Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Dudley
DW-99-14
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	531,760.00

	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	12,316.59	12,316.59	5,664.52	0.00	5,664.52	0.00	6,652.07	6,652.07
01-Aug-05	27,732.00	13,003.20	40,735.20	5,664.52	12,446.95	18,111.47	22,623.73	0.00	22,623.73
01-Feb-06	0.00	13,586.41	13,586.41	5,369.11	758.14	6,127.25	0.00	7,459.16	7,459.16
01-Aug-06	28,465.00	11,862.32	40,327.32	5,369.11	12,382.37	17,751.48	22,575.84	0.00	22,575.84
01-Feb-07	0.00	13,319.46	13,319.46	5,065.89	758.14	5,824.03	0.00	7,495.43	7,495.43
01-Aug-07	29,247.00	11,491.44	40,738.44	5,065.89	12,722.90	17,788.79	22,949.65	0.00	22,949.65
01-Feb-08	0.00	13,029.41	13,029.41	4,754.34	758.14	5,512.48	0.00	7,516.93	7,516.93
01-Aug-08	30,150.00	9,718.54	39,868.54	4,754.34	12,384.36	17,138.69	22,729.84	0.00	22,729.84
01-Feb-09	0.00	12,646.48	12,646.48	4,433.17	758.14	5,191.31	0.00	7,455.17	7,455.17
01-Aug-09	31,166.00	9,198.54	40,364.54	4,433.17	12,750.09	17,183.26	23,181.29	0.00	23,181.29
01-Feb-10	0.00	12,288.39	12,288.39	4,101.17	758.14	4,859.31	0.00	7,429.08	7,429.08
01-Aug-10	35,000.00	5,650.95	40,650.95	4,101.17	11,423.51	15,524.69	25,126.27	0.00	25,126.27
01-Feb-11	0.00	11,489.71	11,489.71	3,728.34	758.14	4,486.48	0.00	7,003.23	7,003.23
01-Aug-11	35,000.00	6,994.62	41,994.62	3,728.34	12,333.33	16,061.67	25,932.94	0.00	25,932.94
01-Feb-12	0.00	10,193.81	10,193.81	3,355.51	758.14	4,113.65	0.00	6,080.17	6,080.17
01-Aug-12	35,000.00	6,941.21	41,941.21	3,355.51	12,535.29	15,890.79	26,050.41	0.00	26,050.41
01-Feb-13	0.00	8,844.25	8,844.25	2,982.67	758.14	3,740.81	0.00	5,103.44	5,103.44
01-Aug-13	35,000.00	6,173.53	41,173.53	2,982.67	12,733.21	15,715.88	25,457.65	0.00	25,457.65
01-Feb-14	0.00	8,179.02	8,179.02	2,609.84	758.14	3,367.98	0.00	4,811.04	4,811.04
01-Aug-14	35,000.00	5,100.35	40,100.35	2,609.84	12,399.33	15,009.17	25,091.18	0.00	25,091.18
01-Feb-15	0.00	6,703.19	6,703.19	2,237.00	758.14	2,995.14	0.00	3,708.05	3,708.05
01-Aug-15	40,000.00	4,415.72	44,415.72	2,237.00	12,347.30	14,584.30	29,831.42	0.00	29,831.42
01-Feb-16	0.00	5,271.26	5,271.26	1,810.91	758.14	2,569.05	0.00	2,702.21	2,702.21
01-Aug-16	40,000.00	3,853.15	43,853.15	1,810.91	12,404.13	14,215.04	29,638.11	0.00	29,638.11
01-Feb-17	0.00	3,747.50	3,747.50	1,384.81	758.14	2,142.95	0.00	1,604.55	1,604.55
01-Aug-17	40,000.00	3,142.29	43,142.29	1,384.81	12,590.58	13,975.39	29,166.90	0.00	29,166.90
01-Feb-18	0.00	2,197.36	2,197.36	958.72	591.19	1,549.91	0.00	647.45	647.45
01-Aug-18	45,000.00	2,439.89	47,439.89	958.72	12,976.27	13,934.99	33,504.91	0.00	33,504.91
01-Feb-19	0.00	913.72	913.72	479.36	434.36	913.72	0.00	0.00	0.00
01-Aug-19	45,000.00	1,237.50	46,237.50	479.36	12,860.06	13,339.42	32,898.08	0.00	32,898.08
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
	$531,760.00	$235,949.80	$767,709.80	$97,870.69	$197,412.92	$295,283.62	$396,758.21	$75,667.96	$472,426.18

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Dudley
DW-99-14
Final Loan Structuring Analysis

Administrative Fee Schedule

Date	Principal Outstanding	Administrative Fee Payable @ 0.075000%
06-Oct-1999		
01-Feb-2000	661,114.00	316.78
01-Aug-2000	661,114.00	495.84
01-Feb-2001	636,349.00	477.26
01-Aug-2001	636,349.00	477.26
01-Feb-2002	611,055.00	458.29
01-Aug-2002	611,055.00	458.29
01-Feb-2003	585,223.00	438.92
01-Aug-2003	585,223.00	438.92
01-Feb-2004	558,808.00	419.11
01-Aug-2004	558,808.00	419.11
01-Feb-2005	531,760.00	398.82
01-Aug-2005	531,760.00	398.82
01-Feb-2006	504,028.00	378.02
01-Aug-2006	504,028.00	378.02
01-Feb-2007	475,563.00	356.67
01-Aug-2007	475,563.00	356.67
01-Feb-2008	446,316.00	334.74
01-Aug-2008	446,316.00	334.74
01-Feb-2009	416,166.00	312.12
01-Aug-2009	416,166.00	312.12
01-Feb-2010	385,000.00	288.75
01-Aug-2010	385,000.00	288.75
01-Feb-2011	350,000.00	262.50
01-Aug-2011	350,000.00	262.50
01-Feb-2012	315,000.00	236.25
01-Aug-2012	315,000.00	236.25
01-Feb-2013	280,000.00	210.00
01-Aug-2013	280,000.00	210.00
01-Feb-2014	245,000.00	183.75
01-Aug-2014	245,000.00	183.75
01-Feb-2015	210,000.00	157.50
01-Aug-2015	210,000.00	157.50
01-Feb-2016	170,000.00	127.50
01-Aug-2016	170,000.00	127.50
01-Feb-2017	130,000.00	97.50
01-Aug-2017	130,000.00	97.50
01-Feb-2018	90,000.00	67.50
01-Aug-2018	90,000.00	67.50
01-Feb-2019	45,000.00	33.75
01-Aug-2019	45,000.00	33.75
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
		$11,290.52

Massachusetts Clean Water Trust
Series 24
DUDLEY Loan Amortization
CWP-20-14

Loan Amount Approved	924,097.00		Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	60,990.00		Loan Term (in years)	20
Amount to be Financed	863,107.00		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		10,117.53	10,117.53	758.81		10,876.35	
1/15/2024	43,156.00	8,631.07	51,787.07	647.33		52,434.40	63,310.75
7/15/2024		8,199.51	8,199.51	614.96		8,814.47	
1/15/2025	43,156.00	8,199.51	51,355.51	614.96		51,970.47	60,784.95
7/15/2025		7,767.95	7,767.95	582.60		8,350.55	
1/15/2026	43,156.00	7,767.95	50,923.95	582.60		51,506.55	59,857.09
7/15/2026		7,336.39	7,336.39	550.23		7,886.62	
1/15/2027	43,156.00	7,336.39	50,492.39	550.23		51,042.62	58,929.24
7/15/2027		6,904.83	6,904.83	517.86		7,422.69	
1/15/2028	43,156.00	6,904.83	50,060.83	517.86		50,578.69	58,001.38
7/15/2028		6,473.27	6,473.27	485.50		6,958.77	
1/15/2029	43,156.00	6,473.27	49,629.27	485.50		50,114.77	57,073.53
7/15/2029		6,041.71	6,041.71	453.13		6,494.84	
1/15/2030	43,156.00	6,041.71	49,197.71	453.13		49,650.84	56,145.68
7/15/2030		5,610.15	5,610.15	420.76		6,030.91	
1/15/2031	43,155.00	5,610.15	48,765.15	420.76		49,185.91	55,216.82
7/15/2031		5,178.60	5,178.60	388.40		5,567.00	
1/15/2032	43,155.00	5,178.60	48,333.60	388.40		48,722.00	54,288.99
7/15/2032		4,747.05	4,747.05	356.03		5,103.08	
1/15/2033	43,155.00	4,747.05	47,902.05	356.03		48,258.08	53,361.16
7/15/2033		4,315.50	4,315.50	323.66		4,639.16	
1/15/2034	43,155.00	4,315.50	47,470.50	323.66		47,794.16	52,433.33
7/15/2034		3,883.95	3,883.95	291.30		4,175.25	
1/15/2035	43,155.00	3,883.95	47,038.95	291.30		47,330.25	51,505.49
7/15/2035		3,452.40	3,452.40	258.93		3,711.33	
1/15/2036	43,155.00	3,452.40	46,607.40	258.93		46,866.33	50,577.66
7/15/2036		3,020.85	3,020.85	226.56		3,247.41	
1/15/2037	43,155.00	3,020.85	46,175.85	226.56		46,402.41	49,649.83
7/15/2037		2,589.30	2,589.30	194.20		2,783.50	
1/15/2038	43,155.00	2,589.30	45,744.30	194.20		45,938.50	48,722.00
7/15/2038		2,157.75	2,157.75	161.83		2,319.58	
1/15/2039	43,155.00	2,157.75	45,312.75	161.83		45,474.58	47,794.16
7/15/2039		1,726.20	1,726.20	129.47		1,855.67	
1/15/2040	43,155.00	1,726.20	44,881.20	129.47		45,010.67	46,866.33
7/15/2040		1,294.65	1,294.65	97.10		1,391.75	
1/15/2041	43,155.00	1,294.65	44,449.65	97.10		44,546.75	45,938.50
7/15/2041		863.10	863.10	64.73		927.83	
1/15/2042	43,155.00	863.10	44,018.10	64.73		44,082.83	45,010.67
7/15/2042		431.55	431.55	32.37		463.92	
1/15/2043	43,155.00	431.55	43,586.55	32.37		43,618.92	44,082.83
7/15/2043							
	863,107.00	182,738.02	1,045,845.02	13,705.35		1,059,550.37	1,059,550.37

Notes:

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

Massachusetts Clean Water Trust
Series 24
DUDLEY Loan Amortization
DWP-20-25

Loan Amount Approved	4,600,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	540,246.00	Loan Term (in years)	20
Amount to be Financed	4,059,754.00	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		47,589.34	47,589.34	3,569.20		51,158.54	
1/15/2024	202,988.00	40,597.54	243,585.54	3,044.82		246,630.36	297,788.89
7/15/2024		38,567.66	38,567.66	2,892.57		41,460.23	
1/15/2025	202,988.00	38,567.66	241,555.66	2,892.57		244,448.23	285,908.47
7/15/2025		36,537.78	36,537.78	2,740.33		39,278.11	
1/15/2026	202,988.00	36,537.78	239,525.78	2,740.33		242,266.11	281,544.23
7/15/2026		34,507.90	34,507.90	2,588.09		37,095.99	
1/15/2027	202,988.00	34,507.90	237,495.90	2,588.09		240,083.99	277,179.99
7/15/2027		32,478.02	32,478.02	2,435.85		34,913.87	
1/15/2028	202,988.00	32,478.02	235,466.02	2,435.85		237,901.87	272,815.74
7/15/2028		30,448.14	30,448.14	2,283.61		32,731.75	
1/15/2029	202,988.00	30,448.14	233,436.14	2,283.61		235,719.75	268,451.50
7/15/2029		28,418.26	28,418.26	2,131.37		30,549.63	
1/15/2030	202,988.00	28,418.26	231,406.26	2,131.37		233,537.63	264,087.26
7/15/2030		26,388.38	26,388.38	1,979.13		28,367.51	
1/15/2031	202,988.00	26,388.38	229,376.38	1,979.13		231,355.51	259,723.02
7/15/2031		24,358.50	24,358.50	1,826.89		26,185.39	
1/15/2032	202,988.00	24,358.50	227,346.50	1,826.89		229,173.39	255,358.78
7/15/2032		22,328.62	22,328.62	1,674.65		24,003.27	
1/15/2033	202,988.00	22,328.62	225,316.62	1,674.65		226,991.27	250,994.53
7/15/2033		20,298.74	20,298.74	1,522.41		21,821.15	
1/15/2034	202,988.00	20,298.74	223,286.74	1,522.41		224,809.15	246,630.29
7/15/2034		18,268.86	18,268.86	1,370.16		19,639.02	
1/15/2035	202,988.00	18,268.86	221,256.86	1,370.16		222,627.02	242,266.05
7/15/2035		16,238.98	16,238.98	1,217.92		17,456.90	
1/15/2036	202,988.00	16,238.98	219,226.98	1,217.92		220,444.90	237,901.81
7/15/2036		14,209.10	14,209.10	1,065.68		15,274.78	
1/15/2037	202,988.00	14,209.10	217,197.10	1,065.68		218,262.78	233,537.57
7/15/2037		12,179.22	12,179.22	913.44		13,092.66	
1/15/2038	202,987.00	12,179.22	215,166.22	913.44		216,079.66	229,172.32
7/15/2038		10,149.35	10,149.35	761.20		10,910.55	
1/15/2039	202,987.00	10,149.35	213,136.35	761.20		213,897.55	224,808.10
7/15/2039		8,119.48	8,119.48	608.96		8,728.44	
1/15/2040	202,987.00	8,119.48	211,106.48	608.96		211,715.44	220,443.88
7/15/2040		6,089.61	6,089.61	456.72		6,546.33	
1/15/2041	202,987.00	6,089.61	209,076.61	456.72		209,533.33	216,079.66
7/15/2041		4,059.74	4,059.74	304.48		4,364.22	
1/15/2042	202,987.00	4,059.74	207,046.74	304.48		207,351.22	211,715.44
7/15/2042		2,029.87	2,029.87	152.24		2,182.11	
1/15/2043	202,987.00	2,029.87	205,016.87	152.24		205,169.11	207,351.22
7/15/2043							
	4,059,754.00	859,539.30	4,919,293.30	64,465.45		4,983,758.75	4,983,758.75

Notes:

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