

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Dighton Water District
DW-03-11
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$6,239,441.00

Date	Schedule of Loan Repayments			Admin. Fee	Loan	Total
	Principal	Interest	Total	0.07500%	Origination Fee	Due
16-Nov-05						
15-Jul-06	\$231,596.00	\$88,392.08	\$319,988.08	\$4,679.58	38,060.59	\$362,728.25
15-Jan-07	0.00	60,078.45	60,078.45	4,505.88		64,584.33
15-Jul-07	262,535.00	60,078.45	322,613.45	4,505.88		327,119.33
15-Jan-08	0.00	57,453.10	57,453.10	4,308.98		61,762.08
15-Jul-08	267,838.00	57,453.10	325,291.10	4,308.98		329,600.08
15-Jan-09	0.00	54,774.72	54,774.72	4,108.10		58,882.82
15-Jul-09	273,249.00	54,774.72	328,023.72	4,108.10		332,131.82
15-Jan-10	0.00	52,042.23	52,042.23	3,903.17		55,945.40
15-Jul-10	278,769.00	52,042.23	330,811.23	3,903.17		334,714.40
15-Jan-11	0.00	49,254.54	49,254.54	3,694.09		52,948.63
15-Jul-11	284,401.00	49,254.54	333,655.54	3,694.09		337,349.63
15-Jan-12	0.00	46,410.53	46,410.53	3,480.79		49,891.32
15-Jul-12	290,147.00	46,410.53	336,557.53	3,480.79		340,038.32
15-Jan-13	0.00	43,509.06	43,509.06	3,263.18		46,772.24
15-Jul-13	296,008.00	43,509.06	339,517.06	3,263.18		342,780.24
15-Jan-14	0.00	40,548.98	40,548.98	3,041.17		43,590.15
15-Jul-14	301,988.00	40,548.98	342,536.98	3,041.17		345,578.15
15-Jan-15	0.00	37,529.10	37,529.10	2,814.68		40,343.78
15-Jul-15	308,089.00	37,529.10	345,618.10	2,814.68		348,432.78
15-Jan-16	0.00	34,448.21	34,448.21	2,583.62		37,031.83
15-Jul-16	314,313.00	34,448.21	348,761.21	2,583.62		351,344.83
15-Jan-17	0.00	31,305.08	31,305.08	2,347.88		33,652.96
15-Jul-17	320,663.00	31,305.08	351,968.08	2,347.88		354,315.96
15-Jan-18	0.00	28,098.45	28,098.45	2,107.38		30,205.83
15-Jul-18	327,141.00	28,098.45	355,239.45	2,107.38		357,346.83
15-Jan-19	0.00	24,827.04	24,827.04	1,862.03		26,689.07
15-Jul-19	333,750.00	24,827.04	358,577.04	1,862.03		360,439.07
15-Jan-20	0.00	21,489.54	21,489.54	1,611.72		23,101.26
15-Jul-20	340,492.00	21,489.54	361,981.54	1,611.72		363,593.26
15-Jan-21	0.00	18,084.62	18,084.62	1,356.35		19,440.97
15-Jul-21	347,371.00	18,084.62	365,455.62	1,356.35		366,811.97
15-Jan-22	0.00	14,610.91	14,610.91	1,095.82		15,706.73
15-Jul-22	354,388.00	14,610.91	368,998.91	1,095.82		370,094.73
15-Jan-23	0.00	11,067.03	11,067.03	830.03		11,897.06
15-Jul-23	361,548.00	11,067.03	372,615.03	830.03		373,445.06
15-Jan-24	0.00	7,451.55	7,451.55	558.87		8,010.42
15-Jul-24	368,852.00	7,451.55	376,303.55	558.87		376,862.42
15-Jan-25	0.00	3,763.03	3,763.03	282.23		4,045.26
15-Jul-25	376,303.00	3,763.03	380,066.03	282.23		380,348.26
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
	\$6,239,441.00	\$1,361,884.42	\$7,601,325.42	\$100,191.52	\$38,060.59	\$7,739,577.53

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Dighton WaterDist
DW-03-11A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$1,260,559.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$49,715.00	\$14,776.55	\$64,491.55	\$945.42	7,068.44	\$72,505.41
15-Jan-08	0.00	12,108.44	12,108.44	908.13		13,016.57
15-Jul-08	52,912.00	12,108.44	65,020.44	908.13		65,928.57
15-Jan-09	0.00	11,579.32	11,579.32	868.45		12,447.77
15-Jul-09	53,981.00	11,579.32	65,560.32	868.45		66,428.77
15-Jan-10	0.00	11,039.51	11,039.51	827.96		11,867.47
15-Jul-10	55,072.00	11,039.51	66,111.51	827.96		66,939.47
15-Jan-11	0.00	10,488.79	10,488.79	786.66		11,275.45
15-Jul-11	56,184.00	10,488.79	66,672.79	786.66		67,459.45
15-Jan-12	0.00	9,926.95	9,926.95	744.52		10,671.47
15-Jul-12	57,319.00	9,926.95	67,245.95	744.52		67,990.47
15-Jan-13	0.00	9,353.76	9,353.76	701.53		10,055.29
15-Jul-13	58,477.00	9,353.76	67,830.76	701.53		68,532.29
15-Jan-14	0.00	8,768.99	8,768.99	657.67		9,426.66
15-Jul-14	59,659.00	8,768.99	68,427.99	657.67		69,085.66
15-Jan-15	0.00	8,172.40	8,172.40	612.93		8,785.33
15-Jul-15	60,864.00	8,172.40	69,036.40	612.93		69,649.33
15-Jan-16	0.00	7,563.76	7,563.76	567.28		8,131.04
15-Jul-16	62,093.00	7,563.76	69,656.76	567.28		70,224.04
15-Jan-17	0.00	6,942.83	6,942.83	520.71		7,463.54
15-Jul-17	63,348.00	6,942.83	70,290.83	520.71		70,811.54
15-Jan-18	0.00	6,309.35	6,309.35	473.20		6,782.55
15-Jul-18	64,628.00	6,309.35	70,937.35	473.20		71,410.55
15-Jan-19	0.00	5,663.07	5,663.07	424.73		6,087.80
15-Jul-19	65,933.00	5,663.07	71,596.07	424.73		72,020.80
15-Jan-20	0.00	5,003.74	5,003.74	375.28		5,379.02
15-Jul-20	67,265.00	5,003.74	72,268.74	375.28		72,644.02
15-Jan-21	0.00	4,331.09	4,331.09	324.83		4,655.92
15-Jul-21	68,624.00	4,331.09	72,955.09	324.83		73,279.92
15-Jan-22	0.00	3,644.85	3,644.85	273.36		3,918.21
15-Jul-22	70,010.00	3,644.85	73,654.85	273.36		73,928.21
15-Jan-23	0.00	2,944.75	2,944.75	220.86		3,165.61
15-Jul-23	71,425.00	2,944.75	74,369.75	220.86		74,590.61
15-Jan-24	0.00	2,230.50	2,230.50	167.29		2,397.79
15-Jul-24	72,868.00	2,230.50	75,098.50	167.29		75,265.79
15-Jan-25	0.00	1,501.82	1,501.82	112.64		1,614.46
15-Jul-25	74,340.00	1,501.82	75,841.82	112.64		75,954.46
15-Jan-26	0.00	758.42	758.42	56.88		815.30
15-Jul-26	75,842.00	758.42	76,600.42	56.88		76,657.30
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
	\$1,260,559.00	\$271,441.23	\$1,532,000.23	\$20,195.24	\$7,068.44	\$1,559,263.91

Massachusetts Clean Water Trust
Series 25
Dighton Water District Loan Amortization
DWP-21-17

Loan Amount Approved	3,850,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	831,600.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	3,018,400.00	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		39,239.20	39,239.20	2,942.94		42,182.14	
1/15/2025	122,097.00	30,184.00	152,281.00	2,263.80		154,544.80	196,726.94
7/15/2025		28,963.03	28,963.03	2,172.23		31,135.26	
1/15/2026	124,751.00	28,963.03	153,714.03	2,172.23		155,886.26	187,021.51
7/15/2026		27,715.52	27,715.52	2,078.66		29,794.18	
1/15/2027	127,462.00	27,715.52	155,177.52	2,078.66		157,256.18	187,050.37
7/15/2027		26,440.90	26,440.90	1,983.07		28,423.97	
1/15/2028	130,232.00	26,440.90	156,672.90	1,983.07		158,655.97	187,079.94
7/15/2028		25,138.58	25,138.58	1,885.39		27,023.97	
1/15/2029	133,063.00	25,138.58	158,201.58	1,885.39		160,086.97	187,110.95
7/15/2029		23,807.95	23,807.95	1,785.60		25,593.55	
1/15/2030	135,955.00	23,807.95	159,762.95	1,785.60		161,548.55	187,142.09
7/15/2030		22,448.40	22,448.40	1,683.63		24,132.03	
1/15/2031	138,910.00	22,448.40	161,358.40	1,683.63		163,042.03	187,174.06
7/15/2031		21,059.30	21,059.30	1,579.45		22,638.75	
1/15/2032	141,929.00	21,059.30	162,988.30	1,579.45		164,567.75	187,206.50
7/15/2032		19,640.01	19,640.01	1,473.00		21,113.01	
1/15/2033	145,013.00	19,640.01	164,653.01	1,473.00		166,126.01	187,239.02
7/15/2033		18,189.88	18,189.88	1,364.24		19,554.12	
1/15/2034	148,165.00	18,189.88	166,354.88	1,364.24		167,719.12	187,273.24
7/15/2034		16,708.23	16,708.23	1,253.12		17,961.35	
1/15/2035	151,385.00	16,708.23	168,093.23	1,253.12		169,346.35	187,307.69
7/15/2035		15,194.38	15,194.38	1,139.58		16,333.96	
1/15/2036	154,675.00	15,194.38	169,869.38	1,139.58		171,008.96	187,342.92
7/15/2036		13,647.63	13,647.63	1,023.57		14,671.20	
1/15/2037	158,037.00	13,647.63	171,684.63	1,023.57		172,708.20	187,379.40
7/15/2037		12,067.26	12,067.26	905.04		12,972.30	
1/15/2038	161,472.00	12,067.26	173,539.26	905.04		174,444.30	187,416.61
7/15/2038		10,452.54	10,452.54	783.94		11,236.48	
1/15/2039	164,981.00	10,452.54	175,433.54	783.94		176,217.48	187,453.96
7/15/2039		8,802.73	8,802.73	660.20		9,462.93	
1/15/2040	168,567.00	8,802.73	177,369.73	660.20		178,029.93	187,492.87
7/15/2040		7,117.06	7,117.06	533.78		7,650.84	
1/15/2041	172,230.00	7,117.06	179,347.06	533.78		179,880.84	187,531.68
7/15/2041		5,394.76	5,394.76	404.61		5,799.37	
1/15/2042	175,973.00	5,394.76	181,367.76	404.61		181,772.37	187,571.73
7/15/2042		3,635.03	3,635.03	272.63		3,907.66	
1/15/2043	179,798.00	3,635.03	183,433.03	272.63		183,705.66	187,613.31
7/15/2043		1,837.05	1,837.05	137.78		1,974.83	
1/15/2044	183,705.00	1,837.05	185,542.05	137.78		185,679.83	187,654.66
7/15/2044							
	3,018,400.00	685,943.68	3,704,343.68	51,445.78		3,755,789.46	3,755,789.46

Notes:

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