	136,647.75		136,647.75	1,031.81		137,679.55	138,711.36
7/15/2042				929.32		929.32	
1/15/2043	136,852.16		136,852.16	929.32		137,781.48	138,710.80
7/15/2043				826.68		826.68	
1/15/2044	137,057.52		137,057.52	826.68		137,884.20	138,710.88
7/15/2044				723.89		723.89	
1/15/2045	137,263.82		137,263.82	723.89		137,987.71	138,711.60
7/15/2045				620.94		620.94	
1/15/2046	137,470.07		137,470.07	620.94		138,091.01	138,711.95
7/15/2046				517.84		517.84	
1/15/2047	137,676.27		137,676.27	517.84		138,194.10	138,711.94
7/15/2047				414.58		414.58	
1/15/2048	137,882.41		137,882.41	414.58		138,296.99	138,711.57
7/15/2048				311.17		311.17	
1/15/2049	138,089.49		138,089.49	311.17		138,400.66	138,711.83
7/15/2049				207.60		207.60	
1/15/2050	138,296.52		138,296.52	207.60		138,504.12	138,711.72
7/15/2050				103.88		103.88	
1/15/2051	138,504.49		138,504.49	103.88		138,608.37	138,712.25
7/15/2051							
	3,800,662.00		3,800,662.00	83,547.20		3,884,209.20	3,884,209.20

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.