

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Burlington
DW-05-09
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$7,797,482.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$307,524.00	\$91,403.82	\$398,927.82	\$5,848.11	43,723.48	\$448,499.41
15-Jan-08	0.00	74,899.58	74,899.58	5,617.47		80,517.05
15-Jul-08	327,301.00	74,899.58	402,200.58	5,617.47		407,818.05
15-Jan-09	0.00	71,626.57	71,626.57	5,371.99		76,998.56
15-Jul-09	333,913.00	71,626.57	405,539.57	5,371.99		410,911.56
15-Jan-10	0.00	68,287.44	68,287.44	5,121.56		73,409.00
15-Jul-10	340,659.00	68,287.44	408,946.44	5,121.56		414,068.00
15-Jan-11	0.00	64,880.85	64,880.85	4,866.06		69,746.91
15-Jul-11	347,541.00	64,880.85	412,421.85	4,866.06		417,287.91
15-Jan-12	0.00	61,405.44	61,405.44	4,605.41		66,010.85
15-Jul-12	354,562.00	61,405.44	415,967.44	4,605.41		420,572.85
15-Jan-13	0.00	57,859.82	57,859.82	4,339.49		62,199.31
15-Jul-13	361,725.00	57,859.82	419,584.82	4,339.49		423,924.31
15-Jan-14	0.00	54,242.57	54,242.57	4,068.19		58,310.76
15-Jul-14	369,032.00	54,242.57	423,274.57	4,068.19		427,342.76
15-Jan-15	0.00	50,552.25	50,552.25	3,791.42		54,343.67
15-Jul-15	376,488.00	50,552.25	427,040.25	3,791.42		430,831.67
15-Jan-16	0.00	46,787.37	46,787.37	3,509.05		50,296.42
15-Jul-16	384,093.00	46,787.37	430,880.37	3,509.05		434,389.42
15-Jan-17	0.00	42,946.44	42,946.44	3,220.98		46,167.42
15-Jul-17	391,853.00	42,946.44	434,799.44	3,220.98		438,020.42
15-Jan-18	0.00	39,027.91	39,027.91	2,927.09		41,955.00
15-Jul-18	399,769.00	39,027.91	438,796.91	2,927.09		441,724.00
15-Jan-19	0.00	35,030.22	35,030.22	2,627.27		37,657.49
15-Jul-19	407,845.00	35,030.22	442,875.22	2,627.27		445,502.49
15-Jan-20	0.00	30,951.77	30,951.77	2,321.38		33,273.15
15-Jul-20	416,084.00	30,951.77	447,035.77	2,321.38		449,357.15
15-Jan-21	0.00	26,790.93	26,790.93	2,009.32		28,800.25
15-Jul-21	424,490.00	26,790.93	451,280.93	2,009.32		453,290.25
15-Jan-22	0.00	22,546.03	22,546.03	1,690.95		24,236.98
15-Jul-22	433,066.00	22,546.03	455,612.03	1,690.95		457,302.98
15-Jan-23	0.00	18,215.37	18,215.37	1,366.15		19,581.52
15-Jul-23	441,815.00	18,215.37	460,030.37	1,366.15		461,396.52
15-Jan-24	0.00	13,797.22	13,797.22	1,034.79		14,832.01
15-Jul-24	450,740.00	13,797.22	464,537.22	1,034.79		465,572.01
15-Jan-25	0.00	9,289.82	9,289.82	696.74		9,986.56
15-Jul-25	459,846.00	9,289.82	469,135.82	696.74		469,832.56
15-Jan-26	0.00	4,691.36	4,691.36	351.85		5,043.21
15-Jul-26	469,136.00	4,691.36	473,827.36	351.85		474,179.21
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
	\$7,797,482.00	\$1,679,061.74	\$9,476,543.74	\$124,922.43	\$43,723.48	\$9,645,189.65

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13
Burlington
DW-05-09-A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$300,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.00075	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Dec-07						
15-Jul-08	\$11,895.00	\$3,450.00	\$15,345.00	\$225.00	1,920.00	\$17,490.00
15-Jan-09	0.00	2,881.05	2,881.05	216.08		3,097.13
15-Jul-09	12,590.00	2,881.05	15,471.05	216.08		15,687.13
15-Jan-10	0.00	2,755.15	2,755.15	206.64		2,961.79
15-Jul-10	12,844.00	2,755.15	15,599.15	206.64		15,805.79
15-Jan-11	0.00	2,626.71	2,626.71	197.00		2,823.71
15-Jul-11	13,104.00	2,626.71	15,730.71	197.00		15,927.71
15-Jan-12	0.00	2,495.67	2,495.67	187.18		2,682.85
15-Jul-12	13,368.00	2,495.67	15,863.67	187.18		16,050.85
15-Jan-13	0.00	2,361.99	2,361.99	177.15		2,539.14
15-Jul-13	13,638.00	2,361.99	15,999.99	177.15		16,177.14
15-Jan-14	0.00	2,225.61	2,225.61	166.92		2,392.53
15-Jul-14	13,914.00	2,225.61	16,139.61	166.92		16,306.53
15-Jan-15	0.00	2,086.47	2,086.47	156.49		2,242.96
15-Jul-15	14,195.00	2,086.47	16,281.47	156.49		16,437.96
15-Jan-16	0.00	1,944.52	1,944.52	145.84		2,090.36
15-Jul-16	14,482.00	1,944.52	16,426.52	145.84		16,572.36
15-Jan-17	0.00	1,799.70	1,799.70	134.98		1,934.68
15-Jul-17	14,774.00	1,799.70	16,573.70	134.98		16,708.68
15-Jan-18	0.00	1,651.96	1,651.96	123.90		1,775.86
15-Jul-18	15,073.00	1,651.96	16,724.96	123.90		16,848.86
15-Jan-19	0.00	1,501.23	1,501.23	112.59		1,613.82
15-Jul-19	15,377.00	1,501.23	16,878.23	112.59		16,990.82
15-Jan-20	0.00	1,347.46	1,347.46	101.06		1,448.52
15-Jul-20	15,688.00	1,347.46	17,035.46	101.06		17,136.52
15-Jan-21	0.00	1,190.58	1,190.58	89.29		1,279.87
15-Jul-21	16,005.00	1,190.58	17,195.58	89.29		17,284.87
15-Jan-22	0.00	1,030.53	1,030.53	77.29		1,107.82
15-Jul-22	16,328.00	1,030.53	17,358.53	77.29		17,435.82
15-Jan-23	0.00	867.25	867.25	65.04		932.29
15-Jul-23	16,658.00	867.25	17,525.25	65.04		17,590.29
15-Jan-24	0.00	700.67	700.67	52.55		753.22
15-Jul-24	16,995.00	700.67	17,695.67	52.55		17,748.22
15-Jan-25	0.00	530.72	530.72	39.80		570.52
15-Jul-25	17,338.00	530.72	17,868.72	39.80		17,908.52
15-Jan-26	0.00	357.34	357.34	26.80		384.14
15-Jul-26	17,688.00	357.34	18,045.34	26.80		18,072.14
15-Jan-27	0.00	180.46	180.46	13.53		193.99
15-Jul-27	18,046.00	180.46	18,226.46	13.53		18,239.99
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
	\$300,000.00	\$64,520.14	\$364,520.14	\$4,805.26	\$1,920.00	\$371,245.40

Massachusetts Clean Water Trust
Series 25
Burlington Loan Amortization
DW-22-03

Loan Amount Approved	14,090,350.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	3,522,588.00	Loan Term (in years)	20
		Loan Rate	0.00%
Amount to be Financed	10,567,762.00	Closing Date	11/21/2023
		First Interest Payment	7/15/2024
		First Principal Payment	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024				10,303.57		10,303.57	
1/15/2025	528,389.00		528,389.00	7,925.82		536,314.82	546,618.39
7/15/2025				7,529.53		7,529.53	
1/15/2026	528,389.00		528,389.00	7,529.53		535,918.53	543,448.06
7/15/2026				7,133.24		7,133.24	
1/15/2027	528,388.00		528,388.00	7,133.24		535,521.24	542,654.48
7/15/2027				6,736.95		6,736.95	
1/15/2028	528,388.00		528,388.00	6,736.95		535,124.95	541,861.89
7/15/2028				6,340.66		6,340.66	
1/15/2029	528,388.00		528,388.00	6,340.66		534,728.66	541,069.31
7/15/2029				5,944.37		5,944.37	
1/15/2030	528,388.00		528,388.00	5,944.37		534,332.37	540,276.73
7/15/2030				5,548.07		5,548.07	
1/15/2031	528,388.00		528,388.00	5,548.07		533,936.07	539,484.15
7/15/2031				5,151.78		5,151.78	
1/15/2032	528,388.00		528,388.00	5,151.78		533,539.78	538,691.57
7/15/2032				4,755.49		4,755.49	
1/15/2033	528,388.00		528,388.00	4,755.49		533,143.49	537,898.98
7/15/2033				4,359.20		4,359.20	
1/15/2034	528,388.00		528,388.00	4,359.20		532,747.20	537,106.40
7/15/2034				3,962.91		3,962.91	
1/15/2035	528,388.00		528,388.00	3,962.91		532,350.91	536,313.82
7/15/2035				3,566.62		3,566.62	
1/15/2036	528,388.00		528,388.00	3,566.62		531,954.62	535,521.24
7/15/2036				3,170.33		3,170.33	
1/15/2037	528,388.00		528,388.00	3,170.33		531,558.33	534,728.66
7/15/2037				2,774.04		2,774.04	
1/15/2038	528,388.00		528,388.00	2,774.04		531,162.04	533,936.07
7/15/2038				2,377.75		2,377.75	
1/15/2039	528,388.00		528,388.00	2,377.75		530,765.75	533,143.49
7/15/2039				1,981.46		1,981.46	
1/15/2040	528,388.00		528,388.00	1,981.46		530,369.46	532,350.91
7/15/2040				1,585.16		1,585.16	
1/15/2041	528,388.00		528,388.00	1,585.16		529,973.16	531,558.33
7/15/2041				1,188.87		1,188.87	
1/15/2042	528,388.00		528,388.00	1,188.87		529,576.87	530,765.75
7/15/2042				792.58		792.58	
1/15/2043	528,388.00		528,388.00	792.58		529,180.58	529,973.16
7/15/2043				396.29		396.29	
1/15/2044	528,388.00		528,388.00	396.29		528,784.29	529,180.58
7/15/2044							
	10,567,762.00		10,567,762.00	168,819.97		10,736,581.97	10,736,581.97

Notes:

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