Massachusetts Clean Water Trust
Series 18
Chatham Loan Amortization
CW-12-21

Initial Loan Amount	3,847,853.00	Loan Origination Fee ($5.50/1000)	21,163.19
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	3,847,853.00	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				3,014.15	21,163.19	24,177.34	
1/15/2016	189,664.00		189,664.00	2,885.89		192,549.89	216,727.23
7/15/2016				2,743.64		2,743.64	
1/15/2017	189,948.00		189,948.00	2,743.64		192,691.64	195,435.28
7/15/2017				2,601.18		2,601.18	
1/15/2018	190,233.00		190,233.00	2,601.18		192,834.18	195,435.36
7/15/2018				2,458.51		2,458.51	
1/15/2019	190,519.00		190,519.00	2,458.51		192,977.51	195,436.01
7/15/2019				2,315.62		2,315.62	
1/15/2020	190,805.00		190,805.00	2,315.62		193,120.62	195,436.23
7/15/2020				2,172.51		2,172.51	
1/15/2021	191,091.00		191,091.00	2,172.51		193,263.51	195,436.03
7/15/2021				2,029.19		2,029.19	
1/15/2022	191,378.00		191,378.00	2,029.19		193,407.19	195,436.39
7/15/2022				1,885.66		1,885.66	
1/15/2023	191,665.00		191,665.00	1,885.66		193,550.66	195,436.32
7/15/2023				1,741.91		1,741.91	
1/15/2024	191,953.00		191,953.00	1,741.91		193,694.91	195,436.83
7/15/2024				1,597.95		1,597.95	
1/15/2025	192,241.00		192,241.00	1,597.95		193,838.95	195,436.90
7/15/2025				1,453.77		1,453.77	
1/15/2026	192,530.00		192,530.00	1,453.77		193,983.77	195,437.53
7/15/2026				1,309.37		1,309.37	
1/15/2027	192,819.00		192,819.00	1,309.37		194,128.37	195,437.74
7/15/2027				1,164.76		1,164.76	
1/15/2028	193,108.00		193,108.00	1,164.76		194,272.76	195,437.51
7/15/2028				1,019.92		1,019.92	
1/15/2029	193,398.00		193,398.00	1,019.92		194,417.92	195,437.85
7/15/2029				874.88		874.88	
1/15/2030	193,689.00		193,689.00	874.88		194,563.88	195,438.75
7/15/2030				729.61		729.61	
1/15/2031	193,979.00		193,979.00	729.61		194,708.61	195,438.22
7/15/2031				584.12		584.12	
1/15/2032	194,270.00		194,270.00	584.12		194,854.12	195,438.25
7/15/2032				438.42		438.42	
1/15/2033	194,562.00		194,562.00	438.42		195,000.42	195,438.84
7/15/2033				292.50		292.50	
1/15/2034	194,854.00		194,854.00	292.50		195,146.50	195,439.00
7/15/2034				146.36		146.36	
1/15/2035	195,147.00		195,147.00	146.36		195,293.36	195,439.72
7/15/2035							
	3,847,853.00		3,847,853.00	61,019.81	21,163.19	3,930,036.00	3,930,036.00

Notes:

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
CHATHAM Reamortization
CW-09-16

Original Loan Amount	2,256,265.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	222,593.00	Loan Rate	0.00%
Outstanding Loan Obligation	2,033,672.00	Closing Date	5/14/2015
Remaining Balance	(65,900.01)	First Payment	7/15/2015
Net New Loan Obligation	1,967,771.99		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/14/2015							
7/15/2015				1,475.83		1,475.83	
1/15/2016	108,516.29		108,516.29	1,475.83		109,992.12	111,467.95
7/15/2016				1,394.44		1,394.44	
1/15/2017	108,617.42		108,617.42	1,394.44		110,011.87	111,406.31
7/15/2017				1,312.98		1,312.98	
1/15/2018	108,718.12		108,718.12	1,312.98		110,031.10	111,344.08
7/15/2018				1,231.44		1,231.44	
1/15/2019	108,817.36		108,817.36	1,231.44		110,048.80	111,280.24
7/15/2019				1,149.83		1,149.83	
1/15/2020	108,915.11		108,915.11	1,149.83		110,064.93	111,214.76
7/15/2020				1,068.14		1,068.14	
1/15/2021	109,012.32		109,012.32	1,068.14		110,080.46	111,148.60
7/15/2021				986.38		986.38	
1/15/2022	109,107.98		109,107.98	986.38		110,094.36	111,080.74
7/15/2022				904.55		904.55	
1/15/2023	109,201.04		109,201.04	904.55		110,105.59	111,010.14
7/15/2023				822.65		822.65	
1/15/2024	109,294.47		109,294.47	822.65		110,117.12	110,939.77
7/15/2024				740.68		740.68	
1/15/2025	109,385.24		109,385.24	740.68		110,125.92	110,866.60
7/15/2025				658.64		658.64	
1/15/2026	109,475.31		109,475.31	658.64		110,133.95	110,792.59
7/15/2026				576.53		576.53	
1/15/2027	109,563.64		109,563.64	576.53		110,140.18	110,716.71
7/15/2027				494.36		494.36	
1/15/2028	109,650.20		109,650.20	494.36		110,144.56	110,638.92
7/15/2028				412.12		412.12	
1/15/2029	109,735.94		109,735.94	412.12		110,148.07	110,560.19
7/15/2029				329.82		329.82	
1/15/2030	109,818.83		109,818.83	329.82		110,148.65	110,478.48
7/15/2030				247.46		247.46	
1/15/2031	109,900.83		109,900.83	247.46		110,148.29	110,395.74
7/15/2031				165.03		165.03	
1/15/2032	109,981.89		109,981.89	165.03		110,146.92	110,311.96
7/15/2032				82.54		82.54	
1/15/2033	110,059.98		110,059.98	82.54		110,142.52	110,225.07
7/15/2033							
	1,967,771.99		1,967,771.99	28,106.86		1,995,878.85	1,995,878.85

Massachusetts Water Pollution Abatement Trust
Series 17A
CHATHAM Loan Amortization
CW-09-16

Initial Loan Amount	2,256,265.00	Loan Origination Fee ($5.50/1000)	12,409.46
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	2,256,265.00	Loan Rate	0.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013				498.26	12,409.46	12,907.72	
1/15/2014	111,213.00		111,213.00	1,692.20		112,905.20	125,812.91
7/15/2014				1,608.79		1,608.79	
1/15/2015	111,380.00		111,380.00	1,608.79		112,988.79	114,597.58
7/15/2015				1,525.25		1,525.25	
1/15/2016	111,547.00		111,547.00	1,525.25		113,072.25	114,597.51
7/15/2016				1,441.59		1,441.59	
1/15/2017	111,714.00		111,714.00	1,441.59		113,155.59	114,597.19
7/15/2017				1,357.81		1,357.81	
1/15/2018	111,882.00		111,882.00	1,357.81		113,239.81	114,597.62
7/15/2018				1,273.90		1,273.90	
1/15/2019	112,050.00		112,050.00	1,273.90		113,323.90	114,597.79
7/15/2019				1,189.86		1,189.86	
1/15/2020	112,218.00		112,218.00	1,189.86		113,407.86	114,597.72
7/15/2020				1,105.70		1,105.70	
1/15/2021	112,387.00		112,387.00	1,105.70		113,492.70	114,598.39
7/15/2021				1,021.41		1,021.41	
1/15/2022	112,556.00		112,556.00	1,021.41		113,577.41	114,598.81
7/15/2022				936.99		936.99	
1/15/2023	112,724.00		112,724.00	936.99		113,660.99	114,597.98
7/15/2023				852.45		852.45	
1/15/2024	112,894.00		112,894.00	852.45		113,746.45	114,598.89
7/15/2024				767.78		767.78	
1/15/2025	113,063.00		113,063.00	767.78		113,830.78	114,598.55
7/15/2025				682.98		682.98	
1/15/2026	113,233.00		113,233.00	682.98		113,915.98	114,598.96
7/15/2026				598.05		598.05	
1/15/2027	113,403.00		113,403.00	598.05		114,001.05	114,599.11
7/15/2027				513.00		513.00	
1/15/2028	113,573.00		113,573.00	513.00		114,086.00	114,599.00
7/15/2028				427.82		427.82	
1/15/2029	113,744.00		113,744.00	427.82		114,171.82	114,599.64
7/15/2029				342.51		342.51	
1/15/2030	113,914.00		113,914.00	342.51		114,256.51	114,599.03
7/15/2030				257.08		257.08	
1/15/2031	114,085.00		114,085.00	257.08		114,342.08	114,599.16
7/15/2031				171.51		171.51	
1/15/2032	114,257.00		114,257.00	171.51		114,428.51	114,600.03
7/15/2032				85.82		85.82	
1/15/2033	114,428.00		114,428.00	85.82		114,513.82	114,599.64
7/15/2033							
	2,256,265.00		2,256,265.00	34,511.04	12,409.46	2,303,185.49	2,303,185.49

Massachusetts Water Pollution Abatement Trust
Series 16
Chatham Loan Amortization
CWS-09-16-A

Initial Loan Amount	7,518,952.00	Loan Origination Fee ($5.57/1000)	41,880.56
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	7,518,952.00	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		88,556.55	88,556.55	5,639.21	41,880.56	136,076.32	136,076.32
7/15/2013	304,149.00	75,189.52	379,338.52	5,639.21		384,977.73	
1/15/2014		72,148.03	72,148.03	5,411.10		77,559.13	462,536.87
7/15/2014	310,759.00	72,148.03	382,907.03	5,411.10		388,318.13	
1/15/2015		69,040.44	69,040.44	5,178.03		74,218.47	462,536.61
7/15/2015	317,513.00	69,040.44	386,553.44	5,178.03		391,731.47	
1/15/2016		65,865.31	65,865.31	4,939.90		70,805.21	462,536.68
7/15/2016	324,414.00	65,865.31	390,279.31	4,939.90		395,219.21	
1/15/2017		62,621.17	62,621.17	4,696.59		67,317.76	462,536.97
7/15/2017	331,465.00	62,621.17	394,086.17	4,696.59		398,782.76	
1/15/2018		59,306.52	59,306.52	4,447.99		63,754.51	462,537.27
7/15/2018	338,669.00	59,306.52	397,975.52	4,447.99		402,423.51	
1/15/2019		55,919.83	55,919.83	4,193.99		60,113.82	462,537.33
7/15/2019	346,029.00	55,919.83	401,948.83	4,193.99		406,142.82	
1/15/2020		52,459.54	52,459.54	3,934.47		56,394.01	462,536.82
7/15/2020	353,550.00	52,459.54	406,009.54	3,934.47		409,944.01	
1/15/2021		48,924.04	48,924.04	3,669.30		52,593.34	462,537.35
7/15/2021	361,234.00	48,924.04	410,158.04	3,669.30		413,827.34	
1/15/2022		45,311.70	45,311.70	3,398.38		48,710.08	462,537.42
7/15/2022	369,085.00	45,311.70	414,396.70	3,398.38		417,795.08	
1/15/2023		41,620.85	41,620.85	3,121.56		44,742.41	462,537.49
7/15/2023	377,106.00	41,620.85	418,726.85	3,121.56		421,848.41	
1/15/2024		37,849.79	37,849.79	2,838.73		40,688.52	462,536.94
7/15/2024	385,302.00	37,849.79	423,151.79	2,838.73		425,990.52	
1/15/2025		33,996.77	33,996.77	2,549.76		36,546.53	462,537.05
7/15/2025	393,676.00	33,996.77	427,672.77	2,549.76		430,222.53	
1/15/2026		30,060.01	30,060.01	2,254.50		32,314.51	462,537.04
7/15/2026	402,232.00	30,060.01	432,292.01	2,254.50		434,546.51	
1/15/2027		26,037.69	26,037.69	1,952.83		27,990.52	462,537.03
7/15/2027	410,974.00	26,037.69	437,011.69	1,952.83		438,964.52	
1/15/2028		21,927.95	21,927.95	1,644.60		23,572.55	462,537.06
7/15/2028	419,906.00	21,927.95	441,833.95	1,644.60		443,478.55	
1/15/2029		17,728.89	17,728.89	1,329.67		19,058.56	462,537.10
7/15/2029	429,032.00	17,728.89	446,760.89	1,329.67		448,090.56	
1/15/2030		13,438.57	13,438.57	1,007.89		14,446.46	462,537.02
7/15/2030	438,356.00	13,438.57	451,794.57	1,007.89		452,802.46	
1/15/2031		9,055.01	9,055.01	679.13		9,734.14	462,536.60
7/15/2031	447,883.00	9,055.01	456,938.01	679.13		457,617.14	
1/15/2032		4,576.18	4,576.18	343.21		4,919.39	462,536.53
7/15/2032	457,618.00	4,576.18	462,194.18	343.21		462,537.39	
1/15/2033							462,537.39
	7,518,952.00	1,699,522.65	9,218,474.65	126,461.67	41,880.56	9,386,816.88	9,386,816.88

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
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Chatham
CWS-09-16
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	1,435,011
Total Loan Amount	4,724,548

Schedule of Loan Repayments

Initial Loan Obligation: **$3,289,537.00**

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.00075	Loan Origination Fee	Total Due
08-Jul-10						
15-Jan-11	$0.00	$34,174.63	$34,174.63	$2,467.15	21,875.42	$58,517.20
15-Jul-11	135,114.00	32,895.37	168,009.37	2,467.15		170,476.52
15-Jan-12	0.00	31,544.23	31,544.23	2,365.82		33,910.05
15-Jul-12	137,844.00	31,544.23	169,388.23	2,365.82		171,754.05
15-Jan-13	0.00	30,165.79	30,165.79	2,262.43		32,428.22
15-Jul-13	140,629.00	30,165.79	170,794.79	2,262.43		173,057.22
15-Jan-14	0.00	28,759.50	28,759.50	2,156.96		30,916.46
15-Jul-14	143,470.00	28,759.50	172,229.50	2,156.96		174,386.46
15-Jan-15	0.00	27,324.80	27,324.80	2,049.36		29,374.16
15-Jul-15	146,368.00	27,324.80	173,692.80	2,049.36		175,742.16
15-Jan-16	0.00	25,861.12	25,861.12	1,939.58		27,800.70
15-Jul-16	149,325.00	25,861.12	175,186.12	1,939.58		177,125.70
15-Jan-17	0.00	24,367.87	24,367.87	1,827.59		26,195.46
15-Jul-17	152,342.00	24,367.87	176,709.87	1,827.59		178,537.46
15-Jan-18	0.00	22,844.45	22,844.45	1,713.33		24,557.78
15-Jul-18	155,419.00	22,844.45	178,263.45	1,713.33		179,976.78
15-Jan-19	0.00	21,290.26	21,290.26	1,596.77		22,887.03
15-Jul-19	158,559.00	21,290.26	179,849.26	1,596.77		181,446.03
15-Jan-20	0.00	19,704.67	19,704.67	1,477.85		21,182.52
15-Jul-20	161,762.00	19,704.67	181,466.67	1,477.85		182,944.52
15-Jan-21	0.00	18,087.05	18,087.05	1,356.53		19,443.58
15-Jul-21	165,030.00	18,087.05	183,117.05	1,356.53		184,473.58
15-Jan-22	0.00	16,436.75	16,436.75	1,232.76		17,669.51
15-Jul-22	168,364.00	16,436.75	184,800.75	1,232.76		186,033.51
15-Jan-23	0.00	14,753.11	14,753.11	1,106.48		15,859.59
15-Jul-23	171,765.00	14,753.11	186,518.11	1,106.48		187,624.59
15-Jan-24	0.00	13,035.46	13,035.46	977.66		14,013.12
15-Jul-24	175,236.00	13,035.46	188,271.46	977.66		189,249.12
15-Jan-25	0.00	11,283.10	11,283.10	846.23		12,129.33
15-Jul-25	178,776.00	11,283.10	190,059.10	846.23		190,905.33
15-Jan-26	0.00	9,495.34	9,495.34	712.15		10,207.49
15-Jul-26	182,387.00	9,495.34	191,882.34	712.15		192,594.49
15-Jan-27	0.00	7,671.47	7,671.47	575.36		8,246.83
15-Jul-27	186,072.00	7,671.47	193,743.47	575.36		194,318.83
15-Jan-28	0.00	5,810.75	5,810.75	435.81		6,246.56
15-Jul-28	189,831.00	5,810.75	195,641.75	435.81		196,077.56
15-Jan-29	0.00	3,912.44	3,912.44	293.43		4,205.87
15-Jul-29	193,666.00	3,912.44	197,578.44	293.43		197,871.87
15-Jan-30	0.00	1,975.78	1,975.78	148.18		2,123.96
15-Jul-30	197,578.00	1,975.78	199,553.78	148.18		199,701.96
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
	$3,289,537.00	$735,717.88	$4,025,254.88	$55,082.86	$21,875.42	$4,102,213.16

* 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.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Chatham 2nd
T5-97-1005-1
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 0.00%

Schedule of Loan Repayments

Initial Loan Obligation: $50,000.00

Date	Principal	Interest	Total	Admin. Fee 0.00000%	Loan Origination Fee	Total Due
	Schedule of Loan Repayments					
16-Nov-05						
15-Jul-06	$2,500.00	$0.00	$2,500.00	$0.00	0.00	$2,500.00
15-Jan-07	0.00	0.00	0.00	0.00		0.00
15-Jul-07	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-08	0.00	0.00	0.00	0.00		0.00
15-Jul-08	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-09	0.00	0.00	0.00	0.00		0.00
15-Jul-09	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-10	0.00	0.00	0.00	0.00		0.00
15-Jul-10	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-11	0.00	0.00	0.00	0.00		0.00
15-Jul-11	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	2,500.00	0.00	2,500.00	0.00		2,500.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	2,500.00	0.00	2,500.00	0.00		2,500.00
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
	$50,000.00	$0.00	$50,000.00	$0.00	$0.00	$50,000.00

SCHEDULE C

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

Chatham 2nd
T5-97-1005-1

Loan Interest Rate	0.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	$50,000.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.07500%	Origination Fee	Due
16-Nov-05						
15-Jul-06	$2,500.00	$0.00	$2,500.00	$37.50	0.00	$2,537.50
15-Jan-07	0.00	0.00	0.00	35.63		35.63
15-Jul-07	2,500.00	0.00	2,500.00	35.63		2,535.63
15-Jan-08	0.00	0.00	0.00	33.75		33.75
15-Jul-08	2,500.00	0.00	2,500.00	33.75		2,533.75
15-Jan-09	0.00	0.00	0.00	31.88		31.88
15-Jul-09	2,500.00	0.00	2,500.00	31.88		2,531.88
15-Jan-10	0.00	0.00	0.00	30.00		30.00
15-Jul-10	2,500.00	0.00	2,500.00	30.00		2,530.00
15-Jan-11	0.00	0.00	0.00	28.13		28.13
15-Jul-11	2,500.00	0.00	2,500.00	28.13		2,528.13
15-Jan-12	0.00	0.00	0.00	26.25		26.25
15-Jul-12	2,500.00	0.00	2,500.00	26.25		2,526.25
15-Jan-13	0.00	0.00	0.00	24.38		24.38
15-Jul-13	2,500.00	0.00	2,500.00	24.38		2,524.38
15-Jan-14	0.00	0.00	0.00	22.50		22.50
15-Jul-14	2,500.00	0.00	2,500.00	22.50		2,522.50
15-Jan-15	0.00	0.00	0.00	20.63		20.63
15-Jul-15	2,500.00	0.00	2,500.00	20.63		2,520.63
15-Jan-16	0.00	0.00	0.00	18.75		18.75
15-Jul-16	2,500.00	0.00	2,500.00	18.75		2,518.75
15-Jan-17	0.00	0.00	0.00	16.88		16.88
15-Jul-17	2,500.00	0.00	2,500.00	16.88		2,516.88
15-Jan-18	0.00	0.00	0.00	15.00		15.00
15-Jul-18	2,500.00	0.00	2,500.00	15.00		2,515.00
15-Jan-19	0.00	0.00	0.00	13.13		13.13
15-Jul-19	2,500.00	0.00	2,500.00	13.13		2,513.13
15-Jan-20	0.00	0.00	0.00	11.25		11.25
15-Jul-20	2,500.00	0.00	2,500.00	11.25		2,511.25
15-Jan-21	0.00	0.00	0.00	9.38		9.38
15-Jul-21	2,500.00	0.00	2,500.00	9.38		2,509.38
15-Jan-22	0.00	0.00	0.00	7.50		7.50
15-Jul-22	2,500.00	0.00	2,500.00	7.50		2,507.50
15-Jan-23	0.00	0.00	0.00	5.63		5.63
15-Jul-23	2,500.00	0.00	2,500.00	5.63		2,505.63
15-Jan-24	0.00	0.00	0.00	3.75		3.75
15-Jul-24	2,500.00	0.00	2,500.00	3.75		2,503.75
15-Jan-25	0.00	0.00	0.00	1.88		1.88
15-Jul-25	2,500.00	0.00	2,500.00	1.88		2,501.88
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
	$50,000.00	$0.00	$50,000.00	$750.10	$0.00	$50,750.10

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 7

SCHEDULE C

Chatham
97-1005

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	195,088.95

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
24-Jul-03									
2/1/2004	10,852.24	4,662.69	15,514.93	2,258.50	2,404.19	4,662.69	10,852.24	-	10,852.24
8/1/2004	-	4,483.62	4,483.62	2,132.86	2,350.76	4,483.62	-	-	-
2/1/2005	10,852.24	4,483.62	15,335.86	2,132.86	2,350.76	4,483.62	10,852.24	-	10,852.24
8/1/2005	-	4,293.71	4,293.71	2,007.23	2,286.48	4,293.71	-	-	-
2/1/2006	10,852.24	4,293.71	15,145.95	2,007.23	2,286.48	4,293.71	10,852.24	-	10,852.24
8/1/2006	-	4,076.67	4,076.67	1,881.60	2,195.07	4,076.67	-	-	-
2/1/2007	10,852.24	4,076.67	14,928.91	1,881.60	2,195.07	4,076.67	10,852.24	-	10,852.24
8/1/2007	-	3,859.62	3,859.62	1,755.96	2,103.66	3,859.62	-	-	-
2/1/2008	10,852.24	3,859.62	14,711.86	1,755.96	2,103.66	3,859.62	10,852.24	-	10,852.24
8/1/2008	-	3,642.58	3,642.58	1,630.33	2,012.25	3,642.58	-	-	-
2/1/2009	10,852.24	3,642.58	14,494.82	1,630.33	2,012.25	3,642.58	10,852.24	-	10,852.24
8/1/2009	-	3,357.70	3,357.70	1,504.69	1,853.01	3,357.70	-	-	-
2/1/2010	10,852.24	3,357.70	14,209.94	1,504.69	1,853.01	3,357.70	10,852.24	-	10,852.24
8/1/2010	-	3,072.83	3,072.83	1,379.06	1,693.77	3,072.83	-	-	-
2/1/2011	10,614.98	3,072.83	13,687.81	1,379.06	1,693.77	3,072.83	10,614.98	-	10,614.98
8/1/2011	-	2,807.46	2,807.46	1,256.17	1,551.29	2,807.46	-	-	-
2/1/2012	10,828.73	2,807.46	13,636.19	1,256.17	1,551.29	2,807.46	10,828.73	-	10,828.73
8/1/2012	-	2,523.20	2,523.20	1,130.81	1,392.39	2,523.20	-	-	-
2/1/2013	10,828.73	2,523.20	13,351.93	1,130.81	1,392.39	2,523.20	10,828.73	-	10,828.73
8/1/2013	-	2,238.95	2,238.95	1,005.45	1,233.50	2,238.95	-	-	-
2/1/2014	10,828.73	2,238.95	13,067.68	1,005.45	1,233.50	2,238.95	10,828.73	-	10,828.73
8/1/2014	-	1,954.70	1,954.70	880.09	1,074.61	1,954.70	-	-	-
2/1/2015	10,828.73	1,954.70	12,783.43	880.09	1,074.61	1,954.70	10,828.73	-	10,828.73
8/1/2015	-	1,670.44	1,670.44	754.73	915.71	1,670.44	-	-	-
2/1/2016	10,828.73	1,670.44	12,499.17	754.73	915.71	1,670.44	10,828.73	-	10,828.73
8/1/2016	-	1,386.19	1,386.19	629.37	756.82	1,386.19	-	-	-
2/1/2017	10,828.73	1,386.19	12,214.92	629.37	756.82	1,386.19	10,828.73	-	10,828.73
8/1/2017	-	1,101.93	1,101.93	504.00	597.93	1,101.93	-	-	-
2/1/2018	10,828.73	1,101.93	11,930.66	504.00	597.93	1,101.93	10,828.73	-	10,828.73
8/1/2018	-	817.68	817.68	378.64	439.04	817.68	-	-	-
2/1/2019	10,828.73	817.68	11,646.41	378.64	439.04	817.68	10,828.73	-	10,828.73
8/1/2019	-	546.96	546.96	253.28	293.68	546.96	-	-	-
2/1/2020	10,828.73	546.96	11,375.69	253.28	293.68	546.96	10,828.73	-	10,828.73
8/1/2020	-	276.24	276.24	127.92	148.32	276.24	-	-	-
2/1/2021	11,049.72	276.24	11,325.96	127.92	148.32	276.24	11,049.72	-	11,049.72
8/1/2021	-	-	-	-	-	-	-	-	-
2/1/2022	-	-	-	-	-	-	-	-	-
8/1/2022	-	-	-	-	-	-	-	-	-
	195,088.95	88,883.65	283,972.60	40,682.88	48,200.77	88,883.65	195,088.95	-	195,088.95

Replaced by Debt Schedule Dated September 4, 2020

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 21
Chatham Loan Amortization
DW-14-06

Loan Amount Approved	9,274,815.00	Loan Origination Fee ($5.00/1000)	46,374.08
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	9,274,815.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		63,377.90	63,377.90	4,753.34	46,374.08	114,505.32	114,505.32
7/15/2019	375,175.00	92,748.15	467,923.15	6,956.11		474,879.26	
1/15/2020		88,996.40	88,996.40	6,674.73		95,671.13	570,550.39
7/15/2020	383,329.00	88,996.40	472,325.40	6,674.73		479,000.13	
1/15/2021		85,163.11	85,163.11	6,387.23		91,550.34	570,550.47
7/15/2021	391,661.00	85,163.11	476,824.11	6,387.23		483,211.34	
1/15/2022		81,246.50	81,246.50	6,093.49		87,339.99	570,551.33
7/15/2022	400,173.00	81,246.50	481,419.50	6,093.49		487,512.99	
1/15/2023		77,244.77	77,244.77	5,793.36		83,038.13	570,551.12
7/15/2023	408,870.00	77,244.77	486,114.77	5,793.36		491,908.13	
1/15/2024		73,156.07	73,156.07	5,486.71		78,642.78	570,550.90
7/15/2024	417,756.00	73,156.07	490,912.07	5,486.71		496,398.78	
1/15/2025		68,978.51	68,978.51	5,173.39		74,151.90	570,550.67
7/15/2025	426,836.00	68,978.51	495,814.51	5,173.39		500,987.90	
1/15/2026		64,710.15	64,710.15	4,853.26		69,563.41	570,551.31
7/15/2026	436,112.00	64,710.15	500,822.15	4,853.26		505,675.41	
1/15/2027		60,349.03	60,349.03	4,526.18		64,875.21	570,550.62
7/15/2027	445,591.00	60,349.03	505,940.03	4,526.18		510,466.21	
1/15/2028		55,893.12	55,893.12	4,191.98		60,085.10	570,551.31
7/15/2028	455,275.00	55,893.12	511,168.12	4,191.98		515,360.10	
1/15/2029		51,340.37	51,340.37	3,850.53		55,190.90	570,551.00
7/15/2029	465,170.00	51,340.37	516,510.37	3,850.53		520,360.90	
1/15/2030		46,688.67	46,688.67	3,501.65		50,190.32	570,551.22
7/15/2030	475,280.00	46,688.67	521,968.67	3,501.65		525,470.32	
1/15/2031		41,935.87	41,935.87	3,145.19		45,081.06	570,551.38
7/15/2031	485,609.00	41,935.87	527,544.87	3,145.19		530,690.06	
1/15/2032		37,079.78	37,079.78	2,780.98		39,860.76	570,550.82
7/15/2032	496,163.00	37,079.78	533,242.78	2,780.98		536,023.76	
1/15/2033		32,118.15	32,118.15	2,408.86		34,527.01	570,550.77
7/15/2033	506,947.00	32,118.15	539,065.15	2,408.86		541,474.01	
1/15/2034		27,048.68	27,048.68	2,028.65		29,077.33	570,551.34
7/15/2034	517,964.00	27,048.68	545,012.68	2,028.65		547,041.33	
1/15/2035		21,869.04	21,869.04	1,640.18		23,509.22	570,550.55
7/15/2035	529,222.00	21,869.04	551,091.04	1,640.18		552,731.22	
1/15/2036		16,576.82	16,576.82	1,243.26		17,820.08	570,551.30
7/15/2036	540,724.00	16,576.82	557,300.82	1,243.26		558,544.08	
1/15/2037		11,169.58	11,169.58	837.72		12,007.30	570,551.38
7/15/2037	552,475.00	11,169.58	563,644.58	837.72		564,482.30	
1/15/2038		5,644.83	5,644.83	423.36		6,068.19	570,550.49
7/15/2038	564,483.00	5,644.83	570,127.83	423.36		570,551.19	
1/15/2039							570,551.19
	9,274,815.00	2,050,544.95	11,325,359.95	153,790.87	46,374.08	11,525,524.90	11,525,524.90

Massachusetts Clean Water Trust
Series 19
CHATHAM Reamortization
CW-13-10

Original Loan Amount	3,336,119.00	Loan Origination Fee ($5.5/1000)	0.00
Principal Forgivenesss	-	Loan Term (in years)	17
Principal Paid Down	494,060.00	Loan Rate	0.00%
Outstanding Loan Obligation	2,842,059.00	Closing Date	4/11/2019
Remaining Balance	(455,050.03)	First Payment	7/15/2019
Net New Loan Obligation	2,387,008.97		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
4/11/2019							
7/15/2019				1,953.32		1,953.32	
1/15/2020	138,733.36		138,733.36	1,790.26		140,523.61	142,476.93
7/15/2020				1,686.21		1,686.21	
1/15/2021	138,941.66		138,941.66	1,686.21		140,627.86	142,314.07
7/15/2021				1,582.00		1,582.00	
1/15/2022	139,150.90		139,150.90	1,582.00		140,732.90	142,314.90
7/15/2022				1,477.64		1,477.64	
1/15/2023	139,359.07		139,359.07	1,477.64		140,836.71	142,314.35
7/15/2023				1,373.12		1,373.12	
1/15/2024	139,568.19		139,568.19	1,373.12		140,941.31	142,314.43
7/15/2024				1,268.44		1,268.44	
1/15/2025	139,778.25		139,778.25	1,268.44		141,046.70	142,315.14
7/15/2025				1,163.61		1,163.61	
1/15/2026	139,988.25		139,988.25	1,163.61		141,151.86	142,315.47
7/15/2026				1,058.62		1,058.62	
1/15/2027	140,198.19		140,198.19	1,058.62		141,256.81	142,315.43
7/15/2027				953.47		953.47	
1/15/2028	140,408.07		140,408.07	953.47		141,361.54	142,315.01
7/15/2028				848.16		848.16	
1/15/2029	140,618.89		140,618.89	848.16		141,467.06	142,315.22
7/15/2029				742.70		742.70	
1/15/2030	140,830.65		140,830.65	742.70		141,573.35	142,316.05
7/15/2030				637.08		637.08	
1/15/2031	141,041.35		141,041.35	637.08		141,678.43	142,315.50
7/15/2031				531.29		531.29	
1/15/2032	141,253.99		141,253.99	531.29		141,785.28	142,316.58
7/15/2032				425.35		425.35	
1/15/2033	141,465.57		141,465.57	425.35		141,890.92	142,316.27
7/15/2033				319.25		319.25	
1/15/2034	141,678.08		141,678.08	319.25		141,997.34	142,316.59
7/15/2034				213.00		213.00	
1/15/2035	141,890.54		141,890.54	213.00		142,103.54	142,316.53
7/15/2035				106.58		106.58	
1/15/2036	142,103.94		142,103.94	106.58		142,210.51	142,317.09
7/15/2036							
	2,387,008.97		2,387,008.97	32,516.59		2,419,525.56	2,419,525.56

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 19
Chatham Loan Amortization
CW-13-10

Initial Loan Amount	3,336,119.00	Loan Origination Fee ($5.50/1000)	18,348.66
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	3,336,119.00	Loan Rate	0.00%
		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				2,140.68	18,348.66	20,489.34	
1/15/2017	164,439.00		164,439.00	2,502.09		166,942.09	187,431.43
7/15/2017				2,378.76		2,378.76	
1/15/2018	164,687.00		164,687.00	2,378.76		167,065.76	169,444.52
7/15/2018				2,255.24		2,255.24	
1/15/2019	164,934.00		164,934.00	2,255.24		167,189.24	169,444.49
7/15/2019				2,131.54		2,131.54	
1/15/2020	165,181.00		165,181.00	2,131.54		167,312.54	169,444.09
7/15/2020				2,007.66		2,007.66	
1/15/2021	165,429.00		165,429.00	2,007.66		167,436.66	169,444.32
7/15/2021				1,883.59		1,883.59	
1/15/2022	165,678.00		165,678.00	1,883.59		167,561.59	169,445.17
7/15/2022				1,759.33		1,759.33	
1/15/2023	165,926.00		165,926.00	1,759.33		167,685.33	169,444.66
7/15/2023				1,634.88		1,634.88	
1/15/2024	166,175.00		166,175.00	1,634.88		167,809.88	169,444.77
7/15/2024				1,510.25		1,510.25	
1/15/2025	166,425.00		166,425.00	1,510.25		167,935.25	169,445.51
7/15/2025				1,385.43		1,385.43	
1/15/2026	166,675.00		166,675.00	1,385.43		168,060.43	169,445.87
7/15/2026				1,260.43		1,260.43	
1/15/2027	166,925.00		166,925.00	1,260.43		168,185.43	169,445.86
7/15/2027				1,135.23		1,135.23	
1/15/2028	167,175.00		167,175.00	1,135.23		168,310.23	169,445.47
7/15/2028				1,009.85		1,009.85	
1/15/2029	167,426.00		167,426.00	1,009.85		168,435.85	169,445.71
7/15/2029				884.28		884.28	
1/15/2030	167,678.00		167,678.00	884.28		168,562.28	169,446.57
7/15/2030				758.52		758.52	
1/15/2031	167,929.00		167,929.00	758.52		168,687.52	169,446.05
7/15/2031				632.58		632.58	
1/15/2032	168,182.00		168,182.00	632.58		168,814.58	169,447.16
7/15/2032				506.44		506.44	
1/15/2033	168,434.00		168,434.00	506.44		168,940.44	169,446.88
7/15/2033				380.12		380.12	
1/15/2034	168,687.00		168,687.00	380.12		169,067.12	169,447.23
7/15/2034				253.60		253.60	
1/15/2035	168,940.00		168,940.00	253.60		169,193.60	169,447.20
7/15/2035				126.90		126.90	
1/15/2036	169,194.00		169,194.00	126.90		169,320.90	169,447.79
7/15/2036							
	3,336,119.00		3,336,119.00	52,432.05	18,348.66	3,406,899.71	3,406,899.71

Replaced by Debt Schedule Dated October 17, 2021

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Chatham Loan Amortization
CW-13-10-A

Loan Amount Approved	12,608,416.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	12,608,416.00	-	Loan Rate	0.00%
			Closing Date	10/24/2019
			First Interest Payment	1/15/2020
			First Principal Payment	7/15/2020

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/24/2019							
1/15/2020				4,255.34		4,255.34	4,255.34
7/15/2020	621,478.00		621,478.00	9,456.31		630,934.31	
1/15/2021				8,990.20		8,990.20	639,924.52
7/15/2021	622,411.00		622,411.00	8,990.20		631,401.20	
1/15/2022				8,523.40		8,523.40	639,924.60
7/15/2022	623,345.00		623,345.00	8,523.40		631,868.40	
1/15/2023				8,055.89		8,055.89	639,924.28
7/15/2023	624,281.00		624,281.00	8,055.89		632,336.89	
1/15/2024				7,587.68		7,587.68	639,924.56
7/15/2024	625,218.00		625,218.00	7,587.68		632,805.68	
1/15/2025				7,118.76		7,118.76	639,924.44
7/15/2025	626,156.00		626,156.00	7,118.76		633,274.76	
1/15/2026				6,649.15		6,649.15	639,923.91
7/15/2026	627,096.00		627,096.00	6,649.15		633,745.15	
1/15/2027				6,178.82		6,178.82	639,923.97
7/15/2027	628,038.00		628,038.00	6,178.82		634,216.82	
1/15/2028				5,707.79		5,707.79	639,924.62
7/15/2028	628,980.00		628,980.00	5,707.79		634,687.79	
1/15/2029				5,236.06		5,236.06	639,923.85
7/15/2029	629,925.00		629,925.00	5,236.06		635,161.06	
1/15/2030				4,763.62		4,763.62	639,924.68
7/15/2030	630,870.00		630,870.00	4,763.62		635,633.62	
1/15/2031				4,290.46		4,290.46	639,924.08
7/15/2031	631,817.00		631,817.00	4,290.46		636,107.46	
1/15/2032				3,816.60		3,816.60	639,924.06
7/15/2032	632,766.00		632,766.00	3,816.60		636,582.60	
1/15/2033				3,342.03		3,342.03	639,924.63
7/15/2033	633,715.00		633,715.00	3,342.03		637,057.03	
1/15/2034				2,866.74		2,866.74	639,923.77
7/15/2034	634,667.00		634,667.00	2,866.74		637,533.74	
1/15/2035				2,390.74		2,390.74	639,924.48
7/15/2035	635,619.00		635,619.00	2,390.74		638,009.74	
1/15/2036				1,914.03		1,914.03	639,923.77
7/15/2036	636,574.00		636,574.00	1,914.03		638,488.03	
1/15/2037				1,436.60		1,436.60	639,924.62
7/15/2037	637,529.00		637,529.00	1,436.60		638,965.60	
1/15/2038				958.45		958.45	639,924.04
7/15/2038	638,486.00		638,486.00	958.45		639,444.45	
1/15/2039				479.58		479.58	639,924.03
7/15/2039	639,445.00		639,445.00	479.58		639,924.58	
1/15/2040							639,924.58
	12,608,416.00		12,608,416.00	194,324.82		12,802,740.82	12,802,740.82

Massachusetts Water Clean Water Trust
Series 21 Swap
CHATHAM Reamortization
DW-14-06

Original Loan Amount	9,274,815.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	758,504.00	Loan Rate	2.00%
Outstanding Loan Obligation	8,516,311.00	Closing Date	9/11/2020
Remaining Balance	(853,047.00)	First Payment	1/15/2021
Net New Loan Obligation	7,663,264.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/11/2020							
1/15/2021		79,286.56	79,286.56	5,946.49		85,233.06	
7/15/2021	352,429.81	76,632.64	429,062.45	5,747.45		434,809.90	
1/15/2022		73,108.34	73,108.34	5,483.13		78,591.47	513,401.37
7/15/2022	360,089.18	73,108.34	433,197.52	5,483.13		438,680.64	
1/15/2023		69,507.45	69,507.45	5,213.06		74,720.51	513,401.15
7/15/2023	367,915.01	69,507.45	437,422.46	5,213.06		442,635.52	
1/15/2024		65,828.30	65,828.30	4,937.12		70,765.42	513,400.94
7/15/2024	375,910.91	65,828.30	441,739.21	4,937.12		446,676.33	
1/15/2025		62,069.19	62,069.19	4,655.19		66,724.38	513,400.71
7/15/2025	384,081.46	62,069.19	446,150.65	4,655.19		450,805.84	
1/15/2026		58,228.38	58,228.38	4,367.13		62,595.50	513,401.35
7/15/2026	392,428.25	58,228.38	450,656.63	4,367.13		455,023.76	
1/15/2027		54,304.09	54,304.09	4,072.81		58,376.90	513,400.66
7/15/2027	400,957.84	54,304.09	455,261.94	4,072.81		459,334.74	
1/15/2028		50,294.52	50,294.52	3,772.09		54,066.60	513,401.35
7/15/2028	409,671.80	50,294.52	459,966.32	3,772.09		463,738.41	
1/15/2029		46,197.80	46,197.80	3,464.83		49,662.63	513,401.04
7/15/2029	418,575.68	46,197.80	464,773.48	3,464.83		468,238.31	
1/15/2030		42,012.04	42,012.04	3,150.90		45,162.94	513,401.26
7/15/2030	427,673.02	42,012.04	469,685.06	3,150.90		472,835.96	
1/15/2031		37,735.31	37,735.31	2,830.15		40,565.46	513,401.42
7/15/2031	436,967.34	37,735.31	474,702.65	2,830.15		477,532.80	
1/15/2032		33,365.64	33,365.64	2,502.42		35,868.06	513,400.86
7/15/2032	446,464.18	33,365.64	479,829.82	2,502.42		482,332.24	
1/15/2033		28,901.00	28,901.00	2,167.57		31,068.57	513,400.81
7/15/2033	456,168.05	28,901.00	485,069.04	2,167.57		487,236.62	
1/15/2034		24,339.31	24,339.31	1,825.45		26,164.76	513,401.38
7/15/2034	466,081.44	24,339.31	490,420.75	1,825.45		492,246.20	
1/15/2035		19,678.50	19,678.50	1,475.89		21,154.39	513,400.59
7/15/2035	476,211.84	19,678.50	495,890.34	1,475.89		497,366.23	
1/15/2036		14,916.38	14,916.38	1,118.73		16,035.11	513,401.34
7/15/2036	486,561.73	14,916.38	501,478.12	1,118.73		502,596.85	
1/15/2037		10,050.76	10,050.76	753.81		10,804.57	513,401.42
7/15/2037	497,135.59	10,050.76	507,186.36	753.81		507,940.16	
1/15/2038		5,079.41	5,079.41	380.96		5,460.36	513,400.53
7/15/2038	507,940.87	5,079.41	513,020.27	380.96		513,401.23	
1/15/2039							513,401.23
	7,663,264.00	1,547,152.04	9,210,416.04	116,036.40		9,326,452.44	9,241,219.39

Massachusetts Water Clean Water Trust
Series 22 Swap
CHATHAM Reamortization
CW-13-10-A

Original Loan Amount	12,608,416.00	Loan Origination Fee ($5.0/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	1,243,889.00	Loan Rate	0.00%
Outstanding Loan Obligation	11,364,527.00	Closing Date	10/22/2021
Remaining Balance	(674,869.00)	First Payment	1/15/2022
Net New Loan Obligation	10,689,658.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/22/2021							
1/15/2022				8,290.00		8,290.00	
7/15/2022	586,328.40		586,328.40	8,017.24		594,345.64	
1/15/2023				7,577.50		7,577.50	601,923.14
7/15/2023	587,208.83		587,208.83	7,577.50		594,786.33	
1/15/2024				7,137.09		7,137.09	601,923.42
7/15/2024	588,090.18		588,090.18	7,137.09		595,227.27	
1/15/2025				6,696.02		6,696.02	601,923.29
7/15/2025	588,972.45		588,972.45	6,696.02		595,668.47	
1/15/2026				6,254.29		6,254.29	601,922.76
7/15/2026	589,856.63		589,856.63	6,254.29		596,110.92	
1/15/2027				5,811.90		5,811.90	601,922.82
7/15/2027	590,742.73		590,742.73	5,811.90		596,554.63	
1/15/2028				5,368.84		5,368.84	601,923.47
7/15/2028	591,628.74		591,628.74	5,368.84		596,997.59	
1/15/2029				4,925.12		4,925.12	601,922.71
7/15/2029	592,517.67		592,517.67	4,925.12		597,442.80	
1/15/2030				4,480.73		4,480.73	601,923.53
7/15/2030	593,406.52		593,406.52	4,480.73		597,887.26	
1/15/2031				4,035.68		4,035.68	601,922.93
7/15/2031	594,297.28		594,297.28	4,035.68		598,332.96	
1/15/2032				3,589.96		3,589.96	601,922.92
7/15/2032	595,189.96		595,189.96	3,589.96		598,779.92	
1/15/2033				3,143.56		3,143.56	601,923.48
7/15/2033	596,082.56		596,082.56	3,143.56		599,226.12	
1/15/2034				2,696.50		2,696.50	601,922.62
7/15/2034	596,978.06		596,978.06	2,696.50		599,674.57	
1/15/2035				2,248.77		2,248.77	601,923.34
7/15/2035	597,873.49		597,873.49	2,248.77		600,122.26	
1/15/2036				1,800.36		1,800.36	601,922.62
7/15/2036	598,771.83		598,771.83	1,800.36		600,572.19	
1/15/2037				1,351.28		1,351.28	601,923.48
7/15/2037	599,670.08		599,670.08	1,351.28		601,021.37	
1/15/2038				901.53		901.53	601,922.90
7/15/2038	600,570.25		600,570.25	901.53		601,471.78	
1/15/2039				451.10		451.10	601,922.89
7/15/2039	601,472.33		601,472.33	451.10		601,923.44	
1/15/2040							601,923.44
	10,689,658.00		10,689,658.00	153,247.77		10,842,905.77	10,834,615.76

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.

Massachusetts Clean Water Trust
Series 24
CHATHAM Loan Amortization
CW-18-24

Loan Amount Approved	7,843,973.00
Loan Forgiveness	-
Cape Cod Fund Subsidy*	2,043,715.00
Amount to be Financed	5,800,258.00

Loan Origination Fee ($0.00/1000)	0.00
Loan Term (in years)	20
Loan Rate	0.00%
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				5,099.39		5,099.39	
1/15/2024	285,899.00		285,899.00	4,350.19		290,249.19	295,348.59
7/15/2024				4,135.77		4,135.77	
1/15/2025	286,328.00		286,328.00	4,135.77		290,463.77	294,599.54
7/15/2025				3,921.02		3,921.02	
1/15/2026	286,758.00		286,758.00	3,921.02		290,679.02	294,600.05
7/15/2026				3,705.95		3,705.95	
1/15/2027	287,188.00		287,188.00	3,705.95		290,893.95	294,599.91
7/15/2027				3,490.56		3,490.56	
1/15/2028	287,619.00		287,619.00	3,490.56		291,109.56	294,600.13
7/15/2028				3,274.85		3,274.85	
1/15/2029	288,051.00		288,051.00	3,274.85		291,325.85	294,600.70
7/15/2029				3,058.81		3,058.81	
1/15/2030	288,484.00		288,484.00	3,058.81		291,542.81	294,601.62
7/15/2030				2,842.45		2,842.45	
1/15/2031	288,917.00		288,917.00	2,842.45		291,759.45	294,601.90
7/15/2031				2,625.76		2,625.76	
1/15/2032	289,350.00		289,350.00	2,625.76		291,975.76	294,601.52
7/15/2032				2,408.75		2,408.75	
1/15/2033	289,785.00		289,785.00	2,408.75		292,193.75	294,602.50
7/15/2033				2,191.41		2,191.41	
1/15/2034	290,220.00		290,220.00	2,191.41		292,411.41	294,602.82
7/15/2034				1,973.74		1,973.74	
1/15/2035	290,655.00		290,655.00	1,973.74		292,628.74	294,602.49
7/15/2035				1,755.75		1,755.75	
1/15/2036	291,092.00		291,092.00	1,755.75		292,847.75	294,603.51
7/15/2036				1,537.43		1,537.43	
1/15/2037	291,529.00		291,529.00	1,537.43		293,066.43	294,603.87
7/15/2037				1,318.79		1,318.79	
1/15/2038	291,966.00		291,966.00	1,318.79		293,284.79	294,603.57
7/15/2038				1,099.81		1,099.81	
1/15/2039	292,404.00		292,404.00	1,099.81		293,503.81	294,603.63
7/15/2039				880.51		880.51	
1/15/2040	292,843.00		292,843.00	880.51		293,723.51	294,604.02
7/15/2040				660.88		660.88	
1/15/2041	293,283.00		293,283.00	660.88		293,943.88	294,604.76
7/15/2041				440.92		440.92	
1/15/2042	293,723.00		293,723.00	440.92		294,163.92	294,604.83
7/15/2042				220.62		220.62	
1/15/2043	294,164.00		294,164.00	220.62		294,384.62	294,605.25
7/15/2043							
	5,800,258.00		5,800,258.00	92,537.18		5,892,795.18	5,892,795.18

Notes:

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

Massachusetts Clean Water Trust
Series 25
Chatham Loan Amortization
CW-19-47

Loan Amount Approved	11,483,337.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	20
Cape Cod Fund Subsidy*	331,246.00	Loan Rate	0.00%
Amount to be Financed	11,152,091.00	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				10,873.29		10,873.29	
1/15/2025	549,694.00		549,694.00	8,364.07		558,058.07	568,931.36
7/15/2025				7,951.80		7,951.80	
1/15/2026	550,520.00		550,520.00	7,951.80		558,471.80	566,423.60
7/15/2026				7,538.91		7,538.91	
1/15/2027	551,346.00		551,346.00	7,538.91		558,884.91	566,423.82
7/15/2027				7,125.40		7,125.40	
1/15/2028	552,174.00		552,174.00	7,125.40		559,299.40	566,424.80
7/15/2028				6,711.27		6,711.27	
1/15/2029	553,002.00		553,002.00	6,711.27		559,713.27	566,424.54
7/15/2029				6,296.52		6,296.52	
1/15/2030	553,833.00		553,833.00	6,296.52		560,129.52	566,426.03
7/15/2030				5,881.14		5,881.14	
1/15/2031	554,664.00		554,664.00	5,881.14		560,545.14	566,426.28
7/15/2031				5,465.14		5,465.14	
1/15/2032	555,497.00		555,497.00	5,465.14		560,962.14	566,427.29
7/15/2032				5,048.52		5,048.52	
1/15/2033	556,330.00		556,330.00	5,048.52		561,378.52	566,427.04
7/15/2033				4,631.27		4,631.27	
1/15/2034	557,166.00		557,166.00	4,631.27		561,797.27	566,428.55
7/15/2034				4,213.40		4,213.40	
1/15/2035	558,002.00		558,002.00	4,213.40		562,215.40	566,428.80
7/15/2035				3,794.90		3,794.90	
1/15/2036	558,840.00		558,840.00	3,794.90		562,634.90	566,429.79
7/15/2036				3,375.77		3,375.77	
1/15/2037	559,678.00		559,678.00	3,375.77		563,053.77	566,429.53
7/15/2037				2,956.01		2,956.01	
1/15/2038	560,519.00		560,519.00	2,956.01		563,475.01	566,431.02
7/15/2038				2,535.62		2,535.62	
1/15/2039	561,360.00		561,360.00	2,535.62		563,895.62	566,431.24
7/15/2039				2,114.60		2,114.60	
1/15/2040	562,203.00		562,203.00	2,114.60		564,317.60	566,432.20
7/15/2040				1,692.95		1,692.95	
1/15/2041	563,047.00		563,047.00	1,692.95		564,739.95	566,432.89
7/15/2041				1,270.66		1,270.66	
1/15/2042	563,892.00		563,892.00	1,270.66		565,162.66	566,433.32
7/15/2042				847.74		847.74	
1/15/2043	564,738.00		564,738.00	847.74		565,585.74	566,433.49
7/15/2043				424.19		424.19	
1/15/2044	565,586.00		565,586.00	424.19		566,010.19	566,434.38
7/15/2044							
	11,152,091.00		11,152,091.00	178,988.96		11,331,079.96	11,331,079.96

Notes:

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

Massachusetts Clean Water Trust
Series 25
Chatham Loan Amortization
CW-19-47-A

Loan Amount Approved	1,952,547.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	20
		Loan Rate	0.00%
Amount to be Financed	1,952,547.00	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				1,903.73		1,903.73	
1/15/2025	96,242.00		96,242.00	1,464.41		97,706.41	99,610.14
7/15/2025				1,392.23		1,392.23	
1/15/2026	96,387.00		96,387.00	1,392.23		97,779.23	99,171.46
7/15/2026				1,319.94		1,319.94	
1/15/2027	96,532.00		96,532.00	1,319.94		97,851.94	99,171.88
7/15/2027				1,247.54		1,247.54	
1/15/2028	96,676.00		96,676.00	1,247.54		97,923.54	99,171.08
7/15/2028				1,175.03		1,175.03	
1/15/2029	96,822.00		96,822.00	1,175.03		97,997.03	99,172.07
7/15/2029				1,102.42		1,102.42	
1/15/2030	96,967.00		96,967.00	1,102.42		98,069.42	99,171.83
7/15/2030				1,029.69		1,029.69	
1/15/2031	97,113.00		97,113.00	1,029.69		98,142.69	99,172.38
7/15/2031				956.86		956.86	
1/15/2032	97,258.00		97,258.00	956.86		98,214.86	99,171.71
7/15/2032				883.91		883.91	
1/15/2033	97,404.00		97,404.00	883.91		98,287.91	99,171.83
7/15/2033				810.86		810.86	
1/15/2034	97,551.00		97,551.00	810.86		98,361.86	99,172.72
7/15/2034				737.70		737.70	
1/15/2035	97,697.00		97,697.00	737.70		98,434.70	99,172.39
7/15/2035				664.42		664.42	
1/15/2036	97,844.00		97,844.00	664.42		98,508.42	99,172.85
7/15/2036				591.04		591.04	
1/15/2037	97,990.00		97,990.00	591.04		98,581.04	99,172.08
7/15/2037				517.55		517.55	
1/15/2038	98,138.00		98,138.00	517.55		98,655.55	99,173.10
7/15/2038				443.94		443.94	
1/15/2039	98,285.00		98,285.00	443.94		98,728.94	99,172.89
7/15/2039				370.23		370.23	
1/15/2040	98,432.00		98,432.00	370.23		98,802.23	99,172.46
7/15/2040				296.41		296.41	
1/15/2041	98,580.00		98,580.00	296.41		98,876.41	99,172.81
7/15/2041				222.47		222.47	
1/15/2042	98,728.00		98,728.00	222.47		98,950.47	99,172.94
7/15/2042				148.43		148.43	
1/15/2043	98,876.00		98,876.00	148.43		99,024.43	99,172.85
7/15/2043				74.27		74.27	
1/15/2044	99,025.00		99,025.00	74.27		99,099.27	99,173.54
7/15/2044							
	1,952,547.00		1,952,547.00	31,338.00		1,983,885.00	1,983,885.00