Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Title V Loans
Bourne 97-1038

SCHEDULE C

Final Loan Structuring Analysis
Schedule of Loan Repayments

Outstanding Loan Obligation: $197,403.08

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-02	10,400.36	5,097.32	15,497.68	2,594.02	2,503.30	5,097.32	10,400.36	-	10,400.36
01-Feb-03	-	4,850.32	4,850.32	2,457.36	2,392.96	4,850.32	-	-	-
01-Aug-03	10,400.36	4,850.32	15,250.68	2,457.36	2,392.96	4,850.32	10,400.36	-	10,400.36
01-Feb-04	-	4,603.31	4,603.31	2,320.69	2,282.62	4,603.31	-	-	-
01-Aug-04	10,400.36	4,603.31	15,003.67	2,320.69	2,282.62	4,603.31	10,400.36	-	10,400.36
01-Feb-05	-	4,369.30	4,369.30	2,184.02	2,185.28	4,369.30	-	-	-
01-Aug-05	10,400.36	4,369.30	14,769.66	2,184.02	2,185.28	4,369.30	10,400.36	-	10,400.36
01-Feb-06	-	4,135.29	4,135.29	2,047.35	2,087.94	4,135.29	-	-	-
01-Aug-06	10,400.36	4,135.29	14,535.65	2,047.35	2,087.94	4,135.29	10,400.36	-	10,400.36
01-Feb-07	-	3,875.28	3,875.28	1,910.68	1,964.60	3,875.28	-	-	-
01-Aug-07	10,400.36	3,875.28	14,275.64	1,910.68	1,964.60	3,875.28	10,400.36	-	10,400.36
01-Feb-08	-	3,634.77	3,634.77	1,774.01	1,860.76	3,634.77	-	-	-
01-Aug-08	10,400.36	3,634.77	14,035.13	1,774.01	1,860.76	3,634.77	10,400.36	-	10,400.36
01-Feb-09	-	3,374.76	3,374.76	1,637.34	1,737.42	3,374.76	-	-	-
01-Aug-09	10,400.36	3,374.76	13,775.12	1,637.34	1,737.42	3,374.76	10,400.36	-	10,400.36
01-Feb-10	-	3,101.76	3,101.76	1,500.68	1,601.08	3,101.76	-	-	-
01-Aug-10	10,400.20	3,101.76	13,501.96	1,500.68	1,601.08	3,101.76	10,400.20	-	10,400.20
01-Feb-11	-	2,828.75	2,828.75	1,364.01	1,464.74	2,828.75	-	-	-
01-Aug-11	10,400.00	2,828.75	13,228.75	1,364.01	1,464.74	2,828.75	10,400.00	-	10,400.00
01-Feb-12	-	2,555.75	2,555.75	1,227.35	1,328.40	2,555.75	-	-	-
01-Aug-12	10,400.00	2,555.75	12,955.75	1,227.35	1,328.40	2,555.75	10,400.00	-	10,400.00
01-Feb-13	-	2,295.75	2,295.75	1,090.68	1,205.07	2,295.75	-	-	-
01-Aug-13	10,400.00	2,295.75	12,695.75	1,090.68	1,205.07	2,295.75	10,400.00	-	10,400.00
01-Feb-14	-	2,003.25	2,003.25	954.02	1,049.23	2,003.25	-	-	-
01-Aug-14	10,400.00	2,003.25	12,403.25	954.02	1,049.23	2,003.25	10,400.00	-	10,400.00
01-Feb-15	-	1,710.75	1,710.75	817.35	893.40	1,710.75	-	-	-
01-Aug-15	10,400.00	1,710.75	12,110.75	817.35	893.40	1,710.75	10,400.00	-	10,400.00
01-Feb-16	-	1,418.25	1,418.25	680.69	737.56	1,418.25	-	-	-
01-Aug-16	10,400.00	1,418.25	11,818.25	680.69	737.56	1,418.25	10,400.00	-	10,400.00
01-Feb-17	-	1,125.75	1,125.75	544.03	581.72	1,125.75	-	-	-
01-Aug-17	10,400.00	1,125.75	11,525.75	544.03	581.72	1,125.75	10,400.00	-	10,400.00
01-Feb-18	-	833.25	833.25	407.36	425.89	833.25	-	-	-
01-Aug-18	10,400.00	833.25	11,233.25	407.36	425.89	833.25	10,400.00	-	10,400.00
01-Feb-19	-	540.75	540.75	270.70	270.05	540.75	-	-	-
01-Aug-19	10,400.00	540.75	10,940.75	270.70	270.05	540.75	10,400.00	-	10,400.00
01-Feb-20	-	267.75	267.75	134.04	133.71	267.75	-	-	-
01-Aug-20	10,200.00	267.75	10,467.75	134.04	133.71	267.75	10,200.00	-	10,200.00
01-Feb-21	-	-	-	-	-	-	-	-	-
01-Aug-21	-	-	-	-	-	-	-	-	-
01-Feb-22	-	-	-	-	-	-	-	-	-
01-Aug-22	-	-	-	-	-	-	-	-	-
01-Feb-23	-	-	-	-	-	-	-	-	-
01-Aug-23	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	197,403.08	100,146.90	297,549.98	49,238.74	50,908.16	100,146.90	197,403.08	-	197,403.08

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
Pool Program Bonds)
Pool Program Bonds, Pool 9
Bourne 2nd
97-1038-1
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 186,632.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	**Principal**	**Interest**	**Total**	**Equity Earnings**	**Contract Assistance Payments**	**Total**	**Principal**	**Interest**	**Total**
1-Aug-04			-			-	-	-	-
1-Feb-05			-			-	-	-	-
1-Aug-05	10,532.00		10,532.00			-	10,532.00	-	10,532.00
1-Feb-06		4,185.00	4,185.00	1,843.00	2,342.00	4,185.00	-	-	-
1-Aug-06	9,842.00	4,185.00	14,027.00	1,843.00	2,342.00	4,185.00	9,842.00	-	9,842.00
1-Feb-07	-	3,939.00	3,939.00	1,740.00	2,199.00	3,939.00	-	-	-
1-Aug-07	9,842.00	3,939.00	13,781.00	1,740.00	2,199.00	3,939.00	9,842.00	-	9,842.00
1-Feb-08	-	3,841.00	3,841.00	1,638.00	2,203.00	3,841.00	-	-	-
1-Aug-08	9,842.00	3,841.00	13,683.00	1,638.00	2,203.00	3,841.00	9,842.00	-	9,842.00
1-Feb-09	-	3,728.00	3,728.00	1,535.00	2,193.00	3,728.00	-	-	-
1-Aug-09	9,842.00	3,728.00	13,570.00	1,535.00	2,193.00	3,728.00	9,842.00	-	9,842.00
1-Feb-10	-	3,482.00	3,482.00	1,432.00	2,050.00	3,482.00	-	-	-
1-Aug-10	9,842.00	3,482.00	13,324.00	1,432.00	2,050.00	3,482.00	9,842.00	-	9,842.00
1-Feb-11	-	3,334.00	3,334.00	1,328.00	2,006.00	3,334.00	-	-	-
1-Aug-11	9,842.00	3,334.00	13,176.00	1,328.00	2,006.00	3,334.00	9,842.00	-	9,842.00
1-Feb-12	-	3,063.00	3,063.00	1,225.00	1,838.00	3,063.00	-	-	-
1-Aug-12	9,842.00	3,063.00	12,905.00	1,225.00	1,838.00	3,063.00	9,842.00	-	9,842.00
1-Feb-13	-	2,793.00	2,793.00	1,123.00	1,670.00	2,793.00	-	-	-
1-Aug-13	9,901.00	2,793.00	12,694.00	1,123.00	1,670.00	2,793.00	9,901.00	-	9,901.00
1-Feb-14	-	2,521.00	2,521.00	1,019.00	1,502.00	2,521.00	-	-	-
1-Aug-14	10,044.00	2,521.00	12,565.00	1,019.00	1,502.00	2,521.00	10,044.00	-	10,044.00
1-Feb-15	-	2,244.00	2,244.00	913.00	1,331.00	2,244.00	-	-	-
1-Aug-15	10,044.00	2,244.00	12,288.00	913.00	1,331.00	2,244.00	10,044.00	-	10,044.00
-Feb-16	-	1,968.00	1,968.00	808.00	1,160.00	1,968.00	-	-	-
1-Aug-16	10,044.00	1,968.00	12,012.00	808.00	1,160.00	1,968.00	10,044.00	-	10,044.00
1-Feb-17	-	1,704.00	1,704.00	703.00	1,001.00	1,704.00	-	-	-
1-Aug-17	10,044.00	1,704.00	11,748.00	703.00	1,001.00	1,704.00	10,044.00	-	10,044.00
1-Feb-18	-	1,441.00	1,441.00	598.00	843.00	1,441.00	-	-	-
1-Aug-18	10,044.00	1,441.00	11,485.00	598.00	843.00	1,441.00	10,044.00	-	10,044.00
1-Feb-19	-	1,177.00	1,177.00	493.00	684.00	1,177.00	-	-	-
1-Aug-19	9,417.00	1,177.00	10,594.00	493.00	684.00	1,177.00	9,417.00	-	9,417.00
1-Feb-20	-	942.00	942.00	395.00	547.00	942.00	-	-	-
1-Aug-20	9,417.00	942.00	10,359.00	395.00	547.00	942.00	9,417.00	-	9,417.00
1-Feb-21	-	706.00	706.00	296.00	410.00	706.00	-	-	-
1-Aug-21	9,417.00	706.00	10,123.00	296.00	410.00	706.00	9,417.00	-	9,417.00
1-Feb-22	-	471.00	471.00	197.00	274.00	471.00	-	-	-
1-Aug-22	9,417.00	471.00	9,888.00	197.00	274.00	471.00	9,417.00	-	9,417.00
1-Feb-23	-	235.00	235.00	98.00	137.00	235.00	-	-	-
1-Aug-23	9,417.00	235.00	9,652.00	98.00	137.00	235.00	9,417.00	-	9,417.00
1-Feb-24	-	-	-	-	-	-	-	-	-
1-Aug-24	-	-	-	-	-	-	-	-	-
1-Feb-25	-	-	-	-	-	-	-	-	-
1-Aug-25	-	-	-	-	-	-	-	-	-
1-Feb-26	-	-	-	-	-	-	-	-	-
1-Aug-26	-	-	-	-	-	-	-	-	-
1-Feb-27	-	-	-	-	-	-	-	-	-
1-Aug-27	-	-	-	-	-	-	-	-	-
1-Feb-28	-	-	-	-	-	-	-	-	-
1-Aug-28	-	-	-	-	-	-	-	-	-
1-Feb-29	-	-	-	-	-	-	-	-	-
1-Aug-29	-	-	-	-	-	-	-	-	-
1-Feb-30	-	-	-	-	-	-	-	-	-
1-Aug-30	-	-	-	-	-	-	-	-	-
1-Feb-31	-	-	-	-	-	-	-	-	-
1-Aug-31	-	-	-	-	-	-	-	-	-
1-Feb-32	-	-	-	-	-	-	-	-	-
1-Aug-32	-	-	-	-	-	-	-	-	-
1-Feb-33	-	-	-	-	-	-	-	-	-
Aug-33	-	-	-	-	-	-	-	-	-
Feb-34	-	-	-	-	-	-	-	-	-
1-Aug-34	-	-	-	-	-	-	-	-	-
	186,632.00	83,548.00	270,180.00	34,768.00	48,780.00	83,548.00	186,632.00	-	186,632.00

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11

Bourne 3rd		**Loan Interest Rate**	**0.00%**
T5-97-1038-2			

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	**$200,000.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	**Principal**	**Interest**	**Total**	**0.00000%**	**Origination Fee**	**Due**
16-Nov-05						
15-Jul-06	$10,000.00	$0.00	$10,000.00	$0.00	0.00	$10,000.00
15-Jan-07	0.00	0.00	0.00	0.00		0.00
15-Jul-07	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-08	0.00	0.00	0.00	0.00		0.00
15-Jul-08	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-09	0.00	0.00	0.00	0.00		0.00
15-Jul-09	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-10	0.00	0.00	0.00	0.00		0.00
15-Jul-10	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-11	0.00	0.00	0.00	0.00		0.00
15-Jul-11	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	10,000.00	0.00	10,000.00	0.00		10,000.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
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
	$200,000.00	$0.00	$200,000.00	$0.00	$0.00	$200,000.00

Massachusetts Clean Water Trust
Series 24
BOURNE Loan Amortization
CWP-19-07

Loan Amount Approved	4,660,410.00
Loan Forgiveness*	153,794.00
Cape Cod Fund Subsidy*	1,165,103.00
Amount to be Financed	3,341,513.00

Loan Origination Fee ($0.00/1000)	0.00
Loan Term (in years)	20
Loan Rate	2.00%
Closing Date	12/14/2022
First Interest Payment	7/15/2023
First Principal Payment	1/15/2024

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
12/14/2022							
7/15/2023		39,169.96	39,169.96	2,937.75		42,107.70	
1/15/2024	135,168.00	33,415.13	168,583.13	2,506.13		171,089.26	213,196.97
7/15/2024		32,063.45	32,063.45	2,404.76		34,468.21	
1/15/2025	138,105.00	32,063.45	170,168.45	2,404.76		172,573.21	207,041.42
7/15/2025		30,682.40	30,682.40	2,301.18		32,983.58	
1/15/2026	141,107.00	30,682.40	171,789.40	2,301.18		174,090.58	207,074.16
7/15/2026		29,271.33	29,271.33	2,195.35		31,466.68	
1/15/2027	144,173.00	29,271.33	173,444.33	2,195.35		175,639.68	207,106.36
7/15/2027		27,829.60	27,829.60	2,087.22		29,916.82	
1/15/2028	147,307.00	27,829.60	175,136.60	2,087.22		177,223.82	207,140.64
7/15/2028		26,356.53	26,356.53	1,976.74		28,333.27	
1/15/2029	150,508.00	26,356.53	176,864.53	1,976.74		178,841.27	207,174.54
7/15/2029		24,851.45	24,851.45	1,863.86		26,715.31	
1/15/2030	153,779.00	24,851.45	178,630.45	1,863.86		180,494.31	207,209.62
7/15/2030		23,313.66	23,313.66	1,748.52		25,062.18	
1/15/2031	157,122.00	23,313.66	180,435.66	1,748.52		182,184.18	207,246.37
7/15/2031		21,742.44	21,742.44	1,630.68		23,373.12	
1/15/2032	160,537.00	21,742.44	182,279.44	1,630.68		183,910.12	207,283.25
7/15/2032		20,137.07	20,137.07	1,510.28		21,647.35	
1/15/2033	164,026.00	20,137.07	184,163.07	1,510.28		185,673.35	207,320.70
7/15/2033		18,496.81	18,496.81	1,387.26		19,884.07	
1/15/2034	167,590.00	18,496.81	186,086.81	1,387.26		187,474.07	207,358.14
7/15/2034		16,820.91	16,820.91	1,261.57		18,082.48	
1/15/2035	171,233.00	16,820.91	188,053.91	1,261.57		189,315.48	207,397.96
7/15/2035		15,108.58	15,108.58	1,133.14		16,241.72	
1/15/2036	174,954.00	15,108.58	190,062.58	1,133.14		191,195.72	207,437.45
7/15/2036		13,359.04	13,359.04	1,001.93		14,360.97	
1/15/2037	178,757.00	13,359.04	192,116.04	1,001.93		193,117.97	207,478.94
7/15/2037		11,571.47	11,571.47	867.86		12,439.33	
1/15/2038	182,642.00	11,571.47	194,213.47	867.86		195,081.33	207,520.66
7/15/2038		9,745.05	9,745.05	730.88		10,475.93	
1/15/2039	186,611.00	9,745.05	196,356.05	730.88		197,086.93	207,562.86
7/15/2039		7,878.94	7,878.94	590.92		8,469.86	
1/15/2040	190,667.00	7,878.94	198,545.94	590.92		199,136.86	207,606.72
7/15/2040		5,972.27	5,972.27	447.92		6,420.19	
1/15/2041	194,811.00	5,972.27	200,783.27	447.92		201,231.19	207,651.38
7/15/2041		4,024.16	4,024.16	301.81		4,325.97	
1/15/2042	199,045.00	4,024.16	203,069.16	301.81		203,370.97	207,696.94
7/15/2042		2,033.71	2,033.71	152.53		2,186.24	
1/15/2043	203,371.00	2,033.71	205,404.71	152.53		205,557.24	207,743.48
7/15/2043							
	3,341,513.00	755,102.83	4,096,615.83	56,632.71		4,153,248.54	4,153,248.54

Notes:

*This project qualifies for loan forgiveness in accordance with schedule B to the Loan Agreement.