

Massachusetts Clean Water Trust
Series 26
Concord Loan Amortization
CWT-21-18

Loan Amount Approved	240,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	240,000.00	Closing Date	2/6/2025
		First Interest Payment	7/15/2025
		First Principal Payment	1/15/2026

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/6/2025							
7/15/2025		2,120.00	2,120.00	159.00		2,279.00	
1/15/2026	9,708.00	2,400.00	12,108.00	180.00		12,288.00	14,567.00
7/15/2026		2,302.92	2,302.92	172.72		2,475.64	
1/15/2027	9,919.00	2,302.92	12,221.92	172.72		12,394.64	14,870.28
7/15/2027		2,203.73	2,203.73	165.28		2,369.01	
1/15/2028	10,135.00	2,203.73	12,338.73	165.28		12,504.01	14,873.02
7/15/2028		2,102.38	2,102.38	157.68		2,260.06	
1/15/2029	10,355.00	2,102.38	12,457.38	157.68		12,615.06	14,875.12
7/15/2029		1,998.83	1,998.83	149.91		2,148.74	
1/15/2030	10,580.00	1,998.83	12,578.83	149.91		12,728.74	14,877.48
7/15/2030		1,893.03	1,893.03	141.98		2,035.01	
1/15/2031	10,810.00	1,893.03	12,703.03	141.98		12,845.01	14,880.01
7/15/2031		1,784.93	1,784.93	133.87		1,918.80	
1/15/2032	11,045.00	1,784.93	12,829.93	133.87		12,963.80	14,882.60
7/15/2032		1,674.48	1,674.48	125.59		1,800.07	
1/15/2033	11,285.00	1,674.48	12,959.48	125.59		13,085.07	14,885.13
7/15/2033		1,561.63	1,561.63	117.12		1,678.75	
1/15/2034	11,530.00	1,561.63	13,091.63	117.12		13,208.75	14,887.50
7/15/2034		1,446.33	1,446.33	108.47		1,554.80	
1/15/2035	11,781.00	1,446.33	13,227.33	108.47		13,335.80	14,890.61
7/15/2035		1,328.52	1,328.52	99.64		1,428.16	
1/15/2036	12,037.00	1,328.52	13,365.52	99.64		13,465.16	14,893.32
7/15/2036		1,208.15	1,208.15	90.61		1,298.76	
1/15/2037	12,299.00	1,208.15	13,507.15	90.61		13,597.76	14,896.52
7/15/2037		1,085.16	1,085.16	81.39		1,166.55	
1/15/2038	12,566.00	1,085.16	13,651.16	81.39		13,732.55	14,899.09
7/15/2038		959.50	959.50	71.96		1,031.46	
1/15/2039	12,839.00	959.50	13,798.50	71.96		13,870.46	14,901.93
7/15/2039		831.11	831.11	62.33		893.44	
1/15/2040	13,118.00	831.11	13,949.11	62.33		14,011.44	14,904.89
7/15/2040		699.93	699.93	52.49		752.42	
1/15/2041	13,403.00	699.93	14,102.93	52.49		14,155.42	14,907.85
7/15/2041		565.90	565.90	42.44		608.34	
1/15/2042	13,695.00	565.90	14,260.90	42.44		14,303.34	14,911.69
7/15/2042		428.95	428.95	32.17		461.12	
1/15/2043	13,992.00	428.95	14,420.95	32.17		14,453.12	14,914.24
7/15/2043		289.03	289.03	21.68		310.71	
1/15/2044	14,296.00	289.03	14,585.03	21.68		14,606.71	14,917.41
7/15/2044		146.07	146.07	10.96		157.03	
1/15/2045	14,607.00	146.07	14,753.07	10.96		14,764.03	14,921.05
7/15/2045							
	240,000.00	53,541.16	293,541.16	4,015.59		297,556.75	297,556.75

Notes:

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 12
Concord
CW-06-01

Revised SCHEDULE C

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$9,967,780.04

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
09-Dec-08					
15-Jan-09	-	100,771.13	100,771.13	7,557.83	108,328.96
15-Jul-09	464,683.82	99,677.80	564,361.62	7,475.84	571,837.46
15-Jan-10	-	95,030.96	95,030.96	7,127.32	102,158.28
15-Jul-10	474,072.11	95,030.96	569,103.07	7,127.32	576,230.39
15-Jan-11	-	90,290.24	90,290.24	6,771.77	97,062.01
15-Jul-11	483,648.80	90,290.24	573,939.04	6,771.77	580,710.81
15-Jan-12	-	85,453.75	85,453.75	6,409.03	91,862.78
15-Jul-12	493,419.83	85,453.75	578,873.58	6,409.03	585,282.61
15-Jan-13	-	80,519.55	80,519.55	6,038.97	86,558.52
15-Jul-13	503,388.16	80,519.55	583,907.71	6,038.97	589,946.68
15-Jan-14	-	75,485.67	75,485.67	5,661.43	81,147.10
15-Jul-14	513,556.74	75,485.67	589,042.41	5,661.43	594,703.84
15-Jan-15	-	70,350.11	70,350.11	5,276.26	75,626.37
15-Jul-15	523,932.48	70,350.11	594,282.59	5,276.26	599,558.85
15-Jan-16	-	65,110.78	65,110.78	4,883.31	69,994.09
15-Jul-16	534,516.37	65,110.78	599,627.15	4,883.31	604,510.46
15-Jan-17	-	59,765.62	59,765.62	4,482.42	64,248.04
15-Jul-17	545,314.32	59,765.62	605,079.94	4,482.42	609,562.36
15-Jan-18	-	54,312.47	54,312.47	4,073.44	58,385.91
15-Jul-18	556,331.27	54,312.47	610,643.74	4,073.44	614,717.18
15-Jan-19	-	48,749.16	48,749.16	3,656.19	52,405.35
15-Jul-19	567,570.17	48,749.16	616,319.33	3,656.19	619,975.52
15-Jan-20	-	43,073.46	43,073.46	3,230.51	46,303.97
15-Jul-20	579,035.97	43,073.46	622,109.43	3,230.51	625,339.94
15-Jan-21	-	37,283.10	37,283.10	2,796.23	40,079.33
15-Jul-21	590,733.59	37,283.10	628,016.69	2,796.23	630,812.92
15-Jan-22	-	31,375.76	31,375.76	2,353.18	33,728.94
15-Jul-22	602,667.96	31,375.76	634,043.72	2,353.18	636,396.90
15-Jan-23	-	25,349.08	25,349.08	1,901.18	27,250.26
15-Jul-23	614,843.03	25,349.08	640,192.11	1,901.18	642,093.29
15-Jan-24	-	19,200.65	19,200.65	1,440.05	20,640.70
15-Jul-24	627,264.72	19,200.65	646,465.37	1,440.05	647,905.42
15-Jan-25	-	12,928.01	12,928.01	969.60	13,897.61
15-Jul-25	639,935.98	12,928.01	652,863.99	969.60	653,833.59
15-Jan-26	-	6,528.65	6,528.65	489.65	7,018.30
15-Jul-26	652,864.72	6,528.65	659,393.37	489.65	659,883.02
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	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
	\$9,967,780.04	\$2,002,062.97	\$11,969,843.01	\$150,154.75	\$12,119,997.76

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12

SCHEDULE C

Concord
CW-06-01
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$11,000,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$433,827.00	\$128,944.44	\$562,771.44			
15-Jan-08	0.00	105,661.73	105,661.73	\$8,250.00	61,681.24	\$632,702.68
15-Jul-08	461,727.00	105,661.73	567,388.73	7,924.63		113,586.36
15-Jan-09	0.00	101,044.46	101,044.46	7,924.63		575,313.36
15-Jul-09	471,055.00	101,044.46	572,099.46	7,578.33		103,558.95
15-Jan-10	0.00	96,333.91	96,333.91	7,578.33		108,622.79
15-Jul-10	480,572.00	96,333.91	576,905.91	7,225.04		579,677.79
15-Jan-11	0.00	91,528.19	91,528.19	7,225.04		103,558.95
15-Jul-11	490,280.00	91,528.19	581,808.19	6,864.61		584,130.95
15-Jan-12	0.00	86,625.39	86,625.39	6,864.61		98,392.80
15-Jul-12	500,185.00	86,625.39	586,810.39	6,496.90		588,672.80
15-Jan-13	0.00	81,623.54	81,623.54	6,496.90		93,122.29
15-Jul-13	510,290.00	81,623.54	591,913.54	6,121.77		593,307.29
15-Jan-14	0.00	76,520.64	76,520.64	6,121.77		87,745.31
15-Jul-14	520,598.00	76,520.64	597,118.64	5,739.05		598,035.31
15-Jan-15	0.00	71,314.66	71,314.66	5,739.05		82,259.69
15-Jul-15	531,116.00	71,314.66	602,430.66	5,348.60		602,857.69
15-Jan-16	0.00	66,003.50	66,003.50	5,348.60		76,663.26
15-Jul-16	541,845.00	66,003.50	607,848.50	4,950.26		607,779.26
15-Jan-17	0.00	60,585.05	60,585.05	4,950.26		70,953.76
15-Jul-17	552,791.00	60,585.05	613,376.05	4,543.88		612,798.76
15-Jan-18	0.00	55,057.14	55,057.14	4,543.88		65,128.93
15-Jul-18	563,959.00	55,057.14	619,016.14	4,129.29		617,919.93
15-Jan-19	0.00	49,417.55	49,417.55	4,129.29		59,186.43
15-Jul-19	575,352.00	49,417.55	624,769.55	3,706.32		623,145.43
15-Jan-20	0.00	43,664.03	43,664.03	3,706.32		53,123.87
15-Jul-20	586,975.00	43,664.03	630,639.03	3,274.80		628,475.87
15-Jan-21	0.00	37,794.28	37,794.28	3,274.80		46,938.83
15-Jul-21	598,833.00	37,794.28	636,627.28	2,834.57		633,913.83
15-Jan-22	0.00	31,805.95	31,805.95	2,834.57		40,628.85
15-Jul-22	610,931.00	31,805.95	642,736.95	2,385.45		639,461.85
15-Jan-23	0.00	25,696.64	25,696.64	2,385.45		34,191.40
15-Jul-23	623,273.00	25,696.64	648,969.64	1,927.25		645,122.40
15-Jan-24	0.00	19,463.91	19,463.91	1,927.25		27,623.89
15-Jul-24	635,865.00	19,463.91	655,328.91	1,459.79		650,896.89
15-Jan-25	0.00	13,105.26	13,105.26	1,459.79		20,923.70
15-Jul-25	648,710.00	13,105.26	661,815.26	982.89		656,788.70
15-Jan-26	0.00	6,618.16	6,618.16	982.89		14,088.15
15-Jul-26	661,816.00	6,618.16	668,434.16	496.36		662,798.15
15-Jan-27	0.00	0.00	0.00	496.36		7,114.52
15-Jul-27	0.00	0.00	0.00	0.00		668,930.52
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
	\$11,000,000.00	\$2,368,672.42	\$13,368,672.42	\$176,229.58	\$61,681.24	\$13,606,583.24

Massachusetts Water Pollution Abatement Trust
Series 16
Concord 2nd Loan Amortization
05-1243-A

Initial Loan Amount	296,830.00	Loan Origination Fee (\$5.57/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	296,830.00	Loan Rate	0.00%
		Closing Date	6/13/2012
		First Payment	1/15/2013

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/13/2012							
1/15/2013							
7/15/2013	29,483.00		29,483.00			29,483.00	
1/15/2014							29,483.00
7/15/2014	29,527.00		29,527.00			29,527.00	
1/15/2015							29,527.00
7/15/2015	29,572.00		29,572.00			29,572.00	
1/15/2016							29,572.00
7/15/2016	29,616.00		29,616.00			29,616.00	
1/15/2017							29,616.00
7/15/2017	29,660.00		29,660.00			29,660.00	
1/15/2018							29,660.00
7/15/2018	29,705.00		29,705.00			29,705.00	
1/15/2019							29,705.00
7/15/2019	29,750.00		29,750.00			29,750.00	
1/15/2020							29,750.00
7/15/2020	29,794.00		29,794.00			29,794.00	
1/15/2021							29,794.00
7/15/2021	29,839.00		29,839.00			29,839.00	
1/15/2022							29,839.00
7/15/2022	29,884.00		29,884.00			29,884.00	
1/15/2023							29,884.00
	296,830.00		296,830.00			296,830.00	296,830.00

Notes:

* Notwithstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust interest

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

Massachusetts Water Pollution Abatement Trust
Series 17B
Concord Loan Amortization
05-1243-B

Initial Loan Amount	324,715.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	324,715.00	Loan Rate	0.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013							
1/15/2014	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2014							
1/15/2015	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2015							
1/15/2016	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2016							
1/15/2017	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2017							
1/15/2018	32,472.00		32,472.00			32,472.00	32,472.00
7/15/2018							
1/15/2019	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2019							
1/15/2020	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2020							
1/15/2021	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2021							
1/15/2022	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2022							
1/15/2023	32,471.00		32,471.00			32,471.00	32,471.00
7/15/2023							
	324,715.00		324,715.00			324,715.00	324,715.00

Massachusetts Clean Water Trust
Series 18
Concord Loan Amortization
T5-05-1243-C

Initial Loan Amount	197,457.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	10
Net Loan Obligation	197,457.00	Loan Rate	0.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015							
1/15/2016	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2016							
1/15/2017	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2017							
1/15/2018	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2018							
1/15/2019	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2019							
1/15/2020	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2020							
1/15/2021	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2021							
1/15/2022	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2022							
1/15/2023	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2023							
1/15/2024	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2024							
1/15/2025	19,745.70		19,745.70			19,745.70	19,745.70
7/15/2025							
	197,457.00		197,457.00			197,457.00	197,457.00

Notes:

Massachusetts Clean Water Trust
Series 22
Concord Loan Amortization
T5-05-1243-D

Loan Amount Approved	665,490.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	665,490.00	Loan Rate	0.00%
		Closing Date	10/24/2019
		First Interest Payment	1/15/2020
		First Principal Payment	7/15/2020

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/24/2019							
1/15/2020	0.00						
7/15/2020	33,275.00		33,275.00			33,275.00	
1/15/2021							33,275.00
7/15/2021	33,275.00		33,275.00			33,275.00	
1/15/2022							33,275.00
7/15/2022	33,275.00		33,275.00			33,275.00	
1/15/2023							33,275.00
7/15/2023	33,275.00		33,275.00			33,275.00	
1/15/2024							33,275.00
7/15/2024	33,275.00		33,275.00			33,275.00	
1/15/2025							33,275.00
7/15/2025	33,275.00		33,275.00			33,275.00	
1/15/2026							33,275.00
7/15/2026	33,275.00		33,275.00			33,275.00	
1/15/2027							33,275.00
7/15/2027	33,275.00		33,275.00			33,275.00	
1/15/2028							33,275.00
7/15/2028	33,275.00		33,275.00			33,275.00	
1/15/2029							33,275.00
7/15/2029	33,275.00		33,275.00			33,275.00	
1/15/2030							33,275.00
7/15/2030	33,274.00		33,274.00			33,274.00	
1/15/2031							33,274.00
7/15/2031	33,274.00		33,274.00			33,274.00	
1/15/2032							33,274.00
7/15/2032	33,274.00		33,274.00			33,274.00	
1/15/2033							33,274.00
7/15/2033	33,274.00		33,274.00			33,274.00	
1/15/2034							33,274.00
7/15/2034	33,274.00		33,274.00			33,274.00	
1/15/2035							33,274.00
7/15/2035	33,274.00		33,274.00			33,274.00	
1/15/2036							33,274.00
7/15/2036	33,274.00		33,274.00			33,274.00	
1/15/2037							33,274.00
7/15/2037	33,274.00		33,274.00			33,274.00	
1/15/2038							33,274.00
7/15/2038	33,274.00		33,274.00			33,274.00	
1/15/2039							33,274.00
7/15/2039	33,274.00		33,274.00			33,274.00	
1/15/2040							33,274.00
	665,490.00		665,490.00			665,490.00	665,490.00

Massachusetts Clean Water Trust
Series 24
CONCORD Loan Amortization
T5-05-1243-E

Loan Amount Approved	300,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	300,000.00	Loan Rate	0.00%
		Closing Date	12/14/2022
		First Interest Payment	7/15/2023
		First Principal Payment	1/15/2024

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
12/14/2022							
7/15/2023							
1/15/2024	14,787.00		14,787.00			14,787.00	14,787.00
7/15/2024							
1/15/2025	14,809.00		14,809.00			14,809.00	14,809.00
7/15/2025							
1/15/2026	14,832.00		14,832.00			14,832.00	14,832.00
7/15/2026							
1/15/2027	14,854.00		14,854.00			14,854.00	14,854.00
7/15/2027							
1/15/2028	14,876.00		14,876.00			14,876.00	14,876.00
7/15/2028							
1/15/2029	14,899.00		14,899.00			14,899.00	14,899.00
7/15/2029							
1/15/2030	14,921.00		14,921.00			14,921.00	14,921.00
7/15/2030							
1/15/2031	14,943.00		14,943.00			14,943.00	14,943.00
7/15/2031							
1/15/2032	14,966.00		14,966.00			14,966.00	14,966.00
7/15/2032							
1/15/2033	14,988.00		14,988.00			14,988.00	14,988.00
7/15/2033							
1/15/2034	15,011.00		15,011.00			15,011.00	15,011.00
7/15/2034							
1/15/2035	15,033.00		15,033.00			15,033.00	15,033.00
7/15/2035							
1/15/2036	15,056.00		15,056.00			15,056.00	15,056.00
7/15/2036							
1/15/2037	15,078.00		15,078.00			15,078.00	15,078.00
7/15/2037							
1/15/2038	15,101.00		15,101.00			15,101.00	15,101.00
7/15/2038							
1/15/2039	15,124.00		15,124.00			15,124.00	15,124.00
7/15/2039							
1/15/2040	15,146.00		15,146.00			15,146.00	15,146.00
7/15/2040							
1/15/2041	15,169.00		15,169.00			15,169.00	15,169.00
7/15/2041							
1/15/2042	15,192.00		15,192.00			15,192.00	15,192.00
7/15/2042							
1/15/2043	15,215.00		15,215.00			15,215.00	15,215.00
7/15/2043							
	300,000.00		300,000.00			300,000.00	300,000.00

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

SCHEDULE C

Pool Program Bonds, Pool 11

Concord
CW-04-01

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: \$4,190,000.00

Date	Schedule of Loan Repayments			Admin. Fee	Loan	Total
	Principal	Interest	Total	0.07500%	Origination Fee	Due
16-Nov-05						
15-Jul-06	\$155,525.00	\$59,358.33	\$214,883.33	\$3,142.50	25,559.00	\$243,584.83
15-Jan-07	0.00	40,344.75	40,344.75	3,025.86		43,370.61
15-Jul-07	176,301.00	40,344.75	216,645.75	3,025.86		219,671.61
15-Jan-08	0.00	38,581.74	38,581.74	2,893.63		41,475.37
15-Jul-08	179,863.00	38,581.74	218,444.74	2,893.63		221,338.37
15-Jan-09	0.00	36,783.11	36,783.11	2,758.73		39,541.84
15-Jul-09	183,496.00	36,783.11	220,279.11	2,758.73		223,037.84
15-Jan-10	0.00	34,948.15	34,948.15	2,621.11		37,569.26
15-Jul-10	187,203.00	34,948.15	222,151.15	2,621.11		224,772.26
15-Jan-11	0.00	33,076.12	33,076.12	2,480.71		35,556.83
15-Jul-11	190,985.00	33,076.12	224,061.12	2,480.71		226,541.83
15-Jan-12	0.00	31,166.27	31,166.27	2,337.47		33,503.74
15-Jul-12	194,844.00	31,166.27	226,010.27	2,337.47		228,347.74
15-Jan-13	0.00	29,217.83	29,217.83	2,191.34		31,409.17
15-Jul-13	198,780.00	29,217.83	227,997.83	2,191.34		230,189.17
15-Jan-14	0.00	27,230.03	27,230.03	2,042.25		29,272.28
15-Jul-14	202,796.00	27,230.03	230,026.03	2,042.25		232,068.28
15-Jan-15	0.00	25,202.07	25,202.07	1,890.16		27,092.23
15-Jul-15	206,892.00	25,202.07	232,094.07	1,890.16		233,984.23
15-Jan-16	0.00	23,133.15	23,133.15	1,734.99		24,868.14
15-Jul-16	211,072.00	23,133.15	234,205.15	1,734.99		235,940.14
15-Jan-17	0.00	21,022.43	21,022.43	1,576.68		22,599.11
15-Jul-17	215,336.00	21,022.43	236,358.43	1,576.68		237,935.11
15-Jan-18	0.00	18,869.07	18,869.07	1,415.18		20,284.25
15-Jul-18	219,686.00	18,869.07	238,555.07	1,415.18		239,970.25
15-Jan-19	0.00	16,672.21	16,672.21	1,250.42		17,922.63
15-Jul-19	224,124.00	16,672.21	240,796.21	1,250.42		242,046.63
15-Jan-20	0.00	14,430.97	14,430.97	1,082.32		15,513.29
15-Jul-20	228,652.00	14,430.97	243,082.97	1,082.32		244,165.29
15-Jan-21	0.00	12,144.45	12,144.45	910.83		13,055.28
15-Jul-21	233,271.00	12,144.45	245,415.45	910.83		246,326.28
15-Jan-22	0.00	9,811.74	9,811.74	735.88		10,547.62
15-Jul-22	237,984.00	9,811.74	247,795.74	735.88		248,531.62
15-Jan-23	0.00	7,431.90	7,431.90	557.39		7,989.29
15-Jul-23	242,792.00	7,431.90	250,223.90	557.39		250,781.29
15-Jan-24	0.00	5,003.98	5,003.98	375.30		5,379.28
15-Jul-24	247,697.00	5,003.98	252,700.98	375.30		253,076.28
15-Jan-25	0.00	2,527.01	2,527.01	189.53		2,716.54
15-Jul-25	252,701.00	2,527.01	255,228.01	189.53		255,417.54
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
	\$4,190,000.00	\$914,552.29	\$5,104,552.29	\$67,282.06	\$25,559.00	\$5,197,393.35

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

SCHEDULE C

Series 7

Concord

97-1070

Final Structuring Analysis

Schedule of Loan Repayments

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