Massachusetts Clean Water Trust
Series 26
Fitchburg Loan Amortization
CWP-22-58

Loan Amount Approved	7,511,358.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	2,245,896.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	5,265,462.00	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		46,511.58	46,511.58	3,488.37		49,999.95	
1/15/2026	212,993.00	52,654.62	265,647.62	3,949.10		269,596.72	319,596.67
7/15/2026		50,524.69	50,524.69	3,789.35		54,314.04	
1/15/2027	217,622.00	50,524.69	268,146.69	3,789.35		271,936.04	326,250.08
7/15/2027		48,348.47	48,348.47	3,626.14		51,974.61	
1/15/2028	222,352.00	48,348.47	270,700.47	3,626.14		274,326.61	326,301.21
7/15/2028		46,124.95	46,124.95	3,459.37		49,584.32	
1/15/2029	227,185.00	46,124.95	273,309.95	3,459.37		276,769.32	326,353.64
7/15/2029		43,853.10	43,853.10	3,288.98		47,142.08	
1/15/2030	232,122.00	43,853.10	275,975.10	3,288.98		279,264.08	326,406.17
7/15/2030		41,531.88	41,531.88	3,114.89		44,646.77	
1/15/2031	237,167.00	41,531.88	278,698.88	3,114.89		281,813.77	326,460.54
7/15/2031		39,160.21	39,160.21	2,937.02		42,097.23	
1/15/2032	242,321.00	39,160.21	281,481.21	2,937.02		284,418.23	326,515.45
7/15/2032		36,737.00	36,737.00	2,755.28		39,492.28	
1/15/2033	247,588.00	36,737.00	284,325.00	2,755.28		287,080.28	326,572.55
7/15/2033		34,261.12	34,261.12	2,569.58		36,830.70	
1/15/2034	252,969.00	34,261.12	287,230.12	2,569.58		289,799.70	326,630.41
7/15/2034		31,731.43	31,731.43	2,379.86		34,111.29	
1/15/2035	258,467.00	31,731.43	290,198.43	2,379.86		292,578.29	326,689.57
7/15/2035		29,146.76	29,146.76	2,186.01		31,332.77	
1/15/2036	264,084.00	29,146.76	293,230.76	2,186.01		295,416.77	326,749.53
7/15/2036		26,505.92	26,505.92	1,987.94		28,493.86	
1/15/2037	269,824.00	26,505.92	296,329.92	1,987.94		298,317.86	326,811.73
7/15/2037		23,807.68	23,807.68	1,785.58		25,593.26	
1/15/2038	275,688.00	23,807.68	299,495.68	1,785.58		301,281.26	326,874.51
7/15/2038		21,050.80	21,050.80	1,578.81		22,629.61	
1/15/2039	281,680.00	21,050.80	302,730.80	1,578.81		304,309.61	326,939.22
7/15/2039		18,234.00	18,234.00	1,367.55		19,601.55	
1/15/2040	287,802.00	18,234.00	306,036.00	1,367.55		307,403.55	327,005.10
7/15/2040		15,355.98	15,355.98	1,151.70		16,507.68	
1/15/2041	294,057.00	15,355.98	309,412.98	1,151.70		310,564.68	327,072.36
7/15/2041		12,415.41	12,415.41	931.16		13,346.57	
1/15/2042	300,448.00	12,415.41	312,863.41	931.16		313,794.57	327,141.13
7/15/2042		9,410.93	9,410.93	705.82		10,116.75	
1/15/2043	306,978.00	9,410.93	316,388.93	705.82		317,094.75	327,211.50
7/15/2043		6,341.15	6,341.15	475.59		6,816.74	
1/15/2044	313,649.00	6,341.15	319,990.15	475.59		320,465.74	327,282.47
7/15/2044		3,204.66	3,204.66	240.35		3,445.01	
1/15/2045	320,466.00	3,204.66	323,670.66	240.35		323,911.01	327,356.02
7/15/2045							
	5,265,462.00	1,174,658.48	6,440,120.48	88,099.39		6,528,219.87	6,528,219.87

Notes:

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

Massachusetts Clean Water Trust
Series 26
Fitchburg Loan Amortization
CWP-22-58-A

Loan Amount Approved	1,414,590.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	422,962.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	991,628.00	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		8,759.38	8,759.38	656.95		9,416.33	
1/15/2026	40,111.00	9,916.28	50,027.28	743.72		50,771.00	60,187.33
7/15/2026		9,515.17	9,515.17	713.64		10,228.81	
1/15/2027	40,984.00	9,515.17	50,499.17	713.64		51,212.81	61,441.62
7/15/2027		9,105.33	9,105.33	682.90		9,788.23	
1/15/2028	41,875.00	9,105.33	50,980.33	682.90		51,663.23	61,451.46
7/15/2028		8,686.58	8,686.58	651.49		9,338.07	
1/15/2029	42,785.00	8,686.58	51,471.58	651.49		52,123.07	61,461.15
7/15/2029		8,258.73	8,258.73	619.40		8,878.13	
1/15/2030	43,715.00	8,258.73	51,973.73	619.40		52,593.13	61,471.27
7/15/2030		7,821.58	7,821.58	586.62		8,408.20	
1/15/2031	44,665.00	7,821.58	52,486.58	586.62		53,073.20	61,481.40
7/15/2031		7,374.93	7,374.93	553.12		7,928.05	
1/15/2032	45,636.00	7,374.93	53,010.93	553.12		53,564.05	61,492.10
7/15/2032		6,918.57	6,918.57	518.89		7,437.46	
1/15/2033	46,628.00	6,918.57	53,546.57	518.89		54,065.46	61,502.93
7/15/2033		6,452.29	6,452.29	483.92		6,936.21	
1/15/2034	47,641.00	6,452.29	54,093.29	483.92		54,577.21	61,513.42
7/15/2034		5,975.88	5,975.88	448.19		6,424.07	
1/15/2035	48,676.00	5,975.88	54,651.88	448.19		55,100.07	61,524.14
7/15/2035		5,489.12	5,489.12	411.68		5,900.80	
1/15/2036	49,734.00	5,489.12	55,223.12	411.68		55,634.80	61,535.61
7/15/2036		4,991.78	4,991.78	374.38		5,366.16	
1/15/2037	50,815.00	4,991.78	55,806.78	374.38		56,181.16	61,547.33
7/15/2037		4,483.63	4,483.63	336.27		4,819.90	
1/15/2038	51,920.00	4,483.63	56,403.63	336.27		56,739.90	61,559.80
7/15/2038		3,964.43	3,964.43	297.33		4,261.76	
1/15/2039	53,048.00	3,964.43	57,012.43	297.33		57,309.76	61,571.52
7/15/2039		3,433.95	3,433.95	257.55		3,691.50	
1/15/2040	54,201.00	3,433.95	57,634.95	257.55		57,892.50	61,583.99
7/15/2040		2,891.94	2,891.94	216.90		3,108.84	
1/15/2041	55,379.00	2,891.94	58,270.94	216.90		58,487.84	61,596.67
7/15/2041		2,338.15	2,338.15	175.36		2,513.51	
1/15/2042	56,582.00	2,338.15	58,920.15	175.36		59,095.51	61,609.02
7/15/2042		1,772.33	1,772.33	132.92		1,905.25	
1/15/2043	57,812.00	1,772.33	59,584.33	132.92		59,717.25	61,622.51
7/15/2043		1,194.21	1,194.21	89.57		1,283.78	
1/15/2044	59,069.00	1,194.21	60,263.21	89.57		60,352.78	61,636.55
7/15/2044		603.52	603.52	45.26		648.78	
1/15/2045	60,352.00	603.52	60,955.52	45.26		61,000.78	61,649.57
7/15/2045							
	991,628.00	221,219.90	1,212,847.90	16,591.49		1,229,439.39	1,229,439.39

Notes:

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

Massachusetts Water Clean Water Trust
Series 25 Swap
FITCHBURG Reamortization
DWP-22-40

		Loan Origination Fee ($0.00/1000)	0.00
Original Loan Amount	3,300,000.00	Loan Term (in years)	20
Loan Forgiveness*	(1,313,400.00)	Loan Rate	2.00%
Unused Principal Amount	(9,503.00)	Closing Date	11/21/2023
Net New Loan Obligation	1,977,097.00	Reamortization Date	11/21/2025
		First Interest	7/15/2024
		First Principal	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		25,825.80	25,825.80	1,936.94		27,762.74	
1/15/2025	80,360.00	19,866.00	100,226.00	1,489.95		101,715.95	129,478.69
7/15/2025		19,062.40	19,062.40	1,429.68		20,492.08	
1/15/2026	81,697.68	19,033.89	100,731.57	1,427.54		102,159.12	122,651.20
7/15/2026		18,150.39	18,150.39	1,361.28		19,511.67	
1/15/2027	83,472.79	18,150.39	101,623.18	1,361.28		102,984.46	122,496.13
7/15/2027		17,315.67	17,315.67	1,298.67		18,614.34	
1/15/2028	85,286.70	17,315.67	102,602.36	1,298.67		103,901.04	122,515.38
7/15/2028		16,462.80	16,462.80	1,234.71		17,697.51	
1/15/2029	87,140.41	16,462.80	103,603.21	1,234.71		104,837.92	122,535.43
7/15/2029		15,591.39	15,591.39	1,169.35		16,760.75	
1/15/2030	89,034.92	15,591.39	104,626.32	1,169.35		105,795.67	122,556.42
7/15/2030		14,701.05	14,701.05	1,102.58		15,803.62	
1/15/2031	90,969.23	14,701.05	105,670.27	1,102.58		106,772.85	122,576.47
7/15/2031		13,791.35	13,791.35	1,034.35		14,825.70	
1/15/2032	92,946.32	13,791.35	106,737.67	1,034.35		107,772.03	122,597.73
7/15/2032		12,861.89	12,861.89	964.64		13,826.53	
1/15/2033	94,966.20	12,861.89	107,828.09	964.64		108,792.73	122,619.26
7/15/2033		11,912.23	11,912.23	893.42		12,805.64	
1/15/2034	97,030.86	11,912.23	108,943.09	893.42		109,836.50	122,642.15
7/15/2034		10,941.92	10,941.92	820.64		11,762.56	
1/15/2035	99,139.29	10,941.92	110,081.21	820.64		110,901.86	122,664.42
7/15/2035		9,950.53	9,950.53	746.29		10,696.82	
1/15/2036	101,294.50	9,950.53	111,245.02	746.29		111,991.31	122,688.13
7/15/2036		8,937.58	8,937.58	670.32		9,607.90	
1/15/2037	103,495.47	8,937.58	112,433.05	670.32		113,103.37	122,711.27
7/15/2037		7,902.63	7,902.63	592.70		8,495.32	
1/15/2038	105,745.20	7,902.63	113,647.83	592.70		114,240.52	122,735.85
7/15/2038		6,845.17	6,845.17	513.39		7,358.56	
1/15/2039	108,042.68	6,845.17	114,887.86	513.39		115,401.25	122,759.81
7/15/2039		5,764.75	5,764.75	432.36		6,197.10	
1/15/2040	110,390.92	5,764.75	116,155.67	432.36		116,588.02	122,785.13
7/15/2040		4,660.84	4,660.84	349.56		5,010.40	
1/15/2041	112,790.90	4,660.84	117,451.74	349.56		117,801.30	122,811.70
7/15/2041		3,532.93	3,532.93	264.97		3,797.90	
1/15/2042	115,241.62	3,532.93	118,774.55	264.97		119,039.52	122,837.42
7/15/2042		2,380.51	2,380.51	178.54		2,559.05	
1/15/2043	117,746.07	2,380.51	120,126.58	178.54		120,305.12	122,864.17
7/15/2043		1,203.05	1,203.05	90.23		1,293.28	
1/15/2044	120,305.25	1,203.05	121,508.30	90.23		121,598.53	122,891.81
7/15/2044							
	1,977,097.00	449,601.44	2,426,698.44	33,720.11		2,460,418.55	2,460,418.55

Notes:

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

This Schedule Has Been Replaced Following Re-Amortization on November 21, 2025

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 25
Fitchburg Loan Amortization
DWP-22-40

Loan Amount Approved	3,300,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	1,313,400.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	1,986,600.00	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		25,825.80	25,825.80	1,936.94		27,762.74	
1/15/2025	80,360.00	19,866.00	100,226.00	1,489.95		101,715.95	129,478.69
7/15/2025		19,062.40	19,062.40	1,429.68		20,492.08	
1/15/2026	82,107.00	19,062.40	101,169.40	1,429.68		102,599.08	123,091.16
7/15/2026		18,241.33	18,241.33	1,368.10		19,609.43	
1/15/2027	83,891.00	18,241.33	102,132.33	1,368.10		103,500.43	123,109.86
7/15/2027		17,402.42	17,402.42	1,305.18		18,707.60	
1/15/2028	85,714.00	17,402.42	103,116.42	1,305.18		104,421.60	123,129.20
7/15/2028		16,545.28	16,545.28	1,240.90		17,786.18	
1/15/2029	87,577.00	16,545.28	104,122.28	1,240.90		105,363.18	123,149.35
7/15/2029		15,669.51	15,669.51	1,175.21		16,844.72	
1/15/2030	89,481.00	15,669.51	105,150.51	1,175.21		106,325.72	123,170.45
7/15/2030		14,774.70	14,774.70	1,108.10		15,882.80	
1/15/2031	91,425.00	14,774.70	106,199.70	1,108.10		107,307.80	123,190.61
7/15/2031		13,860.45	13,860.45	1,039.53		14,899.98	
1/15/2032	93,412.00	13,860.45	107,272.45	1,039.53		108,311.98	123,211.97
7/15/2032		12,926.33	12,926.33	969.47		13,895.80	
1/15/2033	95,442.00	12,926.33	108,368.33	969.47		109,337.80	123,233.61
7/15/2033		11,971.91	11,971.91	897.89		12,869.80	
1/15/2034	97,517.00	11,971.91	109,488.91	897.89		110,386.80	123,256.61
7/15/2034		10,996.74	10,996.74	824.76		11,821.50	
1/15/2035	99,636.00	10,996.74	110,632.74	824.76		111,457.50	123,278.99
7/15/2035		10,000.38	10,000.38	750.03		10,750.41	
1/15/2036	101,802.00	10,000.38	111,802.38	750.03		112,552.41	123,302.82
7/15/2036		8,982.36	8,982.36	673.68		9,656.04	
1/15/2037	104,014.00	8,982.36	112,996.36	673.68		113,670.04	123,326.07
7/15/2037		7,942.22	7,942.22	595.67		8,537.89	
1/15/2038	106,275.00	7,942.22	114,217.22	595.67		114,812.89	123,350.77
7/15/2038		6,879.47	6,879.47	515.96		7,395.43	
1/15/2039	108,584.00	6,879.47	115,463.47	515.96		115,979.43	123,374.86
7/15/2039		5,793.63	5,793.63	434.52		6,228.15	
1/15/2040	110,944.00	5,793.63	116,737.63	434.52		117,172.15	123,400.30
7/15/2040		4,684.19	4,684.19	351.31		5,035.50	
1/15/2041	113,356.00	4,684.19	118,040.19	351.31		118,391.50	123,427.01
7/15/2041		3,550.63	3,550.63	266.30		3,816.93	
1/15/2042	115,819.00	3,550.63	119,369.63	266.30		119,635.93	123,452.85
7/15/2042		2,392.44	2,392.44	179.43		2,571.87	
1/15/2043	118,336.00	2,392.44	120,728.44	179.43		120,907.87	123,479.75
7/15/2043		1,209.08	1,209.08	90.68		1,299.76	
1/15/2044	120,908.00	1,209.08	122,117.08	90.68		122,207.76	123,507.52
7/15/2044							
	1,986,600.00	451,462.74	2,438,062.74	33,859.71		2,471,922.45	2,471,922.45

Notes:

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

Massachusetts Water Clean Water Trust
Series 25 Swap
FITCHBURG Reamortization
CW-21-07

		Loan Origination Fee ($0.00/1000)	0.00
Original Loan Amount	1,048,700.00	Loan Term (in years)	20
Loan Forgiveness	-	Loan Rate	2.00%
Unused Principal Amount	(79,413.00)	Closing Date	11/21/2023
Net New Loan Obligation	969,287.00	Reamortization Date	11/21/2025
		First Interest	7/15/2024
		First Principal	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		13,633.10	13,633.10	1,022.48		14,655.58	
1/15/2025	42,421.00	10,487.00	52,908.00	786.53		53,694.53	68,350.11
7/15/2025		10,062.79	10,062.79	754.71		10,817.50	
1/15/2026	39,922.49	9,824.55	49,747.04	736.84		50,483.88	61,301.38
7/15/2026		8,869.44	8,869.44	665.21		9,534.64	
1/15/2027	40,790.15	8,869.44	49,659.58	665.21		50,324.79	59,859.43
7/15/2027		8,461.53	8,461.53	634.62		9,096.15	
1/15/2028	41,676.19	8,461.53	50,137.72	634.62		50,772.34	59,868.49
7/15/2028		8,044.77	8,044.77	603.36		8,648.13	
1/15/2029	42,582.58	8,044.77	50,627.35	603.36		51,230.71	59,878.84
7/15/2029		7,618.95	7,618.95	571.42		8,190.37	
1/15/2030	43,507.29	7,618.95	51,126.24	571.42		51,697.66	59,888.02
7/15/2030		7,183.87	7,183.87	538.79		7,722.66	
1/15/2031	44,453.27	7,183.87	51,637.15	538.79		52,175.94	59,898.60
7/15/2031		6,739.34	6,739.34	505.45		7,244.79	
1/15/2032	45,419.49	6,739.34	52,158.84	505.45		52,664.29	59,909.08
7/15/2032		6,285.15	6,285.15	471.39		6,756.53	
1/15/2033	46,406.92	6,285.15	52,692.06	471.39		53,163.45	59,919.98
7/15/2033		5,821.08	5,821.08	436.58		6,257.66	
1/15/2034	47,415.50	5,821.08	53,236.58	436.58		53,673.16	59,930.82
7/15/2034		5,346.92	5,346.92	401.02		5,747.94	
1/15/2035	48,446.21	5,346.92	53,793.13	401.02		54,194.15	59,942.09
7/15/2035		4,862.46	4,862.46	364.68		5,227.14	
1/15/2036	49,499.00	4,862.46	54,361.46	364.68		54,726.14	59,953.29
7/15/2036		4,367.47	4,367.47	327.56		4,695.03	
1/15/2037	50,574.83	4,367.47	54,942.30	327.56		55,269.86	59,964.89
7/15/2037		3,861.72	3,861.72	289.63		4,151.35	
1/15/2038	51,673.65	3,861.72	55,535.37	289.63		55,825.00	59,976.35
7/15/2038		3,344.98	3,344.98	250.87		3,595.86	
1/15/2039	52,796.43	3,344.98	56,141.41	250.87		56,392.29	59,988.15
7/15/2039		2,817.02	2,817.02	211.28		3,028.30	
1/15/2040	53,944.12	2,817.02	56,761.14	211.28		56,972.41	60,000.71
7/15/2040		2,277.58	2,277.58	170.82		2,448.40	
1/15/2041	55,116.66	2,277.58	57,394.24	170.82		57,565.06	60,013.46
7/15/2041		1,726.41	1,726.41	129.48		1,855.89	
1/15/2042	56,314.03	1,726.41	58,040.44	129.48		58,169.92	60,025.82
7/15/2042		1,163.27	1,163.27	87.25		1,250.52	
1/15/2043	57,538.17	1,163.27	58,701.44	87.25		58,788.68	60,039.20
7/15/2043		587.89	587.89	44.09		631.98	
1/15/2044	58,789.02	587.89	59,376.91	44.09		59,421.01	60,052.99
7/15/2044							
	969,287.00	222,767.14	1,192,054.14	16,707.54		1,208,761.68	1,208,761.68

Notes:

This Schedule Has Been Replaced Following Re-Amortization on November 21, 2025

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 25
Fitchburg Loan Amortization
CW-21-07

Loan Amount Approved	1,048,700.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	1,048,700.00	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		13,633.10	13,633.10	1,022.48		14,655.58	
1/15/2025	42,421.00	10,487.00	52,908.00	786.53		53,694.53	68,350.11
7/15/2025		10,062.79	10,062.79	754.71		10,817.50	
1/15/2026	43,343.00	10,062.79	53,405.79	754.71		54,160.50	64,978.00
7/15/2026		9,629.36	9,629.36	722.20		10,351.56	
1/15/2027	44,285.00	9,629.36	53,914.36	722.20		54,636.56	64,988.12
7/15/2027		9,186.51	9,186.51	688.99		9,875.50	
1/15/2028	45,247.00	9,186.51	54,433.51	688.99		55,122.50	64,998.00
7/15/2028		8,734.04	8,734.04	655.05		9,389.09	
1/15/2029	46,231.00	8,734.04	54,965.04	655.05		55,620.09	65,009.19
7/15/2029		8,271.73	8,271.73	620.38		8,892.11	
1/15/2030	47,235.00	8,271.73	55,506.73	620.38		56,127.11	65,019.22
7/15/2030		7,799.38	7,799.38	584.95		8,384.33	
1/15/2031	48,262.00	7,799.38	56,061.38	584.95		56,646.33	65,030.67
7/15/2031		7,316.76	7,316.76	548.76		7,865.52	
1/15/2032	49,311.00	7,316.76	56,627.76	548.76		57,176.52	65,042.03
7/15/2032		6,823.65	6,823.65	511.77		7,335.42	
1/15/2033	50,383.00	6,823.65	57,206.65	511.77		57,718.42	65,053.85
7/15/2033		6,319.82	6,319.82	473.99		6,793.81	
1/15/2034	51,478.00	6,319.82	57,797.82	473.99		58,271.81	65,065.61
7/15/2034		5,805.04	5,805.04	435.38		6,240.42	
1/15/2035	52,597.00	5,805.04	58,402.04	435.38		58,837.42	65,077.84
7/15/2035		5,279.07	5,279.07	395.93		5,675.00	
1/15/2036	53,740.00	5,279.07	59,019.07	395.93		59,415.00	65,090.00
7/15/2036		4,741.67	4,741.67	355.63		5,097.30	
1/15/2037	54,908.00	4,741.67	59,649.67	355.63		60,005.30	65,102.59
7/15/2037		4,192.59	4,192.59	314.44		4,507.03	
1/15/2038	56,101.00	4,192.59	60,293.59	314.44		60,608.03	65,115.07
7/15/2038		3,631.58	3,631.58	272.37		3,903.95	
1/15/2039	57,320.00	3,631.58	60,951.58	272.37		61,223.95	65,127.90
7/15/2039		3,058.38	3,058.38	229.38		3,287.76	
1/15/2040	58,566.00	3,058.38	61,624.38	229.38		61,853.76	65,141.52
7/15/2040		2,472.72	2,472.72	185.45		2,658.17	
1/15/2041	59,839.00	2,472.72	62,311.72	185.45		62,497.17	65,155.35
7/15/2041		1,874.33	1,874.33	140.57		2,014.90	
1/15/2042	61,139.00	1,874.33	63,013.33	140.57		63,153.90	65,168.81
7/15/2042		1,262.94	1,262.94	94.72		1,357.66	
1/15/2043	62,468.00	1,262.94	63,730.94	94.72		63,825.66	65,183.32
7/15/2043		638.26	638.26	47.87		686.13	
1/15/2044	63,826.00	638.26	64,464.26	47.87		64,512.13	65,198.26
7/15/2044							
	1,048,700.00	238,321.34	1,287,021.34	17,874.10		1,304,895.44	1,304,895.44

Massachusetts Clean Water Trust
Series 24
FITCHBURG Loan Amortization
CWP-20-03

Loan Amount Approved	7,498,408.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	742,342.00	Loan Term (in years)	20
Amount to be Financed	6,756,066.00	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		79,196.11	79,196.11	5,939.71		85,135.82	
1/15/2024	273,290.00	67,560.66	340,850.66	5,067.05		345,917.71	431,053.52
7/15/2024		64,827.76	64,827.76	4,862.08		69,689.84	
1/15/2025	279,229.00	64,827.76	344,056.76	4,862.08		348,918.84	418,608.68
7/15/2025		62,035.47	62,035.47	4,652.66		66,688.13	
1/15/2026	285,298.00	62,035.47	347,333.47	4,652.66		351,986.13	418,674.26
7/15/2026		59,182.49	59,182.49	4,438.69		63,621.18	
1/15/2027	291,498.00	59,182.49	350,680.49	4,438.69		355,119.18	418,740.35
7/15/2027		56,267.51	56,267.51	4,220.06		60,487.57	
1/15/2028	297,834.00	56,267.51	354,101.51	4,220.06		358,321.57	418,809.15
7/15/2028		53,289.17	53,289.17	3,996.69		57,285.86	
1/15/2029	304,307.00	53,289.17	357,596.17	3,996.69		361,592.86	418,878.72
7/15/2029		50,246.10	50,246.10	3,768.46		54,014.56	
1/15/2030	310,920.00	50,246.10	361,166.10	3,768.46		364,934.56	418,949.12
7/15/2030		47,136.90	47,136.90	3,535.27		50,672.17	
1/15/2031	317,678.00	47,136.90	364,814.90	3,535.27		368,350.17	419,022.34
7/15/2031		43,960.12	43,960.12	3,297.01		47,257.13	
1/15/2032	324,582.00	43,960.12	368,542.12	3,297.01		371,839.13	419,096.26
7/15/2032		40,714.30	40,714.30	3,053.57		43,767.87	
1/15/2033	331,637.00	40,714.30	372,351.30	3,053.57		375,404.87	419,172.75
7/15/2033		37,397.93	37,397.93	2,804.84		40,202.77	
1/15/2034	338,844.00	37,397.93	376,241.93	2,804.84		379,046.77	419,249.55
7/15/2034		34,009.49	34,009.49	2,550.71		36,560.20	
1/15/2035	346,209.00	34,009.49	380,218.49	2,550.71		382,769.20	419,329.40
7/15/2035		30,547.40	30,547.40	2,291.06		32,838.46	
1/15/2036	353,733.00	30,547.40	384,280.40	2,291.06		386,571.46	419,409.91
7/15/2036		27,010.07	27,010.07	2,025.76		29,035.83	
1/15/2037	361,421.00	27,010.07	388,431.07	2,025.76		390,456.83	419,492.65
7/15/2037		23,395.86	23,395.86	1,754.69		25,150.55	
1/15/2038	369,276.00	23,395.86	392,671.86	1,754.69		394,426.55	419,577.10
7/15/2038		19,703.10	19,703.10	1,477.73		21,180.83	
1/15/2039	377,301.00	19,703.10	397,004.10	1,477.73		398,481.83	419,662.67
7/15/2039		15,930.09	15,930.09	1,194.76		17,124.85	
1/15/2040	385,502.00	15,930.09	401,432.09	1,194.76		402,626.85	419,751.69
7/15/2040		12,075.07	12,075.07	905.63		12,980.70	
1/15/2041	393,880.00	12,075.07	405,955.07	905.63		406,860.70	419,841.40
7/15/2041		8,136.27	8,136.27	610.22		8,746.49	
1/15/2042	402,440.00	8,136.27	410,576.27	610.22		411,186.49	419,932.98
7/15/2042		4,111.87	4,111.87	308.39		4,420.26	
1/15/2043	411,187.00	4,111.87	415,298.87	308.39		415,607.26	420,027.52
7/15/2043							
	6,756,066.00	1,526,710.71	8,282,776.71	114,503.30		8,397,280.01	8,397,280.01

Notes:

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

Massachusetts Clean Water Trust
Series 24
FITCHBURG Loan Amortization
CWP-20-03-A

Loan Amount Approved	1,170,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	115,830.00	Loan Term (in years)	20
Amount to be Financed	1,054,170.00	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		12,357.22	12,357.22	926.79		13,284.01	
1/15/2024	42,642.00	10,541.70	53,183.70	790.63		53,974.33	67,258.33
7/15/2024		10,115.28	10,115.28	758.65		10,873.93	
1/15/2025	43,569.00	10,115.28	53,684.28	758.65		54,442.93	65,316.85
7/15/2025		9,679.59	9,679.59	725.97		10,405.56	
1/15/2026	44,516.00	9,679.59	54,195.59	725.97		54,921.56	65,327.12
7/15/2026		9,234.43	9,234.43	692.58		9,927.01	
1/15/2027	45,483.00	9,234.43	54,717.43	692.58		55,410.01	65,337.02
7/15/2027		8,779.60	8,779.60	658.47		9,438.07	
1/15/2028	46,472.00	8,779.60	55,251.60	658.47		55,910.07	65,348.14
7/15/2028		8,314.88	8,314.88	623.62		8,938.50	
1/15/2029	47,482.00	8,314.88	55,796.88	623.62		56,420.50	65,358.99
7/15/2029		7,840.06	7,840.06	588.00		8,428.06	
1/15/2030	48,514.00	7,840.06	56,354.06	588.00		56,942.06	65,370.13
7/15/2030		7,354.92	7,354.92	551.62		7,906.54	
1/15/2031	49,568.00	7,354.92	56,922.92	551.62		57,474.54	65,381.08
7/15/2031		6,859.24	6,859.24	514.44		7,373.68	
1/15/2032	50,646.00	6,859.24	57,505.24	514.44		58,019.68	65,393.37
7/15/2032		6,352.78	6,352.78	476.46		6,829.24	
1/15/2033	51,746.00	6,352.78	58,098.78	476.46		58,575.24	65,404.48
7/15/2033		5,835.32	5,835.32	437.65		6,272.97	
1/15/2034	52,871.00	5,835.32	58,706.32	437.65		59,143.97	65,416.94
7/15/2034		5,306.61	5,306.61	398.00		5,704.61	
1/15/2035	54,020.00	5,306.61	59,326.61	398.00		59,724.61	65,429.21
7/15/2035		4,766.41	4,766.41	357.48		5,123.89	
1/15/2036	55,194.00	4,766.41	59,960.41	357.48		60,317.89	65,441.78
7/15/2036		4,214.47	4,214.47	316.09		4,530.56	
1/15/2037	56,394.00	4,214.47	60,608.47	316.09		60,924.56	65,455.11
7/15/2037		3,650.53	3,650.53	273.79		3,924.32	
1/15/2038	57,619.00	3,650.53	61,269.53	273.79		61,543.32	65,467.64
7/15/2038		3,074.34	3,074.34	230.58		3,304.92	
1/15/2039	58,872.00	3,074.34	61,946.34	230.58		62,176.92	65,481.83
7/15/2039		2,485.62	2,485.62	186.42		2,672.04	
1/15/2040	60,151.00	2,485.62	62,636.62	186.42		62,823.04	65,495.08
7/15/2040		1,884.11	1,884.11	141.31		2,025.42	
1/15/2041	61,458.00	1,884.11	63,342.11	141.31		63,483.42	65,508.84
7/15/2041		1,269.53	1,269.53	95.21		1,364.74	
1/15/2042	62,794.00	1,269.53	64,063.53	95.21		64,158.74	65,523.49
7/15/2042		641.59	641.59	48.12		689.71	
1/15/2043	64,159.00	641.59	64,800.59	48.12		64,848.71	65,538.42
7/15/2043							
	1,054,170.00	238,217.54	1,292,387.54	17,866.32		1,310,253.85	1,310,253.85

Notes:

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

Massachusetts Water Clean Water Trust
Series 21 Swap
FITCHBURG Reamortization
CWP-16-05

Original Loan Amount	2,169,164.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	100,469.00	Loan Term (in years)	18
Principal Paid Down	169,181.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,899,514.00	Closing Date	9/11/2020
Remaining Balance	(133,924.86)	First Payment	1/15/2021
Net New Loan Obligation	1,765,589.14		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/11/2020							
1/15/2021		18,072.55	18,072.55	1,355.44		19,427.99	
7/15/2021	81,198.87	17,655.89	98,854.76	1,324.19		100,178.95	
1/15/2022		16,843.90	16,843.90	1,263.29		18,107.20	118,286.14
7/15/2022	82,963.01	16,843.90	99,806.91	1,263.29		101,070.20	
1/15/2023		16,014.27	16,014.27	1,201.07		17,215.34	118,285.54
7/15/2023	84,766.24	16,014.27	100,780.51	1,201.07		101,981.58	
1/15/2024		15,166.61	15,166.61	1,137.50		16,304.11	118,285.68
7/15/2024	86,608.49	15,166.61	101,775.10	1,137.50		102,912.60	
1/15/2025		14,300.53	14,300.53	1,072.54		15,373.06	118,285.66
7/15/2025	88,490.71	14,300.53	102,791.24	1,072.54		103,863.78	
1/15/2026		13,415.62	13,415.62	1,006.17		14,421.79	118,285.57
7/15/2026	90,413.83	13,415.62	103,829.45	1,006.17		104,835.62	
1/15/2027		12,511.48	12,511.48	938.36		13,449.84	118,285.46
7/15/2027	92,378.78	12,511.48	104,890.26	938.36		105,828.62	
1/15/2028		11,587.69	11,587.69	869.08		12,456.77	118,285.39
7/15/2028	94,387.49	11,587.69	105,975.18	869.08		106,844.26	
1/15/2029		10,643.82	10,643.82	798.29		11,442.10	118,286.36
7/15/2029	96,438.88	10,643.82	107,082.70	798.29		107,880.99	
1/15/2030		9,679.43	9,679.43	725.96		10,405.39	118,286.37
7/15/2030	98,533.90	9,679.43	108,213.33	725.96		108,939.29	
1/15/2031		8,694.09	8,694.09	652.06		9,346.15	118,285.43
7/15/2031	100,675.46	8,694.09	109,369.55	652.06		110,021.61	
1/15/2032		7,687.33	7,687.33	576.55		8,263.88	118,285.49
7/15/2032	102,863.49	7,687.33	110,550.83	576.55		111,127.38	
1/15/2033		6,658.70	6,658.70	499.40		7,158.10	118,285.48
7/15/2033	105,099.91	6,658.70	111,758.61	499.40		112,258.02	
1/15/2034		5,607.70	5,607.70	420.58		6,028.28	118,286.29
7/15/2034	107,383.65	5,607.70	112,991.35	420.58		113,411.93	
1/15/2035		4,533.86	4,533.86	340.04		4,873.90	118,285.83
7/15/2035	109,717.62	4,533.86	114,251.49	340.04		114,591.53	
1/15/2036		3,436.69	3,436.69	257.75		3,694.44	118,285.97
7/15/2036	112,101.75	3,436.69	115,538.44	257.75		115,796.19	
1/15/2037		2,315.67	2,315.67	173.68		2,489.35	118,285.53
7/15/2037	114,538.94	2,315.67	116,854.61	173.68		117,028.29	
1/15/2038		1,170.28	1,170.28	87.77		1,258.05	118,286.34
7/15/2038	117,028.12	1,170.28	118,198.40	87.77		118,286.17	
1/15/2039							118,286.17
	1,765,589.14	356,263.79	2,121,852.93	26,719.78		2,148,572.72	2,129,144.73

Notes:

* Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust, interest shall accrue at the Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

Replaced by Debt Schedule Dated September 4, 2020

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 21
Fitchburg Loan Amortization
CWP-16-05

Loan Amount Approved	2,169,164.00	Loan Origination Fee ($5.00/1000)	10,343.48
Principal Forgiveness*	(100,469.00)	Loan Term (in years)	20
Amount to be Financed	2,068,695.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		14,136.08	14,136.08	1,060.21	10,343.48	25,539.76	25,539.76
7/15/2019	83,681.00	20,686.95	104,367.95	1,551.52		105,919.47	
1/15/2020		19,850.14	19,850.14	1,488.76		21,338.90	127,258.37
7/15/2020	85,500.00	19,850.14	105,350.14	1,488.76		106,838.90	
1/15/2021		18,995.14	18,995.14	1,424.64		20,419.78	127,258.68
7/15/2021	87,358.00	18,995.14	106,353.14	1,424.64		107,777.78	
1/15/2022		18,121.56	18,121.56	1,359.12		19,480.68	127,258.45
7/15/2022	89,256.00	18,121.56	107,377.56	1,359.12		108,736.68	
1/15/2023		17,229.00	17,229.00	1,292.18		18,521.18	127,257.85
7/15/2023	91,196.00	17,229.00	108,425.00	1,292.18		109,717.18	
1/15/2024		16,317.04	16,317.04	1,223.78		17,540.82	127,257.99
7/15/2024	93,178.00	16,317.04	109,495.04	1,223.78		110,718.82	
1/15/2025		15,385.26	15,385.26	1,153.89		16,539.15	127,257.97
7/15/2025	95,203.00	15,385.26	110,588.26	1,153.89		111,742.15	
1/15/2026		14,433.23	14,433.23	1,082.49		15,515.72	127,257.88
7/15/2026	97,272.00	14,433.23	111,705.23	1,082.49		112,787.72	
1/15/2027		13,460.51	13,460.51	1,009.54		14,470.05	127,257.77
7/15/2027	99,386.00	13,460.51	112,846.51	1,009.54		113,856.05	
1/15/2028		12,466.65	12,466.65	935.00		13,401.65	127,257.70
7/15/2028	101,547.00	12,466.65	114,013.65	935.00		114,948.65	
1/15/2029		11,451.18	11,451.18	858.84		12,310.02	127,258.67
7/15/2029	103,754.00	11,451.18	115,205.18	858.84		116,064.02	
1/15/2030		10,413.64	10,413.64	781.02		11,194.66	127,258.68
7/15/2030	106,008.00	10,413.64	116,421.64	781.02		117,202.66	
1/15/2031		9,353.56	9,353.56	701.52		10,055.08	127,257.74
7/15/2031	108,312.00	9,353.56	117,665.56	701.52		118,367.08	
1/15/2032		8,270.44	8,270.44	620.28		8,890.72	127,257.80
7/15/2032	110,666.00	8,270.44	118,936.44	620.28		119,556.72	
1/15/2033		7,163.78	7,163.78	537.28		7,701.06	127,257.79
7/15/2033	113,072.00	7,163.78	120,235.78	537.28		120,773.06	
1/15/2034		6,033.06	6,033.06	452.48		6,485.54	127,258.60
7/15/2034	115,529.00	6,033.06	121,562.06	452.48		122,014.54	
1/15/2035		4,877.77	4,877.77	365.83		5,243.60	127,258.14
7/15/2035	118,040.00	4,877.77	122,917.77	365.83		123,283.60	
1/15/2036		3,697.37	3,697.37	277.30		3,974.67	127,258.28
7/15/2036	120,605.00	3,697.37	124,302.37	277.30		124,579.67	
1/15/2037		2,491.32	2,491.32	186.85		2,678.17	127,257.84
7/15/2037	123,227.00	2,491.32	125,718.32	186.85		125,905.17	
1/15/2038		1,259.05	1,259.05	94.43		1,353.48	127,258.65
7/15/2038	125,905.00	1,259.05	127,164.05	94.43		127,258.48	
1/15/2039							127,258.48
	2,068,695.00	457,362.43	2,526,057.43	34,302.18	10,343.48	2,570,703.09	2,570,703.09

Notes:

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

Massachusetts Clean Water Trust
Series 21
Fitchburg Loan Amortization
CWP-16-10

Loan Amount Approved	10,000,000.00	Loan Origination Fee ($5.00/1000)	45,087.09
Principal Forgiveness*	(982,582.00)	Loan Term (in years)	20
Amount to be Financed	9,017,418.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		61,619.02	61,619.02	4,621.43	45,087.09	111,327.54	111,327.54
7/15/2019	364,764.00	90,174.18	454,938.18	6,763.06		461,701.24	
1/15/2020		86,526.54	86,526.54	6,489.49		93,016.03	554,717.27
7/15/2020	372,691.00	86,526.54	459,217.54	6,489.49		465,707.03	
1/15/2021		82,799.63	82,799.63	6,209.97		89,009.60	554,716.63
7/15/2021	380,791.00	82,799.63	463,590.63	6,209.97		469,800.60	
1/15/2022		78,991.72	78,991.72	5,924.38		84,916.10	554,716.70
7/15/2022	389,067.00	78,991.72	468,058.72	5,924.38		473,983.10	
1/15/2023		75,101.05	75,101.05	5,632.58		80,733.63	554,716.73
7/15/2023	397,523.00	75,101.05	472,624.05	5,632.58		478,256.63	
1/15/2024		71,125.82	71,125.82	5,334.44		76,460.26	554,716.89
7/15/2024	406,163.00	71,125.82	477,288.82	5,334.44		482,623.26	
1/15/2025		67,064.19	67,064.19	5,029.81		72,094.00	554,717.26
7/15/2025	414,990.00	67,064.19	482,054.19	5,029.81		487,084.00	
1/15/2026		62,914.29	62,914.29	4,718.57		67,632.86	554,716.87
7/15/2026	424,009.00	62,914.29	486,923.29	4,718.57		491,641.86	
1/15/2027		58,674.20	58,674.20	4,400.57		63,074.77	554,716.63
7/15/2027	433,225.00	58,674.20	491,899.20	4,400.57		496,299.77	
1/15/2028		54,341.95	54,341.95	4,075.65		58,417.60	554,717.36
7/15/2028	442,640.00	54,341.95	496,981.95	4,075.65		501,057.60	
1/15/2029		49,915.55	49,915.55	3,743.67		53,659.22	554,716.81
7/15/2029	452,260.00	49,915.55	502,175.55	3,743.67		505,919.22	
1/15/2030		45,392.95	45,392.95	3,404.47		48,797.42	554,716.64
7/15/2030	462,089.00	45,392.95	507,481.95	3,404.47		510,886.42	
1/15/2031		40,772.06	40,772.06	3,057.90		43,829.96	554,716.39
7/15/2031	472,132.00	40,772.06	512,904.06	3,057.90		515,961.96	
1/15/2032		36,050.74	36,050.74	2,703.81		38,754.55	554,716.51
7/15/2032	482,394.00	36,050.74	518,444.74	2,703.81		521,148.55	
1/15/2033		31,226.80	31,226.80	2,342.01		33,568.81	554,717.36
7/15/2033	492,878.00	31,226.80	524,104.80	2,342.01		526,446.81	
1/15/2034		26,298.02	26,298.02	1,972.35		28,270.37	554,717.18
7/15/2034	503,590.00	26,298.02	529,888.02	1,972.35		531,860.37	
1/15/2035		21,262.12	21,262.12	1,594.66		22,856.78	554,717.15
7/15/2035	514,535.00	21,262.12	535,797.12	1,594.66		537,391.78	
1/15/2036		16,116.77	16,116.77	1,208.76		17,325.53	554,717.31
7/15/2036	525,717.00	16,116.77	541,833.77	1,208.76		543,042.53	
1/15/2037		10,859.60	10,859.60	814.47		11,674.07	554,716.60
7/15/2037	537,143.00	10,859.60	548,002.60	814.47		548,817.07	
1/15/2038		5,488.17	5,488.17	411.61		5,899.78	554,716.85
7/15/2038	548,817.00	5,488.17	554,305.17	411.61		554,716.78	
1/15/2039							554,716.78
	9,017,418.00	1,993,637.54	11,011,055.54	149,522.82	45,087.09	11,205,665.45	11,205,665.45

Notes:

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

Massachusetts Clean Water Trust
Series 22
Fitchburg Loan Amortization
CWP-16-10-A

Loan Amount Approved	11,214,360.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	11,214,360.00	-	Loan Rate	2.00%
			Closing Date	10/24/2019
			First Interest Payment	1/15/2020
			First Principal Payment	7/15/2020

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/24/2019							
1/15/2020		50,464.62	50,464.62	3,784.85		54,249.47	54,249.47
7/15/2020	453,632.00	112,143.60	565,775.60	8,410.77		574,186.37	
1/15/2021		107,607.28	107,607.28	8,070.55		115,677.83	689,864.20
7/15/2021	463,491.00	107,607.28	571,098.28	8,070.55		579,168.83	
1/15/2022		102,972.37	102,972.37	7,722.93		110,695.30	689,864.12
7/15/2022	473,565.00	102,972.37	576,537.37	7,722.93		584,260.30	
1/15/2023		98,236.72	98,236.72	7,367.75		105,604.47	689,864.77
7/15/2023	483,857.00	98,236.72	582,093.72	7,367.75		589,461.47	
1/15/2024		93,398.15	93,398.15	7,004.86		100,403.01	689,864.49
7/15/2024	494,373.00	93,398.15	587,771.15	7,004.86		594,776.01	
1/15/2025		88,454.42	88,454.42	6,634.08		95,088.50	689,864.51
7/15/2025	505,117.00	88,454.42	593,571.42	6,634.08		600,205.50	
1/15/2026		83,403.25	83,403.25	6,255.24		89,658.49	689,864.00
7/15/2026	516,095.00	83,403.25	599,498.25	6,255.24		605,753.49	
1/15/2027		78,242.30	78,242.30	5,868.17		84,110.47	689,863.97
7/15/2027	527,312.00	78,242.30	605,554.30	5,868.17		611,422.47	
1/15/2028		72,969.18	72,969.18	5,472.69		78,441.87	689,864.34
7/15/2028	538,772.00	72,969.18	611,741.18	5,472.69		617,213.87	
1/15/2029		67,581.46	67,581.46	5,068.61		72,650.07	689,863.94
7/15/2029	550,482.00	67,581.46	618,063.46	5,068.61		623,132.07	
1/15/2030		62,076.64	62,076.64	4,655.75		66,732.39	689,864.46
7/15/2030	562,446.00	62,076.64	624,522.64	4,655.75		629,178.39	
1/15/2031		56,452.18	56,452.18	4,233.91		60,686.09	689,864.48
7/15/2031	574,670.00	56,452.18	631,122.18	4,233.91		635,356.09	
1/15/2032		50,705.48	50,705.48	3,802.91		54,508.39	689,864.48
7/15/2032	587,160.00	50,705.48	637,865.48	3,802.91		641,668.39	
1/15/2033		44,833.88	44,833.88	3,362.54		48,196.42	689,864.81
7/15/2033	599,921.00	44,833.88	644,754.88	3,362.54		648,117.42	
1/15/2034		38,834.67	38,834.67	2,912.60		41,747.27	689,864.69
7/15/2034	612,959.00	38,834.67	651,793.67	2,912.60		654,706.27	
1/15/2035		32,705.08	32,705.08	2,452.88		35,157.96	689,864.23
7/15/2035	626,281.00	32,705.08	658,986.08	2,452.88		661,438.96	
1/15/2036		26,442.27	26,442.27	1,983.17		28,425.44	689,864.40
7/15/2036	639,892.00	26,442.27	666,334.27	1,983.17		668,317.44	
1/15/2037		20,043.35	20,043.35	1,503.25		21,546.60	689,864.04
7/15/2037	653,799.00	20,043.35	673,842.35	1,503.25		675,345.60	
1/15/2038		13,505.36	13,505.36	1,012.90		14,518.26	689,863.86
7/15/2038	668,009.00	13,505.36	681,514.36	1,012.90		682,527.26	
1/15/2039		6,825.27	6,825.27	511.90		7,337.17	689,864.43
7/15/2039	682,527.00	6,825.27	689,352.27	511.90		689,864.17	
1/15/2040							689,864.17
	11,214,360.00	2,453,186.84	13,667,546.84	183,989.01		13,851,535.85	13,851,535.85

Massachusetts Clean Water Trust
Series 23
Fitchburg Loan Amortization
CWP-16-10-B

Loan Amount Approved	1,691,026.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	1,691,026.00	Loan Rate	2.00%
		Closing Date	5/11/2021
		First Interest Payment	7/15/2021
		First Principal Payment	1/15/2022

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/11/2021							
7/15/2021		6,012.54	6,012.54	450.94		6,463.48	
1/15/2022	68,404.00	16,910.26	85,314.26	1,268.27		86,582.53	93,046.01
7/15/2022		16,226.22	16,226.22	1,216.97		17,443.19	
1/15/2023	69,890.00	16,226.22	86,116.22	1,216.97		87,333.19	104,776.37
7/15/2023		15,527.32	15,527.32	1,164.55		16,691.87	
1/15/2024	71,409.00	15,527.32	86,936.32	1,164.55		88,100.87	104,792.74
7/15/2024		14,813.23	14,813.23	1,110.99		15,924.22	
1/15/2025	72,961.00	14,813.23	87,774.23	1,110.99		88,885.22	104,809.44
7/15/2025		14,083.62	14,083.62	1,056.27		15,139.89	
1/15/2026	74,547.00	14,083.62	88,630.62	1,056.27		89,686.89	104,826.78
7/15/2026		13,338.15	13,338.15	1,000.36		14,338.51	
1/15/2027	76,167.00	13,338.15	89,505.15	1,000.36		90,505.51	104,844.02
7/15/2027		12,576.48	12,576.48	943.24		13,519.72	
1/15/2028	77,823.00	12,576.48	90,399.48	943.24		91,342.72	104,862.43
7/15/2028		11,798.25	11,798.25	884.87		12,683.12	
1/15/2029	79,514.00	11,798.25	91,312.25	884.87		92,197.12	104,880.24
7/15/2029		11,003.11	11,003.11	825.23		11,828.34	
1/15/2030	81,242.00	11,003.11	92,245.11	825.23		93,070.34	104,898.69
7/15/2030		10,190.69	10,190.69	764.30		10,954.99	
1/15/2031	83,008.00	10,190.69	93,198.69	764.30		93,962.99	104,917.98
7/15/2031		9,360.61	9,360.61	702.05		10,062.66	
1/15/2032	84,812.00	9,360.61	94,172.61	702.05		94,874.66	104,937.31
7/15/2032		8,512.49	8,512.49	638.44		9,150.93	
1/15/2033	86,655.00	8,512.49	95,167.49	638.44		95,805.93	104,956.85
7/15/2033		7,645.94	7,645.94	573.45		8,219.39	
1/15/2034	88,538.00	7,645.94	96,183.94	573.45		96,757.39	104,976.77
7/15/2034		6,760.56	6,760.56	507.04		7,267.60	
1/15/2035	90,463.00	6,760.56	97,223.56	507.04		97,730.60	104,998.20
7/15/2035		5,855.93	5,855.93	439.19		6,295.12	
1/15/2036	92,429.00	5,855.93	98,284.93	439.19		98,724.12	105,019.25
7/15/2036		4,931.64	4,931.64	369.87		5,301.51	
1/15/2037	94,438.00	4,931.64	99,369.64	369.87		99,739.51	105,041.03
7/15/2037		3,987.26	3,987.26	299.04		4,286.30	
1/15/2038	96,490.00	3,987.26	100,477.26	299.04		100,776.30	105,062.61
7/15/2038		3,022.36	3,022.36	226.68		3,249.04	
1/15/2039	98,587.00	3,022.36	101,609.36	226.68		101,836.04	105,085.07
7/15/2039		2,036.49	2,036.49	152.74		2,189.23	
1/15/2040	100,730.00	2,036.49	102,766.49	152.74		102,919.23	105,108.45
7/15/2040		1,029.19	1,029.19	77.19		1,106.38	
1/15/2041	102,919.00	1,029.19	103,948.19	77.19		104,025.38	105,131.76
7/15/2041							
	1,691,026.00	368,321.88	2,059,347.88	27,624.14		2,086,972.02	2,086,972.02

Massachusetts Clean Water Trust
Series 19
Fitchburg Loan Amortization
CWP-13-01

Initial Loan Amount	13,553,330.00	Loan Origination Fee ($5.50/1000)	72,747.69
Principal Forgiveness	(326,477.00)	Loan Term (in years)	20
Net Loan Obligation	13,226,853.00	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		113,163.08	113,163.08	8,487.23	72,747.69	194,398.00	
1/15/2017	535,040.00	132,268.53	667,308.53	9,920.14		677,228.67	871,626.67
7/15/2017		126,918.13	126,918.13	9,518.86		136,436.99	
1/15/2018	546,668.00	126,918.13	673,586.13	9,518.86		683,104.99	819,541.98
7/15/2018		121,451.45	121,451.45	9,108.86		130,560.31	
1/15/2019	558,549.00	121,451.45	680,000.45	9,108.86		689,109.31	819,669.62
7/15/2019		115,865.96	115,865.96	8,689.95		124,555.91	
1/15/2020	570,688.00	115,865.96	686,553.96	8,689.95		695,243.91	819,799.81
7/15/2020		110,159.08	110,159.08	8,261.93		118,421.01	
1/15/2021	583,091.00	110,159.08	693,250.08	8,261.93		701,512.01	819,933.02
7/15/2021		104,328.17	104,328.17	7,824.61		112,152.78	
1/15/2022	595,764.00	104,328.17	700,092.17	7,824.61		707,916.78	820,069.57
7/15/2022		98,370.53	98,370.53	7,377.79		105,748.32	
1/15/2023	608,712.00	98,370.53	707,082.53	7,377.79		714,460.32	820,208.64
7/15/2023		92,283.41	92,283.41	6,921.26		99,204.67	
1/15/2024	621,942.00	92,283.41	714,225.41	6,921.26		721,146.67	820,351.33
7/15/2024		86,063.99	86,063.99	6,454.80		92,518.79	
1/15/2025	635,459.00	86,063.99	721,522.99	6,454.80		727,977.79	820,496.58
7/15/2025		79,709.40	79,709.40	5,978.21		85,687.61	
1/15/2026	649,270.00	79,709.40	728,979.40	5,978.21		734,957.61	820,645.21
7/15/2026		73,216.70	73,216.70	5,491.25		78,707.95	
1/15/2027	663,381.00	73,216.70	736,597.70	5,491.25		742,088.95	820,796.91
7/15/2027		66,582.89	66,582.89	4,993.72		71,576.61	
1/15/2028	677,798.00	66,582.89	744,380.89	4,993.72		749,374.61	820,951.21
7/15/2028		59,804.91	59,804.91	4,485.37		64,290.28	
1/15/2029	692,529.00	59,804.91	752,333.91	4,485.37		756,819.28	821,109.56
7/15/2029		52,879.62	52,879.62	3,965.97		56,845.59	
1/15/2030	707,580.00	52,879.62	760,459.62	3,965.97		764,425.59	821,271.18
7/15/2030		45,803.82	45,803.82	3,435.29		49,239.11	
1/15/2031	722,959.00	45,803.82	768,762.82	3,435.29		772,198.11	821,437.21
7/15/2031		38,574.23	38,574.23	2,893.07		41,467.30	
1/15/2032	738,671.00	38,574.23	777,245.23	2,893.07		780,138.30	821,605.59
7/15/2032		31,187.52	31,187.52	2,339.06		33,526.58	
1/15/2033	754,725.00	31,187.52	785,912.52	2,339.06		788,251.58	821,778.17
7/15/2033		23,640.27	23,640.27	1,773.02		25,413.29	
1/15/2034	771,128.00	23,640.27	794,768.27	1,773.02		796,541.29	821,954.58
7/15/2034		15,928.99	15,928.99	1,194.67		17,123.66	
1/15/2035	787,888.00	15,928.99	803,816.99	1,194.67		805,011.66	822,135.33
7/15/2035		8,050.11	8,050.11	603.76		8,653.87	
1/15/2036	805,011.00	8,050.11	813,061.11	603.76		813,664.87	822,318.74
7/15/2036							
	13,226,853.00	2,947,069.97	16,173,922.97	221,030.25	72,747.69	16,467,700.90	16,467,700.90

Notes:

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Massachusetts Clean Water Trust
Series 20
FITCHBURG Reamortization
CWP-13-01-A

Original Loan Amount	1,231,951.00	Loan Origination Fee ($5.5/1000)	0.00
Principal Forgivenesss	-	Loan Term (in years)	18
Principal Paid Down	100,750.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,131,201.00	Closing Date	4/11/2019
Remaining Balance	(16,091.08)	First Payment	7/15/2019
Net New Loan Obligation	1,115,109.92		

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		11,227.98	11,227.98	842.10		12,070.08	
1/15/2020	51,282.98	11,151.10	62,434.08	836.33		63,270.41	75,340.49
7/15/2020		10,638.27	10,638.27	797.87		11,436.14	
1/15/2021	52,397.90	10,638.27	63,036.17	797.87		63,834.04	75,270.18
7/15/2021		10,114.29	10,114.29	758.57		10,872.86	
1/15/2022	53,536.46	10,114.29	63,650.75	758.57		64,409.33	75,282.19
7/15/2022		9,578.93	9,578.93	718.42		10,297.35	
1/15/2023	54,700.67	9,578.93	64,279.60	718.42		64,998.02	75,295.36
7/15/2023		9,031.92	9,031.92	677.39		9,709.31	
1/15/2024	55,889.52	9,031.92	64,921.44	677.39		65,598.83	75,308.14
7/15/2024		8,473.02	8,473.02	635.48		9,108.50	
1/15/2025	57,103.99	8,473.02	65,577.01	635.48		66,212.49	75,320.99
7/15/2025		7,901.98	7,901.98	592.65		8,494.63	
1/15/2026	58,345.08	7,901.98	66,247.07	592.65		66,839.71	75,334.35
7/15/2026		7,318.53	7,318.53	548.89		7,867.42	
1/15/2027	59,612.78	7,318.53	66,931.32	548.89		67,480.21	75,347.63
7/15/2027		6,722.41	6,722.41	504.18		7,226.59	
1/15/2028	60,908.09	6,722.41	67,630.49	504.18		68,134.67	75,361.26
7/15/2028		6,113.32	6,113.32	458.50		6,571.82	
1/15/2029	62,231.99	6,113.32	68,345.31	458.50		68,803.81	75,375.63
7/15/2029		5,491.00	5,491.00	411.83		5,902.83	
1/15/2030	63,584.47	5,491.00	69,075.47	411.83		69,487.30	75,390.13
7/15/2030		4,855.16	4,855.16	364.14		5,219.30	
1/15/2031	64,966.53	4,855.16	69,821.69	364.14		70,185.82	75,405.12
7/15/2031		4,205.49	4,205.49	315.41		4,520.91	
1/15/2032	66,379.15	4,205.49	70,584.65	315.41		70,900.06	75,420.97
7/15/2032		3,541.70	3,541.70	265.63		3,807.33	
1/15/2033	67,821.34	3,541.70	71,363.04	265.63		71,628.67	75,436.00
7/15/2033		2,863.49	2,863.49	214.76		3,078.25	
1/15/2034	69,295.07	2,863.49	72,158.56	214.76		72,373.32	75,451.57
7/15/2034		2,170.54	2,170.54	162.79		2,333.33	
1/15/2035	70,801.33	2,170.54	72,971.87	162.79		73,134.66	75,467.99
7/15/2035		1,462.53	1,462.53	109.69		1,572.22	
1/15/2036	72,340.13	1,462.53	73,802.65	109.69		73,912.34	75,484.56
7/15/2036		739.12	739.12	55.43		794.56	
1/15/2037	73,912.44	739.12	74,651.57	55.43		74,707.00	75,501.56
7/15/2037							
	1,115,109.92	224,822.51	1,339,932.43	16,861.69		1,356,794.12	1,356,794.12

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 20
Fitchburg Loan Amortization
CWP-13-01-A

Loan Amount Approved	1,231,951.00		Loan Origination Fee ($5.50/1000)	6,775.73
Principal Forgiveness			Loan Term (in years)	20
Amount to be Financed	1,231,951.00	-	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		6,296.64	6,296.64	472.25	6,775.73	13,544.62	
1/15/2018	49,833.00	12,319.51	62,152.51	923.96		63,076.47	76,621.09
7/15/2018		11,821.18	11,821.18	886.59		12,707.77	
1/15/2019	50,917.00	11,821.18	62,738.18	886.59		63,624.77	76,332.54
7/15/2019		11,312.01	11,312.01	848.40		12,160.41	
1/15/2020	52,023.00	11,312.01	63,335.01	848.40		64,183.41	76,343.82
7/15/2020		10,791.78	10,791.78	809.38		11,601.16	
1/15/2021	53,154.00	10,791.78	63,945.78	809.38		64,755.16	76,356.33
7/15/2021		10,260.24	10,260.24	769.52		11,029.76	
1/15/2022	54,309.00	10,260.24	64,569.24	769.52		65,338.76	76,368.52
7/15/2022		9,717.15	9,717.15	728.79		10,445.94	
1/15/2023	55,490.00	9,717.15	65,207.15	728.79		65,935.94	76,381.87
7/15/2023		9,162.25	9,162.25	687.17		9,849.42	
1/15/2024	56,696.00	9,162.25	65,858.25	687.17		66,545.42	76,394.84
7/15/2024		8,595.29	8,595.29	644.65		9,239.94	
1/15/2025	57,928.00	8,595.29	66,523.29	644.65		67,167.94	76,407.87
7/15/2025		8,016.01	8,016.01	601.20		8,617.21	
1/15/2026	59,187.00	8,016.01	67,203.01	601.20		67,804.21	76,421.42
7/15/2026		7,424.14	7,424.14	556.81		7,980.95	
1/15/2027	60,473.00	7,424.14	67,897.14	556.81		68,453.95	76,434.90
7/15/2027		6,819.41	6,819.41	511.46		7,330.87	
1/15/2028	61,787.00	6,819.41	68,606.41	511.46		69,117.87	76,448.73
7/15/2028		6,201.54	6,201.54	465.12		6,666.66	
1/15/2029	63,130.00	6,201.54	69,331.54	465.12		69,796.66	76,463.31
7/15/2029		5,570.24	5,570.24	417.77		5,988.01	
1/15/2030	64,502.00	5,570.24	70,072.24	417.77		70,490.01	76,478.02
7/15/2030		4,925.22	4,925.22	369.39		5,294.61	
1/15/2031	65,904.00	4,925.22	70,829.22	369.39		71,198.61	76,493.22
7/15/2031		4,266.18	4,266.18	319.96		4,586.14	
1/15/2032	67,337.00	4,266.18	71,603.18	319.96		71,923.14	76,509.29
7/15/2032		3,592.81	3,592.81	269.46		3,862.27	
1/15/2033	68,800.00	3,592.81	72,392.81	269.46		72,662.27	76,524.54
7/15/2033		2,904.81	2,904.81	217.86		3,122.67	
1/15/2034	70,295.00	2,904.81	73,199.81	217.86		73,417.67	76,540.34
7/15/2034		2,201.86	2,201.86	165.14		2,367.00	
1/15/2035	71,823.00	2,201.86	74,024.86	165.14		74,190.00	76,557.00
7/15/2035		1,483.63	1,483.63	111.27		1,594.90	
1/15/2036	73,384.00	1,483.63	74,867.63	111.27		74,978.90	76,573.80
7/15/2036		749.79	749.79	56.23		806.02	
1/15/2037	74,979.00	749.79	75,728.79	56.23		75,785.02	76,591.05
7/15/2037							
	1,231,951.00	270,247.23	1,502,198.23	20,268.54	6,775.73	1,529,242.50	1,529,242.50

Notes:

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Massachusetts Clean Water Trust
Series 18
Fitchburg Loan Amortization
CWP-12-01

Initial Loan Amount	5,813,257.00
Principal Forgiveness	(237,458.00)
Net Loan Obligation	5,575,799.00

Loan Origination Fee ($5.50/1000)	30,666.89
Loan Term (in years)	20
Loan Rate	2.00%
Closing Date	1/7/2015
First Interest Payment	7/15/2015
First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		58,236.12	58,236.12	4,367.71	30,666.89	93,270.73	
1/15/2016	225,547.00	55,757.99	281,304.99	4,181.85		285,486.84	378,757.57
7/15/2016		53,502.52	53,502.52	4,012.69		57,515.21	
1/15/2017	230,449.00	53,502.52	283,951.52	4,012.69		287,964.21	345,479.42
7/15/2017		51,198.03	51,198.03	3,839.85		55,037.88	
1/15/2018	235,457.00	51,198.03	286,655.03	3,839.85		290,494.88	345,532.76
7/15/2018		48,843.46	48,843.46	3,663.26		52,506.72	
1/15/2019	240,574.00	48,843.46	289,417.46	3,663.26		293,080.72	345,587.44
7/15/2019		46,437.72	46,437.72	3,482.83		49,920.55	
1/15/2020	245,803.00	46,437.72	292,240.72	3,482.83		295,723.55	345,644.10
7/15/2020		43,979.69	43,979.69	3,298.48		47,278.17	
1/15/2021	251,145.00	43,979.69	295,124.69	3,298.48		298,423.17	345,701.33
7/15/2021		41,468.24	41,468.24	3,110.12		44,578.36	
1/15/2022	256,603.00	41,468.24	298,071.24	3,110.12		301,181.36	345,759.72
7/15/2022		38,902.21	38,902.21	2,917.67		41,819.88	
1/15/2023	262,180.00	38,902.21	301,082.21	2,917.67		303,999.88	345,819.75
7/15/2023		36,280.41	36,280.41	2,721.03		39,001.44	
1/15/2024	267,879.00	36,280.41	304,159.41	2,721.03		306,880.44	345,881.88
7/15/2024		33,601.62	33,601.62	2,520.12		36,121.74	
1/15/2025	273,700.00	33,601.62	307,301.62	2,520.12		309,821.74	345,943.48
7/15/2025		30,864.62	30,864.62	2,314.85		33,179.47	
1/15/2026	279,649.00	30,864.62	310,513.62	2,314.85		312,828.47	346,007.93
7/15/2026		28,068.13	28,068.13	2,105.11		30,173.24	
1/15/2027	285,727.00	28,068.13	313,795.13	2,105.11		315,900.24	346,073.48
7/15/2027		25,210.86	25,210.86	1,890.81		27,101.67	
1/15/2028	291,937.00	25,210.86	317,147.86	1,890.81		319,038.67	346,140.35
7/15/2028		22,291.49	22,291.49	1,671.86		23,963.35	
1/15/2029	298,282.00	22,291.49	320,573.49	1,671.86		322,245.35	346,208.70
7/15/2029		19,308.67	19,308.67	1,448.15		20,756.82	
1/15/2030	304,764.00	19,308.67	324,072.67	1,448.15		325,520.82	346,277.64
7/15/2030		16,261.03	16,261.03	1,219.58		17,480.61	
1/15/2031	311,388.00	16,261.03	327,649.03	1,219.58		328,868.61	346,349.21
7/15/2031		13,147.15	13,147.15	986.04		14,133.19	
1/15/2032	318,156.00	13,147.15	331,303.15	986.04		332,289.19	346,422.37
7/15/2032		9,965.59	9,965.59	747.42		10,713.01	
1/15/2033	325,070.00	9,965.59	335,035.59	747.42		335,783.01	346,496.02
7/15/2033		6,714.89	6,714.89	503.62		7,218.51	
1/15/2034	332,135.00	6,714.89	338,849.89	503.62		339,353.51	346,572.01
7/15/2034		3,393.54	3,393.54	254.52		3,648.06	
1/15/2035	339,354.00	3,393.54	342,747.54	254.52		343,002.06	346,650.11
7/15/2035							
	5,575,799.00	1,252,873.85	6,828,672.85	93,965.54	30,666.89	6,953,305.29	6,953,305.29

Notes:

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

Massachusetts Clean Water Trust
Series 19
Fitchburg Loan Amortization
CWP-12-01-A

Initial Loan Amount	721,426.00	Loan Origination Fee ($5.50/1000)	3,967.84
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	721,426.00	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		6,172.20	6,172.20	462.92	3,967.84	10,602.96	
1/15/2017	29,182.00	7,214.26	36,396.26	541.07		36,937.33	47,540.29
7/15/2017		6,922.44	6,922.44	519.18		7,441.62	
1/15/2018	29,817.00	6,922.44	36,739.44	519.18		37,258.62	44,700.25
7/15/2018		6,624.27	6,624.27	496.82		7,121.09	
1/15/2019	30,465.00	6,624.27	37,089.27	496.82		37,586.09	44,707.18
7/15/2019		6,319.62	6,319.62	473.97		6,793.59	
1/15/2020	31,127.00	6,319.62	37,446.62	473.97		37,920.59	44,714.18
7/15/2020		6,008.35	6,008.35	450.63		6,458.98	
1/15/2021	31,803.00	6,008.35	37,811.35	450.63		38,261.98	44,720.95
7/15/2021		5,690.32	5,690.32	426.77		6,117.09	
1/15/2022	32,495.00	5,690.32	38,185.32	426.77		38,612.09	44,729.19
7/15/2022		5,365.37	5,365.37	402.40		5,767.77	
1/15/2023	33,201.00	5,365.37	38,566.37	402.40		38,968.77	44,736.55
7/15/2023		5,033.36	5,033.36	377.50		5,410.86	
1/15/2024	33,922.00	5,033.36	38,955.36	377.50		39,332.86	44,743.72
7/15/2024		4,694.14	4,694.14	352.06		5,046.20	
1/15/2025	34,660.00	4,694.14	39,354.14	352.06		39,706.20	44,752.40
7/15/2025		4,347.54	4,347.54	326.07		4,673.61	
1/15/2026	35,413.00	4,347.54	39,760.54	326.07		40,086.61	44,760.21
7/15/2026		3,993.41	3,993.41	299.51		4,292.92	
1/15/2027	36,182.00	3,993.41	40,175.41	299.51		40,474.92	44,767.83
7/15/2027		3,631.59	3,631.59	272.37		3,903.96	
1/15/2028	36,969.00	3,631.59	40,600.59	272.37		40,872.96	44,776.92
7/15/2028		3,261.90	3,261.90	244.64		3,506.54	
1/15/2029	37,772.00	3,261.90	41,033.90	244.64		41,278.54	44,785.09
7/15/2029		2,884.18	2,884.18	216.31		3,100.49	
1/15/2030	38,593.00	2,884.18	41,477.18	216.31		41,693.49	44,793.99
7/15/2030		2,498.25	2,498.25	187.37		2,685.62	
1/15/2031	39,432.00	2,498.25	41,930.25	187.37		42,117.62	44,803.24
7/15/2031		2,103.93	2,103.93	157.79		2,261.72	
1/15/2032	40,289.00	2,103.93	42,392.93	157.79		42,550.72	44,812.45
7/15/2032		1,701.04	1,701.04	127.58		1,828.62	
1/15/2033	41,165.00	1,701.04	42,866.04	127.58		42,993.62	44,822.24
7/15/2033		1,289.39	1,289.39	96.70		1,386.09	
1/15/2034	42,059.00	1,289.39	43,348.39	96.70		43,445.09	44,831.19
7/15/2034		868.80	868.80	65.16		933.96	
1/15/2035	42,973.00	868.80	43,841.80	65.16		43,906.96	44,840.92
7/15/2035		439.07	439.07	32.93		472.00	
1/15/2036	43,907.00	439.07	44,346.07	32.93		44,379.00	44,851.00
7/15/2036							
	721,426.00	160,740.40	882,166.40	12,055.53	3,967.84	898,189.77	898,189.77

Massachusetts Clean Water Trust
Series 18
Fitchburg Loan Amortization
CWP-12-02

Initial Loan Amount	7,447,624.00	Loan Origination Fee ($5.50/1000)	39,288.73
Principal Forgiveness	(304,218.00)	Loan Term (in years)	20
Net Loan Obligation	7,143,406.00	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		74,608.91	74,608.91	5,595.67	39,288.73	119,493.31	
1/15/2016	288,958.00	71,434.06	360,392.06	5,357.55		365,749.61	485,242.92
7/15/2016		68,544.48	68,544.48	5,140.84		73,685.32	
1/15/2017	295,238.00	68,544.48	363,782.48	5,140.84		368,923.32	442,608.63
7/15/2017		65,592.10	65,592.10	4,919.41		70,511.51	
1/15/2018	301,655.00	65,592.10	367,247.10	4,919.41		372,166.51	442,678.02
7/15/2018		62,575.55	62,575.55	4,693.17		67,268.72	
1/15/2019	308,211.00	62,575.55	370,786.55	4,693.17		375,479.72	442,748.43
7/15/2019		59,493.44	59,493.44	4,462.01		63,955.45	
1/15/2020	314,909.00	59,493.44	374,402.44	4,462.01		378,864.45	442,819.90
7/15/2020		56,344.35	56,344.35	4,225.83		60,570.18	
1/15/2021	321,754.00	56,344.35	378,098.35	4,225.83		382,324.18	442,894.35
7/15/2021		53,126.81	53,126.81	3,984.51		57,111.32	
1/15/2022	328,746.00	53,126.81	381,872.81	3,984.51		385,857.32	442,968.64
7/15/2022		49,839.35	49,839.35	3,737.95		53,577.30	
1/15/2023	335,891.00	49,839.35	385,730.35	3,737.95		389,468.30	443,045.60
7/15/2023		46,480.44	46,480.44	3,486.03		49,966.47	
1/15/2024	343,191.00	46,480.44	389,671.44	3,486.03		393,157.47	443,123.95
7/15/2024		43,048.53	43,048.53	3,228.64		46,277.17	
1/15/2025	350,650.00	43,048.53	393,698.53	3,228.64		396,927.17	443,204.34
7/15/2025		39,542.03	39,542.03	2,965.65		42,507.68	
1/15/2026	358,271.00	39,542.03	397,813.03	2,965.65		400,778.68	443,286.36
7/15/2026		35,959.32	35,959.32	2,696.95		38,656.27	
1/15/2027	366,058.00	35,959.32	402,017.32	2,696.95		404,714.27	443,370.54
7/15/2027		32,298.74	32,298.74	2,422.41		34,721.15	
1/15/2028	374,013.00	32,298.74	406,311.74	2,422.41		408,734.15	443,455.29
7/15/2028		28,558.61	28,558.61	2,141.90		30,700.51	
1/15/2029	382,142.00	28,558.61	410,700.61	2,141.90		412,842.51	443,543.01
7/15/2029		24,737.19	24,737.19	1,855.29		26,592.48	
1/15/2030	390,447.00	24,737.19	415,184.19	1,855.29		417,039.48	443,631.96
7/15/2030		20,832.72	20,832.72	1,562.45		22,395.17	
1/15/2031	398,933.00	20,832.72	419,765.72	1,562.45		421,328.17	443,723.35
7/15/2031		16,843.39	16,843.39	1,263.25		18,106.64	
1/15/2032	407,603.00	16,843.39	424,446.39	1,263.25		425,709.64	443,816.29
7/15/2032		12,767.36	12,767.36	957.55		13,724.91	
1/15/2033	416,462.00	12,767.36	429,229.36	957.55		430,186.91	443,911.82
7/15/2033		8,602.74	8,602.74	645.21		9,247.95	
1/15/2034	425,513.00	8,602.74	434,115.74	645.21		434,760.95	444,008.89
7/15/2034		4,347.61	4,347.61	326.07		4,673.68	
1/15/2035	434,761.00	4,347.61	439,108.61	326.07		439,434.68	444,108.36
7/15/2035							
	7,143,406.00	1,605,112.49	8,748,518.49	120,383.44	39,288.73	8,908,190.66	8,908,190.66

Notes:

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

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14
Fitchburg
CW-08-03
Final Structuring Analysis

Loan Interest Rate **2.00%**

Schedule of Loan Repayments

Initial Loan Obligation: **$7,355,443.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.07500%	Origination Fee	Due
18-Mar-09						
15-Jul-09	$326,560.00	$47,810.38	$374,370.38	$5,516.58	45,824.41	$425,711.37
15-Jan-10	0.00	70,288.83	70,288.83	5,271.66		75,560.49
15-Jul-10	307,153.00	70,288.83	377,441.83	5,271.66		382,713.49
15-Jan-11	0.00	67,217.30	67,217.30	5,041.30		72,258.60
15-Jul-11	313,358.00	67,217.30	380,575.30	5,041.30		385,616.60
15-Jan-12	0.00	64,083.72	64,083.72	4,806.28		68,890.00
15-Jul-12	319,688.00	64,083.72	383,771.72	4,806.28		388,578.00
15-Jan-13	0.00	60,886.84	60,886.84	4,566.51		65,453.35
15-Jul-13	326,146.00	60,886.84	387,032.84	4,566.51		391,599.35
15-Jan-14	0.00	57,625.38	57,625.38	4,321.90		61,947.28
15-Jul-14	332,735.00	57,625.38	390,360.38	4,321.90		394,682.28
15-Jan-15	0.00	54,298.03	54,298.03	4,072.35		58,370.38
15-Jul-15	339,457.00	54,298.03	393,755.03	4,072.35		397,827.38
15-Jan-16	0.00	50,903.46	50,903.46	3,817.76		54,721.22
15-Jul-16	346,315.00	50,903.46	397,218.46	3,817.76		401,036.22
15-Jan-17	0.00	47,440.31	47,440.31	3,558.02		50,998.33
15-Jul-17	353,311.00	47,440.31	400,751.31	3,558.02		404,309.33
15-Jan-18	0.00	43,907.20	43,907.20	3,293.04		47,200.24
15-Jul-18	360,449.00	43,907.20	404,356.20	3,293.04		407,649.24
15-Jan-19	0.00	40,302.71	40,302.71	3,022.70		43,325.41
15-Jul-19	367,731.00	40,302.71	408,033.71	3,022.70		411,056.41
15-Jan-20	0.00	36,625.40	36,625.40	2,746.91		39,372.31
15-Jul-20	375,160.00	36,625.40	411,785.40	2,746.91		414,532.31
15-Jan-21	0.00	32,873.80	32,873.80	2,465.54		35,339.34
15-Jul-21	382,739.00	32,873.80	415,612.80	2,465.54		418,078.34
15-Jan-22	0.00	29,046.41	29,046.41	2,178.48		31,224.89
15-Jul-22	390,471.00	29,046.41	419,517.41	2,178.48		421,695.89
15-Jan-23	0.00	25,141.70	25,141.70	1,885.63		27,027.33
15-Jul-23	398,359.00	25,141.70	423,500.70	1,885.63		425,386.33
15-Jan-24	0.00	21,158.11	21,158.11	1,586.86		22,744.97
15-Jul-24	406,407.00	21,158.11	427,565.11	1,586.86		429,151.97
15-Jan-25	0.00	17,094.04	17,094.04	1,282.05		18,376.09
15-Jul-25	414,617.00	17,094.04	431,711.04	1,282.05		432,993.09
15-Jan-26	0.00	12,947.87	12,947.87	971.09		13,918.96
15-Jul-26	422,993.00	12,947.87	435,940.87	971.09		436,911.96
15-Jan-27	0.00	8,717.94	8,717.94	653.85		9,371.79
15-Jul-27	431,538.00	8,717.94	440,255.94	653.85		440,909.79
15-Jan-28	0.00	4,402.56	4,402.56	330.19		4,732.75
15-Jul-28	440,256.00	4,402.56	444,658.56	330.19		444,988.75
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
	$7,355,443.00	$1,537,733.60	$8,893,176.60	$117,260.82	$45,824.41	$9,056,261.83

Massachusetts Water Pollution Abatement Trust
Pool 15-2012 Swap
FITCHBURG Reamortization
CW-08-03-A

Original Loan Amount	1,169,996.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	48,056.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,121,940.00	Closing Date	6/6/2012
Remaining Balance	(184,486.54)	First Payment	7/15/2012
Net New Loan Obligation	937,453.46		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/6/2012							
7/15/2012	41,080.71	10,819.68	51,900.39	703.09		52,603.48	
1/15/2013		8,963.73	8,963.73	672.28		9,636.01	62,239.48
7/15/2013	41,899.01	8,963.73	50,862.73	672.28		51,535.01	
1/15/2014		8,544.74	8,544.74	640.86		9,185.59	60,720.61
7/15/2014	42,732.55	8,544.74	51,277.29	640.86		51,918.14	
1/15/2015		8,117.41	8,117.41	608.81		8,726.22	60,644.36
7/15/2015	43,583.26	8,117.41	51,700.67	608.81		52,309.48	
1/15/2016		7,681.58	7,681.58	576.12		8,257.70	60,567.18
7/15/2016	44,451.05	7,681.58	52,132.63	576.12		52,708.75	
1/15/2017		7,237.07	7,237.07	542.78		7,779.85	60,488.60
7/15/2017	45,335.84	7,237.07	52,572.91	542.78		53,115.69	
1/15/2018		6,783.71	6,783.71	508.78		7,292.49	60,408.18
7/15/2018	46,237.54	6,783.71	53,021.25	508.78		53,530.03	
1/15/2019		6,321.34	6,321.34	474.10		6,795.44	60,325.46
7/15/2019	47,158.05	6,321.34	53,479.39	474.10		53,953.49	
1/15/2020		5,849.75	5,849.75	438.73		6,288.49	60,241.98
7/15/2020	48,096.30	5,849.75	53,946.06	438.73		54,384.79	
1/15/2021		5,368.79	5,368.79	402.66		5,771.45	60,156.24
7/15/2021	49,054.19	5,368.79	54,422.98	402.66		54,825.64	
1/15/2022		4,878.25	4,878.25	365.87		5,244.12	60,069.76
7/15/2022	50,029.61	4,878.25	54,907.86	365.87		55,273.73	
1/15/2023		4,377.95	4,377.95	328.35		4,706.30	59,980.03
7/15/2023	51,025.49	4,377.95	55,403.44	328.35		55,731.79	
1/15/2024		3,867.70	3,867.70	290.08		4,157.78	59,889.56
7/15/2024	52,040.70	3,867.70	55,908.40	290.08		56,198.48	
1/15/2025		3,347.29	3,347.29	251.05		3,598.34	59,796.82
7/15/2025	53,076.17	3,347.29	56,423.46	251.05		56,674.50	
1/15/2026		2,816.53	2,816.53	211.24		3,027.77	59,702.27
7/15/2026	54,132.77	2,816.53	56,949.30	211.24		57,160.54	
1/15/2027		2,275.20	2,275.20	170.64		2,445.84	59,606.38
7/15/2027	55,210.41	2,275.20	57,485.61	170.64		57,656.25	
1/15/2028		1,723.10	1,723.10	129.23		1,852.33	59,508.59
7/15/2028	56,308.98	1,723.10	58,032.08	129.23		58,161.31	
1/15/2029		1,160.01	1,160.01	87.00		1,247.01	59,408.32
7/15/2029	57,429.37	1,160.01	58,589.38	87.00		58,676.38	
1/15/2030		585.71	585.71	43.93		629.64	59,306.02
7/15/2030	58,571.46	585.71	59,157.18	43.93		59,201.10	
1/15/2031							59,201.10
	937,453.46	190,619.41	1,128,072.87	14,188.07		1,142,260.94	1,142,260.94

Notes:

* Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust, interest shall accrue at the Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

FINAL

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Fitchburg
CW-08-03-A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate **2.00%**

Schedule of Loan Repayments

Initial Loan Obligation: **$1,169,996.00**

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.00075	Loan Origination Fee	Total Due
08-Jul-10						
15-Jan-11	$0.00	$12,154.96	$12,154.96	$877.50	7,780.47	$20,812.93
15-Jul-11	48,056.00	11,699.96	59,755.96	877.50		60,633.46
15-Jan-12	0.00	11,219.40	11,219.40	841.46		12,060.86
15-Jul-12	49,027.00	11,219.40	60,246.40	841.46		61,087.86
15-Jan-13	0.00	10,729.13	10,729.13	804.68		11,533.81
15-Jul-13	50,018.00	10,729.13	60,747.13	804.68		61,551.81
15-Jan-14	0.00	10,228.95	10,228.95	767.17		10,996.12
15-Jul-14	51,028.00	10,228.95	61,256.95	767.17		62,024.12
15-Jan-15	0.00	9,718.67	9,718.67	728.90		10,447.57
15-Jul-15	52,059.00	9,718.67	61,777.67	728.90		62,506.57
15-Jan-16	0.00	9,198.08	9,198.08	689.86		9,887.94
15-Jul-16	53,111.00	9,198.08	62,309.08	689.86		62,998.94
15-Jan-17	0.00	8,666.97	8,666.97	650.02		9,316.99
15-Jul-17	54,184.00	8,666.97	62,850.97	650.02		63,500.99
15-Jan-18	0.00	8,125.13	8,125.13	609.38		8,734.51
15-Jul-18	55,278.00	8,125.13	63,403.13	609.38		64,012.51
15-Jan-19	0.00	7,572.35	7,572.35	567.93		8,140.28
15-Jul-19	56,395.00	7,572.35	63,967.35	567.93		64,535.28
15-Jan-20	0.00	7,008.40	7,008.40	525.63		7,534.03
15-Jul-20	57,534.00	7,008.40	64,542.40	525.63		65,068.03
15-Jan-21	0.00	6,433.06	6,433.06	482.48		6,915.54
15-Jul-21	58,697.00	6,433.06	65,130.06	482.48		65,612.54
15-Jan-22	0.00	5,846.09	5,846.09	438.46		6,284.55
15-Jul-22	59,882.00	5,846.09	65,728.09	438.46		66,166.55
15-Jan-23	0.00	5,247.27	5,247.27	393.55		5,640.82
15-Jul-23	61,092.00	5,247.27	66,339.27	393.55		66,732.82
15-Jan-24	0.00	4,636.35	4,636.35	347.73		4,984.08
15-Jul-24	62,326.00	4,636.35	66,962.35	347.73		67,310.08
15-Jan-25	0.00	4,013.09	4,013.09	300.98		4,314.07
15-Jul-25	63,585.00	4,013.09	67,598.09	300.98		67,899.07
15-Jan-26	0.00	3,377.24	3,377.24	253.29		3,630.53
15-Jul-26	64,870.00	3,377.24	68,247.24	253.29		68,500.53
15-Jan-27	0.00	2,728.54	2,728.54	204.64		2,933.18
15-Jul-27	66,181.00	2,728.54	68,909.54	204.64		69,114.18
15-Jan-28	0.00	2,066.73	2,066.73	155.00		2,221.73
15-Jul-28	67,518.00	2,066.73	69,584.73	155.00		69,739.73
15-Jan-29	0.00	1,391.55	1,391.55	104.37		1,495.92
15-Jul-29	68,882.00	1,391.55	70,273.55	104.37		70,377.92
15-Jan-30	0.00	702.73	702.73	52.70		755.43
15-Jul-30	70,273.00	702.73	70,975.73	52.70		71,028.43
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
	$1,169,996.00	$261,674.38	$1,431,670.38	$19,591.46	$7,780.47	$1,459,042.31

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 10
Fitchburg
CW-03-12
Final Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding:	17,415.12
G.E.	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	594,288.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	14,532.19	14,532.19	3,881.70	824.91	4,706.61	0.00	9,825.58	9,825.58
01-Aug-07	24,043.00	14,084.15	38,127.15	3,881.70	2,428.68	6,310.38	24,043.00	7,773.77	31,816.77
01-Feb-08	0.00	13,483.07	13,483.07	3,724.66	760.13	4,484.78	0.00	8,998.28	8,998.28
01-Aug-08	24,696.00	13,483.07	38,179.07	3,724.66	2,428.68	6,153.34	24,696.00	7,329.73	32,025.73
01-Feb-09	0.00	13,112.63	13,112.63	3,563.35	760.13	4,323.48	0.00	8,789.15	8,789.15
01-Aug-09	25,379.00	13,112.63	38,491.63	3,563.35	2,428.68	5,992.03	25,379.00	7,120.60	32,499.60
01-Feb-10	0.00	12,478.16	12,478.16	3,397.58	760.13	4,157.71	0.00	8,320.45	8,320.45
01-Aug-10	26,340.00	12,478.16	38,818.16	3,397.58	2,428.68	5,826.26	26,340.00	6,651.90	32,991.90
01-Feb-11	0.00	11,819.66	11,819.66	3,225.54	760.13	3,985.67	0.00	7,833.99	7,833.99
01-Aug-11	27,060.00	11,819.66	38,879.66	3,225.54	2,428.68	5,654.22	27,060.00	6,165.44	33,225.44
01-Feb-12	0.00	11,413.76	11,413.76	3,048.79	760.13	3,808.92	0.00	7,604.84	7,604.84
01-Aug-12	27,807.00	11,413.76	39,220.76	3,048.79	2,428.68	5,477.47	27,807.00	5,936.29	33,743.29
01-Feb-13	0.00	10,718.58	10,718.58	2,867.17	760.13	3,627.29	0.00	7,091.29	7,091.29
01-Aug-13	28,897.00	10,718.58	39,615.58	2,867.17	2,428.68	5,295.84	28,897.00	5,422.73	34,319.73
01-Feb-14	0.00	9,960.04	9,960.04	2,678.42	760.13	3,438.55	0.00	6,521.49	6,521.49
01-Aug-14	30,066.00	9,960.04	40,026.04	2,678.42	2,428.68	5,107.10	30,066.00	4,852.94	34,918.94
01-Feb-15	0.00	9,170.80	9,170.80	2,482.04	760.13	3,242.16	0.00	5,928.63	5,928.63
01-Aug-15	30,000.00	9,170.80	39,170.80	2,482.04	2,428.68	4,910.72	30,000.00	4,260.08	34,260.08
01-Feb-16	0.00	8,383.30	8,383.30	2,286.09	760.13	3,046.21	0.00	5,337.08	5,337.08
01-Aug-16	35,000.00	7,758.89	42,758.89	2,286.09	2,331.15	4,617.24	35,000.00	3,141.65	38,141.65
01-Feb-17	0.00	7,514.13	7,514.13	2,057.48	767.87	2,825.35	0.00	4,688.78	4,688.78
01-Aug-17	35,000.00	6,853.66	41,853.66	2,057.48	2,333.26	4,390.74	35,000.00	2,462.92	37,462.92
01-Feb-18	0.00	6,620.49	6,620.49	1,828.87	771.79	2,600.66	0.00	4,019.83	4,019.83
01-Aug-18	35,000.00	5,991.23	40,991.23	1,828.87	2,342.06	4,170.93	35,000.00	1,820.30	36,820.30
01-Feb-19	0.00	5,744.06	5,744.06	1,600.26	771.57	2,371.83	0.00	3,372.23	3,372.23
01-Aug-19	35,000.00	5,171.08	40,171.08	1,600.26	2,350.62	3,950.89	35,000.00	1,220.19	36,220.19
01-Feb-20	0.00	4,869.15	4,869.15	1,371.65	771.58	2,143.24	0.00	2,725.91	2,725.91
01-Aug-20	40,000.00	4,249.51	44,249.51	1,371.65	2,343.35	3,715.00	40,000.00	534.51	40,534.51
01-Feb-21	0.00	3,882.51	3,882.51	1,110.39	773.67	1,884.05	0.00	1,998.45	1,998.45
01-Aug-21	40,000.00	3,314.55	43,314.55	1,110.39	2,353.51	3,463.90	39,850.66	0.00	39,850.66
01-Feb-22	0.00	2,906.17	2,906.17	849.12	777.37	1,626.48	0.00	1,279.69	1,279.69
01-Aug-22	40,000.00	2,137.27	42,137.27	849.12	2,325.82	3,174.94	38,962.33	0.00	38,962.33
01-Feb-23	0.00	2,062.35	2,062.35	587.85	801.76	1,389.61	0.00	672.74	672.74
01-Aug-23	45,000.00	823.60	45,823.60	587.85	2,320.88	2,908.73	42,914.87	0.00	42,914.87
01-Feb-24	0.00	1,072.79	1,072.79	293.93	778.86	1,072.79	0.00	0.00	0.00
01-Aug-24	45,000.00	0.00	45,000.00	293.93	2,542.97	2,836.90	42,163.10	0.00	42,163.10
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$594,288.00	$292,284.47	$886,572.47	$81,709.76	$56,982.25	$138,692.01	$588,178.97	$159,701.49	$747,880.46

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Fitchburg
CW-03-12
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $6,221,670.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$230,936.00	$88,140.33	$319,076.33	$4,666.25	37,952.19	$361,694.77
15-Jan-07	0.00	59,907.34	59,907.34	4,493.05		64,400.39
15-Jul-07	261,787.00	59,907.34	321,694.34	4,493.05		326,187.39
15-Jan-08	0.00	57,289.47	57,289.47	4,296.71		61,586.18
15-Jul-08	267,076.00	57,289.47	324,365.47	4,296.71		328,662.18
15-Jan-09	0.00	54,618.71	54,618.71	4,096.40		58,715.11
15-Jul-09	272,471.00	54,618.71	327,089.71	4,096.40		331,186.11
15-Jan-10	0.00	51,894.00	51,894.00	3,892.05		55,786.05
15-Jul-10	277,976.00	51,894.00	329,870.00	3,892.05		333,762.05
15-Jan-11	0.00	49,114.24	49,114.24	3,683.57		52,797.81
15-Jul-11	283,591.00	49,114.24	332,705.24	3,683.57		336,388.81
15-Jan-12	0.00	46,278.33	46,278.33	3,470.87		49,749.20
15-Jul-12	289,320.00	46,278.33	335,598.33	3,470.87		339,069.20
15-Jan-13	0.00	43,385.13	43,385.13	3,253.88		46,639.01
15-Jul-13	295,165.00	43,385.13	338,550.13	3,253.88		341,804.01
15-Jan-14	0.00	40,433.48	40,433.48	3,032.51		43,465.99
15-Jul-14	301,128.00	40,433.48	341,561.48	3,032.51		344,593.99
15-Jan-15	0.00	37,422.20	37,422.20	2,806.67		40,228.87
15-Jul-15	307,212.00	37,422.20	344,634.20	2,806.67		347,440.87
15-Jan-16	0.00	34,350.08	34,350.08	2,576.26		36,926.34
15-Jul-16	313,418.00	34,350.08	347,768.08	2,576.26		350,344.34
15-Jan-17	0.00	31,215.90	31,215.90	2,341.19		33,557.09
15-Jul-17	319,749.00	31,215.90	350,964.90	2,341.19		353,306.09
15-Jan-18	0.00	28,018.41	28,018.41	2,101.38		30,119.79
15-Jul-18	326,209.00	28,018.41	354,227.41	2,101.38		356,328.79
15-Jan-19	0.00	24,756.32	24,756.32	1,856.72		26,613.04
15-Jul-19	332,799.00	24,756.32	357,555.32	1,856.72		359,412.04
15-Jan-20	0.00	21,428.33	21,428.33	1,607.12		23,035.45
15-Jul-20	339,522.00	21,428.33	360,950.33	1,607.12		362,557.45
15-Jan-21	0.00	18,033.11	18,033.11	1,352.48		19,385.59
15-Jul-21	346,381.00	18,033.11	364,414.11	1,352.48		365,766.59
15-Jan-22	0.00	14,569.30	14,569.30	1,092.70		15,662.00
15-Jul-22	353,379.00	14,569.30	367,948.30	1,092.70		369,041.00
15-Jan-23	0.00	11,035.51	11,035.51	827.66		11,863.17
15-Jul-23	360,518.00	11,035.51	371,553.51	827.66		372,381.17
15-Jan-24	0.00	7,430.33	7,430.33	557.27		7,987.60
15-Jul-24	367,801.00	7,430.33	375,231.33	557.27		375,788.60
15-Jan-25	0.00	3,752.32	3,752.32	281.42		4,033.74
15-Jul-25	375,232.00	3,752.32	378,984.32	281.42		379,265.74
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
	$6,221,670.00	$1,358,005.35	$7,579,675.35	$99,906.07	$37,952.19	$7,717,533.61

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

Fitchburg
W-03-12

inal Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 3.919400%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
23-Nov-04								
01-Feb-05	$640,716.00	$5,733.60	1,580.98	$831.07	$3,321.55	$181.54	$3,503.09	$3,503.09
01-Aug-05	640,716.00	38,213.18	4,184.95	2,499.62	31,528.61	480.54	32,009.15	--
01-Feb-06	617,680.00	14,889.23	4,034.49	831.07	10,023.67	463.26	10,486.93	42,496.08
01-Aug-06	617,680.00	38,281.23	4,034.49	2,499.62	31,747.12	463.26	32,210.38	--
01-Feb-07	594,288.00	14,538.35	3,881.70	831.07	9,825.58	445.72	10,271.30	42,481.68
01-Aug-07	594,288.00	38,581.35	3,881.70	2,499.62	32,200.03	445.72	32,645.75	--
01-Feb-08	570,245.00	13,937.27	3,724.66	831.07	9,381.54	427.68	9,809.22	42,454.97
01-Aug-08	570,245.00	38,633.27	3,724.66	2,499.62	32,408.99	427.68	32,836.67	--
01-Feb-09	545,549.00	13,566.83	3,563.35	831.07	9,172.41	409.16	9,581.57	42,418.24
01-Aug-09	545,549.00	38,945.83	3,563.35	2,499.62	32,882.86	409.16	33,292.02	--
01-Feb-10	520,170.00	12,932.36	3,397.58	831.07	8,703.71	390.13	9,093.84	42,385.86
01-Aug-10	520,170.00	39,272.36	3,397.58	2,499.62	33,375.16	390.13	33,765.29	--
01-Feb-11	493,830.00	12,273.86	3,225.54	831.07	8,217.25	370.37	8,587.62	42,352.91
01-Aug-11	493,830.00	39,333.86	3,225.54	2,499.62	33,608.70	370.37	33,979.07	--
01-Feb-12	466,770.00	11,867.96	3,048.79	831.07	7,988.10	350.08	8,338.18	42,317.25
01-Aug-12	466,770.00	39,674.96	3,048.79	2,499.62	34,126.55	350.08	34,476.63	--
01-Feb-13	438,963.00	11,172.78	2,867.17	831.07	7,474.54	329.22	7,803.76	42,280.39
01-Aug-13	438,963.00	40,069.78	2,867.17	2,499.62	34,702.99	329.22	35,032.21	--
01-Feb-14	410,066.00	10,414.24	2,678.42	831.07	6,904.75	307.55	7,212.30	42,244.51
01-Aug-14	410,066.00	40,480.24	2,678.42	2,499.62	35,302.20	307.55	35,609.75	--
01-Feb-15	380,000.00	9,625.00	2,482.04	831.07	6,311.89	285.00	6,596.89	42,206.64
01-Aug-15	380,000.00	39,625.00	2,482.04	2,499.62	34,643.34	285.00	34,928.34	--
01-Feb-16	350,000.00	8,837.50	2,286.09	831.07	5,720.34	262.50	5,982.84	40,911.18
01-Aug-16	350,000.00	43,837.50	2,286.09	2,499.62	39,051.79	262.50	39,314.29	--
01-Feb-17	315,000.00	7,918.75	2,057.48	831.07	5,030.20	236.25	5,266.45	44,580.74
01-Aug-17	315,000.00	42,918.75	2,057.48	2,499.62	38,361.65	236.25	38,597.90	--
01-Feb-18	280,000.00	7,000.00	1,828.87	831.07	4,340.06	210.00	4,550.06	43,147.96
01-Aug-18	280,000.00	42,000.00	1,828.87	2,499.62	37,671.51	210.00	37,881.51	--
01-Feb-19	245,000.00	6,125.00	1,600.26	831.07	3,693.67	183.75	3,877.42	41,758.93
01-Aug-19	245,000.00	41,125.00	1,600.26	2,499.62	37,025.12	183.75	37,208.87	--
01-Feb-20	210,000.00	5,250.00	1,371.65	831.07	3,047.28	157.50	3,204.78	40,413.65
01-Aug-20	210,000.00	45,250.00	1,371.65	2,499.62	41,378.73	157.50	41,536.23	--
01-Feb-21	170,000.00	4,250.00	1,110.39	831.07	2,308.54	127.50	2,436.04	43,972.27
01-Aug-21	170,000.00	44,250.00	1,110.39	2,499.62	40,639.99	127.50	40,767.49	--
01-Feb-22	130,000.00	3,250.00	849.12	831.07	1,569.81	97.50	1,667.31	42,434.80
01-Aug-22	130,000.00	43,250.00	849.12	2,499.62	39,901.26	97.50	39,998.76	--
01-Feb-23	90,000.00	2,250.00	587.85	831.07	831.08	67.50	898.58	40,897.34
01-Aug-23	90,000.00	47,250.00	587.85	2,499.62	44,162.53	67.50	44,230.03	--
01-Feb-24	45,000.00	1,125.00	293.93	831.07	0.00	33.75	33.75	44,263.78
01-Aug-24	45,000.00	46,125.00	293.93	2,499.62	43,331.45	33.75	43,365.20	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,365.20
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		$1,004,075.04	$95,544.69	$66,613.84	$841,916.55	$10,970.92	$852,887.47	$852,887.47

Average Annual Net Debt Service:	$42,761.00

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

SCHEDULE C

Fitchburg
CW-03-12

inal Structuring Analysis

Financial Equivalent Interest Rate:	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	$640,716.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
23-Nov-04									
01-Feb-05	$0.00	$5,733.60	$5,733.60	$1,580.98	$831.07	$2,412.05	$0.00	$3,321.55	$3,321.55
01-Aug-05	23,036.00	15,177.18	38,213.18	4,184.95	2,499.62	6,684.57	23,036.00	8,492.61	31,528.61
01-Feb-06	0.00	14,889.23	14,889.23	4,034.49	831.07	4,865.56	0.00	10,023.67	10,023.67
01-Aug-06	23,392.00	14,889.23	38,281.23	4,034.49	2,499.62	6,534.11	23,392.00	8,355.12	31,747.12
01-Feb-07	0.00	14,538.35	14,538.35	3,881.70	831.07	4,712.77	0.00	9,825.58	9,825.58
01-Aug-07	24,043.00	14,538.35	38,581.35	3,881.70	2,499.62	6,381.32	24,043.00	8,157.03	32,200.03
01-Feb-08	0.00	13,937.27	13,937.27	3,724.66	831.07	4,555.73	0.00	9,381.54	9,381.54
01-Aug-08	24,696.00	13,937.27	38,633.27	3,724.66	2,499.62	6,224.28	24,696.00	7,712.99	32,408.99
01-Feb-09	0.00	13,566.83	13,566.83	3,563.35	831.07	4,394.42	0.00	9,172.41	9,172.41
01-Aug-09	25,379.00	13,566.83	38,945.83	3,563.35	2,499.62	6,062.97	25,379.00	7,503.86	32,882.86
01-Feb-10	0.00	12,932.36	12,932.36	3,397.58	831.07	4,228.65	0.00	8,703.71	8,703.71
01-Aug-10	26,340.00	12,932.36	39,272.36	3,397.58	2,499.62	5,897.20	26,340.00	7,035.16	33,375.16
01-Feb-11	0.00	12,273.86	12,273.86	3,225.54	831.07	4,056.61	0.00	8,217.25	8,217.25
01-Aug-11	27,060.00	12,273.86	39,333.86	3,225.54	2,499.62	5,725.16	27,060.00	6,548.70	33,608.70
01-Feb-12	0.00	11,867.96	11,867.96	3,048.79	831.07	3,879.86	0.00	7,988.10	7,988.10
01-Aug-12	27,807.00	11,867.96	39,674.96	3,048.79	2,499.62	5,548.41	27,807.00	6,319.55	34,126.55
01-Feb-13	0.00	11,172.78	11,172.78	2,867.17	831.07	3,698.24	0.00	7,474.54	7,474.54
01-Aug-13	28,897.00	11,172.78	40,069.78	2,867.17	2,499.62	5,366.79	28,897.00	5,805.99	34,702.99
01-Feb-14	0.00	10,414.24	10,414.24	2,678.42	831.07	3,509.49	0.00	6,904.75	6,904.75
01-Aug-14	30,066.00	10,414.24	40,480.24	2,678.42	2,499.62	5,178.04	30,066.00	5,236.20	35,302.20
01-Feb-15	0.00	9,625.00	9,625.00	2,482.04	831.07	3,313.11	0.00	6,311.89	6,311.89
01-Aug-15	30,000.00	9,625.00	39,625.00	2,482.04	2,499.62	4,981.66	30,000.00	4,643.34	34,643.34
01-Feb-16	0.00	8,837.50	8,837.50	2,286.09	831.07	3,117.16	0.00	5,720.34	5,720.34
01-Aug-16	35,000.00	8,837.50	43,837.50	2,286.09	2,499.62	4,785.71	35,000.00	4,051.79	39,051.79
01-Feb-17	0.00	7,918.75	7,918.75	2,057.48	831.07	2,888.55	0.00	5,030.20	5,030.20
01-Aug-17	35,000.00	7,918.75	42,918.75	2,057.48	2,499.62	4,557.10	35,000.00	3,361.65	38,361.65
01-Feb-18	0.00	7,000.00	7,000.00	1,828.87	831.07	2,659.94	0.00	4,340.06	4,340.06
01-Aug-18	35,000.00	7,000.00	42,000.00	1,828.87	2,499.62	4,328.49	35,000.00	2,671.51	37,671.51
01-Feb-19	0.00	6,125.00	6,125.00	1,600.26	831.07	2,431.33	0.00	3,693.67	3,693.67
01-Aug-19	35,000.00	6,125.00	41,125.00	1,600.26	2,499.62	4,099.88	35,000.00	2,025.12	37,025.12
01-Feb-20	0.00	5,250.00	5,250.00	1,371.65	831.07	2,202.72	0.00	3,047.28	3,047.28
01-Aug-20	40,000.00	5,250.00	45,250.00	1,371.65	2,499.62	3,871.27	40,000.00	1,378.73	41,378.73
01-Feb-21	0.00	4,250.00	4,250.00	1,110.39	831.07	1,941.46	0.00	2,308.54	2,308.54
01-Aug-21	40,000.00	4,250.00	44,250.00	1,110.39	2,499.62	3,610.01	40,000.00	639.99	40,639.99
01-Feb-22	0.00	3,250.00	3,250.00	849.12	831.07	1,680.19	0.00	1,569.81	1,569.81
01-Aug-22	40,000.00	3,250.00	43,250.00	849.12	2,499.62	3,348.74	39,901.26	0.00	39,901.26
01-Feb-23	0.00	2,250.00	2,250.00	587.85	831.07	1,418.92	0.00	831.08	831.08
01-Aug-23	45,000.00	2,250.00	47,250.00	587.85	2,499.62	3,087.47	44,162.53	0.00	44,162.53
01-Feb-24	0.00	1,125.00	1,125.00	293.93	831.07	1,125.00	0.00	0.00	0.00
01-Aug-24	45,000.00	1,125.00	46,125.00	293.93	2,499.62	2,793.55	43,331.45	0.00	43,331.45
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$640,716.00	$363,359.04	$1,004,075.04	$95,544.69	$66,613.84	$162,158.53	$638,111.23	$203,805.27	$841,916.51

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 12

Revised SCHEDULE C

Fitchburg
CW-03-12B

Final Loan Structuring Analysis
Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$1,494,176.61

	Schedule of Loan Repayments			Admin. Fee	Total
	Principal	Interest	Total	0.07500%	Due
09-Dec-08					
15-Jan-09	-	15,101.93	15,101.93	1,132.64	16,234.57
15-Jul-09	69,656.67	14,941.77	84,598.44	1,120.63	85,719.07
15-Jan-10	-	14,245.20	14,245.20	1,068.39	15,313.59
15-Jul-10	71,063.82	14,245.20	85,309.02	1,068.39	86,377.41
15-Jan-11	-	13,534.56	13,534.56	1,015.09	14,549.65
15-Jul-11	72,499.58	13,534.56	86,034.14	1,015.09	87,049.23
15-Jan-12	-	12,809.57	12,809.57	960.72	13,770.29
15-Jul-12	73,963.96	12,809.57	86,773.53	960.72	87,734.25
15-Jan-13	-	12,069.93	12,069.93	905.24	12,975.17
15-Jul-13	75,457.94	12,069.93	87,527.87	905.24	88,433.11
15-Jan-14	-	11,315.35	11,315.35	848.65	12,164.00
15-Jul-14	76,982.52	11,315.35	88,297.87	848.65	89,146.52
15-Jan-15	-	10,545.52	10,545.52	790.91	11,336.43
15-Jul-15	78,537.68	10,545.52	89,083.20	790.91	89,874.11
15-Jan-16	-	9,760.14	9,760.14	732.01	10,492.15
15-Jul-16	80,124.42	9,760.14	89,884.56	732.01	90,616.57
15-Jan-17	-	8,958.90	8,958.90	671.92	9,630.82
15-Jul-17	81,742.73	8,958.90	90,701.63	671.92	91,373.55
15-Jan-18	-	8,141.47	8,141.47	610.61	8,752.08
15-Jul-18	83,394.60	8,141.47	91,536.07	610.61	92,146.68
15-Jan-19	-	7,307.53	7,307.53	548.06	7,855.59
15-Jul-19	85,079.03	7,307.53	92,386.56	548.06	92,934.62
15-Jan-20	-	6,456.74	6,456.74	484.26	6,941.00
15-Jul-20	86,798.00	6,456.74	93,254.74	484.26	93,739.00
15-Jan-21	-	5,588.76	5,588.76	419.16	6,007.92
15-Jul-21	88,551.50	5,588.76	94,140.26	419.16	94,559.42
15-Jan-22	-	4,703.24	4,703.24	352.74	5,055.98
15-Jul-22	90,340.53	4,703.24	95,043.77	352.74	95,396.51
15-Jan-23	-	3,799.84	3,799.84	284.99	4,084.83
15-Jul-23	92,165.09	3,799.84	95,964.93	284.99	96,249.92
15-Jan-24	-	2,878.19	2,878.19	215.86	3,094.05
15-Jul-24	94,027.14	2,878.19	96,905.33	215.86	97,121.19
15-Jan-25	-	1,937.91	1,937.91	145.34	2,083.25
15-Jul-25	95,926.68	1,937.91	97,864.59	145.34	98,009.93
15-Jan-26	-	978.65	978.65	73.40	1,052.05
15-Jul-26	97,864.72	978.65	98,843.37	73.40	98,916.77
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	-	-	-	-	-
	$1,494,176.61	$300,106.70	$1,794,283.31	$22,507.97	$1,816,791.28

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

SCHEDULE C

Fitchburg
CW-03-12B
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $1,648,400.00

Date 14-Dec-06	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.0750%	Loan Origination Fee	Total Due
15-Jul-07	$65,011.00	$19,322.91	$84,333.91	$1,236.30	9,243.21	$94,813.42
15-Jan-08	0.00	15,833.89	15,833.89	1,187.54		17,021.43
15-Jul-08	69,192.00	15,833.89	85,025.89	1,187.54		86,213.43
15-Jan-09	0.00	15,141.97	15,141.97	1,135.65		16,277.62
15-Jul-09	70,590.00	15,141.97	85,731.97	1,135.65		86,867.62
15-Jan-10	0.00	14,436.07	14,436.07	1,082.71		15,518.78
15-Jul-10	72,016.00	14,436.07	86,452.07	1,082.71		87,534.78
15-Jan-11	0.00	13,715.91	13,715.91	1,028.69		14,744.60
15-Jul-11	73,471.00	13,715.91	87,186.91	1,028.69		88,215.60
15-Jan-12	0.00	12,981.20	12,981.20	973.59		13,954.79
15-Jul-12	74,955.00	12,981.20	87,936.20	973.59		88,909.79
15-Jan-13	0.00	12,231.65	12,231.65	917.37		13,149.02
15-Jul-13	76,469.00	12,231.65	88,700.65	917.37		89,618.02
15-Jan-14	0.00	11,466.96	11,466.96	860.02		12,326.98
15-Jul-14	78,014.00	11,466.96	89,480.96	860.02		90,340.98
15-Jan-15	0.00	10,686.82	10,686.82	801.51		11,488.33
15-Jul-15	79,590.00	10,686.82	90,276.82	801.51		91,078.33
15-Jan-16	0.00	9,890.92	9,890.92	741.82		10,632.74
15-Jul-16	81,198.00	9,890.92	91,088.92	741.82		91,830.74
15-Jan-17	0.00	9,078.94	9,078.94	680.92		9,759.86
15-Jul-17	82,838.00	9,078.94	91,916.94	680.92		92,597.86
15-Jan-18	0.00	8,250.56	8,250.56	618.79		8,869.35
15-Jul-18	84,512.00	8,250.56	92,762.56	618.79		93,381.35
15-Jan-19	0.00	7,405.44	7,405.44	555.41		7,960.85
15-Jul-19	86,219.00	7,405.44	93,624.44	555.41		94,179.85
15-Jan-20	0.00	6,543.25	6,543.25	490.74		7,033.99
15-Jul-20	87,961.00	6,543.25	94,504.25	490.74		94,994.99
15-Jan-21	0.00	5,663.64	5,663.64	424.77		6,088.41
15-Jul-21	89,738.00	5,663.64	95,401.64	424.77		95,826.41
15-Jan-22	0.00	4,766.26	4,766.26	357.47		5,123.73
15-Jul-22	91,551.00	4,766.26	96,317.26	357.47		96,674.73
15-Jan-23	0.00	3,850.75	3,850.75	288.81		4,139.56
15-Jul-23	93,400.00	3,850.75	97,250.75	288.81		97,539.56
15-Jan-24	0.00	2,916.75	2,916.75	218.76		3,135.51
15-Jul-24	95,287.00	2,916.75	98,203.75	218.76		98,422.51
15-Jan-25	0.00	1,963.88	1,963.88	147.29		2,111.17
15-Jul-25	97,212.00	1,963.88	99,175.88	147.29		99,323.17
15-Jan-26	0.00	991.76	991.76	74.38		1,066.14
15-Jul-26	99,176.00	991.76	100,167.76	74.38		100,242.14
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
	$1,648,400.00	$354,956.15	$2,003,356.15	$26,408.78	$9,243.21	$2,039,008.14

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Fitchburg
CW-03-12-C
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	$325,000.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	$0.00	$3,376.39	$3,376.39	$243.75	2,161.25	$5,781.39
15-Jul-11	13,349.00	3,250.00	16,599.00	243.75		16,842.75
15-Jan-12	0.00	3,116.51	3,116.51	233.74		3,350.25
15-Jul-12	13,619.00	3,116.51	16,735.51	233.74		16,969.25
15-Jan-13	0.00	2,980.32	2,980.32	223.52		3,203.84
15-Jul-13	13,894.00	2,980.32	16,874.32	223.52		17,097.84
15-Jan-14	0.00	2,841.38	2,841.38	213.10		3,054.48
15-Jul-14	14,175.00	2,841.38	17,016.38	213.10		17,229.48
15-Jan-15	0.00	2,699.63	2,699.63	202.47		2,902.10
15-Jul-15	14,461.00	2,699.63	17,160.63	202.47		17,363.10
15-Jan-16	0.00	2,555.02	2,555.02	191.63		2,746.65
15-Jul-16	14,753.00	2,555.02	17,308.02	191.63		17,499.65
15-Jan-17	0.00	2,407.49	2,407.49	180.56		2,588.05
15-Jul-17	15,051.00	2,407.49	17,458.49	180.56		17,639.05
15-Jan-18	0.00	2,256.98	2,256.98	169.27		2,426.25
15-Jul-18	15,355.00	2,256.98	17,611.98	169.27		17,781.25
15-Jan-19	0.00	2,103.43	2,103.43	157.76		2,261.19
15-Jul-19	15,665.00	2,103.43	17,768.43	157.76		17,926.19
15-Jan-20	0.00	1,946.78	1,946.78	146.01		2,092.79
15-Jul-20	15,982.00	1,946.78	17,928.78	146.01		18,074.79
15-Jan-21	0.00	1,786.96	1,786.96	134.02		1,920.98
15-Jul-21	16,305.00	1,786.96	18,091.96	134.02		18,225.98
15-Jan-22	0.00	1,623.91	1,623.91	121.79		1,745.70
15-Jul-22	16,634.00	1,623.91	18,257.91	121.79		18,379.70
15-Jan-23	0.00	1,457.57	1,457.57	109.32		1,566.89
15-Jul-23	16,970.00	1,457.57	18,427.57	109.32		18,536.89
15-Jan-24	0.00	1,287.87	1,287.87	96.59		1,384.46
15-Jul-24	17,313.00	1,287.87	18,600.87	96.59		18,697.46
15-Jan-25	0.00	1,114.74	1,114.74	83.61		1,198.35
15-Jul-25	17,663.00	1,114.74	18,777.74	83.61		18,861.35
15-Jan-26	0.00	938.11	938.11	70.36		1,008.47
15-Jul-26	18,019.00	938.11	18,957.11	70.36		19,027.47
15-Jan-27	0.00	757.92	757.92	56.84		814.76
15-Jul-27	18,383.00	757.92	19,140.92	56.84		19,197.76
15-Jan-28	0.00	574.09	574.09	43.06		617.15
15-Jul-28	18,755.00	574.09	19,329.09	43.06		19,372.15
15-Jan-29	0.00	386.54	386.54	28.99		415.53
15-Jul-29	19,134.00	386.54	19,520.54	28.99		19,549.53
15-Jan-30	0.00	195.20	195.20	14.64		209.84
15-Jul-30	19,520.00	195.20	19,715.20	14.64		19,729.84
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
	$325,000.00	$72,687.29	$397,687.29	$5,442.06	$2,161.25	$405,290.60

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

Revised SCHEDULE C

Fitchburg
DW-01-16

Final Loan Structuring Analysis
Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$8,415,510.04

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
09-Nov-07					
15-Jan-08	-	-	-	7,402.80	7,402.80
15-Jul-08	467,528.26	-	467,528.26	6,311.63	473,839.89
15-Jan-09	-	-	-	5,960.99	5,960.99
15-Jul-09	467,528.34	-	467,528.34	5,960.99	473,489.33
15-Jan-10	-	-	-	5,610.34	5,610.34
15-Jul-10	467,528.34	-	467,528.34	5,610.34	473,138.68
15-Jan-11	-	-	-	5,259.69	5,259.69
15-Jul-11	467,528.34	-	467,528.34	5,259.69	472,788.03
15-Jan-12	-	-	-	4,909.05	4,909.05
15-Jul-12	467,528.34	-	467,528.34	4,909.05	472,437.39
15-Jan-13	-	-	-	4,558.40	4,558.40
15-Jul-13	467,528.34	-	467,528.34	4,558.40	472,086.74
15-Jan-14	-	-	-	4,207.76	4,207.76
15-Jul-14	467,528.34	-	467,528.34	4,207.76	471,736.10
15-Jan-15	-	-	-	3,857.11	3,857.11
15-Jul-15	467,528.34	-	467,528.34	3,857.11	471,385.45
15-Jan-16	-	-	-	3,506.46	3,506.46
15-Jul-16	467,528.34	-	467,528.34	3,506.46	471,034.80
15-Jan-17	-	-	-	3,155.82	3,155.82
15-Jul-17	467,528.34	-	467,528.34	3,155.82	470,684.16
15-Jan-18	-	-	-	2,805.17	2,805.17
15-Jul-18	467,528.34	-	467,528.34	2,805.17	470,333.51
15-Jan-19	-	-	-	2,454.52	2,454.52
15-Jul-19	467,528.34	-	467,528.34	2,454.52	469,982.86
15-Jan-20	-	-	-	2,103.88	2,103.88
15-Jul-20	467,528.34	-	467,528.34	2,103.88	469,632.22
15-Jan-21	-	-	-	1,753.23	1,753.23
15-Jul-21	467,528.34	-	467,528.34	1,753.23	469,281.57
15-Jan-22	-	-	-	1,402.59	1,402.59
15-Jul-22	467,528.34	-	467,528.34	1,402.59	468,930.93
15-Jan-23	-	-	-	1,051.94	1,051.94
15-Jul-23	467,528.34	-	467,528.34	1,051.94	468,580.28
15-Jan-24	-	-	-	701.29	701.29
15-Jul-24	467,528.34	-	467,528.34	701.29	468,229.63
15-Jan-25	-	-	-	350.65	350.65
15-Jul-25	467,528.34	-	467,528.34	350.65	467,878.99
15-Jan-26	-	-	-	-	-
15-Jul-26	-	-	-	-	-
15-Jan-27	-	-	-	-	-
15-Jul-27	-	-	-	-	-
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
	$8,415,510.04	$0.00	$8,415,510.04	$121,012.21	$8,536,522.25

SCHEDULE C

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Fitchburg
DW-01-16
Final Structuring Analysis

Loan Interest Rate	0.00%

Schedule of Loan Repayments

Initial Loan Obligation:	$11,903,000.00

Date	Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$595,150.00	$0.00	$595,150.00	$8,927.25	72,608.30	$676,685.55
15-Jan-07	0.00	0.00	0.00	8,480.89		8,480.89
15-Jul-07	595,150.00	0.00	595,150.00	8,480.89		603,630.89
15-Jan-08	0.00	0.00	0.00	8,034.53		8,034.53
15-Jul-08	595,150.00	0.00	595,150.00	8,034.53		603,184.53
15-Jan-09	0.00	0.00	0.00	7,588.16		7,588.16
15-Jul-09	595,150.00	0.00	595,150.00	7,588.16		602,738.16
15-Jan-10	0.00	0.00	0.00	7,141.80		7,141.80
15-Jul-10	595,150.00	0.00	595,150.00	7,141.80		602,291.80
15-Jan-11	0.00	0.00	0.00	6,695.44		6,695.44
15-Jul-11	595,150.00	0.00	595,150.00	6,695.44		601,845.44
15-Jan-12	0.00	0.00	0.00	6,249.08		6,249.08
15-Jul-12	595,150.00	0.00	595,150.00	6,249.08		601,399.08
15-Jan-13	0.00	0.00	0.00	5,802.71		5,802.71
15-Jul-13	595,150.00	0.00	595,150.00	5,802.71		600,952.71
15-Jan-14	0.00	0.00	0.00	5,356.35		5,356.35
15-Jul-14	595,150.00	0.00	595,150.00	5,356.35		600,506.35
15-Jan-15	0.00	0.00	0.00	4,909.99		4,909.99
15-Jul-15	595,150.00	0.00	595,150.00	4,909.99		600,059.99
15-Jan-16	0.00	0.00	0.00	4,463.63		4,463.63
15-Jul-16	595,150.00	0.00	595,150.00	4,463.63		599,613.63
15-Jan-17	0.00	0.00	0.00	4,017.26		4,017.26
15-Jul-17	595,150.00	0.00	595,150.00	4,017.26		599,167.26
15-Jan-18	0.00	0.00	0.00	3,570.90		3,570.90
15-Jul-18	595,150.00	0.00	595,150.00	3,570.90		598,720.90
15-Jan-19	0.00	0.00	0.00	3,124.54		3,124.54
15-Jul-19	595,150.00	0.00	595,150.00	3,124.54		598,274.54
15-Jan-20	0.00	0.00	0.00	2,678.18		2,678.18
15-Jul-20	595,150.00	0.00	595,150.00	2,678.18		597,828.18
15-Jan-21	0.00	0.00	0.00	2,231.81		2,231.81
15-Jul-21	595,150.00	0.00	595,150.00	2,231.81		597,381.81
15-Jan-22	0.00	0.00	0.00	1,785.45		1,785.45
15-Jul-22	595,150.00	0.00	595,150.00	1,785.45		596,935.45
15-Jan-23	0.00	0.00	0.00	1,339.09		1,339.09
15-Jul-23	595,150.00	0.00	595,150.00	1,339.09		596,489.09
15-Jan-24	0.00	0.00	0.00	892.73		892.73
15-Jul-24	595,150.00	0.00	595,150.00	892.73		596,042.73
15-Jan-25	0.00	0.00	0.00	446.36		446.36
15-Jul-25	595,150.00	0.00	595,150.00	446.36		595,596.36
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
	$11,903,000.00	$0.00	$11,903,000.00	$178,545.05	$72,608.30	$12,154,153.35

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Fitchburg
DW-00-10
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E. 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 5,476,688.00

	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	125,821.32	125,821.32	57,574.23	0.00	57,574.23	0.00	68,247.09	68,247.09
01-Aug-05	265,770.00	137,864.52	403,634.52	57,574.23	142,759.96	200,334.19	203,300.33	0.00	203,300.33
01-Feb-06	0.00	134,796.98	134,796.98	54,780.30	5,025.04	59,805.34	0.00	74,991.64	74,991.64
01-Aug-06	273,333.00	134,861.97	408,194.97	54,780.30	144,617.55	199,397.85	208,797.12	0.00	208,797.12
01-Feb-07	0.00	132,185.63	132,185.63	51,906.86	6,767.08	58,673.94	0.00	73,511.70	73,511.70
01-Aug-07	282,165.00	120,102.44	402,267.44	51,906.86	142,790.97	194,697.82	207,569.62	0.00	207,569.62
01-Feb-08	0.00	129,051.84	129,051.84	48,940.57	6,767.08	55,707.65	0.00	73,344.19	73,344.19
01-Aug-08	291,271.00	113,697.83	404,968.83	48,940.57	145,504.51	194,445.07	210,523.75	0.00	210,523.75
01-Feb-09	0.00	126,194.92	126,194.92	45,878.55	6,767.08	52,645.63	0.00	73,549.29	73,549.29
01-Aug-09	299,918.00	94,992.18	394,910.18	45,878.55	144,795.60	190,674.15	204,236.03	0.00	204,236.03
01-Feb-10	0.00	129,077.92	129,077.92	42,725.63	6,767.08	49,492.71	0.00	79,585.21	79,585.21
01-Aug-10	309,231.00	85,958.25	395,189.25	42,725.63	145,270.11	187,995.75	207,193.50	0.00	207,193.50
01-Feb-11	0.00	123,820.52	123,820.52	39,474.81	6,767.08	46,241.89	0.00	77,578.63	77,578.63
01-Aug-11	320,000.00	76,493.88	396,493.88	39,474.81	144,397.19	183,872.00	212,621.88	0.00	212,621.88
01-Feb-12	0.00	115,021.71	115,021.71	36,110.78	6,767.08	42,877.86	0.00	72,143.85	72,143.85
01-Aug-12	330,000.00	58,019.96	388,019.96	36,110.78	136,576.75	172,687.53	215,332.43	0.00	215,332.43
01-Feb-13	0.00	100,379.76	100,379.76	32,641.62	6,767.08	39,408.70	0.00	60,971.05	60,971.05
01-Aug-13	345,000.00	67,303.87	412,303.87	32,641.62	142,759.22	175,400.85	236,903.03	0.00	236,903.03
01-Feb-14	0.00	85,588.29	85,588.29	29,014.78	6,767.08	35,781.86	0.00	49,806.44	49,806.44
01-Aug-14	355,000.00	56,768.24	411,768.24	29,014.78	141,880.45	170,895.23	240,873.01	0.00	240,873.01
01-Feb-15	0.00	75,584.52	75,584.52	25,282.80	6,767.08	32,049.88	0.00	43,534.63	43,534.63
01-Aug-15	365,000.00	52,668.82	417,668.82	25,282.80	142,569.30	167,852.10	249,816.72	0.00	249,816.72
01-Feb-16	0.00	61,587.25	61,587.25	21,445.70	6,767.08	28,212.78	0.00	33,374.47	33,374.47
01-Aug-16	380,000.00	44,935.18	424,935.18	21,445.70	142,242.78	163,688.48	261,246.70	0.00	261,246.70
01-Feb-17	0.00	48,490.36	48,490.36	17,450.92	6,767.08	24,218.00	0.00	24,272.36	24,272.36
01-Aug-17	395,000.00	37,961.57	432,961.57	17,450.92	142,396.73	159,847.65	273,113.92	0.00	273,113.92
01-Feb-18	0.00	33,877.80	33,877.80	13,298.44	6,718.48	20,016.92	0.00	13,860.88	13,860.88
01-Aug-18	410,000.00	30,896.88	440,896.88	13,298.44	144,419.08	157,717.52	283,179.36	0.00	283,179.36
01-Feb-19	0.00	20,692.36	20,692.36	8,988.27	5,891.39	14,879.66	0.00	5,812.70	5,812.70
01-Aug-19	425,000.00	22,443.75	447,443.75	8,988.27	146,643.08	155,631.36	291,812.39	0.00	291,812.39
01-Feb-20	0.00	9,917.61	9,917.61	4,520.42	5,397.19	9,917.61	0.00	0.00	0.00
01-Aug-20	430,000.00	11,287.50	441,287.50	4,520.42	145,958.14	150,478.56	290,808.94	0.00	290,808.94
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
	$5,476,688.00	$2,598,345.66	$8,075,033.66	$1,060,069.37	$2,393,051.41	$3,453,120.78	$3,797,328.74	$824,584.13	$4,963,302.69

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 6

Fitchburg
DW-00-10

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	$6,471,885.00	$77,269.75	$31,372.31	$6,767.08	$39,130.36	$2,238.19	$41,368.55	$41,368.55
01-Aug-01	6,471,885.00	406,204.97	68,036.34	145,958.14	192,210.49	4,853.91	197,064.40	–
01-Feb-02	6,233,253.00	161,905.46	65,527.70	6,767.08	89,610.68	4,674.94	94,285.62	291,350.02
01-Aug-02	6,233,253.00	407,165.46	65,527.70	145,958.14	195,679.62	4,674.94	200,354.56	–
01-Feb-03	5,987,993.00	156,080.53	62,949.38	6,767.08	86,364.07	4,490.99	90,855.06	291,209.62
01-Aug-03	5,987,993.00	408,312.53	62,949.38	145,958.14	199,405.01	4,490.99	203,896.00	–
01-Feb-04	5,735,761.00	150,090.02	60,297.76	6,767.08	83,025.18	4,301.82	87,327.00	291,223.00
01-Aug-04	5,735,761.00	409,163.02	60,297.76	145,958.14	202,907.12	4,301.82	207,208.94	–
01-Feb-05	5,476,688.00	144,260.88	57,574.23	6,767.08	79,919.57	4,107.52	84,027.09	291,236.03
01-Aug-05	5,476,688.00	410,030.88	57,574.23	145,958.14	206,498.51	4,107.52	210,606.03	–
01-Feb-06	5,210,918.00	138,281.05	54,780.30	6,767.08	76,733.67	3,908.19	80,641.86	291,247.89
01-Aug-06	5,210,918.00	411,614.05	54,780.30	145,958.14	210,875.61	3,908.19	214,783.80	–
01-Feb-07	4,937,585.00	131,447.73	51,906.86	6,767.08	72,773.79	3,703.19	76,476.98	291,260.78
01-Aug-07	4,937,585.00	413,612.73	51,906.86	145,958.14	215,747.73	3,703.19	219,450.92	–
01-Feb-08	4,655,420.00	124,040.90	48,940.57	6,767.08	68,333.25	3,491.57	71,824.82	291,275.74
01-Aug-08	4,655,420.00	415,311.90	48,940.57	145,958.14	220,413.19	3,491.57	223,904.76	–
01-Feb-09	4,364,149.00	116,759.12	45,878.55	6,767.08	64,113.49	3,273.11	67,386.60	291,291.36
01-Aug-09	4,364,149.00	416,677.12	45,878.55	145,958.14	224,840.43	3,273.11	228,113.54	–
01-Feb-10	4,064,231.00	109,636.07	42,725.63	6,767.08	60,143.36	3,048.17	63,191.53	291,305.07
01-Aug-10	4,064,231.00	418,867.07	42,725.63	145,958.14	230,183.30	3,048.17	233,231.47	–
01-Feb-11	3,755,000.00	101,518.75	39,474.81	6,767.08	55,276.86	2,816.25	58,093.11	291,324.58
01-Aug-11	3,755,000.00	421,518.75	39,474.81	145,958.14	236,085.80	2,816.25	238,902.05	–
01-Feb-12	3,435,000.00	93,118.75	36,110.78	6,767.08	50,240.89	2,576.25	52,817.14	291,719.19
01-Aug-12	3,435,000.00	423,118.75	36,110.78	145,958.14	241,049.83	2,576.25	243,626.08	–
01-Feb-13	3,105,000.00	84,043.75	32,641.62	6,767.08	44,635.05	2,328.75	46,963.80	290,589.88
01-Aug-13	3,105,000.00	429,043.75	32,641.62	145,958.14	250,443.99	2,328.75	252,772.74	–
01-Feb-14	2,760,000.00	75,246.25	29,014.78	6,767.08	39,464.39	2,070.00	41,534.39	294,307.13
01-Aug-14	2,760,000.00	430,246.25	29,014.78	145,958.14	255,273.33	2,070.00	257,343.33	–
01-Feb-15	2,405,000.00	65,261.88	25,282.80	6,767.08	33,212.00	1,803.75	35,015.75	292,359.08
01-Aug-15	2,405,000.00	430,261.88	25,282.80	145,958.14	259,020.94	1,803.75	260,824.69	–
01-Feb-16	2,040,000.00	55,771.88	21,445.70	6,767.08	27,559.10	1,530.00	29,089.10	289,913.79
01-Aug-16	2,040,000.00	435,771.88	21,445.70	145,958.14	268,368.04	1,530.00	269,898.04	–
01-Feb-17	1,660,000.00	45,084.38	17,450.92	6,767.08	20,866.38	1,245.00	22,111.38	292,009.42
01-Aug-17	1,660,000.00	440,084.38	17,450.92	145,958.14	276,675.32	1,245.00	277,920.32	–
01-Feb-18	1,265,000.00	33,975.00	13,298.44	6,767.08	13,909.48	948.75	14,858.23	292,778.55
01-Aug-18	1,265,000.00	443,975.00	13,298.44	145,958.14	284,718.42	948.75	285,667.17	–
01-Feb-19	855,000.00	22,443.75	8,988.27	6,767.08	6,688.40	641.25	7,329.65	292,996.82
01-Aug-19	855,000.00	447,443.75	8,988.27	145,958.14	292,497.34	641.25	293,138.59	–
01-Feb-20	430,000.00	11,287.50	4,520.42	6,767.08	0.00	322.50	322.50	293,461.09
01-Aug-20	430,000.00	441,287.50	4,520.42	145,958.14	290,808.94	322.50	291,131.44	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	291,131.44
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	–
		$10,357,235.02	$1,537,027.69	$3,054,504.40	$5,765,702.93	$109,656.10	$5,875,359.03	$5,875,359.03

Average Annual Net Debt Service:	$292,222.03

Max:	294,307.13
Min:	289,913.79
Span:	4,393.34

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 10
Fitchburg
W-00-10A
al Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding:	90,848.32
G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	5,368,921.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	128,485.73	128,485.73	42,085.90	6,638.63	48,724.53	0.00	79,761.20	79,761.20
01-Aug-07	225,080.00	124,537.40	349,617.40	42,085.90	121,031.33	163,117.23	186,500.17	0.00	186,500.17
01-Feb-08	0.00	118,910.40	118,910.40	40,321.54	4,691.59	45,013.13	0.00	73,897.28	73,897.28
01-Aug-08	233,291.00	118,910.40	352,201.40	40,321.54	121,031.33	161,352.87	190,848.53	0.00	190,848.53
01-Feb-09	0.00	113,078.12	113,078.12	38,492.82	4,691.59	43,184.41	0.00	69,893.72	69,893.72
01-Aug-09	239,364.00	113,078.12	352,442.12	38,492.82	121,031.33	159,524.15	192,917.97	0.00	192,917.97
01-Feb-10	0.00	109,487.66	109,487.66	36,616.49	4,691.59	41,308.08	0.00	68,179.58	68,179.58
01-Aug-10	245,658.00	109,487.66	355,145.66	36,616.49	121,031.33	157,647.83	197,497.84	0.00	197,497.84
01-Feb-11	0.00	103,346.21	103,346.21	34,690.83	4,691.59	39,382.41	0.00	63,963.80	63,963.80
01-Aug-11	252,052.00	103,346.21	355,398.21	34,690.83	121,031.33	155,722.16	199,676.05	0.00	199,676.05
01-Feb-12	0.00	99,565.43	99,565.43	32,715.04	4,691.59	37,406.63	0.00	62,158.80	62,158.80
01-Aug-12	258,679.00	99,565.43	358,244.43	32,715.04	121,031.33	153,746.38	204,498.06	0.00	204,498.06
01-Feb-13	0.00	93,098.46	93,098.46	30,687.31	4,691.59	35,378.90	0.00	57,719.57	57,719.57
01-Aug-13	268,457.00	93,098.46	361,555.46	30,687.31	121,031.33	151,718.64	209,836.82	0.00	209,836.82
01-Feb-14	0.00	86,051.46	86,051.46	28,582.93	4,691.59	33,274.52	0.00	52,776.95	52,776.95
01-Aug-14	276,340.00	86,051.46	362,391.46	28,582.93	121,031.33	149,614.26	212,777.20	0.00	212,777.20
01-Feb-15	0.00	81,353.68	81,353.68	26,416.76	4,691.59	31,108.34	0.00	50,245.34	50,245.34
01-Aug-15	285,000.00	81,353.68	366,353.68	26,416.76	121,031.33	147,448.09	218,905.59	0.00	218,905.59
01-Feb-16	0.00	73,872.43	73,872.43	24,182.70	4,691.59	28,874.28	0.00	44,998.15	44,998.15
01-Aug-16	295,000.00	68,685.63	363,685.63	24,182.70	118,437.93	142,620.63	221,065.00	0.00	221,065.00
01-Feb-17	0.00	66,549.25	66,549.25	21,870.25	4,901.87	26,772.12	0.00	39,777.13	39,777.13
01-Aug-17	305,000.00	60,818.62	365,818.62	21,870.25	118,376.30	140,246.56	225,572.07	0.00	225,572.07
01-Feb-18	0.00	58,758.88	58,758.88	19,479.42	5,009.81	24,489.23	0.00	34,269.65	34,269.65
01-Aug-18	320,000.00	52,957.39	372,957.39	19,479.42	118,448.81	137,928.23	235,029.16	0.00	235,029.16
01-Feb-19	0.00	50,759.87	50,759.87	16,971.00	5,010.30	21,981.31	0.00	28,778.56	28,778.56
01-Aug-19	330,000.00	45,207.22	375,207.22	16,971.00	118,573.73	135,544.73	239,662.49	0.00	239,662.49
01-Feb-20	0.00	42,547.81	42,547.81	14,384.20	5,029.27	19,413.47	0.00	23,134.34	23,134.34
01-Aug-20	340,000.00	37,348.19	377,348.19	14,384.20	118,769.21	133,153.41	244,194.78	0.00	244,194.78
01-Feb-21	0.00	34,144.18	34,144.18	11,719.01	5,077.46	16,796.47	0.00	17,347.72	17,347.72
01-Aug-21	355,000.00	29,076.09	384,076.09	11,719.01	118,883.16	130,602.17	253,473.92	0.00	253,473.92
01-Feb-22	0.00	25,486.42	25,486.42	8,936.23	5,186.08	14,122.31	0.00	11,364.11	11,364.11
01-Aug-22	370,000.00	18,249.08	388,249.08	8,936.23	117,907.16	126,843.39	261,405.69	0.00	261,405.69
01-Feb-23	0.00	17,644.99	17,644.99	6,035.88	5,890.36	11,926.24	0.00	5,718.75	5,718.75
01-Aug-23	380,000.00	7,201.40	387,201.40	6,035.88	117,234.46	123,270.33	263,931.07	0.00	263,931.07
01-Feb-24	0.00	9,297.72	9,297.72	3,057.13	6,240.59	9,297.72	0.00	0.00	0.00
01-Aug-24	390,000.00	0.00	390,000.00	3,057.13	119,280.44	122,337.57	267,662.43	0.00	267,662.43
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$5,368,921.00	$2,561,411.16	$7,930,332.16	$874,490.87	$2,246,401.84	$3,120,892.71	$4,025,454.83	$783,984.62	$4,809,439.46

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

Fitchburg
DW-00-10A

inal Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 3.919400%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
23-Nov-04								
01-Feb-05	$5,804,788.00	$50,824.94	17,189.86	$6,692.87	$26,942.21	$1,644.69	$28,586.90	$28,586.90
01-Aug-05	5,804,788.00	351,089.59	45,502.57	123,032.62	182,554.40	4,353.59	186,907.99	--
01-Feb-06	5,588,235.00	131,829.68	43,805.06	6,692.87	81,331.75	4,191.18	85,522.93	272,430.92
01-Aug-06	5,588,235.00	351,143.68	43,805.06	123,032.62	184,306.00	4,191.18	188,497.18	--
01-Feb-07	5,368,921.00	128,539.97	42,085.90	6,692.87	79,761.20	4,026.69	83,787.89	272,285.07
01-Aug-07	5,368,921.00	353,619.97	42,085.90	123,032.62	188,501.45	4,026.69	192,528.14	--
01-Feb-08	5,143,841.00	122,912.97	40,321.54	6,692.87	75,898.56	3,857.88	79,756.44	272,284.58
01-Aug-08	5,143,841.00	356,203.97	40,321.54	123,032.62	192,849.81	3,857.88	196,707.69	--
01-Feb-09	4,910,550.00	117,080.69	38,492.82	6,692.87	71,895.00	3,682.91	75,577.91	272,285.60
01-Aug-09	4,910,550.00	356,444.69	38,492.82	123,032.62	194,919.25	3,682.91	198,602.16	--
01-Feb-10	4,671,186.00	113,490.23	36,616.49	6,692.87	70,180.87	3,503.39	73,684.26	272,286.42
01-Aug-10	4,671,186.00	359,148.23	36,616.49	123,032.62	199,499.12	3,503.39	203,002.51	--
01-Feb-11	4,425,528.00	107,348.78	34,690.83	6,692.87	65,965.08	3,319.15	69,284.23	272,286.74
01-Aug-11	4,425,528.00	359,400.78	34,690.83	123,032.62	201,677.33	3,319.15	204,996.48	--
01-Feb-12	4,173,476.00	103,568.00	32,715.04	6,692.87	64,160.09	3,130.11	67,290.20	272,286.68
01-Aug-12	4,173,476.00	362,247.00	32,715.04	123,032.62	206,499.34	3,130.11	209,629.45	--
01-Feb-13	3,914,797.00	97,101.03	30,687.31	6,692.87	59,720.85	2,936.10	62,656.95	272,286.40
01-Aug-13	3,914,797.00	365,558.03	30,687.31	123,032.62	211,838.10	2,936.10	214,774.20	--
01-Feb-14	3,646,340.00	90,054.03	28,582.93	6,692.87	54,778.23	2,734.76	57,512.99	272,287.19
01-Aug-14	3,646,340.00	366,394.03	28,582.93	123,032.62	214,778.48	2,734.76	217,513.24	--
01-Feb-15	3,370,000.00	85,356.25	26,416.76	6,692.87	52,246.62	2,527.50	54,774.12	272,287.36
01-Aug-15	3,370,000.00	370,356.25	26,416.76	123,032.62	220,906.87	2,527.50	223,434.37	--
01-Feb-16	3,085,000.00	77,875.00	24,182.70	6,692.87	46,999.43	2,313.75	49,313.18	272,747.55
01-Aug-16	3,085,000.00	372,875.00	24,182.70	123,032.62	225,659.68	2,313.75	227,973.43	--
01-Feb-17	2,790,000.00	70,131.25	21,870.25	6,692.87	41,568.13	2,092.50	43,660.63	271,634.06
01-Aug-17	2,790,000.00	375,131.25	21,870.25	123,032.62	230,228.38	2,092.50	232,320.88	--
01-Feb-18	2,485,000.00	62,125.00	19,479.42	6,692.87	35,952.71	1,863.75	37,816.46	270,137.34
01-Aug-18	2,485,000.00	382,125.00	19,479.42	123,032.62	239,612.96	1,863.75	241,476.71	--
01-Feb-19	2,165,000.00	54,125.00	16,971.00	6,692.87	30,461.13	1,623.75	32,084.88	273,561.59
01-Aug-19	2,165,000.00	384,125.00	16,971.00	123,032.62	244,121.38	1,623.75	245,745.13	--
01-Feb-20	1,835,000.00	45,875.00	14,384.20	6,692.87	24,797.93	1,376.25	26,174.18	271,919.31
01-Aug-20	1,835,000.00	385,875.00	14,384.20	123,032.62	248,458.18	1,376.25	249,834.43	--
01-Feb-21	1,495,000.00	37,375.00	11,719.01	6,692.87	18,963.12	1,121.25	20,084.37	269,918.80
01-Aug-21	1,495,000.00	392,375.00	11,719.01	123,032.62	257,623.37	1,121.25	258,744.62	--
01-Feb-22	1,140,000.00	28,500.00	8,936.23	6,692.87	12,870.90	855.00	13,725.90	272,470.52
01-Aug-22	1,140,000.00	398,500.00	8,936.23	123,032.62	266,531.15	855.00	267,386.15	--
01-Feb-23	770,000.00	19,250.00	6,035.88	6,692.87	6,521.25	577.50	7,098.75	274,484.90
01-Aug-23	770,000.00	399,250.00	6,035.88	123,032.62	270,181.50	577.50	270,759.00	--
01-Feb-24	390,000.00	9,750.00	3,057.13	6,692.87	0.00	292.50	292.50	271,051.50
01-Aug-24	390,000.00	399,750.00	3,057.13	123,032.62	273,660.25	292.50	273,952.75	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273,952.75
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		$8,994,725.29	$1,024,793.43	$2,594,509.73	$5,375,422.06	$98,050.12	$5,473,472.18	$5,473,472.18

erage Annual Net Debt Service:	$273,018.05

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

SCHEDULE C

Fitchburg
W-00-10A
inal Structuring Analysis

Grant Equivalency: 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: $5,804,788.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
23-Nov-04									
01-Feb-05	$0.00	$50,824.94	$50,824.94	$17,189.86	$6,692.87	$23,882.73	$0.00	$26,942.21	$26,942.21
01-Aug-05	216,553.00	134,536.59	351,089.59	45,502.57	123,032.62	168,535.19	182,554.40	0.00	182,554.40
01-Feb-06	0.00	131,829.68	131,829.68	43,805.06	6,692.87	50,497.93	0.00	81,331.75	81,331.75
01-Aug-06	219,314.00	131,829.68	351,143.68	43,805.06	123,032.62	166,837.68	184,306.00	0.00	184,306.00
01-Feb-07	0.00	128,539.97	128,539.97	42,085.90	6,692.87	48,778.77	0.00	79,761.20	79,761.20
01-Aug-07	225,080.00	128,539.97	353,619.97	42,085.90	123,032.62	165,118.52	188,501.45	0.00	188,501.45
01-Feb-08	0.00	122,912.97	122,912.97	40,321.54	6,692.87	47,014.41	0.00	75,898.56	75,898.56
01-Aug-08	233,291.00	122,912.97	356,203.97	40,321.54	123,032.62	163,354.16	192,849.81	0.00	192,849.81
01-Feb-09	0.00	117,080.69	117,080.69	38,492.82	6,692.87	45,185.69	0.00	71,895.00	71,895.00
01-Aug-09	239,364.00	117,080.69	356,444.69	38,492.82	123,032.62	161,525.44	194,919.25	0.00	194,919.25
01-Feb-10	0.00	113,490.23	113,490.23	36,616.49	6,692.87	43,309.36	0.00	70,180.87	70,180.87
01-Aug-10	245,658.00	113,490.23	359,148.23	36,616.49	123,032.62	159,649.11	199,499.12	0.00	199,499.12
01-Feb-11	0.00	107,348.78	107,348.78	34,690.83	6,692.87	41,383.70	0.00	65,965.08	65,965.08
01-Aug-11	252,052.00	107,348.78	359,400.78	34,690.83	123,032.62	157,723.45	201,677.33	0.00	201,677.33
01-Feb-12	0.00	103,568.00	103,568.00	32,715.04	6,692.87	39,407.91	0.00	64,160.09	64,160.09
01-Aug-12	258,679.00	103,568.00	362,247.00	32,715.04	123,032.62	155,747.66	206,499.34	0.00	206,499.34
01-Feb-13	0.00	97,101.03	97,101.03	30,687.31	6,692.87	37,380.18	0.00	59,720.85	59,720.85
01-Aug-13	268,457.00	97,101.03	365,558.03	30,687.31	123,032.62	153,719.93	211,838.10	0.00	211,838.10
01-Feb-14	0.00	90,054.03	90,054.03	28,582.93	6,692.87	35,275.80	0.00	54,778.23	54,778.23
01-Aug-14	276,340.00	90,054.03	366,394.03	28,582.93	123,032.62	151,615.55	214,778.48	0.00	214,778.48
01-Feb-15	0.00	85,356.25	85,356.25	26,416.76	6,692.87	33,109.63	0.00	52,246.62	52,246.62
01-Aug-15	285,000.00	85,356.25	370,356.25	26,416.76	123,032.62	149,449.38	220,906.87	0.00	220,906.87
01-Feb-16	0.00	77,875.00	77,875.00	24,182.70	6,692.87	30,875.57	0.00	46,999.43	46,999.43
01-Aug-16	295,000.00	77,875.00	372,875.00	24,182.70	123,032.62	147,215.32	225,659.68	0.00	225,659.68
01-Feb-17	0.00	70,131.25	70,131.25	21,870.25	6,692.87	28,563.12	0.00	41,568.13	41,568.13
01-Aug-17	305,000.00	70,131.25	375,131.25	21,870.25	123,032.62	144,902.87	230,228.38	0.00	230,228.38
01-Feb-18	0.00	62,125.00	62,125.00	19,479.42	6,692.87	26,172.29	0.00	35,952.71	35,952.71
01-Aug-18	320,000.00	62,125.00	382,125.00	19,479.42	123,032.62	142,512.04	239,612.96	0.00	239,612.96
01-Feb-19	0.00	54,125.00	54,125.00	16,971.00	6,692.87	23,663.87	0.00	30,461.13	30,461.13
01-Aug-19	330,000.00	54,125.00	384,125.00	16,971.00	123,032.62	140,003.62	244,121.38	0.00	244,121.38
01-Feb-20	0.00	45,875.00	45,875.00	14,384.20	6,692.87	21,077.07	0.00	24,797.93	24,797.93
01-Aug-20	340,000.00	45,875.00	385,875.00	14,384.20	123,032.62	137,416.82	248,458.18	0.00	248,458.18
01-Feb-21	0.00	37,375.00	37,375.00	11,719.01	6,692.87	18,411.88	0.00	18,963.12	18,963.12
01-Aug-21	355,000.00	37,375.00	392,375.00	11,719.01	123,032.62	134,751.63	257,623.37	0.00	257,623.37
01-Feb-22	0.00	28,500.00	28,500.00	8,936.23	6,692.87	15,629.10	0.00	12,870.90	12,870.90
01-Aug-22	370,000.00	28,500.00	398,500.00	8,936.23	123,032.62	131,968.85	266,531.15	0.00	266,531.15
01-Feb-23	0.00	19,250.00	19,250.00	6,035.88	6,692.87	12,728.75	0.00	6,521.25	6,521.25
01-Aug-23	380,000.00	19,250.00	399,250.00	6,035.88	123,032.62	129,068.50	270,181.50	0.00	270,181.50
01-Feb-24	0.00	9,750.00	9,750.00	3,057.13	6,692.87	9,750.00	0.00	0.00	0.00
01-Aug-24	390,000.00	9,750.00	399,750.00	3,057.13	123,032.62	126,089.75	273,660.25	0.00	273,660.25
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$5,804,788.00	$3,189,937.29	$8,994,725.29	$1,024,793.43	$2,594,509.73	$3,619,303.16	$4,454,407.07	$921,015.06	$5,375,422.13

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Fitchburg
DW-99-06
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	10,116,934.00

	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	232,420.54	232,420.54	106,355.28	0.00	106,355.28	0.00	126,065.26	126,065.26
01-Aug-05	492,011.00	254,668.02	746,679.02	106,355.28	263,855.31	370,210.59	376,468.43	0.00	376,468.43
01-Feb-06	0.00	248,971.93	248,971.93	101,182.97	9,296.58	110,479.54	0.00	138,492.38	138,492.38
01-Aug-06	505,991.00	249,091.87	755,082.87	101,182.97	267,283.20	368,466.17	386,616.70	0.00	386,616.70
01-Feb-07	0.00	244,113.14	244,113.14	95,863.68	12,511.23	108,374.91	0.00	135,738.22	135,738.22
01-Aug-07	522,317.00	221,815.52	744,132.52	95,863.68	263,912.52	359,776.21	384,356.31	0.00	384,356.31
01-Feb-08	0.00	238,287.53	238,287.53	90,372.77	12,511.23	102,884.00	0.00	135,403.52	135,403.52
01-Aug-08	539,147.00	209,954.13	749,101.13	90,372.77	268,919.93	359,292.70	389,808.43	0.00	389,808.43
01-Feb-09	0.00	232,974.24	232,974.24	84,704.94	12,511.23	97,216.17	0.00	135,758.07	135,758.07
01-Aug-09	555,131.00	175,394.53	730,525.53	84,704.94	267,611.75	352,316.69	378,208.84	0.00	378,208.84
01-Feb-10	0.00	238,254.45	238,254.45	78,869.07	12,511.23	91,380.30	0.00	146,874.16	146,874.16
01-Aug-10	572,337.00	158,683.94	731,020.94	78,869.07	268,487.40	347,356.46	383,664.47	0.00	383,664.47
01-Feb-11	0.00	228,508.12	228,508.12	72,852.32	12,511.23	85,363.55	0.00	143,144.58	143,144.58
01-Aug-11	590,000.00	141,197.60	731,197.60	72,852.32	266,878.00	339,730.32	391,467.28	0.00	391,467.28
01-Feb-12	0.00	212,264.32	212,264.32	66,649.88	12,511.23	79,161.11	0.00	133,103.20	133,103.20
01-Aug-12	610,000.00	107,024.00	717,024.00	66,649.88	252,425.66	319,075.54	397,948.46	0.00	397,948.46
01-Feb-13	0.00	185,270.74	185,270.74	60,237.20	12,511.23	72,748.43	0.00	112,522.31	112,522.31
01-Aug-13	635,000.00	124,248.87	759,248.87	60,237.20	263,863.20	324,100.39	435,148.47	0.00	435,148.47
01-Feb-14	0.00	157,953.44	157,953.44	53,561.70	12,511.23	66,072.93	0.00	91,880.52	91,880.52
01-Aug-14	655,000.00	104,803.22	759,803.22	53,561.70	262,232.91	315,794.61	444,008.61	0.00	444,008.61
01-Feb-15	0.00	139,524.16	139,524.16	46,675.94	12,511.23	59,187.17	0.00	80,336.98	80,336.98
01-Aug-15	680,000.00	97,083.14	777,083.14	46,675.94	263,461.69	310,137.63	466,945.51	0.00	466,945.51
01-Feb-16	0.00	113,599.91	113,599.91	39,527.38	12,511.23	52,038.61	0.00	61,561.31	-61,561.31
01-Aug-16	700,000.00	82,831.84	782,831.84	39,527.38	262,912.03	302,439.40	480,392.43	0.00	480,392.43
01-Feb-17	0.00	89,384.40	89,384.40	32,168.56	12,511.23	44,679.79	0.00	44,704.61	44,704.61
01-Aug-17	730,000.00	69,949.18	799,949.18	32,168.56	263,176.94	295,345.50	504,603.69	0.00	504,603.69
01-Feb-18	0.00	62,399.10	62,399.10	24,494.36	12,421.72	36,916.07	0.00	25,483.03	25,483.03
01-Aug-18	755,000.00	56,909.78	811,909.78	24,494.36	266,922.87	291,417.22	520,492.56	0.00	520,492.56
01-Feb-19	0.00	38,117.51	38,117.51	16,557.35	10,898.11	27,455.46	0.00	10,662.06	10,662.06
01-Aug-19	780,000.00	41,343.75	821,343.75	16,557.35	271,023.39	287,580.73	533,763.02	0.00	533,763.02
01-Feb-20	0.00	18,336.05	18,336.05	8,357.52	9,978.53	18,336.05	0.00	0.00	0.00
01-Aug-20	795,000.00	20,868.75	815,868.75	8,357.52	269,757.04	278,114.56	537,754.19	0.00	537,754.19
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
	$10,116,934.00	$4,796,247.73	$14,913,181.73	$1,956,861.81	$4,422,942.30	$6,379,804.12	$7,011,647.40	$1,521,730.21	$9,164,850.30

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 6

Fitchburg
DW-99-06

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	$11,959,500.00	$142,775.16	$57,973.40	$12,511.23	$72,290.53	$4,135.99	$76,426.52	$76,426.52
01-Aug-01	11,959,500.00	751,480.88	125,725.44	269,757.04	355,998.40	8,969.63	364,968.03	–
01-Feb-02	11,517,652.00	299,138.99	121,080.47	12,511.23	165,547.29	8,638.24	174,185.53	539,153.56
01-Aug-02	11,517,652.00	753,238.99	121,080.47	269,757.04	362,401.48	8,638.24	371,039.72	–
01-Feb-03	11,063,552.00	288,354.12	116,306.70	12,511.23	159,536.19	8,297.66	167,833.85	538,873.57
01-Aug-03	11,063,552.00	755,341.12	116,306.70	269,757.04	369,277.38	8,297.66	377,575.04	–
01-Feb-04	10,596,565.00	277,263.18	111,397.45	12,511.23	153,354.50	7,947.42	161,301.92	538,876.96
01-Aug-04	10,596,565.00	756,894.18	111,397.45	269,757.04	375,739.69	7,947.42	383,687.11	–
01-Feb-05	10,116,934.00	266,471.48	106,355.28	12,511.23	147,604.97	7,587.70	155,192.67	538,879.78
01-Aug-05	10,116,934.00	758,482.48	106,355.28	269,757.04	382,370.16	7,587.70	389,957.86	–
01-Feb-06	9,624,923.00	255,401.23	101,182.97	12,511.23	141,707.03	7,218.69	148,925.72	538,883.58
01-Aug-06	9,624,923.00	761,392.23	101,182.97	269,757.04	390,452.22	7,218.69	397,670.91	–
01-Feb-07	9,118,932.00	242,751.45	95,863.68	12,511.23	134,376.54	6,839.20	141,215.74	538,886.65
01-Aug-07	9,118,932.00	765,068.45	95,863.68	269,757.04	399,447.73	6,839.20	406,286.93	–
01-Feb-08	8,596,615.00	229,040.63	90,372.77	12,511.23	126,156.63	6,447.46	132,604.09	538,891.02
01-Aug-08	8,596,615.00	768,187.63	90,372.77	269,757.04	408,057.82	6,447.46	414,505.28	–
01-Feb-09	8,057,468.00	215,561.96	84,704.94	12,511.23	118,345.79	6,043.10	124,388.89	538,894.17
01-Aug-09	8,057,468.00	770,692.96	84,704.94	269,757.04	416,230.98	6,043.10	422,274.08	–
01-Feb-10	7,502,337.00	202,377.60	78,869.07	12,511.23	110,997.30	5,626.75	116,624.05	538,898.13
01-Aug-10	7,502,337.00	774,714.60	78,869.07	269,757.04	426,088.49	5,626.75	431,715.24	–
01-Feb-11	6,930,000.00	187,353.75	72,852.32	12,511.23	101,990.20	5,197.50	107,187.70	538,902.94
01-Aug-11	6,930,000.00	777,353.75	72,852.32	269,757.04	434,744.39	5,197.50	439,941.89	–
01-Feb-12	6,340,000.00	171,866.25	66,649.88	12,511.23	92,705.14	4,755.00	97,460.14	537,402.03
01-Aug-12	6,340,000.00	781,866.25	66,649.88	269,757.04	445,459.33	4,755.00	450,214.33	–
01-Feb-13	5,730,000.00	155,091.25	60,237.20	12,511.23	82,342.82	4,297.50	86,640.32	536,854.65
01-Aug-13	5,730,000.00	790,091.25	60,237.20	269,757.04	460,097.01	4,297.50	464,394.51	–
01-Feb-14	5,095,000.00	138,898.75	53,561.70	12,511.23	72,825.82	3,821.25	76,647.07	541,041.58
01-Aug-14	5,095,000.00	793,898.75	53,561.70	269,757.04	470,580.01	3,821.25	474,401.26	–
01-Feb-15	4,440,000.00	120,476.88	46,675.94	12,511.23	61,289.71	3,330.00	64,619.71	539,020.97
01-Aug-15	4,440,000.00	800,476.88	46,675.94	269,757.04	484,043.90	3,330.00	487,373.90	–
01-Feb-16	3,760,000.00	102,796.88	39,527.38	12,511.23	50,758.27	2,820.00	53,578.27	540,952.17
01-Aug-16	3,760,000.00	802,796.88	39,527.38	269,757.04	493,512.46	2,820.00	496,332.46	–
01-Feb-17	3,060,000.00	83,109.38	32,168.56	12,511.23	38,429.59	2,295.00	40,724.59	537,057.05
01-Aug-17	3,060,000.00	813,109.38	32,168.56	269,757.04	511,183.78	2,295.00	513,478.78	–
01-Feb-18	2,330,000.00	62,578.13	24,494.36	12,511.23	25,572.54	1,747.50	27,320.04	540,798.82
01-Aug-18	2,330,000.00	817,578.13	24,494.36	269,757.04	523,326.73	1,747.50	525,074.23	–
01-Feb-19	1,575,000.00	41,343.75	16,557.35	12,511.23	12,275.17	1,181.25	13,456.42	538,530.65
01-Aug-19	1,575,000.00	821,343.75	16,557.35	269,757.04	535,029.36	1,181.25	536,210.61	–
01-Feb-20	795,000.00	20,868.75	8,357.52	12,511.23	0.00	596.25	596.25	536,806.86
01-Aug-20	795,000.00	815,868.75	8,357.52	269,757.04	537,754.19	596.25	538,350.44	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	538,350.44
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	–
		$19,133,396.86	$2,838,129.92	$5,645,365.40	$10,649,901.54	$202,480.56	$10,852,382.10	$10,852,382.10

Average Annual Net Debt Service:	$539,766.94

Max:	541,041.58
Min:	536,806.86
Span:	4,234.72