Massachusetts Clean Water Trust
Series 19
Charles River Pollution Control District Loan Amortization
CW-13-09-A

Initial Loan Amount	8,741,935.00	Loan Origination Fee ($5.50/1000)	48,080.64
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	8,741,935.00	Loan Rate	2.00%
		Closing Date	2/11/2016
		First Interest Payment	7/15/2016
		First Principal Payment	1/15/2017

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/11/2016							
7/15/2016		74,792.11	74,792.11	5,609.41	48,080.64	128,482.16	
1/15/2017	353,620.00	87,419.35	441,039.35	6,556.45		447,595.80	576,077.96
7/15/2017		83,883.15	83,883.15	6,291.24		90,174.39	
1/15/2018	361,306.00	83,883.15	445,189.15	6,291.24		451,480.39	541,654.77
7/15/2018		80,270.09	80,270.09	6,020.26		86,290.35	
1/15/2019	369,158.00	80,270.09	449,428.09	6,020.26		455,448.35	541,738.69
7/15/2019		76,578.51	76,578.51	5,743.39		82,321.90	
1/15/2020	377,181.00	76,578.51	453,759.51	5,743.39		459,502.90	541,824.80
7/15/2020		72,806.70	72,806.70	5,460.50		78,267.20	
1/15/2021	385,379.00	72,806.70	458,185.70	5,460.50		463,646.20	541,913.41
7/15/2021		68,952.91	68,952.91	5,171.47		74,124.38	
1/15/2022	393,754.00	68,952.91	462,706.91	5,171.47		467,878.38	542,002.76
7/15/2022		65,015.37	65,015.37	4,876.15		69,891.52	
1/15/2023	402,312.00	65,015.37	467,327.37	4,876.15		472,203.52	542,095.05
7/15/2023		60,992.25	60,992.25	4,574.42		65,566.67	
1/15/2024	411,056.00	60,992.25	472,048.25	4,574.42		476,622.67	542,189.34
7/15/2024		56,881.69	56,881.69	4,266.13		61,147.82	
1/15/2025	419,989.00	56,881.69	476,870.69	4,266.13		481,136.82	542,284.63
7/15/2025		52,681.80	52,681.80	3,951.14		56,632.94	
1/15/2026	429,117.00	52,681.80	481,798.80	3,951.14		485,749.94	542,382.87
7/15/2026		48,390.63	48,390.63	3,629.30		52,019.93	
1/15/2027	438,444.00	48,390.63	486,834.63	3,629.30		490,463.93	542,483.85
7/15/2027		44,006.19	44,006.19	3,300.46		47,306.65	
1/15/2028	447,973.00	44,006.19	491,979.19	3,300.46		495,279.65	542,586.31
7/15/2028		39,526.46	39,526.46	2,964.48		42,490.94	
1/15/2029	457,709.00	39,526.46	497,235.46	2,964.48		500,199.94	542,690.89
7/15/2029		34,949.37	34,949.37	2,621.20		37,570.57	
1/15/2030	467,656.00	34,949.37	502,605.37	2,621.20		505,226.57	542,797.15
7/15/2030		30,272.81	30,272.81	2,270.46		32,543.27	
1/15/2031	477,820.00	30,272.81	508,092.81	2,270.46		510,363.27	542,906.54
7/15/2031		25,494.61	25,494.61	1,912.10		27,406.71	
1/15/2032	488,205.00	25,494.61	513,699.61	1,912.10		515,611.71	543,018.41
7/15/2032		20,612.56	20,612.56	1,545.94		22,158.50	
1/15/2033	498,815.00	20,612.56	519,427.56	1,545.94		520,973.50	543,132.00
7/15/2033		15,624.41	15,624.41	1,171.83		16,796.24	
1/15/2034	509,657.00	15,624.41	525,281.41	1,171.83		526,453.24	543,249.48
7/15/2034		10,527.84	10,527.84	789.59		11,317.43	
1/15/2035	520,733.00	10,527.84	531,260.84	789.59		532,050.43	543,367.86
7/15/2035		5,320.51	5,320.51	399.04		5,719.55	
1/15/2036	532,051.00	5,320.51	537,371.51	399.04		537,770.55	543,490.10
7/15/2036							
	8,741,935.00	1,947,787.18	10,689,722.18	146,084.04	48,080.64	10,883,886.86	10,883,886.86

Massachusetts Water [illegible]

Water Pollution Abatement Revenue Bonds

(Pool Loan Program Bonds)

Series 5

Charles River PCD

99-12

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: $5,451,496.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
06-Oct-1999									
01-Feb-2000	$0.00	$89,169.57	$89,169.57	$46,376.56	$4,964.57	$51,341.13	$0.00	$37,828.44	$37,828.44
01-Aug-2000	217,725.00	139,569.77	357,294.77	72,589.39	219,826.93	292,416.32	64,878.45	0.00	64,878.45
01-Feb-2001	0.00	134,943.12	134,943.12	69,690.28	4,964.57	74,654.85	0.00	60,288.27	60,288.27
01-Aug-2001	221,136.00	134,943.12	356,079.12	69,690.28	219,826.93	289,517.21	66,561.91	0.00	66,561.91
01-Feb-2002	0.00	130,520.40	130,520.40	66,745.74	4,964.57	71,710.31	0.00	58,810.09	58,810.09
01-Aug-2002	224,567.00	130,520.40	355,087.40	66,745.74	219,826.93	286,572.67	68,514.73	0.00	68,514.73
01-Feb-2003	0.00	125,916.77	125,916.77	63,755.52	4,964.57	68,720.09	0.00	57,196.68	57,196.68
01-Aug-2003	228,336.00	125,916.77	354,252.77	63,755.52	219,826.93	283,582.45	70,670.32	0.00	70,670.32
01-Feb-2004	0.00	121,064.63	121,064.63	60,715.11	4,964.57	65,679.68	0.00	55,384.95	55,384.95
01-Aug-2004	232,489.00	121,064.63	353,553.63	60,715.11	219,826.93	280,542.04	73,011.59	0.00	73,011.59
01-Feb-2005	0.00	115,978.94	115,978.94	57,619.40	4,964.57	62,583.97	0.00	53,394.97	53,394.97
01-Aug-2005	237,014.00	115,978.94	352,992.94	57,619.40	219,826.93	277,446.33	75,546.61	0.00	75,546.61
01-Feb-2006	0.00	110,646.12	110,646.12	54,463.44	4,964.57	59,428.01	0.00	51,218.11	51,218.11
01-Aug-2006	242,697.00	110,646.12	353,343.12	54,463.44	219,826.93	274,290.37	79,052.75	0.00	79,052.75
01-Feb-2007	0.00	104,275.33	104,275.33	51,231.81	4,964.57	56,196.38	0.00	48,078.95	48,078.95
01-Aug-2007	249,439.00	104,275.33	353,714.33	51,231.81	219,826.93	271,058.74	82,655.59	0.00	82,655.59
01-Feb-2008	0.00	97,727.55	97,727.55	47,910.41	4,964.57	52,874.98	0.00	44,852.57	44,852.57
01-Aug-2008	255,785.00	97,727.55	353,512.55	47,910.41	219,826.93	267,737.34	85,775.21	0.00	85,775.21
01-Feb-2009	0.00	91,588.71	91,588.71	44,504.50	4,964.57	49,469.07	0.00	42,119.64	42,119.64
01-Aug-2009	262,308.00	91,588.71	353,896.71	44,504.50	219,826.93	264,331.43	89,565.28	0.00	89,565.28
01-Feb-2010	0.00	84,703.13	84,703.13	41,011.74	4,964.57	45,976.31	0.00	38,726.82	38,726.82
01-Aug-2010	270,000.00	84,703.13	354,703.13	41,011.74	219,826.93	260,838.67	93,864.46	0.00	93,864.46
01-Feb-2011	0.00	77,953.13	77,953.13	37,416.56	4,964.57	42,381.13	0.00	35,572.00	35,572.00
01-Aug-2011	275,000.00	77,953.13	352,953.13	37,416.56	219,826.93	257,243.49	95,709.64	0.00	95,709.64
01-Feb-2012	0.00	70,562.50	70,562.50	33,754.79	4,964.57	38,719.36	0.00	31,843.14	31,843.14
01-Aug-2012	285,000.00	70,562.50	355,562.50	33,754.79	219,826.93	253,581.72	101,980.78	0.00	101,980.78
01-Feb-2013	0.00	62,725.00	62,725.00	29,959.88	4,964.57	34,924.45	0.00	27,800.55	27,800.55
01-Aug-2013	295,000.00	62,725.00	357,725.00	29,959.88	219,826.93	249,786.81	107,938.19	0.00	107,938.19
01-Feb-2014	0.00	54,612.50	54,612.50	26,031.80	4,964.57	30,996.37	0.00	23,616.13	23,616.13
01-Aug-2014	305,000.00	54,612.50	359,612.50	26,031.80	219,826.93	245,858.73	113,753.77	0.00	113,753.77
01-Feb-2015	0.00	46,225.00	46,225.00	21,970.58	4,964.57	26,935.15	0.00	19,289.85	19,289.85
01-Aug-2015	310,000.00	46,225.00	356,225.00	21,970.58	219,826.93	241,797.51	114,427.49	0.00	114,427.49
01-Feb-2016	0.00	38,087.50	38,087.50	17,842.77	4,964.57	22,807.34	0.00	15,280.16	15,280.16
01-Aug-2016	320,000.00	38,087.50	358,087.50	17,842.77	219,826.93	237,669.70	120,417.80	0.00	120,417.80
01-Feb-2017	0.00	28,887.50	28,887.50	13,581.81	4,964.57	18,546.38	0.00	10,341.12	10,341.12
01-Aug-2017	330,000.00	28,887.50	358,887.50	13,581.81	219,826.93	233,408.74	125,478.76	0.00	125,478.76
01-Feb-2018	0.00	19,400.00	19,400.00	9,187.70	4,964.57	14,152.27	0.00	5,247.73	5,247.73
01-Aug-2018	340,000.00	19,400.00	359,400.00	9,187.70	219,826.93	229,014.63	130,385.37	0.00	130,385.37
01-Feb-2019	0.00	9,625.00	9,625.00	4,660.43	4,964.57	9,625.00	0.00	0.00	0.00
01-Aug-2019	350,000.00	9,625.00	359,625.00	4,660.43	219,826.93	224,487.36	135,137.64	0.00	135,137.64
01-Feb-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$5,451,496.00	$3,279,625.00	$8,731,121.00	$1,623,074.49	$4,495,830.00	$6,118,904.49	$1,895,326.34	$716,890.17	$2,612,216.51

Massachusetts Clean Water Trust
Series 18
Charles River Pollution Control District Loan Amortization
CW-13-09

Initial Loan Amount	13,000,000.00	Loan Origination Fee ($5.50/1000)	71,500.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	13,000,000.00	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		135,777.78	135,777.78	10,183.33	71,500.00	217,461.11	
1/15/2016	525,863.00	130,000.00	655,863.00	9,750.00		665,613.00	883,074.11
7/15/2016		124,741.37	124,741.37	9,355.60		134,096.97	
1/15/2017	537,292.00	124,741.37	662,033.37	9,355.60		671,388.97	805,485.95
7/15/2017		119,368.45	119,368.45	8,952.63		128,321.08	
1/15/2018	548,969.00	119,368.45	668,337.45	8,952.63		677,290.08	805,611.17
7/15/2018		113,878.76	113,878.76	8,540.91		122,419.67	
1/15/2019	560,900.00	113,878.76	674,778.76	8,540.91		683,319.67	805,739.33
7/15/2019		108,269.76	108,269.76	8,120.23		116,389.99	
1/15/2020	573,091.00	108,269.76	681,360.76	8,120.23		689,480.99	805,870.98
7/15/2020		102,538.85	102,538.85	7,690.41		110,229.26	
1/15/2021	585,546.00	102,538.85	688,084.85	7,690.41		695,775.26	806,004.53
7/15/2021		96,683.39	96,683.39	7,251.25		103,934.64	
1/15/2022	598,272.00	96,683.39	694,955.39	7,251.25		702,206.64	806,141.29
7/15/2022		90,700.67	90,700.67	6,802.55		97,503.22	
1/15/2023	611,275.00	90,700.67	701,975.67	6,802.55		708,778.22	806,281.44
7/15/2023		84,587.92	84,587.92	6,344.09		90,932.01	
1/15/2024	624,560.00	84,587.92	709,147.92	6,344.09		715,492.01	806,424.03
7/15/2024		78,342.32	78,342.32	5,875.67		84,217.99	
1/15/2025	638,134.00	78,342.32	716,476.32	5,875.67		722,351.99	806,569.99
7/15/2025		71,960.98	71,960.98	5,397.07		77,358.05	
1/15/2026	652,003.00	71,960.98	723,963.98	5,397.07		729,361.05	806,719.11
7/15/2026		65,440.95	65,440.95	4,908.07		70,349.02	
1/15/2027	666,173.00	65,440.95	731,613.95	4,908.07		736,522.02	806,871.04
7/15/2027		58,779.22	58,779.22	4,408.44		63,187.66	
1/15/2028	680,652.00	58,779.22	739,431.22	4,408.44		743,839.66	807,027.32
7/15/2028		51,972.70	51,972.70	3,897.95		55,870.65	
1/15/2029	695,445.00	51,972.70	747,417.70	3,897.95		751,315.65	807,186.31
7/15/2029		45,018.25	45,018.25	3,376.37		48,394.62	
1/15/2030	710,559.00	45,018.25	755,577.25	3,376.37		758,953.62	807,348.24
7/15/2030		37,912.66	37,912.66	2,843.45		40,756.11	
1/15/2031	726,002.00	37,912.66	763,914.66	2,843.45		766,758.11	807,514.22
7/15/2031		30,652.64	30,652.64	2,298.95		32,951.59	
1/15/2032	741,781.00	30,652.64	772,433.64	2,298.95		774,732.59	807,684.18
7/15/2032		23,234.83	23,234.83	1,742.61		24,977.44	
1/15/2033	757,903.00	23,234.83	781,137.83	1,742.61		782,880.44	807,857.88
7/15/2033		15,655.80	15,655.80	1,174.19		16,829.99	
1/15/2034	774,375.00	15,655.80	790,030.80	1,174.19		791,204.99	808,034.97
7/15/2034		7,912.05	7,912.05	593.40		8,505.45	
1/15/2035	791,205.00	7,912.05	799,117.05	593.40		799,710.45	808,215.91
7/15/2035							
	13,000,000.00	2,921,080.92	15,921,080.92	219,081.07	71,500.00	16,211,661.99	16,211,661.99

Notes:

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
CHARLES RIVER POLLUTION CONTROL DISTRICT Reamortization
CW-10-38

Original Loan Amount	3,495,575.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	285,872.00	Loan Rate	2.00%
Outstanding Loan Obligation	3,209,703.00	Closing Date	5/14/2015
Remaining Balance	(310,628.42)	First Payment	7/15/2015
Net New Loan Obligation	2,899,074.58		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/14/2015							
7/15/2015		31,044.34	31,044.34	2,174.31		33,218.65	
1/15/2016	133,326.36	28,990.75	162,317.11	2,174.31		164,491.41	197,710.06
7/15/2016		27,657.48	27,657.48	2,074.31		29,731.79	
1/15/2017	136,224.88	27,657.48	163,882.36	2,074.31		165,956.68	195,688.47
7/15/2017		26,295.23	26,295.23	1,972.14		28,267.38	
1/15/2018	139,185.66	26,295.23	165,480.89	1,972.14		167,453.03	195,720.41
7/15/2018		24,903.38	24,903.38	1,867.75		26,771.13	
1/15/2019	142,210.53	24,903.38	167,113.91	1,867.75		168,981.66	195,752.79
7/15/2019		23,481.27	23,481.27	1,761.10		25,242.37	
1/15/2020	145,301.37	23,481.27	168,782.64	1,761.10		170,543.74	195,786.10
7/15/2020		22,028.26	22,028.26	1,652.12		23,680.38	
1/15/2021	148,459.01	22,028.26	170,487.26	1,652.12		172,139.38	195,819.76
7/15/2021		20,543.67	20,543.67	1,540.78		22,084.44	
1/15/2022	151,685.29	20,543.67	172,228.96	1,540.78		173,769.73	195,854.17
7/15/2022		19,026.81	19,026.81	1,427.01		20,453.83	
1/15/2023	154,982.06	19,026.81	174,008.87	1,427.01		175,435.88	195,889.71
7/15/2023		17,476.99	17,476.99	1,310.77		18,787.77	
1/15/2024	158,350.15	17,476.99	175,827.14	1,310.77		177,137.92	195,925.69
7/15/2024		15,893.49	15,893.49	1,192.01		17,085.50	
1/15/2025	161,792.40	15,893.49	177,685.89	1,192.01		178,877.90	195,963.41
7/15/2025		14,275.57	14,275.57	1,070.67		15,346.24	
1/15/2026	165,308.63	14,275.57	179,584.20	1,070.67		180,654.87	196,001.11
7/15/2026		12,622.48	12,622.48	946.69		13,569.17	
1/15/2027	168,900.68	12,622.48	181,523.16	946.69		182,469.85	196,039.02
7/15/2027		10,933.48	10,933.48	820.01		11,753.49	
1/15/2028	172,571.36	10,933.48	183,504.83	820.01		184,324.85	196,078.33
7/15/2028		9,207.76	9,207.76	690.58		9,898.34	
1/15/2029	176,322.49	9,207.76	185,530.25	690.58		186,220.83	196,119.18
7/15/2029		7,444.54	7,444.54	558.34		8,002.88	
1/15/2030	180,154.89	7,444.54	187,599.42	558.34		188,157.76	196,160.64
7/15/2030		5,642.99	5,642.99	423.22		6,066.21	
1/15/2031	184,070.36	5,642.99	189,713.35	423.22		190,136.57	196,202.78
7/15/2031		3,802.28	3,802.28	285.17		4,087.46	
1/15/2032	188,070.72	3,802.28	191,873.00	285.17		192,158.17	196,245.63
7/15/2032		1,921.58	1,921.58	144.12		2,065.70	
1/15/2033	192,157.75	1,921.58	194,079.33	144.12		194,223.45	196,289.15
7/15/2033							
	2,899,074.58	586,349.63	3,485,424.21	43,822.20		3,529,246.41	3,529,246.41

Massachusetts Water Pollution Abatement Trust
Series 17A
Charles River Pollution Control District Loan Amortization
CW-10-38

Initial Loan Amount	3,495,575.00	Loan Origination Fee ($5.50/1000)	19,225.66
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	3,495,575.00	Loan Rate	2.00%
		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		10,292.53	10,292.53	771.94	19,225.66	30,290.13	
1/15/2014	141,399.00	34,955.75	176,354.75	2,621.68		178,976.43	209,266.56
7/15/2014		33,541.76	33,541.76	2,515.63		36,057.39	
1/15/2015	144,473.00	33,541.76	178,014.76	2,515.63		180,530.39	216,587.78
7/15/2015		32,097.03	32,097.03	2,407.28		34,504.31	
1/15/2016	147,612.00	32,097.03	179,709.03	2,407.28		182,116.31	216,620.61
7/15/2016		30,620.91	30,620.91	2,296.57		32,917.48	
1/15/2017	150,821.00	30,620.91	181,441.91	2,296.57		183,738.48	216,655.96
7/15/2017		29,112.70	29,112.70	2,183.45		31,296.15	
1/15/2018	154,099.00	29,112.70	183,211.70	2,183.45		185,395.15	216,691.31
7/15/2018		27,571.71	27,571.71	2,067.88		29,639.59	
1/15/2019	157,448.00	27,571.71	185,019.71	2,067.88		187,087.59	216,727.18
7/15/2019		25,997.23	25,997.23	1,949.79		27,947.02	
1/15/2020	160,870.00	25,997.23	186,867.23	1,949.79		188,817.02	216,764.04
7/15/2020		24,388.53	24,388.53	1,829.14		26,217.67	
1/15/2021	164,366.00	24,388.53	188,754.53	1,829.14		190,583.67	216,801.34
7/15/2021		22,744.87	22,744.87	1,705.87		24,450.74	
1/15/2022	167,938.00	22,744.87	190,682.87	1,705.87		192,388.74	216,839.47
7/15/2022		21,065.49	21,065.49	1,579.91		22,645.40	
1/15/2023	171,588.00	21,065.49	192,653.49	1,579.91		194,233.40	216,878.80
7/15/2023		19,349.61	19,349.61	1,451.22		20,800.83	
1/15/2024	175,317.00	19,349.61	194,666.61	1,451.22		196,117.83	216,918.66
7/15/2024		17,596.44	17,596.44	1,319.73		18,916.17	
1/15/2025	179,128.00	17,596.44	196,724.44	1,319.73		198,044.17	216,960.35
7/15/2025		15,805.16	15,805.16	1,185.39		16,990.55	
1/15/2026	183,021.00	15,805.16	198,826.16	1,185.39		200,011.55	217,002.09
7/15/2026		13,974.95	13,974.95	1,048.12		15,023.07	
1/15/2027	186,998.00	13,974.95	200,972.95	1,048.12		202,021.07	217,044.14
7/15/2027		12,104.97	12,104.97	907.87		13,012.84	
1/15/2028	191,062.00	12,104.97	203,166.97	907.87		204,074.84	217,087.69
7/15/2028		10,194.35	10,194.35	764.58		10,958.93	
1/15/2029	195,215.00	10,194.35	205,409.35	764.58		206,173.93	217,132.85
7/15/2029		8,242.20	8,242.20	618.17		8,860.37	
1/15/2030	199,458.00	8,242.20	207,700.20	618.17		208,318.37	217,178.73
7/15/2030		6,247.62	6,247.62	468.57		6,716.19	
1/15/2031	203,793.00	6,247.62	210,040.62	468.57		210,509.19	217,225.38
7/15/2031		4,209.69	4,209.69	315.73		4,525.42	
1/15/2032	208,222.00	4,209.69	212,431.69	315.73		212,747.42	217,272.83
7/15/2032		2,127.47	2,127.47	159.56		2,287.03	
1/15/2033	212,747.00	2,127.47	214,874.47	159.56		215,034.03	217,321.06
7/15/2033							
	3,495,575.00	759,233.66	4,254,808.66	56,942.52	19,225.66	4,330,976.84	4,330,976.84

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Charles River PCD
98-68
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	75.00%

Schedule of Loan Repayments

Initial Loan Obligation:	5,514,464.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	135,946.90	135,946.90	73,427.85	0.00	73,427.85	0.00	62,519.05	62,519.05
01-Aug-05	302,064.00	135,878.19	437,942.19	73,427.85	272,895.01	346,322.86	91,619.33	0.00	91,619.33
01-Feb-06	0.00	143,238.38	143,238.38	69,405.71	6,312.10	75,717.81	0.00	67,520.57	67,520.57
01-Aug-06	309,298.00	123,019.86	432,317.86	69,405.71	271,758.94	341,164.65	91,153.21	0.00	91,153.21
01-Feb-07	0.00	139,666.42	139,666.42	65,287.25	6,312.10	71,599.35	0.00	68,067.07	68,067.07
01-Aug-07	317,881.00	118,229.14	436,110.14	65,287.25	277,749.13	343,036.38	93,073.75	0.00	93,073.75
01-Feb-08	0.00	135,980.61	135,980.61	61,054.51	6,312.10	67,366.61	0.00	68,614.00	68,614.00
01-Aug-08	325,959.00	97,153.84	423,112.84	61,054.51	271,793.91	332,848.42	90,264.42	0.00	90,264.42
01-Feb-09	0.00	132,948.23	132,948.23	56,714.20	6,312.10	63,026.30	0.00	69,921.93	69,921.93
01-Aug-09	334,262.00	92,514.10	426,776.10	56,714.20	278,227.42	334,941.62	91,834.49	0.00	91,834.49
01-Feb-10	0.00	129,568.57	129,568.57	52,263.34	6,312.10	58,575.44	0.00	70,993.13	70,993.13
01-Aug-10	345,000.00	57,303.74	402,303.74	52,263.34	257,397.25	309,660.59	92,643.15	0.00	92,643.15
01-Feb-11	0.00	119,606.01	119,606.01	47,669.49	6,312.10	53,981.59	0.00	65,624.42	65,624.42
01-Aug-11	350,000.00	56,893.47	406,893.47	47,669.49	267,143.26	314,812.75	92,080.72	0.00	92,080.72
01-Feb-12	0.00	114,979.69	114,979.69	43,009.07	6,312.10	49,321.17	0.00	65,658.53	65,658.53
01-Aug-12	365,000.00	63,243.28	428,243.28	43,009.07	272,657.52	315,666.58	112,576.70	0.00	112,576.70
01-Feb-13	0.00	96,538.48	96,538.48	38,148.91	6,312.10	44,461.01	0.00	52,077.48	52,077.48
01-Aug-13	375,000.00	57,029.01	432,029.01	38,148.91	277,426.08	315,574.99	116,454.03	0.00	116,454.03
01-Feb-14	0.00	88,760.83	88,760.83	33,155.60	6,312.10	39,467.70	0.00	49,293.14	49,293.14
01-Aug-14	385,000.00	50,803.78	435,803.78	33,155.60	272,725.75	305,881.34	129,922.43	0.00	129,922.43
01-Feb-15	0.00	67,818.96	67,818.96	28,029.13	6,312.10	34,341.23	0.00	33,477.74	33,477.74
01-Aug-15	395,000.00	44,453.27	439,453.27	28,029.13	272,540.52	300,569.64	138,883.63	0.00	138,883.63
01-Feb-16	0.00	52,966.24	52,966.24	22,769.51	6,312.10	29,081.61	0.00	23,884.64	23,884.64
01-Aug-16	410,000.00	38,621.62	448,621.62	22,769.51	273,180.58	295,950.08	152,671.54	0.00	152,671.54
01-Feb-17	0.00	37,495.05	37,495.05	17,310.15	6,312.10	23,622.25	0.00	13,872.80	13,872.80
01-Aug-17	420,000.00	31,185.25	451,185.25	17,310.15	275,936.70	293,246.85	157,938.41	0.00	157,938.41
01-Feb-18	0.00	21,453.93	21,453.93	11,717.64	3,844.73	15,562.37	0.00	5,891.55	5,891.55
01-Aug-18	435,000.00	23,860.20	458,860.20	11,717.64	280,300.35	292,017.99	166,842.21	0.00	166,842.21
01-Feb-19	0.00	9,032.73	9,032.73	5,925.40	3,107.33	9,032.73	0.00	0.00	0.00
01-Aug-19	445,000.00	12,237.50	457,237.50	5,925.40	280,161.82	286,087.22	171,150.28	0.00	171,150.28
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
	$5,514,464.00	$2,428,427.30	$7,942,891.30	$1,251,775.49	$4,184,591.49	$5,436,366.98	$1,789,108.28	$717,416.04	$2,506,524.31

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

Charles River PCD
98-68

Final Loan Structuring Analysis

Administrative Fee Schedule

Date	Principal Outstanding	Administrative Fee Payable @ 0.075000%
06-Oct-1999		
01-Feb-2000	6,947,368.00	3,328.95
01-Aug-2000	6,947,368.00	5,210.53
01-Feb-2001	6,669,858.00	5,002.39
01-Aug-2001	6,669,858.00	5,002.39
01-Feb-2002	6,388,005.00	4,791.00
01-Aug-2002	6,388,005.00	4,791.00
01-Feb-2003	6,101,786.00	4,576.34
01-Aug-2003	6,101,786.00	4,576.34
01-Feb-2004	5,810,768.00	4,358.08
01-Aug-2004	5,810,768.00	4,358.08
01-Feb-2005	5,514,464.00	4,135.85
01-Aug-2005	5,514,464.00	4,135.85
01-Feb-2006	5,212,400.00	3,909.30
01-Aug-2006	5,212,400.00	3,909.30
01-Feb-2007	4,903,102.00	3,677.33
01-Aug-2007	4,903,102.00	3,677.33
01-Feb-2008	4,585,221.00	3,438.92
01-Aug-2008	4,585,221.00	3,438.92
01-Feb-2009	4,259,262.00	3,194.45
01-Aug-2009	4,259,262.00	3,194.45
01-Feb-2010	3,925,000.00	2,943.75
01-Aug-2010	3,925,000.00	2,943.75
01-Feb-2011	3,580,000.00	2,685.00
01-Aug-2011	3,580,000.00	2,685.00
01-Feb-2012	3,230,000.00	2,422.50
01-Aug-2012	3,230,000.00	2,422.50
01-Feb-2013	2,865,000.00	2,148.75
01-Aug-2013	2,865,000.00	2,148.75
01-Feb-2014	2,490,000.00	1,867.50
01-Aug-2014	2,490,000.00	1,867.50
01-Feb-2015	2,105,000.00	1,578.75
01-Aug-2015	2,105,000.00	1,578.75
01-Feb-2016	1,710,000.00	1,282.50
01-Aug-2016	1,710,000.00	1,282.50
01-Feb-2017	1,300,000.00	975.00
01-Aug-2017	1,300,000.00	975.00
01-Feb-2018	880,000.00	660.00
01-Aug-2018	880,000.00	660.00
01-Feb-2019	445,000.00	333.75
01-Aug-2019	445,000.00	333.75
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
01-Feb-2021	0.00	0.00
01-Aug-2021	0.00	0.00
01-Feb-2022	0.00	0.00
01-Aug-2022	0.00	0.00
01-Feb-2023	0.00	0.00
01-Aug-2023	0.00	0.00
01-Feb-2024	0.00	0.00
01-Aug-2024	0.00	0.00
01-Feb-2025	0.00	0.00
01-Aug-2025	0.00	0.00
01-Feb-2026	0.00	0.00
01-Aug-2026	0.00	0.00
01-Feb-2027	0.00	0.00
01-Aug-2027	0.00	0.00
01-Feb-2028	0.00	0.00
01-Aug-2028	0.00	0.00
01-Feb-2029	0.00	0.00
01-Aug-2029	0.00	0.00
01-Feb-2030	0.00	0.00
01-Aug-2030	0.00	0.00
		$116,501.80

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Charles River PCD
99-12
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	75.00%

Schedule of Loan Repayments

Initial Loan Obligation:	3,234,242.65

	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	79,723.17	79,723.17	43,065.56	0.00	43,065.56	0.00	36,657.61	36,657.61
01-Aug-05	177,147.62	79,691.27	256,838.89	43,065.56	160,039.61	203,105.17	53,733.72	0.00	53,733.72
01-Feb-06	0.00	84,008.64	84,008.64	40,706.75	3,710.59	44,417.34	0.00	39,591.30	39,591.30
01-Aug-06	181,395.17	72,150.01	253,545.18	40,706.75	159,373.28	200,080.03	53,465.16	0.00	53,465.16
01-Feb-07	0.00	81,914.02	81,914.02	38,291.38	3,710.59	42,001.97	0.00	39,912.05	39,912.05
01-Aug-07	186,434.24	69,340.55	255,774.79	38,291.38	162,886.66	201,178.04	54,596.75	0.00	54,596.75
01-Feb-08	0.00	79,752.46	79,752.46	35,808.92	3,710.59	39,519.51	0.00	40,232.95	40,232.95
01-Aug-08	191,177.33	56,979.66	248,156.99	35,808.92	159,393.79	195,202.70	52,954.28	0.00	52,954.28
01-Feb-09	0.00	77,974.03	77,974.03	33,263.29	3,710.59	36,973.88	0.00	41,000.15	41,000.15
01-Aug-09	196,052.71	54,258.48	250,311.19	33,263.29	163,167.19	196,430.48	53,880.71	0.00	53,880.71
01-Feb-10	0.00	75,991.78	75,991.78	30,652.75	3,710.59	34,363.34	0.00	41,628.43	41,628.43
01-Aug-10	201,801.82	33,652.87	235,454.69	30,652.75	150,970.54	181,623.29	53,831.40	0.00	53,831.40
01-Feb-11	0.00	70,143.75	70,143.75	27,965.66	3,710.59	31,676.25	0.00	38,467.50	38,467.50
01-Aug-11	205,538.89	33,358.42	238,897.31	27,965.66	156,659.49	184,625.16	54,272.16	0.00	54,272.16
01-Feb-12	0.00	67,454.57	67,454.57	25,228.81	3,710.59	28,939.40	0.00	38,515.17	38,515.17
01-Aug-12	213,013.03	37,148.68	250,161.71	25,228.81	159,914.77	185,143.58	65,018.13	0.00	65,018.13
01-Feb-13	0.00	56,622.96	56,622.96	22,392.43	3,710.59	26,103.02	0.00	30,519.94	30,519.94
01-Aug-13	220,487.17	33,455.93	253,943.10	22,392.43	162,694.08	185,086.52	68,856.58	0.00	68,856.58
01-Feb-14	0.00	52,100.21	52,100.21	19,456.54	3,710.59	23,167.13	0.00	28,933.08	28,933.08
01-Aug-14	227,961.32	29,737.85	257,699.17	19,456.54	159,909.46	179,366.00	78,333.18	0.00	78,333.18
01-Feb-15	0.00	39,773.13	39,773.13	16,421.12	3,710.59	20,131.71	0.00	19,641.42	19,641.42
01-Aug-15	231,698.39	26,033.59	257,731.98	16,421.12	159,832.58	176,253.70	81,478.28	0.00	81,478.28
01-Feb-16	0.00	31,023.87	31,023.87	13,335.94	3,710.59	17,046.53	0.00	13,977.34	13,977.34
01-Aug-16	239,172.53	22,637.97	261,810.50	13,335.94	160,226.01	173,561.95	88,248.55	0.00	88,248.55
01-Feb-17	0.00	21,985.76	21,985.76	10,151.24	3,710.59	13,861.83	0.00	8,123.94	8,123.94
01-Aug-17	246,646.67	18,283.02	264,929.69	10,151.24	161,820.83	171,972.06	92,957.63	0.00	92,957.63
01-Feb-18	0.00	12,572.00	12,572.00	6,867.01	2,264.71	9,131.73	0.00	3,440.27	3,440.27
01-Aug-18	254,120.81	13,983.59	268,104.40	6,867.01	164,385.56	171,252.58	96,851.82	0.00	96,851.82
01-Feb-19	0.00	5,309.93	5,309.93	3,483.27	1,826.66	5,309.93	0.00	0.00	0.00
01-Aug-19	261,594.95	7,193.86	268,788.81	3,483.27	164,301.76	167,785.03	101,003.78	0.00	101,003.78
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
	$3,234,242.65	$1,424,256.01	$4,658,498.66	$734,181.35	$2,454,194.05	$3,188,375.40	$1,049,482.12	$420,641.15	$1,470,123.27

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
CRPCD
99-12
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	3,746,514.33	3,110.59
01-Aug-02	3,746,514.33	2,809.89
01-Feb-03	3,578,669.78	2,684.00
01-Aug-03	3,578,669.78	2,684.00
01-Feb-04	3,408,008.22	2,556.01
01-Aug-04	3,408,008.22	2,556.01
01-Feb-05	3,234,242.65	2,425.68
01-Aug-05	3,234,242.65	2,425.68
01-Feb-06	3,057,095.03	2,292.82
01-Aug-06	3,057,095.03	2,292.82
01-Feb-07	2,875,699.86	2,156.77
01-Aug-07	2,875,699.86	2,156.77
01-Feb-08	2,689,265.62	2,016.95
01-Aug-08	2,689,265.62	2,016.95
01-Feb-09	2,498,088.29	1,873.57
01-Aug-09	2,498,088.29	1,873.57
01-Feb-10	2,302,035.58	1,726.53
01-Aug-10	2,302,035.58	1,726.53
01-Feb-11	2,100,233.76	1,575.18
01-Aug-11	2,100,233.76	1,575.18
01-Feb-12	1,894,694.87	1,421.02
01-Aug-12	1,894,694.87	1,421.02
01-Feb-13	1,681,681.84	1,261.26
01-Aug-13	1,681,681.84	1,261.26
01-Feb-14	1,461,194.67	1,095.90
01-Aug-14	1,461,194.67	1,095.90
01-Feb-15	1,233,233.35	924.93
01-Aug-15	1,233,233.35	924.93
01-Feb-16	1,001,534.96	751.15
01-Aug-16	1,001,534.96	751.15
01-Feb-17	762,362.43	571.77
01-Aug-17	762,362.43	571.77
01-Feb-18	515,715.76	386.79
01-Aug-18	515,715.76	386.79
01-Feb-19	261,594.95	196.20
01-Aug-19	261,594.95	196.20
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
		$57,753.54

SCHEDULE C

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
CRPCD
99-12
Final Loan Structuring Analysis

Schedule of Loan Repayments [Prior to September 28, 2001 Swap]

Loan Par Outstanding: $5,012,635.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
28-Sep-01									
01-Feb-02	0.00	130,520.40	130,520.40	66,745.74	4,964.57	71,710.31	0.00	58,810.09	58,810.09
01-Aug-02	224,567.00	130,520.40	355,087.40	66,745.74	219,826.93	286,572.67	68,514.73	0.00	68,514.73
01-Feb-03	0.00	125,916.77	125,916.77	63,755.52	4,964.57	68,720.09	0.00	57,196.68	57,196.68
01-Aug-03	228,336.00	125,916.77	354,252.77	63,755.52	219,826.93	283,582.45	70,670.32	0.00	70,670.32
01-Feb-04	0.00	121,064.63	121,064.63	60,715.11	4,964.57	65,679.68	0.00	55,384.95	55,384.95
01-Aug-04	232,489.00	121,064.63	353,553.63	60,715.11	219,826.93	280,542.04	73,011.59	0.00	73,011.59
01-Feb-05	0.00	115,978.94	115,978.94	57,619.40	4,964.57	62,583.97	0.00	53,394.97	53,394.97
01-Aug-05	237,014.00	115,978.94	352,992.94	57,619.40	219,826.93	277,446.33	75,546.61	0.00	75,546.61
01-Feb-06	0.00	110,646.12	110,646.12	54,463.44	4,964.57	59,428.01	0.00	51,218.11	51,218.11
01-Aug-06	242,697.00	110,646.12	353,343.12	54,463.44	219,826.93	274,290.37	79,052.75	0.00	79,052.75
01-Feb-07	0.00	104,275.33	104,275.33	51,231.81	4,964.57	56,196.38	0.00	48,078.95	48,078.95
01-Aug-07	249,439.00	104,275.33	353,714.33	51,231.81	219,826.93	271,058.74	82,655.59	0.00	82,655.59
01-Feb-08	0.00	97,727.55	97,727.55	47,910.41	4,964.57	52,874.98	0.00	44,852.57	44,852.57
01-Aug-08	255,785.00	97,727.55	353,512.55	47,910.41	219,826.93	267,737.34	85,775.21	0.00	85,775.21
01-Feb-09	0.00	91,588.71	91,588.71	44,504.50	4,964.57	49,469.07	0.00	42,119.64	42,119.64
01-Aug-09	262,308.00	91,588.71	353,896.71	44,504.50	219,826.93	264,331.43	89,565.28	0.00	89,565.28
01-Feb-10	0.00	84,703.13	84,703.13	41,011.74	4,964.57	45,976.31	0.00	38,726.82	38,726.82
01-Aug-10	270,000.00	84,703.13	354,703.13	41,011.74	219,826.93	260,838.67	93,864.46	0.00	93,864.46
01-Feb-11	0.00	77,953.13	77,953.13	37,416.56	4,964.57	42,381.13	0.00	35,572.00	35,572.00
01-Aug-11	275,000.00	77,953.13	352,953.13	37,416.56	219,826.93	257,243.49	95,709.64	0.00	95,709.64
01-Feb-12	0.00	70,562.50	70,562.50	33,754.79	4,964.57	38,719.36	0.00	31,843.14	31,843.14
01-Aug-12	285,000.00	70,562.50	355,562.50	33,754.79	219,826.93	253,581.72	101,980.78	0.00	101,980.78
01-Feb-13	0.00	62,725.00	62,725.00	29,959.88	4,964.57	34,924.45	0.00	27,800.55	27,800.55
01-Aug-13	295,000.00	62,725.00	357,725.00	29,959.88	219,826.93	249,786.81	107,938.19	0.00	107,938.19
01-Feb-14	0.00	54,612.50	54,612.50	26,031.80	4,964.57	30,996.37	0.00	23,616.13	23,616.13
01-Aug-14	305,000.00	54,612.50	359,612.50	26,031.80	219,826.93	245,858.73	113,753.77	0.00	113,753.77
01-Feb-15	0.00	46,225.00	46,225.00	21,970.58	4,964.57	26,935.15	0.00	19,289.85	19,289.85
01-Aug-15	310,000.00	46,225.00	356,225.00	21,970.58	219,826.93	241,797.51	114,427.49	0.00	114,427.49
01-Feb-16	0.00	38,087.50	38,087.50	17,842.77	4,964.57	22,807.34	0.00	15,280.16	15,280.16
01-Aug-16	320,000.00	38,087.50	358,087.50	17,842.77	219,826.93	237,669.70	120,417.80	0.00	120,417.80
01-Feb-17	0.00	28,887.50	28,887.50	13,581.81	4,964.57	18,546.38	0.00	10,341.12	10,341.12
01-Aug-17	330,000.00	28,887.50	358,887.50	13,581.81	219,826.93	233,408.74	125,478.76	0.00	125,478.76
01-Feb-18	0.00	19,400.00	19,400.00	9,187.70	4,964.57	14,152.27	0.00	5,247.73	5,247.73
01-Aug-18	340,000.00	19,400.00	359,400.00	9,187.70	219,826.93	229,014.63	130,385.37	0.00	130,385.37
01-Feb-19	0.00	9,625.00	9,625.00	4,660.43	4,964.57	9,625.00	0.00	0.00	0.00
01-Aug-19	350,000.00	9,625.00	359,625.00	4,660.43	219,826.93	224,487.36	135,137.64	0.00	135,137.64
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
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
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
	5,012,635.00	2,780,999.42	7,793,634.42	1,364,727.98	4,046,247.00	5,410,974.98	1,763,885.98	618,773.46	2,382,659.44

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 8
CRPCD
CW-99-12-A
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	75.00%

Schedule of Loan Repayments

Initial Loan Obligation:	601,755.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	13,190.72	13,190.72	6,499.41	0.00	6,499.41	0.00	6,691.32	6,691.32
01-Aug-05	33,679.00	13,747.83	47,426.83	6,499.41	27,559.79	34,059.20	13,367.63	0.00	13,367.63
01-Feb-06	0.00	13,242.65	13,242.65	6,135.65	297.63	6,433.28	0.00	6,809.37	6,809.37
01-Aug-06	34,018.00	13,242.65	47,260.65	6,135.65	27,559.79	33,695.44	13,565.21	0.00	13,565.21
01-Feb-07	0.00	12,732.38	12,732.38	5,768.23	297.63	6,065.86	0.00	6,666.52	6,666.52
01-Aug-07	34,360.00	12,732.38	47,092.38	5,768.23	27,559.79	33,328.02	13,764.36	0.00	13,764.36
01-Feb-08	0.00	12,216.98	12,216.98	5,397.11	297.63	5,694.74	0.00	6,522.23	6,522.23
01-Aug-08	34,883.00	12,323.89	47,206.89	5,397.11	27,638.77	33,035.89	14,171.00	0.00	14,171.00
01-Feb-09	0.00	11,517.71	11,517.71	5,020.35	297.63	5,317.98	0.00	6,199.73	6,199.73
01-Aug-09	35,774.00	11,517.71	47,291.71	5,020.35	27,557.39	32,577.74	14,713.97	0.00	14,713.97
01-Feb-10	0.00	10,623.36	10,623.36	4,633.96	297.63	4,931.59	0.00	5,691.77	5,691.77
01-Aug-10	36,872.00	10,623.36	47,495.36	4,633.96	27,557.39	32,191.35	15,304.01	0.00	15,304.01
01-Feb-11	0.00	9,701.56	9,701.56	4,235.72	297.63	4,533.35	0.00	5,168.21	5,168.21
01-Aug-11	38,003.00	9,701.56	47,704.56	4,235.72	27,557.39	31,793.11	15,911.46	0.00	15,911.46
01-Feb-12	0.00	8,751.48	8,751.48	3,825.26	297.63	4,122.89	0.00	4,628.59	4,628.59
01-Aug-12	39,166.00	8,751.48	47,917.48	3,825.26	27,851.25	31,676.51	16,240.97	0.00	16,240.97
01-Feb-13	0.00	8,164.15	8,164.15	3,402.24	297.63	3,699.87	0.00	4,464.28	4,464.28
01-Aug-13	40,000.00	5,452.03	45,452.03	3,402.24	25,894.60	29,296.84	16,155.19	0.00	16,155.19
01-Feb-14	0.00	6,825.59	6,825.59	2,970.21	297.63	3,267.84	0.00	3,557.75	3,557.75
01-Aug-14	40,000.00	4,341.65	44,341.65	2,970.21	25,850.62	28,820.83	15,520.83	0.00	15,520.83
01-Feb-15	0.00	5,777.32	5,777.32	2,538.18	297.63	2,835.81	0.00	2,941.51	2,941.51
01-Aug-15	45,000.00	3,204.59	48,204.59	2,538.18	25,795.80	28,333.98	19,870.61	0.00	19,870.61
01-Feb-16	0.00	4,666.29	4,666.29	2,052.14	297.63	2,349.77	0.00	2,316.52	2,316.52
01-Aug-16	45,000.00	2,061.12	47,061.12	2,052.14	25,802.94	27,855.08	19,206.04	0.00	19,206.04
01-Feb-17	0.00	3,569.28	3,569.28	1,566.11	297.63	1,863.74	0.00	1,705.55	1,705.55
01-Aug-17	45,000.00	1,753.99	46,753.99	1,566.11	26,426.33	27,992.43	18,761.56	0.00	18,761.56
01-Feb-18	0.00	2,457.59	2,457.59	1,080.08	297.63	1,377.71	0.00	1,079.89	1,079.89
01-Aug-18	50,000.00	1,938.52	51,938.52	1,080.08	27,421.33	28,501.40	23,437.12	0.00	23,437.12
01-Feb-19	0.00	1,224.73	1,224.73	540.04	297.63	837.67	0.00	387.07	387.07
01-Aug-19	50,000.00	0.00	50,000.00	540.04	27,123.12 *	27,663.16	22,336.84	0.00	22,336.84
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
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
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
	601,755.00	236,054.56	837,809.56	111,329.34	409,323.12	520,652.46	252,326.78	64,830.31	317,157.10

*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)
Pool Program Bonds, Pool 8

CRPCD
CW-99-12-A

Preliminary Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.320300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Nov-02								
01-Feb-03	$668,130.00	$5,396.63	$2,605.89	$297.63	$2,493.11	$180.95	$2,674.06	$2,674.06
01-Aug-03	668,130.00	47,976.52	7,216.31	27,861.39	12,898.82	501.10	13,399.92	--
01-Feb-04	635,098.00	14,449.04	6,859.53	297.63	7,291.88	476.32	7,768.20	21,168.12
01-Aug-04	635,098.00	47,792.04	6,859.53	27,861.39	13,071.12	476.32	13,547.44	--
01-Feb-05	601,755.00	13,948.89	6,499.41	297.63	7,151.85	451.32	7,603.17	21,150.61
01-Aug-05	601,755.00	47,627.89	6,499.41	27,861.39	13,267.09	451.32	13,718.41	--
01-Feb-06	568,076.00	13,443.71	6,135.65	297.63	7,010.43	426.06	7,436.49	21,154.90
01-Aug-06	568,076.00	47,461.71	6,135.65	27,861.39	13,464.67	426.06	13,890.73	--
01-Feb-07	534,058.00	12,933.44	5,768.23	297.63	6,867.58	400.54	7,268.12	21,158.85
01-Aug-07	534,058.00	47,293.44	5,768.23	27,861.39	13,663.82	400.54	14,064.36	--
01-Feb-08	499,698.00	12,418.04	5,397.11	297.63	6,723.30	374.77	7,098.07	21,162.43
01-Aug-08	499,698.00	47,301.04	5,397.11	27,861.39	14,042.54	374.77	14,417.31	--
01-Feb-09	464,815.00	11,720.38	5,020.35	297.63	6,402.40	348.61	6,751.01	21,168.32
01-Aug-09	464,815.00	47,494.38	5,020.35	27,861.39	14,612.64	348.61	14,961.25	--
01-Feb-10	429,041.00	10,826.03	4,633.96	297.63	5,894.44	321.78	6,216.22	21,177.47
01-Aug-10	429,041.00	47,698.03	4,633.96	27,861.39	15,202.68	321.78	15,524.46	--
01-Feb-11	392,169.00	9,904.23	4,235.72	297.63	5,370.88	294.13	5,665.01	21,189.47
01-Aug-11	392,169.00	47,907.23	4,235.72	27,861.39	15,810.12	294.13	16,104.25	--
01-Feb-12	354,166.00	8,954.15	3,825.26	297.63	4,831.26	265.62	5,096.88	21,201.13
01-Aug-12	354,166.00	48,120.15	3,825.26	27,861.39	16,433.50	265.62	16,699.12	--
01-Feb-13	315,000.00	7,975.00	3,402.24	297.63	4,275.13	236.25	4,511.38	21,210.50
01-Aug-13	315,000.00	47,975.00	3,402.24	27,861.39	16,711.37	236.25	16,947.62	--
01-Feb-14	275,000.00	6,925.00	2,970.21	297.63	3,657.16	206.25	3,863.41	20,811.03
01-Aug-14	275,000.00	46,925.00	2,970.21	27,861.39	16,093.40	206.25	16,299.65	--
01-Feb-15	235,000.00	5,875.00	2,538.18	297.63	3,039.19	176.25	3,215.44	19,515.09
01-Aug-15	235,000.00	50,875.00	2,538.18	27,861.39	20,475.43	176.25	20,651.68	--
01-Feb-16	190,000.00	4,750.00	2,052.14	297.63	2,400.23	142.50	2,542.73	23,194.41
01-Aug-16	190,000.00	49,750.00	2,052.14	27,861.39	19,836.47	142.50	19,978.97	--
01-Feb-17	145,000.00	3,625.00	1,566.11	297.63	1,761.26	108.75	1,870.01	21,848.98
01-Aug-17	145,000.00	48,625.00	1,566.11	27,861.39	19,197.50	108.75	19,306.25	--
01-Feb-18	100,000.00	2,500.00	1,080.08	297.63	1,122.29	75.00	1,197.29	20,503.54
01-Aug-18	100,000.00	52,500.00	1,080.08	27,861.39	23,558.53	75.00	23,633.53	--
01-Feb-19	50,000.00	1,250.00	540.04	297.63	412.33	37.50	449.83	24,083.36
01-Aug-19	50,000.00	51,250.00	540.04	27,861.39	22,848.57	37.50	22,886.07	--
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,886.07
01-Aug-20	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
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	--
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	--
		$971,466.97	$134,870.64	$478,703.32	$357,893.01	$9,365.35	$367,258.36	$367,258.36

Average Annual Net Debt Service	$21,455.14

Massachusetts Clean Water Trust
Series 20
CHARLES RIVER PCD Reamortization
CW-13-09-B

Original Loan Amount	1,858,065.00	Loan Origination Fee ($5.5/1000)	0.00
Principal Forgivenesss	-	Loan Term (in years)	18
Principal Paid Down	151,954.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,706,111.00	Closing Date	4/11/2019
Remaining Balance	(212,958.73)	First Payment	7/15/2019
Net New Loan Obligation	1,493,152.27		

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		15,948.99	15,948.99	1,196.17		17,145.17	
1/15/2020	68,669.14	14,931.52	83,600.66	1,119.86		84,720.53	101,865.69
7/15/2020		14,244.83	14,244.83	1,068.36		15,313.19	
1/15/2021	70,162.28	14,244.83	84,407.11	1,068.36		85,475.48	100,788.67
7/15/2021		13,543.21	13,543.21	1,015.74		14,558.95	
1/15/2022	71,686.80	13,543.21	85,230.01	1,015.74		86,245.75	100,804.70
7/15/2022		12,826.34	12,826.34	961.98		13,788.32	
1/15/2023	73,244.59	12,826.34	86,070.93	961.98		87,032.91	100,821.22
7/15/2023		12,093.89	12,093.89	907.04		13,000.94	
1/15/2024	74,836.55	12,093.89	86,930.45	907.04		87,837.49	100,838.43
7/15/2024		11,345.53	11,345.53	850.91		12,196.44	
1/15/2025	76,462.58	11,345.53	87,808.11	850.91		88,659.02	100,855.47
7/15/2025		10,580.90	10,580.90	793.57		11,374.47	
1/15/2026	78,124.57	10,580.90	88,705.47	793.57		89,499.04	100,873.51
7/15/2026		9,799.66	9,799.66	734.97		10,534.63	
1/15/2027	79,822.40	9,799.66	89,622.06	734.97		90,357.03	100,891.66
7/15/2027		9,001.43	9,001.43	675.11		9,676.54	
1/15/2028	81,557.97	9,001.43	90,559.40	675.11		91,234.51	100,911.05
7/15/2028		8,185.85	8,185.85	613.94		8,799.79	
1/15/2029	83,330.16	8,185.85	91,516.02	613.94		92,129.96	100,929.75
7/15/2029		7,352.55	7,352.55	551.44		7,903.99	
1/15/2030	85,140.86	7,352.55	92,493.42	551.44		93,044.86	100,948.85
7/15/2030		6,501.14	6,501.14	487.59		6,988.73	
1/15/2031	86,991.95	6,501.14	93,493.09	487.59		93,980.68	100,969.41
7/15/2031		5,631.22	5,631.22	422.34		6,053.57	
1/15/2032	88,882.30	5,631.22	94,513.52	422.34		94,935.87	100,989.43
7/15/2032		4,742.40	4,742.40	355.68		5,098.08	
1/15/2033	90,813.79	4,742.40	95,556.19	355.68		95,911.87	101,009.95
7/15/2033		3,834.26	3,834.26	287.57		4,121.83	
1/15/2034	92,787.29	3,834.26	96,621.55	287.57		96,909.12	101,030.96
7/15/2034		2,906.39	2,906.39	217.98		3,124.37	
1/15/2035	94,804.67	2,906.39	97,711.06	217.98		97,929.04	101,053.41
7/15/2035		1,958.34	1,958.34	146.88		2,105.22	
1/15/2036	96,864.81	1,958.34	98,823.15	146.88		98,970.03	101,075.24
7/15/2036		989.70	989.70	74.23		1,063.92	
1/15/2037	98,969.55	989.70	99,959.25	74.23		100,033.47	101,097.40
7/15/2037							
	1,493,152.27	301,955.85	1,795,108.12	22,646.69		1,817,754.80	1,817,754.80

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 20
Charles River Pollution Control District Loan Amortization
CW-13-09-B

Loan Amount Approved	1,858,065.00		Loan Origination Fee ($5.50/1000)	10,219.36
Principal Forgiveness			Loan Term (in years)	20
Amount to be Financed	1,858,065.00	-	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		9,496.78	9,496.78	712.26	10,219.36	20,428.39	
1/15/2018	75,160.00	18,580.65	93,740.65	1,393.55		95,134.20	115,562.59
7/15/2018		17,829.05	17,829.05	1,337.18		19,166.23	
1/15/2019	76,794.00	17,829.05	94,623.05	1,337.18		95,960.23	115,126.46
7/15/2019		17,061.11	17,061.11	1,279.58		18,340.69	
1/15/2020	78,463.00	17,061.11	95,524.11	1,279.58		96,803.69	115,144.39
7/15/2020		16,276.48	16,276.48	1,220.74		17,497.22	
1/15/2021	80,169.00	16,276.48	96,445.48	1,220.74		97,666.22	115,163.43
7/15/2021		15,474.79	15,474.79	1,160.61		16,635.40	
1/15/2022	81,911.00	15,474.79	97,385.79	1,160.61		98,546.40	115,181.80
7/15/2022		14,655.68	14,655.68	1,099.18		15,754.86	
1/15/2023	83,691.00	14,655.68	98,346.68	1,099.18		99,445.86	115,200.71
7/15/2023		13,818.77	13,818.77	1,036.41		14,855.18	
1/15/2024	85,510.00	13,818.77	99,328.77	1,036.41		100,365.18	115,220.36
7/15/2024		12,963.67	12,963.67	972.28		13,935.95	
1/15/2025	87,368.00	12,963.67	100,331.67	972.28		101,303.95	115,239.89
7/15/2025		12,089.99	12,089.99	906.75		12,996.74	
1/15/2026	89,267.00	12,089.99	101,356.99	906.75		102,263.74	115,260.48
7/15/2026		11,197.32	11,197.32	839.80		12,037.12	
1/15/2027	91,207.00	11,197.32	102,404.32	839.80		103,244.12	115,281.24
7/15/2027		10,285.25	10,285.25	771.39		11,056.64	
1/15/2028	93,190.00	10,285.25	103,475.25	771.39		104,246.64	115,303.29
7/15/2028		9,353.35	9,353.35	701.50		10,054.85	
1/15/2029	95,215.00	9,353.35	104,568.35	701.50		105,269.85	115,324.70
7/15/2029		8,401.20	8,401.20	630.09		9,031.29	
1/15/2030	97,284.00	8,401.20	105,685.20	630.09		106,315.29	115,346.58
7/15/2030		7,428.36	7,428.36	557.13		7,985.49	
1/15/2031	99,399.00	7,428.36	106,827.36	557.13		107,384.49	115,369.97
7/15/2031		6,434.37	6,434.37	482.58		6,916.95	
1/15/2032	101,559.00	6,434.37	107,993.37	482.58		108,475.95	115,392.90
7/15/2032		5,418.78	5,418.78	406.41		5,825.19	
1/15/2033	103,766.00	5,418.78	109,184.78	406.41		109,591.19	115,416.38
7/15/2033		4,381.12	4,381.12	328.58		4,709.70	
1/15/2034	106,021.00	4,381.12	110,402.12	328.58		110,730.70	115,440.41
7/15/2034		3,320.91	3,320.91	249.07		3,569.98	
1/15/2035	108,326.00	3,320.91	111,646.91	249.07		111,895.98	115,465.96
7/15/2035		2,237.65	2,237.65	167.82		2,405.47	
1/15/2036	110,680.00	2,237.65	112,917.65	167.82		113,085.47	115,490.95
7/15/2036		1,130.85	1,130.85	84.81		1,215.66	
1/15/2037	113,085.00	1,130.85	114,215.85	84.81		114,300.66	115,516.33
7/15/2037							
	1,858,065.00	407,594.83	2,265,659.83	30,569.61	10,219.36	2,306,448.80	2,306,448.80

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.