# Massachusetts Clean Water Trust
## Series 18
## Bridgewater Loan Amortization
## T5-97-1024-F

| | |
|---|---|
| Initial Loan Amount | 400,000.00 |
| Principal Forgiveness | - |
| Net Loan Obligation | 400,000.00 |

| | |
|---|---|
| Loan Origination Fee ($5.50/1000) | 0.00 |
| Loan Term (in years) | 20 |
| Loan Rate | 0.00% |
| Closing Date | 1/7/2015 |
| First Interest Payment | 7/15/2015 |
| First Principal Payment | 1/15/2016 |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 1/7/2015 | | | | | | | |
| 7/15/2015 | | | | | | | |
| 1/15/2016 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2016 | | | | | | | |
| 1/15/2017 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2017 | | | | | | | |
| 1/15/2018 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2018 | | | | | | | |
| 1/15/2019 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2019 | | | | | | | |
| 1/15/2020 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2020 | | | | | | | |
| 1/15/2021 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2021 | | | | | | | |
| 1/15/2022 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2022 | | | | | | | |
| 1/15/2023 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2023 | | | | | | | |
| 1/15/2024 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2024 | | | | | | | |
| 1/15/2025 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2025 | | | | | | | |
| 1/15/2026 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2026 | | | | | | | |
| 1/15/2027 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2027 | | | | | | | |
| 1/15/2028 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2028 | | | | | | | |
| 1/15/2029 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2029 | | | | | | | |
| 1/15/2030 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2030 | | | | | | | |
| 1/15/2031 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2031 | | | | | | | |
| 1/15/2032 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2032 | | | | | | | |
| 1/15/2033 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2033 | | | | | | | |
| 1/15/2034 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2034 | | | | | | | |
| 1/15/2035 | 20,000.00 | | 20,000.00 | | | 20,000.00 | 20,000.00 |
| 7/15/2035 | | | | | | | |
| | 400,000.00 | | 400,000.00 | | | 400,000.00 | 400,000.00 |

Notes:

Massachusetts Water Pollution Abatement Trust
Series 16
Bridgewater Loan Amortization
97-1024-E

| | | | | |
|---|---|---|---|---|
| Initial Loan Amount | 400,000.00 | | Loan Origination Fee ($5.57/1000) | 0.00 |
| Principal Forgiveness | - | | Loan Term (in years) | 20 |
| Net Loan Obligation | 400,000.00 | | Loan Rate | 0.00% |
| | | | 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 | | | | | | | |
| 7/15/2013 | 19,716.00 | | 19,716.00 | | | 19,716.00 | |
| 1/15/2014 | | | | | | | 19,716.00 |
| 7/15/2014 | 19,746.00 | | 19,746.00 | | | 19,746.00 | |
| 1/15/2015 | | | | | | | 19,746.00 |
| 7/15/2015 | 19,776.00 | | 19,776.00 | | | 19,776.00 | |
| 1/15/2016 | | | | | | | 19,776.00 |
| 7/15/2016 | 19,805.00 | | 19,805.00 | | | 19,805.00 | |
| 1/15/2017 | | | | | | | 19,805.00 |
| 7/15/2017 | 19,835.00 | | 19,835.00 | | | 19,835.00 | |
| 1/15/2018 | | | | | | | 19,835.00 |
| 7/15/2018 | 19,865.00 | | 19,865.00 | | | 19,865.00 | |
| 1/15/2019 | | | | | | | 19,865.00 |
| 7/15/2019 | 19,895.00 | | 19,895.00 | | | 19,895.00 | |
| 1/15/2020 | | | | | | | 19,895.00 |
| 7/15/2020 | 19,924.00 | | 19,924.00 | | | 19,924.00 | |
| 1/15/2021 | | | | | | | 19,924.00 |
| 7/15/2021 | 19,954.00 | | 19,954.00 | | | 19,954.00 | |
| 1/15/2022 | | | | | | | 19,954.00 |
| 7/15/2022 | 19,984.00 | | 19,984.00 | | | 19,984.00 | |
| 1/15/2023 | | | | | | | 19,984.00 |
| 7/15/2023 | 20,014.00 | | 20,014.00 | | | 20,014.00 | |
| 1/15/2024 | | | | | | | 20,014.00 |
| 7/15/2024 | 20,044.00 | | 20,044.00 | | | 20,044.00 | |
| 1/15/2025 | | | | | | | 20,044.00 |
| 7/15/2025 | 20,074.00 | | 20,074.00 | | | 20,074.00 | |
| 1/15/2026 | | | | | | | 20,074.00 |
| 7/15/2026 | 20,105.00 | | 20,105.00 | | | 20,105.00 | |
| 1/15/2027 | | | | | | | 20,105.00 |
| 7/15/2027 | 20,135.00 | | 20,135.00 | | | 20,135.00 | |
| 1/15/2028 | | | | | | | 20,135.00 |
| 7/15/2028 | 20,165.00 | | 20,165.00 | | | 20,165.00 | |
| 1/15/2029 | | | | | | | 20,165.00 |
| 7/15/2029 | 20,195.00 | | 20,195.00 | | | 20,195.00 | |
| 1/15/2030 | | | | | | | 20,195.00 |
| 7/15/2030 | 20,226.00 | | 20,226.00 | | | 20,226.00 | |
| 1/15/2031 | | | | | | | 20,226.00 |
| 7/15/2031 | 20,256.00 | | 20,256.00 | | | 20,256.00 | |
| 1/15/2032 | | | | | | | 20,256.00 |
| 7/15/2032 | 20,286.00 | | 20,286.00 | | | 20,286.00 | |
| 1/15/2033 | | | | | | | 20,286.00 |
| | 400,000.00 | | 400,000.00 | | | 400,000.00 | 400,000.00 |

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
**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an

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

**SCHEDULE C**

| | |
|---|---|
| Bridgewater | |
| T5-97-1024-D | |

| Loan Interest Rate | 0.00% |
|---|---|

Final Structuring Analysis

**Schedule of Loan Repayments**

| Remaining Loan Obligation: | $400,000.00 |
|---|---|

| | Schedule of Loan Repayments | | | Admin. Fee | Loan | Total |
|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | 0 | Origination Fee | Due |
| 22-Nov-10 | | | | | | |
| 15-Jul-11 | $21,053.00 | $0.00 | $21,053.00 | $0.00 | 0.00 | $21,053.00 |
| 15-Jan-12 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-12 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-13 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-13 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-14 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-14 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-15 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-15 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-16 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-16 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-17 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-17 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-18 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-18 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-19 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-19 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-20 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-20 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-21 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-21 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-22 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-22 | 21,053.00 | 0.00 | 21,053.00 | 0.00 | | 21,053.00 |
| 15-Jan-23 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-23 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-24 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-24 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-25 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-25 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-26 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-26 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-27 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-27 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-28 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-28 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 15-Jan-29 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-29 | 21,052.00 | 0.00 | 21,052.00 | 0.00 | | 21,052.00 |
| 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 |
| 15-Jan-42 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| | $400,000.00 | $0.00 | $400,000.00 | $0.00 | $0.00 | $400,000.00 |

**Massachusetts Water Pollution Abatement Trust**
**Water Pollution Abatement and Drinking Water Revenue Bonds**
**(Pool Program Bonds)**
**Pool Program Bonds, Pool 8**
**Bridgewater 2nd**
**7-1024-1**
**inal Structuring Analysis**

**SCHEDULE C**

**Schedule of Loan Repayments**

**Initial Loan Obligation: 182,788.00**

| | 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 | 10,090.00 | | 10,090.00 | | | - | 10,090.00 | - | 10,090.00 |
| 1-Feb-05 | | 4,005.00 | 4,005.00 | 1,865.00 | 2,140.00 | 4,005.00 | - | - | - |
| 1-Aug-05 | 9,611.00 | 4,005.00 | 13,616.00 | 1,865.00 | 2,140.00 | 4,005.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-06 | - | 3,861.00 | 3,861.00 | 1,762.00 | 2,099.00 | 3,861.00 | - | - | - |
| 1-Aug-06 | 9,611.00 | 3,861.00 | 13,472.00 | 1,762.00 | 2,099.00 | 3,861.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-07 | - | 3,717.00 | 3,717.00 | 1,658.00 | 2,059.00 | 3,717.00 | - | - | - |
| 1-Aug-07 | 9,611.00 | 3,717.00 | 13,328.00 | 1,658.00 | 2,059.00 | 3,717.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-08 | - | 3,572.00 | 3,572.00 | 1,553.00 | 2,019.00 | 3,572.00 | - | - | - |
| 1-Aug-08 | 9,611.00 | 3,572.00 | 13,183.00 | 1,553.00 | 2,019.00 | 3,572.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-09 | - | 3,380.00 | 3,380.00 | 1,450.00 | 1,930.00 | 3,380.00 | - | - | - |
| 1-Aug-09 | 9,611.00 | 3,380.00 | 12,991.00 | 1,450.00 | 1,930.00 | 3,380.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-10 | - | 3,140.00 | 3,140.00 | 1,346.00 | 1,794.00 | 3,140.00 | - | - | - |
| 1-Aug-10 | 9,611.00 | 3,140.00 | 12,751.00 | 1,346.00 | 1,794.00 | 3,140.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-11 | - | 2,900.00 | 2,900.00 | 1,243.00 | 1,657.00 | 2,900.00 | - | - | - |
| 1-Aug-11 | 9,611.00 | 2,900.00 | 12,511.00 | 1,243.00 | 1,657.00 | 2,900.00 | 9,611.00 | - | 9,611.00 |
| 1-Feb-12 | - | 2,659.00 | 2,659.00 | 1,138.00 | 1,521.00 | 2,659.00 | - | - | - |
| 1-Aug-12 | 9,327.00 | 2,659.00 | 11,986.00 | 1,138.00 | 1,521.00 | 2,659.00 | 9,327.00 | - | 9,327.00 |
| 1-Feb-13 | - | 2,426.00 | 2,426.00 | 1,038.00 | 1,388.00 | 2,426.00 | - | - | - |
| 1-Aug-13 | 9,565.00 | 2,426.00 | 11,991.00 | 1,038.00 | 1,388.00 | 2,426.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-14 | - | 2,175.00 | 2,175.00 | 934.00 | 1,241.00 | 2,175.00 | - | - | - |
| 1-Aug-14 | 9,565.00 | 2,175.00 | 11,740.00 | 934.00 | 1,241.00 | 2,175.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-15 | - | 1,924.00 | 1,924.00 | 831.00 | 1,093.00 | 1,924.00 | - | - | - |
| 1-Aug-15 | 9,565.00 | 1,924.00 | 11,489.00 | 831.00 | 1,093.00 | 1,924.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-16 | - | 1,685.00 | 1,685.00 | 728.00 | 957.00 | 1,685.00 | - | - | - |
| 1-Aug-16 | 9,565.00 | 1,685.00 | 11,250.00 | 728.00 | 957.00 | 1,685.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-17 | - | 1,446.00 | 1,446.00 | 625.00 | 821.00 | 1,446.00 | - | - | - |
| 1-Aug-17 | 9,565.00 | 1,446.00 | 11,011.00 | 625.00 | 821.00 | 1,446.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-18 | - | 1,207.00 | 1,207.00 | 522.00 | 685.00 | 1,207.00 | - | - | - |
| 1-Aug-18 | 9,565.00 | 1,207.00 | 10,772.00 | 522.00 | 685.00 | 1,207.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-19 | - | 968.00 | 968.00 | 418.00 | 550.00 | 968.00 | - | - | - |
| 1-Aug-19 | 9,565.00 | 968.00 | 10,533.00 | 418.00 | 550.00 | 968.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-20 | - | 728.00 | 728.00 | 314.00 | 414.00 | 728.00 | - | - | - |
| 1-Aug-20 | 9,565.00 | 728.00 | 10,293.00 | 314.00 | 414.00 | 728.00 | 9,565.00 | - | 9,565.00 |
| 1-Feb-21 | - | 489.00 | 489.00 | 211.00 | 278.00 | 489.00 | - | - | - |
| 1-Aug-21 | 9,787.00 | 489.00 | 10,276.00 | 211.00 | 278.00 | 489.00 | 9,787.00 | - | 9,787.00 |
| 1-Feb-22 | - | 245.00 | 245.00 | 106.00 | 139.00 | 245.00 | - | - | - |
| 1-Aug-22 | 9,787.00 | 245.00 | 10,032.00 | 106.00 | 139.00 | 245.00 | 9,787.00 | - | 9,787.00 |
| 1-Feb-23 | - | - | - | - | - | - | - | - | - |
| 1-Aug-23 | - | - | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - | - | - |
| 1-Aug-33 | - | - | - | - | - | - | - | - | - |
| | 182,788.00 | 81,054.00 | 263,842.00 | 35,484.00 | 45,570.00 | 81,054.00 | 182,788.00 | - | 182,788.00 |

**Massachusetts Water Pollution Abatement Trust** **SCHEDULE_C**
**Water Pollution Abatement and Drinking Water Revenue Bonds**
**(Pool Program Bonds)**
**Pool Program Bonds, Pool 11**
**Bridgewater 3rd**
**T5-97-1024-2**
**Final Structuring Analysis**

| | |
|---|---|
| **Loan Interest Rate** | **0.00%** |

**Schedule of Loan Repayments**

| | |
|---|---|
| **Initial Loan Obligation:** | **$400,000.00** |

| | Schedule of Loan Repayments | | | Admin. Fee | Loan | Total |
|---|---|---|---|---|---|---|
| **Date** | **Principal** | **Interest** | **Total** | **0.00000%** | **Origination Fee** | **Due** |
| 16-Nov-05 | | | | | | |
| 15-Jul-06 | $20,000.00 | $0.00 | $20,000.00 | $0.00 | 0.00 | $20,000.00 |
| 15-Jan-07 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-07 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-08 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-08 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-09 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-09 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-10 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-10 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-11 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-11 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-12 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-12 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-13 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-13 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-14 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-14 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-15 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-15 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-16 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-16 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-17 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-17 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-18 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-18 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-19 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-19 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-20 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-20 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-21 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-21 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-22 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-22 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-23 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-23 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-24 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-24 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-25 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-25 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 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 |
| | $400,000.00 | $0.00 | $400,000.00 | $0.00 | $0.00 | $400,000.00 |

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

SCHEDULE C

Bridgewater
T5-97-1024-3C
Final Structuring Analysis

Loan Interest Rate 0.00%

Schedule of Loan Repayments

Initial Loan Obligation: $400,000.00

| | Schedule of Loan Repayments | | | Admin. Fee | Loan | Total |
|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | 0 | Origination Fee | Due |
| 18-Dec-07 | | | | | | |
| 15-Jul-08 | $20,000.00 | $0.00 | $20,000.00 | $0.00 | 0.00 | $20,000.00 |
| 15-Jan-09 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-09 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-10 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-10 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-11 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-11 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-12 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-12 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-13 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-13 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-14 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-14 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-15 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-15 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-16 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-16 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-17 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-17 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-18 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-18 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-19 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-19 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-20 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-20 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-21 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-21 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-22 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-22 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-23 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-23 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-24 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-24 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-25 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-25 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-26 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-26 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 15-Jan-27 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-27 | 20,000.00 | 0.00 | 20,000.00 | 0.00 | | 20,000.00 |
| 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 |
| 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 |
| | $400,000.00 | $0.00 | $400,000.00 | $0.00 | $0.00 | $400,000.00 |

Massachusetts Water Pollution Abatement Trust
Series 16
Bridgewater Loan Amortization
DW-08-14

| | | | |
|---|---|---|---|
| Initial Loan Amount | 480,456.00 | Loan Origination Fee ($5.57/1000) | 2,676.14 |
| Principal Forgiveness | - | Loan Term (in years) | 20 |
| Net Loan Obligation | 480,456.00 | 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 | | 5,658.70 | 5,658.70 | 360.34 | 2,676.14 | 8,695.19 | 8,695.19 |
| 7/15/2013 | 19,435.00 | 4,804.56 | 24,239.56 | 360.34 | | 24,599.90 | |
| 1/15/2014 | | 4,610.21 | 4,610.21 | 345.77 | | 4,955.98 | 29,555.88 |
| 7/15/2014 | 19,857.00 | 4,610.21 | 24,467.21 | 345.77 | | 24,812.98 | |
| 1/15/2015 | | 4,411.64 | 4,411.64 | 330.87 | | 4,742.51 | 29,555.49 |
| 7/15/2015 | 20,289.00 | 4,411.64 | 24,700.64 | 330.87 | | 25,031.51 | |
| 1/15/2016 | | 4,208.75 | 4,208.75 | 315.66 | | 4,524.41 | 29,555.92 |
| 7/15/2016 | 20,730.00 | 4,208.75 | 24,938.75 | 315.66 | | 25,254.41 | |
| 1/15/2017 | | 4,001.45 | 4,001.45 | 300.11 | | 4,301.56 | 29,555.97 |
| 7/15/2017 | 21,180.00 | 4,001.45 | 25,181.45 | 300.11 | | 25,481.56 | |
| 1/15/2018 | | 3,789.65 | 3,789.65 | 284.22 | | 4,073.87 | 29,555.43 |
| 7/15/2018 | 21,641.00 | 3,789.65 | 25,430.65 | 284.22 | | 25,714.87 | |
| 1/15/2019 | | 3,573.24 | 3,573.24 | 267.99 | | 3,841.23 | 29,556.11 |
| 7/15/2019 | 22,111.00 | 3,573.24 | 25,684.24 | 267.99 | | 25,952.23 | |
| 1/15/2020 | | 3,352.13 | 3,352.13 | 251.41 | | 3,603.54 | 29,555.77 |
| 7/15/2020 | 22,592.00 | 3,352.13 | 25,944.13 | 251.41 | | 26,195.54 | |
| 1/15/2021 | | 3,126.21 | 3,126.21 | 234.47 | | 3,360.68 | 29,556.22 |
| 7/15/2021 | 23,083.00 | 3,126.21 | 26,209.21 | 234.47 | | 26,443.68 | |
| 1/15/2022 | | 2,895.38 | 2,895.38 | 217.15 | | 3,112.53 | 29,556.21 |
| 7/15/2022 | 23,584.00 | 2,895.38 | 26,479.38 | 217.15 | | 26,696.53 | |
| 1/15/2023 | | 2,659.54 | 2,659.54 | 199.47 | | 2,859.01 | 29,555.54 |
| 7/15/2023 | 24,097.00 | 2,659.54 | 26,756.54 | 199.47 | | 26,956.01 | |
| 1/15/2024 | | 2,418.57 | 2,418.57 | 181.39 | | 2,599.96 | 29,555.97 |
| 7/15/2024 | 24,620.00 | 2,418.57 | 27,038.57 | 181.39 | | 27,219.96 | |
| 1/15/2025 | | 2,172.37 | 2,172.37 | 162.93 | | 2,335.30 | 29,555.26 |
| 7/15/2025 | 25,156.00 | 2,172.37 | 27,328.37 | 162.93 | | 27,491.30 | |
| 1/15/2026 | | 1,920.81 | 1,920.81 | 144.06 | | 2,064.87 | 29,556.17 |
| 7/15/2026 | 25,702.00 | 1,920.81 | 27,622.81 | 144.06 | | 27,766.87 | |
| 1/15/2027 | | 1,663.79 | 1,663.79 | 124.78 | | 1,788.57 | 29,555.45 |
| 7/15/2027 | 26,261.00 | 1,663.79 | 27,924.79 | 124.78 | | 28,049.57 | |
| 1/15/2028 | | 1,401.18 | 1,401.18 | 105.09 | | 1,506.27 | 29,555.84 |
| 7/15/2028 | 26,832.00 | 1,401.18 | 28,233.18 | 105.09 | | 28,338.27 | |
| 1/15/2029 | | 1,132.86 | 1,132.86 | 84.96 | | 1,217.82 | 29,556.09 |
| 7/15/2029 | 27,415.00 | 1,132.86 | 28,547.86 | 84.96 | | 28,632.82 | |
| 1/15/2030 | | 858.71 | 858.71 | 64.40 | | 923.11 | 29,555.94 |
| 7/15/2030 | 28,011.00 | 858.71 | 28,869.71 | 64.40 | | 28,934.11 | |
| 1/15/2031 | | 578.60 | 578.60 | 43.40 | | 622.00 | 29,556.11 |
| 7/15/2031 | 28,619.00 | 578.60 | 29,197.60 | 43.40 | | 29,241.00 | |
| 1/15/2032 | | 292.41 | 292.41 | 21.93 | | 314.34 | 29,555.34 |
| 7/15/2032 | 29,241.00 | 292.41 | 29,533.41 | 21.93 | | 29,555.34 | |
| 1/15/2033 | | | | | | | 29,555.34 |
| | 480,456.00 | 108,598.26 | 589,054.26 | 8,080.81 | 2,676.14 | 599,811.21 | 599,811.21 |

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
## Pool 15-2012 Swap
## BRIDGEWATER Reamortization
## DWS-08-14

| | | | |
|---|---|---|---|
| Original Loan Amount | 757,388.00 | Loan Origination Fee ($7.5/1000) | 0.00 |
| Principal Forgiveness (ARRA) | 152,865.00 | Loan Term (in years) | 18 |
| Principal Paid Down | 24,830.00 | Loan Rate | 2.00% |
| Outstanding Loan Obligation | 579,693.00 | Closing Date | 6/6/2012 |
| Remaining Balance | (16,533.27) | First Payment | 7/15/2012 |
| Net New Loan Obligation | 563,159.73 | | |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 6/6/2012 | | | | | | | |
| 7/15/2012 | 24,619.87 | 5,761.11 | 30,380.98 | 422.37 | | 30,803.35 | |
| 1/15/2013 | | 5,385.40 | 5,385.40 | 403.90 | | 5,789.30 | 36,592.65 |
| 7/15/2013 | 25,115.39 | 5,385.40 | 30,500.79 | 403.90 | | 30,904.70 | |
| 1/15/2014 | | 5,134.24 | 5,134.24 | 385.07 | | 5,519.31 | 36,424.01 |
| 7/15/2014 | 25,622.58 | 5,134.24 | 30,756.83 | 385.07 | | 31,141.89 | |
| 1/15/2015 | | 4,878.02 | 4,878.02 | 365.85 | | 5,243.87 | 36,385.76 |
| 7/15/2015 | 26,138.42 | 4,878.02 | 31,016.44 | 365.85 | | 31,382.29 | |
| 1/15/2016 | | 4,616.63 | 4,616.63 | 346.25 | | 4,962.88 | 36,345.18 |
| 7/15/2016 | 26,665.91 | 4,616.63 | 31,282.55 | 346.25 | | 31,628.80 | |
| 1/15/2017 | | 4,349.98 | 4,349.98 | 326.25 | | 4,676.22 | 36,305.02 |
| 7/15/2017 | 27,203.05 | 4,349.98 | 31,553.02 | 326.25 | | 31,879.27 | |
| 1/15/2018 | | 4,077.94 | 4,077.94 | 305.85 | | 4,383.79 | 36,263.06 |
| 7/15/2018 | 27,751.81 | 4,077.94 | 31,829.76 | 305.85 | | 32,135.60 | |
| 1/15/2019 | | 3,800.43 | 3,800.43 | 285.03 | | 4,085.46 | 36,221.06 |
| 7/15/2019 | 28,311.21 | 3,800.43 | 32,111.63 | 285.03 | | 32,396.66 | |
| 1/15/2020 | | 3,517.31 | 3,517.31 | 263.80 | | 3,781.11 | 36,177.78 |
| 7/15/2020 | 28,881.21 | 3,517.31 | 32,398.53 | 263.80 | | 32,662.33 | |
| 1/15/2021 | | 3,228.50 | 3,228.50 | 242.14 | | 3,470.64 | 36,132.97 |
| 7/15/2021 | 29,463.83 | 3,228.50 | 32,692.34 | 242.14 | | 32,934.47 | |
| 1/15/2022 | | 2,933.86 | 2,933.86 | 220.04 | | 3,153.90 | 36,088.38 |
| 7/15/2022 | 30,057.05 | 2,933.86 | 32,990.92 | 220.04 | | 33,210.96 | |
| 1/15/2023 | | 2,633.29 | 2,633.29 | 197.50 | | 2,830.79 | 36,041.75 |
| 7/15/2023 | 30,663.86 | 2,633.29 | 33,297.16 | 197.50 | | 33,494.65 | |
| 1/15/2024 | | 2,326.66 | 2,326.66 | 174.50 | | 2,501.15 | 35,995.81 |
| 7/15/2024 | 31,281.25 | 2,326.66 | 33,607.91 | 174.50 | | 33,782.41 | |
| 1/15/2025 | | 2,013.84 | 2,013.84 | 151.04 | | 2,164.88 | 35,947.29 |
| 7/15/2025 | 31,912.22 | 2,013.84 | 33,926.06 | 151.04 | | 34,077.10 | |
| 1/15/2026 | | 1,694.72 | 1,694.72 | 127.10 | | 1,821.82 | 35,898.93 |
| 7/15/2026 | 32,555.75 | 1,694.72 | 34,250.47 | 127.10 | | 34,377.58 | |
| 1/15/2027 | | 1,369.16 | 1,369.16 | 102.69 | | 1,471.85 | 35,849.43 |
| 7/15/2027 | 33,211.84 | 1,369.16 | 34,581.00 | 102.69 | | 34,683.69 | |
| 1/15/2028 | | 1,037.04 | 1,037.04 | 77.78 | | 1,114.82 | 35,798.51 |
| 7/15/2028 | 33,880.47 | 1,037.04 | 34,917.52 | 77.78 | | 34,995.30 | |
| 1/15/2029 | | 698.24 | 698.24 | 52.37 | | 750.61 | 35,745.90 |
| 7/15/2029 | 34,563.64 | 698.24 | 35,261.88 | 52.37 | | 35,314.25 | |
| 1/15/2030 | | 352.60 | 352.60 | 26.45 | | 379.05 | 35,693.30 |
| 7/15/2030 | 35,260.33 | 352.60 | 35,612.94 | 26.45 | | 35,639.38 | |
| 1/15/2031 | | | | | | | 35,639.38 |
| | 563,159.73 | 113,856.88 | 677,016.61 | 8,529.55 | | 685,546.17 | 685,546.17 |

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.

FINAL

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

**SCHEDULE C**

| | |
|---|---|
| **Bridgewater** | |
| **DWS-08-14** | |

**Final Structuring Analysis**

| | |
|---|---|
| **Loan Interest Rate** | **2.00%** |
| **ARRA Principal Forgiveness*** | 152,865 |
| **Total Loan Amount** | 757,388 |

**Schedule of Loan Repayments**

| | |
|---|---|
| **Initial Loan Obligation:** | **$604,523.00** |

| | Schedule of Loan Repayments | | | Admin. Fee | Loan | Total |
|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | 0.00075 | Origination Fee | Due |
| 08-Jul-10 | | | | | | |
| 15-Jan-11 | $0.00 | $6,280.32 | $6,280.32 | $453.39 | 4,020.08 | $10,753.79 |
| 15-Jul-11 | 24,830.00 | 6,045.23 | 30,875.23 | 453.39 | | 31,328.62 |
| 15-Jan-12 | 0.00 | 5,796.93 | 5,796.93 | 434.77 | | 6,231.70 |
| 15-Jul-12 | 25,332.00 | 5,796.93 | 31,128.93 | 434.77 | | 31,563.70 |
| 15-Jan-13 | 0.00 | 5,543.61 | 5,543.61 | 415.77 | | 5,959.38 |
| 15-Jul-13 | 25,843.00 | 5,543.61 | 31,386.61 | 415.77 | | 31,802.38 |
| 15-Jan-14 | 0.00 | 5,285.18 | 5,285.18 | 396.39 | | 5,681.57 |
| 15-Jul-14 | 26,366.00 | 5,285.18 | 31,651.18 | 396.39 | | 32,047.57 |
| 15-Jan-15 | 0.00 | 5,021.52 | 5,021.52 | 376.61 | | 5,398.13 |
| 15-Jul-15 | 26,898.00 | 5,021.52 | 31,919.52 | 376.61 | | 32,296.13 |
| 15-Jan-16 | 0.00 | 4,752.54 | 4,752.54 | 356.44 | | 5,108.98 |
| 15-Jul-16 | 27,442.00 | 4,752.54 | 32,194.54 | 356.44 | | 32,550.98 |
| 15-Jan-17 | 0.00 | 4,478.12 | 4,478.12 | 335.86 | | 4,813.98 |
| 15-Jul-17 | 27,996.00 | 4,478.12 | 32,474.12 | 335.86 | | 32,809.98 |
| 15-Jan-18 | 0.00 | 4,198.16 | 4,198.16 | 314.86 | | 4,513.02 |
| 15-Jul-18 | 28,562.00 | 4,198.16 | 32,760.16 | 314.86 | | 33,075.02 |
| 15-Jan-19 | 0.00 | 3,912.54 | 3,912.54 | 293.44 | | 4,205.98 |
| 15-Jul-19 | 29,139.00 | 3,912.54 | 33,051.54 | 293.44 | | 33,344.98 |
| 15-Jan-20 | 0.00 | 3,621.15 | 3,621.15 | 271.59 | | 3,892.74 |
| 15-Jul-20 | 29,727.00 | 3,621.15 | 33,348.15 | 271.59 | | 33,619.74 |
| 15-Jan-21 | 0.00 | 3,323.88 | 3,323.88 | 249.29 | | 3,573.17 |
| 15-Jul-21 | 30,328.00 | 3,323.88 | 33,651.88 | 249.29 | | 33,901.17 |
| 15-Jan-22 | 0.00 | 3,020.60 | 3,020.60 | 226.55 | | 3,247.15 |
| 15-Jul-22 | 30,940.00 | 3,020.60 | 33,960.60 | 226.55 | | 34,187.15 |
| 15-Jan-23 | 0.00 | 2,711.20 | 2,711.20 | 203.34 | | 2,914.54 |
| 15-Jul-23 | 31,566.00 | 2,711.20 | 34,277.20 | 203.34 | | 34,480.54 |
| 15-Jan-24 | 0.00 | 2,395.54 | 2,395.54 | 179.67 | | 2,575.21 |
| 15-Jul-24 | 32,203.00 | 2,395.54 | 34,598.54 | 179.67 | | 34,778.21 |
| 15-Jan-25 | 0.00 | 2,073.51 | 2,073.51 | 155.51 | | 2,229.02 |
| 15-Jul-25 | 32,854.00 | 2,073.51 | 34,927.51 | 155.51 | | 35,083.02 |
| 15-Jan-26 | 0.00 | 1,744.97 | 1,744.97 | 130.87 | | 1,875.84 |
| 15-Jul-26 | 33,518.00 | 1,744.97 | 35,262.97 | 130.87 | | 35,393.84 |
| 15-Jan-27 | 0.00 | 1,409.79 | 1,409.79 | 105.73 | | 1,515.52 |
| 15-Jul-27 | 34,195.00 | 1,409.79 | 35,604.79 | 105.73 | | 35,710.52 |
| 15-Jan-28 | 0.00 | 1,067.84 | 1,067.84 | 80.09 | | 1,147.93 |
| 15-Jul-28 | 34,885.00 | 1,067.84 | 35,952.84 | 80.09 | | 36,032.93 |
| 15-Jan-29 | 0.00 | 718.99 | 718.99 | 53.92 | | 772.91 |
| 15-Jul-29 | 35,590.00 | 718.99 | 36,308.99 | 53.92 | | 36,362.91 |
| 15-Jan-30 | 0.00 | 363.09 | 363.09 | 27.23 | | 390.32 |
| 15-Jul-30 | 36,309.00 | 363.09 | 36,672.09 | 27.23 | | 36,699.32 |
| 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 |
| | $604,523.00 | $135,203.87 | $739,726.87 | $10,122.64 | $4,020.08 | $753,869.59 |

* 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.

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 20
Bridgewater Loan Amortization
CW-14-17

| | | | | |
|---|---|---|---|---|
| Loan Amount Approved | 2,454,650.00 | | Loan Origination Fee ($5.50/1000) | 13,500.58 |
| Principal Forgiveness | | | Loan Term (in years) | 20 |
| Amount to be Financed | 2,454,650.00 | - | Loan Rate | 2.00% |
| | | | Closing Date | 4/13/2017 |
| | | | First Interest Payment | 7/15/2017 |
| | | | First Principal Payment | 1/15/2018 |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 4/13/2017 | | | | | | | |
| 7/15/2017 | | 12,545.99 | 12,545.99 | 940.95 | 13,500.58 | 26,987.51 | |
| 1/15/2018 | 99,292.00 | 24,546.50 | 123,838.50 | 1,840.99 | | 125,679.49 | 152,667.00 |
| 7/15/2018 | | 23,553.58 | 23,553.58 | 1,766.52 | | 25,320.10 | |
| 1/15/2019 | 101,451.00 | 23,553.58 | 125,004.58 | 1,766.52 | | 126,771.10 | 152,091.20 |
| 7/15/2019 | | 22,539.07 | 22,539.07 | 1,690.43 | | 24,229.50 | |
| 1/15/2020 | 103,656.00 | 22,539.07 | 126,195.07 | 1,690.43 | | 127,885.50 | 152,115.00 |
| 7/15/2020 | | 21,502.51 | 21,502.51 | 1,612.69 | | 23,115.20 | |
| 1/15/2021 | 105,909.00 | 21,502.51 | 127,411.51 | 1,612.69 | | 129,024.20 | 152,139.40 |
| 7/15/2021 | | 20,443.42 | 20,443.42 | 1,533.26 | | 21,976.68 | |
| 1/15/2022 | 108,211.00 | 20,443.42 | 128,654.42 | 1,533.26 | | 130,187.68 | 152,164.35 |
| 7/15/2022 | | 19,361.31 | 19,361.31 | 1,452.10 | | 20,813.41 | |
| 1/15/2023 | 110,562.00 | 19,361.31 | 129,923.31 | 1,452.10 | | 131,375.41 | 152,188.82 |
| 7/15/2023 | | 18,255.69 | 18,255.69 | 1,369.18 | | 19,624.87 | |
| 1/15/2024 | 112,965.00 | 18,255.69 | 131,220.69 | 1,369.18 | | 132,589.87 | 152,214.73 |
| 7/15/2024 | | 17,126.04 | 17,126.04 | 1,284.45 | | 18,410.49 | |
| 1/15/2025 | 115,421.00 | 17,126.04 | 132,547.04 | 1,284.45 | | 133,831.49 | 152,241.99 |
| 7/15/2025 | | 15,971.83 | 15,971.83 | 1,197.89 | | 17,169.72 | |
| 1/15/2026 | 117,929.00 | 15,971.83 | 133,900.83 | 1,197.89 | | 135,098.72 | 152,268.43 |
| 7/15/2026 | | 14,792.54 | 14,792.54 | 1,109.44 | | 15,901.98 | |
| 1/15/2027 | 120,492.00 | 14,792.54 | 135,284.54 | 1,109.44 | | 136,393.98 | 152,295.96 |
| 7/15/2027 | | 13,587.62 | 13,587.62 | 1,019.07 | | 14,606.69 | |
| 1/15/2028 | 123,111.00 | 13,587.62 | 136,698.62 | 1,019.07 | | 137,717.69 | 152,324.38 |
| 7/15/2028 | | 12,356.51 | 12,356.51 | 926.74 | | 13,283.25 | |
| 1/15/2029 | 125,786.00 | 12,356.51 | 138,142.51 | 926.74 | | 139,069.25 | 152,352.50 |
| 7/15/2029 | | 11,098.65 | 11,098.65 | 832.40 | | 11,931.05 | |
| 1/15/2030 | 128,520.00 | 11,098.65 | 139,618.65 | 832.40 | | 140,451.05 | 152,382.10 |
| 7/15/2030 | | 9,813.45 | 9,813.45 | 736.01 | | 10,549.46 | |
| 1/15/2031 | 131,313.00 | 9,813.45 | 141,126.45 | 736.01 | | 141,862.46 | 152,411.92 |
| 7/15/2031 | | 8,500.32 | 8,500.32 | 637.52 | | 9,137.84 | |
| 1/15/2032 | 134,167.00 | 8,500.32 | 142,667.32 | 637.52 | | 143,304.84 | 152,442.69 |
| 7/15/2032 | | 7,158.65 | 7,158.65 | 536.90 | | 7,695.55 | |
| 1/15/2033 | 137,083.00 | 7,158.65 | 144,241.65 | 536.90 | | 144,778.55 | 152,474.10 |
| 7/15/2033 | | 5,787.82 | 5,787.82 | 434.09 | | 6,221.91 | |
| 1/15/2034 | 140,063.00 | 5,787.82 | 145,850.82 | 434.09 | | 146,284.91 | 152,506.81 |
| 7/15/2034 | | 4,387.19 | 4,387.19 | 329.04 | | 4,716.23 | |
| 1/15/2035 | 143,107.00 | 4,387.19 | 147,494.19 | 329.04 | | 147,823.23 | 152,539.46 |
| 7/15/2035 | | 2,956.12 | 2,956.12 | 221.71 | | 3,177.83 | |
| 1/15/2036 | 146,217.00 | 2,956.12 | 149,173.12 | 221.71 | | 149,394.83 | 152,572.66 |
| 7/15/2036 | | 1,493.95 | 1,493.95 | 112.05 | | 1,606.00 | |
| 1/15/2037 | 149,395.00 | 1,493.95 | 150,888.95 | 112.05 | | 151,001.00 | 152,606.99 |
| 7/15/2037 | | | | | | | |
| | 2,454,650.00 | 538,465.03 | 2,993,115.03 | 40,384.88 | 13,500.58 | 3,047,000.48 | 3,047,000.48 |

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 24
BRIDGEWATER Loan Amortization
CWT-20-37

| | | | |
|---|---|---|---|
| Loan Amount Approved | 400,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| Amount to be Financed | 400,000.00 | 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 | | 4,688.89 | 4,688.89 | 351.67 | | 5,040.56 | |
| 1/15/2024 | 20,000.00 | 4,000.00 | 24,000.00 | 300.00 | | 24,300.00 | 29,340.56 |
| 7/15/2024 | | 3,800.00 | 3,800.00 | 285.00 | | 4,085.00 | |
| 1/15/2025 | 20,000.00 | 3,800.00 | 23,800.00 | 285.00 | | 24,085.00 | 28,170.00 |
| 7/15/2025 | | 3,600.00 | 3,600.00 | 270.00 | | 3,870.00 | |
| 1/15/2026 | 20,000.00 | 3,600.00 | 23,600.00 | 270.00 | | 23,870.00 | 27,740.00 |
| 7/15/2026 | | 3,400.00 | 3,400.00 | 255.00 | | 3,655.00 | |
| 1/15/2027 | 20,000.00 | 3,400.00 | 23,400.00 | 255.00 | | 23,655.00 | 27,310.00 |
| 7/15/2027 | | 3,200.00 | 3,200.00 | 240.00 | | 3,440.00 | |
| 1/15/2028 | 20,000.00 | 3,200.00 | 23,200.00 | 240.00 | | 23,440.00 | 26,880.00 |
| 7/15/2028 | | 3,000.00 | 3,000.00 | 225.00 | | 3,225.00 | |
| 1/15/2029 | 20,000.00 | 3,000.00 | 23,000.00 | 225.00 | | 23,225.00 | 26,450.00 |
| 7/15/2029 | | 2,800.00 | 2,800.00 | 210.00 | | 3,010.00 | |
| 1/15/2030 | 20,000.00 | 2,800.00 | 22,800.00 | 210.00 | | 23,010.00 | 26,020.00 |
| 7/15/2030 | | 2,600.00 | 2,600.00 | 195.00 | | 2,795.00 | |
| 1/15/2031 | 20,000.00 | 2,600.00 | 22,600.00 | 195.00 | | 22,795.00 | 25,590.00 |
| 7/15/2031 | | 2,400.00 | 2,400.00 | 180.00 | | 2,580.00 | |
| 1/15/2032 | 20,000.00 | 2,400.00 | 22,400.00 | 180.00 | | 22,580.00 | 25,160.00 |
| 7/15/2032 | | 2,200.00 | 2,200.00 | 165.00 | | 2,365.00 | |
| 1/15/2033 | 20,000.00 | 2,200.00 | 22,200.00 | 165.00 | | 22,365.00 | 24,730.00 |
| 7/15/2033 | | 2,000.00 | 2,000.00 | 150.00 | | 2,150.00 | |
| 1/15/2034 | 20,000.00 | 2,000.00 | 22,000.00 | 150.00 | | 22,150.00 | 24,300.00 |
| 7/15/2034 | | 1,800.00 | 1,800.00 | 135.00 | | 1,935.00 | |
| 1/15/2035 | 20,000.00 | 1,800.00 | 21,800.00 | 135.00 | | 21,935.00 | 23,870.00 |
| 7/15/2035 | | 1,600.00 | 1,600.00 | 120.00 | | 1,720.00 | |
| 1/15/2036 | 20,000.00 | 1,600.00 | 21,600.00 | 120.00 | | 21,720.00 | 23,440.00 |
| 7/15/2036 | | 1,400.00 | 1,400.00 | 105.00 | | 1,505.00 | |
| 1/15/2037 | 20,000.00 | 1,400.00 | 21,400.00 | 105.00 | | 21,505.00 | 23,010.00 |
| 7/15/2037 | | 1,200.00 | 1,200.00 | 90.00 | | 1,290.00 | |
| 1/15/2038 | 20,000.00 | 1,200.00 | 21,200.00 | 90.00 | | 21,290.00 | 22,580.00 |
| 7/15/2038 | | 1,000.00 | 1,000.00 | 75.00 | | 1,075.00 | |
| 1/15/2039 | 20,000.00 | 1,000.00 | 21,000.00 | 75.00 | | 21,075.00 | 22,150.00 |
| 7/15/2039 | | 800.00 | 800.00 | 60.00 | | 860.00 | |
| 1/15/2040 | 20,000.00 | 800.00 | 20,800.00 | 60.00 | | 20,860.00 | 21,720.00 |
| 7/15/2040 | | 600.00 | 600.00 | 45.00 | | 645.00 | |
| 1/15/2041 | 20,000.00 | 600.00 | 20,600.00 | 45.00 | | 20,645.00 | 21,290.00 |
| 7/15/2041 | | 400.00 | 400.00 | 30.00 | | 430.00 | |
| 1/15/2042 | 20,000.00 | 400.00 | 20,400.00 | 30.00 | | 20,430.00 | 20,860.00 |
| 7/15/2042 | | 200.00 | 200.00 | 15.00 | | 215.00 | |
| 1/15/2043 | 20,000.00 | 200.00 | 20,200.00 | 15.00 | | 20,215.00 | 20,430.00 |
| 7/15/2043 | | | | | | | |
| | 400,000.00 | 84,688.89 | 484,688.89 | 6,351.67 | | 491,040.56 | 491,040.56 |

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 24
BRIDGEWATER Loan Amortization
DWP-19-17

| | | | |
|---|---|---|---|
| Loan Amount Approved | 14,053,932.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 1,855,119.00 | Loan Term (in years) | 20 |
| Amount to be Financed | 12,198,813.00 | Loan Rate | 1.50% |
| | | 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 | | 107,247.90 | 107,247.90 | 10,724.79 | | 117,972.69 | |
| 1/15/2024 | 609,941.00 | 91,491.10 | 701,432.10 | 9,149.11 | | 710,581.21 | 828,553.89 |
| 7/15/2024 | | 86,916.54 | 86,916.54 | 8,691.65 | | 95,608.19 | |
| 1/15/2025 | 609,941.00 | 86,916.54 | 696,857.54 | 8,691.65 | | 705,549.19 | 801,157.39 |
| 7/15/2025 | | 82,341.98 | 82,341.98 | 8,234.20 | | 90,576.18 | |
| 1/15/2026 | 609,941.00 | 82,341.98 | 692,282.98 | 8,234.20 | | 700,517.18 | 791,093.36 |
| 7/15/2026 | | 77,767.43 | 77,767.43 | 7,776.74 | | 85,544.17 | |
| 1/15/2027 | 609,941.00 | 77,767.43 | 687,708.43 | 7,776.74 | | 695,485.17 | 781,029.34 |
| 7/15/2027 | | 73,192.87 | 73,192.87 | 7,319.29 | | 80,512.15 | |
| 1/15/2028 | 609,941.00 | 73,192.87 | 683,133.87 | 7,319.29 | | 690,453.15 | 770,965.31 |
| 7/15/2028 | | 68,618.31 | 68,618.31 | 6,861.83 | | 75,480.14 | |
| 1/15/2029 | 609,941.00 | 68,618.31 | 678,559.31 | 6,861.83 | | 685,421.14 | 760,901.28 |
| 7/15/2029 | | 64,043.75 | 64,043.75 | 6,404.38 | | 70,448.13 | |
| 1/15/2030 | 609,941.00 | 64,043.75 | 673,984.75 | 6,404.38 | | 680,389.13 | 750,837.26 |
| 7/15/2030 | | 59,469.20 | 59,469.20 | 5,946.92 | | 65,416.11 | |
| 1/15/2031 | 609,941.00 | 59,469.20 | 669,410.20 | 5,946.92 | | 675,357.11 | 740,773.23 |
| 7/15/2031 | | 54,894.64 | 54,894.64 | 5,489.46 | | 60,384.10 | |
| 1/15/2032 | 609,941.00 | 54,894.64 | 664,835.64 | 5,489.46 | | 670,325.10 | 730,709.20 |
| 7/15/2032 | | 50,320.08 | 50,320.08 | 5,032.01 | | 55,352.09 | |
| 1/15/2033 | 609,941.00 | 50,320.08 | 660,261.08 | 5,032.01 | | 665,293.09 | 720,645.18 |
| 7/15/2033 | | 45,745.52 | 45,745.52 | 4,574.55 | | 50,320.07 | |
| 1/15/2034 | 609,941.00 | 45,745.52 | 655,686.52 | 4,574.55 | | 660,261.07 | 710,581.15 |
| 7/15/2034 | | 41,170.97 | 41,170.97 | 4,117.10 | | 45,288.06 | |
| 1/15/2035 | 609,941.00 | 41,170.97 | 651,111.97 | 4,117.10 | | 655,229.06 | 700,517.12 |
| 7/15/2035 | | 36,596.41 | 36,596.41 | 3,659.64 | | 40,256.05 | |
| 1/15/2036 | 609,941.00 | 36,596.41 | 646,537.41 | 3,659.64 | | 650,197.05 | 690,453.10 |
| 7/15/2036 | | 32,021.85 | 32,021.85 | 3,202.19 | | 35,224.04 | |
| 1/15/2037 | 609,940.00 | 32,021.85 | 641,961.85 | 3,202.19 | | 645,164.04 | 680,388.07 |
| 7/15/2037 | | 27,447.30 | 27,447.30 | 2,744.73 | | 30,192.03 | |
| 1/15/2038 | 609,940.00 | 27,447.30 | 637,387.30 | 2,744.73 | | 640,132.03 | 670,324.06 |
| 7/15/2038 | | 22,872.75 | 22,872.75 | 2,287.28 | | 25,160.03 | |
| 1/15/2039 | 609,940.00 | 22,872.75 | 632,812.75 | 2,287.28 | | 635,100.03 | 660,260.05 |
| 7/15/2039 | | 18,298.20 | 18,298.20 | 1,829.82 | | 20,128.02 | |
| 1/15/2040 | 609,940.00 | 18,298.20 | 628,238.20 | 1,829.82 | | 630,068.02 | 650,196.04 |
| 7/15/2040 | | 13,723.65 | 13,723.65 | 1,372.37 | | 15,096.02 | |
| 1/15/2041 | 609,940.00 | 13,723.65 | 623,663.65 | 1,372.37 | | 625,036.02 | 640,132.03 |
| 7/15/2041 | | 9,149.10 | 9,149.10 | 914.91 | | 10,064.01 | |
| 1/15/2042 | 609,940.00 | 9,149.10 | 619,089.10 | 914.91 | | 620,004.01 | 630,068.02 |
| 7/15/2042 | | 4,574.55 | 4,574.55 | 457.46 | | 5,032.01 | |
| 1/15/2043 | 609,940.00 | 4,574.55 | 614,514.55 | 457.46 | | 614,972.01 | 620,004.01 |
| 7/15/2043 | | | | | | | |
| | 12,198,813.00 | 1,937,069.17 | 14,135,882.17 | 193,706.92 | | 14,329,589.08 | 14,329,589.08 |

Notes:

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