# Massachusetts Water Pollution Abatement Trust
## Pool 18 Swap
## CHICOPEE Reamortization
## CWP-13-21

| | | | |
|---|---|---|---|
| Original Loan Amount | 3,083,127.00 | Loan Origination Fee ($7.5/1000) | 0.00 |
| Principal Forgiveness | 74,267.00 | Loan Term (in years) | 17 |
| Principal Paid Down | 373,127.00 | Loan Rate | 2.00% |
| Outstanding Loan Obligation | 2,635,733.00 | Closing Date | 2/21/2018 |
| Remaining Balance | (122,523.49) | First Payment | 7/15/2018 |
| Net New Loan Obligation | 2,513,209.51 | | |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 2/21/2018 | | | | | | | |
| 7/15/2018 | | 25,377.14 | 25,377.14 | 1,903.29 | | 27,280.43 | |
| 1/15/2019 | 123,786.21 | 25,132.10 | 148,918.30 | 1,884.91 | | 150,803.21 | 178,083.64 |
| 7/15/2019 | | 23,894.23 | 23,894.23 | 1,792.07 | | 25,686.30 | |
| 1/15/2020 | 126,476.05 | 23,894.23 | 150,370.28 | 1,792.07 | | 152,162.35 | 177,848.65 |
| 7/15/2020 | | 22,629.47 | 22,629.47 | 1,697.21 | | 24,326.68 | |
| 1/15/2021 | 129,225.04 | 22,629.47 | 151,854.51 | 1,697.21 | | 153,551.72 | 177,878.41 |
| 7/15/2021 | | 21,337.22 | 21,337.22 | 1,600.29 | | 22,937.51 | |
| 1/15/2022 | 132,034.12 | 21,337.22 | 153,371.34 | 1,600.29 | | 154,971.63 | 177,909.15 |
| 7/15/2022 | | 20,016.88 | 20,016.88 | 1,501.27 | | 21,518.15 | |
| 1/15/2023 | 134,903.22 | 20,016.88 | 154,920.10 | 1,501.27 | | 156,421.37 | 177,939.52 |
| 7/15/2023 | | 18,667.85 | 18,667.85 | 1,400.09 | | 20,067.94 | |
| 1/15/2024 | 137,835.29 | 18,667.85 | 156,503.13 | 1,400.09 | | 157,903.22 | 177,971.16 |
| 7/15/2024 | | 17,289.50 | 17,289.50 | 1,296.71 | | 18,586.21 | |
| 1/15/2025 | 140,831.24 | 17,289.50 | 158,120.74 | 1,296.71 | | 159,417.45 | 178,003.66 |
| 7/15/2025 | | 15,881.18 | 15,881.18 | 1,191.09 | | 17,072.27 | |
| 1/15/2026 | 143,892.02 | 15,881.18 | 159,773.21 | 1,191.09 | | 160,964.30 | 178,036.57 |
| 7/15/2026 | | 14,442.26 | 14,442.26 | 1,083.17 | | 15,525.43 | |
| 1/15/2027 | 147,018.56 | 14,442.26 | 161,460.83 | 1,083.17 | | 162,544.00 | 178,069.43 |
| 7/15/2027 | | 12,972.08 | 12,972.08 | 972.91 | | 13,944.98 | |
| 1/15/2028 | 150,213.79 | 12,972.08 | 163,185.87 | 972.91 | | 164,158.77 | 178,103.75 |
| 7/15/2028 | | 11,469.94 | 11,469.94 | 860.25 | | 12,330.19 | |
| 1/15/2029 | 153,478.63 | 11,469.94 | 164,948.57 | 860.25 | | 165,808.81 | 178,139.00 |
| 7/15/2029 | | 9,935.15 | 9,935.15 | 745.14 | | 10,680.29 | |
| 1/15/2030 | 156,814.01 | 9,935.15 | 166,749.16 | 745.14 | | 167,494.30 | 178,174.59 |
| 7/15/2030 | | 8,367.01 | 8,367.01 | 627.53 | | 8,994.54 | |
| 1/15/2031 | 160,222.86 | 8,367.01 | 168,589.87 | 627.53 | | 169,217.39 | 178,211.93 |
| 7/15/2031 | | 6,764.78 | 6,764.78 | 507.36 | | 7,272.14 | |
| 1/15/2032 | 163,705.09 | 6,764.78 | 170,469.88 | 507.36 | | 170,977.23 | 178,249.38 |
| 7/15/2032 | | 5,127.73 | 5,127.73 | 384.58 | | 5,512.31 | |
| 1/15/2033 | 167,262.64 | 5,127.73 | 172,390.37 | 384.58 | | 172,774.95 | 178,287.26 |
| 7/15/2033 | | 3,455.11 | 3,455.11 | 259.13 | | 3,714.24 | |
| 1/15/2034 | 170,898.41 | 3,455.11 | 174,353.52 | 259.13 | | 174,612.65 | 178,326.89 |
| 7/15/2034 | | 1,746.12 | 1,746.12 | 130.96 | | 1,877.08 | |
| 1/15/2035 | 174,612.34 | 1,746.12 | 176,358.46 | 130.96 | | 176,489.42 | 178,366.50 |
| 7/15/2035 | | | | | | | |
| | 2,513,209.51 | 478,502.30 | 2,991,711.81 | 35,887.67 | | 3,027,599.49 | 3,027,599.49 |

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.

Swap

Prepared by Public Financial Management, Inc.

# Massachusetts Clean Water Trust
## Series 18
## Chicopee Loan Amortization
## CWP-13-21

| | |
|---|---|
| Initial Loan Amount | 3,083,127.00 |
| Principal Forgiveness | (74,267.00) |
| Net Loan Obligation | 3,008,860.00 |

| | |
|---|---|
| Loan Origination Fee ($5.50/1000) | 16,548.73 |
| Loan Term (in years) | 20 |
| Loan Rate | 2.00% |
| 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 | | 31,425.87 | 31,425.87 | 2,356.94 | 16,548.73 | 50,331.54 | |
| 1/15/2016 | 121,711.00 | 30,088.60 | 151,799.60 | 2,256.65 | | 154,056.25 | 204,387.79 |
| 7/15/2016 | | 28,871.49 | 28,871.49 | 2,165.36 | | 31,036.85 | |
| 1/15/2017 | 124,357.00 | 28,871.49 | 153,228.49 | 2,165.36 | | 155,393.85 | 186,430.70 |
| 7/15/2017 | | 27,627.92 | 27,627.92 | 2,072.09 | | 29,700.01 | |
| 1/15/2018 | 127,059.00 | 27,627.92 | 154,686.92 | 2,072.09 | | 156,759.01 | 186,459.03 |
| 7/15/2018 | | 26,357.33 | 26,357.33 | 1,976.80 | | 28,334.13 | |
| 1/15/2019 | 129,821.00 | 26,357.33 | 156,178.33 | 1,976.80 | | 158,155.13 | 186,489.26 |
| 7/15/2019 | | 25,059.12 | 25,059.12 | 1,879.43 | | 26,938.55 | |
| 1/15/2020 | 132,642.00 | 25,059.12 | 157,701.12 | 1,879.43 | | 159,580.55 | 186,519.11 |
| 7/15/2020 | | 23,732.70 | 23,732.70 | 1,779.95 | | 25,512.65 | |
| 1/15/2021 | 135,525.00 | 23,732.70 | 159,257.70 | 1,779.95 | | 161,037.65 | 186,550.31 |
| 7/15/2021 | | 22,377.45 | 22,377.45 | 1,678.31 | | 24,055.76 | |
| 1/15/2022 | 138,471.00 | 22,377.45 | 160,848.45 | 1,678.31 | | 162,526.76 | 186,582.52 |
| 7/15/2022 | | 20,992.74 | 20,992.74 | 1,574.46 | | 22,567.20 | |
| 1/15/2023 | 141,480.00 | 20,992.74 | 162,472.74 | 1,574.46 | | 164,047.20 | 186,614.39 |
| 7/15/2023 | | 19,577.94 | 19,577.94 | 1,468.35 | | 21,046.29 | |
| 1/15/2024 | 144,555.00 | 19,577.94 | 164,132.94 | 1,468.35 | | 165,601.29 | 186,647.57 |
| 7/15/2024 | | 18,132.39 | 18,132.39 | 1,359.93 | | 19,492.32 | |
| 1/15/2025 | 147,697.00 | 18,132.39 | 165,829.39 | 1,359.93 | | 167,189.32 | 186,681.64 |
| 7/15/2025 | | 16,655.42 | 16,655.42 | 1,249.16 | | 17,904.58 | |
| 1/15/2026 | 150,907.00 | 16,655.42 | 167,562.42 | 1,249.16 | | 168,811.58 | 186,716.15 |
| 7/15/2026 | | 15,146.35 | 15,146.35 | 1,135.98 | | 16,282.33 | |
| 1/15/2027 | 154,186.00 | 15,146.35 | 169,332.35 | 1,135.98 | | 170,468.33 | 186,750.65 |
| 7/15/2027 | | 13,604.49 | 13,604.49 | 1,020.34 | | 14,624.83 | |
| 1/15/2028 | 157,537.00 | 13,604.49 | 171,141.49 | 1,020.34 | | 172,161.83 | 186,786.65 |
| 7/15/2028 | | 12,029.12 | 12,029.12 | 902.18 | | 12,931.30 | |
| 1/15/2029 | 160,961.00 | 12,029.12 | 172,990.12 | 902.18 | | 173,892.30 | 186,823.61 |
| 7/15/2029 | | 10,419.51 | 10,419.51 | 781.46 | | 11,200.97 | |
| 1/15/2030 | 164,459.00 | 10,419.51 | 174,878.51 | 781.46 | | 175,659.97 | 186,860.95 |
| 7/15/2030 | | 8,774.92 | 8,774.92 | 658.12 | | 9,433.04 | |
| 1/15/2031 | 168,034.00 | 8,774.92 | 176,808.92 | 658.12 | | 177,467.04 | 186,900.08 |
| 7/15/2031 | | 7,094.58 | 7,094.58 | 532.09 | | 7,626.67 | |
| 1/15/2032 | 171,686.00 | 7,094.58 | 178,780.58 | 532.09 | | 179,312.67 | 186,939.35 |
| 7/15/2032 | | 5,377.72 | 5,377.72 | 403.33 | | 5,781.05 | |
| 1/15/2033 | 175,417.00 | 5,377.72 | 180,794.72 | 403.33 | | 181,198.05 | 186,979.10 |
| 7/15/2033 | | 3,623.55 | 3,623.55 | 271.77 | | 3,895.32 | |
| 1/15/2034 | 179,230.00 | 3,623.55 | 182,853.55 | 271.77 | | 183,125.32 | 187,020.63 |
| 7/15/2034 | | 1,831.25 | 1,831.25 | 137.34 | | 1,968.59 | |
| 1/15/2035 | 183,125.00 | 1,831.25 | 184,956.25 | 137.34 | | 185,093.59 | 187,062.19 |
| 7/15/2035 | | | | | | | |
| | 3,008,860.00 | 676,086.45 | 3,684,946.45 | 50,706.48 | 16,548.73 | 3,752,201.66 | 3,752,201.66 |

Notes:

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement.

Massachusetts Clean Water Trust
Series 18
Chicopee Loan Amortization
CWP-12-22

| | | | |
|---|---|---|---|
| Initial Loan Amount | 15,478,242.00 | Loan Origination Fee ($5.50/1000) | 81,652.95 |
| Principal Forgiveness | (632,251.00) | Loan Term (in years) | 30 |
| Net Loan Obligation | 14,845,991.00 | Loan Rate | 2.40% |
| | | 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 | | 186,069.75 | 186,069.75 | 11,629.36 | 81,652.95 | 279,352.06 | |
| 1/15/2016 | 333,711.00 | 178,151.89 | 511,862.89 | 11,134.49 | | 522,997.39 | 802,349.45 |
| 7/15/2016 | | 174,147.36 | 174,147.36 | 10,884.21 | | 185,031.57 | |
| 1/15/2017 | 342,331.00 | 174,147.36 | 516,478.36 | 10,884.21 | | 527,362.57 | 712,394.14 |
| 7/15/2017 | | 170,039.39 | 170,039.39 | 10,627.46 | | 180,666.85 | |
| 1/15/2018 | 351,173.00 | 170,039.39 | 521,212.39 | 10,627.46 | | 531,839.85 | 712,506.70 |
| 7/15/2018 | | 165,825.31 | 165,825.31 | 10,364.08 | | 176,189.39 | |
| 1/15/2019 | 360,243.00 | 165,825.31 | 526,068.31 | 10,364.08 | | 536,432.39 | 712,621.79 |
| 7/15/2019 | | 161,502.40 | 161,502.40 | 10,093.90 | | 171,596.30 | |
| 1/15/2020 | 369,548.00 | 161,502.40 | 531,050.40 | 10,093.90 | | 541,144.30 | 712,740.59 |
| 7/15/2020 | | 157,067.82 | 157,067.82 | 9,816.74 | | 166,884.56 | |
| 1/15/2021 | 379,093.00 | 157,067.82 | 536,160.82 | 9,816.74 | | 545,977.56 | 712,862.12 |
| 7/15/2021 | | 152,518.70 | 152,518.70 | 9,532.42 | | 162,051.12 | |
| 1/15/2022 | 388,885.00 | 152,518.70 | 541,403.70 | 9,532.42 | | 550,936.12 | 712,987.25 |
| 7/15/2022 | | 147,852.08 | 147,852.08 | 9,240.76 | | 157,092.84 | |
| 1/15/2023 | 398,930.00 | 147,852.08 | 546,782.08 | 9,240.76 | | 556,022.84 | 713,115.68 |
| 7/15/2023 | | 143,064.92 | 143,064.92 | 8,941.56 | | 152,006.48 | |
| 1/15/2024 | 409,234.00 | 143,064.92 | 552,298.92 | 8,941.56 | | 561,240.48 | 713,246.96 |
| 7/15/2024 | | 138,154.12 | 138,154.12 | 8,634.63 | | 146,788.75 | |
| 1/15/2025 | 419,804.00 | 138,154.12 | 557,958.12 | 8,634.63 | | 566,592.75 | 713,381.50 |
| 7/15/2025 | | 133,116.47 | 133,116.47 | 8,319.78 | | 141,436.25 | |
| 1/15/2026 | 430,647.00 | 133,116.47 | 563,763.47 | 8,319.78 | | 572,083.25 | 713,519.49 |
| 7/15/2026 | | 127,948.70 | 127,948.70 | 7,996.79 | | 135,945.50 | |
| 1/15/2027 | 441,771.00 | 127,948.70 | 569,719.70 | 7,996.79 | | 577,716.50 | 713,662.00 |
| 7/15/2027 | | 122,647.45 | 122,647.45 | 7,665.47 | | 130,312.92 | |
| 1/15/2028 | 453,181.00 | 122,647.45 | 575,828.45 | 7,665.47 | | 583,493.92 | 713,806.84 |
| 7/15/2028 | | 117,209.28 | 117,209.28 | 7,325.58 | | 124,534.86 | |
| 1/15/2029 | 464,887.00 | 117,209.28 | 582,096.28 | 7,325.58 | | 589,421.86 | 713,956.72 |
| 7/15/2029 | | 111,630.64 | 111,630.64 | 6,976.91 | | 118,607.55 | |
| 1/15/2030 | 476,894.00 | 111,630.64 | 588,524.64 | 6,976.91 | | 595,501.55 | 714,109.10 |
| 7/15/2030 | | 105,907.91 | 105,907.91 | 6,619.24 | | 112,527.15 | |
| 1/15/2031 | 489,212.00 | 105,907.91 | 595,119.91 | 6,619.24 | | 601,739.15 | 714,266.30 |
| 7/15/2031 | | 100,037.36 | 100,037.36 | 6,252.34 | | 106,289.70 | |
| 1/15/2032 | 501,848.00 | 100,037.36 | 601,885.36 | 6,252.34 | | 608,137.70 | 714,427.40 |
| 7/15/2032 | | 94,015.19 | 94,015.19 | 5,875.95 | | 99,891.14 | |
| 1/15/2033 | 514,811.00 | 94,015.19 | 608,826.19 | 5,875.95 | | 614,702.14 | 714,593.27 |
| 7/15/2033 | | 87,837.46 | 87,837.46 | 5,489.84 | | 93,327.30 | |
| 1/15/2034 | 528,108.00 | 87,837.46 | 615,945.46 | 5,489.84 | | 621,435.30 | 714,762.59 |
| 7/15/2034 | | 81,500.16 | 81,500.16 | 5,093.76 | | 86,593.92 | |
| 1/15/2035 | 541,749.00 | 81,500.16 | 623,249.16 | 5,093.76 | | 628,342.92 | 714,936.84 |
| 7/15/2035 | | 74,999.17 | 74,999.17 | 4,687.45 | | 79,686.62 | |
| 1/15/2036 | 555,742.00 | 74,999.17 | 630,741.17 | 4,687.45 | | 635,428.62 | 715,115.24 |
| 7/15/2036 | | 68,330.27 | 68,330.27 | 4,270.64 | | 72,600.91 | |
| 1/15/2037 | 570,096.00 | 68,330.27 | 638,426.27 | 4,270.64 | | 642,696.91 | 715,297.82 |
| 7/15/2037 | | 61,489.12 | 61,489.12 | 3,843.07 | | 65,332.19 | |
| 1/15/2038 | 584,821.00 | 61,489.12 | 646,310.12 | 3,843.07 | | 650,153.19 | 715,485.37 |
| 7/15/2038 | | 54,471.26 | 54,471.26 | 3,404.45 | | 57,875.72 | |
| 1/15/2039 | 599,927.00 | 54,471.26 | 654,398.26 | 3,404.45 | | 657,802.72 | 715,678.44 |
| 7/15/2039 | | 47,272.14 | 47,272.14 | 2,954.51 | | 50,226.65 | |
| 1/15/2040 | 615,422.00 | 47,272.14 | 662,694.14 | 2,954.51 | | 665,648.65 | 715,875.30 |
| 7/15/2040 | | 39,887.08 | 39,887.08 | 2,492.94 | | 42,380.02 | |
| 1/15/2041 | 631,318.00 | 39,887.08 | 671,205.08 | 2,492.94 | | 673,698.02 | 716,078.04 |
| 7/15/2041 | | 32,311.26 | 32,311.26 | 2,019.45 | | 34,330.71 | |
| 1/15/2042 | 647,625.00 | 32,311.26 | 679,936.26 | 2,019.45 | | 681,955.71 | 716,286.43 |
| 7/15/2042 | | 24,539.76 | 24,539.76 | 1,533.74 | | 26,073.50 | |
| 1/15/2043 | 664,353.00 | 24,539.76 | 688,892.76 | 1,533.74 | | 690,426.50 | 716,499.99 |
| 7/15/2043 | | 16,567.52 | 16,567.52 | 1,035.47 | | 17,602.99 | |
| 1/15/2044 | 681,512.00 | 16,567.52 | 698,079.52 | 1,035.47 | | 699,114.99 | 716,717.99 |
| 7/15/2044 | | 8,389.38 | 8,389.38 | 524.34 | | 8,913.72 | |
| 1/15/2045 | 699,115.00 | 8,389.38 | 707,504.38 | 524.34 | | 708,028.72 | 716,942.43 |
| | 14,845,991.00 | 6,204,781.01 | 21,050,772.01 | 387,798.81 | 81,652.95 | 21,520,223.77 | 21,520,223.77 |

Notes:
**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Series 17A
CHICOPEE Loan Amortization
CW-10-27A

| | |
|---|---|
| Initial Loan Amount | 773,600.00 |
| Principal Forgiveness | - |
| Net Loan Obligation | 773,600.00 |

| | |
|---|---|
| Loan Origination Fee ($5.50/1000) | 4,254.80 |
| Loan Term (in years) | 30 |
| Loan Rate | 2.40% |
| 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 | | 2,733.39 | 2,733.39 | 170.84 | 4,254.80 | 7,159.02 | |
| 1/15/2014 | 17,389.00 | 9,283.20 | 26,672.20 | 580.20 | | 27,252.40 | 34,411.42 |
| 7/15/2014 | | 9,074.53 | 9,074.53 | 567.16 | | 9,641.69 | |
| 1/15/2015 | 17,838.00 | 9,074.53 | 26,912.53 | 567.16 | | 27,479.69 | 37,121.38 |
| 7/15/2015 | | 8,860.48 | 8,860.48 | 553.78 | | 9,414.26 | |
| 1/15/2016 | 18,299.00 | 8,860.48 | 27,159.48 | 553.78 | | 27,713.26 | 37,127.51 |
| 7/15/2016 | | 8,640.89 | 8,640.89 | 540.06 | | 9,180.94 | |
| 1/15/2017 | 18,772.00 | 8,640.89 | 27,412.89 | 540.06 | | 27,952.94 | 37,133.89 |
| 7/15/2017 | | 8,415.62 | 8,415.62 | 525.98 | | 8,941.60 | |
| 1/15/2018 | 19,257.00 | 8,415.62 | 27,672.62 | 525.98 | | 28,198.60 | 37,140.20 |
| 7/15/2018 | | 8,184.54 | 8,184.54 | 511.53 | | 8,696.07 | |
| 1/15/2019 | 19,754.00 | 8,184.54 | 27,938.54 | 511.53 | | 28,450.07 | 37,146.15 |
| 7/15/2019 | | 7,947.49 | 7,947.49 | 496.72 | | 8,444.21 | |
| 1/15/2020 | 20,264.00 | 7,947.49 | 28,211.49 | 496.72 | | 28,708.21 | 37,152.42 |
| 7/15/2020 | | 7,704.32 | 7,704.32 | 481.52 | | 8,185.84 | |
| 1/15/2021 | 20,788.00 | 7,704.32 | 28,492.32 | 481.52 | | 28,973.84 | 37,159.69 |
| 7/15/2021 | | 7,454.87 | 7,454.87 | 465.93 | | 7,920.80 | |
| 1/15/2022 | 21,324.00 | 7,454.87 | 28,778.87 | 465.93 | | 29,244.80 | 37,165.59 |
| 7/15/2022 | | 7,198.98 | 7,198.98 | 449.94 | | 7,648.92 | |
| 1/15/2023 | 21,875.00 | 7,198.98 | 29,073.98 | 449.94 | | 29,523.92 | 37,172.83 |
| 7/15/2023 | | 6,936.48 | 6,936.48 | 433.53 | | 7,370.01 | |
| 1/15/2024 | 22,440.00 | 6,936.48 | 29,376.48 | 433.53 | | 29,810.01 | 37,180.02 |
| 7/15/2024 | | 6,667.20 | 6,667.20 | 416.70 | | 7,083.90 | |
| 1/15/2025 | 23,020.00 | 6,667.20 | 29,687.20 | 416.70 | | 30,103.90 | 37,187.80 |
| 7/15/2025 | | 6,390.96 | 6,390.96 | 399.44 | | 6,790.40 | |
| 1/15/2026 | 23,615.00 | 6,390.96 | 30,005.96 | 399.44 | | 30,405.40 | 37,195.79 |
| 7/15/2026 | | 6,107.58 | 6,107.58 | 381.72 | | 6,489.30 | |
| 1/15/2027 | 24,224.00 | 6,107.58 | 30,331.58 | 381.72 | | 30,713.30 | 37,202.61 |
| 7/15/2027 | | 5,816.89 | 5,816.89 | 363.56 | | 6,180.45 | |
| 1/15/2028 | 24,850.00 | 5,816.89 | 30,666.89 | 363.56 | | 31,030.45 | 37,210.90 |
| 7/15/2028 | | 5,518.69 | 5,518.69 | 344.92 | | 5,863.61 | |
| 1/15/2029 | 25,492.00 | 5,518.69 | 31,010.69 | 344.92 | | 31,355.61 | 37,219.22 |
| 7/15/2029 | | 5,212.79 | 5,212.79 | 325.80 | | 5,538.59 | |
| 1/15/2030 | 26,150.00 | 5,212.79 | 31,362.79 | 325.80 | | 31,688.59 | 37,227.17 |
| 7/15/2030 | | 4,898.99 | 4,898.99 | 306.19 | | 5,205.17 | |
| 1/15/2031 | 26,826.00 | 4,898.99 | 31,724.99 | 306.19 | | 32,031.17 | 37,236.35 |
| 7/15/2031 | | 4,577.08 | 4,577.08 | 286.07 | | 4,863.14 | |
| 1/15/2032 | 27,519.00 | 4,577.08 | 32,096.08 | 286.07 | | 32,382.14 | 37,245.29 |
| 7/15/2032 | | 4,246.85 | 4,246.85 | 265.43 | | 4,512.28 | |
| 1/15/2033 | 28,230.00 | 4,246.85 | 32,476.85 | 265.43 | | 32,742.28 | 37,254.55 |
| 7/15/2033 | | 3,908.09 | 3,908.09 | 244.26 | | 4,152.34 | |
| 1/15/2034 | 28,959.00 | 3,908.09 | 32,867.09 | 244.26 | | 33,111.34 | 37,263.69 |
| 7/15/2034 | | 3,560.58 | 3,560.58 | 222.54 | | 3,783.12 | |
| 1/15/2035 | 29,707.00 | 3,560.58 | 33,267.58 | 222.54 | | 33,490.12 | 37,273.23 |
| 7/15/2035 | | 3,204.10 | 3,204.10 | 200.26 | | 3,404.35 | |
| 1/15/2036 | 30,474.00 | 3,204.10 | 33,678.10 | 200.26 | | 33,878.35 | 37,282.70 |
| 7/15/2036 | | 2,838.41 | 2,838.41 | 177.40 | | 3,015.81 | |
| 1/15/2037 | 31,261.00 | 2,838.41 | 34,099.41 | 177.40 | | 34,276.81 | 37,292.62 |
| 7/15/2037 | | 2,463.28 | 2,463.28 | 153.95 | | 2,617.23 | |
| 1/15/2038 | 32,069.00 | 2,463.28 | 34,532.28 | 153.95 | | 34,686.23 | 37,303.46 |
| 7/15/2038 | | 2,078.45 | 2,078.45 | 129.90 | | 2,208.35 | |
| 1/15/2039 | 32,897.00 | 2,078.45 | 34,975.45 | 129.90 | | 35,105.35 | 37,313.70 |
| 7/15/2039 | | 1,683.68 | 1,683.68 | 105.23 | | 1,788.91 | |
| 1/15/2040 | 33,747.00 | 1,683.68 | 35,430.68 | 105.23 | | 35,535.91 | 37,324.83 |
| 7/15/2040 | | 1,278.72 | 1,278.72 | 79.92 | | 1,358.64 | |
| 1/15/2041 | 34,618.00 | 1,278.72 | 35,896.72 | 79.92 | | 35,976.64 | 37,335.28 |
| 7/15/2041 | | 863.30 | 863.30 | 53.96 | | 917.26 | |
| 1/15/2042 | 35,512.00 | 863.30 | 36,375.30 | 53.96 | | 36,429.26 | 37,346.52 |
| 7/15/2042 | | 437.16 | 437.16 | 27.32 | | 464.48 | |
| 1/15/2043 | 36,430.00 | 437.16 | 36,867.16 | 27.32 | | 36,894.48 | 37,358.97 |
| | 773,600.00 | 316,358.57 | 1,089,958.57 | 19,772.41 | 4,254.80 | 1,113,985.78 | 1,113,985.78 |

Massachusetts Water Pollution Abatement Trust
Pool 17-2016 Swap
CHICOPEE Reamortization
CW-09-02

| | | | |
|---|---|---|---|
| Original Loan Amount | 21,808,400.00 | Loan Origination Fee ($7.5/1000) | 0.00 |
| Principal Forgiveness (ARRA) | - | Loan Term (in years) | 27 |
| Principal Paid Down | 1,508,953.00 | Loan Rate | 2.40% |
| Outstanding Loan Obligation | 20,299,447.00 | Closing Date | 6/7/2016 |
| Remaining Balance | (343,875.66) | First Payment | 7/15/2016 |
| Net New Loan Obligation | 19,955,571.34 | | |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 6/7/2016 | | | | | | | |
| 7/15/2016 | | 242,722.21 | 242,722.21 | 14,966.68 | | 257,688.89 | |
| 1/15/2017 | 520,224.46 | 239,466.86 | 759,691.32 | 14,966.68 | | 774,658.00 | 1,032,346.89 |
| 7/15/2017 | | 233,224.16 | 233,224.16 | 14,576.51 | | 247,800.67 | |
| 1/15/2018 | 533,660.92 | 233,224.16 | 766,885.08 | 14,576.51 | | 781,461.59 | 1,029,262.26 |
| 7/15/2018 | | 226,820.23 | 226,820.23 | 14,176.26 | | 240,996.50 | |
| 1/15/2019 | 547,445.39 | 226,820.23 | 774,265.62 | 14,176.26 | | 788,441.88 | 1,029,438.38 |
| 7/15/2019 | | 220,250.89 | 220,250.89 | 13,765.68 | | 234,016.57 | |
| 1/15/2020 | 561,585.72 | 220,250.89 | 781,836.61 | 13,765.68 | | 795,602.29 | 1,029,618.86 |
| 7/15/2020 | | 213,511.86 | 213,511.86 | 13,344.49 | | 226,856.35 | |
| 1/15/2021 | 576,090.77 | 213,511.86 | 789,602.62 | 13,344.49 | | 802,947.12 | 1,029,803.46 |
| 7/15/2021 | | 206,598.77 | 206,598.77 | 12,912.42 | | 219,511.19 | |
| 1/15/2022 | 590,971.35 | 206,598.77 | 797,570.12 | 12,912.42 | | 810,482.54 | 1,029,993.74 |
| 7/15/2022 | | 199,507.11 | 199,507.11 | 12,469.19 | | 211,976.31 | |
| 1/15/2023 | 606,235.32 | 199,507.11 | 805,742.43 | 12,469.19 | | 818,211.62 | 1,030,187.93 |
| 7/15/2023 | | 192,232.29 | 192,232.29 | 12,014.52 | | 204,246.81 | |
| 1/15/2024 | 621,894.48 | 192,232.29 | 814,126.77 | 12,014.52 | | 826,141.29 | 1,030,388.10 |
| 7/15/2024 | | 184,769.56 | 184,769.56 | 11,548.10 | | 196,317.65 | |
| 1/15/2025 | 637,956.68 | 184,769.56 | 822,726.24 | 11,548.10 | | 834,274.34 | 1,030,591.99 |
| 7/15/2025 | | 177,114.07 | 177,114.07 | 11,069.63 | | 188,183.70 | |
| 1/15/2026 | 654,434.73 | 177,114.07 | 831,548.81 | 11,069.63 | | 842,618.44 | 1,030,802.14 |
| 7/15/2026 | | 169,260.86 | 169,260.86 | 10,578.80 | | 179,839.66 | |
| 1/15/2027 | 671,338.45 | 169,260.86 | 840,599.31 | 10,578.80 | | 851,178.11 | 1,031,017.77 |
| 7/15/2027 | | 161,204.80 | 161,204.80 | 10,075.30 | | 171,280.10 | |
| 1/15/2028 | 688,678.64 | 161,204.80 | 849,883.44 | 10,075.30 | | 859,958.74 | 1,031,238.84 |
| 7/15/2028 | | 152,940.65 | 152,940.65 | 9,558.79 | | 162,499.44 | |
| 1/15/2029 | 706,467.12 | 152,940.65 | 859,407.77 | 9,558.79 | | 868,966.56 | 1,031,466.00 |
| 7/15/2029 | | 144,463.05 | 144,463.05 | 9,028.94 | | 153,491.99 | |
| 1/15/2030 | 724,714.67 | 144,463.05 | 869,177.72 | 9,028.94 | | 878,206.66 | 1,031,698.65 |
| 7/15/2030 | | 135,766.47 | 135,766.47 | 8,485.40 | | 144,251.88 | |
| 1/15/2031 | 743,433.11 | 135,766.47 | 879,199.58 | 8,485.40 | | 887,684.98 | 1,031,936.86 |
| 7/15/2031 | | 126,845.27 | 126,845.27 | 7,927.83 | | 134,773.10 | |
| 1/15/2032 | 762,636.21 | 126,845.27 | 889,481.49 | 7,927.83 | | 897,409.32 | 1,032,182.42 |
| 7/15/2032 | | 117,693.64 | 117,693.64 | 7,355.85 | | 125,049.49 | |
| 1/15/2033 | 782,333.77 | 117,693.64 | 900,027.41 | 7,355.85 | | 907,383.26 | 1,032,432.75 |
| 7/15/2033 | | 108,305.63 | 108,305.63 | 6,769.10 | | 115,074.74 | |
| 1/15/2034 | 802,541.56 | 108,305.63 | 910,847.19 | 6,769.10 | | 917,616.29 | 1,032,691.03 |
| 7/15/2034 | | 98,675.14 | 98,675.14 | 6,167.20 | | 104,842.33 | |
| 1/15/2035 | 823,270.35 | 98,675.14 | 921,945.49 | 6,167.20 | | 928,112.68 | 1,032,955.02 |
| 7/15/2035 | | 88,795.89 | 88,795.89 | 5,549.74 | | 94,345.63 | |
| 1/15/2036 | 844,534.92 | 88,795.89 | 933,330.81 | 5,549.74 | | 938,880.56 | 1,033,226.19 |
| 7/15/2036 | | 78,661.47 | 78,661.47 | 4,916.34 | | 83,577.81 | |
| 1/15/2037 | 866,349.02 | 78,661.47 | 945,010.50 | 4,916.34 | | 949,926.84 | 1,033,504.65 |
| 7/15/2037 | | 68,265.28 | 68,265.28 | 4,266.58 | | 72,531.86 | |
| 1/15/2038 | 888,726.42 | 68,265.28 | 956,991.70 | 4,266.58 | | 961,258.28 | 1,033,790.15 |
| 7/15/2038 | | 57,600.57 | 57,600.57 | 3,600.04 | | 61,200.60 | |
| 1/15/2039 | 911,680.85 | 57,600.57 | 969,281.42 | 3,600.04 | | 972,881.46 | 1,034,082.06 |
| 7/15/2039 | | 46,660.40 | 46,660.40 | 2,916.27 | | 49,576.67 | |
| 1/15/2040 | 935,229.07 | 46,660.40 | 981,889.47 | 2,916.27 | | 984,805.74 | 1,034,382.41 |
| 7/15/2040 | | 35,437.65 | 35,437.65 | 2,214.85 | | 37,652.50 | |
| 1/15/2041 | 959,385.81 | 35,437.65 | 994,823.46 | 2,214.85 | | 997,038.31 | 1,034,690.81 |
| 7/15/2041 | | 23,925.02 | 23,925.02 | 1,495.31 | | 25,420.33 | |
| 1/15/2042 | 984,165.79 | 23,925.02 | 1,008,090.81 | 1,495.31 | | 1,009,586.12 | 1,035,006.46 |
| 7/15/2042 | | 12,115.03 | 12,115.03 | 757.19 | | 12,872.22 | |
| 1/15/2043 | 1,009,585.75 | 12,115.03 | 1,021,700.78 | 757.19 | | 1,022,457.97 | 1,035,330.18 |
| 7/15/2043 | | | | | | | |
| | 19,955,571.34 | 7,443,480.59 | 27,399,051.93 | 465,014.08 | | 27,864,066.01 | 27,864,066.01 |

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.

Prepared by Public Financial Management, Inc.

Massachusetts Water Pollution Abatement Trust
Series 17A
CHICOPEE Loan Amortization
CW-09-02

| | | | | |
|---|---|---|---|---|
| Initial Loan Amount | 21,808,400.00 | | Loan Origination Fee ($5.50/1000) | 119,946.20 |
| Principal Forgiveness | - | | Loan Term (in years) | 30 |
| Net Loan Obligation | 21,808,400.00 | | Loan Rate | 2.40% |
| | | | 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 | | 77,056.35 | 77,056.35 | 4,816.02 | 119,946.20 | 201,818.57 | |
| 1/15/2014 | 490,214.00 | 261,700.80 | 751,914.80 | 16,356.30 | | 768,271.10 | 970,089.67 |
| 7/15/2014 | | 255,818.23 | 255,818.23 | 15,988.64 | | 271,806.87 | |
| 1/15/2015 | 502,875.00 | 255,818.23 | 758,693.23 | 15,988.64 | | 774,681.87 | 1,046,488.74 |
| 7/15/2015 | | 249,783.73 | 249,783.73 | 15,611.48 | | 265,395.22 | |
| 1/15/2016 | 515,864.00 | 249,783.73 | 765,647.73 | 15,611.48 | | 781,259.22 | 1,046,654.43 |
| 7/15/2016 | | 243,593.36 | 243,593.36 | 15,224.59 | | 258,817.95 | |
| 1/15/2017 | 529,189.00 | 243,593.36 | 772,782.36 | 15,224.59 | | 788,006.95 | 1,046,824.90 |
| 7/15/2017 | | 237,243.10 | 237,243.10 | 14,827.69 | | 252,070.79 | |
| 1/15/2018 | 542,857.00 | 237,243.10 | 780,100.10 | 14,827.69 | | 794,927.79 | 1,046,998.58 |
| 7/15/2018 | | 230,728.81 | 230,728.81 | 14,420.55 | | 245,149.36 | |
| 1/15/2019 | 556,879.00 | 230,728.81 | 787,607.81 | 14,420.55 | | 802,028.36 | 1,047,177.73 |
| 7/15/2019 | | 224,046.26 | 224,046.26 | 14,002.89 | | 238,049.16 | |
| 1/15/2020 | 571,263.00 | 224,046.26 | 795,309.26 | 14,002.89 | | 809,312.16 | 1,047,361.31 |
| 7/15/2020 | | 217,191.11 | 217,191.11 | 13,574.44 | | 230,765.55 | |
| 1/15/2021 | 586,018.00 | 217,191.11 | 803,209.11 | 13,574.44 | | 816,783.55 | 1,047,549.10 |
| 7/15/2021 | | 210,158.89 | 210,158.89 | 13,134.93 | | 223,293.82 | |
| 1/15/2022 | 601,155.00 | 210,158.89 | 811,313.89 | 13,134.93 | | 824,448.82 | 1,047,742.65 |
| 7/15/2022 | | 202,945.03 | 202,945.03 | 12,684.06 | | 215,629.10 | |
| 1/15/2023 | 616,682.00 | 202,945.03 | 819,627.03 | 12,684.06 | | 832,311.10 | 1,047,940.19 |
| 7/15/2023 | | 195,544.85 | 195,544.85 | 12,221.55 | | 207,766.40 | |
| 1/15/2024 | 632,611.00 | 195,544.85 | 828,155.85 | 12,221.55 | | 840,377.40 | 1,048,143.80 |
| 7/15/2024 | | 187,953.52 | 187,953.52 | 11,747.09 | | 199,700.61 | |
| 1/15/2025 | 648,950.00 | 187,953.52 | 836,903.52 | 11,747.09 | | 848,650.61 | 1,048,351.22 |
| 7/15/2025 | | 180,166.12 | 180,166.12 | 11,260.38 | | 191,426.50 | |
| 1/15/2026 | 665,712.00 | 180,166.12 | 845,878.12 | 11,260.38 | | 857,138.50 | 1,048,565.00 |
| 7/15/2026 | | 172,177.57 | 172,177.57 | 10,761.10 | | 182,938.67 | |
| 1/15/2027 | 682,907.00 | 172,177.57 | 855,084.57 | 10,761.10 | | 865,845.67 | 1,048,784.34 |
| 7/15/2027 | | 163,982.69 | 163,982.69 | 10,248.92 | | 174,231.61 | |
| 1/15/2028 | 700,546.00 | 163,982.69 | 864,528.69 | 10,248.92 | | 874,777.61 | 1,049,009.21 |
| 7/15/2028 | | 155,576.14 | 155,576.14 | 9,723.51 | | 165,299.64 | |
| 1/15/2029 | 718,641.00 | 155,576.14 | 874,217.14 | 9,723.51 | | 883,940.64 | 1,049,240.29 |
| 7/15/2029 | | 146,952.44 | 146,952.44 | 9,184.53 | | 156,136.97 | |
| 1/15/2030 | 737,203.00 | 146,952.44 | 884,155.44 | 9,184.53 | | 893,339.97 | 1,049,476.94 |
| 7/15/2030 | | 138,106.01 | 138,106.01 | 8,631.63 | | 146,737.63 | |
| 1/15/2031 | 756,244.00 | 138,106.01 | 894,350.01 | 8,631.63 | | 902,981.63 | 1,049,719.27 |
| 7/15/2031 | | 129,031.08 | 129,031.08 | 8,064.44 | | 137,095.52 | |
| 1/15/2032 | 775,778.00 | 129,031.08 | 904,809.08 | 8,064.44 | | 912,873.52 | 1,049,969.05 |
| 7/15/2032 | | 119,721.74 | 119,721.74 | 7,482.61 | | 127,204.35 | |
| 1/15/2033 | 795,815.00 | 119,721.74 | 915,536.74 | 7,482.61 | | 923,019.35 | 1,050,223.71 |
| 7/15/2033 | | 110,171.96 | 110,171.96 | 6,885.75 | | 117,057.71 | |
| 1/15/2034 | 816,371.00 | 110,171.96 | 926,542.96 | 6,885.75 | | 933,428.71 | 1,050,486.42 |
| 7/15/2034 | | 100,375.51 | 100,375.51 | 6,273.47 | | 106,648.98 | |
| 1/15/2035 | 837,457.00 | 100,375.51 | 937,832.51 | 6,273.47 | | 944,105.98 | 1,050,754.96 |
| 7/15/2035 | | 90,326.03 | 90,326.03 | 5,645.38 | | 95,971.40 | |
| 1/15/2036 | 859,088.00 | 90,326.03 | 949,414.03 | 5,645.38 | | 955,059.40 | 1,051,030.81 |
| 7/15/2036 | | 80,016.97 | 80,016.97 | 5,001.06 | | 85,018.03 | |
| 1/15/2037 | 881,278.00 | 80,016.97 | 961,294.97 | 5,001.06 | | 966,296.03 | 1,051,314.07 |
| 7/15/2037 | | 69,441.64 | 69,441.64 | 4,340.10 | | 73,781.74 | |
| 1/15/2038 | 904,041.00 | 69,441.64 | 973,482.64 | 4,340.10 | | 977,822.74 | 1,051,604.48 |
| 7/15/2038 | | 58,593.14 | 58,593.14 | 3,662.07 | | 62,255.22 | |
| 1/15/2039 | 927,391.00 | 58,593.14 | 985,984.14 | 3,662.07 | | 989,646.22 | 1,051,901.43 |
| 7/15/2039 | | 47,464.45 | 47,464.45 | 2,966.53 | | 50,430.98 | |
| 1/15/2040 | 951,345.00 | 47,464.45 | 998,809.45 | 2,966.53 | | 1,001,775.98 | 1,052,206.96 |
| 7/15/2040 | | 36,048.31 | 36,048.31 | 2,253.02 | | 38,301.33 | |
| 1/15/2041 | 975,918.00 | 36,048.31 | 1,011,966.31 | 2,253.02 | | 1,014,219.33 | 1,052,520.66 |
| 7/15/2041 | | 24,337.30 | 24,337.30 | 1,521.08 | | 25,858.38 | |
| 1/15/2042 | 1,001,125.00 | 24,337.30 | 1,025,462.30 | 1,521.08 | | 1,026,983.38 | 1,052,841.75 |
| 7/15/2042 | | 12,323.80 | 12,323.80 | 770.24 | | 13,094.03 | |
| 1/15/2043 | 1,026,983.00 | 12,323.80 | 1,039,306.80 | 770.24 | | 1,040,077.03 | 1,053,171.07 |
| | 21,808,400.00 | 8,918,396.74 | 30,726,796.74 | 557,399.80 | 119,946.20 | 31,404,142.73 | 31,404,142.73 |

# Massachusetts Water Pollution Abatement Trust
## Series 16
## Chicopee Loan Amortization
## CWP-10-28

| | | | |
|---|---|---|---|
| Initial Loan Amount | 1,680,000.00 | Loan Origination Fee ($5.57/1000) | 7,341.01 |
| Principal Forgiveness | (362,045.00) | Loan Term (in years) | 30 |
| Net Loan Obligation | 1,317,955.00 | Loan Rate | 2.37% |
| | | 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 | | 18,394.26 | 18,394.26 | 988.47 | 7,341.01 | 26,723.73 | 26,723.73 |
| 7/15/2013 | 29,771.00 | 15,617.77 | 45,388.77 | 988.47 | | 46,377.23 | |
| 1/15/2014 | | 15,264.98 | 15,264.98 | 966.14 | | 16,231.12 | 62,608.35 |
| 7/15/2014 | 30,531.00 | 15,264.98 | 45,795.98 | 966.14 | | 46,762.12 | |
| 1/15/2015 | | 14,903.19 | 14,903.19 | 943.24 | | 15,846.43 | 62,608.55 |
| 7/15/2015 | 31,310.00 | 14,903.19 | 46,213.19 | 943.24 | | 47,156.43 | |
| 1/15/2016 | | 14,532.16 | 14,532.16 | 919.76 | | 15,451.92 | 62,608.35 |
| 7/15/2016 | 32,109.00 | 14,532.16 | 46,641.16 | 919.76 | | 47,560.92 | |
| 1/15/2017 | | 14,151.67 | 14,151.67 | 895.68 | | 15,047.35 | 62,608.27 |
| 7/15/2017 | 32,929.00 | 14,151.67 | 47,080.67 | 895.68 | | 47,976.35 | |
| 1/15/2018 | | 13,761.46 | 13,761.46 | 870.98 | | 14,632.44 | 62,608.79 |
| 7/15/2018 | 33,769.00 | 13,761.46 | 47,530.46 | 870.98 | | 48,401.44 | |
| 1/15/2019 | | 13,361.30 | 13,361.30 | 845.65 | | 14,206.95 | 62,608.40 |
| 7/15/2019 | 34,631.00 | 13,361.30 | 47,992.30 | 845.65 | | 48,837.95 | |
| 1/15/2020 | | 12,950.92 | 12,950.92 | 819.68 | | 13,770.60 | 62,608.56 |
| 7/15/2020 | 35,515.00 | 12,950.92 | 48,465.92 | 819.68 | | 49,285.60 | |
| 1/15/2021 | | 12,530.07 | 12,530.07 | 793.04 | | 13,323.11 | 62,608.72 |
| 7/15/2021 | 36,421.00 | 12,530.07 | 48,951.07 | 793.04 | | 49,744.11 | |
| 1/15/2022 | | 12,098.48 | 12,098.48 | 765.73 | | 12,864.21 | 62,608.32 |
| 7/15/2022 | 37,351.00 | 12,098.48 | 49,449.48 | 765.73 | | 50,215.21 | |
| 1/15/2023 | | 11,655.87 | 11,655.87 | 737.71 | | 12,393.59 | 62,608.80 |
| 7/15/2023 | 38,304.00 | 11,655.87 | 49,959.87 | 737.71 | | 50,697.59 | |
| 1/15/2024 | | 11,201.97 | 11,201.97 | 708.99 | | 11,910.96 | 62,608.54 |
| 7/15/2024 | 39,282.00 | 11,201.97 | 50,483.97 | 708.99 | | 51,192.96 | |
| 1/15/2025 | | 10,736.48 | 10,736.48 | 679.52 | | 11,416.00 | 62,608.96 |
| 7/15/2025 | 40,284.00 | 10,736.48 | 51,020.48 | 679.52 | | 51,700.00 | |
| 1/15/2026 | | 10,259.11 | 10,259.11 | 649.31 | | 10,908.42 | 62,608.43 |
| 7/15/2026 | 41,312.00 | 10,259.11 | 51,571.11 | 649.31 | | 52,220.42 | |
| 1/15/2027 | | 9,769.57 | 9,769.57 | 618.33 | | 10,387.89 | 62,608.32 |
| 7/15/2027 | 42,367.00 | 9,769.57 | 52,136.57 | 618.33 | | 52,754.89 | |
| 1/15/2028 | | 9,267.52 | 9,267.52 | 586.55 | | 9,854.07 | 62,608.96 |
| 7/15/2028 | 43,448.00 | 9,267.52 | 52,715.52 | 586.55 | | 53,302.07 | |
| 1/15/2029 | | 8,752.66 | 8,752.66 | 553.97 | | 9,306.62 | 62,608.69 |
| 7/15/2029 | 44,557.00 | 8,752.66 | 53,309.66 | 553.97 | | 53,863.62 | |
| 1/15/2030 | | 8,224.66 | 8,224.66 | 520.55 | | 8,745.21 | 62,608.83 |
| 7/15/2030 | 45,694.00 | 8,224.66 | 53,918.66 | 520.55 | | 54,439.21 | |
| 1/15/2031 | | 7,683.18 | 7,683.18 | 486.28 | | 8,169.46 | 62,608.67 |
| 7/15/2031 | 46,860.00 | 7,683.18 | 54,543.18 | 486.28 | | 55,029.46 | |
| 1/15/2032 | | 7,127.89 | 7,127.89 | 451.13 | | 7,579.03 | 62,608.49 |
| 7/15/2032 | 48,056.00 | 7,127.89 | 55,183.89 | 451.13 | | 55,635.03 | |
| 1/15/2033 | | 6,558.43 | 6,558.43 | 415.09 | | 6,973.52 | 62,608.55 |
| 7/15/2033 | 49,283.00 | 6,558.43 | 55,841.43 | 415.09 | | 56,256.52 | |
| 1/15/2034 | | 5,974.43 | 5,974.43 | 378.13 | | 6,352.55 | 62,609.08 |
| 7/15/2034 | 50,540.00 | 5,974.43 | 56,514.43 | 378.13 | | 56,892.55 | |
| 1/15/2035 | | 5,375.53 | 5,375.53 | 340.22 | | 5,715.75 | 62,608.31 |
| 7/15/2035 | 51,830.00 | 5,375.53 | 57,205.53 | 340.22 | | 57,545.75 | |
| 1/15/2036 | | 4,761.34 | 4,761.34 | 301.35 | | 5,062.69 | 62,608.44 |
| 7/15/2036 | 53,153.00 | 4,761.34 | 57,914.34 | 301.35 | | 58,215.69 | |
| 1/15/2037 | | 4,131.48 | 4,131.48 | 261.49 | | 4,392.96 | 62,608.66 |
| 7/15/2037 | 54,509.00 | 4,131.48 | 58,640.48 | 261.49 | | 58,901.96 | |
| 1/15/2038 | | 3,485.55 | 3,485.55 | 220.60 | | 3,706.15 | 62,608.12 |
| 7/15/2038 | 55,901.00 | 3,485.55 | 59,386.55 | 220.60 | | 59,607.15 | |
| 1/15/2039 | | 2,823.12 | 2,823.12 | 178.68 | | 3,001.80 | 62,608.95 |
| 7/15/2039 | 57,327.00 | 2,823.12 | 60,150.12 | 178.68 | | 60,328.80 | |
| 1/15/2040 | | 2,143.80 | 2,143.80 | 135.68 | | 2,279.48 | 62,608.28 |
| 7/15/2040 | 58,790.00 | 2,143.80 | 60,933.80 | 135.68 | | 61,069.48 | |
| 1/15/2041 | | 1,447.13 | 1,447.13 | 91.59 | | 1,538.72 | 62,608.20 |
| 7/15/2041 | 60,291.00 | 1,447.13 | 61,738.13 | 91.59 | | 61,829.72 | |
| 1/15/2042 | | 732.69 | 732.69 | 46.37 | | 779.06 | 62,608.78 |
| 7/15/2042 | 61,830.00 | 732.69 | 62,562.69 | 46.37 | | 62,609.06 | |
| 1/15/2043 | | | | | | | 62,609.06 |
| | 1,317,955.00 | 545,345.33 | 1,863,300.33 | 34,339.80 | 7,341.01 | 1,904,981.14 | 1,904,981.14 |

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
Series 16
Chicopee Loan Amortization
CWP-10-27

| | | | |
|---|---|---|---|
| Initial Loan Amount | 2,320,400.00 | Loan Origination Fee ($5.57/1000) | 10,139.33 |
| Principal Forgiveness | (500,054.00) | Loan Term (in years) | 30 |
| Net Loan Obligation | 1,820,346.00 | Loan Rate | 2.37% |
| | | 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 | | 25,405.96 | 25,405.96 | 1,365.26 | 10,139.33 | 36,910.55 | 36,910.55 |
| 7/15/2013 | 41,120.00 | 21,571.10 | 62,691.10 | 1,365.26 | | 64,056.36 | |
| 1/15/2014 | | 21,083.83 | 21,083.83 | 1,334.42 | | 22,418.25 | 86,474.61 |
| 7/15/2014 | 42,169.00 | 21,083.83 | 63,252.83 | 1,334.42 | | 64,587.25 | |
| 1/15/2015 | | 20,584.13 | 20,584.13 | 1,302.79 | | 21,886.92 | 86,474.17 |
| 7/15/2015 | 43,245.00 | 20,584.13 | 63,829.13 | 1,302.79 | | 65,131.92 | |
| 1/15/2016 | | 20,071.67 | 20,071.67 | 1,270.36 | | 21,342.03 | 86,473.95 |
| 7/15/2016 | 44,349.00 | 20,071.67 | 64,420.67 | 1,270.36 | | 65,691.03 | |
| 1/15/2017 | | 19,546.14 | 19,546.14 | 1,237.10 | | 20,783.23 | 86,474.27 |
| 7/15/2017 | 45,481.00 | 19,546.14 | 65,027.14 | 1,237.10 | | 66,264.23 | |
| 1/15/2018 | | 19,007.19 | 19,007.19 | 1,202.99 | | 20,210.17 | 86,474.41 |
| 7/15/2018 | 46,642.00 | 19,007.19 | 65,649.19 | 1,202.99 | | 66,852.17 | |
| 1/15/2019 | | 18,454.48 | 18,454.48 | 1,168.01 | | 19,622.48 | 86,474.66 |
| 7/15/2019 | 47,832.00 | 18,454.48 | 66,286.48 | 1,168.01 | | 67,454.48 | |
| 1/15/2020 | | 17,887.67 | 17,887.67 | 1,132.13 | | 19,019.80 | 86,474.28 |
| 7/15/2020 | 49,053.00 | 17,887.67 | 66,940.67 | 1,132.13 | | 68,072.80 | |
| 1/15/2021 | | 17,306.39 | 17,306.39 | 1,095.34 | | 18,401.73 | 86,474.53 |
| 7/15/2021 | 50,305.00 | 17,306.39 | 67,611.39 | 1,095.34 | | 68,706.73 | |
| 1/15/2022 | | 16,710.28 | 16,710.28 | 1,057.61 | | 17,767.89 | 86,474.62 |
| 7/15/2022 | 51,589.00 | 16,710.28 | 68,299.28 | 1,057.61 | | 69,356.89 | |
| 1/15/2023 | | 16,098.95 | 16,098.95 | 1,018.92 | | 17,117.87 | 86,474.76 |
| 7/15/2023 | 52,905.00 | 16,098.95 | 69,003.95 | 1,018.92 | | 70,022.87 | |
| 1/15/2024 | | 15,472.02 | 15,472.02 | 979.24 | | 16,451.27 | 86,474.13 |
| 7/15/2024 | 54,255.00 | 15,472.02 | 69,727.02 | 979.24 | | 70,706.27 | |
| 1/15/2025 | | 14,829.10 | 14,829.10 | 938.55 | | 15,767.65 | 86,473.92 |
| 7/15/2025 | 55,640.00 | 14,829.10 | 70,469.10 | 938.55 | | 71,407.65 | |
| 1/15/2026 | | 14,169.77 | 14,169.77 | 896.82 | | 15,066.59 | 86,474.24 |
| 7/15/2026 | 57,060.00 | 14,169.77 | 71,229.77 | 896.82 | | 72,126.59 | |
| 1/15/2027 | | 13,493.61 | 13,493.61 | 854.03 | | 14,347.63 | 86,474.22 |
| 7/15/2027 | 58,516.00 | 13,493.61 | 72,009.61 | 854.03 | | 72,863.63 | |
| 1/15/2028 | | 12,800.19 | 12,800.19 | 810.14 | | 13,610.33 | 86,473.96 |
| 7/15/2028 | 60,010.00 | 12,800.19 | 72,810.19 | 810.14 | | 73,620.33 | |
| 1/15/2029 | | 12,089.07 | 12,089.07 | 765.13 | | 12,854.21 | 86,474.54 |
| 7/15/2029 | 61,541.00 | 12,089.07 | 73,630.07 | 765.13 | | 74,395.21 | |
| 1/15/2030 | | 11,359.81 | 11,359.81 | 718.98 | | 12,078.79 | 86,473.99 |
| 7/15/2030 | 63,112.00 | 11,359.81 | 74,471.81 | 718.98 | | 75,190.79 | |
| 1/15/2031 | | 10,611.94 | 10,611.94 | 671.64 | | 11,283.58 | 86,474.37 |
| 7/15/2031 | 64,723.00 | 10,611.94 | 75,334.94 | 671.64 | | 76,006.58 | |
| 1/15/2032 | | 9,844.97 | 9,844.97 | 623.10 | | 10,468.07 | 86,474.64 |
| 7/15/2032 | 66,375.00 | 9,844.97 | 76,219.97 | 623.10 | | 76,843.07 | |
| 1/15/2033 | | 9,058.42 | 9,058.42 | 573.32 | | 9,631.74 | 86,474.81 |
| 7/15/2033 | 68,068.00 | 9,058.42 | 77,126.42 | 573.32 | | 77,699.74 | |
| 1/15/2034 | | 8,251.82 | 8,251.82 | 522.27 | | 8,774.09 | 86,473.83 |
| 7/15/2034 | 69,806.00 | 8,251.82 | 78,057.82 | 522.27 | | 78,580.09 | |
| 1/15/2035 | | 7,424.62 | 7,424.62 | 469.91 | | 7,894.53 | 86,474.62 |
| 7/15/2035 | 71,587.00 | 7,424.62 | 79,011.62 | 469.91 | | 79,481.53 | |
| 1/15/2036 | | 6,576.31 | 6,576.31 | 416.22 | | 6,992.53 | 86,474.06 |
| 7/15/2036 | 73,414.00 | 6,576.31 | 79,990.31 | 416.22 | | 80,406.53 | |
| 1/15/2037 | | 5,706.36 | 5,706.36 | 361.16 | | 6,067.52 | 86,474.05 |
| 7/15/2037 | 75,288.00 | 5,706.36 | 80,994.36 | 361.16 | | 81,355.52 | |
| 1/15/2038 | | 4,814.19 | 4,814.19 | 304.70 | | 5,118.89 | 86,474.41 |
| 7/15/2038 | 77,209.00 | 4,814.19 | 82,023.19 | 304.70 | | 82,327.89 | |
| 1/15/2039 | | 3,899.27 | 3,899.27 | 246.79 | | 4,146.06 | 86,473.94 |
| 7/15/2039 | 79,180.00 | 3,899.27 | 83,079.27 | 246.79 | | 83,326.06 | |
| 1/15/2040 | | 2,960.98 | 2,960.98 | 187.40 | | 3,148.39 | 86,474.44 |
| 7/15/2040 | 81,201.00 | 2,960.98 | 84,161.98 | 187.40 | | 84,349.39 | |
| 1/15/2041 | | 1,998.75 | 1,998.75 | 126.50 | | 2,125.25 | 86,474.64 |
| 7/15/2041 | 83,273.00 | 1,998.75 | 85,271.75 | 126.50 | | 85,398.25 | |
| 1/15/2042 | | 1,011.97 | 1,011.97 | 64.05 | | 1,076.01 | 86,474.27 |
| 7/15/2042 | 85,398.00 | 1,011.97 | 86,409.97 | 64.05 | | 86,474.01 | |
| 1/15/2043 | | | | | | | 86,474.01 |
| | 1,820,346.00 | 753,224.83 | 2,573,570.83 | 47,429.75 | 10,139.33 | 2,631,139.91 | 2,631,139.91 |

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
Series 16
Chicopee Loan Amortization
CWS-09-02-A

| | | | |
|---|---|---|---|
| Initial Loan Amount | 6,890,247.00 | Loan Origination Fee ($5.57/1000) | 38,378.68 |
| Principal Forgiveness | - | Loan Term (in years) | 30 |
| Net Loan Obligation | 6,890,247.00 | Loan Rate | 2.37% |
| | | 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 | | 96,164.88 | 96,164.88 | 5,167.69 | 38,378.68 | 139,711.24 | 139,711.24 |
| 7/15/2013 | 155,643.00 | 81,649.43 | 237,292.43 | 5,167.69 | | 242,460.11 | |
| 1/15/2014 | | 79,805.06 | 79,805.06 | 5,050.95 | | 84,856.01 | 327,316.12 |
| 7/15/2014 | 159,616.00 | 79,805.06 | 239,421.06 | 5,050.95 | | 244,472.01 | |
| 1/15/2015 | | 77,913.61 | 77,913.61 | 4,931.24 | | 82,844.85 | 327,316.86 |
| 7/15/2015 | 163,689.00 | 77,913.61 | 241,602.61 | 4,931.24 | | 246,533.85 | |
| 1/15/2016 | | 75,973.89 | 75,973.89 | 4,808.47 | | 80,782.37 | 327,316.22 |
| 7/15/2016 | 167,867.00 | 75,973.89 | 243,840.89 | 4,808.47 | | 248,649.37 | |
| 1/15/2017 | | 73,984.67 | 73,984.67 | 4,682.57 | | 78,667.24 | 327,316.61 |
| 7/15/2017 | 172,151.00 | 73,984.67 | 246,135.67 | 4,682.57 | | 250,818.24 | |
| 1/15/2018 | | 71,944.68 | 71,944.68 | 4,553.46 | | 76,498.14 | 327,316.38 |
| 7/15/2018 | 176,545.00 | 71,944.68 | 248,489.68 | 4,553.46 | | 253,043.14 | |
| 1/15/2019 | | 69,852.62 | 69,852.62 | 4,421.05 | | 74,273.67 | 327,316.81 |
| 7/15/2019 | 181,050.00 | 69,852.62 | 250,902.62 | 4,421.05 | | 255,323.67 | |
| 1/15/2020 | | 67,707.18 | 67,707.18 | 4,285.26 | | 71,992.44 | 327,316.12 |
| 7/15/2020 | 185,671.00 | 67,707.18 | 253,378.18 | 4,285.26 | | 257,663.44 | |
| 1/15/2021 | | 65,506.98 | 65,506.98 | 4,146.01 | | 69,652.99 | 327,316.43 |
| 7/15/2021 | 190,410.00 | 65,506.98 | 255,916.98 | 4,146.01 | | 260,062.99 | |
| 1/15/2022 | | 63,250.62 | 63,250.62 | 4,003.20 | | 67,253.82 | 327,316.81 |
| 7/15/2022 | 195,269.00 | 63,250.62 | 258,519.62 | 4,003.20 | | 262,522.82 | |
| 1/15/2023 | | 60,936.68 | 60,936.68 | 3,856.75 | | 64,793.43 | 327,316.26 |
| 7/15/2023 | 200,253.00 | 60,936.68 | 261,189.68 | 3,856.75 | | 265,046.43 | |
| 1/15/2024 | | 58,563.68 | 58,563.68 | 3,706.56 | | 62,270.25 | 327,316.68 |
| 7/15/2024 | 205,364.00 | 58,563.68 | 263,927.68 | 3,706.56 | | 267,634.25 | |
| 1/15/2025 | | 56,130.12 | 56,130.12 | 3,552.54 | | 59,682.66 | 327,316.91 |
| 7/15/2025 | 210,605.00 | 56,130.12 | 266,735.12 | 3,552.54 | | 270,287.66 | |
| 1/15/2026 | | 53,634.45 | 53,634.45 | 3,394.59 | | 57,029.04 | 327,316.70 |
| 7/15/2026 | 215,980.00 | 53,634.45 | 269,614.45 | 3,394.59 | | 273,009.04 | |
| 1/15/2027 | | 51,075.09 | 51,075.09 | 3,232.60 | | 54,307.69 | 327,316.72 |
| 7/15/2027 | 221,492.00 | 51,075.09 | 272,567.09 | 3,232.60 | | 275,799.69 | |
| 1/15/2028 | | 48,450.41 | 48,450.41 | 3,066.48 | | 51,516.89 | 327,316.58 |
| 7/15/2028 | 227,145.00 | 48,450.41 | 275,595.41 | 3,066.48 | | 278,661.89 | |
| 1/15/2029 | | 45,758.74 | 45,758.74 | 2,896.12 | | 48,654.86 | 327,316.75 |
| 7/15/2029 | 232,942.00 | 45,758.74 | 278,700.74 | 2,896.12 | | 281,596.86 | |
| 1/15/2030 | | 42,998.38 | 42,998.38 | 2,721.42 | | 45,719.79 | 327,316.66 |
| 7/15/2030 | 238,887.00 | 42,998.38 | 281,885.38 | 2,721.42 | | 284,606.79 | |
| 1/15/2031 | | 40,167.57 | 40,167.57 | 2,542.25 | | 42,709.82 | 327,316.61 |
| 7/15/2031 | 244,984.00 | 40,167.57 | 285,151.57 | 2,542.25 | | 287,693.82 | |
| 1/15/2032 | | 37,264.51 | 37,264.51 | 2,358.51 | | 39,623.02 | 327,316.84 |
| 7/15/2032 | 251,236.00 | 37,264.51 | 288,500.51 | 2,358.51 | | 290,859.02 | |
| 1/15/2033 | | 34,287.36 | 34,287.36 | 2,170.09 | | 36,457.44 | 327,316.46 |
| 7/15/2033 | 257,648.00 | 34,287.36 | 291,935.36 | 2,170.09 | | 294,105.44 | |
| 1/15/2034 | | 31,234.23 | 31,234.23 | 1,976.85 | | 33,211.08 | 327,316.52 |
| 7/15/2034 | 264,224.00 | 31,234.23 | 295,458.23 | 1,976.85 | | 297,435.08 | |
| 1/15/2035 | | 28,103.18 | 28,103.18 | 1,778.68 | | 29,881.86 | 327,316.94 |
| 7/15/2035 | 270,967.00 | 28,103.18 | 299,070.18 | 1,778.68 | | 300,848.86 | |
| 1/15/2036 | | 24,892.22 | 24,892.22 | 1,575.46 | | 26,467.67 | 327,316.53 |
| 7/15/2036 | 277,883.00 | 24,892.22 | 302,775.22 | 1,575.46 | | 304,350.67 | |
| 1/15/2037 | | 21,599.30 | 21,599.30 | 1,367.04 | | 22,966.35 | 327,317.02 |
| 7/15/2037 | 284,974.00 | 21,599.30 | 306,573.30 | 1,367.04 | | 307,940.35 | |
| 1/15/2038 | | 18,222.36 | 18,222.36 | 1,153.31 | | 19,375.68 | 327,316.02 |
| 7/15/2038 | 292,248.00 | 18,222.36 | 310,470.36 | 1,153.31 | | 311,623.68 | |
| 1/15/2039 | | 14,759.22 | 14,759.22 | 934.13 | | 15,693.35 | 327,317.03 |
| 7/15/2039 | 299,706.00 | 14,759.22 | 314,465.22 | 934.13 | | 315,399.35 | |
| 1/15/2040 | | 11,207.71 | 11,207.71 | 709.35 | | 11,917.05 | 327,316.41 |
| 7/15/2040 | 307,355.00 | 11,207.71 | 318,562.71 | 709.35 | | 319,272.05 | |
| 1/15/2041 | | 7,565.55 | 7,565.55 | 478.83 | | 8,044.38 | 327,316.44 |
| 7/15/2041 | 315,199.00 | 7,565.55 | 322,764.55 | 478.83 | | 323,243.38 | |
| 1/15/2042 | | 3,830.44 | 3,830.44 | 242.43 | | 4,072.87 | 327,316.26 |
| 7/15/2042 | 323,244.00 | 3,830.44 | 327,074.44 | 242.43 | | 327,316.87 | |
| 1/15/2043 | | | | | | | 327,316.87 |
| | 6,890,247.00 | 2,851,055.29 | 9,741,302.29 | 179,527.84 | 38,378.68 | 9,959,208.80 | 9,959,208.80 |

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**

**SCHEDULE C**

| | |
|---|---|
| Chicopee | |
| CWS-09-02 | |

**Final Structuring Analysis**

| Financial Equivalent Interest Rate: | 2.40% |
|---|---|
| ARRA Principal Forgiveness* | 2,681,306 |
| Total Loan Amount | 15,986,627 |

**Schedule of Payments**

| Initial Principal Amount: | $13,305,321.00 |
|---|---|

| | Schedule of Payments | | | Admin. Fee | | Total |
|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | 0.00075 | Origination Fee | Due |
| 08-Jul-10 | | | | | | |
| 15-Jan-11 | $0.00 | $165,872.99 | $165,872.99 | $9,978.99 | 88,480.38 | $264,332.36 |
| 15-Jul-11 | 306,501.00 | 159,663.85 | 466,164.85 | 9,978.99 | | 476,143.84 |
| 15-Jan-12 | 0.00 | 155,985.84 | 155,985.84 | 9,749.12 | | 165,734.96 |
| 15-Jul-12 | 313,946.00 | 155,985.84 | 469,931.84 | 9,749.12 | | 479,680.96 |
| 15-Jan-13 | 0.00 | 152,218.49 | 152,218.49 | 9,513.66 | | 161,732.15 |
| 15-Jul-13 | 321,572.00 | 152,218.49 | 473,790.49 | 9,513.66 | | 483,304.15 |
| 15-Jan-14 | 0.00 | 148,359.62 | 148,359.62 | 9,272.48 | | 157,632.10 |
| 15-Jul-14 | 329,384.00 | 148,359.62 | 477,743.62 | 9,272.48 | | 487,016.10 |
| 15-Jan-15 | 0.00 | 144,407.01 | 144,407.01 | 9,025.44 | | 153,432.45 |
| 15-Jul-15 | 337,385.00 | 144,407.01 | 481,792.01 | 9,025.44 | | 490,817.45 |
| 15-Jan-16 | 0.00 | 140,358.39 | 140,358.39 | 8,772.40 | | 149,130.79 |
| 15-Jul-16 | 345,580.00 | 140,358.39 | 485,938.39 | 8,772.40 | | 494,710.79 |
| 15-Jan-17 | 0.00 | 136,211.43 | 136,211.43 | 8,513.21 | | 144,724.64 |
| 15-Jul-17 | 353,975.00 | 136,211.43 | 490,186.43 | 8,513.21 | | 498,699.64 |
| 15-Jan-18 | 0.00 | 131,963.73 | 131,963.73 | 8,247.73 | | 140,211.46 |
| 15-Jul-18 | 362,574.00 | 131,963.73 | 494,537.73 | 8,247.73 | | 502,785.46 |
| 15-Jan-19 | 0.00 | 127,612.84 | 127,612.84 | 7,975.80 | | 135,588.64 |
| 15-Jul-19 | 371,381.00 | 127,612.84 | 498,993.84 | 7,975.80 | | 506,969.64 |
| 15-Jan-20 | 0.00 | 123,156.27 | 123,156.27 | 7,697.27 | | 130,853.54 |
| 15-Jul-20 | 380,403.00 | 123,156.27 | 503,559.27 | 7,697.27 | | 511,256.54 |
| 15-Jan-21 | 0.00 | 118,591.44 | 118,591.44 | 7,411.97 | | 126,003.41 |
| 15-Jul-21 | 389,643.00 | 118,591.44 | 508,234.44 | 7,411.97 | | 515,646.41 |
| 15-Jan-22 | 0.00 | 113,915.72 | 113,915.72 | 7,119.73 | | 121,035.45 |
| 15-Jul-22 | 399,108.00 | 113,915.72 | 513,023.72 | 7,119.73 | | 520,143.45 |
| 15-Jan-23 | 0.00 | 109,126.43 | 109,126.43 | 6,820.40 | | 115,946.83 |
| 15-Jul-23 | 408,803.00 | 109,126.43 | 517,929.43 | 6,820.40 | | 524,749.83 |
| 15-Jan-24 | 0.00 | 104,220.79 | 104,220.79 | 6,513.80 | | 110,734.59 |
| 15-Jul-24 | 418,733.00 | 104,220.79 | 522,953.79 | 6,513.80 | | 529,467.59 |
| 15-Jan-25 | 0.00 | 99,196.00 | 99,196.00 | 6,199.75 | | 105,395.75 |
| 15-Jul-25 | 428,905.00 | 99,196.00 | 528,101.00 | 6,199.75 | | 534,300.75 |
| 15-Jan-26 | 0.00 | 94,049.14 | 94,049.14 | 5,878.07 | | 99,927.21 |
| 15-Jul-26 | 439,324.00 | 94,049.14 | 533,373.14 | 5,878.07 | | 539,251.21 |
| 15-Jan-27 | 0.00 | 88,777.25 | 88,777.25 | 5,548.58 | | 94,325.83 |
| 15-Jul-27 | 449,996.00 | 88,777.25 | 538,773.25 | 5,548.58 | | 544,321.83 |
| 15-Jan-28 | 0.00 | 83,377.30 | 83,377.30 | 5,211.08 | | 88,588.38 |
| 15-Jul-28 | 460,927.00 | 83,377.30 | 544,304.30 | 5,211.08 | | 549,515.38 |
| 15-Jan-29 | 0.00 | 77,846.17 | 77,846.17 | 4,865.39 | | 82,711.56 |
| 15-Jul-29 | 472,123.00 | 77,846.17 | 549,969.17 | 4,865.39 | | 554,834.56 |
| 15-Jan-30 | 0.00 | 72,180.70 | 72,180.70 | 4,511.29 | | 76,691.99 |
| 15-Jul-30 | 483,592.00 | 72,180.70 | 555,772.70 | 4,511.29 | | 560,283.99 |
| 15-Jan-31 | 0.00 | 66,377.59 | 66,377.59 | 4,148.60 | | 70,526.19 |
| 15-Jul-31 | 495,339.00 | 66,377.59 | 561,716.59 | 4,148.60 | | 565,865.19 |
| 15-Jan-32 | 0.00 | 60,433.52 | 60,433.52 | 3,777.10 | | 64,210.62 |
| 15-Jul-32 | 507,372.00 | 60,433.52 | 567,805.52 | 3,777.10 | | 571,582.62 |
| 15-Jan-33 | 0.00 | 54,345.06 | 54,345.06 | 3,396.57 | | 57,741.63 |
| 15-Jul-33 | 519,696.00 | 54,345.06 | 574,041.06 | 3,396.57 | | 577,437.63 |
| 15-Jan-34 | 0.00 | 48,108.71 | 48,108.71 | 3,006.79 | | 51,115.50 |
| 15-Jul-34 | 532,321.00 | 48,108.71 | 580,429.71 | 3,006.79 | | 583,436.50 |
| 15-Jan-35 | 0.00 | 41,720.86 | 41,720.86 | 2,607.55 | | 44,328.41 |
| 15-Jul-35 | 545,252.00 | 41,720.86 | 586,972.86 | 2,607.55 | | 589,580.41 |
| 15-Jan-36 | 0.00 | 35,177.83 | 35,177.83 | 2,198.61 | | 37,376.44 |
| 15-Jul-36 | 558,497.00 | 35,177.83 | 593,674.83 | 2,198.61 | | 595,873.44 |
| 15-Jan-37 | 0.00 | 28,475.87 | 28,475.87 | 1,779.74 | | 30,255.61 |
| 15-Jul-37 | 572,063.00 | 28,475.87 | 600,538.87 | 1,779.74 | | 602,318.61 |
| 15-Jan-38 | 0.00 | 21,611.11 | 21,611.11 | 1,350.69 | | 22,961.80 |
| 15-Jul-38 | 585,960.00 | 21,611.11 | 607,571.11 | 1,350.69 | | 608,921.80 |
| 15-Jan-39 | 0.00 | 14,579.59 | 14,579.59 | 911.22 | | 15,490.81 |
| 15-Jul-39 | 600,193.00 | 14,579.59 | 614,772.59 | 911.22 | | 615,683.81 |
| 15-Jan-40 | 0.00 | 7,377.28 | 7,377.28 | 461.08 | | 7,838.36 |
| 15-Jul-40 | 614,773.00 | 7,377.28 | 622,150.28 | 461.08 | | 622,611.36 |
| 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 |
| | $13,305,321.00 | $5,525,060.80 | $18,830,381.80 | $344,928.22 | $88,480.38 | $19,263,790.40 |

* 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 Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Chicopee
98-113
Final Loan Structuring Analysis

AMENDED SCHEDULE C

| G.E. | 50.00% |
|---|---|

Schedule of Loan Repayments

| Initial Loan Obligation: | 280,143.60 |
|---|---|

| | Scheduled Loan Repayments | | | Loan Subsidy Amounts | | | Net Loan Repayment | | |
|---|---|---|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | DSRF Earnings | Contract Assistance | Total | Principal | Interest | Total |
| 01-Feb-05 | 0.00 | 6,586.79 | 6,586.79 | 3,730.25 | 0.00 | 3,730.25 | 0.00 | 2,856.54 | 2,856.54 |
| 01-Aug-05 | 15,063.58 | 6,891.48 | 21,955.06 | 3,730.25 | 6,649.37 | 10,379.62 | 11,575.44 | 0.00 | 11,575.44 |
| 01-Feb-06 | 0.00 | 7,274.54 | 7,274.54 | 3,529.67 | 347.47 | 3,877.14 | 0.00 | 3,397.40 | 3,397.40 |
| 01-Aug-06 | 15,425.15 | 6,243.39 | 21,668.54 | 3,529.67 | 6,610.74 | 10,140.41 | 11,528.13 | 0.00 | 11,528.13 |
| 01-Feb-07 | 0.00 | 7,101.54 | 7,101.54 | 3,324.28 | 347.47 | 3,671.75 | 0.00 | 3,429.79 | 3,429.79 |
| 01-Aug-07 | 15,854.34 | 6,008.23 | 21,862.57 | 3,324.28 | 6,814.41 | 10,138.69 | 11,723.88 | 0.00 | 11,723.88 |
| 01-Feb-08 | 0.00 | 6,922.94 | 6,922.94 | 3,113.17 | 347.47 | 3,460.64 | 0.00 | 3,462.30 | 3,462.30 |
| 01-Aug-08 | 16,258.05 | 4,942.77 | 21,200.82 | 3,113.17 | 6,611.93 | 9,725.10 | 11,475.72 | 0.00 | 11,475.72 |
| 01-Feb-09 | 0.00 | 6,777.08 | 6,777.08 | 2,896.69 | 347.47 | 3,244.16 | 0.00 | 3,532.92 | 3,532.92 |
| 01-Aug-09 | 16,668.61 | 4,714.93 | 21,383.54 | 2,896.69 | 6,830.67 | 9,727.36 | 11,656.18 | 0.00 | 11,656.18 |
| 01-Feb-10 | 0.00 | 6,614.65 | 6,614.65 | 2,674.74 | 347.47 | 3,022.21 | 0.00 | 3,592.44 | 3,592.44 |
| 01-Aug-10 | 19,597.45 | 2,760.91 | 22,358.36 | 2,674.74 | 6,072.03 | 8,746.76 | 13,611.59 | 0.00 | 13,611.59 |
| 01-Feb-11 | 0.00 | 6,123.90 | 6,123.90 | 2,413.79 | 347.47 | 2,761.26 | 0.00 | 3,362.64 | 3,362.64 |
| 01-Aug-11 | 19,597.45 | 2,730.87 | 22,328.32 | 2,413.79 | 6,427.77 | 8,841.55 | 13,486.76 | 0.00 | 13,486.76 |
| 01-Feb-12 | 0.00 | 5,848.81 | 5,848.81 | 2,152.84 | 347.47 | 2,500.31 | 0.00 | 3,348.50 | 3,348.50 |
| 01-Aug-12 | 19,597.45 | 3,096.25 | 22,693.70 | 2,152.84 | 6,634.02 | 8,786.85 | 13,906.85 | 0.00 | 13,906.85 |
| 01-Feb-13 | 0.00 | 4,830.32 | 4,830.32 | 1,891.89 | 347.47 | 2,239.36 | 0.00 | 2,590.96 | 2,590.96 |
| 01-Aug-13 | 19,597.45 | 2,781.20 | 22,378.65 | 1,891.89 | 6,802.63 | 8,694.52 | 13,684.13 | 0.00 | 13,684.13 |
| 01-Feb-14 | 0.00 | 4,404.74 | 4,404.74 | 1,630.94 | 347.47 | 1,978.41 | 0.00 | 2,426.33 | 2,426.33 |
| 01-Aug-14 | 19,597.45 | 2,471.41 | 22,068.86 | 1,630.94 | 6,646.47 | 8,277.40 | 13,791.46 | 0.00 | 13,791.46 |
| 01-Feb-15 | 0.00 | 3,324.33 | 3,324.33 | 1,369.99 | 347.47 | 1,717.46 | 0.00 | 1,606.88 | 1,606.88 |
| 01-Aug-15 | 19,597.45 | 2,160.62 | 21,758.07 | 1,369.99 | 6,645.31 | 8,015.30 | 13,742.77 | 0.00 | 13,742.77 |
| 01-Feb-16 | 0.00 | 2,579.44 | 2,579.44 | 1,109.04 | 347.47 | 1,456.51 | 0.00 | 1,122.93 | 1,122.93 |
| 01-Aug-16 | 19,597.45 | 1,885.01 | 21,482.46 | 1,109.04 | 6,673.19 | 7,782.23 | 13,700.23 | 0.00 | 13,700.23 |
| 01-Feb-17 | 0.00 | 1,832.96 | 1,832.96 | 848.09 | 347.47 | 1,195.56 | 0.00 | 637.40 | 637.40 |
| 01-Aug-17 | 19,597.45 | 1,536.64 | 21,134.09 | 848.09 | 6,764.50 | 7,612.59 | 13,521.50 | 0.00 | 13,521.50 |
| 01-Feb-18 | 0.00 | 1,072.61 | 1,072.61 | 587.14 | 265.23 | 852.37 | 0.00 | 220.24 | 220.24 |
| 01-Aug-18 | 19,597.45 | 1,197.05 | 20,794.50 | 587.14 | 6,964.63 | 7,551.77 | 13,242.73 | 0.00 | 13,242.73 |
| 01-Feb-19 | 0.00 | 497.24 | 497.24 | 326.19 | 171.05 | 497.24 | 0.00 | 0.00 | 0.00 |
| 01-Aug-19 | 24,496.82 | 673.66 | 25,170.48 | 326.19 | 6,896.44 | 7,222.63 | 17,947.85 | 0.00 | 17,947.85 |
| 01-Feb-20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | $280,143.60 | $121,886.31 | $402,029.91 | $63,197.36 | $104,650.03 | $167,847.39 | $198,595.24 | $35,587.29 | $234,182.52 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5

| |
|---|
| Chicopee |
| 98-113 |

Final Loan Structuring Analysis

Schedule of Administrative Fee [After September 28, 2001 Swap]

| Date | Principal Outstanding | Administrative Fee Payable @ 0.075% |
|---|---|---|
| 28-Sep-01 | | |
| 01-Feb-02 | 323,702.85 | 244.36 |
| 01-Aug-02 | 323,702.85 | 242.78 |
| 01-Feb-03 | 309,431.01 | 232.07 |
| 01-Aug-03 | 309,431.01 | 232.07 |
| 01-Feb-04 | 294,919.10 | 221.19 |
| 01-Aug-04 | 294,919.10 | 221.19 |
| 01-Feb-05 | 280,143.60 | 210.11 |
| 01-Aug-05 | 280,143.60 | 210.11 |
| 01-Feb-06 | 265,080.02 | 198.81 |
| 01-Aug-06 | 265,080.02 | 198.81 |
| 01-Feb-07 | 249,654.87 | 187.24 |
| 01-Aug-07 | 249,654.87 | 187.24 |
| 01-Feb-08 | 233,800.53 | 175.35 |
| 01-Aug-08 | 233,800.53 | 175.35 |
| 01-Feb-09 | 217,542.48 | 163.16 |
| 01-Aug-09 | 217,542.48 | 163.16 |
| 01-Feb-10 | 200,873.87 | 150.66 |
| 01-Aug-10 | 200,873.87 | 150.66 |
| 01-Feb-11 | 181,276.42 | 135.96 |
| 01-Aug-11 | 181,276.42 | 135.96 |
| 01-Feb-12 | 161,678.97 | 121.26 |
| 01-Aug-12 | 161,678.97 | 121.26 |
| 01-Feb-13 | 142,081.52 | 106.56 |
| 01-Aug-13 | 142,081.52 | 106.56 |
| 01-Feb-14 | 122,484.07 | 91.86 |
| 01-Aug-14 | 122,484.07 | 91.86 |
| 01-Feb-15 | 102,886.62 | 77.16 |
| 01-Aug-15 | 102,886.62 | 77.16 |
| 01-Feb-16 | 83,289.17 | 62.47 |
| 01-Aug-16 | 83,289.17 | 62.47 |
| 01-Feb-17 | 63,691.72 | 47.77 |
| 01-Aug-17 | 63,691.72 | 47.77 |
| 01-Feb-18 | 44,094.27 | 33.07 |
| 01-Aug-18 | 44,094.27 | 33.07 |
| 01-Feb-19 | 24,496.82 | 18.37 |
| 01-Aug-19 | 24,496.82 | 18.37 |
| 01-Feb-20 | 0.00 | 0.00 |
| 01-Aug-20 | 0.00 | 0.00 |
| 01-Feb-21 | 0.00 | 0.00 |
| 01-Aug-21 | 0.00 | 0.00 |
| 01-Feb-22 | 0.00 | 0.00 |
| 01-Aug-22 | 0.00 | 0.00 |
| 01-Feb-23 | 0.00 | 0.00 |
| 01-Aug-23 | 0.00 | 0.00 |
| 01-Feb-24 | 0.00 | 0.00 |
| 01-Aug-24 | 0.00 | 0.00 |
| 01-Feb-25 | 0.00 | 0.00 |
| 01-Aug-25 | 0.00 | 0.00 |
| 01-Feb-26 | 0.00 | 0.00 |
| 01-Aug-26 | 0.00 | 0.00 |
| 01-Feb-27 | 0.00 | 0.00 |
| 01-Aug-27 | 0.00 | 0.00 |
| 01-Feb-28 | 0.00 | 0.00 |
| 01-Aug-28 | 0.00 | 0.00 |
| 01-Feb-29 | 0.00 | 0.00 |
| 01-Aug-29 | 0.00 | 0.00 |
| 01-Feb-30 | 0.00 | 0.00 |
| 01-Aug-30 | 0.00 | 0.00 |
| | | $4,953.28 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 7
Chicopee
00-31
Final Loan Structuring Analysis

AMENDED SCHEDULE C

| G.E. | 50.00% |
|---|---|

Schedule of Loan Repayments

| Initial Loan Obligation: | 4,773,568.00 |
|---|---|

| | Scheduled Loan Repayments | | | Loan Subsidy Amounts | | | Net Loan Repayment | | |
|---|---|---|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | DSRF Earnings | Contract Assistance | Total | Principal | Interest | Total |
| 01-Feb-05 | 226,742.00 | 97,527.59 | 324,269.59 | 55,262.40 | 94,730.97 | 149,993.38 | 174,276.22 | 0.00 | 174,276.22 |
| 01-Aug-05 | 0.00 | 107,695.73 | 107,695.73 | 52,637.47 | 1,798.80 | 54,436.27 | 0.00 | 53,259.46 | 53,259.46 |
| 01-Feb-06 | 230,371.00 | 107,695.73 | 338,066.73 | 52,637.47 | 101,799.03 | 154,436.50 | 183,630.23 | 0.00 | 183,630.23 |
| 01-Aug-06 | 0.00 | 108,752.75 | 108,752.75 | 49,970.52 | 4,631.02 | 54,601.54 | 0.00 | 54,151.21 | 54,151.21 |
| 01-Feb-07 | 234,639.00 | 103,031.67 | 337,670.67 | 49,970.52 | 101,770.71 | 151,741.23 | 185,929.44 | 0.00 | 185,929.44 |
| 01-Aug-07 | 0.00 | 103,722.09 | 103,722.09 | 47,254.16 | 4,462.08 | 51,716.24 | 0.00 | 52,005.85 | 52,005.85 |
| 01-Feb-08 | 238,987.00 | 98,271.60 | 337,258.60 | 47,254.16 | 101,737.06 | 148,991.23 | 188,267.37 | 0.00 | 188,267.37 |
| 01-Aug-08 | 0.00 | 99,280.23 | 99,280.23 | 44,487.47 | 4,631.02 | 49,118.49 | 0.00 | 50,161.74 | 50,161.74 |
| 01-Feb-09 | 244,961.00 | 93,405.03 | 338,366.03 | 44,487.47 | 101,693.65 | 146,181.12 | 192,184.91 | 0.00 | 192,184.91 |
| 01-Aug-09 | 0.00 | 92,850.00 | 92,850.00 | 41,651.62 | 4,631.02 | 46,282.64 | 0.00 | 46,567.36 | 46,567.36 |
| 01-Feb-10 | 252,640.00 | 92,850.00 | 345,490.00 | 41,651.62 | 104,631.25 | 146,282.87 | 199,207.13 | 0.00 | 199,207.13 |
| 01-Aug-10 | 0.00 | 86,218.20 | 86,218.20 | 38,726.87 | 4,631.02 | 43,357.89 | 0.00 | 42,860.31 | 42,860.31 |
| 01-Feb-11 | 260,228.00 | 86,218.20 | 346,446.20 | 38,726.87 | 104,631.25 | 143,358.12 | 203,088.08 | 0.00 | 203,088.08 |
| 01-Aug-11 | 0.00 | 79,712.50 | 79,712.50 | 35,714.27 | 4,631.02 | 40,345.29 | 0.00 | 39,367.21 | 39,367.21 |
| 01-Feb-12 | 270,000.00 | 79,712.50 | 349,712.50 | 35,714.27 | 104,631.25 | 140,345.52 | 209,366.98 | 0.00 | 209,366.98 |
| 01-Aug-12 | 0.00 | 72,625.00 | 72,625.00 | 32,588.55 | 4,631.02 | 37,219.57 | 0.00 | 35,405.43 | 35,405.43 |
| 01-Feb-13 | 275,000.00 | 66,057.73 | 341,057.73 | 32,588.55 | 101,347.61 | 133,936.17 | 207,121.56 | 0.00 | 207,121.56 |
| 01-Aug-13 | 0.00 | 65,406.25 | 65,406.25 | 29,404.95 | 4,631.02 | 34,035.97 | 0.00 | 31,370.29 | 31,370.29 |
| 01-Feb-14 | 285,000.00 | 57,557.90 | 342,557.90 | 29,404.95 | 100,707.08 | 130,112.02 | 212,445.88 | 0.00 | 212,445.88 |
| 01-Aug-14 | 0.00 | 57,925.00 | 57,925.00 | 26,105.57 | 4,631.02 | 30,736.59 | 0.00 | 27,188.41 | 27,188.41 |
| 01-Feb-15 | 295,000.00 | 56,002.14 | 351,002.14 | 26,105.57 | 103,669.82 | 129,775.39 | 221,226.75 | 0.00 | 221,226.75 |
| 01-Aug-15 | 0.00 | 50,181.25 | 50,181.25 | 22,690.43 | 4,631.02 | 27,321.45 | 0.00 | 22,859.80 | 22,859.80 |
| 01-Feb-16 | 305,000.00 | 46,733.80 | 351,733.80 | 22,690.43 | 102,907.52 | 125,597.95 | 226,135.84 | 0.00 | 226,135.84 |
| 01-Aug-16 | 0.00 | 42,175.00 | 42,175.00 | 19,159.52 | 4,631.02 | 23,790.54 | 0.00 | 18,384.46 | 18,384.46 |
| 01-Feb-17 | 315,000.00 | 37,308.85 | 352,308.85 | 19,159.52 | 102,198.17 | 121,357.69 | 230,951.15 | 0.00 | 230,951.15 |
| 01-Aug-17 | 0.00 | 33,906.25 | 33,906.25 | 15,512.85 | 4,631.02 | 20,143.87 | 0.00 | 13,762.39 | 13,762.39 |
| 01-Feb-18 | 325,000.00 | 25,569.31 | 350,569.31 | 15,512.85 | 100,462.78 | 115,975.63 | 234,593.69 | 0.00 | 234,593.69 |
| 01-Aug-18 | 0.00 | 25,375.00 | 25,375.00 | 11,750.40 | 4,631.02 | 16,381.42 | 0.00 | 8,993.58 | 8,993.58 |
| 01-Feb-19 | 330,000.00 | 11,644.68 | 341,644.68 | 11,750.40 | 97,766.09 | 109,516.49 | 232,128.19 | 0.00 | 232,128.19 |
| 01-Aug-19 | 0.00 | 17,125.00 | 17,125.00 | 7,930.07 | 4,631.02 | 12,561.09 | 0.00 | 4,563.91 | 4,563.91 |
| 01-Feb-20 | 340,000.00 | 0.00 | 340,000.00 | 7,930.07 | 96,333.77 * | 104,263.84 | 235,736.16 | 0.00 | 235,736.16 |
| 01-Aug-20 | 0.00 | 8,625.00 | 8,625.00 | 3,993.98 | 4,631.02 | 8,625.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-21 | 345,000.00 | 0.00 | 345,000.00 | 3,993.98 | 111,416.69 * | 115,410.67 | 229,589.33 | 0.00 | 229,589.33 |
| 01-Aug-21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Feb-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 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 |
| | 4,773,568.00 | 2,111,161.99 | 6,884,729.99 | 1,014,419.80 | 1,803,529.88 | 2,817,949.68 | 3,565,878.91 | 500,901.39 | 4,066,780.30 |

*Includes a credit for debt service savings the Trust expects to receive on such Loan Repayment Date as a result of the refunding of a portion of the Bonds, which savings are allocable to the Borrower pursuant to Section 4(h) of the Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 7
Chi Chicopee
Of
F ...turing Analysis 00-31

Estimated Net Borrower Debt Service

| Date<br>26-Jul-01 | Principal Outstanding | Debt Service [Net of Accrued Interest] | LESS DSRF Earnings @ 4.630700% | LESS Contract Assistance | Estimated Net Debt Service | PLUS Administrative Fee Payable @ 0.075% | Estimated Total Payment | Estimated Total Payment [Fiscal Year ending] 30-Jun |
|---|---|---|---|---|---|---|---|---|
| 01-Feb-02 | $5,261,718.00 | $171,219.28 | $62,605.64 | $6,064.91 | $102,548.73 | $4,055.91 | $106,604.64 | $106,604.64 |
| 01-Aug-02 | 5,219,284.00 | 124,349.83 | 60,422.35 | 4,631.02 | 59,296.46 | 3,914.46 | 63,210.92 | – |
| 01-Feb-03 | 5,219,284.00 | 346,108.83 | 60,422.35 | 104,631.25 | 181,055.23 | 3,914.46 | 184,969.69 | 248,180.61 |
| 01-Aug-03 | 4,997,525.00 | 121,023.44 | 57,855.10 | 4,631.02 | 58,537.32 | 3,748.14 | 62,285.46 | – |
| 01-Feb-04 | 4,997,525.00 | 344,980.44 | 57,855.10 | 104,631.25 | 182,494.09 | 3,748.14 | 186,242.23 | 248,527.69 |
| 01-Aug-04 | 4,773,568.00 | 117,328.15 | 55,262.40 | 4,631.02 | 57,434.73 | 3,580.18 | 61,014.91 | – |
| 01-Feb-05 | 4,773,568.00 | 344,070.15 | 55,262.40 | 104,631.25 | 184,176.50 | 3,580.18 | 187,756.68 | 248,771.59 |
| 01-Aug-05 | 4,546,826.00 | 113,360.17 | 52,637.47 | 4,631.02 | 56,091.68 | 3,410.12 | 59,501.80 | – |
| 01-Feb-06 | 4,546,826.00 | 343,731.17 | 52,637.47 | 104,631.25 | 186,462.45 | 3,410.12 | 189,872.57 | 249,374.37 |
| 01-Aug-06 | 4,316,455.00 | 108,752.75 | 49,970.52 | 4,631.02 | 54,151.21 | 3,237.34 | 57,388.55 | – |
| 01-Feb-07 | 4,316,455.00 | 343,391.75 | 49,970.52 | 104,631.25 | 188,789.98 | 3,237.34 | 192,027.32 | 249,415.87 |
| 01-Aug-07 | 4,081,816.00 | 104,059.97 | 47,254.16 | 4,631.02 | 52,174.79 | 3,061.36 | 55,236.15 | – |
| 01-Feb-08 | 4,081,816.00 | 343,046.97 | 47,254.16 | 104,631.25 | 191,161.56 | 3,061.36 | 194,222.92 | 249,459.07 |
| 01-Aug-08 | 3,842,829.00 | 99,280.23 | 44,487.47 | 4,631.02 | 50,161.74 | 2,882.12 | 53,043.86 | – |
| 01-Feb-09 | 3,842,829.00 | 344,241.23 | 44,487.47 | 104,631.25 | 195,122.51 | 2,882.12 | 198,004.63 | 251,048.49 |
| 01-Aug-09 | 3,597,868.00 | 92,850.00 | 41,651.62 | 4,631.02 | 46,567.36 | 2,698.40 | 49,265.76 | – |
| 01-Feb-10 | 3,597,868.00 | 345,490.00 | 41,651.62 | 104,631.25 | 199,207.13 | 2,698.40 | 201,905.53 | 251,171.29 |
| 01-Aug-10 | 3,345,228.00 | 86,218.20 | 38,726.87 | 4,631.02 | 42,860.31 | 2,508.92 | 45,369.23 | – |
| 01-Feb-11 | 3,345,228.00 | 346,446.20 | 38,726.87 | 104,631.25 | 203,088.08 | 2,508.92 | 205,597.00 | 250,966.23 |
| 01-Aug-11 | 3,085,000.00 | 79,712.50 | 35,714.27 | 4,631.02 | 39,367.21 | 2,313.75 | 41,680.96 | – |
| 01-Feb-12 | 3,085,000.00 | 349,712.50 | 35,714.27 | 104,631.25 | 209,366.98 | 2,313.75 | 211,680.73 | 253,361.69 |
| 01-Aug-12 | 2,815,000.00 | 72,625.00 | 32,588.55 | 4,631.02 | 35,405.43 | 2,111.25 | 37,516.68 | – |
| 01-Feb-13 | 2,815,000.00 | 347,625.00 | 32,588.55 | 104,631.25 | 210,405.20 | 2,111.25 | 212,516.45 | 250,033.13 |
| 01-Aug-13 | 2,540,000.00 | 65,406.25 | 29,404.95 | 4,631.02 | 31,370.28 | 1,905.00 | 33,275.28 | – |
| 01-Feb-14 | 2,540,000.00 | 350,406.25 | 29,404.95 | 104,631.25 | 216,370.05 | 1,905.00 | 218,275.05 | 251,550.33 |
| 01-Aug-14 | 2,255,000.00 | 57,925.00 | 26,105.57 | 4,631.02 | 27,188.41 | 1,691.25 | 28,879.66 | – |
| 01-Feb-15 | 2,255,000.00 | 352,925.00 | 26,105.57 | 104,631.25 | 222,188.18 | 1,691.25 | 223,879.43 | 252,759.09 |
| Aug-15 | 1,960,000.00 | 50,181.25 | 22,690.43 | 4,631.02 | 22,859.80 | 1,470.00 | 24,329.80 | – |
| eb-16 | 1,960,000.00 | 355,181.25 | 22,690.43 | 104,631.25 | 227,859.57 | 1,470.00 | 229,329.57 | 253,659.37 |
| ug-16 | 1,655,000.00 | 42,175.00 | 19,159.52 | 4,631.02 | 18,384.46 | 1,241.25 | 19,625.71 | – |
| 01-Feb-17 | 1,655,000.00 | 357,175.00 | 19,159.52 | 104,631.25 | 233,384.23 | 1,241.25 | 234,625.48 | 254,251.19 |
| 01-Aug-17 | 1,340,000.00 | 33,906.25 | 15,512.85 | 4,631.02 | 13,762.38 | 1,005.00 | 14,767.38 | – |
| 01-Feb-18 | 1,340,000.00 | 358,906.25 | 15,512.85 | 104,631.25 | 238,762.15 | 1,005.00 | 239,767.15 | 254,534.53 |
| 01-Aug-18 | 1,015,000.00 | 25,375.00 | 11,750.40 | 4,631.02 | 8,993.58 | 761.25 | 9,754.83 | – |
| 01-Feb-19 | 1,015,000.00 | 355,375.00 | 11,750.40 | 104,631.25 | 238,993.35 | 761.25 | 239,754.60 | 249,509.43 |
| 01-Aug-19 | 685,000.00 | 17,125.00 | 7,930.07 | 4,631.02 | 4,563.91 | 513.75 | 5,077.66 | – |
| 01-Feb-20 | 685,000.00 | 357,125.00 | 7,930.07 | 104,631.25 | 244,563.68 | 513.75 | 245,077.43 | 250,155.09 |
| 01-Aug-20 | 345,000.00 | 8,625.00 | 3,993.98 | 4,631.02 | 0.00 | 258.75 | 258.75 | – |
| 01-Feb-21 | 345,000.00 | 353,625.00 | 3,993.98 | 104,631.25 | 244,999.77 | 258.75 | 245,258.52 | 245,517.27 |
| 01-Aug-21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | – |
| 01-Feb-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | – |
| 01-Feb-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | – |
| 01-Feb-24 | 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 | – |
| 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 | – |
| | | $8,231,061.26 | $1,368,842.74 | $2,082,048.04 | $4,780,170.48 | $88,680.49 | $4,868,850.97 | $4,868,850.97 |

erage Annual Net Debt Service: $244,962.47

| | |
|---|---|
| Max: | 254,534.53 |
| Min: | 245,517.27 |
| *Span:* | 9,017.26 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 10
Chicopee
CW-03-23
Final Loan Structuring Analysis

AMENDED SCHEDULE C

| Net Borrower Savings due to 2006 Refunding: | 40,580.50 |
|---|---|
| G.E. | 2.00% |

Schedule of LoanRepayments

| Initial Loan Obligation: | 1,399,661.00 |
|---|---|

| | 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 | 34,215.11 | 34,215.11 | 9,142.14 | 1,924.84 | 11,066.98 | 0.00 | 23,148.13 | 23,148.13 |
| 01-Aug-07 | 57,188.00 | 33,172.11 | 90,360.11 | 9,142.14 | 5,564.94 | 14,707.08 | 57,188.00 | 18,465.03 | 75,653.03 |
| 01-Feb-08 | 0.00 | 31,742.41 | 31,742.41 | 8,768.60 | 1,775.80 | 10,544.40 | 0.00 | 21,198.01 | 21,198.01 |
| 01-Aug-08 | 58,751.00 | 31,742.41 | 90,493.41 | 8,768.60 | 5,564.94 | 14,333.54 | 58,751.00 | 17,408.87 | 76,159.87 |
| 01-Feb-09 | 0.00 | 30,861.15 | 30,861.15 | 8,384.86 | 1,775.80 | 10,160.66 | 0.00 | 20,700.49 | 20,700.49 |
| 01-Aug-09 | 60,370.00 | 30,861.15 | 91,231.15 | 8,384.86 | 5,564.94 | 13,949.80 | 60,370.00 | 16,911.35 | 77,281.35 |
| 01-Feb-10 | 0.00 | 29,351.90 | 29,351.90 | 7,990.54 | 1,775.80 | 9,766.34 | 0.00 | 19,585.56 | 19,585.56 |
| 01-Aug-10 | 62,651.00 | 29,351.90 | 92,002.90 | 7,990.54 | 5,564.94 | 13,555.48 | 62,651.00 | 15,796.42 | 78,447.42 |
| 01-Feb-11 | 0.00 | 27,785.62 | 27,785.62 | 7,581.33 | 1,775.80 | 9,357.12 | 0.00 | 18,428.49 | 18,428.49 |
| 01-Aug-11 | 64,359.00 | 27,785.62 | 92,144.62 | 7,581.33 | 5,564.94 | 13,146.27 | 64,359.00 | 14,639.35 | 78,998.35 |
| 01-Feb-12 | 0.00 | 26,820.24 | 26,820.24 | 7,160.96 | 1,775.80 | 8,936.75 | 0.00 | 17,883.49 | 17,883.49 |
| 01-Aug-12 | 66,132.00 | 26,820.24 | 92,952.24 | 7,160.96 | 5,564.94 | 12,725.89 | 66,132.00 | 14,094.34 | 80,226.34 |
| 01-Feb-13 | 0.00 | 25,166.94 | 25,166.94 | 6,729.00 | 1,775.80 | 8,504.80 | 0.00 | 16,662.14 | 16,662.14 |
| 01-Aug-13 | 68,718.00 | 25,166.94 | 93,884.94 | 6,729.00 | 5,564.94 | 12,293.94 | 68,718.00 | 12,873.00 | 81,591.00 |
| 01-Feb-14 | 0.00 | 23,363.09 | 23,363.09 | 6,280.16 | 1,775.80 | 8,055.96 | 0.00 | 15,307.13 | 15,307.13 |
| 01-Aug-14 | 71,492.00 | 23,363.09 | 94,855.09 | 6,280.16 | 5,564.94 | 11,845.10 | 71,492.00 | 11,517.99 | 83,009.99 |
| 01-Feb-15 | 0.00 | 21,486.42 | 21,486.42 | 5,813.20 | 1,775.80 | 7,588.99 | 0.00 | 13,897.43 | 13,897.43 |
| 01-Aug-15 | 75,000.00 | 21,486.42 | 96,486.42 | 5,813.20 | 5,564.94 | 11,378.13 | 75,000.00 | 10,108.28 | 85,108.28 |
| 01-Feb-16 | 0.00 | 19,517.67 | 19,517.67 | 5,323.32 | 1,775.80 | 7,099.12 | 0.00 | 12,418.55 | 12,418.55 |
| 01-Aug-16 | 80,000.00 | 18,100.03 | 98,100.03 | 5,323.32 | 5,345.89 | 10,669.21 | 80,000.00 | 7,430.82 | 87,430.82 |
| 01-Feb-17 | 0.00 | 17,531.23 | 17,531.23 | 4,800.78 | 1,793.34 | 6,594.13 | 0.00 | 10,937.10 | 10,937.10 |
| 01-Aug-17 | 80,000.00 | 16,030.97 | 96,030.97 | 4,800.78 | 5,350.67 | 10,151.46 | 80,000.00 | 5,879.51 | 85,879.51 |
| 01-Feb-18 | 0.00 | 15,487.58 | 15,487.58 | 4,278.25 | 1,802.05 | 6,080.30 | 0.00 | 9,407.28 | 9,407.28 |
| 01-Aug-18 | 85,000.00 | 13,940.80 | 98,940.80 | 4,278.25 | 5,352.19 | 9,630.44 | 85,000.00 | 4,310.36 | 89,310.36 |
| 01-Feb-19 | 0.00 | 13,363.92 | 13,363.92 | 3,723.06 | 1,802.26 | 5,525.32 | 0.00 | 7,838.61 | 7,838.61 |
| 01-Aug-19 | 85,000.00 | 11,948.33 | 96,948.33 | 3,723.06 | 5,372.67 | 9,095.73 | 85,000.00 | 2,852.60 | 87,852.60 |
| 01-Feb-20 | 0.00 | 11,245.40 | 11,245.40 | 3,167.86 | 1,803.26 | 4,971.12 | 0.00 | 6,274.28 | 6,274.28 |
| 01-Aug-20 | 90,000.00 | 9,866.83 | 99,866.83 | 3,167.86 | 5,379.39 | 8,547.26 | 90,000.00 | 1,319.57 | 91,319.57 |
| 01-Feb-21 | 0.00 | 9,021.26 | 9,021.26 | 2,580.01 | 1,807.25 | 4,387.27 | 0.00 | 4,633.99 | 4,633.99 |
| 01-Aug-21 | 95,000.00 | 7,658.05 | 102,658.05 | 2,580.01 | 5,385.76 | 7,965.77 | 94,692.27 | 0.00 | 94,692.27 |
| 01-Feb-22 | 0.00 | 6,706.59 | 6,706.59 | 1,959.50 | 1,816.58 | 3,776.08 | 0.00 | 2,930.51 | 2,930.51 |
| 01-Aug-22 | 95,000.00 | 4,862.97 | 99,862.97 | 1,959.50 | 5,320.85 | 7,280.36 | 92,582.62 | 0.00 | 92,582.62 |
| 01-Feb-23 | 0.00 | 4,697.51 | 4,697.51 | 1,338.99 | 1,873.12 | 3,212.11 | 0.00 | 1,485.40 | 1,485.40 |
| 01-Aug-23 | 100,000.00 | 1,951.40 | 101,951.40 | 1,338.99 | 5,340.94 | 6,679.93 | 95,271.47 | 0.00 | 95,271.47 |
| 01-Feb-24 | 0.00 | 2,503.19 | 2,503.19 | 685.83 | 1,817.36 | 2,503.18 | 0.00 | 0.00 | 0.00 |
| 01-Aug-24 | 105,000.00 | 0.00 | 105,000.00 | 685.83 | 5,834.89 | 6,520.71 | 98,479.29 | 0.00 | 98,479.29 |
| 01-Feb-25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | $1,399,661.00 | $684,976.47 | $2,084,637.47 | $191,416.80 | $131,189.93 | $322,606.74 | $1,385,686.65 | $376,344.09 | $1,762,030.74 |

SCHEDULE C

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 10

| Chicopee |
|---|
| CW-03-23 |

inal Structuring Analysis

| Financial Equivalent Interest Rate: | 2.00% |
|---|---|

Schedule of Loan Repayments

| Initial Loan Obligation: | $1,510,128.00 |
|---|---|

| | Scheduled Loan Repayments | | | Loan Subsidy Amounts | | | Net Loan Repayments | | |
|---|---|---|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | Equity Earnings | Contract Assistance Payments | Total | Principal | Interest | Total |
| 23-Nov-04 | | | | | | | | | |
| 01-Feb-05 | $0.00 | $13,505.34 | $13,505.34 | $3,726.28 | $1,939.17 | $5,665.45 | $0.00 | $7,839.89 | $7,839.89 |
| 01-Aug-05 | 54,810.00 | 35,749.42 | 90,559.42 | 9,863.67 | 5,728.31 | 15,591.98 | 54,810.00 | 20,157.44 | 74,967.44 |
| 01-Feb-06 | 0.00 | 35,064.30 | 35,064.30 | 9,505.67 | 1,939.17 | 11,444.84 | 0.00 | 23,619.46 | 23,619.46 |
| 01-Aug-06 | 55,657.00 | 35,064.30 | 90,721.30 | 9,505.67 | 5,728.31 | 15,233.98 | 55,657.00 | 19,830.32 | 75,487.32 |
| 01-Feb-07 | 0.00 | 34,229.44 | 34,229.44 | 9,142.14 | 1,939.17 | 11,081.31 | 0.00 | 23,148.13 | 23,148.13 |
| 01-Aug-07 | 57,188.00 | 34,229.44 | 91,417.44 | 9,142.14 | 5,728.31 | 14,870.45 | 57,188.00 | 19,358.99 | 76,546.99 |
| 01-Feb-08 | 0.00 | 32,799.74 | 32,799.74 | 8,768.60 | 1,939.17 | 10,707.77 | 0.00 | 22,091.97 | 22,091.97 |
| 01-Aug-08 | 58,751.00 | 32,799.74 | 91,550.74 | 8,768.60 | 5,728.31 | 14,496.91 | 58,751.00 | 18,302.83 | 77,053.83 |
| 01-Feb-09 | 0.00 | 31,918.48 | 31,918.48 | 8,384.86 | 1,939.17 | 10,324.03 | 0.00 | 21,594.45 | 21,594.45 |
| 01-Aug-09 | 60,370.00 | 31,918.48 | 92,288.48 | 8,384.86 | 5,728.31 | 14,113.17 | 60,370.00 | 17,805.31 | 78,175.31 |
| 01-Feb-10 | 0.00 | 30,409.23 | 30,409.23 | 7,990.54 | 1,939.17 | 9,929.71 | 0.00 | 20,479.52 | 20,479.52 |
| 01-Aug-10 | 62,651.00 | 30,409.23 | 93,060.23 | 7,990.54 | 5,728.31 | 13,718.85 | 62,651.00 | 16,690.38 | 79,341.38 |
| 01-Feb-11 | 0.00 | 28,842.95 | 28,842.95 | 7,581.33 | 1,939.17 | 9,520.50 | 0.00 | 19,322.45 | 19,322.45 |
| 01-Aug-11 | 64,359.00 | 28,842.95 | 93,201.95 | 7,581.33 | 5,728.31 | 13,309.64 | 64,359.00 | 15,533.31 | 79,892.31 |
| 01-Feb-12 | 0.00 | 27,877.57 | 27,877.57 | 7,160.96 | 1,939.17 | 9,100.13 | 0.00 | 18,777.44 | 18,777.44 |
| 01-Aug-12 | 66,132.00 | 27,877.57 | 94,009.57 | 7,160.96 | 5,728.31 | 12,889.27 | 66,132.00 | 14,988.30 | 81,120.30 |
| 01-Feb-13 | 0.00 | 26,224.27 | 26,224.27 | 6,729.00 | 1,939.17 | 8,668.17 | 0.00 | 17,556.10 | 17,556.10 |
| 01-Aug-13 | 68,718.00 | 26,224.27 | 94,942.27 | 6,729.00 | 5,728.31 | 12,457.31 | 68,718.00 | 13,766.96 | 82,484.96 |
| 01-Feb-14 | 0.00 | 24,420.42 | 24,420.42 | 6,280.16 | 1,939.17 | 8,219.33 | 0.00 | 16,201.09 | 16,201.09 |
| 01-Aug-14 | 71,492.00 | 24,420.42 | 95,912.42 | 6,280.16 | 5,728.31 | 12,008.47 | 71,492.00 | 12,411.95 | 83,903.95 |
| 01-Feb-15 | 0.00 | 22,543.75 | 22,543.75 | 5,813.20 | 1,939.17 | 7,752.37 | 0.00 | 14,791.38 | 14,791.38 |
| 01-Aug-15 | 75,000.00 | 22,543.75 | 97,543.75 | 5,813.20 | 5,728.31 | 11,541.51 | 75,000.00 | 11,002.24 | 86,002.24 |
| 01-Feb-16 | 0.00 | 20,575.00 | 20,575.00 | 5,323.32 | 1,939.17 | 7,262.49 | 0.00 | 13,312.51 | 13,312.51 |
| 01-Aug-16 | 80,000.00 | 20,575.00 | 100,575.00 | 5,323.32 | 5,728.31 | 11,051.63 | 80,000.00 | 9,523.37 | 89,523.37 |
| 01-Feb-17 | 0.00 | 18,475.00 | 18,475.00 | 4,800.78 | 1,939.17 | 6,739.95 | 0.00 | 11,735.05 | 11,735.05 |
| 01-Aug-17 | 80,000.00 | 18,475.00 | 98,475.00 | 4,800.78 | 5,728.31 | 10,529.09 | 80,000.00 | 7,945.91 | 87,945.91 |
| 01-Feb-18 | 0.00 | 16,375.00 | 16,375.00 | 4,278.25 | 1,939.17 | 6,217.42 | 0.00 | 10,157.58 | 10,157.58 |
| 01-Aug-18 | 85,000.00 | 16,375.00 | 101,375.00 | 4,278.25 | 5,728.31 | 10,006.56 | 85,000.00 | 6,368.44 | 91,368.44 |
| 01-Feb-19 | 0.00 | 14,250.00 | 14,250.00 | 3,723.06 | 1,939.17 | 5,662.23 | 0.00 | 8,587.77 | 8,587.77 |
| 01-Aug-19 | 85,000.00 | 14,250.00 | 99,250.00 | 3,723.06 | 5,728.31 | 9,451.37 | 85,000.00 | 4,798.63 | 89,798.63 |
| 01-Feb-20 | 0.00 | 12,125.00 | 12,125.00 | 3,167.86 | 1,939.17 | 5,107.03 | 0.00 | 7,017.97 | 7,017.97 |
| 01-Aug-20 | 90,000.00 | 12,125.00 | 102,125.00 | 3,167.86 | 5,728.31 | 8,896.17 | 90,000.00 | 3,228.83 | 93,228.83 |
| 01-Feb-21 | 0.00 | 9,875.00 | 9,875.00 | 2,580.01 | 1,939.17 | 4,519.18 | 0.00 | 5,355.82 | 5,355.82 |
| 01-Aug-21 | 95,000.00 | 9,875.00 | 104,875.00 | 2,580.01 | 5,728.31 | 8,308.32 | 95,000.00 | 1,566.68 | 96,566.68 |
| 01-Feb-22 | 0.00 | 7,500.00 | 7,500.00 | 1,959.50 | 1,939.17 | 3,898.67 | 0.00 | 3,601.33 | 3,601.33 |
| 01-Aug-22 | 95,000.00 | 7,500.00 | 102,500.00 | 1,959.50 | 5,728.31 | 7,687.81 | 94,812.19 | 0.00 | 94,812.19 |
| 01-Feb-23 | 0.00 | 5,125.00 | 5,125.00 | 1,338.99 | 1,939.17 | 3,278.16 | 0.00 | 1,846.84 | 1,846.84 |
| 01-Aug-23 | 100,000.00 | 5,125.00 | 105,125.00 | 1,338.99 | 5,728.31 | 7,067.30 | 98,057.70 | 0.00 | 98,057.70 |
| 01-Feb-24 | 0.00 | 2,625.00 | 2,625.00 | 685.83 | 1,939.17 | 2,625.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-24 | 105,000.00 | 2,625.00 | 107,625.00 | 685.83 | 5,728.31 | 6,414.14 | 101,210.86 | 0.00 | 101,210.86 |
| 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 |
| 01-Feb-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | $1,510,128.00 | $851,765.06 | $2,361,893.06 | $224,018.07 | $153,349.63 | $377,367.70 | $1,504,208.75 | $480,316.62 | $1,984,525.36 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 10

Chicopee
03-23

*Structuring Analysis*

Estimated Net Borrower Debt Service

| Date | Principal Outstanding | Debt Service [Net of Accrued Interest] | LESS DSRF Earnings @ 3.919400% | LESS Contract Assistance | Estimated Net Debt Service | PLUS Administrative Fee Payable @ 0.075% | Estimated Total Payment | Estimated Total Payment [Fiscal Year ending] 30-Jun |
|---|---|---|---|---|---|---|---|---|
| 23-Nov-04 | | | | | | | | |
| 01-Feb-05 | $1,510,128.00 | $13,505.34 | 3,726.28 | $1,939.17 | $7,839.89 | $427.87 | $8,267.76 | $8,267.76 |
| 01-Aug-05 | 1,510,128.00 | 90,559.42 | 9,863.67 | 5,728.31 | 74,967.44 | 1,132.60 | 76,100.04 | -- |
| 01-Feb-06 | 1,455,318.00 | 35,064.30 | 9,505.67 | 1,939.17 | 23,619.46 | 1,091.49 | 24,710.95 | 100,810.99 |
| 01-Aug-06 | 1,455,318.00 | 90,721.30 | 9,505.67 | 5,728.31 | 75,487.32 | 1,091.49 | 76,578.81 | -- |
| 01-Feb-07 | 1,399,661.00 | 34,229.44 | 9,142.14 | 1,939.17 | 23,148.13 | 1,049.75 | 24,197.88 | 100,776.69 |
| 01-Aug-07 | 1,399,661.00 | 91,417.44 | 9,142.14 | 5,728.31 | 76,546.99 | 1,049.75 | 77,596.74 | -- |
| 01-Feb-08 | 1,342,473.00 | 32,799.74 | 8,768.60 | 1,939.17 | 22,091.97 | 1,006.85 | 23,098.82 | 100,695.56 |
| 01-Aug-08 | 1,342,473.00 | 91,550.74 | 8,768.60 | 5,728.31 | 77,053.83 | 1,006.85 | 78,060.68 | -- |
| 01-Feb-09 | 1,283,722.00 | 31,918.48 | 8,384.86 | 1,939.17 | 21,594.45 | 962.79 | 22,557.24 | 100,617.92 |
| 01-Aug-09 | 1,283,722.00 | 92,288.48 | 8,384.86 | 5,728.31 | 78,175.31 | 962.79 | 79,138.10 | -- |
| 01-Feb-10 | 1,223,352.00 | 30,409.23 | 7,990.54 | 1,939.17 | 20,479.52 | 917.51 | 21,397.03 | 100,535.13 |
| 01-Aug-10 | 1,223,352.00 | 93,060.23 | 7,990.54 | 5,728.31 | 79,341.38 | 917.51 | 80,258.89 | -- |
| 01-Feb-11 | 1,160,701.00 | 28,842.95 | 7,581.33 | 1,939.17 | 19,322.45 | 870.53 | 20,192.98 | 100,451.87 |
| 01-Aug-11 | 1,160,701.00 | 93,201.95 | 7,581.33 | 5,728.31 | 79,892.31 | 870.53 | 80,762.84 | -- |
| 01-Feb-12 | 1,096,342.00 | 27,877.57 | 7,160.96 | 1,939.17 | 18,777.44 | 822.26 | 19,599.70 | 100,362.54 |
| 01-Aug-12 | 1,096,342.00 | 94,009.57 | 7,160.96 | 5,728.31 | 81,120.30 | 822.26 | 81,942.56 | -- |
| 01-Feb-13 | 1,030,210.00 | 26,224.27 | 6,729.00 | 1,939.17 | 17,556.10 | 772.66 | 18,328.76 | 100,271.32 |
| 01-Aug-13 | 1,030,210.00 | 94,942.27 | 6,729.00 | 5,728.31 | 82,484.96 | 772.66 | 83,257.62 | -- |
| 01-Feb-14 | 961,492.00 | 24,420.42 | 6,280.16 | 1,939.17 | 16,201.09 | 721.12 | 16,922.21 | 100,179.83 |
| 01-Aug-14 | 961,492.00 | 95,912.42 | 6,280.16 | 5,728.31 | 83,903.95 | 721.12 | 84,625.07 | -- |
| 01-Feb-15 | 890,000.00 | 22,543.75 | 5,813.20 | 1,939.17 | 14,791.38 | 667.50 | 15,458.88 | 100,083.95 |
| 01-Aug-15 | 890,000.00 | 97,543.75 | 5,813.20 | 5,728.31 | 86,002.24 | 667.50 | 86,669.74 | -- |
| 01-Feb-16 | 815,000.00 | 20,575.00 | 5,323.32 | 1,939.17 | 13,312.51 | 611.25 | 13,923.76 | 100,593.50 |
| 01-Aug-16 | 815,000.00 | 100,575.00 | 5,323.32 | 5,728.31 | 89,523.37 | 611.25 | 90,134.62 | -- |
| 01-Feb-17 | 735,000.00 | 18,475.00 | 4,800.78 | 1,939.17 | 11,735.05 | 551.25 | 12,286.30 | 102,420.92 |
| 01-Aug-17 | 735,000.00 | 98,475.00 | 4,800.78 | 5,728.31 | 87,945.91 | 551.25 | 88,497.16 | -- |
| 01-Feb-18 | 655,000.00 | 16,375.00 | 4,278.25 | 1,939.17 | 10,157.58 | 491.25 | 10,648.83 | 99,145.99 |
| 01-Aug-18 | 655,000.00 | 101,375.00 | 4,278.25 | 5,728.31 | 91,368.44 | 491.25 | 91,859.69 | -- |
| 01-Feb-19 | 570,000.00 | 14,250.00 | 3,723.06 | 1,939.17 | 8,587.77 | 427.50 | 9,015.27 | 100,874.96 |
| 01-Aug-19 | 570,000.00 | 99,250.00 | 3,723.06 | 5,728.31 | 89,798.63 | 427.50 | 90,226.13 | -- |
| 01-Feb-20 | 485,000.00 | 12,125.00 | 3,167.86 | 1,939.17 | 7,017.97 | 363.75 | 7,381.72 | 97,607.85 |
| 01-Aug-20 | 485,000.00 | 102,125.00 | 3,167.86 | 5,728.31 | 93,228.83 | 363.75 | 93,592.58 | -- |
| 01-Feb-21 | 395,000.00 | 9,875.00 | 2,580.01 | 1,939.17 | 5,355.82 | 296.25 | 5,652.07 | 99,244.65 |
| 01-Aug-21 | 395,000.00 | 104,875.00 | 2,580.01 | 5,728.31 | 96,566.68 | 296.25 | 96,862.93 | -- |
| 01-Feb-22 | 300,000.00 | 7,500.00 | 1,959.50 | 1,939.17 | 3,601.33 | 225.00 | 3,826.33 | 100,689.26 |
| 01-Aug-22 | 300,000.00 | 102,500.00 | 1,959.50 | 5,728.31 | 94,812.19 | 225.00 | 95,037.19 | -- |
| 01-Feb-23 | 205,000.00 | 5,125.00 | 1,338.99 | 1,939.17 | 1,846.84 | 153.75 | 2,000.59 | 97,037.78 |
| 01-Aug-23 | 205,000.00 | 105,125.00 | 1,338.99 | 5,728.31 | 98,057.70 | 153.75 | 98,211.45 | -- |
| 01-Feb-24 | 105,000.00 | 2,625.00 | 685.83 | 1,939.17 | 0.00 | 78.75 | 78.75 | 98,290.20 |
| 01-Aug-24 | 105,000.00 | 107,625.00 | 685.83 | 5,728.31 | 101,210.86 | 78.75 | 101,289.61 | -- |
| 01-Feb-25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 101,289.61 |
| 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 | -- |
| 01-Feb-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -- |
| | | $2,361,893.06 | $224,018.07 | $153,349.63 | $1,984,525.39 | $25,722.89 | $2,010,248.28 | $2,010,248.28 |

Average Annual Net Debt Service: $100,794.18

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 10
Chicopee
CW-03-20
Final Loan Structuring Analysis

AMENDED SCHEDULE C

| Net Borrower Savings due to 2006 Refunding: | 6,695.18 |
|---|---|
| G.E. | 2.00% |

Schedule of Loan Repayments

| Initial Loan Obligation: | 230,003.01 |
|---|---|

| | 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 | 7,006.20 | 7,006.20 | 1,870.09 | 376.14 | 2,246.23 | 0.00 | 4,759.97 | 4,759.97 |
| 01-Aug-07 | 9,157.47 | 5,455.04 | 14,612.51 | 1,502.31 | 964.90 | 2,467.21 | 9,157.47 | 2,987.83 | 12,145.30 |
| 01-Feb-08 | 0.00 | 5,226.10 | 5,226.10 | 1,442.49 | 276.53 | 1,719.02 | 0.00 | 3,507.09 | 3,507.09 |
| 01-Aug-08 | 9,411.68 | 5,226.10 | 14,637.78 | 1,442.49 | 964.90 | 2,407.40 | 9,411.68 | 2,818.71 | 12,230.39 |
| 01-Feb-09 | 0.00 | 5,084.93 | 5,084.93 | 1,381.02 | 276.53 | 1,657.54 | 0.00 | 3,427.39 | 3,427.39 |
| 01-Aug-09 | 9,678.40 | 5,084.93 | 14,763.33 | 1,381.02 | 964.90 | 2,345.92 | 9,678.40 | 2,739.01 | 12,417.41 |
| 01-Feb-10 | 0.00 | 4,842.97 | 4,842.97 | 1,317.80 | 276.53 | 1,594.33 | 0.00 | 3,248.65 | 3,248.65 |
| 01-Aug-10 | 10,053.79 | 4,842.97 | 14,896.76 | 1,317.80 | 964.90 | 2,282.71 | 10,053.79 | 2,560.27 | 12,614.06 |
| 01-Feb-11 | 0.00 | 4,591.62 | 4,591.62 | 1,252.13 | 276.53 | 1,528.66 | 0.00 | 3,062.96 | 3,062.96 |
| 01-Aug-11 | 10,335.00 | 4,591.62 | 14,926.62 | 1,252.13 | 964.90 | 2,217.04 | 10,335.00 | 2,374.59 | 12,709.59 |
| 01-Feb-12 | 0.00 | 4,436.59 | 4,436.59 | 1,184.63 | 276.53 | 1,461.15 | 0.00 | 2,975.44 | 2,975.44 |
| 01-Aug-12 | 10,626.75 | 4,436.59 | 15,063.34 | 1,184.63 | 964.90 | 2,149.53 | 10,626.75 | 2,287.06 | 12,913.81 |
| 01-Feb-13 | 0.00 | 4,170.92 | 4,170.92 | 1,115.22 | 276.53 | 1,391.74 | 0.00 | 2,779.18 | 2,779.18 |
| 01-Aug-13 | 11,052.19 | 4,170.92 | 15,223.11 | 1,115.22 | 964.90 | 2,080.12 | 11,052.19 | 2,090.80 | 13,142.99 |
| 01-Feb-14 | 0.00 | 3,880.80 | 3,880.80 | 1,043.03 | 276.53 | 1,319.55 | 0.00 | 2,561.25 | 2,561.25 |
| 01-Aug-14 | 11,508.58 | 3,880.80 | 15,389.38 | 1,043.03 | 964.90 | 2,007.93 | 11,508.58 | 1,872.87 | 13,381.45 |
| 01-Feb-15 | 0.00 | 3,578.70 | 3,578.70 | 967.86 | 276.53 | 1,244.38 | 0.00 | 2,334.32 | 2,334.32 |
| 01-Aug-15 | 13,171.48 | 3,578.70 | 16,750.18 | 967.86 | 964.90 | 1,932.76 | 13,171.48 | 1,645.94 | 14,817.42 |
| 01-Feb-16 | 0.00 | 3,232.95 | 3,232.95 | 881.83 | 276.53 | 1,158.35 | 0.00 | 2,074.60 | 2,074.60 |
| 01-Aug-16 | 13,171.48 | 3,000.09 | 16,171.57 | 881.83 | 928.29 | 1,810.11 | 13,171.48 | 1,189.98 | 14,361.46 |
| 01-Feb-17 | 0.00 | 2,905.91 | 2,905.91 | 795.80 | 279.47 | 1,075.26 | 0.00 | 1,830.65 | 1,830.65 |
| 01-Aug-17 | 13,171.48 | 2,659.44 | 15,830.92 | 795.80 | 929.09 | 1,724.88 | 13,171.48 | 934.55 | 14,106.03 |
| 01-Feb-18 | 0.00 | 2,569.38 | 2,569.38 | 709.76 | 280.92 | 990.68 | 0.00 | 1,578.70 | 1,578.70 |
| 01-Aug-18 | 13,171.48 | 2,334.97 | 15,506.45 | 709.76 | 932.43 | 1,642.20 | 13,171.48 | 692.77 | 13,864.25 |
| 01-Feb-19 | 0.00 | 2,238.93 | 2,238.93 | 623.73 | 280.73 | 904.47 | 0.00 | 1,334.47 | 1,334.47 |
| 01-Aug-19 | 13,171.48 | 2,026.41 | 15,197.89 | 623.73 | 935.69 | 1,559.43 | 13,171.48 | 466.98 | 13,638.46 |
| 01-Feb-20 | 0.00 | 1,908.87 | 1,908.87 | 537.70 | 280.61 | 818.31 | 0.00 | 1,090.56 | 1,090.56 |
| 01-Aug-20 | 16,464.35 | 1,648.59 | 18,112.94 | 537.70 | 928.06 | 1,465.76 | 16,464.35 | 182.83 | 16,647.18 |
| 01-Feb-21 | 0.00 | 1,504.16 | 1,504.16 | 430.16 | 281.70 | 711.86 | 0.00 | 792.30 | 792.30 |
| 01-Aug-21 | 16,464.35 | 1,263.63 | 17,727.98 | 430.16 | 932.25 | 1,362.41 | 16,365.56 | 0.00 | 16,365.56 |
| 01-Feb-22 | 0.00 | 1,104.25 | 1,104.25 | 322.62 | 283.54 | 606.16 | 0.00 | 498.10 | 498.10 |
| 01-Aug-22 | 16,464.35 | 779.51 | 17,243.86 | 322.62 | 920.85 | 1,243.47 | 16,000.39 | 0.00 | 16,000.39 |
| 01-Feb-23 | 0.00 | 754.56 | 754.56 | 215.08 | 293.27 | 508.35 | 0.00 | 246.21 | 246.21 |
| 01-Aug-23 | 16,464.35 | 301.34 | 16,765.69 | 215.08 | 926.48 | 1,141.56 | 15,624.13 | 0.00 | 15,624.13 |
| 01-Feb-24 | 0.00 | 392.51 | 392.51 | 107.54 | 284.97 | 392.51 | 0.00 | 0.00 | 0.00 |
| 01-Aug-24 | 16,464.35 | 0.00 | 16,464.35 | 107.54 | 1,007.77 | 1,115.31 | 15,349.04 | 0.00 | 15,349.04 |
| 01-Feb-25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | $230,003.01 | $114,712.08 | $344,715.09 | $32,029.19 | $22,255.14 | $54,284.33 | $227,484.73 | $62,946.02 | $290,430.76 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series10

Revised SCHEDULE C

| Chicopee |
|---|
| CW-03-20 |

*Final Loan Structuring Analysis*

Revised Schedule of Loan Repayments

| Outstanding Loan Obligation: | $230,003.01 |
|---|---|

| | Scheduled Loan Repayments | | | Loan Subsidy Amounts | | | Net Loan Repayments | | |
|---|---|---|---|---|---|---|---|---|---|
| | Principal | Interest | Total | Equity Earnings | Contract Assistance Payments | Total | Principal | Interest | Total |
| 26-Oct-06 | | | | | | | | | |
| 01-Feb-07 | $0.00 | $7,008.57 | $7,008.57 | $1,870.09 | $378.51 | $2,248.60 | $0.00 | $4,759.97 | $4,759.97 |
| 01-Aug-07 | 9,157.47 | 5,630.21 | 14,787.68 | 1,502.31 | 992.45 | 2,494.76 | 9,157.47 | 3,135.45 | 12,292.92 |
| 01-Feb-08 | 0.00 | 5,401.27 | 5,401.27 | 1,442.49 | 304.07 | 1,746.56 | 0.00 | 3,654.71 | 3,654.71 |
| 01-Aug-08 | 9,411.68 | 5,401.27 | 14,812.95 | 1,442.49 | 992.45 | 2,434.94 | 9,411.68 | 2,966.33 | 12,378.01 |
| 01-Feb-09 | 0.00 | 5,260.10 | 5,260.10 | 1,381.02 | 304.07 | 1,685.09 | 0.00 | 3,575.01 | 3,575.01 |
| 01-Aug-09 | 9,678.40 | 5,260.10 | 14,938.50 | 1,381.02 | 992.45 | 2,373.47 | 9,678.40 | 2,886.63 | 12,565.03 |
| 01-Feb-10 | 0.00 | 5,018.14 | 5,018.14 | 1,317.80 | 304.07 | 1,621.87 | 0.00 | 3,396.27 | 3,396.27 |
| 01-Aug-10 | 10,053.79 | 5,018.14 | 15,071.93 | 1,317.80 | 992.45 | 2,310.25 | 10,053.79 | 2,707.89 | 12,761.68 |
| 01-Feb-11 | 0.00 | 4,766.79 | 4,766.79 | 1,252.13 | 304.07 | 1,556.20 | 0.00 | 3,210.59 | 3,210.59 |
| 01-Aug-11 | 10,335.00 | 4,766.79 | 15,101.79 | 1,252.13 | 992.45 | 2,244.58 | 10,335.00 | 2,522.21 | 12,857.21 |
| 01-Feb-12 | 0.00 | 4,611.76 | 4,611.76 | 1,184.63 | 304.07 | 1,488.70 | 0.00 | 3,123.06 | 3,123.06 |
| 01-Aug-12 | 10,626.75 | 4,611.76 | 15,238.51 | 1,184.63 | 992.45 | 2,177.08 | 10,626.75 | 2,434.68 | 13,061.43 |
| 01-Feb-13 | 0.00 | 4,346.09 | 4,346.09 | 1,115.22 | 304.07 | 1,419.29 | 0.00 | 2,926.80 | 2,926.80 |
| 01-Aug-13 | 11,052.19 | 4,346.09 | 15,398.28 | 1,115.22 | 992.45 | 2,107.67 | 11,052.19 | 2,238.42 | 13,290.61 |
| 01-Feb-14 | 0.00 | 4,055.97 | 4,055.97 | 1,043.03 | 304.07 | 1,347.10 | 0.00 | 2,708.87 | 2,708.87 |
| 01-Aug-14 | 11,508.58 | 4,055.97 | 15,564.55 | 1,043.03 | 992.45 | 2,035.48 | 11,508.58 | 2,020.49 | 13,529.07 |
| 01-Feb-15 | 0.00 | 3,753.87 | 3,753.87 | 967.86 | 304.07 | 1,271.93 | 0.00 | 2,481.94 | 2,481.94 |
| 01-Aug-15 | 13,171.48 | 3,753.87 | 16,925.35 | 967.86 | 992.45 | 1,960.31 | 13,171.48 | 1,793.56 | 14,965.04 |
| 01-Feb-16 | 0.00 | 3,408.12 | 3,408.12 | 881.82 | 304.07 | 1,185.89 | 0.00 | 2,222.23 | 2,222.23 |
| 01-Aug-16 | 13,171.48 | 3,408.12 | 16,579.60 | 881.82 | 992.45 | 1,874.27 | 13,171.48 | 1,533.85 | 14,705.33 |
| 01-Feb-17 | 0.00 | 3,062.37 | 3,062.37 | 795.79 | 304.07 | 1,099.86 | 0.00 | 1,962.51 | 1,962.51 |
| 01-Aug-17 | 13,171.48 | 3,062.37 | 16,233.85 | 795.79 | 992.45 | 1,788.24 | 13,171.48 | 1,274.13 | 14,445.61 |
| 01-Feb-18 | 0.00 | 2,716.62 | 2,716.62 | 709.76 | 304.07 | 1,013.83 | 0.00 | 1,702.79 | 1,702.79 |
| 01-Aug-18 | 13,171.48 | 2,716.62 | 15,888.10 | 709.76 | 992.45 | 1,702.21 | 13,171.48 | 1,014.41 | 14,185.89 |
| 01-Feb-19 | 0.00 | 2,387.33 | 2,387.33 | 623.73 | 304.07 | 927.80 | 0.00 | 1,459.53 | 1,459.53 |
| 01-Aug-19 | 13,171.48 | 2,387.33 | 15,558.81 | 623.73 | 992.45 | 1,616.18 | 13,171.48 | 771.15 | 13,942.63 |
| 01-Feb-20 | 0.00 | 2,058.04 | 2,058.04 | 537.70 | 304.07 | 841.77 | 0.00 | 1,216.27 | 1,216.27 |
| 01-Aug-20 | 16,464.35 | 2,058.04 | 18,522.39 | 537.70 | 992.45 | 1,530.15 | 16,464.35 | 527.89 | 16,992.24 |
| 01-Feb-21 | 0.00 | 1,646.43 | 1,646.43 | 430.16 | 304.07 | 734.23 | 0.00 | 912.20 | 912.20 |
| 01-Aug-21 | 16,464.35 | 1,646.43 | 18,110.78 | 430.16 | 992.45 | 1,422.61 | 16,464.35 | 223.82 | 16,688.17 |
| 01-Feb-22 | 0.00 | 1,234.83 | 1,234.83 | 322.62 | 304.07 | 626.69 | 0.00 | 608.14 | 608.14 |
| 01-Aug-22 | 16,464.35 | 1,234.83 | 17,699.18 | 322.62 | 992.45 | 1,315.07 | 16,384.11 | 0.00 | 16,384.11 |
| 01-Feb-23 | 0.00 | 823.22 | 823.22 | 215.08 | 304.07 | 519.15 | 0.00 | 304.07 | 304.07 |
| 01-Aug-23 | 16,464.35 | 823.22 | 17,287.57 | 215.08 | 992.45 | 1,207.53 | 16,080.04 | 0.00 | 16,080.04 |
| 01-Feb-24 | 0.00 | 411.61 | 411.61 | 107.54 | 304.07 | 411.61 | 0.00 | 0.00 | 0.00 |
| 01-Aug-24 | 16,464.35 | 411.61 | 16,875.96 | 107.54 | 992.45 | 1,099.99 | 15,775.97 | 0.00 | 15,775.97 |
| 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 | 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 | 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 | 0.00 |
| 01-Feb-28 | 0.00 | 0.00 | 0.00 | 0.00 | - | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | 0.00 | 0.00 | 0.00 | - | 0.00 | 0.00 | 0.00 | 0.00 |
| | $230,003.01 | $122,563.90 | $352,566.91 | $32,029.16 | $23,411.78 | $55,440.94 | $228,850.08 | $68,275.88 | $297,125.97 |

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series10

| Chicopee |
|---|
| CW-03-20 |

Schedule of Administrative Fee [After October 26, 2006]

| Date | Principal Outstanding | Administrative Fee Payable @ 0.075% |
|---|---|---|
| 26-Oct-06 | | |
| 01-Feb-07 | 230,003.01 | 214.73 |
| 01-Aug-07 | 230,003.01 | 172.50 |
| 01-Feb-08 | 220,845.54 | 165.63 |
| 01-Aug-08 | 220,845.54 | 165.63 |
| 01-Feb-09 | 211,433.86 | 158.58 |
| 01-Aug-09 | 211,433.86 | 158.58 |
| 01-Feb-10 | 201,755.46 | 151.32 |
| 01-Aug-10 | 201,755.46 | 151.32 |
| 01-Feb-11 | 191,701.67 | 143.78 |
| 01-Aug-11 | 191,701.67 | 143.78 |
| 01-Feb-12 | 181,366.67 | 136.03 |
| 01-Aug-12 | 181,366.67 | 136.03 |
| 01-Feb-13 | 170,739.92 | 128.05 |
| 01-Aug-13 | 170,739.92 | 128.05 |
| 01-Feb-14 | 159,687.73 | 119.77 |
| 01-Aug-14 | 159,687.73 | 119.77 |
| 01-Feb-15 | 148,179.15 | 111.13 |
| 01-Aug-15 | 148,179.15 | 111.13 |
| 01-Feb-16 | 135,007.67 | 101.26 |
| 01-Aug-16 | 135,007.67 | 101.26 |
| 01-Feb-17 | 121,836.19 | 91.38 |
| 01-Aug-17 | 121,836.19 | 91.38 |
| 01-Feb-18 | 108,664.71 | 81.50 |
| 01-Aug-18 | 108,664.71 | 81.50 |
| 01-Feb-19 | 95,493.23 | 71.62 |
| 01-Aug-19 | 95,493.23 | 71.62 |
| 01-Feb-20 | 82,321.75 | 61.74 |
| 01-Aug-20 | 82,321.75 | 61.74 |
| 01-Feb-21 | 65,857.40 | 49.39 |
| 01-Aug-21 | 65,857.40 | 49.39 |
| 01-Feb-22 | 49,393.05 | 37.04 |
| 01-Aug-22 | 49,393.05 | 37.04 |
| 01-Feb-23 | 32,928.70 | 24.70 |
| 01-Aug-23 | 32,928.70 | 24.70 |
| 01-Feb-24 | 16,464.35 | 12.35 |
| 01-Aug-24 | 16,464.35 | 12.35 |
| 01-Feb-25 | 0.00 | 0.00 |
| 01-Aug-25 | 0.00 | 0.00 |
| 01-Feb-26 | 0.00 | 0.00 |
| 01-Aug-26 | 0.00 | 0.00 |
| 01-Feb-27 | 0.00 | 0.00 |
| 01-Aug-27 | 0.00 | 0.00 |
| 01-Feb-28 | 0.00 | 0.00 |
| | | $3,677.77 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 10

SCHEDULE C

| Chicopee |
|---|
| CW-03-20 |

Financial Equivalent Interest Rate: 2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: $376,069.00

| | Scheduled Loan Repayments | | | Loan Subsidy Amounts | | | Net Loan Repayments | | |
|---|---|---|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | Equity Earnings | Contract Assistance Payments | Total | Principal | Interest | Total |
| 23-Nov-04 | | | | | | | | | |
| 01-Feb-05 | $0.00 | $3,369.10 | $3,369.10 | $927.96 | $461.71 | $1,389.67 | $0.00 | $1,979.43 | $1,979.43 |
| 01-Aug-05 | 13,307.00 | 8,918.20 | 22,225.20 | 2,456.36 | 1,506.97 | 3,963.33 | 13,307.00 | 4,954.87 | 18,261.87 |
| 01-Feb-06 | 0.00 | 8,751.86 | 8,751.86 | 2,369.45 | 461.71 | 2,831.16 | 0.00 | 5,920.70 | 5,920.70 |
| 01-Aug-06 | 13,518.00 | 8,751.86 | 22,269.86 | 2,369.45 | 1,506.97 | 3,876.42 | 13,518.00 | 4,875.44 | 18,393.44 |
| 01-Feb-07 | 0.00 | 8,549.09 | 8,549.09 | 2,281.15 | 461.71 | 2,742.86 | 0.00 | 5,806.23 | 5,806.23 |
| 01-Aug-07 | 13,905.00 | 8,549.09 | 22,454.09 | 2,281.15 | 1,506.97 | 3,788.12 | 13,905.00 | 4,760.97 | 18,665.97 |
| 01-Feb-08 | 0.00 | 8,201.46 | 8,201.46 | 2,190.33 | 461.71 | 2,652.04 | 0.00 | 5,549.42 | 5,549.42 |
| 01-Aug-08 | 14,291.00 | 8,201.46 | 22,492.46 | 2,190.33 | 1,506.97 | 3,697.30 | 14,291.00 | 4,504.16 | 18,795.16 |
| 01-Feb-09 | 0.00 | 7,987.10 | 7,987.10 | 2,096.98 | 461.71 | 2,558.69 | 0.00 | 5,428.41 | 5,428.41 |
| 01-Aug-09 | 14,696.00 | 7,987.10 | 22,683.10 | 2,096.98 | 1,506.97 | 3,603.95 | 14,696.00 | 4,383.15 | 19,079.15 |
| 01-Feb-10 | 0.00 | 7,619.70 | 7,619.70 | 2,000.99 | 461.71 | 2,462.70 | 0.00 | 5,157.00 | 5,157.00 |
| 01-Aug-10 | 15,266.00 | 7,619.70 | 22,885.70 | 2,000.99 | 1,506.97 | 3,507.96 | 15,266.00 | 4,111.74 | 19,377.74 |
| 01-Feb-11 | 0.00 | 7,238.05 | 7,238.05 | 1,901.28 | 461.71 | 2,362.99 | 0.00 | 4,875.06 | 4,875.06 |
| 01-Aug-11 | 15,693.00 | 7,238.05 | 22,931.05 | 1,901.28 | 1,506.97 | 3,408.25 | 15,693.00 | 3,829.80 | 19,522.80 |
| 01-Feb-12 | 0.00 | 7,002.65 | 7,002.65 | 1,798.78 | 461.71 | 2,260.49 | 0.00 | 4,742.16 | 4,742.16 |
| 01-Aug-12 | 16,136.00 | 7,002.65 | 23,138.65 | 1,798.78 | 1,506.97 | 3,305.75 | 16,136.00 | 3,696.90 | 19,832.90 |
| 01-Feb-13 | 0.00 | 6,599.25 | 6,599.25 | 1,693.38 | 461.71 | 2,155.09 | 0.00 | 4,444.16 | 4,444.16 |
| 01-Aug-13 | 16,782.00 | 6,599.25 | 23,381.25 | 1,693.38 | 1,506.97 | 3,200.35 | 16,782.00 | 3,398.90 | 20,180.90 |
| 01-Feb-14 | 0.00 | 6,158.72 | 6,158.72 | 1,583.77 | 461.71 | 2,045.48 | 0.00 | 4,113.24 | 4,113.24 |
| 01-Aug-14 | 17,475.00 | 6,158.72 | 23,633.72 | 1,583.77 | 1,506.97 | 3,090.74 | 17,475.00 | 3,067.98 | 20,542.98 |
| 01-Feb-15 | 0.00 | 5,700.00 | 5,700.00 | 1,469.63 | 461.71 | 1,931.34 | 0.00 | 3,768.66 | 3,768.66 |
| 01-Aug-15 | 20,000.00 | 5,700.00 | 25,700.00 | 1,469.63 | 1,506.97 | 2,976.60 | 20,000.00 | 2,723.40 | 22,723.40 |
| 01-Feb-16 | 0.00 | 5,175.00 | 5,175.00 | 1,338.99 | 461.71 | 1,800.70 | 0.00 | 3,374.30 | 3,374.30 |
| 01-Aug-16 | 20,000.00 | 5,175.00 | 25,175.00 | 1,338.99 | 1,506.97 | 2,845.96 | 20,000.00 | 2,329.04 | 22,329.04 |
| 01-Feb-17 | 0.00 | 4,650.00 | 4,650.00 | 1,208.36 | 461.71 | 1,670.07 | 0.00 | 2,979.93 | 2,979.93 |
| 01-Aug-17 | 20,000.00 | 4,650.00 | 24,650.00 | 1,208.36 | 1,506.97 | 2,715.33 | 20,000.00 | 1,934.67 | 21,934.67 |
| 01-Feb-18 | 0.00 | 4,125.00 | 4,125.00 | 1,077.73 | 461.71 | 1,539.44 | 0.00 | 2,585.56 | 2,585.56 |
| 01-Aug-18 | 20,000.00 | 4,125.00 | 24,125.00 | 1,077.73 | 1,506.97 | 2,584.70 | 20,000.00 | 1,540.30 | 21,540.30 |
| 01-Feb-19 | 0.00 | 3,625.00 | 3,625.00 | 947.09 | 461.71 | 1,408.80 | 0.00 | 2,216.20 | 2,216.20 |
| 01-Aug-19 | 20,000.00 | 3,625.00 | 23,625.00 | 947.09 | 1,506.97 | 2,454.06 | 20,000.00 | 1,170.94 | 21,170.94 |
| 01-Feb-20 | 0.00 | 3,125.00 | 3,125.00 | 816.46 | 461.71 | 1,278.17 | 0.00 | 1,846.83 | 1,846.83 |
| 01-Aug-20 | 25,000.00 | 3,125.00 | 28,125.00 | 816.46 | 1,506.97 | 2,323.43 | 25,000.00 | 801.57 | 25,801.57 |
| 01-Feb-21 | 0.00 | 2,500.00 | 2,500.00 | 653.17 | 461.71 | 1,114.88 | 0.00 | 1,385.12 | 1,385.12 |
| 01-Aug-21 | 25,000.00 | 2,500.00 | 27,500.00 | 653.17 | 1,506.97 | 2,160.14 | 25,000.00 | 339.86 | 25,339.86 |
| 01-Feb-22 | 0.00 | 1,875.00 | 1,875.00 | 489.88 | 461.71 | 951.59 | 0.00 | 923.41 | 923.41 |
| 01-Aug-22 | 25,000.00 | 1,875.00 | 26,875.00 | 489.88 | 1,506.97 | 1,996.85 | 24,878.15 | 0.00 | 24,878.15 |
| 01-Feb-23 | 0.00 | 1,250.00 | 1,250.00 | 326.58 | 461.71 | 788.29 | 0.00 | 461.71 | 461.71 |
| 01-Aug-23 | 25,000.00 | 1,250.00 | 26,250.00 | 326.58 | 1,506.97 | 1,833.55 | 24,416.45 | 0.00 | 24,416.45 |
| 01-Feb-24 | 0.00 | 625.00 | 625.00 | 163.29 | 461.71 | 625.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-24 | 25,000.00 | 625.00 | 25,625.00 | 163.29 | 1,506.97 | 1,670.26 | 23,954.74 | 0.00 | 23,954.74 |
| 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 |
| 01-Feb-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | $376,069.00 | $213,803.06 | $589,872.06 | $56,198.90 | $39,373.58 | $95,572.48 | $374,318.34 | $119,981.24 | $494,299.58 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 10

Chicopee
03-20
*Structuring Analysis*

Estimated Net Borrower Debt Service

| Date | Principal Outstanding | Debt Service [Net of Accrued Interest] | LESS DSRF Earnings @ 3.919400% | LESS Contract Assistance | Estimated Net Debt Service | PLUS Administrative Fee Payable @ 0.075% | Estimated Total Payment | Estimated Total Payment [Fiscal Year ending] 30-Jun |
|---|---|---|---|---|---|---|---|---|
| 23-Nov-04 | | | | | | | | |
| 01-Feb-05 | $376,069.00 | $3,369.10 | 927.96 | $461.71 | $1,979.43 | $106.55 | $2,085.98 | $2,085.98 |
| 01-Aug-05 | 376,069.00 | 22,225.20 | 2,456.36 | 1,506.97 | 18,261.87 | 282.05 | 18,543.92 | -- |
| 01-Feb-06 | 362,762.00 | 8,751.86 | 2,369.45 | 461.71 | 5,920.70 | 272.07 | 6,192.77 | 24,736.69 |
| 01-Aug-06 | 362,762.00 | 22,269.86 | 2,369.45 | 1,506.97 | 18,393.44 | 272.07 | 18,665.51 | -- |
| 01-Feb-07 | 349,244.00 | 8,549.09 | 2,281.15 | 461.71 | 5,806.23 | 261.93 | 6,068.16 | 24,733.67 |
| 01-Aug-07 | 349,244.00 | 22,454.09 | 2,281.15 | 1,506.97 | 18,665.97 | 261.93 | 18,927.90 | -- |
| 01-Feb-08 | 335,339.00 | 8,201.46 | 2,190.33 | 461.71 | 5,549.42 | 251.50 | 5,800.92 | 24,728.82 |
| 01-Aug-08 | 335,339.00 | 22,492.46 | 2,190.33 | 1,506.97 | 18,795.16 | 251.50 | 19,046.66 | -- |
| 01-Feb-09 | 321,048.00 | 7,987.10 | 2,096.98 | 461.71 | 5,428.41 | 240.79 | 5,669.20 | 24,715.86 |
| 01-Aug-09 | 321,048.00 | 22,683.10 | 2,096.98 | 1,506.97 | 19,079.15 | 240.79 | 19,319.94 | -- |
| 01-Feb-10 | 306,352.00 | 7,619.70 | 2,000.99 | 461.71 | 5,157.00 | 229.76 | 5,386.76 | 24,706.70 |
| 01-Aug-10 | 306,352.00 | 22,885.70 | 2,000.99 | 1,506.97 | 19,377.74 | 229.76 | 19,607.50 | -- |
| 01-Feb-11 | 291,086.00 | 7,238.05 | 1,901.28 | 461.71 | 4,875.06 | 218.31 | 5,093.37 | 24,700.87 |
| 01-Aug-11 | 291,086.00 | 22,931.05 | 1,901.28 | 1,506.97 | 19,522.80 | 218.31 | 19,741.11 | -- |
| 01-Feb-12 | 275,393.00 | 7,002.65 | 1,798.78 | 461.71 | 4,742.16 | 206.54 | 4,948.70 | 24,689.81 |
| 01-Aug-12 | 275,393.00 | 23,138.65 | 1,798.78 | 1,506.97 | 19,832.90 | 206.54 | 20,039.44 | -- |
| 01-Feb-13 | 259,257.00 | 6,599.25 | 1,693.38 | 461.71 | 4,444.16 | 194.44 | 4,638.60 | 24,678.04 |
| 01-Aug-13 | 259,257.00 | 23,381.25 | 1,693.38 | 1,506.97 | 20,180.90 | 194.44 | 20,375.34 | -- |
| 01-Feb-14 | 242,475.00 | 6,158.72 | 1,583.77 | 461.71 | 4,113.24 | 181.86 | 4,295.10 | 24,670.44 |
| 01-Aug-14 | 242,475.00 | 23,633.72 | 1,583.77 | 1,506.97 | 20,542.98 | 181.86 | 20,724.84 | -- |
| 01-Feb-15 | 225,000.00 | 5,700.00 | 1,469.63 | 461.71 | 3,768.66 | 168.75 | 3,937.41 | 24,662.25 |
| 01-Aug-15 | 225,000.00 | 25,700.00 | 1,469.63 | 1,506.97 | 22,723.40 | 168.75 | 22,892.15 | -- |
| 01-Feb-16 | 205,000.00 | 5,175.00 | 1,338.99 | 461.71 | 3,374.30 | 153.75 | 3,528.05 | 26,420.20 |
| 01-Aug-16 | 205,000.00 | 25,175.00 | 1,338.99 | 1,506.97 | 22,329.04 | 153.75 | 22,482.79 | -- |
| 01-Feb-17 | 185,000.00 | 4,650.00 | 1,208.36 | 461.71 | 2,979.93 | 138.75 | 3,118.68 | 25,601.47 |
| 01-Aug-17 | 185,000.00 | 24,650.00 | 1,208.36 | 1,506.97 | 21,934.67 | 138.75 | 22,073.42 | -- |
| 01-Feb-18 | 165,000.00 | 4,125.00 | 1,077.73 | 461.71 | 2,585.56 | 123.75 | 2,709.31 | 24,782.73 |
| 01-Aug-18 | 165,000.00 | 24,125.00 | 1,077.73 | 1,506.97 | 21,540.30 | 123.75 | 21,664.05 | -- |
| 01-Feb-19 | 145,000.00 | 3,625.00 | 947.09 | 461.71 | 2,216.20 | 108.75 | 2,324.95 | 23,989.00 |
| 01-Aug-19 | 145,000.00 | 23,625.00 | 947.09 | 1,506.97 | 21,170.94 | 108.75 | 21,279.69 | -- |
| 01-Feb-20 | 125,000.00 | 3,125.00 | 816.46 | 461.71 | 1,846.83 | 93.75 | 1,940.58 | 23,220.27 |
| 01-Aug-20 | 125,000.00 | 28,125.00 | 816.46 | 1,506.97 | 25,801.57 | 93.75 | 25,895.32 | -- |
| 01-Feb-21 | 100,000.00 | 2,500.00 | 653.17 | 461.71 | 1,385.12 | 75.00 | 1,460.12 | 27,355.44 |
| 01-Aug-21 | 100,000.00 | 27,500.00 | 653.17 | 1,506.97 | 25,339.86 | 75.00 | 25,414.86 | -- |
| 01-Feb-22 | 75,000.00 | 1,875.00 | 489.88 | 461.71 | 923.41 | 56.25 | 979.66 | 26,394.52 |
| 01-Aug-22 | 75,000.00 | 26,875.00 | 489.88 | 1,506.97 | 24,878.15 | 56.25 | 24,934.40 | -- |
| 01-Feb-23 | 50,000.00 | 1,250.00 | 326.58 | 461.71 | 461.71 | 37.50 | 499.21 | 25,433.61 |
| 01-Aug-23 | 50,000.00 | 26,250.00 | 326.58 | 1,506.97 | 24,416.45 | 37.50 | 24,453.95 | -- |
| 01-Feb-24 | 25,000.00 | 625.00 | 163.29 | 461.71 | 0.00 | 18.75 | 18.75 | 24,472.70 |
| 01-Aug-24 | 25,000.00 | 25,625.00 | 163.29 | 1,506.97 | 23,954.74 | 18.75 | 23,973.49 | -- |
| 01-Feb-25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23,973.49 |
| 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 | -- |
| 01-Feb-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 01-Aug-35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -- |
| | | $589,872.06 | $56,198.90 | $39,373.58 | $494,299.56 | $6,453.00 | $500,752.56 | $500,752.56 |

| Average Annual Net Debt Service: | $25,105.51 |
|---|---|

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series11

SWAP

Revised SCHEDULE C

| |
|---|
| Chicopee |
| CW-03-23A |

*Final Loan Structuring Analysis*
Revised Schedule of Loan Repayments

| Outstanding Loan Obligation: | $2,976,564.89 |
|---|---|

| | Schedule of Loan Repayments | | | Admin. Fee | Total |
|---|---|---|---|---|---|
| | Principal | Interest | Total | 0.07500% | Due |
| 09-Nov-07 | | | | | |
| 15-Jan-08 | - | 30,054.58 | 30,054.58 | 2,254.09 | 32,308.67 |
| 15-Jul-08 | 138,763.20 | 29,765.65 | 168,528.85 | 2,232.42 | 170,761.27 |
| 15-Jan-09 | - | 28,378.02 | 28,378.02 | 2,128.35 | 30,506.37 |
| 15-Jul-09 | 141,566.25 | 28,378.02 | 169,944.27 | 2,128.35 | 172,072.62 |
| 15-Jan-10 | - | 26,962.35 | 26,962.35 | 2,022.18 | 28,984.53 |
| 15-Jul-10 | 144,426.41 | 26,962.35 | 171,388.76 | 2,022.18 | 173,410.94 |
| 15-Jan-11 | - | 25,518.09 | 25,518.09 | 1,913.86 | 27,431.95 |
| 15-Jul-11 | 147,344.68 | 25,518.09 | 172,862.77 | 1,913.86 | 174,776.63 |
| 15-Jan-12 | - | 24,044.64 | 24,044.64 | 1,803.35 | 25,847.99 |
| 15-Jul-12 | 150,321.06 | 24,044.64 | 174,365.70 | 1,803.35 | 176,169.05 |
| 15-Jan-13 | - | 22,541.43 | 22,541.43 | 1,690.61 | 24,232.04 |
| 15-Jul-13 | 153,357.53 | 22,541.43 | 175,898.96 | 1,690.61 | 177,589.57 |
| 15-Jan-14 | - | 21,007.86 | 21,007.86 | 1,575.59 | 22,583.45 |
| 15-Jul-14 | 156,456.04 | 21,007.86 | 177,463.90 | 1,575.59 | 179,039.49 |
| 15-Jan-15 | - | 19,443.30 | 19,443.30 | 1,458.25 | 20,901.55 |
| 15-Jul-15 | 159,616.59 | 19,443.30 | 179,059.89 | 1,458.25 | 180,518.14 |
| 15-Jan-16 | - | 17,847.13 | 17,847.13 | 1,338.53 | 19,185.66 |
| 15-Jul-16 | 162,841.17 | 17,847.13 | 180,688.30 | 1,338.53 | 182,026.83 |
| 15-Jan-17 | - | 16,218.72 | 16,218.72 | 1,216.40 | 17,435.12 |
| 15-Jul-17 | 166,130.75 | 16,218.72 | 182,349.47 | 1,216.40 | 183,565.87 |
| 15-Jan-18 | - | 14,557.41 | 14,557.41 | 1,091.81 | 15,649.22 |
| 15-Jul-18 | 169,487.31 | 14,557.41 | 184,044.72 | 1,091.81 | 185,136.53 |
| 15-Jan-19 | - | 12,862.54 | 12,862.54 | 964.69 | 13,827.23 |
| 15-Jul-19 | 172,910.84 | 12,862.54 | 185,773.38 | 964.69 | 186,738.07 |
| 15-Jan-20 | - | 11,133.43 | 11,133.43 | 835.01 | 11,968.44 |
| 15-Jul-20 | 176,404.29 | 11,133.43 | 187,537.72 | 835.01 | 188,372.73 |
| 15-Jan-21 | - | 9,369.39 | 9,369.39 | 702.70 | 10,072.09 |
| 15-Jul-21 | 179,967.68 | 9,369.39 | 189,337.07 | 702.70 | 190,039.77 |
| 15-Jan-22 | - | 7,569.71 | 7,569.71 | 567.73 | 8,137.44 |
| 15-Jul-22 | 183,603.95 | 7,569.71 | 191,173.66 | 567.73 | 191,741.39 |
| 15-Jan-23 | - | 5,733.67 | 5,733.67 | 430.03 | 6,163.70 |
| 15-Jul-23 | 187,313.10 | 5,733.67 | 193,046.77 | 430.03 | 193,476.80 |
| 15-Jan-24 | - | 3,860.54 | 3,860.54 | 289.54 | 4,150.08 |
| 15-Jul-24 | 191,097.10 | 3,860.54 | 194,957.64 | 289.54 | 195,247.18 |
| 15-Jan-25 | - | 1,949.57 | 1,949.57 | 146.22 | 2,095.79 |
| 15-Jul-25 | 194,956.94 | 1,949.57 | 196,906.51 | 146.22 | 197,052.73 |
| 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 | - | - | - | - | - |
| | $2,976,564.89 | $597,815.83 | $3,574,380.72 | $44,836.21 | $3,619,216.93 |

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

SCHEDULE C

Chicopee
CW-03-23A
Final Structuring Analysis

| Loan Interest Rate | 2.00% |
|---|---|

Schedule of Loan Repayments

| Initial Loan Obligation: | $3,282,111.00 |
|---|---|

| | Schedule of Loan Repayments | | | Admin. Fee | Loan | Total |
|---|---|---|---|---|---|---|
| Date | Principal | Interest | Total | 0.07500% | Origination Fee | Due |
| 16-Nov-05 | | | | | | |
| 15-Jul-06 | $121,825.00 | $46,496.57 | $168,321.57 | $2,461.58 | 20,020.88 | $190,804.03 |
| 15-Jan-07 | 0.00 | 31,602.86 | 31,602.86 | 2,370.21 | | 33,973.07 |
| 15-Jul-07 | 138,100.00 | 31,602.86 | 169,702.86 | 2,370.21 | | 172,073.07 |
| 15-Jan-08 | 0.00 | 30,221.86 | 30,221.86 | 2,266.64 | | 32,488.50 |
| 15-Jul-08 | 140,890.00 | 30,221.86 | 171,111.86 | 2,266.64 | | 173,378.50 |
| 15-Jan-09 | 0.00 | 28,812.96 | 28,812.96 | 2,160.97 | | 30,973.93 |
| 15-Jul-09 | 143,736.00 | 28,812.96 | 172,548.96 | 2,160.97 | | 174,709.93 |
| 15-Jan-10 | 0.00 | 27,375.60 | 27,375.60 | 2,053.17 | | 29,428.77 |
| 15-Jul-10 | 146,640.00 | 27,375.60 | 174,015.60 | 2,053.17 | | 176,068.77 |
| 15-Jan-11 | 0.00 | 25,909.20 | 25,909.20 | 1,943.19 | | 27,852.39 |
| 15-Jul-11 | 149,603.00 | 25,909.20 | 175,512.20 | 1,943.19 | | 177,455.39 |
| 15-Jan-12 | 0.00 | 24,413.17 | 24,413.17 | 1,830.99 | | 26,244.16 |
| 15-Jul-12 | 152,625.00 | 24,413.17 | 177,038.17 | 1,830.99 | | 178,869.16 |
| 15-Jan-13 | 0.00 | 22,886.92 | 22,886.92 | 1,716.52 | | 24,603.44 |
| 15-Jul-13 | 155,708.00 | 22,886.92 | 178,594.92 | 1,716.52 | | 180,311.44 |
| 15-Jan-14 | 0.00 | 21,329.84 | 21,329.84 | 1,599.74 | | 22,929.58 |
| 15-Jul-14 | 158,854.00 | 21,329.84 | 180,183.84 | 1,599.74 | | 181,783.58 |
| 15-Jan-15 | 0.00 | 19,741.30 | 19,741.30 | 1,480.60 | | 21,221.90 |
| 15-Jul-15 | 162,063.00 | 19,741.30 | 181,804.30 | 1,480.60 | | 183,284.90 |
| 15-Jan-16 | 0.00 | 18,120.67 | 18,120.67 | 1,359.05 | | 19,479.72 |
| 15-Jul-16 | 165,337.00 | 18,120.67 | 183,457.67 | 1,359.05 | | 184,816.72 |
| 15-Jan-17 | 0.00 | 16,467.30 | 16,467.30 | 1,235.05 | | 17,702.35 |
| 15-Jul-17 | 168,677.00 | 16,467.30 | 185,144.30 | 1,235.05 | | 186,379.35 |
| 15-Jan-18 | 0.00 | 14,780.53 | 14,780.53 | 1,108.54 | | 15,889.07 |
| 15-Jul-18 | 172,085.00 | 14,780.53 | 186,865.53 | 1,108.54 | | 187,974.07 |
| 15-Jan-19 | 0.00 | 13,059.68 | 13,059.68 | 979.48 | | 14,039.16 |
| 15-Jul-19 | 175,561.00 | 13,059.68 | 188,620.68 | 979.48 | | 189,600.16 |
| 15-Jan-20 | 0.00 | 11,304.07 | 11,304.07 | 847.81 | | 12,151.88 |
| 15-Jul-20 | 179,108.00 | 11,304.07 | 190,412.07 | 847.81 | | 191,259.88 |
| 15-Jan-21 | 0.00 | 9,512.99 | 9,512.99 | 713.47 | | 10,226.46 |
| 15-Jul-21 | 182,726.00 | 9,512.99 | 192,238.99 | 713.47 | | 192,952.46 |
| 15-Jan-22 | 0.00 | 7,685.73 | 7,685.73 | 576.43 | | 8,262.16 |
| 15-Jul-22 | 186,418.00 | 7,685.73 | 194,103.73 | 576.43 | | 194,680.16 |
| 15-Jan-23 | 0.00 | 5,821.55 | 5,821.55 | 436.62 | | 6,258.17 |
| 15-Jul-23 | 190,184.00 | 5,821.55 | 196,005.55 | 436.62 | | 196,442.17 |
| 15-Jan-24 | 0.00 | 3,919.71 | 3,919.71 | 293.98 | | 4,213.69 |
| 15-Jul-24 | 194,026.00 | 3,919.71 | 197,945.71 | 293.98 | | 198,239.69 |
| 15-Jan-25 | 0.00 | 1,979.45 | 1,979.45 | 148.46 | | 2,127.91 |
| 15-Jul-25 | 197,945.00 | 1,979.45 | 199,924.45 | 148.46 | | 200,072.91 |
| 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 |
| | $3,282,111.00 | $716,387.35 | $3,998,498.35 | $52,703.42 | $20,020.88 | $4,071,222.65 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13
Chicopee
CW-03-20-A
Final Structuring Analysis

SCHEDULE C

| Loan Interest Rate | 2.00% |
|---|---|

## Schedule of Loan Repayments

| Remaining Loan Obligation: | $128,731.00 |
|---|---|

| Date | Schedule of Loan Repayments Principal | Interest | Total | Admin. Fee 0.00075 | Loan Origination Fee | Total Due |
|---|---|---|---|---|---|---|
| 18-Dec-07 | | | | | | |
| 15-Jul-08 | $6,240.00 | $1,480.41 | $7,720.41 | $96.55 | 823.88 | $8,640.84 |
| 15-Jan-09 | 0.00 | 1,224.91 | 1,224.91 | 91.87 | | 1,316.78 |
| 15-Jul-09 | 6,561.00 | 1,224.91 | 7,785.91 | 91.87 | | 7,877.78 |
| 15-Jan-10 | 0.00 | 1,159.30 | 1,159.30 | 86.95 | | 1,246.25 |
| 15-Jul-10 | 6,694.00 | 1,159.30 | 7,853.30 | 86.95 | | 7,940.25 |
| 15-Jan-11 | 0.00 | 1,092.36 | 1,092.36 | 81.93 | | 1,174.29 |
| 15-Jul-11 | 6,829.00 | 1,092.36 | 7,921.36 | 81.93 | | 8,003.29 |
| 15-Jan-12 | 0.00 | 1,024.07 | 1,024.07 | 76.81 | | 1,100.88 |
| 15-Jul-12 | 6,967.00 | 1,024.07 | 7,991.07 | 76.81 | | 8,067.88 |
| 15-Jan-13 | 0.00 | 954.40 | 954.40 | 71.58 | | 1,025.98 |
| 15-Jul-13 | 7,108.00 | 954.40 | 8,062.40 | 71.58 | | 8,133.98 |
| 15-Jan-14 | 0.00 | 883.32 | 883.32 | 66.25 | | 949.57 |
| 15-Jul-14 | 7,252.00 | 883.32 | 8,135.32 | 66.25 | | 8,201.57 |
| 15-Jan-15 | 0.00 | 810.80 | 810.80 | 60.81 | | 871.61 |
| 15-Jul-15 | 7,398.00 | 810.80 | 8,208.80 | 60.81 | | 8,269.61 |
| 15-Jan-16 | 0.00 | 736.82 | 736.82 | 55.26 | | 792.08 |
| 15-Jul-16 | 7,547.00 | 736.82 | 8,283.82 | 55.26 | | 8,339.08 |
| 15-Jan-17 | 0.00 | 661.35 | 661.35 | 49.60 | | 710.95 |
| 15-Jul-17 | 7,700.00 | 661.35 | 8,361.35 | 49.60 | | 8,410.95 |
| 15-Jan-18 | 0.00 | 584.35 | 584.35 | 43.83 | | 628.18 |
| 15-Jul-18 | 7,855.00 | 584.35 | 8,439.35 | 43.83 | | 8,483.18 |
| 15-Jan-19 | 0.00 | 505.80 | 505.80 | 37.94 | | 543.74 |
| 15-Jul-19 | 8,014.00 | 505.80 | 8,519.80 | 37.94 | | 8,557.74 |
| 15-Jan-20 | 0.00 | 425.66 | 425.66 | 31.92 | | 457.58 |
| 15-Jul-20 | 8,176.00 | 425.66 | 8,601.66 | 31.92 | | 8,633.58 |
| 15-Jan-21 | 0.00 | 343.90 | 343.90 | 25.79 | | 369.69 |
| 15-Jul-21 | 8,341.00 | 343.90 | 8,684.90 | 25.79 | | 8,710.69 |
| 15-Jan-22 | 0.00 | 260.49 | 260.49 | 19.54 | | 280.03 |
| 15-Jul-22 | 8,510.00 | 260.49 | 8,770.49 | 19.54 | | 8,790.03 |
| 15-Jan-23 | 0.00 | 175.39 | 175.39 | 13.15 | | 188.54 |
| 15-Jul-23 | 8,682.00 | 175.39 | 8,857.39 | 13.15 | | 8,870.54 |
| 15-Jan-24 | 0.00 | 88.57 | 88.57 | 6.64 | | 95.21 |
| 15-Jul-24 | 8,857.00 | 88.57 | 8,945.57 | 6.64 | | 8,952.21 |
| 15-Jan-25 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jul-25 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 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 |
| 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 |
| | $128,731.00 | $23,343.39 | $152,074.39 | $1,736.29 | $823.88 | $154,634.56 |

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13
Chicopee
CW-06-19
Final Structuring Analysis

SCHEDULE C

Interest Rate: 2.414%

Schedule of Payments

Initial Principal Amount: $17,000,000.00

| Date | Schedule of Payments: Principal | Interest | Total | Admin. Fee 0.00075 | Origination Fee | Total Due |
|---|---|---|---|---|---|---|
| 18-Dec-07 | | | | | | |
| 15-Jul-08 | $361,006.00 | $235,968.48 | $596,974.48 | $12,750.00 | 108,800.00 | $718,524.48 |
| 15-Jan-09 | 0.00 | 200,832.65 | 200,832.65 | 12,479.25 | | 213,311.90 |
| 15-Jul-09 | 400,982.00 | 200,832.65 | 601,814.65 | 12,479.25 | | 614,293.90 |
| 15-Jan-10 | 0.00 | 195,992.79 | 195,992.79 | 12,178.51 | | 208,171.30 |
| 15-Jul-10 | 410,780.00 | 195,992.79 | 606,772.79 | 12,178.51 | | 618,951.30 |
| 15-Jan-11 | 0.00 | 191,034.68 | 191,034.68 | 11,870.42 | | 202,905.10 |
| 15-Jul-11 | 420,818.00 | 191,034.68 | 611,852.68 | 11,870.42 | | 623,723.10 |
| 15-Jan-12 | 0.00 | 185,955.40 | 185,955.40 | 11,554.81 | | 197,510.21 |
| 15-Jul-12 | 431,100.00 | 185,955.40 | 617,055.40 | 11,554.81 | | 628,610.21 |
| 15-Jan-13 | 0.00 | 180,752.03 | 180,752.03 | 11,231.49 | | 191,983.52 |
| 15-Jul-13 | 441,634.00 | 180,752.03 | 622,386.03 | 11,231.49 | | 633,617.52 |
| 15-Jan-14 | 0.00 | 175,421.51 | 175,421.51 | 10,900.26 | | 186,321.77 |
| 15-Jul-14 | 452,425.00 | 175,421.51 | 627,846.51 | 10,900.26 | | 638,746.77 |
| 15-Jan-15 | 0.00 | 169,960.74 | 169,960.74 | 10,560.94 | | 180,521.68 |
| 15-Jul-15 | 463,480.00 | 169,960.74 | 633,440.74 | 10,560.94 | | 644,001.68 |
| 15-Jan-16 | 0.00 | 164,366.53 | 164,366.53 | 10,213.33 | | 174,579.86 |
| 15-Jul-16 | 474,805.00 | 164,366.53 | 639,171.53 | 10,213.33 | | 649,384.86 |
| 15-Jan-17 | 0.00 | 158,635.64 | 158,635.64 | 9,857.23 | | 168,492.87 |
| 15-Jul-17 | 486,407.00 | 158,635.64 | 645,042.64 | 9,857.23 | | 654,899.87 |
| 15-Jan-18 | 0.00 | 152,764.71 | 152,764.71 | 9,492.42 | | 162,257.13 |
| 15-Jul-18 | 498,293.00 | 152,764.71 | 651,057.71 | 9,492.42 | | 660,550.13 |
| 15-Jan-19 | 0.00 | 146,750.31 | 146,750.31 | 9,118.70 | | 155,869.01 |
| 15-Jul-19 | 510,468.00 | 146,750.31 | 657,218.31 | 9,118.70 | | 666,337.01 |
| 15-Jan-20 | 0.00 | 140,588.96 | 140,588.96 | 8,735.85 | | 149,324.81 |
| 15-Jul-20 | 522,942.00 | 140,588.96 | 663,530.96 | 8,735.85 | | 672,266.81 |
| 15-Jan-21 | 0.00 | 134,277.05 | 134,277.05 | 8,343.65 | | 142,620.70 |
| 15-Jul-21 | 535,720.00 | 134,277.05 | 669,997.05 | 8,343.65 | | 678,340.70 |
| 15-Jan-22 | 0.00 | 127,810.91 | 127,810.91 | 7,941.86 | | 135,752.77 |
| 15-Jul-22 | 548,810.00 | 127,810.91 | 676,620.91 | 7,941.86 | | 684,562.77 |
| 15-Jan-23 | 0.00 | 121,186.78 | 121,186.78 | 7,530.25 | | 128,717.03 |
| 15-Jul-23 | 562,220.00 | 121,186.78 | 683,406.78 | 7,530.25 | | 690,937.03 |
| 15-Jan-24 | 0.00 | 114,400.78 | 114,400.78 | 7,108.58 | | 121,509.36 |
| 15-Jul-24 | 575,958.00 | 114,400.78 | 690,358.78 | 7,108.58 | | 697,467.36 |
| 15-Jan-25 | 0.00 | 107,448.97 | 107,448.97 | 6,676.61 | | 114,125.58 |
| 15-Jul-25 | 590,031.00 | 107,448.97 | 697,479.97 | 6,676.61 | | 704,156.58 |
| 15-Jan-26 | 0.00 | 100,327.29 | 100,327.29 | 6,234.09 | | 106,561.38 |
| 15-Jul-26 | 604,449.00 | 100,327.29 | 704,776.29 | 6,234.09 | | 711,010.38 |
| 15-Jan-27 | 0.00 | 93,031.59 | 93,031.59 | 5,780.75 | | 98,812.34 |
| 15-Jul-27 | 619,218.00 | 93,031.59 | 712,249.59 | 5,780.75 | | 718,030.34 |
| 15-Jan-28 | 0.00 | 85,557.63 | 85,557.63 | 5,316.34 | | 90,873.97 |
| 15-Jul-28 | 634,349.00 | 85,557.63 | 719,906.63 | 5,316.34 | | 725,222.97 |
| 15-Jan-29 | 0.00 | 77,901.04 | 77,901.04 | 4,840.58 | | 82,741.62 |
| 15-Jul-29 | 649,849.00 | 77,901.04 | 727,750.04 | 4,840.58 | | 732,590.62 |
| 15-Jan-30 | 0.00 | 70,057.37 | 70,057.37 | 4,353.19 | | 74,410.56 |
| 15-Jul-30 | 665,728.00 | 70,057.37 | 735,785.37 | 4,353.19 | | 740,138.56 |
| 15-Jan-31 | 0.00 | 62,022.03 | 62,022.03 | 3,853.90 | | 65,875.93 |
| 15-Jul-31 | 681,995.00 | 62,022.03 | 744,017.03 | 3,853.90 | | 747,870.93 |
| 15-Jan-32 | 0.00 | 53,790.35 | 53,790.35 | 3,342.40 | | 57,132.75 |
| 15-Jul-32 | 698,660.00 | 53,790.35 | 752,450.35 | 3,342.40 | | 755,792.75 |
| 15-Jan-33 | 0.00 | 45,357.53 | 45,357.53 | 2,818.40 | | 48,175.93 |
| 15-Jul-33 | 715,732.00 | 45,357.53 | 761,089.53 | 2,818.40 | | 763,907.93 |
| 15-Jan-34 | 0.00 | 36,718.64 | 36,718.64 | 2,281.61 | | 39,000.25 |
| 15-Jul-34 | 733,220.00 | 36,718.64 | 769,938.64 | 2,281.61 | | 772,220.25 |
| 15-Jan-35 | 0.00 | 27,868.68 | 27,868.68 | 1,731.69 | | 29,600.37 |
| 15-Jul-35 | 751,137.00 | 27,868.68 | 779,005.68 | 1,731.69 | | 780,737.37 |
| 15-Jan-36 | 0.00 | 18,802.45 | 18,802.45 | 1,168.34 | | 19,970.79 |
| 15-Jul-36 | 769,491.00 | 18,802.45 | 788,293.45 | 1,168.34 | | 789,461.79 |
| 15-Jan-37 | 0.00 | 9,514.70 | 9,514.70 | 591.22 | | 10,105.92 |
| 15-Jul-37 | 788,293.00 | 9,514.70 | 797,807.70 | 591.22 | | 798,398.92 |
| 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 |
| | $17,000,000.00 | $6,934,227.96 | $23,934,227.96 | $428,963.34 | $108,800.00 | $24,471,991.30 |

**Massachusetts Water Pollution Abatement Trust**
**Water Pollution Abatement Revenue Bonds**
**(Pool Loan Program Bonds)**
**Series 14**

**Revised SCHEDULE C**

| | |
|---|---|
| Chicopee | |
| CW-07-28 | |
| Loan Interest Rate | 2.00% |

***Final Loan Structuring Analysis***
**Revised Schedule of Loan Repayments**

| | |
|---|---|
| Outstanding Loan Obligation: | $2,410,055.77 |

| | Schedule of Loan Repayments | | | *Admin. Fee* | *Total* |
|---|---|---|---|---|---|
| | Principal | Interest | Total | *0.07500%* | *Due* |
| 15-Mar-11 | | | | | |
| 15-Jul-11 | 112,353.71 | 24,181.02 | 136,534.73 | 1,813.58 | 138,348.31 |
| 15-Jan-12 | - | 22,977.02 | 22,977.02 | 1,723.28 | 24,700.30 |
| 15-Jul-12 | 114,622.98 | 22,977.02 | 137,600.00 | 1,723.28 | 139,323.28 |
| 15-Jan-13 | - | 21,830.79 | 21,830.79 | 1,637.31 | 23,468.10 |
| 15-Jul-13 | 116,938.78 | 21,830.79 | 138,769.57 | 1,637.31 | 140,406.88 |
| 15-Jan-14 | - | 20,661.40 | 20,661.40 | 1,549.61 | 22,211.01 |
| 15-Jul-14 | 119,301.12 | 20,661.40 | 139,962.52 | 1,549.61 | 141,512.13 |
| 15-Jan-15 | - | 19,468.39 | 19,468.39 | 1,460.13 | 20,928.52 |
| 15-Jul-15 | 121,710.99 | 19,468.39 | 141,179.38 | 1,460.13 | 142,639.51 |
| 15-Jan-16 | - | 18,251.28 | 18,251.28 | 1,368.85 | 19,620.13 |
| 15-Jul-16 | 124,170.36 | 18,251.28 | 142,421.64 | 1,368.85 | 143,790.49 |
| 15-Jan-17 | - | 17,009.58 | 17,009.58 | 1,275.72 | 18,285.30 |
| 15-Jul-17 | 126,679.23 | 17,009.58 | 143,688.81 | 1,275.72 | 144,964.53 |
| 15-Jan-18 | - | 15,742.79 | 15,742.79 | 1,180.71 | 16,923.50 |
| 15-Jul-18 | 129,237.60 | 15,742.79 | 144,980.39 | 1,180.71 | 146,161.10 |
| 15-Jan-19 | - | 14,450.41 | 14,450.41 | 1,083.78 | 15,534.19 |
| 15-Jul-19 | 131,848.45 | 14,450.41 | 146,298.86 | 1,083.78 | 147,382.64 |
| 15-Jan-20 | - | 13,131.93 | 13,131.93 | 984.89 | 14,116.82 |
| 15-Jul-20 | 134,512.77 | 13,131.93 | 147,644.70 | 984.89 | 148,629.59 |
| 15-Jan-21 | - | 11,786.80 | 11,786.80 | 884.01 | 12,670.81 |
| 15-Jul-21 | 137,229.56 | 11,786.80 | 149,016.36 | 884.01 | 149,900.37 |
| 15-Jan-22 | - | 10,414.50 | 10,414.50 | 781.09 | 11,195.59 |
| 15-Jul-22 | 140,001.79 | 10,414.50 | 150,416.29 | 781.09 | 151,197.38 |
| 15-Jan-23 | - | 9,014.48 | 9,014.48 | 676.09 | 9,690.57 |
| 15-Jul-23 | 142,830.46 | 9,014.48 | 151,844.94 | 676.09 | 152,521.03 |
| 15-Jan-24 | - | 7,586.18 | 7,586.18 | 568.96 | 8,155.14 |
| 15-Jul-24 | 145,715.57 | 7,586.18 | 153,301.75 | 568.96 | 153,870.71 |
| 15-Jan-25 | - | 6,129.02 | 6,129.02 | 459.68 | 6,588.70 |
| 15-Jul-25 | 148,660.08 | 6,129.02 | 154,789.10 | 459.68 | 155,248.78 |
| 15-Jan-26 | - | 4,642.42 | 4,642.42 | 348.18 | 4,990.60 |
| 15-Jul-26 | 151,663.00 | 4,642.42 | 156,305.42 | 348.18 | 156,653.60 |
| 15-Jan-27 | - | 3,125.79 | 3,125.79 | 234.43 | 3,360.22 |
| 15-Jul-27 | 154,726.32 | 3,125.79 | 157,852.11 | 234.43 | 158,086.54 |
| 15-Jan-28 | - | 1,578.53 | 1,578.53 | 118.39 | 1,696.92 |
| 15-Jul-28 | 157,853.00 | 1,578.53 | 159,431.53 | 118.39 | 159,549.92 |
| 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 | - | - | - | - | - |
| 15-Jul-36 | - | - | - | - | - |
| 15-Jan-37 | - | - | - | - | - |
| 15-Jul-37 | - | - | - | - | - |
| 15-Jan-38 | - | - | - | - | - |
| 15-Jul-38 | - | - | - | - | - |
| 15-Jan-39 | - | - | - | - | - |
| 15-Jul-39 | - | - | - | - | - |
| | $2,410,055.77 | $459,783.64 | $2,869,839.41 | $34,483.80 | $2,904,323.21 |

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

**Massachusetts Water Pollution Abatement Trust**
**Water Pollution Abatement and Drinking Water Revenue Bonds**
**State Revolving Fund Bonds**
**Series 14**
**Chicopee**
**CW-07-28**
**Final Structuring Analysis**

**SCHEDULE C**

**Loan Interest Rate** **2.00%**

**Schedule of Loan Repayments**

**Initial Loan Obligation:** **$2,663,686.00**

| Date | Principal | Interest | Total | Admin. Fee 0.07500% | Loan Origination Fee | Total Due |
|---|---|---|---|---|---|---|
| 18-Mar-09 | | | | | | |
| 15-Jul-09 | $118,260.00 | $17,313.96 | $135,573.96 | $1,997.76 | 16,594.76 | $154,166.48 |
| 15-Jan-10 | 0.00 | 25,454.26 | 25,454.26 | 1,909.07 | | 27,363.33 |
| 15-Jul-10 | 111,232.00 | 25,454.26 | 136,686.26 | 1,909.07 | | 138,595.33 |
| 15-Jan-11 | 0.00 | 24,341.94 | 24,341.94 | 1,825.65 | | 26,167.59 |
| 15-Jul-11 | 113,479.00 | 24,341.94 | 137,820.94 | 1,825.65 | | 139,646.59 |
| 15-Jan-12 | 0.00 | 23,207.15 | 23,207.15 | 1,740.54 | | 24,947.69 |
| 15-Jul-12 | 115,771.00 | 23,207.15 | 138,978.15 | 1,740.54 | | 140,718.69 |
| 15-Jan-13 | 0.00 | 22,049.44 | 22,049.44 | 1,653.71 | | 23,703.15 |
| 15-Jul-13 | 118,110.00 | 22,049.44 | 140,159.44 | 1,653.71 | | 141,813.15 |
| 15-Jan-14 | 0.00 | 20,868.34 | 20,868.34 | 1,565.13 | | 22,433.47 |
| 15-Jul-14 | 120,496.00 | 20,868.34 | 141,364.34 | 1,565.13 | | 142,929.47 |
| 15-Jan-15 | 0.00 | 19,663.38 | 19,663.38 | 1,474.75 | | 21,138.13 |
| 15-Jul-15 | 122,930.00 | 19,663.38 | 142,593.38 | 1,474.75 | | 144,068.13 |
| 15-Jan-16 | 0.00 | 18,434.08 | 18,434.08 | 1,382.56 | | 19,816.64 |
| 15-Jul-16 | 125,414.00 | 18,434.08 | 143,848.08 | 1,382.56 | | 145,230.64 |
| 15-Jan-17 | 0.00 | 17,179.94 | 17,179.94 | 1,288.50 | | 18,468.44 |
| 15-Jul-17 | 127,948.00 | 17,179.94 | 145,127.94 | 1,288.50 | | 146,416.44 |
| 15-Jan-18 | 0.00 | 15,900.46 | 15,900.46 | 1,192.53 | | 17,092.99 |
| 15-Jul-18 | 130,532.00 | 15,900.46 | 146,432.46 | 1,192.53 | | 147,624.99 |
| 15-Jan-19 | 0.00 | 14,595.14 | 14,595.14 | 1,094.64 | | 15,689.78 |
| 15-Jul-19 | 133,169.00 | 14,595.14 | 147,764.14 | 1,094.64 | | 148,858.78 |
| 15-Jan-20 | 0.00 | 13,263.45 | 13,263.45 | 994.76 | | 14,258.21 |
| 15-Jul-20 | 135,860.00 | 13,263.45 | 149,123.45 | 994.76 | | 150,118.21 |
| 15-Jan-21 | 0.00 | 11,904.85 | 11,904.85 | 892.86 | | 12,797.71 |
| 15-Jul-21 | 138,604.00 | 11,904.85 | 150,508.85 | 892.86 | | 151,401.71 |
| 15-Jan-22 | 0.00 | 10,518.81 | 10,518.81 | 788.91 | | 11,307.72 |
| 15-Jul-22 | 141,404.00 | 10,518.81 | 151,922.81 | 788.91 | | 152,711.72 |
| 15-Jan-23 | 0.00 | 9,104.77 | 9,104.77 | 682.86 | | 9,787.63 |
| 15-Jul-23 | 144,261.00 | 9,104.77 | 153,365.77 | 682.86 | | 154,048.63 |
| 15-Jan-24 | 0.00 | 7,662.16 | 7,662.16 | 574.66 | | 8,236.82 |
| 15-Jul-24 | 147,175.00 | 7,662.16 | 154,837.16 | 574.66 | | 155,411.82 |
| 15-Jan-25 | 0.00 | 6,190.41 | 6,190.41 | 464.28 | | 6,654.69 |
| 15-Jul-25 | 150,149.00 | 6,190.41 | 156,339.41 | 464.28 | | 156,803.69 |
| 15-Jan-26 | 0.00 | 4,688.92 | 4,688.92 | 351.67 | | 5,040.59 |
| 15-Jul-26 | 153,182.00 | 4,688.92 | 157,870.92 | 351.67 | | 158,222.59 |
| 15-Jan-27 | 0.00 | 3,157.10 | 3,157.10 | 236.78 | | 3,393.88 |
| 15-Jul-27 | 156,276.00 | 3,157.10 | 159,433.10 | 236.78 | | 159,669.88 |
| 15-Jan-28 | 0.00 | 1,594.34 | 1,594.34 | 119.58 | | 1,713.92 |
| 15-Jul-28 | 159,434.00 | 1,594.34 | 161,028.34 | 119.58 | | 161,147.92 |
| 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 |
| 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 |
| | $2,663,686.00 | $556,871.84 | $3,220,557.84 | $42,464.64 | $16,594.76 | $3,279,617.24 |

**Massachusetts Water Pollution Abatement Trust**
**Water Pollution Abatement Revenue Bonds**
**(Pool Loan Program Bonds)**
**Series 14**

**Revised SCHEDULE C**

| | |
|---|---|
| **Chicopee** | |
| **CW-06-19A** | |
| **Loan Interest Rate** | **2.00%** |

***Final Loan Structuring Analysis***
**Revised Schedule of Loan Repayments**

| | |
|---|---|
| **Outstanding Loan Obligation:** | **$14,662,070.06** |

| | Schedule of Loan Repayments | | | *Admin. Fee* | *Total* |
|---|---|---|---|---|---|
| | Principal | Interest | Total | *0.07500%* | *Due* |
| 15-Mar-11 | | | | | |
| 15-Jul-11 | 683,525.41 | 146,755.95 | 830,281.36 | 11,006.70 | 841,288.06 |
| 15-Jan-12 | - | 139,785.45 | 139,785.45 | 10,483.91 | 150,269.36 |
| 15-Jul-12 | 697,334.19 | 139,785.45 | 837,119.64 | 10,483.91 | 847,603.55 |
| 15-Jan-13 | - | 132,812.10 | 132,812.10 | 9,960.91 | 142,773.01 |
| 15-Jul-13 | 711,421.21 | 132,812.10 | 844,233.31 | 9,960.91 | 854,194.22 |
| 15-Jan-14 | - | 125,697.89 | 125,697.89 | 9,427.34 | 135,125.23 |
| 15-Jul-14 | 725,793.43 | 125,697.89 | 851,491.32 | 9,427.34 | 860,918.66 |
| 15-Jan-15 | - | 118,439.96 | 118,439.96 | 8,883.00 | 127,322.96 |
| 15-Jul-15 | 740,455.86 | 118,439.96 | 858,895.82 | 8,883.00 | 867,778.82 |
| 15-Jan-16 | - | 111,035.40 | 111,035.40 | 8,327.65 | 119,363.05 |
| 15-Jul-16 | 755,415.46 | 111,035.40 | 866,450.86 | 8,327.65 | 874,778.51 |
| 15-Jan-17 | - | 103,481.25 | 103,481.25 | 7,761.09 | 111,242.34 |
| 15-Jul-17 | 770,676.22 | 103,481.25 | 874,157.47 | 7,761.09 | 881,918.56 |
| 15-Jan-18 | - | 95,774.48 | 95,774.48 | 7,183.09 | 102,957.57 |
| 15-Jul-18 | 786,245.14 | 95,774.48 | 882,019.62 | 7,183.09 | 889,202.71 |
| 15-Jan-19 | - | 87,912.03 | 87,912.03 | 6,593.40 | 94,505.43 |
| 15-Jul-19 | 802,129.18 | 87,912.03 | 890,041.21 | 6,593.40 | 896,634.61 |
| 15-Jan-20 | - | 79,890.74 | 79,890.74 | 5,991.81 | 85,882.55 |
| 15-Jul-20 | 818,333.34 | 79,890.74 | 898,224.08 | 5,991.81 | 904,215.89 |
| 15-Jan-21 | - | 71,707.41 | 71,707.41 | 5,378.06 | 77,085.47 |
| 15-Jul-21 | 834,865.59 | 71,707.41 | 906,573.00 | 5,378.06 | 911,951.06 |
| 15-Jan-22 | - | 63,358.75 | 63,358.75 | 4,751.91 | 68,110.66 |
| 15-Jul-22 | 851,730.91 | 63,358.75 | 915,089.66 | 4,751.91 | 919,841.57 |
| 15-Jan-23 | - | 54,841.44 | 54,841.44 | 4,113.11 | 58,954.55 |
| 15-Jul-23 | 868,938.29 | 54,841.44 | 923,779.73 | 4,113.11 | 927,892.84 |
| 15-Jan-24 | - | 46,152.06 | 46,152.06 | 3,461.40 | 49,613.46 |
| 15-Jul-24 | 886,492.71 | 46,152.06 | 932,644.77 | 3,461.40 | 936,106.17 |
| 15-Jan-25 | - | 37,287.13 | 37,287.13 | 2,796.53 | 40,083.66 |
| 15-Jul-25 | 904,401.15 | 37,287.13 | 941,688.28 | 2,796.53 | 944,484.81 |
| 15-Jan-26 | - | 28,243.12 | 28,243.12 | 2,118.23 | 30,361.35 |
| 15-Jul-26 | 922,671.59 | 28,243.12 | 950,914.71 | 2,118.23 | 953,032.94 |
| 15-Jan-27 | - | 19,016.40 | 19,016.40 | 1,426.23 | 20,442.63 |
| 15-Jul-27 | 941,312.00 | 19,016.40 | 960,328.40 | 1,426.23 | 961,754.63 |
| 15-Jan-28 | - | 9,603.28 | 9,603.28 | 720.25 | 10,323.53 |
| 15-Jul-28 | 960,328.38 | 9,603.28 | 969,931.66 | 720.25 | 970,651.91 |
| 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 | - | - | - | - | - |
| 15-Jul-36 | - | - | - | - | - |
| 15-Jan-37 | - | - | - | - | - |
| 15-Jul-37 | - | - | - | - | - |
| 15-Jan-38 | - | - | - | - | - |
| 15-Jul-38 | - | - | - | - | - |
| 15-Jan-39 | - | - | - | - | - |
| 15-Jul-39 | - | - | - | - | - |
| | $14,662,070.06 | $2,796,833.73 | $17,458,903.79 | $209,762.54 | $17,668,666.33 |

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

**Massachusetts Water Pollution Abatement Trust**
**Water Pollution Abatement and Drinking Water Revenue Bonds**
**State Revolving Fund Bonds**
**Series 14**
**Chicopee**
**CW-06-19-A**
**Final Structuring Analysis**

**SCHEDULE C**

**Loan Interest Rate** **2.00%**

**Schedule of Loan Repayments**

**Initial Loan Obligation:** **$16,088,784.00**

| Date | Schedule of Loan Repayments Principal | Interest | Total | Admin. Fee 0.07500% | Loan Origination Fee | Total Due |
|---|---|---|---|---|---|---|
| 18-Mar-09 | | | | | | |
| 15-Jul-09 | $714,294.00 | $104,577.10 | $818,871.10 | $12,066.59 | 100,233.12 | $931,170.81 |
| 15-Jan-10 | 0.00 | 153,744.90 | 153,744.90 | 11,530.87 | | 165,275.77 |
| 15-Jul-10 | 671,844.00 | 153,744.90 | 825,588.90 | 11,530.87 | | 837,119.77 |
| 15-Jan-11 | 0.00 | 147,026.46 | 147,026.46 | 11,026.98 | | 158,053.44 |
| 15-Jul-11 | 685,417.00 | 147,026.46 | 832,443.46 | 11,026.98 | | 843,470.44 |
| 15-Jan-12 | 0.00 | 140,172.29 | 140,172.29 | 10,512.92 | | 150,685.21 |
| 15-Jul-12 | 699,264.00 | 140,172.29 | 839,436.29 | 10,512.92 | | 849,949.21 |
| 15-Jan-13 | 0.00 | 133,179.65 | 133,179.65 | 9,988.47 | | 143,168.12 |
| 15-Jul-13 | 713,390.00 | 133,179.65 | 846,569.65 | 9,988.47 | | 856,558.12 |
| 15-Jan-14 | 0.00 | 126,045.75 | 126,045.75 | 9,453.43 | | 135,499.18 |
| 15-Jul-14 | 727,802.00 | 126,045.75 | 853,847.75 | 9,453.43 | | 863,301.18 |
| 15-Jan-15 | 0.00 | 118,767.73 | 118,767.73 | 8,907.58 | | 127,675.31 |
| 15-Jul-15 | 742,505.00 | 118,767.73 | 861,272.73 | 8,907.58 | | 870,180.31 |
| 15-Jan-16 | 0.00 | 111,342.68 | 111,342.68 | 8,350.70 | | 119,693.38 |
| 15-Jul-16 | 757,506.00 | 111,342.68 | 868,848.68 | 8,350.70 | | 877,199.38 |
| 15-Jan-17 | 0.00 | 103,767.62 | 103,767.62 | 7,782.57 | | 111,550.19 |
| 15-Jul-17 | 772,809.00 | 103,767.62 | 876,576.62 | 7,782.57 | | 884,359.19 |
| 15-Jan-18 | 0.00 | 96,039.53 | 96,039.53 | 7,202.96 | | 103,242.49 |
| 15-Jul-18 | 788,421.00 | 96,039.53 | 884,460.53 | 7,202.96 | | 891,663.49 |
| 15-Jan-19 | 0.00 | 88,155.32 | 88,155.32 | 6,611.65 | | 94,766.97 |
| 15-Jul-19 | 804,349.00 | 88,155.32 | 892,504.32 | 6,611.65 | | 899,115.97 |
| 15-Jan-20 | 0.00 | 80,111.83 | 80,111.83 | 6,008.39 | | 86,120.22 |
| 15-Jul-20 | 820,598.00 | 80,111.83 | 900,709.83 | 6,008.39 | | 906,718.22 |
| 15-Jan-21 | 0.00 | 71,905.85 | 71,905.85 | 5,392.94 | | 77,298.79 |
| 15-Jul-21 | 837,176.00 | 71,905.85 | 909,081.85 | 5,392.94 | | 914,474.79 |
| 15-Jan-22 | 0.00 | 63,534.09 | 63,534.09 | 4,765.06 | | 68,299.15 |
| 15-Jul-22 | 854,088.00 | 63,534.09 | 917,622.09 | 4,765.06 | | 922,387.15 |
| 15-Jan-23 | 0.00 | 54,993.21 | 54,993.21 | 4,124.49 | | 59,117.70 |
| 15-Jul-23 | 871,343.00 | 54,993.21 | 926,336.21 | 4,124.49 | | 930,460.70 |
| 15-Jan-24 | 0.00 | 46,279.78 | 46,279.78 | 3,470.98 | | 49,750.76 |
| 15-Jul-24 | 888,946.00 | 46,279.78 | 935,225.78 | 3,470.98 | | 938,696.76 |
| 15-Jan-25 | 0.00 | 37,390.32 | 37,390.32 | 2,804.27 | | 40,194.59 |
| 15-Jul-25 | 906,904.00 | 37,390.32 | 944,294.32 | 2,804.27 | | 947,098.59 |
| 15-Jan-26 | 0.00 | 28,321.28 | 28,321.28 | 2,124.10 | | 30,445.38 |
| 15-Jul-26 | 925,225.00 | 28,321.28 | 953,546.28 | 2,124.10 | | 955,670.38 |
| 15-Jan-27 | 0.00 | 19,069.03 | 19,069.03 | 1,430.18 | | 20,499.21 |
| 15-Jul-27 | 943,917.00 | 19,069.03 | 962,986.03 | 1,430.18 | | 964,416.21 |
| 15-Jan-28 | 0.00 | 9,629.86 | 9,629.86 | 722.24 | | 10,352.10 |
| 15-Jul-28 | 962,986.00 | 9,629.86 | 972,615.86 | 722.24 | | 973,338.10 |
| 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 |
| 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 |
| | $16,088,784.00 | $3,363,531.46 | $19,452,315.46 | $256,488.15 | $100,233.12 | $19,809,036.73 |

**REPLACED BY DEBT SCHEDULE DATED JUNE 1, 2020**

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 20
Chicopee Loan Amortization
CW-14-05

| | | | | |
|---|---|---|---|---|
| Loan Amount Approved | 25,478,178.00 | | Loan Origination Fee ($5.50/1000) | 140,129.98 |
| Principal Forgiveness | | | Loan Term (in years) | 20 |
| Amount to be Financed | 25,478,178.00 | - | 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 | | 130,221.80 | 130,221.80 | 9,766.63 | 140,129.98 | 280,118.41 | |
| 1/15/2018 | 1,030,617.00 | 254,781.78 | 1,285,398.78 | 19,108.63 | | 1,304,507.41 | 1,584,625.83 |
| 7/15/2018 | | 244,475.61 | 244,475.61 | 18,335.67 | | 262,811.28 | |
| 1/15/2019 | 1,053,017.00 | 244,475.61 | 1,297,492.61 | 18,335.67 | | 1,315,828.28 | 1,578,639.56 |
| 7/15/2019 | | 233,945.44 | 233,945.44 | 17,545.91 | | 251,491.35 | |
| 1/15/2020 | 1,075,903.00 | 233,945.44 | 1,309,848.44 | 17,545.91 | | 1,327,394.35 | 1,578,885.70 |
| 7/15/2020 | | 223,186.41 | 223,186.41 | 16,738.98 | | 239,925.39 | |
| 1/15/2021 | 1,099,286.00 | 223,186.41 | 1,322,472.41 | 16,738.98 | | 1,339,211.39 | 1,579,136.78 |
| 7/15/2021 | | 212,193.55 | 212,193.55 | 15,914.52 | | 228,108.07 | |
| 1/15/2022 | 1,123,178.00 | 212,193.55 | 1,335,371.55 | 15,914.52 | | 1,351,286.07 | 1,579,394.13 |
| 7/15/2022 | | 200,961.77 | 200,961.77 | 15,072.13 | | 216,033.90 | |
| 1/15/2023 | 1,147,588.00 | 200,961.77 | 1,348,549.77 | 15,072.13 | | 1,363,621.90 | 1,579,655.81 |
| 7/15/2023 | | 189,485.89 | 189,485.89 | 14,211.44 | | 203,697.33 | |
| 1/15/2024 | 1,172,530.00 | 189,485.89 | 1,362,015.89 | 14,211.44 | | 1,376,227.33 | 1,579,924.66 |
| 7/15/2024 | | 177,760.59 | 177,760.59 | 13,332.04 | | 191,092.63 | |
| 1/15/2025 | 1,198,013.00 | 177,760.59 | 1,375,773.59 | 13,332.04 | | 1,389,105.63 | 1,580,198.27 |
| 7/15/2025 | | 165,780.46 | 165,780.46 | 12,433.53 | | 178,213.99 | |
| 1/15/2026 | 1,224,050.00 | 165,780.46 | 1,389,830.46 | 12,433.53 | | 1,402,263.99 | 1,580,477.99 |
| 7/15/2026 | | 153,539.96 | 153,539.96 | 11,515.50 | | 165,055.46 | |
| 1/15/2027 | 1,250,653.00 | 153,539.96 | 1,404,192.96 | 11,515.50 | | 1,415,708.46 | 1,580,763.91 |
| 7/15/2027 | | 141,033.43 | 141,033.43 | 10,577.51 | | 151,610.94 | |
| 1/15/2028 | 1,277,835.00 | 141,033.43 | 1,418,868.43 | 10,577.51 | | 1,429,445.94 | 1,581,056.87 |
| 7/15/2028 | | 128,255.08 | 128,255.08 | 9,619.13 | | 137,874.21 | |
| 1/15/2029 | 1,305,606.00 | 128,255.08 | 1,433,861.08 | 9,619.13 | | 1,443,480.21 | 1,581,354.42 |
| 7/15/2029 | | 115,199.02 | 115,199.02 | 8,639.93 | | 123,838.95 | |
| 1/15/2030 | 1,333,982.00 | 115,199.02 | 1,449,181.02 | 8,639.93 | | 1,457,820.95 | 1,581,659.89 |
| 7/15/2030 | | 101,859.20 | 101,859.20 | 7,639.44 | | 109,498.64 | |
| 1/15/2031 | 1,362,974.00 | 101,859.20 | 1,464,833.20 | 7,639.44 | | 1,472,472.64 | 1,581,971.28 |
| 7/15/2031 | | 88,229.46 | 88,229.46 | 6,617.21 | | 94,846.67 | |
| 1/15/2032 | 1,392,597.00 | 88,229.46 | 1,480,826.46 | 6,617.21 | | 1,487,443.67 | 1,582,290.34 |
| 7/15/2032 | | 74,303.49 | 74,303.49 | 5,572.76 | | 79,876.25 | |
| 1/15/2033 | 1,422,863.00 | 74,303.49 | 1,497,166.49 | 5,572.76 | | 1,502,739.25 | 1,582,615.50 |
| 7/15/2033 | | 60,074.86 | 60,074.86 | 4,505.61 | | 64,580.47 | |
| 1/15/2034 | 1,453,787.00 | 60,074.86 | 1,513,861.86 | 4,505.61 | | 1,518,367.47 | 1,582,947.95 |
| 7/15/2034 | | 45,536.99 | 45,536.99 | 3,415.27 | | 48,952.26 | |
| 1/15/2035 | 1,485,383.00 | 45,536.99 | 1,530,919.99 | 3,415.27 | | 1,534,335.26 | 1,583,287.53 |
| 7/15/2035 | | 30,683.16 | 30,683.16 | 2,301.24 | | 32,984.40 | |
| 1/15/2036 | 1,517,666.00 | 30,683.16 | 1,548,349.16 | 2,301.24 | | 1,550,650.40 | 1,583,634.79 |
| 7/15/2036 | | 15,506.50 | 15,506.50 | 1,162.99 | | 16,669.49 | |
| 1/15/2037 | 1,550,650.00 | 15,506.50 | 1,566,156.50 | 1,162.99 | | 1,567,319.49 | 1,583,988.98 |
| 7/15/2037 | | | | | | | |
| | 25,478,178.00 | 5,589,025.32 | 31,067,203.32 | 419,176.90 | 140,129.98 | 31,626,510.20 | 31,626,510.20 |

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.

**REPLACED BY DEBT SCHEDULE DATED JUNE 16, 2021**

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 21
Chicopee Loan Amortization
CWP-15-23

| | | | |
|---|---|---|---|
| Loan Amount Approved | 12,405,179.00 | Loan Origination Fee ($5.00/1000) | 60,034.64 |
| Principal Forgiveness* | (398,251.00) | Loan Term (in years) | 30 |
| Amount to be Financed | 12,006,928.00 | Loan Rate | 2.40% |
| | | 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 | | 98,456.81 | 98,456.81 | 6,153.55 | 60,034.64 | 164,645.00 | 164,645.00 |
| 7/15/2019 | 269,894.00 | 144,083.14 | 413,977.14 | 9,005.20 | | 422,982.33 | |
| 1/15/2020 | | 140,844.41 | 140,844.41 | 8,802.78 | | 149,647.18 | 572,629.52 |
| 7/15/2020 | 276,865.00 | 140,844.41 | 417,709.41 | 8,802.78 | | 426,512.18 | |
| 1/15/2021 | | 137,522.03 | 137,522.03 | 8,595.13 | | 146,117.15 | 572,629.34 |
| 7/15/2021 | 284,017.00 | 137,522.03 | 421,539.03 | 8,595.13 | | 430,134.15 | |
| 1/15/2022 | | 134,113.82 | 134,113.82 | 8,382.11 | | 142,495.94 | 572,630.09 |
| 7/15/2022 | 291,352.00 | 134,113.82 | 425,465.82 | 8,382.11 | | 433,847.94 | |
| 1/15/2023 | | 130,617.60 | 130,617.60 | 8,163.60 | | 138,781.20 | 572,629.14 |
| 7/15/2023 | 298,878.00 | 130,617.60 | 429,495.60 | 8,163.60 | | 437,659.20 | |
| 1/15/2024 | | 127,031.06 | 127,031.06 | 7,939.44 | | 134,970.51 | 572,629.71 |
| 7/15/2024 | 306,598.00 | 127,031.06 | 433,629.06 | 7,939.44 | | 441,568.51 | |
| 1/15/2025 | | 123,351.89 | 123,351.89 | 7,709.49 | | 131,061.38 | 572,629.89 |
| 7/15/2025 | 314,517.00 | 123,351.89 | 437,868.89 | 7,709.49 | | 445,578.38 | |
| 1/15/2026 | | 119,577.68 | 119,577.68 | 7,473.61 | | 127,051.29 | 572,629.67 |
| 7/15/2026 | 322,641.00 | 119,577.68 | 442,218.68 | 7,473.61 | | 449,692.29 | |
| 1/15/2027 | | 115,705.99 | 115,705.99 | 7,231.62 | | 122,937.62 | 572,629.91 |
| 7/15/2027 | 330,974.00 | 115,705.99 | 446,679.99 | 7,231.62 | | 453,911.62 | |
| 1/15/2028 | | 111,734.30 | 111,734.30 | 6,983.39 | | 118,717.70 | 572,629.31 |
| 7/15/2028 | 339,523.00 | 111,734.30 | 451,257.30 | 6,983.39 | | 458,240.70 | |
| 1/15/2029 | | 107,660.03 | 107,660.03 | 6,728.75 | | 114,388.78 | 572,629.48 |
| 7/15/2029 | 348,293.00 | 107,660.03 | 455,953.03 | 6,728.75 | | 462,681.78 | |
| 1/15/2030 | | 103,480.51 | 103,480.51 | 6,467.53 | | 109,948.04 | 572,629.82 |
| 7/15/2030 | 357,289.00 | 103,480.51 | 460,769.51 | 6,467.53 | | 467,237.04 | |
| 1/15/2031 | | 99,193.04 | 99,193.04 | 6,199.57 | | 105,392.61 | 572,629.65 |
| 7/15/2031 | 366,517.00 | 99,193.04 | 465,710.04 | 6,199.57 | | 471,909.61 | |
| 1/15/2032 | | 94,794.84 | 94,794.84 | 5,924.68 | | 100,719.52 | 572,629.13 |
| 7/15/2032 | 375,984.00 | 94,794.84 | 470,778.84 | 5,924.68 | | 476,703.52 | |
| 1/15/2033 | | 90,283.03 | 90,283.03 | 5,642.69 | | 95,925.72 | 572,629.24 |
| 7/15/2033 | 385,696.00 | 90,283.03 | 475,979.03 | 5,642.69 | | 481,621.72 | |
| 1/15/2034 | | 85,654.68 | 85,654.68 | 5,353.42 | | 91,008.10 | 572,629.82 |
| 7/15/2034 | 395,658.00 | 85,654.68 | 481,312.68 | 5,353.42 | | 486,666.10 | |
| 1/15/2035 | | 80,906.78 | 80,906.78 | 5,056.67 | | 85,963.46 | 572,629.56 |
| 7/15/2035 | 405,878.00 | 80,906.78 | 486,784.78 | 5,056.67 | | 491,841.46 | |
| 1/15/2036 | | 76,036.25 | 76,036.25 | 4,752.27 | | 80,788.51 | 572,629.97 |
| 7/15/2036 | 416,361.00 | 76,036.25 | 492,397.25 | 4,752.27 | | 497,149.51 | |
| 1/15/2037 | | 71,039.92 | 71,039.92 | 4,439.99 | | 75,479.91 | 572,629.42 |
| 7/15/2037 | 427,115.00 | 71,039.92 | 498,154.92 | 4,439.99 | | 502,594.91 | |
| 1/15/2038 | | 65,914.54 | 65,914.54 | 4,119.66 | | 70,034.19 | 572,629.11 |
| 7/15/2038 | 438,148.00 | 65,914.54 | 504,062.54 | 4,119.66 | | 508,182.19 | |
| 1/15/2039 | | 60,656.76 | 60,656.76 | 3,791.05 | | 64,447.81 | 572,630.00 |
| 7/15/2039 | 449,465.00 | 60,656.76 | 510,121.76 | 3,791.05 | | 513,912.81 | |
| 1/15/2040 | | 55,263.18 | 55,263.18 | 3,453.95 | | 58,717.13 | 572,629.94 |
| 7/15/2040 | 461,074.00 | 55,263.18 | 516,337.18 | 3,453.95 | | 519,791.13 | |
| 1/15/2041 | | 49,730.29 | 49,730.29 | 3,108.14 | | 52,838.44 | 572,629.56 |
| 7/15/2041 | 472,983.00 | 49,730.29 | 522,713.29 | 3,108.14 | | 525,821.44 | |
| 1/15/2042 | | 44,054.50 | 44,054.50 | 2,753.41 | | 46,807.90 | 572,629.34 |
| 7/15/2042 | 485,200.00 | 44,054.50 | 529,254.50 | 2,753.41 | | 532,007.90 | |
| 1/15/2043 | | 38,232.10 | 38,232.10 | 2,389.51 | | 40,621.60 | 572,629.50 |
| 7/15/2043 | 497,732.00 | 38,232.10 | 535,964.10 | 2,389.51 | | 538,353.60 | |
| 1/15/2044 | | 32,259.31 | 32,259.31 | 2,016.21 | | 34,275.52 | 572,629.12 |
| 7/15/2044 | 510,589.00 | 32,259.31 | 542,848.31 | 2,016.21 | | 544,864.52 | |
| 1/15/2045 | | 26,132.24 | 26,132.24 | 1,633.27 | | 27,765.51 | 572,630.03 |
| 7/15/2045 | 523,777.00 | 26,132.24 | 549,909.24 | 1,633.27 | | 551,542.51 | |
| 1/15/2046 | | 19,846.92 | 19,846.92 | 1,240.43 | | 21,087.35 | 572,629.86 |
| 7/15/2046 | 537,306.00 | 19,846.92 | 557,152.92 | 1,240.43 | | 558,393.35 | |
| 1/15/2047 | | 13,399.25 | 13,399.25 | 837.45 | | 14,236.70 | 572,630.05 |
| 7/15/2047 | 551,184.00 | 13,399.25 | 564,583.25 | 837.45 | | 565,420.70 | |
| 1/15/2048 | | 6,785.04 | 6,785.04 | 424.07 | | 7,209.11 | 572,629.81 |
| 7/15/2048 | 565,420.00 | 6,785.04 | 572,205.04 | 424.07 | | 572,629.11 | |
| | 12,006,928.00 | 4,966,183.95 | 16,973,111.95 | 310,386.50 | 60,034.64 | 17,343,533.08 | 17,343,533.08 |

Notes:

*This project may qualify for principal forgiveness in accordance with Schedule B to the Loan Agreement.

# Massachusetts Clean Water Trust
# Series 21
# Chicopee Loan Amortization
# DWP-16-04

| | | | |
|---|---|---|---|
| Loan Amount Approved | 11,561,383.00 | Loan Origination Fee ($5.00/1000) | 54,899.57 |
| Principal Forgiveness* | (581,470.00) | Loan Term (in years) | 20 |
| Amount to be Financed | 10,979,913.00 | 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 | | 75,029.41 | 75,029.41 | 5,627.21 | 54,899.57 | 135,556.18 | 135,556.18 |
| 7/15/2019 | 444,149.00 | 109,799.13 | 553,948.13 | 8,234.93 | | 562,183.06 | |
| 1/15/2020 | | 105,357.64 | 105,357.64 | 7,901.82 | | 113,259.46 | 675,442.53 |
| 7/15/2020 | 453,801.00 | 105,357.64 | 559,158.64 | 7,901.82 | | 567,060.46 | |
| 1/15/2021 | | 100,819.63 | 100,819.63 | 7,561.47 | | 108,381.10 | 675,441.57 |
| 7/15/2021 | 463,664.00 | 100,819.63 | 564,483.63 | 7,561.47 | | 572,045.10 | |
| 1/15/2022 | | 96,182.99 | 96,182.99 | 7,213.72 | | 103,396.71 | 675,441.82 |
| 7/15/2022 | 473,741.00 | 96,182.99 | 569,923.99 | 7,213.72 | | 577,137.71 | |
| 1/15/2023 | | 91,445.58 | 91,445.58 | 6,858.42 | | 98,304.00 | 675,441.71 |
| 7/15/2023 | 484,037.00 | 91,445.58 | 575,482.58 | 6,858.42 | | 582,341.00 | |
| 1/15/2024 | | 86,605.21 | 86,605.21 | 6,495.39 | | 93,100.60 | 675,441.60 |
| 7/15/2024 | 494,557.00 | 86,605.21 | 581,162.21 | 6,495.39 | | 587,657.60 | |
| 1/15/2025 | | 81,659.64 | 81,659.64 | 6,124.47 | | 87,784.11 | 675,441.71 |
| 7/15/2025 | 505,306.00 | 81,659.64 | 586,965.64 | 6,124.47 | | 593,090.11 | |
| 1/15/2026 | | 76,606.58 | 76,606.58 | 5,745.49 | | 82,352.07 | 675,442.19 |
| 7/15/2026 | 516,288.00 | 76,606.58 | 592,894.58 | 5,745.49 | | 598,640.07 | |
| 1/15/2027 | | 71,443.70 | 71,443.70 | 5,358.28 | | 76,801.98 | 675,442.05 |
| 7/15/2027 | 527,509.00 | 71,443.70 | 598,952.70 | 5,358.28 | | 604,310.98 | |
| 1/15/2028 | | 66,168.61 | 66,168.61 | 4,962.65 | | 71,131.26 | 675,442.23 |
| 7/15/2028 | 538,974.00 | 66,168.61 | 605,142.61 | 4,962.65 | | 610,105.26 | |
| 1/15/2029 | | 60,778.87 | 60,778.87 | 4,558.42 | | 65,337.29 | 675,442.54 |
| 7/15/2029 | 550,687.00 | 60,778.87 | 611,465.87 | 4,558.42 | | 616,024.29 | |
| 1/15/2030 | | 55,272.00 | 55,272.00 | 4,145.40 | | 59,417.40 | 675,441.69 |
| 7/15/2030 | 562,656.00 | 55,272.00 | 617,928.00 | 4,145.40 | | 622,073.40 | |
| 1/15/2031 | | 49,645.44 | 49,645.44 | 3,723.41 | | 53,368.85 | 675,442.25 |
| 7/15/2031 | 574,884.00 | 49,645.44 | 624,529.44 | 3,723.41 | | 628,252.85 | |
| 1/15/2032 | | 43,896.60 | 43,896.60 | 3,292.25 | | 47,188.85 | 675,441.69 |
| 7/15/2032 | 587,379.00 | 43,896.60 | 631,275.60 | 3,292.25 | | 634,567.85 | |
| 1/15/2033 | | 38,022.81 | 38,022.81 | 2,851.71 | | 40,874.52 | 675,442.37 |
| 7/15/2033 | 600,145.00 | 38,022.81 | 638,167.81 | 2,851.71 | | 641,019.52 | |
| 1/15/2034 | | 32,021.36 | 32,021.36 | 2,401.60 | | 34,422.96 | 675,442.48 |
| 7/15/2034 | 613,188.00 | 32,021.36 | 645,209.36 | 2,401.60 | | 647,610.96 | |
| 1/15/2035 | | 25,889.48 | 25,889.48 | 1,941.71 | | 27,831.19 | 675,442.15 |
| 7/15/2035 | 626,515.00 | 25,889.48 | 652,404.48 | 1,941.71 | | 654,346.19 | |
| 1/15/2036 | | 19,624.33 | 19,624.33 | 1,471.82 | | 21,096.15 | 675,442.35 |
| 7/15/2036 | 640,131.00 | 19,624.33 | 659,755.33 | 1,471.82 | | 661,227.15 | |
| 1/15/2037 | | 13,223.02 | 13,223.02 | 991.73 | | 14,214.75 | 675,441.90 |
| 7/15/2037 | 654,044.00 | 13,223.02 | 667,267.02 | 991.73 | | 668,258.75 | |
| 1/15/2038 | | 6,682.58 | 6,682.58 | 501.19 | | 7,183.77 | 675,442.52 |
| 7/15/2038 | 668,258.00 | 6,682.58 | 674,940.58 | 501.19 | | 675,441.77 | |
| 1/15/2039 | | | | | | | 675,441.77 |
| | 10,979,913.00 | 2,427,520.68 | 13,407,433.68 | 182,064.05 | 54,899.57 | 13,644,397.29 | 13,644,397.29 |

Notes:

*This project may qualify for principal forgiveness in accordance with Schedule B to the Loan Agreement.

Massachusetts Clean Water Trust
Series 20
CHICOPEE Reamortization
CW-13-22

| | | | |
|---|---|---|---|
| Original Loan Amount | 1,000,000.00 | Loan Origination Fee ($5.5/1000) | 0.00 |
| Principal Forgivenesss | - | Loan Term (in years) | 18 |
| Principal Paid Down | 81,780.00 | Loan Rate | 2.00% |
| Outstanding Loan Obligation | 918,220.00 | Closing Date | 4/11/2019 |
| Remaining Balance | (3,542.63) | First Payment | 7/15/2019 |
| Net New Loan Obligation | 914,677.37 | | |

| 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 | | 9,163.70 | 9,163.70 | 687.28 | | 9,850.98 | |
| 1/15/2020 | 42,066.08 | 9,146.77 | 51,212.85 | 686.01 | | 51,898.86 | 61,749.84 |
| 7/15/2020 | | 8,726.11 | 8,726.11 | 654.46 | | 9,380.57 | |
| 1/15/2021 | 42,979.54 | 8,726.11 | 51,705.65 | 654.46 | | 52,360.11 | 61,740.68 |
| 7/15/2021 | | 8,296.32 | 8,296.32 | 622.22 | | 8,918.54 | |
| 1/15/2022 | 43,913.92 | 8,296.32 | 52,210.24 | 622.22 | | 52,832.46 | 61,751.00 |
| 7/15/2022 | | 7,857.18 | 7,857.18 | 589.29 | | 8,446.47 | |
| 1/15/2023 | 44,868.22 | 7,857.18 | 52,725.40 | 589.29 | | 53,314.69 | 61,761.15 |
| 7/15/2023 | | 7,408.50 | 7,408.50 | 555.64 | | 7,964.13 | |
| 1/15/2024 | 45,843.44 | 7,408.50 | 53,251.94 | 555.64 | | 53,807.58 | 61,771.71 |
| 7/15/2024 | | 6,950.06 | 6,950.06 | 521.25 | | 7,471.32 | |
| 1/15/2025 | 46,839.59 | 6,950.06 | 53,789.65 | 521.25 | | 54,310.90 | 61,782.22 |
| 7/15/2025 | | 6,481.67 | 6,481.67 | 486.12 | | 6,967.79 | |
| 1/15/2026 | 47,857.64 | 6,481.67 | 54,339.31 | 486.12 | | 54,825.43 | 61,793.22 |
| 7/15/2026 | | 6,003.09 | 6,003.09 | 450.23 | | 6,453.32 | |
| 1/15/2027 | 48,897.61 | 6,003.09 | 54,900.70 | 450.23 | | 55,350.94 | 61,804.26 |
| 7/15/2027 | | 5,514.11 | 5,514.11 | 413.56 | | 5,927.67 | |
| 1/15/2028 | 49,960.50 | 5,514.11 | 55,474.61 | 413.56 | | 55,888.17 | 61,815.84 |
| 7/15/2028 | | 5,014.51 | 5,014.51 | 376.09 | | 5,390.60 | |
| 1/15/2029 | 51,046.29 | 5,014.51 | 56,060.80 | 376.09 | | 56,436.89 | 61,827.49 |
| 7/15/2029 | | 4,504.05 | 4,504.05 | 337.80 | | 4,841.85 | |
| 1/15/2030 | 52,156.00 | 4,504.05 | 56,660.04 | 337.80 | | 56,997.84 | 61,839.69 |
| 7/15/2030 | | 3,982.49 | 3,982.49 | 298.69 | | 4,281.17 | |
| 1/15/2031 | 53,289.61 | 3,982.49 | 57,272.09 | 298.69 | | 57,570.78 | 61,851.95 |
| 7/15/2031 | | 3,449.59 | 3,449.59 | 258.72 | | 3,708.31 | |
| 1/15/2032 | 54,448.12 | 3,449.59 | 57,897.71 | 258.72 | | 58,156.43 | 61,864.74 |
| 7/15/2032 | | 2,905.11 | 2,905.11 | 217.88 | | 3,122.99 | |
| 1/15/2033 | 55,631.54 | 2,905.11 | 58,536.64 | 217.88 | | 58,754.53 | 61,877.52 |
| 7/15/2033 | | 2,348.79 | 2,348.79 | 176.16 | | 2,524.95 | |
| 1/15/2034 | 56,839.85 | 2,348.79 | 59,188.65 | 176.16 | | 59,364.81 | 61,889.76 |
| 7/15/2034 | | 1,780.39 | 1,780.39 | 133.53 | | 1,913.92 | |
| 1/15/2035 | 58,075.07 | 1,780.39 | 59,855.46 | 133.53 | | 59,988.99 | 61,902.92 |
| 7/15/2035 | | 1,199.64 | 1,199.64 | 89.97 | | 1,289.62 | |
| 1/15/2036 | 59,337.18 | 1,199.64 | 60,536.82 | 89.97 | | 60,626.80 | 61,916.41 |
| 7/15/2036 | | 606.27 | 606.27 | 45.47 | | 651.74 | |
| 1/15/2037 | 60,627.19 | 606.27 | 61,233.46 | 45.47 | | 61,278.93 | 61,930.67 |
| 7/15/2037 | | | | | | | |
| | 914,677.37 | 184,366.22 | 1,099,043.59 | 13,827.47 | | 1,112,871.06 | 1,112,871.06 |

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 20
Chicopee Loan Amortization
CW-13-22

| | | | | |
|---|---|---|---|---|
| Loan Amount Approved | 1,000,000.00 | | Loan Origination Fee ($5.50/1000) | 5,500.00 |
| Principal Forgiveness | | | Loan Term (in years) | 20 |
| Amount to be Financed | 1,000,000.00 | - | 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 | | 5,111.11 | 5,111.11 | 383.33 | 5,500.00 | 10,994.44 | |
| 1/15/2018 | 40,450.00 | 10,000.00 | 50,450.00 | 750.00 | | 51,200.00 | 62,194.44 |
| 7/15/2018 | | 9,595.50 | 9,595.50 | 719.66 | | 10,315.16 | |
| 1/15/2019 | 41,330.00 | 9,595.50 | 50,925.50 | 719.66 | | 51,645.16 | 61,960.33 |
| 7/15/2019 | | 9,182.20 | 9,182.20 | 688.67 | | 9,870.87 | |
| 1/15/2020 | 42,229.00 | 9,182.20 | 51,411.20 | 688.67 | | 52,099.87 | 61,970.73 |
| 7/15/2020 | | 8,759.91 | 8,759.91 | 656.99 | | 9,416.90 | |
| 1/15/2021 | 43,146.00 | 8,759.91 | 51,905.91 | 656.99 | | 52,562.90 | 61,979.81 |
| 7/15/2021 | | 8,328.45 | 8,328.45 | 624.63 | | 8,953.08 | |
| 1/15/2022 | 44,084.00 | 8,328.45 | 52,412.45 | 624.63 | | 53,037.08 | 61,990.17 |
| 7/15/2022 | | 7,887.61 | 7,887.61 | 591.57 | | 8,479.18 | |
| 1/15/2023 | 45,042.00 | 7,887.61 | 52,929.61 | 591.57 | | 53,521.18 | 62,000.36 |
| 7/15/2023 | | 7,437.19 | 7,437.19 | 557.79 | | 7,994.98 | |
| 1/15/2024 | 46,021.00 | 7,437.19 | 53,458.19 | 557.79 | | 54,015.98 | 62,010.96 |
| 7/15/2024 | | 6,976.98 | 6,976.98 | 523.27 | | 7,500.25 | |
| 1/15/2025 | 47,021.00 | 6,976.98 | 53,997.98 | 523.27 | | 54,521.25 | 62,021.51 |
| 7/15/2025 | | 6,506.77 | 6,506.77 | 488.01 | | 6,994.78 | |
| 1/15/2026 | 48,043.00 | 6,506.77 | 54,549.77 | 488.01 | | 55,037.78 | 62,032.56 |
| 7/15/2026 | | 6,026.34 | 6,026.34 | 451.98 | | 6,478.32 | |
| 1/15/2027 | 49,087.00 | 6,026.34 | 55,113.34 | 451.98 | | 55,565.32 | 62,043.63 |
| 7/15/2027 | | 5,535.47 | 5,535.47 | 415.16 | | 5,950.63 | |
| 1/15/2028 | 50,154.00 | 5,535.47 | 55,689.47 | 415.16 | | 56,104.63 | 62,055.26 |
| 7/15/2028 | | 5,033.93 | 5,033.93 | 377.54 | | 5,411.47 | |
| 1/15/2029 | 51,244.00 | 5,033.93 | 56,277.93 | 377.54 | | 56,655.47 | 62,066.95 |
| 7/15/2029 | | 4,521.49 | 4,521.49 | 339.11 | | 4,860.60 | |
| 1/15/2030 | 52,358.00 | 4,521.49 | 56,879.49 | 339.11 | | 57,218.60 | 62,079.20 |
| 7/15/2030 | | 3,997.91 | 3,997.91 | 299.84 | | 4,297.75 | |
| 1/15/2031 | 53,496.00 | 3,997.91 | 57,493.91 | 299.84 | | 57,793.75 | 62,091.51 |
| 7/15/2031 | | 3,462.95 | 3,462.95 | 259.72 | | 3,722.67 | |
| 1/15/2032 | 54,659.00 | 3,462.95 | 58,121.95 | 259.72 | | 58,381.67 | 62,104.34 |
| 7/15/2032 | | 2,916.36 | 2,916.36 | 218.73 | | 3,135.09 | |
| 1/15/2033 | 55,847.00 | 2,916.36 | 58,763.36 | 218.73 | | 58,982.09 | 62,117.17 |
| 7/15/2033 | | 2,357.89 | 2,357.89 | 176.84 | | 2,534.73 | |
| 1/15/2034 | 57,060.00 | 2,357.89 | 59,417.89 | 176.84 | | 59,594.73 | 62,129.46 |
| 7/15/2034 | | 1,787.29 | 1,787.29 | 134.05 | | 1,921.34 | |
| 1/15/2035 | 58,300.00 | 1,787.29 | 60,087.29 | 134.05 | | 60,221.34 | 62,142.67 |
| 7/15/2035 | | 1,204.29 | 1,204.29 | 90.32 | | 1,294.61 | |
| 1/15/2036 | 59,567.00 | 1,204.29 | 60,771.29 | 90.32 | | 60,861.61 | 62,156.22 |
| 7/15/2036 | | 608.62 | 608.62 | 45.65 | | 654.27 | |
| 1/15/2037 | 60,862.00 | 608.62 | 61,470.62 | 45.65 | | 61,516.27 | 62,170.53 |
| 7/15/2037 | | | | | | | |
| | 1,000,000.00 | 219,365.41 | 1,219,365.41 | 16,452.41 | 5,500.00 | 1,241,317.82 | 1,241,317.82 |

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.

**Replaced by Debt Schedule Dated October 17, 2021**

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Chicopee Loan Amortization
CWP-16-25

| | | | | |
|---|---|---|---|---|
| Loan Amount Approved | 1,000,000.00 | | Loan Origination Fee ($5.00/1000) | 0.00 |
| Principal Forgiveness* | 167,282.00 | | Loan Term (in years) | 20 |
| Amount to be Financed | 832,718.00 | - | Loan Rate | 2.00% |
| | | | 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 | | 3,747.23 | 3,747.23 | 281.04 | | 4,028.27 | 4,028.27 |
| 7/15/2020 | 33,684.00 | 8,327.18 | 42,011.18 | 624.54 | | 42,635.72 | |
| 1/15/2021 | | 7,990.34 | 7,990.34 | 599.28 | | 8,589.62 | 51,225.33 |
| 7/15/2021 | 34,416.00 | 7,990.34 | 42,406.34 | 599.28 | | 43,005.62 | |
| 1/15/2022 | | 7,646.18 | 7,646.18 | 573.46 | | 8,219.64 | 51,225.26 |
| 7/15/2022 | 35,164.00 | 7,646.18 | 42,810.18 | 573.46 | | 43,383.64 | |
| 1/15/2023 | | 7,294.54 | 7,294.54 | 547.09 | | 7,841.63 | 51,225.27 |
| 7/15/2023 | 35,929.00 | 7,294.54 | 43,223.54 | 547.09 | | 43,770.63 | |
| 1/15/2024 | | 6,935.25 | 6,935.25 | 520.14 | | 7,455.39 | 51,226.02 |
| 7/15/2024 | 36,710.00 | 6,935.25 | 43,645.25 | 520.14 | | 44,165.39 | |
| 1/15/2025 | | 6,568.15 | 6,568.15 | 492.61 | | 7,060.76 | 51,226.16 |
| 7/15/2025 | 37,507.00 | 6,568.15 | 44,075.15 | 492.61 | | 44,567.76 | |
| 1/15/2026 | | 6,193.08 | 6,193.08 | 464.48 | | 6,657.56 | 51,225.32 |
| 7/15/2026 | 38,323.00 | 6,193.08 | 44,516.08 | 464.48 | | 44,980.56 | |
| 1/15/2027 | | 5,809.85 | 5,809.85 | 435.74 | | 6,245.59 | 51,226.15 |
| 7/15/2027 | 39,155.00 | 5,809.85 | 44,964.85 | 435.74 | | 45,400.59 | |
| 1/15/2028 | | 5,418.30 | 5,418.30 | 406.37 | | 5,824.67 | 51,225.26 |
| 7/15/2028 | 40,006.00 | 5,418.30 | 45,424.30 | 406.37 | | 45,830.67 | |
| 1/15/2029 | | 5,018.24 | 5,018.24 | 376.37 | | 5,394.61 | 51,225.28 |
| 7/15/2029 | 40,876.00 | 5,018.24 | 45,894.24 | 376.37 | | 46,270.61 | |
| 1/15/2030 | | 4,609.48 | 4,609.48 | 345.71 | | 4,955.19 | 51,225.80 |
| 7/15/2030 | 41,764.00 | 4,609.48 | 46,373.48 | 345.71 | | 46,719.19 | |
| 1/15/2031 | | 4,191.84 | 4,191.84 | 314.39 | | 4,506.23 | 51,225.42 |
| 7/15/2031 | 42,672.00 | 4,191.84 | 46,863.84 | 314.39 | | 47,178.23 | |
| 1/15/2032 | | 3,765.12 | 3,765.12 | 282.38 | | 4,047.50 | 51,225.73 |
| 7/15/2032 | 43,599.00 | 3,765.12 | 47,364.12 | 282.38 | | 47,646.50 | |
| 1/15/2033 | | 3,329.13 | 3,329.13 | 249.68 | | 3,578.81 | 51,225.32 |
| 7/15/2033 | 44,547.00 | 3,329.13 | 47,876.13 | 249.68 | | 48,125.81 | |
| 1/15/2034 | | 2,883.66 | 2,883.66 | 216.27 | | 3,099.93 | 51,225.75 |
| 7/15/2034 | 45,515.00 | 2,883.66 | 48,398.66 | 216.27 | | 48,614.93 | |
| 1/15/2035 | | 2,428.51 | 2,428.51 | 182.14 | | 2,610.65 | 51,225.58 |
| 7/15/2035 | 46,504.00 | 2,428.51 | 48,932.51 | 182.14 | | 49,114.65 | |
| 1/15/2036 | | 1,963.47 | 1,963.47 | 147.26 | | 2,110.73 | 51,225.38 |
| 7/15/2036 | 47,515.00 | 1,963.47 | 49,478.47 | 147.26 | | 49,625.73 | |
| 1/15/2037 | | 1,488.32 | 1,488.32 | 111.62 | | 1,599.94 | 51,225.67 |
| 7/15/2037 | 48,548.00 | 1,488.32 | 50,036.32 | 111.62 | | 50,147.94 | |
| 1/15/2038 | | 1,002.84 | 1,002.84 | 75.21 | | 1,078.05 | 51,226.00 |
| 7/15/2038 | 49,603.00 | 1,002.84 | 50,605.84 | 75.21 | | 50,681.05 | |
| 1/15/2039 | | 506.81 | 506.81 | 38.01 | | 544.82 | 51,225.87 |
| 7/15/2039 | 50,681.00 | 506.81 | 51,187.81 | 38.01 | | 51,225.82 | |
| 1/15/2040 | | | | | | | 51,225.82 |
| | 832,718.00 | 182,160.63 | 1,014,878.63 | 13,662.05 | | 1,028,540.68 | 1,028,540.68 |

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 Water Clean Water Trust
Series 20 Swap
CHICOPEE Reamortization
CW-14-05

| | | | |
|---|---|---|---|
| Original Loan Amount | 25,478,178.00 | Loan Origination Fee ($5.50/1000) | 0.00 |
| Principal Forgiveness | - | Loan Term (in years) | 17 |
| Principal Paid Down | 3,159,537.00 | Loan Rate | 2.00% |
| Outstanding Loan Obligation | 22,318,641.00 | Closing Date | 6/15/2020 |
| Remaining Balance | (1,464,840.52) | First Payment | 7/15/2020 |
| Net New Loan Obligation | 20,853,800.48 | | |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 6/15/2020 | | | | | | | |
| 7/15/2020 | | 220,745.01 | 220,745.01 | 16,555.88 | | 237,300.88 | |
| 1/15/2021 | 1,027,136.49 | 208,538.00 | 1,235,674.50 | 15,640.35 | | 1,251,314.85 | 1,488,615.73 |
| 7/15/2021 | | 198,266.64 | 198,266.64 | 14,870.00 | | 213,136.64 | |
| 1/15/2022 | 1,049,460.42 | 198,266.64 | 1,247,727.06 | 14,870.00 | | 1,262,597.06 | 1,475,733.70 |
| 7/15/2022 | | 187,772.04 | 187,772.04 | 14,082.90 | | 201,854.94 | |
| 1/15/2023 | 1,072,268.27 | 187,772.04 | 1,260,040.31 | 14,082.90 | | 1,274,123.21 | 1,475,978.15 |
| 7/15/2023 | | 177,049.35 | 177,049.35 | 13,278.70 | | 190,328.05 | |
| 1/15/2024 | 1,095,573.30 | 177,049.35 | 1,272,622.65 | 13,278.70 | | 1,285,901.35 | 1,476,229.41 |
| 7/15/2024 | | 166,093.62 | 166,093.62 | 12,457.02 | | 178,550.64 | |
| 1/15/2025 | 1,119,383.75 | 166,093.62 | 1,285,477.37 | 12,457.02 | | 1,297,934.39 | 1,476,485.03 |
| 7/15/2025 | | 154,899.78 | 154,899.78 | 11,617.48 | | 166,517.27 | |
| 1/15/2026 | 1,143,711.85 | 154,899.78 | 1,298,611.63 | 11,617.48 | | 1,310,229.12 | 1,476,746.38 |
| 7/15/2026 | | 143,462.66 | 143,462.66 | 10,759.70 | | 154,222.36 | |
| 1/15/2027 | 1,168,568.81 | 143,462.66 | 1,312,031.48 | 10,759.70 | | 1,322,791.18 | 1,477,013.54 |
| 7/15/2027 | | 131,776.98 | 131,776.98 | 9,883.27 | | 141,660.25 | |
| 1/15/2028 | 1,193,966.82 | 131,776.98 | 1,325,743.80 | 9,883.27 | | 1,335,627.07 | 1,477,287.32 |
| 7/15/2028 | | 119,837.31 | 119,837.31 | 8,987.80 | | 128,825.11 | |
| 1/15/2029 | 1,219,915.06 | 119,837.31 | 1,339,752.37 | 8,987.80 | | 1,348,740.17 | 1,477,565.27 |
| 7/15/2029 | | 107,638.16 | 107,638.16 | 8,072.86 | | 115,711.02 | |
| 1/15/2030 | 1,246,428.69 | 107,638.16 | 1,354,066.84 | 8,072.86 | | 1,362,139.71 | 1,477,850.72 |
| 7/15/2030 | | 95,173.87 | 95,173.87 | 7,138.04 | | 102,311.91 | |
| 1/15/2031 | 1,273,517.84 | 95,173.87 | 1,368,691.71 | 7,138.04 | | 1,375,829.75 | 1,478,141.66 |
| 7/15/2031 | | 82,438.69 | 82,438.69 | 6,182.90 | | 88,621.59 | |
| 1/15/2032 | 1,301,196.63 | 82,438.69 | 1,383,635.32 | 6,182.90 | | 1,389,818.22 | 1,478,439.81 |
| 7/15/2032 | | 69,426.73 | 69,426.73 | 5,207.00 | | 74,633.73 | |
| 1/15/2033 | 1,329,476.17 | 69,426.73 | 1,398,902.89 | 5,207.00 | | 1,404,109.89 | 1,478,743.62 |
| 7/15/2033 | | 56,131.96 | 56,131.96 | 4,209.90 | | 60,341.86 | |
| 1/15/2034 | 1,358,370.53 | 56,131.96 | 1,414,502.49 | 4,209.90 | | 1,418,712.39 | 1,479,054.25 |
| 7/15/2034 | | 42,548.26 | 42,548.26 | 3,191.12 | | 45,739.38 | |
| 1/15/2035 | 1,387,892.78 | 42,548.26 | 1,430,441.04 | 3,191.12 | | 1,433,632.16 | 1,479,371.54 |
| 7/15/2035 | | 28,669.33 | 28,669.33 | 2,150.20 | | 30,819.53 | |
| 1/15/2036 | 1,418,056.97 | 28,669.33 | 1,446,726.30 | 2,150.20 | | 1,448,876.50 | 1,479,696.03 |
| 7/15/2036 | | 14,488.76 | 14,488.76 | 1,086.66 | | 15,575.42 | |
| 1/15/2037 | 1,448,876.10 | 14,488.76 | 1,463,364.86 | 1,086.66 | | 1,464,451.52 | 1,480,026.94 |
| | 20,853,800.48 | 3,980,631.29 | 24,834,431.77 | 298,547.35 | | 25,132,979.11 | 25,132,979.11 |

Massachusetts Water Clean Water Trust
Series 21 Swap
CHICOPEE Reamortization
CWP-15-23

| | | | | |
|---|---|---|---|---|
| Original Loan Amount | 12,405,179.00 | | Loan Origination Fee ($5.00/1000) | 0.00 |
| Principal Forgiveness | 398,251.00 | | Loan Term (in years) | 27 |
| Principal Paid Down | 546,759.00 | | Loan Rate | 2.40% |
| Outstanding Loan Obligation | 11,460,169.00 | | Closing Date | 6/25/2021 |
| Remaining Balance | (1,031,938.00) | | First Payment | 7/15/2021 |
| Net New Loan Obligation | 10,428,231.00 | | | |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|---|---|---|---|---|---|---|---|
| 6/25/2021 | | | | | | | |
| 7/15/2021 | 258,442.56 | 136,146.11 | 394,588.67 | 8,509.13 | | 403,097.80 | |
| 1/15/2022 | | 122,037.46 | 122,037.46 | 7,627.34 | | 129,664.80 | 532,762.60 |
| 7/15/2022 | 265,116.99 | 122,037.46 | 387,154.45 | 7,627.34 | | 394,781.79 | |
| 1/15/2023 | | 118,856.06 | 118,856.06 | 7,428.50 | | 126,284.56 | 521,066.35 |
| 7/15/2023 | 271,965.35 | 118,856.06 | 390,821.41 | 7,428.50 | | 398,249.91 | |
| 1/15/2024 | | 115,592.47 | 115,592.47 | 7,224.53 | | 122,817.00 | 521,066.92 |
| 7/15/2024 | 278,990.22 | 115,592.47 | 394,582.69 | 7,224.53 | | 401,807.22 | |
| 1/15/2025 | | 112,244.59 | 112,244.59 | 7,015.29 | | 119,259.88 | 521,067.10 |
| 7/15/2025 | 286,196.13 | 112,244.59 | 398,440.72 | 7,015.29 | | 405,456.01 | |
| 1/15/2026 | | 108,810.24 | 108,810.24 | 6,800.64 | | 115,610.88 | 521,066.88 |
| 7/15/2026 | 293,588.62 | 108,810.24 | 402,398.86 | 6,800.64 | | 409,199.50 | |
| 1/15/2027 | | 105,287.17 | 105,287.17 | 6,580.45 | | 111,867.62 | 521,067.12 |
| 7/15/2027 | 301,171.22 | 105,287.17 | 406,458.39 | 6,580.45 | | 413,038.84 | |
| 1/15/2028 | | 101,673.12 | 101,673.12 | 6,354.57 | | 108,027.69 | 521,066.53 |
| 7/15/2028 | 308,950.43 | 101,673.12 | 410,623.55 | 6,354.57 | | 416,978.12 | |
| 1/15/2029 | | 97,965.71 | 97,965.71 | 6,122.86 | | 104,088.57 | 521,066.69 |
| 7/15/2029 | 316,930.76 | 97,965.71 | 414,896.47 | 6,122.86 | | 421,019.33 | |
| 1/15/2030 | | 94,162.54 | 94,162.54 | 5,885.16 | | 100,047.70 | 521,067.04 |
| 7/15/2030 | 325,116.70 | 94,162.54 | 419,279.24 | 5,885.16 | | 425,164.40 | |
| 1/15/2031 | | 90,261.14 | 90,261.14 | 5,641.32 | | 95,902.47 | 521,066.87 |
| 7/15/2031 | 333,513.71 | 90,261.14 | 423,774.85 | 5,641.32 | | 429,416.17 | |
| 1/15/2032 | | 86,258.98 | 86,258.98 | 5,391.19 | | 91,650.17 | 521,066.34 |
| 7/15/2032 | 342,128.25 | 86,258.98 | 428,387.23 | 5,391.19 | | 433,778.42 | |
| 1/15/2033 | | 82,153.44 | 82,153.44 | 5,134.59 | | 87,288.03 | 521,066.45 |
| 7/15/2033 | 350,965.78 | 82,153.44 | 433,119.22 | 5,134.59 | | 438,253.81 | |
| 1/15/2034 | | 77,941.85 | 77,941.85 | 4,871.37 | | 82,813.22 | 521,067.03 |
| 7/15/2034 | 360,030.73 | 77,941.85 | 437,972.58 | 4,871.37 | | 442,843.94 | |
| 1/15/2035 | | 73,621.48 | 73,621.48 | 4,601.34 | | 78,222.83 | 521,066.77 |
| 7/15/2035 | 369,330.50 | 73,621.48 | 442,951.98 | 4,601.34 | | 447,553.32 | |
| 1/15/2036 | | 69,189.52 | 69,189.52 | 4,324.34 | | 73,513.86 | 521,067.18 |
| 7/15/2036 | 378,869.50 | 69,189.52 | 448,059.02 | 4,324.34 | | 452,383.36 | |
| 1/15/2037 | | 64,643.08 | 64,643.08 | 4,040.19 | | 68,683.28 | 521,066.64 |
| 7/15/2037 | 388,655.12 | 64,643.08 | 453,298.20 | 4,040.19 | | 457,338.39 | |
| 1/15/2038 | | 59,979.22 | 59,979.22 | 3,748.70 | | 63,727.92 | 521,066.32 |
| 7/15/2038 | 398,694.73 | 59,979.22 | 458,673.95 | 3,748.70 | | 462,422.65 | |
| 1/15/2039 | | 55,194.88 | 55,194.88 | 3,449.68 | | 58,644.56 | 521,067.21 |
| 7/15/2039 | 408,992.68 | 55,194.88 | 464,187.56 | 3,449.68 | | 467,637.24 | |
| 1/15/2040 | | 50,286.97 | 50,286.97 | 3,142.94 | | 53,429.91 | 521,067.15 |
| 7/15/2040 | 419,556.30 | 50,286.97 | 469,843.27 | 3,142.94 | | 472,986.21 | |
| 1/15/2041 | | 45,252.30 | 45,252.30 | 2,828.27 | | 48,080.57 | 521,066.78 |
| 7/15/2041 | 430,392.93 | 45,252.30 | 475,645.23 | 2,828.27 | | 478,473.49 | |
| 1/15/2042 | | 40,087.58 | 40,087.58 | 2,505.47 | | 42,593.06 | 521,066.55 |
| 7/15/2042 | 441,509.86 | 40,087.58 | 481,597.44 | 2,505.47 | | 484,102.91 | |
| 1/15/2043 | | 34,789.46 | 34,789.46 | 2,174.34 | | 36,963.81 | 521,066.72 |
| 7/15/2043 | 452,913.37 | 34,789.46 | 487,702.83 | 2,174.34 | | 489,877.17 | |
| 1/15/2044 | | 29,354.50 | 29,354.50 | 1,834.66 | | 31,189.16 | 521,066.33 |
| 7/15/2044 | 464,612.73 | 29,354.50 | 493,967.24 | 1,834.66 | | 495,801.89 | |
| 1/15/2045 | | 23,779.15 | 23,779.15 | 1,486.20 | | 25,265.35 | 521,067.24 |
| 7/15/2045 | 476,613.20 | 23,779.15 | 500,392.35 | 1,486.20 | | 501,878.54 | |
| 1/15/2046 | | 18,059.79 | 18,059.79 | 1,128.74 | | 19,188.53 | 521,067.07 |
| 7/15/2046 | 488,923.99 | 18,059.79 | 506,983.78 | 1,128.74 | | 508,112.52 | |
| 1/15/2047 | | 12,192.70 | 12,192.70 | 762.04 | | 12,954.75 | 521,067.27 |
| 7/15/2047 | 501,552.31 | 12,192.70 | 513,745.02 | 762.04 | | 514,507.06 | |
| 1/15/2048 | | 6,174.08 | 6,174.08 | 385.88 | | 6,559.96 | 521,067.02 |
| 7/15/2048 | 514,506.36 | 6,174.08 | 520,680.44 | 385.88 | | 521,066.32 | |
| 1/15/2049 | | | | | | | 521,066.32 |
| | 10,428,231.00 | 3,927,845.15 | 14,356,076.15 | 245,490.32 | | 14,601,566.47 | 14,601,566.47 |

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 Water Clean Water Trust
Series 22 Swap
CHICOPEE Reamortization
CWP-16-25

| | | | |
|---|---|---|---|
| Original Loan Amount | 1,000,000.00 | Loan Origination Fee ($5.0/1000) | 0.00 |
| Principal Forgiveness | 167,282.00 | Loan Term (in years) | 18 |
| Principal Paid Down | 68,100.00 | Loan Rate | 2.00% |
| Outstanding Loan Obligation | 764,618.00 | Closing Date | 10/22/2021 |
| Remaining Balance | (330,280.00) | First Payment | 1/15/2022 |
| Net New Loan Obligation | 434,338.00 | | |

| 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 | | 6,123.22 | 6,123.22 | 459.24 | | 6,582.46 | |
| 7/15/2022 | 19,974.59 | 4,343.38 | 24,317.97 | 325.75 | | 24,643.73 | |
| 1/15/2023 | | 4,143.63 | 4,143.63 | 310.77 | | 4,454.41 | 29,098.13 |
| 7/15/2023 | 20,409.47 | 4,143.63 | 24,553.11 | 310.77 | | 24,863.88 | |
| 1/15/2024 | | 3,939.54 | 3,939.54 | 295.47 | | 4,235.00 | 29,098.89 |
| 7/15/2024 | 20,853.18 | 3,939.54 | 24,792.72 | 295.47 | | 25,088.18 | |
| 1/15/2025 | | 3,731.01 | 3,731.01 | 279.83 | | 4,010.83 | 29,099.02 |
| 7/15/2025 | 21,305.55 | 3,731.01 | 25,036.56 | 279.83 | | 25,316.38 | |
| 1/15/2026 | | 3,517.95 | 3,517.95 | 263.85 | | 3,781.80 | 29,098.18 |
| 7/15/2026 | 21,769.44 | 3,517.95 | 25,287.39 | 263.85 | | 25,551.23 | |
| 1/15/2027 | | 3,300.26 | 3,300.26 | 247.52 | | 3,547.78 | 29,099.01 |
| 7/15/2027 | 22,241.67 | 3,300.26 | 25,541.92 | 247.52 | | 25,789.44 | |
| 1/15/2028 | | 3,077.84 | 3,077.84 | 230.84 | | 3,308.68 | 29,098.12 |
| 7/15/2028 | 22,725.08 | 3,077.84 | 25,802.92 | 230.84 | | 26,033.76 | |
| 1/15/2029 | | 2,850.59 | 2,850.59 | 213.79 | | 3,064.38 | 29,098.14 |
| 7/15/2029 | 23,219.50 | 2,850.59 | 26,070.09 | 213.79 | | 26,283.89 | |
| 1/15/2030 | | 2,618.40 | 2,618.40 | 196.38 | | 2,814.77 | 29,098.66 |
| 7/15/2030 | 23,723.76 | 2,618.40 | 26,342.16 | 196.38 | | 26,538.54 | |
| 1/15/2031 | | 2,381.16 | 2,381.16 | 178.59 | | 2,559.74 | 29,098.28 |
| 7/15/2031 | 24,239.68 | 2,381.16 | 26,620.84 | 178.59 | | 26,799.43 | |
| 1/15/2032 | | 2,138.76 | 2,138.76 | 160.41 | | 2,299.17 | 29,098.59 |
| 7/15/2032 | 24,766.08 | 2,138.76 | 26,904.84 | 160.41 | | 27,065.25 | |
| 1/15/2033 | | 1,891.10 | 1,891.10 | 141.83 | | 2,032.93 | 29,098.18 |
| 7/15/2033 | 25,304.77 | 1,891.10 | 27,195.87 | 141.83 | | 27,337.70 | |
| 1/15/2034 | | 1,638.05 | 1,638.05 | 122.85 | | 1,760.91 | 29,098.61 |
| 7/15/2034 | 25,854.57 | 1,638.05 | 27,492.62 | 122.85 | | 27,615.47 | |
| 1/15/2035 | | 1,379.51 | 1,379.51 | 103.46 | | 1,482.97 | 29,098.44 |
| 7/15/2035 | 26,416.28 | 1,379.51 | 27,795.78 | 103.46 | | 27,899.24 | |
| 1/15/2036 | | 1,115.34 | 1,115.34 | 83.65 | | 1,198.99 | 29,098.24 |
| 7/15/2036 | 26,990.70 | 1,115.34 | 28,106.04 | 83.65 | | 28,189.69 | |
| 1/15/2037 | | 845.44 | 845.44 | 63.41 | | 908.84 | 29,098.54 |
| 7/15/2037 | 27,577.63 | 845.44 | 28,423.06 | 63.41 | | 28,486.47 | |
| 1/15/2038 | | 569.66 | 569.66 | 42.72 | | 612.39 | 29,098.86 |
| 7/15/2038 | 28,176.87 | 569.66 | 28,746.53 | 42.72 | | 28,789.25 | |
| 1/15/2039 | | 287.89 | 287.89 | 21.59 | | 309.48 | 29,098.73 |
| 7/15/2039 | 28,789.20 | 287.89 | 29,077.09 | 21.59 | | 29,098.68 | |
| 1/15/2040 | | | | | | | 29,098.68 |
| | 434,338.00 | 89,318.86 | 523,656.86 | 6,698.91 | | 530,355.77 | 523,773.31 |

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
CHICOPEE Loan Amortization
CWP-19-42

| | | | |
|---|---|---|---|
| Loan Amount Approved | 2,023,412.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 200,318.00 | Loan Term (in years) | 20 |
| Amount to be Financed | 1,823,094.00 | 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 | | 21,370.71 | 21,370.71 | 1,602.80 | | 22,973.52 | |
| 1/15/2024 | 91,155.00 | 18,230.94 | 109,385.94 | 1,367.32 | | 110,753.26 | 133,726.78 |
| 7/15/2024 | | 17,319.39 | 17,319.39 | 1,298.95 | | 18,618.34 | |
| 1/15/2025 | 91,155.00 | 17,319.39 | 108,474.39 | 1,298.95 | | 109,773.34 | 128,391.69 |
| 7/15/2025 | | 16,407.84 | 16,407.84 | 1,230.59 | | 17,638.43 | |
| 1/15/2026 | 91,155.00 | 16,407.84 | 107,562.84 | 1,230.59 | | 108,793.43 | 126,431.86 |
| 7/15/2026 | | 15,496.29 | 15,496.29 | 1,162.22 | | 16,658.51 | |
| 1/15/2027 | 91,155.00 | 15,496.29 | 106,651.29 | 1,162.22 | | 107,813.51 | 124,472.02 |
| 7/15/2027 | | 14,584.74 | 14,584.74 | 1,093.86 | | 15,678.60 | |
| 1/15/2028 | 91,155.00 | 14,584.74 | 105,739.74 | 1,093.86 | | 106,833.60 | 122,512.19 |
| 7/15/2028 | | 13,673.19 | 13,673.19 | 1,025.49 | | 14,698.68 | |
| 1/15/2029 | 91,155.00 | 13,673.19 | 104,828.19 | 1,025.49 | | 105,853.68 | 120,552.36 |
| 7/15/2029 | | 12,761.64 | 12,761.64 | 957.12 | | 13,718.76 | |
| 1/15/2030 | 91,155.00 | 12,761.64 | 103,916.64 | 957.12 | | 104,873.76 | 118,592.53 |
| 7/15/2030 | | 11,850.09 | 11,850.09 | 888.76 | | 12,738.85 | |
| 1/15/2031 | 91,155.00 | 11,850.09 | 103,005.09 | 888.76 | | 103,893.85 | 116,632.69 |
| 7/15/2031 | | 10,938.54 | 10,938.54 | 820.39 | | 11,758.93 | |
| 1/15/2032 | 91,155.00 | 10,938.54 | 102,093.54 | 820.39 | | 102,913.93 | 114,672.86 |
| 7/15/2032 | | 10,026.99 | 10,026.99 | 752.02 | | 10,779.01 | |
| 1/15/2033 | 91,155.00 | 10,026.99 | 101,181.99 | 752.02 | | 101,934.01 | 112,713.03 |
| 7/15/2033 | | 9,115.44 | 9,115.44 | 683.66 | | 9,799.10 | |
| 1/15/2034 | 91,155.00 | 9,115.44 | 100,270.44 | 683.66 | | 100,954.10 | 110,753.20 |
| 7/15/2034 | | 8,203.89 | 8,203.89 | 615.29 | | 8,819.18 | |
| 1/15/2035 | 91,155.00 | 8,203.89 | 99,358.89 | 615.29 | | 99,974.18 | 108,793.36 |
| 7/15/2035 | | 7,292.34 | 7,292.34 | 546.93 | | 7,839.27 | |
| 1/15/2036 | 91,155.00 | 7,292.34 | 98,447.34 | 546.93 | | 98,994.27 | 106,833.53 |
| 7/15/2036 | | 6,380.79 | 6,380.79 | 478.56 | | 6,859.35 | |
| 1/15/2037 | 91,155.00 | 6,380.79 | 97,535.79 | 478.56 | | 98,014.35 | 104,873.70 |
| 7/15/2037 | | 5,469.24 | 5,469.24 | 410.19 | | 5,879.43 | |
| 1/15/2038 | 91,154.00 | 5,469.24 | 96,623.24 | 410.19 | | 97,033.43 | 102,912.87 |
| 7/15/2038 | | 4,557.70 | 4,557.70 | 341.83 | | 4,899.53 | |
| 1/15/2039 | 91,154.00 | 4,557.70 | 95,711.70 | 341.83 | | 96,053.53 | 100,953.06 |
| 7/15/2039 | | 3,646.16 | 3,646.16 | 273.46 | | 3,919.62 | |
| 1/15/2040 | 91,154.00 | 3,646.16 | 94,800.16 | 273.46 | | 95,073.62 | 98,993.24 |
| 7/15/2040 | | 2,734.62 | 2,734.62 | 205.10 | | 2,939.72 | |
| 1/15/2041 | 91,154.00 | 2,734.62 | 93,888.62 | 205.10 | | 94,093.72 | 97,033.43 |
| 7/15/2041 | | 1,823.08 | 1,823.08 | 136.73 | | 1,959.81 | |
| 1/15/2042 | 91,154.00 | 1,823.08 | 92,977.08 | 136.73 | | 93,113.81 | 95,073.62 |
| 7/15/2042 | | 911.54 | 911.54 | 68.37 | | 979.91 | |
| 1/15/2043 | 91,154.00 | 911.54 | 92,065.54 | 68.37 | | 92,133.91 | 93,113.81 |
| 7/15/2043 | | | | | | | |
| | 1,823,094.00 | 385,988.67 | 2,209,082.67 | 28,949.15 | | 2,238,031.82 | 2,238,031.82 |

Notes:

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

Massachusetts Clean Water Trust
Series 24
CHICOPEE Loan Amortization
CWP-20-31

| | | | |
|---|---|---|---|
| Loan Amount Approved | 3,925,900.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 388,664.00 | Loan Term (in years) | 20 |
| Amount to be Financed | 3,537,236.00 | 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 | | 41,464.27 | 41,464.27 | 3,109.82 | | 44,574.09 | |
| 1/15/2024 | 176,862.00 | 35,372.36 | 212,234.36 | 2,652.93 | | 214,887.29 | 259,461.37 |
| 7/15/2024 | | 33,603.74 | 33,603.74 | 2,520.28 | | 36,124.02 | |
| 1/15/2025 | 176,862.00 | 33,603.74 | 210,465.74 | 2,520.28 | | 212,986.02 | 249,110.04 |
| 7/15/2025 | | 31,835.12 | 31,835.12 | 2,387.63 | | 34,222.75 | |
| 1/15/2026 | 176,862.00 | 31,835.12 | 208,697.12 | 2,387.63 | | 211,084.75 | 245,307.51 |
| 7/15/2026 | | 30,066.50 | 30,066.50 | 2,254.99 | | 32,321.49 | |
| 1/15/2027 | 176,862.00 | 30,066.50 | 206,928.50 | 2,254.99 | | 209,183.49 | 241,504.98 |
| 7/15/2027 | | 28,297.88 | 28,297.88 | 2,122.34 | | 30,420.22 | |
| 1/15/2028 | 176,862.00 | 28,297.88 | 205,159.88 | 2,122.34 | | 207,282.22 | 237,702.44 |
| 7/15/2028 | | 26,529.26 | 26,529.26 | 1,989.69 | | 28,518.95 | |
| 1/15/2029 | 176,862.00 | 26,529.26 | 203,391.26 | 1,989.69 | | 205,380.95 | 233,899.91 |
| 7/15/2029 | | 24,760.64 | 24,760.64 | 1,857.05 | | 26,617.69 | |
| 1/15/2030 | 176,862.00 | 24,760.64 | 201,622.64 | 1,857.05 | | 203,479.69 | 230,097.38 |
| 7/15/2030 | | 22,992.02 | 22,992.02 | 1,724.40 | | 24,716.42 | |
| 1/15/2031 | 176,862.00 | 22,992.02 | 199,854.02 | 1,724.40 | | 201,578.42 | 226,294.84 |
| 7/15/2031 | | 21,223.40 | 21,223.40 | 1,591.76 | | 22,815.16 | |
| 1/15/2032 | 176,862.00 | 21,223.40 | 198,085.40 | 1,591.76 | | 199,677.16 | 222,492.31 |
| 7/15/2032 | | 19,454.78 | 19,454.78 | 1,459.11 | | 20,913.89 | |
| 1/15/2033 | 176,862.00 | 19,454.78 | 196,316.78 | 1,459.11 | | 197,775.89 | 218,689.78 |
| 7/15/2033 | | 17,686.16 | 17,686.16 | 1,326.46 | | 19,012.62 | |
| 1/15/2034 | 176,862.00 | 17,686.16 | 194,548.16 | 1,326.46 | | 195,874.62 | 214,887.24 |
| 7/15/2034 | | 15,917.54 | 15,917.54 | 1,193.82 | | 17,111.36 | |
| 1/15/2035 | 176,862.00 | 15,917.54 | 192,779.54 | 1,193.82 | | 193,973.36 | 211,084.71 |
| 7/15/2035 | | 14,148.92 | 14,148.92 | 1,061.17 | | 15,210.09 | |
| 1/15/2036 | 176,862.00 | 14,148.92 | 191,010.92 | 1,061.17 | | 192,072.09 | 207,282.18 |
| 7/15/2036 | | 12,380.30 | 12,380.30 | 928.52 | | 13,308.82 | |
| 1/15/2037 | 176,862.00 | 12,380.30 | 189,242.30 | 928.52 | | 190,170.82 | 203,479.65 |
| 7/15/2037 | | 10,611.68 | 10,611.68 | 795.88 | | 11,407.56 | |
| 1/15/2038 | 176,862.00 | 10,611.68 | 187,473.68 | 795.88 | | 188,269.56 | 199,677.11 |
| 7/15/2038 | | 8,843.06 | 8,843.06 | 663.23 | | 9,506.29 | |
| 1/15/2039 | 176,862.00 | 8,843.06 | 185,705.06 | 663.23 | | 186,368.29 | 195,874.58 |
| 7/15/2039 | | 7,074.44 | 7,074.44 | 530.58 | | 7,605.02 | |
| 1/15/2040 | 176,861.00 | 7,074.44 | 183,935.44 | 530.58 | | 184,466.02 | 192,071.05 |
| 7/15/2040 | | 5,305.83 | 5,305.83 | 397.94 | | 5,703.77 | |
| 1/15/2041 | 176,861.00 | 5,305.83 | 182,166.83 | 397.94 | | 182,564.77 | 188,268.53 |
| 7/15/2041 | | 3,537.22 | 3,537.22 | 265.29 | | 3,802.51 | |
| 1/15/2042 | 176,861.00 | 3,537.22 | 180,398.22 | 265.29 | | 180,663.51 | 184,466.02 |
| 7/15/2042 | | 1,768.61 | 1,768.61 | 132.65 | | 1,901.26 | |
| 1/15/2043 | 176,861.00 | 1,768.61 | 178,629.61 | 132.65 | | 178,762.26 | 180,663.51 |
| 7/15/2043 | | | | | | | |
| | 3,537,236.00 | 748,910.83 | 4,286,146.83 | 56,168.31 | | 4,342,315.14 | 4,342,315.14 |

Notes:

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

# Massachusetts Clean Water Trust
## Series 24
## CHICOPEE Loan Amortization
## CWP-20-31-A

| | |
|---|---|
| Loan Amount Approved | 355,660.00 |
| Loan Forgiveness* | 35,210.00 |
| Amount to be Financed | 320,450.00 |

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

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments |
|---|---|---|---|---|---|---|---|
| 12/14/2022 | | | | | | | |
| 7/15/2023 | | 3,756.39 | 3,756.39 | 281.73 | | 4,038.12 | |
| 1/15/2024 | 16,023.00 | 3,204.50 | 19,227.50 | 240.34 | | 19,467.84 | 23,505.95 |
| 7/15/2024 | | 3,044.27 | 3,044.27 | 228.32 | | 3,272.59 | |
| 1/15/2025 | 16,023.00 | 3,044.27 | 19,067.27 | 228.32 | | 19,295.59 | 22,568.18 |
| 7/15/2025 | | 2,884.04 | 2,884.04 | 216.30 | | 3,100.34 | |
| 1/15/2026 | 16,023.00 | 2,884.04 | 18,907.04 | 216.30 | | 19,123.34 | 22,223.69 |
| 7/15/2026 | | 2,723.81 | 2,723.81 | 204.29 | | 2,928.10 | |
| 1/15/2027 | 16,023.00 | 2,723.81 | 18,746.81 | 204.29 | | 18,951.10 | 21,879.19 |
| 7/15/2027 | | 2,563.58 | 2,563.58 | 192.27 | | 2,755.85 | |
| 1/15/2028 | 16,023.00 | 2,563.58 | 18,586.58 | 192.27 | | 18,778.85 | 21,534.70 |
| 7/15/2028 | | 2,403.35 | 2,403.35 | 180.25 | | 2,583.60 | |
| 1/15/2029 | 16,023.00 | 2,403.35 | 18,426.35 | 180.25 | | 18,606.60 | 21,190.20 |
| 7/15/2029 | | 2,243.12 | 2,243.12 | 168.23 | | 2,411.35 | |
| 1/15/2030 | 16,023.00 | 2,243.12 | 18,266.12 | 168.23 | | 18,434.35 | 20,845.71 |
| 7/15/2030 | | 2,082.89 | 2,082.89 | 156.22 | | 2,239.11 | |
| 1/15/2031 | 16,023.00 | 2,082.89 | 18,105.89 | 156.22 | | 18,262.11 | 20,501.21 |
| 7/15/2031 | | 1,922.66 | 1,922.66 | 144.20 | | 2,066.86 | |
| 1/15/2032 | 16,023.00 | 1,922.66 | 17,945.66 | 144.20 | | 18,089.86 | 20,156.72 |
| 7/15/2032 | | 1,762.43 | 1,762.43 | 132.18 | | 1,894.61 | |
| 1/15/2033 | 16,023.00 | 1,762.43 | 17,785.43 | 132.18 | | 17,917.61 | 19,812.22 |
| 7/15/2033 | | 1,602.20 | 1,602.20 | 120.17 | | 1,722.37 | |
| 1/15/2034 | 16,022.00 | 1,602.20 | 17,624.20 | 120.17 | | 17,744.37 | 19,466.73 |
| 7/15/2034 | | 1,441.98 | 1,441.98 | 108.15 | | 1,550.13 | |
| 1/15/2035 | 16,022.00 | 1,441.98 | 17,463.98 | 108.15 | | 17,572.13 | 19,122.26 |
| 7/15/2035 | | 1,281.76 | 1,281.76 | 96.13 | | 1,377.89 | |
| 1/15/2036 | 16,022.00 | 1,281.76 | 17,303.76 | 96.13 | | 17,399.89 | 18,777.78 |
| 7/15/2036 | | 1,121.54 | 1,121.54 | 84.12 | | 1,205.66 | |
| 1/15/2037 | 16,022.00 | 1,121.54 | 17,143.54 | 84.12 | | 17,227.66 | 18,433.31 |
| 7/15/2037 | | 961.32 | 961.32 | 72.10 | | 1,033.42 | |
| 1/15/2038 | 16,022.00 | 961.32 | 16,983.32 | 72.10 | | 17,055.42 | 18,088.84 |
| 7/15/2038 | | 801.10 | 801.10 | 60.08 | | 861.18 | |
| 1/15/2039 | 16,022.00 | 801.10 | 16,823.10 | 60.08 | | 16,883.18 | 17,744.37 |
| 7/15/2039 | | 640.88 | 640.88 | 48.07 | | 688.95 | |
| 1/15/2040 | 16,022.00 | 640.88 | 16,662.88 | 48.07 | | 16,710.95 | 17,399.89 |
| 7/15/2040 | | 480.66 | 480.66 | 36.05 | | 516.71 | |
| 1/15/2041 | 16,022.00 | 480.66 | 16,502.66 | 36.05 | | 16,538.71 | 17,055.42 |
| 7/15/2041 | | 320.44 | 320.44 | 24.03 | | 344.47 | |
| 1/15/2042 | 16,022.00 | 320.44 | 16,342.44 | 24.03 | | 16,366.47 | 16,710.95 |
| 7/15/2042 | | 160.22 | 160.22 | 12.02 | | 172.24 | |
| 1/15/2043 | 16,022.00 | 160.22 | 16,182.22 | 12.02 | | 16,194.24 | 16,366.47 |
| 7/15/2043 | | | | | | | |
| | 320,450.00 | 67,845.39 | 388,295.39 | 5,088.40 | | 393,383.79 | 393,383.79 |

Notes:

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

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 24
## CHICOPEE Loan Amortization
## DW-16-04-A

| | | | |
|---|---|---|---|
| Loan Amount Approved | 123,260.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| Amount to be Financed | 123,260.00 | 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 | | 1,444.88 | 1,444.88 | 108.37 | | 1,553.25 | |
| 1/15/2024 | 6,163.00 | 1,232.60 | 7,395.60 | 92.45 | | 7,488.05 | 9,041.29 |
| 7/15/2024 | | 1,170.97 | 1,170.97 | 87.82 | | 1,258.79 | |
| 1/15/2025 | 6,163.00 | 1,170.97 | 7,333.97 | 87.82 | | 7,421.79 | 8,680.59 |
| 7/15/2025 | | 1,109.34 | 1,109.34 | 83.20 | | 1,192.54 | |
| 1/15/2026 | 6,163.00 | 1,109.34 | 7,272.34 | 83.20 | | 7,355.54 | 8,548.08 |
| 7/15/2026 | | 1,047.71 | 1,047.71 | 78.58 | | 1,126.29 | |
| 1/15/2027 | 6,163.00 | 1,047.71 | 7,210.71 | 78.58 | | 7,289.29 | 8,415.58 |
| 7/15/2027 | | 986.08 | 986.08 | 73.96 | | 1,060.04 | |
| 1/15/2028 | 6,163.00 | 986.08 | 7,149.08 | 73.96 | | 7,223.04 | 8,283.07 |
| 7/15/2028 | | 924.45 | 924.45 | 69.33 | | 993.78 | |
| 1/15/2029 | 6,163.00 | 924.45 | 7,087.45 | 69.33 | | 7,156.78 | 8,150.57 |
| 7/15/2029 | | 862.82 | 862.82 | 64.71 | | 927.53 | |
| 1/15/2030 | 6,163.00 | 862.82 | 7,025.82 | 64.71 | | 7,090.53 | 8,018.06 |
| 7/15/2030 | | 801.19 | 801.19 | 60.09 | | 861.28 | |
| 1/15/2031 | 6,163.00 | 801.19 | 6,964.19 | 60.09 | | 7,024.28 | 7,885.56 |
| 7/15/2031 | | 739.56 | 739.56 | 55.47 | | 795.03 | |
| 1/15/2032 | 6,163.00 | 739.56 | 6,902.56 | 55.47 | | 6,958.03 | 7,753.05 |
| 7/15/2032 | | 677.93 | 677.93 | 50.84 | | 728.77 | |
| 1/15/2033 | 6,163.00 | 677.93 | 6,840.93 | 50.84 | | 6,891.77 | 7,620.55 |
| 7/15/2033 | | 616.30 | 616.30 | 46.22 | | 662.52 | |
| 1/15/2034 | 6,163.00 | 616.30 | 6,779.30 | 46.22 | | 6,825.52 | 7,488.05 |
| 7/15/2034 | | 554.67 | 554.67 | 41.60 | | 596.27 | |
| 1/15/2035 | 6,163.00 | 554.67 | 6,717.67 | 41.60 | | 6,759.27 | 7,355.54 |
| 7/15/2035 | | 493.04 | 493.04 | 36.98 | | 530.02 | |
| 1/15/2036 | 6,163.00 | 493.04 | 6,656.04 | 36.98 | | 6,693.02 | 7,223.04 |
| 7/15/2036 | | 431.41 | 431.41 | 32.36 | | 463.77 | |
| 1/15/2037 | 6,163.00 | 431.41 | 6,594.41 | 32.36 | | 6,626.77 | 7,090.53 |
| 7/15/2037 | | 369.78 | 369.78 | 27.73 | | 397.51 | |
| 1/15/2038 | 6,163.00 | 369.78 | 6,532.78 | 27.73 | | 6,560.51 | 6,958.03 |
| 7/15/2038 | | 308.15 | 308.15 | 23.11 | | 331.26 | |
| 1/15/2039 | 6,163.00 | 308.15 | 6,471.15 | 23.11 | | 6,494.26 | 6,825.52 |
| 7/15/2039 | | 246.52 | 246.52 | 18.49 | | 265.01 | |
| 1/15/2040 | 6,163.00 | 246.52 | 6,409.52 | 18.49 | | 6,428.01 | 6,693.02 |
| 7/15/2040 | | 184.89 | 184.89 | 13.87 | | 198.76 | |
| 1/15/2041 | 6,163.00 | 184.89 | 6,347.89 | 13.87 | | 6,361.76 | 6,560.51 |
| 7/15/2041 | | 123.26 | 123.26 | 9.24 | | 132.50 | |
| 1/15/2042 | 6,163.00 | 123.26 | 6,286.26 | 9.24 | | 6,295.50 | 6,428.01 |
| 7/15/2042 | | 61.63 | 61.63 | 4.62 | | 66.25 | |
| 1/15/2043 | 6,163.00 | 61.63 | 6,224.63 | 4.62 | | 6,229.25 | 6,295.50 |
| 7/15/2043 | | | | | | | |
| | 123,260.00 | 26,096.88 | 149,356.88 | 1,957.27 | | 151,314.15 | 151,314.15 |

Massachusetts Clean Water Trust
Series 25
Chicopee Loan Amortization
CWP-20-32

| | | | |
|---|---|---|---|
| Loan Amount Approved | 4,963,150.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 491,352.00 | Loan Term (in years) | 20 |
| | | Loan Rate | 2.00% |
| Amount to be Financed | 4,471,798.00 | 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 | | 58,133.37 | 58,133.37 | 4,360.00 | | 62,493.38 | |
| 1/15/2025 | 180,889.00 | 44,717.98 | 225,606.98 | 3,353.85 | | 228,960.83 | 291,454.21 |
| 7/15/2025 | | 42,909.09 | 42,909.09 | 3,218.18 | | 46,127.27 | |
| 1/15/2026 | 184,820.00 | 42,909.09 | 227,729.09 | 3,218.18 | | 230,947.27 | 277,074.54 |
| 7/15/2026 | | 41,060.89 | 41,060.89 | 3,079.57 | | 44,140.46 | |
| 1/15/2027 | 188,837.00 | 41,060.89 | 229,897.89 | 3,079.57 | | 232,977.46 | 277,117.91 |
| 7/15/2027 | | 39,172.52 | 39,172.52 | 2,937.94 | | 42,110.46 | |
| 1/15/2028 | 192,941.00 | 39,172.52 | 232,113.52 | 2,937.94 | | 235,051.46 | 277,161.92 |
| 7/15/2028 | | 37,243.11 | 37,243.11 | 2,793.23 | | 40,036.34 | |
| 1/15/2029 | 197,134.00 | 37,243.11 | 234,377.11 | 2,793.23 | | 237,170.34 | 277,206.69 |
| 7/15/2029 | | 35,271.77 | 35,271.77 | 2,645.38 | | 37,917.15 | |
| 1/15/2030 | 201,419.00 | 35,271.77 | 236,690.77 | 2,645.38 | | 239,336.15 | 277,253.31 |
| 7/15/2030 | | 33,257.58 | 33,257.58 | 2,494.32 | | 35,751.90 | |
| 1/15/2031 | 205,796.00 | 33,257.58 | 239,053.58 | 2,494.32 | | 241,547.90 | 277,299.80 |
| 7/15/2031 | | 31,199.62 | 31,199.62 | 2,339.97 | | 33,539.59 | |
| 1/15/2032 | 210,269.00 | 31,199.62 | 241,468.62 | 2,339.97 | | 243,808.59 | 277,348.18 |
| 7/15/2032 | | 29,096.93 | 29,096.93 | 2,182.27 | | 31,279.20 | |
| 1/15/2033 | 214,839.00 | 29,096.93 | 243,935.93 | 2,182.27 | | 246,118.20 | 277,397.40 |
| 7/15/2033 | | 26,948.54 | 26,948.54 | 2,021.14 | | 28,969.68 | |
| 1/15/2034 | 219,508.00 | 26,948.54 | 246,456.54 | 2,021.14 | | 248,477.68 | 277,447.36 |
| 7/15/2034 | | 24,753.46 | 24,753.46 | 1,856.51 | | 26,609.97 | |
| 1/15/2035 | 224,279.00 | 24,753.46 | 249,032.46 | 1,856.51 | | 250,888.97 | 277,498.94 |
| 7/15/2035 | | 22,510.67 | 22,510.67 | 1,688.30 | | 24,198.97 | |
| 1/15/2036 | 229,153.00 | 22,510.67 | 251,663.67 | 1,688.30 | | 253,351.97 | 277,550.94 |
| 7/15/2036 | | 20,219.14 | 20,219.14 | 1,516.44 | | 21,735.58 | |
| 1/15/2037 | 234,134.00 | 20,219.14 | 254,353.14 | 1,516.44 | | 255,869.58 | 277,605.15 |
| 7/15/2037 | | 17,877.80 | 17,877.80 | 1,340.84 | | 19,218.64 | |
| 1/15/2038 | 239,222.00 | 17,877.80 | 257,099.80 | 1,340.84 | | 258,440.64 | 277,659.27 |
| 7/15/2038 | | 15,485.58 | 15,485.58 | 1,161.42 | | 16,647.00 | |
| 1/15/2039 | 244,421.00 | 15,485.58 | 259,906.58 | 1,161.42 | | 261,068.00 | 277,715.00 |
| 7/15/2039 | | 13,041.37 | 13,041.37 | 978.10 | | 14,019.47 | |
| 1/15/2040 | 249,734.00 | 13,041.37 | 262,775.37 | 978.10 | | 263,753.47 | 277,772.95 |
| 7/15/2040 | | 10,544.03 | 10,544.03 | 790.80 | | 11,334.83 | |
| 1/15/2041 | 255,161.00 | 10,544.03 | 265,705.03 | 790.80 | | 266,495.83 | 277,830.66 |
| 7/15/2041 | | 7,992.42 | 7,992.42 | 599.43 | | 8,591.85 | |
| 1/15/2042 | 260,707.00 | 7,992.42 | 268,699.42 | 599.43 | | 269,298.85 | 277,890.70 |
| 7/15/2042 | | 5,385.35 | 5,385.35 | 403.90 | | 5,789.25 | |
| 1/15/2043 | 266,373.00 | 5,385.35 | 271,758.35 | 403.90 | | 272,162.25 | 277,951.50 |
| 7/15/2043 | | 2,721.62 | 2,721.62 | 204.12 | | 2,925.74 | |
| 1/15/2044 | 272,162.00 | 2,721.62 | 274,883.62 | 204.12 | | 275,087.74 | 278,013.48 |
| 7/15/2044 | | | | | | | |
| | 4,471,798.00 | 1,016,234.33 | 5,488,032.33 | 76,217.58 | | 5,564,249.91 | 5,564,249.91 |

Notes:

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