

Net Borrower Savings due to 2006 Refunding: 117,685.27

G.E. 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: 4,518,373.00

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	98,902.23	98,902.23	31,536.60	5,650.08	37,186.68	0.00	61,715.55	61,715.55
01-Aug-07	215,677.00	95,174.70	310,851.70	31,536.60	21,552.16	53,088.75	215,677.00	42,085.95	257,762.95
01-Feb-08	0.00	93,017.93	93,017.93	30,031.25	5,081.44	35,112.69	0.00	57,905.25	57,905.25
01-Aug-08	217,313.00	93,017.93	310,330.93	30,031.25	21,552.16	51,583.40	217,313.00	41,434.53	258,747.53
01-Feb-09	0.00	90,518.83	90,518.83	28,514.48	5,081.44	33,595.92	0.00	56,922.91	56,922.91
01-Aug-09	219,731.00	90,518.83	310,249.83	28,514.48	21,552.16	50,066.64	219,731.00	40,452.20	260,183.20
01-Feb-10	0.00	87,552.46	87,552.46	26,980.84	5,081.44	32,062.28	0.00	55,490.18	55,490.18
01-Aug-10	222,956.00	87,552.46	310,508.46	26,980.84	21,552.16	48,533.00	222,956.00	39,019.47	261,975.47
01-Feb-11	0.00	84,208.12	84,208.12	25,424.69	5,081.44	30,506.13	0.00	53,702.00	53,702.00
01-Aug-11	226,995.00	84,208.12	311,203.12	25,424.69	21,552.16	46,976.84	226,995.00	37,231.28	264,226.28
01-Feb-12	0.00	80,377.58	80,377.58	23,840.35	5,081.44	28,921.79	0.00	51,455.80	51,455.80
01-Aug-12	234,053.00	80,377.58	314,430.58	23,840.35	21,552.16	45,392.50	234,053.00	34,985.08	269,038.08
01-Feb-13	0.00	73,941.12	73,941.12	22,206.74	5,081.44	27,288.18	0.00	46,652.94	46,652.94
01-Aug-13	241,648.00	73,941.12	315,589.12	22,206.74	21,552.16	43,758.90	241,648.00	30,182.23	271,830.23
01-Feb-14	0.00	69,470.63	69,470.63	20,520.13	5,081.44	25,601.57	0.00	43,869.07	43,869.07
01-Aug-14	250,000.00	69,470.63	319,470.63	20,520.13	21,552.16	42,072.28	250,000.00	27,398.35	277,398.35
01-Feb-15	0.00	64,720.63	64,720.63	18,775.22	5,081.44	23,856.66	0.00	40,863.98	40,863.98
01-Aug-15	255,000.00	64,720.63	319,720.63	18,775.22	21,552.16	40,327.37	255,000.00	24,393.26	279,393.26
01-Feb-16	0.00	57,708.13	57,708.13	16,995.41	5,081.44	22,076.85	0.00	35,631.28	35,631.28
01-Aug-16	265,000.00	57,708.13	322,708.13	16,995.41	21,552.16	38,547.57	265,000.00	19,160.57	284,160.57
01-Feb-17	0.00	50,751.88	50,751.88	15,145.81	5,081.44	20,227.25	0.00	30,524.64	30,524.64
01-Aug-17	275,000.00	48,177.18	323,177.18	15,145.81	21,129.45	36,275.26	275,000.00	11,901.92	286,901.92
01-Feb-18	0.00	43,697.12	43,697.12	13,226.41	5,108.36	18,334.77	0.00	25,362.35	25,362.35
01-Aug-18	290,000.00	39,243.55	329,243.55	13,226.41	20,847.91	34,074.32	290,000.00	5,169.23	295,169.23
01-Feb-19	0.00	36,417.61	36,417.61	11,202.31	5,163.03	16,365.35	0.00	20,052.27	20,052.27
01-Aug-19	300,000.00	33,531.26	333,531.26	11,202.31	21,159.88	32,362.19	300,000.00	1,169.06	301,169.06
01-Feb-20	0.00	28,972.80	28,972.80	9,108.42	5,172.09	14,280.51	0.00	14,692.28	14,692.28
01-Aug-20	310,000.00	26,296.54	336,296.54	9,108.42	21,203.43	30,311.85	305,984.68	0.00	305,984.68
01-Feb-21	0.00	21,394.93	21,394.93	6,944.74	5,200.35	12,145.09	0.00	9,249.84	9,249.84
01-Aug-21	320,000.00	18,980.36	338,980.36	6,944.74	21,274.65	28,219.39	310,760.97	0.00	310,760.97
01-Feb-22	0.00	13,785.21	13,785.21	4,711.25	5,264.43	9,975.68	0.00	3,809.53	3,809.53
01-Aug-22	335,000.00	9,126.46	344,126.46	4,711.25	21,946.91	26,658.16	317,468.29	0.00	317,468.29
01-Feb-23	0.00	6,906.54	6,906.54	2,373.08	4,533.46	6,906.54	0.00	0.00	0.00
01-Aug-23	340,000.00	0.00	340,000.00	2,373.08	21,546.88	23,919.96	316,080.04	0.00	316,080.04
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$4,518,373.00	\$1,974,389.28	\$6,492,762.28	\$615,075.46	\$451,536.85	\$1,066,612.31	\$4,463,666.98	\$962,482.99	\$5,426,149.97

SCHEDULE C

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Chelmsford W.D.
DW-02-05
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$304,781.00

Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
16-Nov-05						
15-Jul-06	\$11,313.00	\$4,317.73	\$15,630.73	\$228.59	1,859.16	\$17,718.48
15-Jan-07	0.00	2,934.68	2,934.68	220.10		3,154.78
15-Jul-07	12,824.00	2,934.68	15,758.68	220.10		15,978.78
15-Jan-08	0.00	2,806.44	2,806.44	210.48		3,016.92
15-Jul-08	13,083.00	2,806.44	15,889.44	210.48		16,099.92
15-Jan-09	0.00	2,675.61	2,675.61	200.67		2,876.28
15-Jul-09	13,348.00	2,675.61	16,023.61	200.67		16,224.28
15-Jan-10	0.00	2,542.13	2,542.13	190.66		2,732.79
15-Jul-10	13,617.00	2,542.13	16,159.13	190.66		16,349.79
15-Jan-11	0.00	2,405.96	2,405.96	180.45		2,586.41
15-Jul-11	13,892.00	2,405.96	16,297.96	180.45		16,478.41
15-Jan-12	0.00	2,267.04	2,267.04	170.03		2,437.07
15-Jul-12	14,173.00	2,267.04	16,440.04	170.03		16,610.07
15-Jan-13	0.00	2,125.31	2,125.31	159.40		2,284.71
15-Jul-13	14,459.00	2,125.31	16,584.31	159.40		16,743.71
15-Jan-14	0.00	1,980.72	1,980.72	148.55		2,129.27
15-Jul-14	14,751.00	1,980.72	16,731.72	148.55		16,880.27
15-Jan-15	0.00	1,833.21	1,833.21	137.49		1,970.70
15-Jul-15	15,049.00	1,833.21	16,882.21	137.49		17,019.70
15-Jan-16	0.00	1,682.72	1,682.72	126.20		1,808.92
15-Jul-16	15,353.00	1,682.72	17,035.72	126.20		17,161.92
15-Jan-17	0.00	1,529.19	1,529.19	114.69		1,643.88
15-Jul-17	15,664.00	1,529.19	17,193.19	114.69		17,307.88
15-Jan-18	0.00	1,372.55	1,372.55	102.94		1,475.49
15-Jul-18	15,980.00	1,372.55	17,352.55	102.94		17,455.49
15-Jan-19	0.00	1,212.75	1,212.75	90.96		1,303.71
15-Jul-19	16,303.00	1,212.75	17,515.75	90.96		17,606.71
15-Jan-20	0.00	1,049.72	1,049.72	78.73		1,128.45
15-Jul-20	16,632.00	1,049.72	17,681.72	78.73		17,760.45
15-Jan-21	0.00	883.40	883.40	66.26		949.66
15-Jul-21	16,968.00	883.40	17,851.40	66.26		17,917.66
15-Jan-22	0.00	713.72	713.72	53.53		767.25
15-Jul-22	17,311.00	713.72	18,024.72	53.53		18,078.25
15-Jan-23	0.00	540.61	540.61	40.55		581.16
15-Jul-23	17,661.00	540.61	18,201.61	40.55		18,242.16
15-Jan-24	0.00	364.00	364.00	27.30		391.30
15-Jul-24	18,018.00	364.00	18,382.00	27.30		18,409.30
15-Jan-25	0.00	183.82	183.82	13.79		197.61
15-Jul-25	18,382.00	183.82	18,565.82	13.79		18,579.61
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
	\$304,781.00	\$66,524.89	\$371,305.89	\$4,894.15	\$1,859.16	\$378,059.20

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 9
Chelmsford Water District
W-02-05
ual Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.188200%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
06-Nov-03								
01-Feb-04	\$5,141,726.00	\$51,168.00	16,946.81	\$5,701.92	\$28,519.27	\$1,821.03	\$30,340.30	\$30,340.30
01-Aug-04	5,141,726.00	313,720.77	35,887.37	22,172.64	255,660.76	3,856.29	259,517.05	--
01-Feb-05	4,936,361.00	106,302.12	34,454.00	5,701.92	66,146.20	3,702.27	69,848.47	329,365.52
01-Aug-05	4,936,361.00	313,079.12	34,454.00	22,172.64	256,452.48	3,702.27	260,154.75	--
01-Feb-06	4,729,584.00	104,234.35	33,010.77	5,701.92	65,521.66	3,547.19	69,068.85	329,223.60
01-Aug-06	4,729,584.00	315,445.35	33,010.77	22,172.64	260,261.94	3,547.19	263,809.13	--
01-Feb-07	4,518,373.00	98,954.07	31,536.60	5,701.92	61,715.55	3,388.78	65,104.33	328,913.46
01-Aug-07	4,518,373.00	314,631.07	31,536.60	22,172.64	260,921.83	3,388.78	264,310.61	--
01-Feb-08	4,302,696.00	96,797.30	30,031.25	5,701.92	61,064.13	3,227.02	64,291.15	328,601.76
01-Aug-08	4,302,696.00	314,110.30	30,031.25	22,172.64	261,906.41	3,227.02	265,133.43	--
01-Feb-09	4,085,383.00	94,298.20	28,514.48	5,701.92	60,081.80	3,064.04	63,145.84	328,279.27
01-Aug-09	4,085,383.00	314,029.20	28,514.48	22,172.64	263,342.08	3,064.04	266,406.12	--
01-Feb-10	3,865,652.00	91,331.83	26,980.84	5,701.92	58,649.07	2,899.24	61,548.31	327,954.43
01-Aug-10	3,865,652.00	314,287.83	26,980.84	22,172.64	265,134.35	2,899.24	268,033.59	--
01-Feb-11	3,642,696.00	87,987.49	25,424.69	5,701.92	56,860.88	2,732.02	59,592.90	327,626.49
01-Aug-11	3,642,696.00	314,982.49	25,424.69	22,172.64	267,385.16	2,732.02	270,117.18	--
01-Feb-12	3,415,701.00	84,156.95	23,840.35	5,701.92	54,614.68	2,561.78	57,176.46	327,293.64
01-Aug-12	3,415,701.00	318,209.95	23,840.35	22,172.64	272,196.96	2,561.78	274,758.74	--
01-Feb-13	3,181,648.00	77,720.49	22,206.74	5,701.92	49,811.83	2,386.24	52,198.07	326,956.81
01-Aug-13	3,181,648.00	319,368.49	22,206.74	22,172.64	274,989.11	2,386.24	277,375.35	--
01-Feb-14	2,940,000.00	73,250.00	20,520.13	5,701.92	47,027.95	2,205.00	49,232.95	326,608.30
01-Aug-14	2,940,000.00	323,250.00	20,520.13	22,172.64	280,557.23	2,205.00	282,762.23	--
01-Feb-15	2,690,000.00	68,500.00	18,775.22	5,701.92	44,022.86	2,017.50	46,040.36	328,802.59
01-Aug-15	2,690,000.00	323,500.00	18,775.22	22,172.64	282,552.14	2,017.50	284,569.64	--
01-Feb-16	2,435,000.00	61,487.50	16,995.41	5,701.92	38,790.17	1,826.25	40,616.42	325,186.06
01-Aug-16	2,435,000.00	326,487.50	16,995.41	22,172.64	287,319.45	1,826.25	289,145.70	--
01-Feb-17	2,170,000.00	54,531.25	15,145.81	5,701.92	33,683.52	1,627.50	35,311.02	324,456.72
01-Aug-17	2,170,000.00	329,531.25	15,145.81	22,172.64	292,212.80	1,627.50	293,840.30	--
01-Feb-18	1,895,000.00	47,312.50	13,226.41	5,701.92	28,384.17	1,421.25	29,805.42	323,645.72
01-Aug-18	1,895,000.00	337,312.50	13,226.41	22,172.64	301,913.45	1,421.25	303,334.70	--
01-Feb-19	1,605,000.00	39,700.00	11,202.32	5,701.92	22,795.76	1,203.75	23,999.51	327,334.21
01-Aug-19	1,605,000.00	339,700.00	11,202.32	22,172.64	306,325.04	1,203.75	307,528.79	--
01-Feb-20	1,305,000.00	32,200.00	9,108.42	5,701.92	17,389.66	978.75	18,368.41	325,897.20
01-Aug-20	1,305,000.00	342,200.00	9,108.42	22,172.64	310,918.94	978.75	311,897.69	--
01-Feb-21	995,000.00	24,450.00	6,944.74	5,701.92	11,803.34	746.25	12,549.59	324,447.28
01-Aug-21	995,000.00	344,450.00	6,944.74	22,172.64	315,332.62	746.25	316,078.87	--
01-Feb-22	675,000.00	16,450.00	4,711.25	5,701.92	6,036.83	506.25	6,543.08	322,621.95
01-Aug-22	675,000.00	351,450.00	4,711.25	22,172.64	324,566.11	506.25	325,072.36	--
01-Feb-23	340,000.00	8,075.00	2,373.08	5,701.92	0.00	255.00	255.00	325,327.36
01-Aug-23	340,000.00	348,075.00	2,373.08	22,172.64	323,529.28	255.00	323,784.28	--
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323,784.28
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
	\$7,836,727.87	\$802,839.20	\$557,491.13	\$6,476,397.47	\$86,269.48	\$6,562,666.95	\$6,562,666.95	

Average Annual Net Debt Service: \$328,149.63

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 9
Chelmsford Water District
W-02-05
inal Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation:			Loan Subsidy Amounts						
\$5,141,726.00									
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
06-Nov-03									
01-Feb-04	\$0.00	\$51,168.00	\$51,168.00	\$16,946.81	\$5,701.92	\$22,648.73	\$0.00	\$28,519.27	\$28,519.27
01-Aug-04	205,365.00	108,355.77	313,720.77	35,887.37	22,172.64	58,060.01	205,365.00	50,295.76	255,660.76
01-Feb-05	0.00	106,302.12	106,302.12	34,454.00	5,701.92	40,155.92	0.00	66,146.20	66,146.20
01-Aug-05	206,777.00	106,302.12	313,079.12	34,454.00	22,172.64	56,626.64	206,777.00	49,675.48	256,452.48
01-Feb-06	0.00	104,234.35	104,234.35	33,010.77	5,701.92	38,712.69	0.00	65,521.66	65,521.66
01-Aug-06	211,211.00	104,234.35	315,445.35	33,010.77	22,172.64	55,183.41	211,211.00	49,050.94	260,261.94
01-Feb-07	0.00	98,954.07	98,954.07	31,536.60	5,701.92	37,238.52	0.00	61,715.55	61,715.55
01-Aug-07	215,677.00	98,954.07	314,631.07	31,536.60	22,172.64	53,709.24	215,677.00	45,244.83	260,921.83
01-Feb-08	0.00	96,797.30	96,797.30	30,031.25	5,701.92	35,733.17	0.00	61,064.13	61,064.13
01-Aug-08	217,313.00	96,797.30	314,110.30	30,031.25	22,172.64	52,203.89	217,313.00	44,593.41	261,906.41
01-Feb-09	0.00	94,298.20	94,298.20	28,514.48	5,701.92	34,216.40	0.00	60,081.80	60,081.80
01-Aug-09	219,731.00	94,298.20	314,029.20	28,514.48	22,172.64	50,687.12	219,731.00	43,611.08	263,342.08
01-Feb-10	0.00	91,331.83	91,331.83	26,980.84	5,701.92	32,682.76	0.00	58,649.07	58,649.07
01-Aug-10	222,956.00	91,331.83	314,287.83	26,980.84	22,172.64	49,153.48	222,956.00	42,178.35	265,134.35
01-Feb-11	0.00	87,987.49	87,987.49	25,424.69	5,701.92	31,126.61	0.00	56,860.88	56,860.88
01-Aug-11	226,995.00	87,987.49	314,982.49	25,424.69	22,172.64	47,597.33	226,995.00	40,390.16	267,385.16
01-Feb-12	0.00	84,156.95	84,156.95	23,840.35	5,701.92	29,542.27	0.00	54,614.68	54,614.68
01-Aug-12	234,053.00	84,156.95	318,209.95	23,840.35	22,172.64	46,012.99	234,053.00	38,143.96	272,196.96
01-Feb-13	0.00	77,720.49	77,720.49	22,206.74	5,701.92	27,908.66	0.00	49,811.83	49,811.83
01-Aug-13	241,648.00	77,720.49	319,368.49	22,206.74	22,172.64	44,379.38	241,648.00	33,341.11	274,989.11
01-Feb-14	0.00	73,250.00	73,250.00	20,520.13	5,701.92	26,222.05	0.00	47,027.95	47,027.95
01-Aug-14	250,000.00	73,250.00	323,250.00	20,520.13	22,172.64	42,692.77	250,000.00	30,557.23	280,557.23
01-Feb-15	0.00	68,500.00	68,500.00	18,775.22	5,701.92	24,477.14	0.00	44,022.86	44,022.86
01-Aug-15	255,000.00	68,500.00	323,500.00	18,775.22	22,172.64	40,947.86	255,000.00	27,552.14	282,552.14
01-Feb-16	0.00	61,487.50	61,487.50	16,995.41	5,701.92	22,697.33	0.00	38,790.17	38,790.17
01-Aug-16	265,000.00	61,487.50	326,487.50	16,995.41	22,172.64	39,168.05	265,000.00	22,319.45	287,319.45
01-Feb-17	0.00	54,531.25	54,531.25	15,145.81	5,701.92	20,847.73	0.00	33,683.52	33,683.52
01-Aug-17	275,000.00	54,531.25	329,531.25	15,145.81	22,172.64	37,318.45	275,000.00	17,212.80	292,212.80
01-Feb-18	0.00	47,312.50	47,312.50	13,226.41	5,701.92	18,928.33	0.00	28,384.17	28,384.17
01-Aug-18	290,000.00	47,312.50	337,312.50	13,226.41	22,172.64	35,399.05	290,000.00	11,913.45	301,913.45
01-Feb-19	0.00	39,700.00	39,700.00	11,202.32	5,701.92	16,904.24	0.00	22,795.76	22,795.76
01-Aug-19	300,000.00	39,700.00	339,700.00	11,202.32	22,172.64	33,374.96	300,000.00	6,325.04	306,325.04
01-Feb-20	0.00	32,200.00	32,200.00	9,108.42	5,701.92	14,810.34	0.00	17,389.66	17,389.66
01-Aug-20	310,000.00	32,200.00	342,200.00	9,108.42	22,172.64	31,281.06	310,000.00	918.94	310,918.94
01-Feb-21	0.00	24,450.00	24,450.00	6,944.74	5,701.92	12,646.66	0.00	11,803.34	11,803.34
01-Aug-21	320,000.00	24,450.00	344,450.00	6,944.74	22,172.64	29,117.38	315,332.62	0.00	315,332.62
01-Feb-22	0.00	16,450.00	16,450.00	4,711.25	5,701.92	10,413.17	0.00	6,036.83	6,036.83
01-Aug-22	335,000.00	16,450.00	351,450.00	4,711.25	22,172.64	26,883.89	324,566.11	0.00	324,566.11
01-Feb-23	0.00	8,075.00	8,075.00	2,373.08	5,701.92	8,075.00	0.00	0.00	0.00
01-Aug-23	340,000.00	8,075.00	348,075.00	2,373.08	22,172.64	24,545.72	323,529.28	0.00	323,529.28
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$5,141,726.00	\$2,695,001.87	\$7,836,727.87	\$802,839.20	\$557,491.13	\$1,360,330.33	\$5,110,154.02	\$1,366,243.52	\$6,476,397.54

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 11

SWAP

Revised SCHEDULE C

Chelmsford W.D.
DW-02-05A OK

Final Loan Structuring Analysis
Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$277,886.93

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
09-Nov-07					
15-Jan-08	-	2,796.33	2,796.33	209.72	3,006.05
15-Jul-08	12,954.47	2,778.87	15,733.34	208.42	15,941.76
15-Jan-09	-	2,649.32	2,649.32	198.70	2,848.02
15-Jul-09	13,216.87	2,649.32	15,866.19	198.70	16,064.89
15-Jan-10	-	2,517.16	2,517.16	188.79	2,705.95
15-Jul-10	13,483.23	2,517.16	16,000.39	188.79	16,189.18
15-Jan-11	-	2,382.32	2,382.32	178.67	2,560.99
15-Jul-11	13,755.52	2,382.32	16,137.84	178.67	16,316.51
15-Jan-12	-	2,244.77	2,244.77	168.36	2,413.13
15-Jul-12	14,033.76	2,244.77	16,278.53	168.36	16,446.89
15-Jan-13	-	2,104.43	2,104.43	157.83	2,262.26
15-Jul-13	14,316.95	2,104.43	16,421.38	157.83	16,579.21
15-Jan-14	-	1,961.26	1,961.26	147.09	2,108.35
15-Jul-14	14,606.08	1,961.26	16,567.34	147.09	16,714.43
15-Jan-15	-	1,815.20	1,815.20	136.14	1,951.34
15-Jul-15	14,901.16	1,815.20	16,716.36	136.14	16,852.50
15-Jan-16	-	1,666.19	1,666.19	124.96	1,791.15
15-Jul-16	15,202.17	1,666.19	16,868.36	124.96	16,993.32
15-Jan-17	-	1,514.17	1,514.17	113.56	1,627.73
15-Jul-17	15,510.12	1,514.17	17,024.29	113.56	17,137.85
15-Jan-18	-	1,359.07	1,359.07	101.93	1,461.00
15-Jul-18	15,823.01	1,359.07	17,182.08	101.93	17,284.01
15-Jan-19	-	1,200.84	1,200.84	90.06	1,290.90
15-Jul-19	16,142.84	1,200.84	17,343.68	90.06	17,433.74
15-Jan-20	-	1,039.41	1,039.41	77.96	1,117.37
15-Jul-20	16,468.61	1,039.41	17,508.02	77.96	17,585.98
15-Jan-21	-	874.72	874.72	65.60	940.32
15-Jul-21	16,801.30	874.72	17,676.02	65.60	17,741.62
15-Jan-22	-	706.71	706.71	53.00	759.71
15-Jul-22	17,140.94	706.71	17,847.65	53.00	17,900.65
15-Jan-23	-	535.30	535.30	40.15	575.45
15-Jul-23	17,487.50	535.30	18,022.80	40.15	18,062.95
15-Jan-24	-	360.42	360.42	27.03	387.45
15-Jul-24	17,840.99	360.42	18,201.41	27.03	18,228.44
15-Jan-25	-	182.01	182.01	13.65	195.66
15-Jul-25	18,201.41	182.01	18,383.42	13.65	18,397.07
15-Jan-26	-	-	-	-	-
15-Jul-26	-	-	-	-	-
15-Jan-27	-	-	-	-	-
15-Jul-27	-	-	-	-	-
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
	\$277,886.93	\$55,801.80	\$333,688.73	\$4,185.10	\$337,873.83