Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 19
Gloucester Loan Amortization
DWP-12-02-A

Initial Loan Amount	474,127.00	Loan Origination Fee ($5.50/1000)	2,607.70
Principal Forgiveness		Loan Term (in years)	20
Net Loan Obligation	474,127.00	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		4,056.42	4,056.42	304.23	2,607.70	6,968.35	
1/15/2017	19,179.00	4,741.27	23,920.27	355.60		24,275.87	31,244.22
7/15/2017		4,549.48	4,549.48	341.21		4,890.69	
1/15/2018	19,596.00	4,549.48	24,145.48	341.21		24,486.69	29,377.38
7/15/2018		4,353.52	4,353.52	326.51		4,680.03	
1/15/2019	20,022.00	4,353.52	24,375.52	326.51		24,702.03	29,382.07
7/15/2019		4,153.30	4,153.30	311.50		4,464.80	
1/15/2020	20,457.00	4,153.30	24,610.30	311.50		24,921.80	29,386.60
7/15/2020		3,948.73	3,948.73	296.15		4,244.88	
1/15/2021	20,901.00	3,948.73	24,849.73	296.15		25,145.88	29,390.77
7/15/2021		3,739.72	3,739.72	280.48		4,020.20	
1/15/2022	21,356.00	3,739.72	25,095.72	280.48		25,376.20	29,396.40
7/15/2022		3,526.16	3,526.16	264.46		3,790.62	
1/15/2023	21,820.00	3,526.16	25,346.16	264.46		25,610.62	29,401.24
7/15/2023		3,307.96	3,307.96	248.10		3,556.06	
1/15/2024	22,294.00	3,307.96	25,601.96	248.10		25,850.06	29,406.11
7/15/2024		3,085.02	3,085.02	231.38		3,316.40	
1/15/2025	22,778.00	3,085.02	25,863.02	231.38		26,094.40	29,410.79
7/15/2025		2,857.24	2,857.24	214.29		3,071.53	
1/15/2026	23,274.00	2,857.24	26,131.24	214.29		26,345.53	29,417.07
7/15/2026		2,624.50	2,624.50	196.84		2,821.34	
1/15/2027	23,779.00	2,624.50	26,403.50	196.84		26,600.34	29,421.68
7/15/2027		2,386.71	2,386.71	179.00		2,565.71	
1/15/2028	24,296.00	2,386.71	26,682.71	179.00		26,861.71	29,427.43
7/15/2028		2,143.75	2,143.75	160.78		2,304.53	
1/15/2029	24,824.00	2,143.75	26,967.75	160.78		27,128.53	29,433.06
7/15/2029		1,895.51	1,895.51	142.16		2,037.67	
1/15/2030	25,364.00	1,895.51	27,259.51	142.16		27,401.67	29,439.35
7/15/2030		1,641.87	1,641.87	123.14		1,765.01	
1/15/2031	25,915.00	1,641.87	27,556.87	123.14		27,680.01	29,445.02
7/15/2031		1,382.72	1,382.72	103.70		1,486.42	
1/15/2032	26,478.00	1,382.72	27,860.72	103.70		27,964.42	29,450.85
7/15/2032		1,117.94	1,117.94	83.85		1,201.79	
1/15/2033	27,054.00	1,117.94	28,171.94	83.85		28,255.79	29,457.57
7/15/2033		847.40	847.40	63.56		910.96	
1/15/2034	27,642.00	847.40	28,489.40	63.56		28,552.96	29,463.91
7/15/2034		570.98	570.98	42.82		613.80	
1/15/2035	28,242.00	570.98	28,812.98	42.82		28,855.80	29,469.61
7/15/2035		288.56	288.56	21.64		310.20	
1/15/2036	28,856.00	288.56	29,144.56	21.64		29,166.20	29,476.40
7/15/2036							
	474,127.00	105,639.83	579,766.83	7,922.99	2,607.70	590,297.52	590,297.52

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 18
Gloucester Loan Amortization
DWP-12-05

Initial Loan Amount	2,802,660.00	Loan Origination Fee ($5.50/1000)	13,873.02
Principal Forgiveness	(280,292.00)	Loan Term (in years)	20
Net Loan Obligation	2,522,368.00	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		26,344.73	26,344.73	1,975.85	13,873.02	42,193.61	
1/15/2016	102,032.00	25,223.68	127,255.68	1,891.78		129,147.46	171,341.07
7/15/2016		24,203.36	24,203.36	1,815.25		26,018.61	
1/15/2017	104,250.00	24,203.36	128,453.36	1,815.25		130,268.61	156,287.22
7/15/2017		23,160.86	23,160.86	1,737.06		24,897.92	
1/15/2018	106,516.00	23,160.86	129,676.86	1,737.06		131,413.92	156,311.85
7/15/2018		22,095.70	22,095.70	1,657.18		23,752.88	
1/15/2019	108,830.00	22,095.70	130,925.70	1,657.18		132,582.88	156,335.76
7/15/2019		21,007.40	21,007.40	1,575.56		22,582.96	
1/15/2020	111,196.00	21,007.40	132,203.40	1,575.56		133,778.96	156,361.91
7/15/2020		19,895.44	19,895.44	1,492.16		21,387.60	
1/15/2021	113,612.00	19,895.44	133,507.44	1,492.16		134,999.60	156,387.20
7/15/2021		18,759.32	18,759.32	1,406.95		20,166.27	
1/15/2022	116,082.00	18,759.32	134,841.32	1,406.95		136,248.27	156,414.54
7/15/2022		17,598.50	17,598.50	1,319.89		18,918.39	
1/15/2023	118,605.00	17,598.50	136,203.50	1,319.89		137,523.39	156,441.78
7/15/2023		16,412.45	16,412.45	1,230.93		17,643.38	
1/15/2024	121,182.00	16,412.45	137,594.45	1,230.93		138,825.38	156,468.77
7/15/2024		15,200.63	15,200.63	1,140.05		16,340.68	
1/15/2025	123,816.00	15,200.63	139,016.63	1,140.05		140,156.68	156,497.35
7/15/2025		13,962.47	13,962.47	1,047.19		15,009.66	
1/15/2026	126,507.00	13,962.47	140,469.47	1,047.19		141,516.66	156,526.31
7/15/2026		12,697.40	12,697.40	952.31		13,649.71	
1/15/2027	129,256.00	12,697.40	141,953.40	952.31		142,905.71	156,555.41
7/15/2027		11,404.84	11,404.84	855.36		12,260.20	
1/15/2028	132,066.00	11,404.84	143,470.84	855.36		144,326.20	156,586.41
7/15/2028		10,084.18	10,084.18	756.31		10,840.49	
1/15/2029	134,936.00	10,084.18	145,020.18	756.31		145,776.49	156,616.99
7/15/2029		8,734.82	8,734.82	655.11		9,389.93	
1/15/2030	137,869.00	8,734.82	146,603.82	655.11		147,258.93	156,648.86
7/15/2030		7,356.13	7,356.13	551.71		7,907.84	
1/15/2031	140,865.00	7,356.13	148,221.13	551.71		148,772.84	156,680.68
7/15/2031		5,947.48	5,947.48	446.06		6,393.54	
1/15/2032	143,926.00	5,947.48	149,873.48	446.06		150,319.54	156,713.08
7/15/2032		4,508.22	4,508.22	338.12		4,846.34	
1/15/2033	147,055.00	4,508.22	151,563.22	338.12		151,901.34	156,747.67
7/15/2033		3,037.67	3,037.67	227.83		3,265.50	
1/15/2034	150,251.00	3,037.67	153,288.67	227.83		153,516.50	156,781.99
7/15/2034		1,535.16	1,535.16	115.14		1,650.30	
1/15/2035	153,516.00	1,535.16	155,051.16	115.14		155,166.30	156,816.59
7/15/2035							
	2,522,368.00	566,772.47	3,089,140.47	42,507.94	13,873.02	3,145,521.43	3,145,521.43

Notes:

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

Massachusetts Clean Water Trust
Series 18
Gloucester Loan Amortization
T5-97-41-F

Initial Loan Amount	164,880.00	Loan Origination Fee ($5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	164,880.00	Loan Rate	0.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015							
1/15/2016	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2016							
1/15/2017	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2017							
1/15/2018	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2018							
1/15/2019	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2019							
1/15/2020	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2020							
1/15/2021	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2021							
1/15/2022	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2022							
1/15/2023	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2023							
1/15/2024	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2024							
1/15/2025	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2025							
1/15/2026	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2026							
1/15/2027	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2027							
1/15/2028	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2028							
1/15/2029	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2029							
1/15/2030	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2030							
1/15/2031	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2031							
1/15/2032	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2032							
1/15/2033	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2033							
1/15/2034	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2034							
1/15/2035	8,244.00		8,244.00			8,244.00	8,244.00
7/15/2035							
	164,880.00		164,880.00			164,880.00	164,880.00

Notes:

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 18
Gloucester Loan Amortization
DWP-11-19

Initial Loan Amount	10,926,426.00	Loan Origination Fee ($5.50/1000)	54,265.88
Principal Forgiveness	(1,059,902.00)	Loan Term (in years)	20
Net Loan Obligation	9,866,524.00	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		103,050.36	103,050.36	7,728.78	54,265.88	165,045.02	
1/15/2016	399,111.00	98,665.24	497,776.24	7,399.89		505,176.13	670,221.15
7/15/2016		94,674.13	94,674.13	7,100.56		101,774.69	
1/15/2017	407,785.00	94,674.13	502,459.13	7,100.56		509,559.69	611,334.38
7/15/2017		90,596.28	90,596.28	6,794.72		97,391.00	
1/15/2018	416,648.00	90,596.28	507,244.28	6,794.72		514,039.00	611,430.00
7/15/2018		86,429.80	86,429.80	6,482.24		92,912.04	
1/15/2019	425,703.00	86,429.80	512,132.80	6,482.24		518,615.04	611,527.07
7/15/2019		82,172.77	82,172.77	6,162.96		88,335.73	
1/15/2020	434,955.00	82,172.77	517,127.77	6,162.96		523,290.73	611,626.46
7/15/2020		77,823.22	77,823.22	5,836.74		83,659.96	
1/15/2021	444,408.00	77,823.22	522,231.22	5,836.74		528,067.96	611,727.92
7/15/2021		73,379.14	73,379.14	5,503.44		78,882.58	
1/15/2022	454,067.00	73,379.14	527,446.14	5,503.44		532,949.58	611,832.15
7/15/2022		68,838.47	68,838.47	5,162.89		74,001.36	
1/15/2023	463,935.00	68,838.47	532,773.47	5,162.89		537,936.36	611,937.71
7/15/2023		64,199.12	64,199.12	4,814.93		69,014.05	
1/15/2024	474,018.00	64,199.12	538,217.12	4,814.93		543,032.05	612,046.11
7/15/2024		59,458.94	59,458.94	4,459.42		63,918.36	
1/15/2025	484,320.00	59,458.94	543,778.94	4,459.42		548,238.36	612,156.72
7/15/2025		54,615.74	54,615.74	4,096.18		58,711.92	
1/15/2026	494,846.00	54,615.74	549,461.74	4,096.18		553,557.92	612,269.84
7/15/2026		49,667.28	49,667.28	3,725.05		53,392.33	
1/15/2027	505,601.00	49,667.28	555,268.28	3,725.05		558,993.33	612,385.65
7/15/2027		44,611.27	44,611.27	3,345.85		47,957.12	
1/15/2028	516,590.00	44,611.27	561,201.27	3,345.85		564,547.12	612,504.23
7/15/2028		39,445.37	39,445.37	2,958.40		42,403.77	
1/15/2029	527,817.00	39,445.37	567,262.37	2,958.40		570,220.77	612,624.55
7/15/2029		34,167.20	34,167.20	2,562.54		36,729.74	
1/15/2030	539,289.00	34,167.20	573,456.20	2,562.54		576,018.74	612,748.48
7/15/2030		28,774.31	28,774.31	2,158.07		30,932.38	
1/15/2031	551,009.00	28,774.31	579,783.31	2,158.07		581,941.38	612,873.77
7/15/2031		23,264.22	23,264.22	1,744.82		25,009.04	
1/15/2032	562,985.00	23,264.22	586,249.22	1,744.82		587,994.04	613,003.07
7/15/2032		17,634.37	17,634.37	1,322.58		18,956.95	
1/15/2033	575,220.00	17,634.37	592,854.37	1,322.58		594,176.95	613,133.90
7/15/2033		11,882.17	11,882.17	891.16		12,773.33	
1/15/2034	587,722.00	11,882.17	599,604.17	891.16		600,495.33	613,268.67
7/15/2034		6,004.95	6,004.95	450.37		6,455.32	
1/15/2035	600,495.00	6,004.95	606,499.95	450.37		606,950.32	613,405.64
7/15/2035							
	9,866,524.00	2,216,993.10	12,083,517.10	166,274.48	54,265.88	12,304,057.47	12,304,057.47

Notes:

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

Massachusetts Clean Water Trust
Series 18
Gloucester Loan Amortization
DWP-12-02

Initial Loan Amount	4,981,061.00	Loan Origination Fee ($5.50/1000)	24,656.00
Principal Forgiveness	(498,152.00)	Loan Term (in years)	20
Net Loan Obligation	4,482,909.00	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		46,821.49	46,821.49	3,511.61	24,656.00	74,989.11	
1/15/2016	181,338.00	44,829.09	226,167.09	3,362.18		229,529.27	304,518.38
7/15/2016		43,015.71	43,015.71	3,226.18		46,241.89	
1/15/2017	185,279.00	43,015.71	228,294.71	3,226.18		231,520.89	277,762.78
7/15/2017		41,162.92	41,162.92	3,087.22		44,250.14	
1/15/2018	189,306.00	41,162.92	230,468.92	3,087.22		233,556.14	277,806.28
7/15/2018		39,269.86	39,269.86	2,945.24		42,215.10	
1/15/2019	193,420.00	39,269.86	232,689.86	2,945.24		235,635.10	277,850.20
7/15/2019		37,335.66	37,335.66	2,800.17		40,135.83	
1/15/2020	197,624.00	37,335.66	234,959.66	2,800.17		237,759.83	277,895.67
7/15/2020		35,359.42	35,359.42	2,651.96		38,011.38	
1/15/2021	201,919.00	35,359.42	237,278.42	2,651.96		239,930.38	277,941.75
7/15/2021		33,340.23	33,340.23	2,500.52		35,840.75	
1/15/2022	206,308.00	33,340.23	239,648.23	2,500.52		242,148.75	277,989.49
7/15/2022		31,277.15	31,277.15	2,345.79		33,622.94	
1/15/2023	210,791.00	31,277.15	242,068.15	2,345.79		244,413.94	278,036.87
7/15/2023		29,169.24	29,169.24	2,187.69		31,356.93	
1/15/2024	215,373.00	29,169.24	244,542.24	2,187.69		246,729.93	278,086.87
7/15/2024		27,015.51	27,015.51	2,026.16		29,041.67	
1/15/2025	220,054.00	27,015.51	247,069.51	2,026.16		249,095.67	278,137.35
7/15/2025		24,814.97	24,814.97	1,861.12		26,676.09	
1/15/2026	224,836.00	24,814.97	249,650.97	1,861.12		251,512.09	278,188.19
7/15/2026		22,566.61	22,566.61	1,692.50		24,259.11	
1/15/2027	229,723.00	22,566.61	252,289.61	1,692.50		253,982.11	278,241.21
7/15/2027		20,269.38	20,269.38	1,520.20		21,789.58	
1/15/2028	234,715.00	20,269.38	254,984.38	1,520.20		256,504.58	278,294.17
7/15/2028		17,922.23	17,922.23	1,344.17		19,266.40	
1/15/2029	239,817.00	17,922.23	257,739.23	1,344.17		259,083.40	278,349.79
7/15/2029		15,524.06	15,524.06	1,164.30		16,688.36	
1/15/2030	245,029.00	15,524.06	260,553.06	1,164.30		261,717.36	278,405.73
7/15/2030		13,073.77	13,073.77	980.53		14,054.30	
1/15/2031	250,354.00	13,073.77	263,427.77	980.53		264,408.30	278,462.61
7/15/2031		10,570.23	10,570.23	792.77		11,363.00	
1/15/2032	255,795.00	10,570.23	266,365.23	792.77		267,158.00	278,520.99
7/15/2032		8,012.28	8,012.28	600.92		8,613.20	
1/15/2033	261,355.00	8,012.28	269,367.28	600.92		269,968.20	278,581.40
7/15/2033		5,398.73	5,398.73	404.90		5,803.63	
1/15/2034	267,035.00	5,398.73	272,433.73	404.90		272,838.63	278,642.27
7/15/2034		2,728.38	2,728.38	204.63		2,933.01	
1/15/2035	272,838.00	2,728.38	275,566.38	204.63		275,771.01	278,704.02
7/15/2035							
	4,482,909.00	1,007,303.26	5,490,212.26	75,547.74	24,656.00	5,590,416.01	5,590,416.01

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

Massachusetts Water Pollution Abatement Trust
Series 17B
Gloucester Loan Amortization
97-41-E

Initial Loan Amount	1,535,703.00
Principal Forgiveness	-
Net Loan Obligation	1,535,703.00

Loan Origination Fee ($5.50/1000)	0.00
Loan Term (in years)	20
Loan Rate	0.00%
Closing Date	5/22/2013
First Interest Payment	7/15/2013
First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013							
1/15/2014	76,786.00		76,786.00			76,786.00	76,786.00
7/15/2014							
1/15/2015	76,786.00		76,786.00			76,786.00	76,786.00
7/15/2015							
1/15/2016	76,786.00		76,786.00			76,786.00	76,786.00
7/15/2016							
1/15/2017	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2017							
1/15/2018	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2018							
1/15/2019	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2019							
1/15/2020	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2020							
1/15/2021	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2021							
1/15/2022	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2022							
1/15/2023	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2023							
1/15/2024	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2024							
1/15/2025	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2025							
1/15/2026	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2026							
1/15/2027	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2027							
1/15/2028	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2028							
1/15/2029	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2029							
1/15/2030	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2030							
1/15/2031	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2031							
1/15/2032	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2032							
1/15/2033	76,785.00		76,785.00			76,785.00	76,785.00
7/15/2033							
	1,535,703.00		1,535,703.00			1,535,703.00	1,535,703.00

Massachusetts Water Pollution Abatement Trust
Series 17A
GLOUCESTER Loan Amortization
DW-09-32A

Initial Loan Amount	249,108.00	Loan Origination Fee ($5.50/1000)	1,370.09
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	249,108.00	Loan Rate	2.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013		733.48	733.48	55.01	1,370.09	2,158.59	
1/15/2014	10,077.00	2,491.08	12,568.08	186.83		12,754.91	14,913.50
7/15/2014		2,390.31	2,390.31	179.27		2,569.58	
1/15/2015	10,296.00	2,390.31	12,686.31	179.27		12,865.58	15,435.17
7/15/2015		2,287.35	2,287.35	171.55		2,458.90	
1/15/2016	10,519.00	2,287.35	12,806.35	171.55		12,977.90	15,436.80
7/15/2016		2,182.16	2,182.16	163.66		2,345.82	
1/15/2017	10,748.00	2,182.16	12,930.16	163.66		13,093.82	15,439.64
7/15/2017		2,074.68	2,074.68	155.60		2,230.28	
1/15/2018	10,982.00	2,074.68	13,056.68	155.60		13,212.28	15,442.56
7/15/2018		1,964.86	1,964.86	147.36		2,112.22	
1/15/2019	11,220.00	1,964.86	13,184.86	147.36		13,332.22	15,444.45
7/15/2019		1,852.66	1,852.66	138.95		1,991.61	
1/15/2020	11,464.00	1,852.66	13,316.66	138.95		13,455.61	15,447.22
7/15/2020		1,738.02	1,738.02	130.35		1,868.37	
1/15/2021	11,713.00	1,738.02	13,451.02	130.35		13,581.37	15,449.74
7/15/2021		1,620.89	1,620.89	121.57		1,742.46	
1/15/2022	11,968.00	1,620.89	13,588.89	121.57		13,710.46	15,452.91
7/15/2022		1,501.21	1,501.21	112.59		1,613.80	
1/15/2023	12,228.00	1,501.21	13,729.21	112.59		13,841.80	15,455.60
7/15/2023		1,378.93	1,378.93	103.42		1,482.35	
1/15/2024	12,494.00	1,378.93	13,872.93	103.42		13,976.35	15,458.70
7/15/2024		1,253.99	1,253.99	94.05		1,348.04	
1/15/2025	12,765.00	1,253.99	14,018.99	94.05		14,113.04	15,461.08
7/15/2025		1,126.34	1,126.34	84.48		1,210.82	
1/15/2026	13,043.00	1,126.34	14,169.34	84.48		14,253.82	15,464.63
7/15/2026		995.91	995.91	74.69		1,070.60	
1/15/2027	13,326.00	995.91	14,321.91	74.69		14,396.60	15,467.21
7/15/2027		862.65	862.65	64.70		927.35	
1/15/2028	13,616.00	862.65	14,478.65	64.70		14,543.35	15,470.70
7/15/2028		726.49	726.49	54.49		780.98	
1/15/2029	13,912.00	726.49	14,638.49	54.49		14,692.98	15,473.95
7/15/2029		587.37	587.37	44.05		631.42	
1/15/2030	14,214.00	587.37	14,801.37	44.05		14,845.42	15,476.85
7/15/2030		445.23	445.23	33.39		478.62	
1/15/2031	14,523.00	445.23	14,968.23	33.39		15,001.62	15,480.24
7/15/2031		300.00	300.00	22.50		322.50	
1/15/2032	14,839.00	300.00	15,139.00	22.50		15,161.50	15,484.00
7/15/2032		151.61	151.61	11.37		162.98	
1/15/2033	15,161.00	151.61	15,312.61	11.37		15,323.98	15,486.96
7/15/2033							
	249,108.00	54,105.88	303,213.88	4,057.94	1,370.09	308,641.92	308,641.92

Massachusetts Water Pollution Abatement Trust
Series 17A
GLOUCESTER Loan Amortization
CW-08-33

Initial Loan Amount	13,289,716.00	Loan Origination Fee ($5.50/1000)	73,093.44
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	13,289,716.00	Loan Rate	2.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013		39,130.83	39,130.83	2,934.81	73,093.44	115,159.08	
1/15/2014	537,582.00	132,897.16	670,479.16	9,967.29		680,446.45	795,605.53
7/15/2014		127,521.34	127,521.34	9,564.10		137,085.44	
1/15/2015	549,266.00	127,521.34	676,787.34	9,564.10		686,351.44	823,436.88
7/15/2015		122,028.68	122,028.68	9,152.15		131,180.83	
1/15/2016	561,204.00	122,028.68	683,232.68	9,152.15		692,384.83	823,565.66
7/15/2016		116,416.64	116,416.64	8,731.25		125,147.89	
1/15/2017	573,400.00	116,416.64	689,816.64	8,731.25		698,547.89	823,695.78
7/15/2017		110,682.64	110,682.64	8,301.20		118,983.84	
1/15/2018	585,863.00	110,682.64	696,545.64	8,301.20		704,846.84	823,830.68
7/15/2018		104,824.01	104,824.01	7,861.80		112,685.81	
1/15/2019	598,596.00	104,824.01	703,420.01	7,861.80		711,281.81	823,967.62
7/15/2019		98,838.05	98,838.05	7,412.85		106,250.90	
1/15/2020	611,605.00	98,838.05	710,443.05	7,412.85		717,855.90	824,106.81
7/15/2020		92,722.00	92,722.00	6,954.15		99,676.15	
1/15/2021	624,898.00	92,722.00	717,620.00	6,954.15		724,574.15	824,250.30
7/15/2021		86,473.02	86,473.02	6,485.48		92,958.50	
1/15/2022	638,479.00	86,473.02	724,952.02	6,485.48		731,437.50	824,395.99
7/15/2022		80,088.23	80,088.23	6,006.62		86,094.85	
1/15/2023	652,355.00	80,088.23	732,443.23	6,006.62		738,449.85	824,544.69
7/15/2023		73,564.68	73,564.68	5,517.35		79,082.03	
1/15/2024	666,533.00	73,564.68	740,097.68	5,517.35		745,615.03	824,697.06
7/15/2024		66,899.35	66,899.35	5,017.45		71,916.80	
1/15/2025	681,020.00	66,899.35	747,919.35	5,017.45		752,936.80	824,853.60
7/15/2025		60,089.15	60,089.15	4,506.69		64,595.84	
1/15/2026	695,821.00	60,089.15	755,910.15	4,506.69		760,416.84	825,012.67
7/15/2026		53,130.94	53,130.94	3,984.82		57,115.76	
1/15/2027	710,943.00	53,130.94	764,073.94	3,984.82		768,058.76	825,174.52
7/15/2027		46,021.51	46,021.51	3,451.61		49,473.12	
1/15/2028	726,395.00	46,021.51	772,416.51	3,451.61		775,868.12	825,341.25
7/15/2028		38,757.56	38,757.56	2,906.82		41,664.38	
1/15/2029	742,182.00	38,757.56	780,939.56	2,906.82		783,846.38	825,510.75
7/15/2029		31,335.74	31,335.74	2,350.18		33,685.92	
1/15/2030	758,312.00	31,335.74	789,647.74	2,350.18		791,997.92	825,683.84
7/15/2030		23,752.62	23,752.62	1,781.45		25,534.07	
1/15/2031	774,793.00	23,752.62	798,545.62	1,781.45		800,327.07	825,861.13
7/15/2031		16,004.69	16,004.69	1,200.35		17,205.04	
1/15/2032	791,632.00	16,004.69	807,636.69	1,200.35		808,837.04	826,042.08
7/15/2032		8,088.37	8,088.37	606.63		8,695.00	
1/15/2033	808,837.00	8,088.37	816,925.37	606.63		817,532.00	826,227.00
7/15/2033							
	13,289,716.00	2,886,506.43	16,176,222.43	216,487.98	73,093.44	16,465,803.85	16,465,803.85

Massachusetts Water Pollution Abatement Trust
Series 16
Gloucester Loan Amortization
04-001

Initial Loan Amount	1,050,000.00	Loan Origination Fee ($5.57/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	15
Net Loan Obligation	1,050,000.00	Loan Rate	0.00%
		Closing Date	6/13/2012
		First Payment	1/15/2013

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/13/2012							
1/15/2013							
7/15/2013	69,267.00		69,267.00			69,267.00	
1/15/2014							69,267.00
7/15/2014	69,371.00		69,371.00			69,371.00	
1/15/2015							69,371.00
7/15/2015	69,476.00		69,476.00			69,476.00	
1/15/2016							69,476.00
7/15/2016	69,580.00		69,580.00			69,580.00	
1/15/2017							69,580.00
7/15/2017	69,684.00		69,684.00			69,684.00	
1/15/2018							69,684.00
7/15/2018	69,789.00		69,789.00			69,789.00	
1/15/2019							69,789.00
7/15/2019	69,894.00		69,894.00			69,894.00	
1/15/2020							69,894.00
7/15/2020	69,999.00		69,999.00			69,999.00	
1/15/2021							69,999.00
7/15/2021	70,104.00		70,104.00			70,104.00	
1/15/2022							70,104.00
7/15/2022	70,209.00		70,209.00			70,209.00	
1/15/2023							70,209.00
7/15/2023	70,314.00		70,314.00			70,314.00	
1/15/2024							70,314.00
7/15/2024	70,420.00		70,420.00			70,420.00	
1/15/2025							70,420.00
7/15/2025	70,525.00		70,525.00			70,525.00	
1/15/2026							70,525.00
7/15/2026	70,631.00		70,631.00			70,631.00	
1/15/2027							70,631.00
7/15/2027	70,737.00		70,737.00			70,737.00	
1/15/2028							70,737.00
	1,050,000.00		1,050,000.00			1,050,000.00	1,050,000.00

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

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

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

SCHEDULE C

Gloucester	
T5-97-41-D	

Loan Interest Rate	0.00%

Final Structuring Analysis

Schedule of Loan Repayments

Remaining Loan Obligation:	$1,878,448.43

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0	Origination Fee	Due
22-Nov-10						
15-Jul-11	$98,866.43	$0.00	$98,866.43	$0.00	0.00	$98,866.43
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	98,866.00	0.00	98,866.00	0.00		98,866.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	98,865.00	0.00	98,865.00	0.00		98,865.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	98,865.00	0.00	98,865.00	0.00		98,865.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	98,865.00	0.00	98,865.00	0.00		98,865.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	98,865.00	0.00	98,865.00	0.00		98,865.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	98,865.00	0.00	98,865.00	0.00		98,865.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	98,865.00	0.00	98,865.00	0.00		98,865.00
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
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
15-Jan-42	0.00	0.00	0.00	0.00		0.00
	$1,878,448.43	$0.00	$1,878,448.43	$0.00	$0.00	$1,878,448.43

Massachusetts Water Pollution Abatement Trust
Direct Loan

SCHEDULE C

Gloucester
CW-06-45
Final Structuring Analysis

Loan Interest Rate **2.00%**

Schedule of Loan Repayments

Initial Loan Obligation: **$646,275.00**

	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	$6,714.08	$6,714.08	$484.71	4,297.73	$11,496.52
15-Jul-11	26,545.00	6,462.75	33,007.75	484.71		33,492.46
15-Jan-12	0.00	6,197.30	6,197.30	464.80		6,662.10
15-Jul-12	27,081.00	6,197.30	33,278.30	464.80		33,743.10
15-Jan-13	0.00	5,926.49	5,926.49	444.49		6,370.98
15-Jul-13	27,628.00	5,926.49	33,554.49	444.49		33,998.98
15-Jan-14	0.00	5,650.21	5,650.21	423.77		6,073.98
15-Jul-14	28,187.00	5,650.21	33,837.21	423.77		34,260.98
15-Jan-15	0.00	5,368.34	5,368.34	402.63		5,770.97
15-Jul-15	28,756.00	5,368.34	34,124.34	402.63		34,526.97
15-Jan-16	0.00	5,080.78	5,080.78	381.06		5,461.84
15-Jul-16	29,337.00	5,080.78	34,417.78	381.06		34,798.84
15-Jan-17	0.00	4,787.41	4,787.41	359.06		5,146.47
15-Jul-17	29,930.00	4,787.41	34,717.41	359.06		35,076.47
15-Jan-18	0.00	4,488.11	4,488.11	336.61		4,824.72
15-Jul-18	30,534.00	4,488.11	35,022.11	336.61		35,358.72
15-Jan-19	0.00	4,182.77	4,182.77	313.71		4,496.48
15-Jul-19	31,151.00	4,182.77	35,333.77	313.71		35,647.48
15-Jan-20	0.00	3,871.26	3,871.26	290.34		4,161.60
15-Jul-20	31,780.00	3,871.26	35,651.26	290.34		35,941.60
15-Jan-21	0.00	3,553.46	3,553.46	266.51		3,819.97
15-Jul-21	32,423.00	3,553.46	35,976.46	266.51		36,242.97
15-Jan-22	0.00	3,229.23	3,229.23	242.19		3,471.42
15-Jul-22	33,078.00	3,229.23	36,307.23	242.19		36,549.42
15-Jan-23	0.00	2,898.45	2,898.45	217.38		3,115.83
15-Jul-23	33,746.00	2,898.45	36,644.45	217.38		36,861.83
15-Jan-24	0.00	2,560.99	2,560.99	192.07		2,753.06
15-Jul-24	34,427.00	2,560.99	36,987.99	192.07		37,180.06
15-Jan-25	0.00	2,216.72	2,216.72	166.25		2,382.97
15-Jul-25	35,123.00	2,216.72	37,339.72	166.25		37,505.97
15-Jan-26	0.00	1,865.49	1,865.49	139.91		2,005.40
15-Jul-26	35,833.00	1,865.49	37,698.49	139.91		37,838.40
15-Jan-27	0.00	1,507.16	1,507.16	113.04		1,620.20
15-Jul-27	36,556.00	1,507.16	38,063.16	113.04		38,176.20
15-Jan-28	0.00	1,141.60	1,141.60	85.62		1,227.22
15-Jul-28	37,295.00	1,141.60	38,436.60	85.62		38,522.22
15-Jan-29	0.00	768.65	768.65	57.65		826.30
15-Jul-29	38,048.00	768.65	38,816.65	57.65		38,874.30
15-Jan-30	0.00	388.17	388.17	29.11		417.28
15-Jul-30	38,817.00	388.17	39,205.17	29.11		39,234.28
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
	$646,275.00	$144,542.01	$790,817.01	$10,821.82	$4,297.73	$805,936.56

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

SCHEDULE C

Gloucester	
CWS-06-45	

Final Structuring Analysis

	Loan Interest Rate	2.00%
ARRA Principal Forgiveness*		504,696
Total Loan Amount		4,306,065

Schedule of Loan Repayments

Initial Loan Obligation:	**$3,801,369.00**

	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	$39,492.00	$39,492.00	$2,851.03	25,279.10	$67,622.13
15-Jul-11	156,137.00	38,013.69	194,150.69	2,851.03		197,001.72
15-Jan-12	0.00	36,452.32	36,452.32	2,733.92		39,186.24
15-Jul-12	159,292.00	36,452.32	195,744.32	2,733.92		198,478.24
15-Jan-13	0.00	34,859.40	34,859.40	2,614.46		37,473.86
15-Jul-13	162,510.00	34,859.40	197,369.40	2,614.46		199,983.86
15-Jan-14	0.00	33,234.30	33,234.30	2,492.57		35,726.87
15-Jul-14	165,793.00	33,234.30	199,027.30	2,492.57		201,519.87
15-Jan-15	0.00	31,576.37	31,576.37	2,368.23		33,944.60
15-Jul-15	169,142.00	31,576.37	200,718.37	2,368.23		203,086.60
15-Jan-16	0.00	29,884.95	29,884.95	2,241.37		32,126.32
15-Jul-16	172,559.00	29,884.95	202,443.95	2,241.37		204,685.32
15-Jan-17	0.00	28,159.36	28,159.36	2,111.95		30,271.31
15-Jul-17	176,045.00	28,159.36	204,204.36	2,111.95		206,316.31
15-Jan-18	0.00	26,398.91	26,398.91	1,979.92		28,378.83
15-Jul-18	179,602.00	26,398.91	206,000.91	1,979.92		207,980.83
15-Jan-19	0.00	24,602.89	24,602.89	1,845.22		26,448.11
15-Jul-19	183,230.00	24,602.89	207,832.89	1,845.22		209,678.11
15-Jan-20	0.00	22,770.59	22,770.59	1,707.79		24,478.38
15-Jul-20	186,931.00	22,770.59	209,701.59	1,707.79		211,409.38
15-Jan-21	0.00	20,901.28	20,901.28	1,567.60		22,468.88
15-Jul-21	190,708.00	20,901.28	211,609.28	1,567.60		213,176.88
15-Jan-22	0.00	18,994.20	18,994.20	1,424.57		20,418.77
15-Jul-22	194,561.00	18,994.20	213,555.20	1,424.57		214,979.77
15-Jan-23	0.00	17,048.59	17,048.59	1,278.64		18,327.23
15-Jul-23	198,491.00	17,048.59	215,539.59	1,278.64		216,818.23
15-Jan-24	0.00	15,063.68	15,063.68	1,129.78		16,193.46
15-Jul-24	202,501.00	15,063.68	217,564.68	1,129.78		218,694.46
15-Jan-25	0.00	13,038.67	13,038.67	977.90		14,016.57
15-Jul-25	206,592.00	13,038.67	219,630.67	977.90		220,608.57
15-Jan-26	0.00	10,972.75	10,972.75	822.96		11,795.71
15-Jul-26	210,766.00	10,972.75	221,738.75	822.96		222,561.71
15-Jan-27	0.00	8,865.09	8,865.09	664.88		9,529.97
15-Jul-27	215,023.00	8,865.09	223,888.09	664.88		224,552.97
15-Jan-28	0.00	6,714.86	6,714.86	503.61		7,218.47
15-Jul-28	219,367.00	6,714.86	226,081.86	503.61		226,585.47
15-Jan-29	0.00	4,521.19	4,521.19	339.09		4,860.28
15-Jul-29	223,799.00	4,521.19	228,320.19	339.09		228,659.28
15-Jan-30	0.00	2,283.20	2,283.20	171.24		2,454.44
15-Jul-30	228,320.00	2,283.20	230,603.20	171.24		230,774.44
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
	$3,801,369.00	$850,190.89	$4,651,559.89	$63,653.46	$25,279.10	$4,740,492.45

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Gloucester
CWS-08-33
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	2.00%
ARRA Principal Forgiveness*	750,968
Total Loan Amount	6,407,250

Schedule of Loan Repayments

Initial Loan Obligation: $5,656,282.00

	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	$58,762.49	$58,762.49	$4,242.21	37,614.28	$100,618.98
15-Jul-11	232,326.00	56,562.82	288,888.82	4,242.21		293,131.03
15-Jan-12	0.00	54,239.56	54,239.56	4,067.97		58,307.53
15-Jul-12	237,020.00	54,239.56	291,259.56	4,067.97		295,327.53
15-Jan-13	0.00	51,869.36	51,869.36	3,890.20		55,759.56
15-Jul-13	241,808.00	51,869.36	293,677.36	3,890.20		297,567.56
15-Jan-14	0.00	49,451.28	49,451.28	3,708.85		53,160.13
15-Jul-14	246,693.00	49,451.28	296,144.28	3,708.85		299,853.13
15-Jan-15	0.00	46,984.35	46,984.35	3,523.83		50,508.18
15-Jul-15	251,676.00	46,984.35	298,660.35	3,523.83		302,184.18
15-Jan-16	0.00	44,467.59	44,467.59	3,335.07		47,802.66
15-Jul-16	256,761.00	44,467.59	301,228.59	3,335.07		304,563.66
15-Jan-17	0.00	41,899.98	41,899.98	3,142.50		45,042.48
15-Jul-17	261,948.00	41,899.98	303,847.98	3,142.50		306,990.48
15-Jan-18	0.00	39,280.50	39,280.50	2,946.04		42,226.54
15-Jul-18	267,240.00	39,280.50	306,520.50	2,946.04		309,466.54
15-Jan-19	0.00	36,608.10	36,608.10	2,745.61		39,353.71
15-Jul-19	272,639.00	36,608.10	309,247.10	2,745.61		311,992.71
15-Jan-20	0.00	33,881.71	33,881.71	2,541.13		36,422.84
15-Jul-20	278,146.00	33,881.71	312,027.71	2,541.13		314,568.84
15-Jan-21	0.00	31,100.25	31,100.25	2,332.52		33,432.77
15-Jul-21	283,766.00	31,100.25	314,866.25	2,332.52		317,198.77
15-Jan-22	0.00	28,262.59	28,262.59	2,119.69		30,382.28
15-Jul-22	289,498.00	28,262.59	317,760.59	2,119.69		319,880.28
15-Jan-23	0.00	25,367.61	25,367.61	1,902.57		27,270.18
15-Jul-23	295,347.00	25,367.61	320,714.61	1,902.57		322,617.18
15-Jan-24	0.00	22,414.14	22,414.14	1,681.06		24,095.20
15-Jul-24	301,313.00	22,414.14	323,727.14	1,681.06		325,408.20
15-Jan-25	0.00	19,401.01	19,401.01	1,455.08		20,856.09
15-Jul-25	307,400.00	19,401.01	326,801.01	1,455.08		328,256.09
15-Jan-26	0.00	16,327.01	16,327.01	1,224.53		17,551.54
15-Jul-26	313,610.00	16,327.01	329,937.01	1,224.53		331,161.54
15-Jan-27	0.00	13,190.91	13,190.91	989.32		14,180.23
15-Jul-27	319,946.00	13,190.91	333,136.91	989.32		334,126.23
15-Jan-28	0.00	9,991.45	9,991.45	749.36		10,740.81
15-Jul-28	326,410.00	9,991.45	336,401.45	749.36		337,150.81
15-Jan-29	0.00	6,727.35	6,727.35	504.55		7,231.90
15-Jul-29	333,004.00	6,727.35	339,731.35	504.55		340,235.90
15-Jan-30	0.00	3,397.31	3,397.31	254.80		3,652.11
15-Jul-30	339,731.00	3,397.31	343,128.31	254.80		343,383.11
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
	$5,656,282.00	$1,265,049.43	$6,921,331.43	$94,713.78	$37,614.28	$7,053,659.49

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Pool 15-2012 Swap
GLOUCESTER Reamortization
DWS-09-32

Original Loan Amount	3,889,893.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	785,102.00	Loan Term (in years)	18
Principal Paid Down	127,526.00	Loan Rate	2.00%
Outstanding Loan Obligation	2,977,265.00	Closing Date	6/6/2012
Remaining Balance	(113,504.34)	First Payment	7/15/2012
Net New Loan Obligation	2,863,760.66		

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	125,213.09	29,526.72	154,739.81	2,147.82		156,887.63	
1/15/2013		27,385.48	27,385.48	2,053.91		29,439.39	186,327.02
7/15/2013	127,735.83	27,385.48	155,121.31	2,053.91		157,175.22	
1/15/2014		26,108.12	26,108.12	1,958.11		28,066.23	185,241.45
7/15/2014	130,308.27	26,108.12	156,416.39	1,958.11		158,374.50	
1/15/2015		24,805.03	24,805.03	1,860.38		26,665.41	185,039.91
7/15/2015	132,933.35	24,805.03	157,738.38	1,860.38		159,598.76	
1/15/2016		23,475.70	23,475.70	1,760.68		25,236.38	184,835.14
7/15/2016	135,611.01	23,475.70	159,086.72	1,760.68		160,847.39	
1/15/2017		22,119.59	22,119.59	1,658.97		23,778.56	184,625.95
7/15/2017	138,342.22	22,119.59	160,461.81	1,658.97		162,120.78	
1/15/2018		20,736.17	20,736.17	1,555.21		22,291.38	184,412.16
7/15/2018	141,128.90	20,736.17	161,865.07	1,555.21		163,420.29	
1/15/2019		19,324.88	19,324.88	1,449.37		20,774.25	184,194.53
7/15/2019	143,971.02	19,324.88	163,295.90	1,449.37		164,745.27	
1/15/2020		17,885.17	17,885.17	1,341.39		19,226.56	183,971.82
7/15/2020	146,870.51	17,885.17	164,755.68	1,341.39		166,097.07	
1/15/2021		16,416.46	16,416.46	1,231.23		17,647.70	183,744.76
7/15/2021	149,829.31	16,416.46	166,245.78	1,231.23		167,477.01	
1/15/2022		14,918.17	14,918.17	1,118.86		16,037.03	183,514.05
7/15/2022	152,846.37	14,918.17	167,764.54	1,118.86		168,883.41	
1/15/2023		13,389.71	13,389.71	1,004.23		14,393.94	183,277.34
7/15/2023	155,925.63	13,389.71	169,315.34	1,004.23		170,319.57	
1/15/2024		11,830.45	11,830.45	887.28		12,717.74	183,037.30
7/15/2024	159,066.03	11,830.45	170,896.48	887.28		171,783.76	
1/15/2025		10,239.79	10,239.79	767.98		11,007.78	182,791.54
7/15/2025	162,269.50	10,239.79	172,509.29	767.98		173,277.27	
1/15/2026		8,617.10	8,617.10	646.28		9,263.38	182,540.65
7/15/2026	165,537.98	8,617.10	174,155.07	646.28		174,801.36	
1/15/2027		6,961.72	6,961.72	522.13		7,483.85	182,285.20
7/15/2027	168,872.41	6,961.72	175,834.12	522.13		176,356.25	
1/15/2028		5,272.99	5,272.99	395.47		5,668.47	182,024.72
7/15/2028	172,273.71	5,272.99	177,546.70	395.47		177,942.18	
1/15/2029		3,550.26	3,550.26	266.27		3,816.52	181,758.70
7/15/2029	175,742.83	3,550.26	179,293.09	266.27		179,559.36	
1/15/2030		1,792.83	1,792.83	134.46		1,927.29	181,486.64
7/15/2030	179,282.69	1,792.83	181,075.52	134.46		181,209.98	
1/15/2031							181,209.98
	2,863,760.66	579,185.95	3,442,946.61	43,372.26		3,486,318.87	3,486,318.87

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

SCHEDULE C

Gloucester	
DWS-09-32	

Final Structuring Analysis

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	785,102
Total Loan Amount	3,889,893

Schedule of Loan Repayments

Initial Loan Obligation:	**$3,104,791.00**

	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	$32,255.33	$32,255.33	$2,328.59	20,646.86	$55,230.78
15-Jul-11	127,526.00	31,047.91	158,573.91	2,328.59		160,902.50
15-Jan-12	0.00	29,772.65	29,772.65	2,232.95		32,005.60
15-Jul-12	130,102.00	29,772.65	159,874.65	2,232.95		162,107.60
15-Jan-13	0.00	28,471.63	28,471.63	2,135.37		30,607.00
15-Jul-13	132,731.00	28,471.63	161,202.63	2,135.37		163,338.00
15-Jan-14	0.00	27,144.32	27,144.32	2,035.82		29,180.14
15-Jul-14	135,412.00	27,144.32	162,556.32	2,035.82		164,592.14
15-Jan-15	0.00	25,790.20	25,790.20	1,934.27		27,724.47
15-Jul-15	138,148.00	25,790.20	163,938.20	1,934.27		165,872.47
15-Jan-16	0.00	24,408.72	24,408.72	1,830.65		26,239.37
15-Jul-16	140,939.00	24,408.72	165,347.72	1,830.65		167,178.37
15-Jan-17	0.00	22,999.33	22,999.33	1,724.95		24,724.28
15-Jul-17	143,786.00	22,999.33	166,785.33	1,724.95		168,510.28
15-Jan-18	0.00	21,561.47	21,561.47	1,617.11		23,178.58
15-Jul-18	146,691.00	21,561.47	168,252.47	1,617.11		169,869.58
15-Jan-19	0.00	20,094.56	20,094.56	1,507.09		21,601.65
15-Jul-19	149,654.00	20,094.56	169,748.56	1,507.09		171,255.65
15-Jan-20	0.00	18,598.02	18,598.02	1,394.85		19,992.87
15-Jul-20	152,677.00	18,598.02	171,275.02	1,394.85		172,669.87
15-Jan-21	0.00	17,071.25	17,071.25	1,280.34		18,351.59
15-Jul-21	155,762.00	17,071.25	172,833.25	1,280.34		174,113.59
15-Jan-22	0.00	15,513.63	15,513.63	1,163.52		16,677.15
15-Jul-22	158,908.00	15,513.63	174,421.63	1,163.52		175,585.15
15-Jan-23	0.00	13,924.55	13,924.55	1,044.34		14,968.89
15-Jul-23	162,119.00	13,924.55	176,043.55	1,044.34		177,087.89
15-Jan-24	0.00	12,303.36	12,303.36	922.75		13,226.11
15-Jul-24	165,394.00	12,303.36	177,697.36	922.75		178,620.11
15-Jan-25	0.00	10,649.42	10,649.42	798.71		11,448.13
15-Jul-25	168,735.00	10,649.42	179,384.42	798.71		180,183.13
15-Jan-26	0.00	8,962.07	8,962.07	672.16		9,634.23
15-Jul-26	172,144.00	8,962.07	181,106.07	672.16		181,778.23
15-Jan-27	0.00	7,240.63	7,240.63	543.05		7,783.68
15-Jul-27	175,622.00	7,240.63	182,862.63	543.05		183,405.68
15-Jan-28	0.00	5,484.41	5,484.41	411.33		5,895.74
15-Jul-28	179,170.00	5,484.41	184,654.41	411.33		185,065.74
15-Jan-29	0.00	3,692.71	3,692.71	276.95		3,969.66
15-Jul-29	182,789.00	3,692.71	186,481.71	276.95		186,758.66
15-Jan-30	0.00	1,864.82	1,864.82	139.86		2,004.68
15-Jul-30	186,482.00	1,864.82	188,346.82	139.86		188,486.68
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
	$3,104,791.00	$694,398.74	$3,799,189.74	$51,989.32	$20,646.86	$3,871,825.92

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**

Water Pollution Abatement and Drinking Water Revenue Bonds

State Revolving Fund Bonds

Series 15

Gloucester

DW-09-32

Loan Interest Rate 2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: $5,145,904.00

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	$53,460.22	$53,460.22	$3,859.43	34,220.26	$91,539.91
15-Jul-11	211,363.00	51,459.04	262,822.04	3,859.43		266,681.47
15-Jan-12	0.00	49,345.41	49,345.41	3,700.91		53,046.32
15-Jul-12	215,633.00	49,345.41	264,978.41	3,700.91		268,679.32
15-Jan-13	0.00	47,189.08	47,189.08	3,539.18		50,728.26
15-Jul-13	219,989.00	47,189.08	267,178.08	3,539.18		270,717.26
15-Jan-14	0.00	44,989.19	44,989.19	3,374.19		48,363.38
15-Jul-14	224,433.00	44,989.19	269,422.19	3,374.19		272,796.38
15-Jan-15	0.00	42,744.86	42,744.86	3,205.86		45,950.72
15-Jul-15	228,967.00	42,744.86	271,711.86	3,205.86		274,917.72
15-Jan-16	0.00	40,455.19	40,455.19	3,034.14		43,489.33
15-Jul-16	233,593.00	40,455.19	274,048.19	3,034.14		277,082.33
15-Jan-17	0.00	38,119.26	38,119.26	2,858.94		40,978.20
15-Jul-17	238,312.00	38,119.26	276,431.26	2,858.94		279,290.20
15-Jan-18	0.00	35,736.14	35,736.14	2,680.21		38,416.35
15-Jul-18	243,126.00	35,736.14	278,862.14	2,680.21		281,542.35
15-Jan-19	0.00	33,304.88	33,304.88	2,497.87		35,802.75
15-Jul-19	248,038.00	33,304.88	281,342.88	2,497.87		283,840.75
15-Jan-20	0.00	30,824.50	30,824.50	2,311.84		33,136.34
15-Jul-20	253,049.00	30,824.50	283,873.50	2,311.84		286,185.34
15-Jan-21	0.00	28,294.01	28,294.01	2,122.05		30,416.06
15-Jul-21	258,161.00	28,294.01	286,455.01	2,122.05		288,577.06
15-Jan-22	0.00	25,712.40	25,712.40	1,928.43		27,640.83
15-Jul-22	263,376.00	25,712.40	289,088.40	1,928.43		291,016.83
15-Jan-23	0.00	23,078.64	23,078.64	1,730.90		24,809.54
15-Jul-23	268,697.00	23,078.64	291,775.64	1,730.90		293,506.54
15-Jan-24	0.00	20,391.67	20,391.67	1,529.38		21,921.05
15-Jul-24	274,125.00	20,391.67	294,516.67	1,529.38		296,046.05
15-Jan-25	0.00	17,650.42	17,650.42	1,323.78		18,974.20
15-Jul-25	279,663.00	17,650.42	297,313.42	1,323.78		298,637.20
15-Jan-26	0.00	14,853.79	14,853.79	1,114.03		15,967.82
15-Jul-26	285,313.00	14,853.79	300,166.79	1,114.03		301,280.82
15-Jan-27	0.00	12,000.66	12,000.66	900.05		12,900.71
15-Jul-27	291,077.00	12,000.66	303,077.66	900.05		303,977.71
15-Jan-28	0.00	9,089.89	9,089.89	681.74		9,771.63
15-Jul-28	296,957.00	9,089.89	306,046.89	681.74		306,728.63
15-Jan-29	0.00	6,120.32	6,120.32	459.02		6,579.34
15-Jul-29	302,956.00	6,120.32	309,076.32	459.02		309,535.34
15-Jan-30	0.00	3,090.76	3,090.76	231.81		3,322.57
15-Jul-30	309,076.00	3,090.76	312,166.76	231.81		312,398.57
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
	$5,145,904.00	$1,150,901.40	$6,296,805.40	$86,167.52	$34,220.26	$6,417,193.18

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 3

Revised Schedule C

Gloucester	96-42

Schedule of Loan Repayments

Initial Loan Obligation:	$207,408.41

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01									
01-Feb-02	10,511.57	5,618.42	16,129.99	2,802.40	4,910.59	7,712.99	8,417.00	0.00	8,417.00
01-Aug-02	0.00	5,303.88	5,303.88	2,660.37	233.47	2,893.85	0.00	2,410.03	2,410.03
01-Feb-03	10,742.26	5,365.27	16,107.52	2,660.37	4,910.59	7,570.97	8,536.56	0.00	8,536.56
01-Aug-03	0.00	5,097.27	5,097.27	2,515.23	233.47	2,748.70	0.00	2,348.57	2,348.57
01-Feb-04	10,983.52	5,059.52	16,043.04	2,515.23	4,910.59	7,425.82	8,617.22	0.00	8,617.22
01-Aug-04	0.00	4,842.78	4,842.78	2,366.82	348.26	2,715.09	0.00	2,242.49	2,242.49
01-Feb-05	11,252.76	4,762.64	16,015.40	2,366.82	4,795.81	7,162.63	8,737.98	0.00	8,737.98
01-Aug-05	0.00	4,561.46	4,561.46	2,214.78	504.47	2,719.25	0.00	2,113.21	2,113.21
01-Feb-06	11,528.22	4,484.11	16,012.32	2,214.78	4,639.60	6,854.38	8,886.95	0.00	8,886.95
01-Aug-06	0.00	4,215.62	4,215.62	2,059.02	714.93	2,773.94	0.00	1,923.12	1,923.12
01-Feb-07	11,925.55	4,135.39	16,060.94	2,059.02	4,429.14	6,488.16	9,091.33	0.00	9,091.33
01-Aug-07	0.00	3,857.85	3,857.85	1,897.89	935.32	2,833.21	0.00	1,726.49	1,726.49
01-Feb-08	12,336.56	3,774.76	16,111.32	1,897.89	4,208.75	6,106.63	9,302.84	0.00	9,302.84
01-Aug-08	0.00	3,534.01	3,534.01	1,731.20	1,094.13	2,825.34	0.00	1,569.34	1,569.34
01-Feb-09	12,669.22	3,458.30	16,127.52	1,731.20	4,049.93	5,781.14	9,485.72	0.00	9,485.72
01-Aug-09	0.00	3,198.28	3,198.28	1,560.02	1,259.13	2,819.15	0.00	1,404.79	1,404.79
01-Feb-10	13,017.43	3,118.27	16,135.70	1,560.02	3,884.94	5,444.96	9,665.09	0.00	9,665.09
01-Aug-10	0.00	2,846.81	2,846.81	1,384.14	1,146.81	2,530.95	0.00	1,229.20	1,229.20
01-Feb-11	13,388.03	2,755.96	16,143.99	1,384.14	3,997.26	5,381.39	9,849.26	0.00	9,849.26
01-Aug-11	0.00	2,485.33	2,485.33	1,203.24	1,038.97	2,242.22	0.00	1,048.61	1,048.61
01-Feb-12	13,769.81	2,400.59	16,170.40	1,203.24	4,105.10	5,308.34	10,056.57	0.00	10,056.57
01-Aug-12	0.00	2,106.67	2,106.67	1,017.19	974.56	1,991.76	0.00	856.00	856.00
01-Feb-13	14,175.23	2,020.24	16,195.47	1,017.19	4,169.50	5,186.70	10,267.68	0.00	10,267.68
01-Aug-13	0.00	1,716.85	1,716.85	825.66	843.40	1,669.06	0.00	657.71	657.71
01-Feb-14	14,593.08	1,623.41	16,216.49	825.66	4,300.67	5,126.33	10,480.23	0.00	10,480.23
01-Aug-14	0.00	1,308.24	1,308.24	628.49	708.27	1,336.76	0.00	446.28	446.28
01-Feb-15	15,038.29	1,216.18	16,254.47	628.49	4,435.80	5,064.29	10,715.39	0.00	10,715.39
01-Aug-15	0.00	885.28	885.28	425.30	562.98	988.28	0.00	226.51	226.51
01-Feb-16	15,500.29	788.41	16,288.70	425.30	4,581.09	5,006.39	10,952.81	0.00	10,952.81
01-Aug-16	0.00	449.34	449.34	215.87	404.95	620.82	(0.00)	0.00	(0.00)
01-Feb-17	15,976.59	350.74	16,327.33	215.87	4,739.12	4,954.99	11,200.87	0.00	11,200.87
	207,408.41	97,341.88	304,750.29	48,212.85	82,071.62	130,284.47	154,263.48	20,202.34	174,465.82

Massachusetts Water Pollution Abatement Trust
[illegible]er Pollution Abatement Revenue Bonds
([illegible]ool Loan Program Bonds)
[illegible]ries 3

[illegible]ucester	GLOUCESTER
[illegible]-42	96-42

Final Loan Structuring Analysis

Schedule of Administrative Fee [After April 29, 1999 Swap]

Date	Principal Outstanding	Administrative Fee Payable @ 0.075%
29-Apr-1999		
01-Aug-1999	227,812.24	221.67
01-Feb-2000	227,812.24	170.86
01-Aug-2000	217,708.57	163.28
01-Feb-2001	217,708.57	163.28
01-Aug-2001	207,408.41	155.56
01-Feb-2002	207,408.41	155.56
01-Aug-2002	196,896.84	147.67
01-Feb-2003	196,896.84	147.67
01-Aug-2003	186,154.58	139.62
01-Feb-2004	186,154.58	139.62
01-Aug-2004	175,171.07	131.38
01-Feb-2005	175,171.07	131.38
01-Aug-2005	163,918.31	122.94
01-Feb-2006	163,918.31	122.94
01-Aug-2006	152,390.09	114.29
01-Feb-2007	152,390.09	114.29
01-Aug-2007	140,464.54	105.35
01-Feb-2008	140,464.54	105.35
01-Aug-2008	128,127.98	96.10
01-Feb-2009	128,127.98	96.10
01-Aug-2009	115,458.76	86.59
01-Feb-2010	115,458.76	86.59
01-Aug-2010	102,441.32	76.83
01-Feb-2011	102,441.32	76.83
01-Aug-2011	89,053.30	66.79
01-Feb-2012	89,053.30	66.79
01-Aug-2012	75,283.48	56.46
01-Feb-2013	75,283.48	56.46
01-Aug-2013	61,108.25	45.83
01-Feb-2014	61,108.25	45.83
01-Aug-2014	46,515.17	34.89
01-Feb-2015	46,515.17	34.89
01-Aug-2015	31,476.88	23.61
01-Feb-2016	31,476.88	23.61
01-Aug-2016	15,976.59	11.98
01-Feb-2017	15,976.59	11.98
01-Aug-2017	0.00	0.00
01-Feb-2018	0.00	0.00
01-Aug-2018	0.00	0.00
01-Feb-2019	0.00	0.00
01-Aug-2019	0.00	0.00
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
		$3,550.87

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 3

Revised Schedule C

Gloucester	96-10

Schedule of Loan Repayments

Initial Loan Obligation:	$2,890,494.82

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01									
01-Feb-02	146,488.51	78,299.69	224,788.20	39,054.92	68,435.39	107,490.31	117,297.89	0.00	117,297.89
01-Aug-02	0.00	73,916.24	73,916.24	37,075.64	3,253.71	40,329.36	0.00	33,586.88	33,586.88
01-Feb-03	149,707.17	74,771.77	224,478.95	37,075.64	68,435.39	105,511.03	118,967.92	0.00	118,967.92
01-Aug-03	0.00	71,036.89	71,036.89	35,052.87	3,253.71	38,306.59	0.00	32,730.30	32,730.30
01-Feb-04	153,072.73	70,510.80	223,583.52	35,052.87	68,435.39	103,488.26	120,095.26	0.00	120,095.26
01-Aug-04	0.00	67,490.18	67,490.18	32,984.63	4,853.43	37,838.06	0.00	31,251.83	31,251.83
01-Feb-05	156,819.00	66,373.28	223,192.29	32,984.63	66,835.67	99,820.30	121,772.27	0.00	121,772.27
01-Aug-05	0.00	63,569.71	63,569.71	30,865.77	7,030.36	37,896.13	0.00	29,450.22	29,450.22
01-Feb-06	160,658.21	62,491.67	223,149.88	30,865.77	64,658.74	95,524.51	123,848.72	0.00	123,848.72
01-Aug-06	0.00	58,749.96	58,749.96	28,695.04	9,963.36	38,658.39	0.00	26,801.21	26,801.21
01-Feb-07	166,197.19	57,632.00	223,829.18	28,695.04	61,725.74	90,420.78	126,698.76	0.00	126,698.76
01-Aug-07	0.00	53,764.05	53,764.05	26,449.46	13,034.84	39,484.30	0.00	24,060.87	24,060.87
01-Feb-08	171,927.02	52,606.15	224,533.18	26,449.46	58,654.27	85,103.73	129,648.32	0.00	129,648.32
01-Aug-08	0.00	49,250.96	49,250.96	24,126.47	15,248.10	39,374.57	0.00	21,870.77	21,870.77
01-Feb-09	176,564.65	48,195.73	224,760.38	24,126.47	56,441.00	80,567.47	132,198.52	0.00	132,198.52
01-Aug-09	0.00	44,572.00	44,572.00	21,740.82	17,547.48	39,288.30	0.00	19,577.47	19,577.47
01-Feb-10	181,416.12	43,456.88	224,873.01	21,740.82	54,141.62	75,882.44	134,696.80	0.00	134,696.80
01-Aug-10	0.00	39,673.76	39,673.76	19,289.61	15,982.25	35,271.87	0.00	17,130.43	17,130.43
01-Feb-11	186,582.37	38,407.64	224,990.01	19,289.61	55,706.85	74,996.46	137,265.01	0.00	137,265.01
01-Aug-11	0.00	34,636.04	34,636.04	16,768.61	14,479.37	31,247.97	0.00	14,613.72	14,613.72
01-Feb-12	191,895.51	33,455.05	225,350.56	16,768.61	57,209.73	73,978.34	140,146.56	0.00	140,146.56
01-Aug-12	0.00	29,358.91	29,358.91	14,175.81	13,581.74	27,757.55	0.00	11,929.38	11,929.38
01-Feb-13	197,552.39	28,154.39	225,706.78	14,175.81	58,107.36	72,283.17	143,095.58	0.00	143,095.58
01-Aug-13	0.00	23,926.22	23,926.22	11,506.58	11,753.78	23,260.37	0.00	9,165.92	9,165.92
01-Feb-14	203,375.16	22,624.03	225,999.19	11,506.58	59,935.32	71,441.90	146,057.22	0.00	146,057.22
01-Aug-14	0.00	18,231.72	18,231.72	8,758.68	9,870.54	18,629.22	0.00	6,219.32	6,219.32
01-Feb-15	209,573.66	16,948.77	226,522.43	8,758.68	61,818.56	70,577.24	149,328.36	0.00	149,328.36
01-Aug-15	0.00	12,337.46	12,337.46	5,927.02	7,845.81	13,772.83	0.00	3,156.72	3,156.72
01-Feb-16	216,013.97	10,987.41	227,001.39	5,927.02	63,843.29	69,770.32	152,638.97	0.00	152,638.97
01-Aug-16	0.00	6,262.07	6,262.07	3,008.35	5,643.46	8,651.81	0.00	0.00	0.00
01-Feb-17	222,651.15	4,887.96	227,539.11	3,008.35	66,045.65	69,054.00	156,095.37	0.00	156,095.37
	2,890,494.82	1,356,579.38	4,247,074.20	671,905.67	1,143,771.93	1,815,677.59	2,149,851.54	281,545.06	2,431,396.60

Massachusetts Water Pollution Abatement Trust
er Pollution Abatement Revenue Bonds
(r ool Loan Program Bonds)
Series 3

ucester	GLOUCESTER
.0	96-10

Final Loan Structuring Analysis

Schedule of Administrative Fee [After April 29, 1999 Swap]

Date	Principal Outstanding	Administrative Fee Payable @ 0.075%
29-Apr-1999		
01-Aug-1999	3,174,850.11	2,381.99
01-Feb-2000	3,174,850.11	2,381.14
01-Aug-2000	3,034,043.47	2,275.53
01-Feb-2001	3,034,043.47	2,275.53
01-Aug-2001	2,890,494.82	2,167.87
01-Feb-2002	2,890,494.82	2,167.87
01-Aug-2002	2,744,006.31	2,058.00
01-Feb-2003	2,744,006.31	2,058.00
01-Aug-2003	2,594,299.13	1,945.72
01-Feb-2004	2,594,299.13	1,945.72
01-Aug-2004	2,441,226.41	1,830.92
01-Feb-2005	2,441,226.41	1,830.92
01-Aug-2005	2,284,407.40	1,713.31
01-Feb-2006	2,284,407.40	1,713.31
01-Aug-2006	2,123,749.19	1,592.81
01-Feb-2007	2,123,749.19	1,592.81
)1-Aug-2007	1,957,552.00	1,468.16
01-Feb-2008	1,957,552.00	1,468.16
01-Aug-2008	1,785,624.98	1,339.22
01-Feb-2009	1,785,624.98	1,339.22
01-Aug-2009	1,609,060.33	1,206.80
01-Feb-2010	1,609,060.33	1,206.80
01-Aug-2010	1,427,644.21	1,070.73
01-Feb-2011	1,427,644.21	1,070.73
01-Aug-2011	1,241,061.84	930.80
01-Feb-2012	1,241,061.84	930.80
01-Aug-2012	1,049,166.33	786.87
01-Feb-2013	1,049,166.33	786.87
01-Aug-2013	851,613.94	638.71
01-Feb-2014	851,613.94	638.71
01-Aug-2014	648,238.78	486.18
01-Feb-2015	648,238.78	486.18
01-Aug-2015	438,665.12	329.00
01-Feb-2016	438,665.12	329.00
01-Aug-2016	222,651.15	166.99
01-Feb-2017	222,651.15	166.99
01-Aug-2017	0.00	0.00
01-Feb-2018	0.00	0.00
01-Aug-2018	0.00	0.00
01-Feb-2019	0.00	0.00
01-Aug-2019	0.00	0.00
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
		$48,778.37

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 3

Revised Schedule C

Gloucester 94-02

Schedule of Loan Repayments

Initial Loan Obligation: $2,693,016.98

Date	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01									
01-Feb-02	136,480.69	72,950.26	209,430.95	36,386.70	63,759.90	100,146.60	109,284.35	0.00	109,284.35
01-Aug-02	0.00	68,866.29	68,866.29	34,542.64	3,031.42	37,574.06	0.00	31,292.24	31,292.24
01-Feb-03	139,479.14	69,663.38	209,142.52	34,542.64	63,759.90	98,302.54	110,839.98	0.00	110,839.98
01-Aug-03	0.00	66,183.66	66,183.66	32,658.07	3,031.42	35,689.48	0.00	30,494.18	30,494.18
01-Feb-04	142,614.44	65,693.51	208,307.95	32,658.07	63,759.90	96,417.97	111,889.98	0.00	111,889.98
01-Aug-04	0.00	62,879.28	62,879.28	30,731.13	4,521.84	35,252.97	0.00	29,116.73	29,116.73
01-Feb-05	146,105.31	61,838.69	207,944.00	30,731.13	62,269.48	93,000.61	113,452.97	0.00	113,452.97
01-Aug-05	0.00	59,226.65	59,226.65	28,757.03	6,550.04	35,307.08	0.00	27,438.20	27,438.20
01-Feb-06	149,682.08	58,222.25	207,904.34	28,757.03	60,241.27	88,998.30	115,387.41	0.00	115,387.41
01-Aug-06	0.00	54,736.18	54,736.18	26,734.60	9,282.66	36,017.26	0.00	24,970.17	24,970.17
01-Feb-07	154,841.98	53,694.60	208,536.58	26,734.60	57,508.66	84,243.26	118,042.08	0.00	118,042.08
01-Aug-07	0.00	50,090.92	50,090.92	24,642.45	12,144.29	36,786.75	0.00	22,417.05	22,417.05
01-Feb-08	160,180.67	49,012.14	209,192.81	24,642.45	54,647.02	79,289.48	120,790.46	0.00	120,790.46
01-Aug-08	0.00	45,886.17	45,886.17	22,478.17	14,206.35	36,684.52	0.00	20,376.58	20,376.58
01-Feb-09	164,501.57	44,903.04	209,404.61	22,478.17	52,584.97	75,063.14	123,166.53	0.00	123,166.53
01-Aug-09	0.00	41,526.89	41,526.89	20,255.51	16,348.64	36,604.15	0.00	18,239.96	18,239.96
01-Feb-10	169,022.22	40,487.96	209,510.18	20,255.51	50,442.68	70,698.19	125,494.77	0.00	125,494.77
01-Aug-10	0.00	36,963.29	36,963.29	17,971.77	14,890.34	32,862.11	0.00	15,960.11	15,960.11
01-Feb-11	173,835.53	35,783.67	209,619.21	17,971.77	51,900.97	69,872.74	127,887.54	0.00	127,887.54
01-Aug-11	0.00	32,269.73	32,269.73	15,622.99	13,490.14	29,113.12	0.00	13,615.32	13,615.32
01-Feb-12	178,785.68	31,169.42	209,955.11	15,622.99	53,301.18	68,924.17	130,572.22	0.00	130,572.22
01-Aug-12	0.00	27,353.12	27,353.12	13,207.32	12,653.84	25,861.16	0.00	11,114.38	11,114.38
01-Feb-13	184,055.46	26,230.89	210,286.35	13,207.32	54,137.48	67,344.81	133,319.12	0.00	133,319.12
01-Aug-13	0.00	22,291.59	22,291.59	10,720.46	10,950.76	21,671.22	0.00	8,539.72	8,539.72
01-Feb-14	189,481.04	21,078.36	210,559.41	10,720.46	55,840.55	66,561.01	136,079.05	0.00	136,079.05
01-Aug-14	0.00	16,986.12	16,986.12	8,160.29	9,196.19	17,356.47	0.00	5,794.42	5,794.42
01-Feb-15	195,256.22	15,790.83	211,047.05	8,160.29	57,595.13	65,755.42	139,126.86	0.00	139,126.86
01-Aug-15	0.00	11,494.54	11,494.54	5,522.08	7,309.78	12,831.86	0.00	2,941.05	2,941.05
01-Feb-16	201,255.13	10,236.73	211,491.86	5,522.08	59,481.53	65,003.62	142,209.87	0.00	142,209.87
01-Aug-16	0.00	5,834.24	5,834.24	2,802.82	5,257.89	8,060.71	0.00	0.00	0.00
01-Feb-17	207,439.82	4,554.01	211,993.83	2,802.82	61,533.43	64,336.25	145,431.11	0.00	145,431.11
	2,693,016.98	1,263,898.45	3,956,915.43	626,001.37	1,065,629.65	1,691,631.02	2,002,974.30	262,310.10	2,265,284.41

Massachusetts Water Pollution Abatement Trust
…er Pollution Abatement Revenue Bonds
(…ol Loan Program Bonds)
Series 3

…cester	GLOUCESTER R
2	94-02

Final Loan Structuring Analysis

Schedule of Administrative Fee [After April 29, 1999 Swap]

Date	Principal Outstanding	Administrative Fee Payable @ 0.075%
29-Apr-1999		
01-Aug-1999	2,957,944.85	2,219.74
01-Feb-2000	2,957,944.85	2,218.46
01-Aug-2000	2,826,758.91	2,120.07
01-Feb-2001	2,826,758.91	2,120.07
01-Aug-2001	2,693,016.98	2,019.76
01-Feb-2002	2,693,016.98	2,019.76
01-Aug-2002	2,556,536.30	1,917.40
01-Feb-2003	2,556,536.30	1,917.40
01-Aug-2003	2,417,057.15	1,812.79
01-Feb-2004	2,417,057.15	1,812.79
01-Aug-2004	2,274,442.72	1,705.83
01-Feb-2005	2,274,442.72	1,705.83
01-Aug-2005	2,128,337.41	1,596.25
01-Feb-2006	2,128,337.41	1,596.25
01-Aug-2006	1,978,655.32	1,483.99
01-Feb-2007	1,978,655.32	1,483.99
1-Aug-2007	1,823,813.34	1,367.86
01-Feb-2008	1,823,813.34	1,367.86
01-Aug-2008	1,663,632.67	1,247.72
01-Feb-2009	1,663,632.67	1,247.72
01-Aug-2009	1,499,131.10	1,124.35
01-Feb-2010	1,499,131.10	1,124.35
01-Aug-2010	1,330,108.87	997.58
01-Feb-2011	1,330,108.87	997.58
01-Aug-2011	1,156,273.34	867.21
01-Feb-2012	1,156,273.34	867.21
01-Aug-2012	977,487.66	733.12
01-Feb-2013	977,487.66	733.12
01-Aug-2013	793,432.20	595.07
01-Feb-2014	793,432.20	595.07
01-Aug-2014	603,951.16	452.96
01-Feb-2015	603,951.16	452.96
01-Aug-2015	408,694.94	306.52
01-Feb-2016	408,694.94	306.52
01-Aug-2016	207,439.82	155.58
01-Feb-2017	207,439.82	155.58
01-Aug-2017	0.00	0.00
01-Feb-2018	0.00	0.00
01-Aug-2018	0.00	0.00
01-Feb-2019	0.00	0.00
1-Aug-2019	0.00	0.00
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
		$45,446.32

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 5
Gloucester
97-39
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	408,508.00

	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	9,633.95	9,633.95	5,439.49	0.00	5,439.49	0.00	4,194.46	4,194.46
01-Aug-05	22,509.00	10,068.40	32,577.40	5,439.49	8,956.91	14,396.40	18,181.00	0.00	18,181.00
01-Feb-06	0.00	10,608.55	10,608.55	5,139.77	496.46	5,636.23	0.00	4,972.32	4,972.32
01-Aug-06	23,054.00	9,113.79	32,167.79	5,139.77	8,900.92	14,040.69	18,127.10	0.00	18,127.10
01-Feb-07	0.00	10,339.56	10,339.56	4,832.79	496.46	5,329.25	0.00	5,010.30	5,010.30
01-Aug-07	23,701.00	8,754.69	32,455.69	4,832.79	9,196.16	14,028.95	18,426.74	0.00	18,426.74
01-Feb-08	0.00	10,061.82	10,061.82	4,517.20	496.46	5,013.66	0.00	5,048.15	5,048.15
01-Aug-08	24,310.00	7,191.33	31,501.33	4,517.20	8,902.64	13,419.84	18,081.49	0.00	18,081.49
01-Feb-09	0.00	9,832.55	9,832.55	4,193.50	496.46	4,689.96	0.00	5,142.59	5,142.59
01-Aug-09	24,934.00	6,843.23	31,777.23	4,193.50	9,219.73	13,413.23	18,364.00	0.00	18,364.00
01-Feb-10	0.00	9,576.86	9,576.86	3,861.50	496.46	4,357.96	0.00	5,218.91	5,218.91
01-Aug-10	25,000.00	4,276.80	29,276.80	3,861.50	8,205.81	12,067.31	17,209.49	0.00	17,209.49
01-Feb-11	0.00	8,835.95	8,835.95	3,528.61	496.46	4,025.07	0.00	4,810.88	4,810.88
01-Aug-11	25,000.00	4,282.05	29,282.05	3,528.61	8,686.81	12,215.42	17,066.63	0.00	17,066.63
01-Feb-12	0.00	8,495.81	8,495.81	3,195.72	496.46	3,692.18	0.00	4,803.63	4,803.63
01-Aug-12	25,000.00	4,802.53	29,802.53	3,195.72	8,962.64	12,158.36	17,644.17	0.00	17,644.17
01-Feb-13	0.00	7,167.61	7,167.61	2,862.83	496.46	3,359.29	0.00	3,808.32	3,808.32
01-Aug-13	30,000.00	4,200.44	34,200.44	2,862.83	9,171.91	12,034.74	22,165.70	0.00	22,165.70
01-Feb-14	0.00	6,675.74	6,675.74	2,463.37	496.46	2,959.83	0.00	3,715.91	3,715.91
01-Aug-14	25,000.00	3,903.18	28,903.18	2,463.37	8,980.62	11,443.98	17,459.20	0.00	17,459.20
01-Feb-15	0.00	5,077.91	5,077.91	2,130.48	496.46	2,626.94	0.00	2,450.97	2,450.97
01-Aug-15	30,000.00	3,378.16	33,378.16	2,130.48	8,929.12	11,059.60	22,318.56	0.00	22,318.56
01-Feb-16	0.00	4,024.94	4,024.94	1,731.02	496.46	2,227.48	0.00	1,797.47	1,797.47
01-Aug-16	30,000.00	2,957.50	32,957.50	1,731.02	8,971.88	10,702.89	22,254.60	0.00	22,254.60
01-Feb-17	0.00	2,881.12	2,881.12	1,331.55	496.46	1,828.01	0.00	1,053.11	1,053.11
01-Aug-17	30,000.00	2,426.37	32,426.37	1,331.55	9,112.63	10,444.18	21,982.19	0.00	21,982.19
01-Feb-18	0.00	1,706.99	1,706.99	932.09	365.58	1,297.67	0.00	409.33	409.33
01-Aug-18	35,000.00	1,897.70	36,897.70	932.09	9,405.58	10,337.66	26,560.04	0.00	26,560.04
01-Feb-19	0.00	710.44	710.44	466.04	244.40	710.44	0.00	0.00	0.00
01-Aug-19	35,000.00	962.50	35,962.50	466.04	9,315.07	9,781.11	26,181.39	0.00	26,181.39
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$408,508.00	$180,688.47	$589,196.47	$93,251.91	$141,485.92	$234,737.83	$302,022.29	$52,436.35	$354,458.64

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

Gloucester
97-39

Final Loan Structuring Analysis

Administrative Fee Schedule

Date	Principal Outstanding	Administrative Fee Payable @ 0.075000%
06-Oct-1999		
01-Feb-2000	499,571.00	239.38
01-Aug-2000	499,571.00	374.68
01-Feb-2001	494,570.00	370.93
01-Aug-2001	494,570.00	370.93
01-Feb-2002	473,583.00	355.19
01-Aug-2002	473,583.00	355.19
01-Feb-2003	452,267.00	339.20
01-Aug-2003	452,267.00	339.20
01-Feb-2004	430,589.00	322.94
01-Aug-2004	430,589.00	322.94
01-Feb-2005	408,513.00	306.38
01-Aug-2005	408,513.00	306.38
01-Feb-2006	386,003.00	289.50
01-Aug-2006	386,003.00	289.50
01-Feb-2007	362,948.00	272.21
01-Aug-2007	362,948.00	272.21
01-Feb-2008	339,246.00	254.43
01-Aug-2008	339,246.00	254.43
01-Feb-2009	314,935.00	236.20
01-Aug-2009	314,935.00	236.20
01-Feb-2010	290,000.00	217.50
01-Aug-2010	290,000.00	217.50
01-Feb-2011	265,000.00	198.75
01-Aug-2011	265,000.00	198.75
01-Feb-2012	240,000.00	180.00
01-Aug-2012	240,000.00	180.00
01-Feb-2013	215,000.00	161.25
01-Aug-2013	215,000.00	161.25
01-Feb-2014	185,000.00	138.75
01-Aug-2014	185,000.00	138.75
01-Feb-2015	160,000.00	120.00
01-Aug-2015	160,000.00	120.00
01-Feb-2016	130,000.00	97.50
01-Aug-2016	130,000.00	97.50
01-Feb-2017	100,000.00	75.00
01-Aug-2017	100,000.00	75.00
01-Feb-2018	70,000.00	52.50
01-Aug-2018	70,000.00	52.50
01-Feb-2019	35,000.00	26.25
01-Aug-2019	35,000.00	26.25
01-Feb-2020	0.00	0.00
01-Aug-2020	0.00	0.00
01-Feb-2021	0.00	0.00
01-Aug-2021	0.00	0.00
01-Feb-2022	0.00	0.00
01-Aug-2022	0.00	0.00
01-Feb-2023	0.00	0.00
01-Aug-2023	0.00	0.00
01-Feb-2024	0.00	0.00
01-Aug-2024	0.00	0.00
01-Feb-2025	0.00	0.00
01-Aug-2025	0.00	0.00
01-Feb-2026	0.00	0.00
01-Aug-2026	0.00	0.00
01-Feb-2027	0.00	0.00
01-Aug-2027	0.00	0.00
01-Feb-2028	0.00	0.00
01-Aug-2028	0.00	0.00
01-Feb-2029	0.00	0.00
01-Aug-2029	0.00	0.00
01-Feb-2030	0.00	0.00
01-Aug-2030	0.00	0.00
		$8,643.02

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Gloucester
99-88
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	82,864.24

	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	1,925.38	1,925.38	1,088.90	0.00	1,088.90	0.00	836.48	836.48
01-Aug-05	4,199.82	2,091.50	6,291.32	1,088.90	1,883.33	2,972.23	3,319.08	0.00	3,319.08
01-Feb-06	0.00	2,042.39	2,042.39	1,033.71	56.73	1,090.44	0.00	951.95	951.95
01-Aug-06	4,296.70	2,043.40	6,340.10	1,033.71	1,912.29	2,945.99	3,394.10	0.00	3,394.10
01-Feb-07	0.00	2,000.78	2,000.78	977.25	83.88	1,061.13	0.00	939.65	939.65
01-Aug-07	4,398.37	1,812.45	6,210.82	977.25	1,883.82	2,861.06	3,349.76	0.00	3,349.76
01-Feb-08	0.00	1,965.66	1,965.66	919.45	83.88	1,003.33	0.00	962.33	962.33
01-Aug-08	4,502.62	1,726.35	6,228.97	919.45	1,926.11	2,845.56	3,383.41	0.00	3,383.41
01-Feb-09	0.00	1,922.07	1,922.07	860.28	83.88	944.16	0.00	977.91	977.91
01-Aug-09	4,623.78	1,435.74	6,059.52	860.28	1,915.06	2,775.34	3,284.17	0.00	3,284.17
01-Feb-10	0.00	1,956.64	1,956.64	799.52	83.88	883.40	0.00	1,073.24	1,073.24
01-Aug-10	4,754.18	1,284.57	6,038.75	799.52	1,922.46	2,721.98	3,316.78	0.00	3,316.78
01-Feb-11	0.00	1,876.43	1,876.43	737.05	83.88	820.93	0.00	1,055.50	1,055.50
01-Aug-11	4,900.96	1,142.49	6,043.45	737.05	1,909.08	2,646.13	3,397.32	0.00	3,397.32
01-Feb-12	0.00	1,738.32	1,738.32	672.65	83.88	756.53	0.00	981.80	981.80
01-Aug-12	5,037.10	922.77	5,959.87	672.65	1,805.58	2,478.22	3,481.65	0.00	3,481.65
01-Feb-13	0.00	1,496.45	1,496.45	606.45	83.88	690.33	0.00	806.12	806.12
01-Aug-13	5,173.24	942.81	6,116.05	606.45	1,869.84	2,476.30	3,639.75	0.00	3,639.75
01-Feb-14	0.00	1,333.52	1,333.52	538.47	83.88	622.35	0.00	711.16	711.16
01-Aug-14	5,309.37	850.12	6,159.49	538.47	1,871.69	2,410.17	3,749.32	0.00	3,749.32
01-Feb-15	0.00	1,135.09	1,135.09	468.71	83.88	552.59	0.00	582.50	582.50
01-Aug-15	5,445.51	757.15	6,202.66	468.71	1,873.69	2,342.39	3,860.27	0.00	3,860.27
01-Feb-16	0.00	929.56	929.56	397.15	83.88	481.03	0.00	448.53	448.53
01-Aug-16	5,717.79	663.82	6,381.61	397.15	1,877.48	2,274.63	4,106.98	0.00	4,106.98
01-Feb-17	0.00	716.52	716.52	322.01	83.88	405.89	0.00	310.63	310.63
01-Aug-17	5,853.92	559.85	6,413.77	322.01	1,880.38	2,202.39	4,211.38	0.00	4,211.38
01-Feb-18	0.00	499.39	499.39	245.09	83.17	328.25	0.00	171.14	171.14
01-Aug-18	5,990.06	455.78	6,445.84	245.09	1,910.66	2,155.74	4,290.09	0.00	4,290.09
01-Feb-19	0.00	306.39	306.39	166.37	70.90	237.27	0.00	69.12	69.12
01-Aug-19	6,262.34	332.35	6,594.69	166.37	1,943.38	2,109.75	4,484.94	0.00	4,484.94
01-Feb-20	0.00	147.56	147.56	84.08	63.48	147.56	0.00	0.00	0.00
01-Aug-20	6,398.48	167.96	6,566.44	84.08	1,933.18	2,017.26	4,549.18	0.00	4,549.18
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
	82,864.24	39,181.26	122,045.50	19,834.28	31,514.97	51,349.25	59,818.19	10,878.06	70,696.25

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

Gloucester
98-88

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256380%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	$98,795.61	$1,182.48	$598.64	$83.88	$499.96	$34.17	$534.13	$534.13
01-Aug-01	98,795.61	6,415.33	1,298.25	1,933.18	3,183.70	74.10	3,257.80	0.00
01-Feb-02	94,944.90	2,472.96	1,247.65	83.88	1,141.43	71.21	1,212.64	4,470.44
01-Aug-02	94,944.90	6,410.15	1,247.65	1,933.18	3,229.32	71.21	3,300.53	0.00
01-Feb-03	91,007.71	2,379.45	1,195.91	83.88	1,099.66	68.25	1,167.91	4,468.44
01-Aug-03	91,007.71	6,407.39	1,195.91	1,933.18	3,278.30	68.25	3,346.55	0.00
01-Feb-04	86,979.77	2,283.79	1,142.98	83.88	1,056.93	65.23	1,122.16	4,468.71
01-Aug-04	86,979.77	6,399.32	1,142.98	1,933.18	3,323.16	65.23	3,388.39	0.00
01-Feb-05	82,864.24	2,191.19	1,088.90	83.88	1,018.41	62.15	1,080.56	4,468.95
01-Aug-05	82,864.24	6,391.01	1,088.90	1,933.18	3,368.93	62.15	3,431.08	0.00
01-Feb-06	78,664.42	2,096.69	1,033.71	83.88	979.10	59.00	1,038.10	4,469.18
01-Aug-06	78,664.42	6,393.39	1,033.71	1,933.18	3,426.50	59.00	3,485.50	0.00
01-Feb-07	74,367.72	1,989.28	977.25	83.88	928.15	55.78	983.93	4,469.43
01-Aug-07	74,367.72	6,387.64	977.25	1,933.18	3,477.21	55.78	3,532.99	0.00
01-Feb-08	69,969.35	1,887.56	919.45	83.88	884.23	52.48	936.71	4,469.70
01-Aug-08	69,969.35	6,390.18	919.45	1,933.18	3,537.55	52.48	3,590.03	0.00
01-Feb-09	65,466.73	1,775.00	860.28	83.88	830.84	49.10	879.94	4,469.97
01-Aug-09	65,466.73	6,398.78	860.28	1,933.18	3,605.32	49.10	3,654.42	0.00
01-Feb-10	60,842.95	1,653.62	799.52	83.88	770.22	45.64	815.86	4,470.28
01-Aug-10	60,842.95	6,407.80	799.52	1,933.18	3,675.10	45.64	3,720.74	0.00
01-Feb-11	56,088.77	1,528.83	737.05	83.88	707.90	42.07	749.97	4,470.71
01-Aug-11	56,088.77	6,429.79	737.05	1,933.18	3,759.56	42.07	3,801.63	0.00
01-Feb-12	51,187.81	1,400.18	672.65	83.88	643.65	38.39	682.04	4,483.67
01-Aug-12	51,187.81	6,437.27	672.65	1,933.18	3,831.44	38.39	3,869.83	0.00
01-Feb-13	46,150.71	1,274.25	606.45	83.88	583.92	34.61	618.53	4,488.36
01-Aug-13	46,150.71	6,447.48	606.45	1,933.18	3,907.85	34.61	3,942.46	0.00
01-Feb-14	40,977.47	1,128.75	538.47	83.88	506.40	30.73	537.13	4,479.59
01-Aug-14	40,977.47	6,438.13	538.47	1,933.18	3,966.48	30.73	3,997.21	0.00
01-Feb-15	35,668.10	979.43	468.71	83.88	426.84	26.75	453.59	4,450.80
01-Aug-15	35,668.10	6,424.94	468.71	1,933.18	4,023.05	26.75	4,049.80	0.00
01-Feb-16	30,222.59	826.27	397.15	83.88	345.24	22.67	367.91	4,417.71
01-Aug-16	30,222.59	6,544.06	397.15	1,933.18	4,213.73	22.67	4,236.40	0.00
01-Feb-17	24,504.80	665.46	322.01	83.88	259.57	18.38	277.95	4,514.35
01-Aug-17	24,504.80	6,519.38	322.01	1,933.18	4,264.19	18.38	4,282.57	0.00
01-Feb-18	18,650.88	500.82	245.09	83.88	171.85	13.99	185.84	4,468.41
01-Aug-18	18,650.88	6,490.88	245.09	1,933.18	4,312.61	13.99	4,326.60	0.00
01-Feb-19	12,660.82	332.35	166.37	83.88	82.10	9.50	91.60	4,418.20
01-Aug-19	12,660.82	6,594.68	166.37	1,933.18	4,495.13	9.50	4,504.63	0.00
01-Feb-20	6,398.48	167.96	84.08	83.88	0.00	4.80	4.80	4,509.43
01-Aug-20	6,398.48	6,566.44	84.08	1,933.18	4,549.18	4.80	4,553.98	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,553.98
01-Aug-21	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
01-Aug-22	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
01-Aug-23	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
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	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
01-Aug-26	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
01-Aug-27	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
01-Aug-28	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
01-Aug-29	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
01-Aug-30	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
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		$157,610.16	$28,904.25	$40,341.20	$88,364.71	$1,649.73	$90,014.44	$90,014.44

Average Annual Net Debt Service	$4,474.16

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

Gloucester
98-88

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 @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	$98,795.61	$1,182.48	$598.64	$83.88	$499.96	$34.17	$534.13	$534.13
01-Aug-01	98,795.61	6,415.13	1,298.25	1,933.18	3,183.70	74.10	3,257.80	0.00
01-Feb-02	94,944.90	2,472.96	1,247.65	83.88	1,141.43	71.21	1,212.64	4,470.44
01-Aug-02	94,944.90	6,410.15	1,247.65	1,933.18	3,229.32	71.21	3,300.53	0.00
01-Feb-03	91,007.71	2,379.45	1,195.91	83.88	1,099.66	68.25	1,167.91	4,468.44
01-Aug-03	91,007.71	6,407.39	1,195.91	1,933.18	3,278.30	68.25	3,346.55	0.00
01-Feb-04	86,979.77	2,283.79	1,142.98	83.88	1,056.93	65.23	1,122.16	4,468.71
01-Aug-04	86,979.77	6,399.32	1,142.98	1,933.18	3,323.16	65.23	3,388.39	0.00
01-Feb-05	82,864.24	2,191.19	1,088.90	83.88	1,018.41	62.15	1,080.56	4,468.95
01-Aug-05	82,864.24	6,391.01	1,088.90	1,933.18	3,368.93	62.15	3,431.08	0.00
01-Feb-06	78,664.42	2,096.69	1,033.71	83.88	979.10	59.00	1,038.10	4,469.18
01-Aug-06	78,664.42	6,393.39	1,033.71	1,933.18	3,426.50	59.00	3,485.50	0.00
01-Feb-07	74,367.72	1,989.28	977.25	83.88	928.15	55.78	983.93	4,469.43
01-Aug-07	74,367.72	6,387.64	977.25	1,933.18	3,477.21	55.78	3,532.99	0.00
01-Feb-08	69,969.35	1,887.56	919.45	83.88	884.23	52.48	936.71	4,469.70
01-Aug-08	69,969.35	6,390.18	919.45	1,933.18	3,537.55	52.48	3,590.03	0.00
01-Feb-09	65,466.73	1,775.00	860.28	83.88	830.84	49.10	879.94	4,469.97
01-Aug-09	65,466.73	6,398.78	860.28	1,933.18	3,605.32	49.10	3,654.42	0.00
01-Feb-10	60,842.95	1,653.62	799.52	83.88	770.22	45.64	815.86	4,470.28
01-Aug-10	60,842.95	6,407.80	799.52	1,933.18	3,675.10	45.64	3,720.74	0.00
01-Feb-11	56,088.77	1,528.83	737.05	83.88	707.90	42.07	749.97	4,470.71
01-Aug-11	56,088.77	6,429.79	737.05	1,933.18	3,759.56	42.07	3,801.63	0.00
01-Feb-12	51,187.81	1,400.18	672.65	83.88	643.65	38.39	682.04	4,483.67
01-Aug-12	51,187.81	6,437.27	672.65	1,933.18	3,831.44	38.39	3,869.83	0.00
01-Feb-13	46,150.71	1,274.25	606.45	83.88	583.92	34.61	618.53	4,488.36
01-Aug-13	46,150.71	6,447.48	606.45	1,933.18	3,907.85	34.61	3,942.46	0.00
01-Feb-14	40,977.47	1,128.75	538.47	83.88	506.40	30.73	537.13	4,479.59
01-Aug-14	40,977.47	6,438.13	538.47	1,933.18	3,966.48	30.73	3,997.21	0.00
01-Feb-15	35,668.10	979.43	468.71	83.88	426.84	26.75	453.59	4,450.80
01-Aug-15	35,668.10	6,424.94	468.71	1,933.18	4,023.05	26.75	4,049.80	0.00
01-Feb-16	30,222.59	826.27	397.15	83.88	345.24	22.67	367.91	4,417.71
01-Aug-16	30,222.59	6,544.06	397.15	1,933.18	4,213.73	22.67	4,236.40	0.00
01-Feb-17	24,504.80	665.46	322.01	83.88	259.57	18.38	277.95	4,514.35
01-Aug-17	24,504.80	6,519.38	322.01	1,933.18	4,264.19	18.38	4,282.57	0.00
01-Feb-18	18,650.88	500.82	245.09	83.88	171.85	13.99	185.84	4,468.41
01-Aug-18	18,650.88	6,490.88	245.09	1,933.18	4,312.61	13.99	4,326.60	0.00
01-Feb-19	12,660.82	332.35	166.37	83.88	82.10	9.50	91.60	4,418.20
01-Aug-19	12,660.82	6,594.68	166.37	1,933.18	4,495.13	9.50	4,504.63	0.00
01-Feb-20	6,398.48	167.96	84.08	83.88	0.00	4.80	4.80	4,509.43
01-Aug-20	6,398.48	6,566.44	84.08	1,933.18	4,549.18	4.80	4,553.98	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,553.98
01-Aug-21	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
01-Aug-22	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
01-Aug-23	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
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	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
01-Aug-26	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
01-Aug-27	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
01-Aug-28	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
01-Aug-29	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
01-Aug-30	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
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		$157,610.16	$28,904.25	$40,341.20	$88,364.71	$1,649.73	$90,014.44	$90,014.44

Average Annual Net Debt Service:	$4,474.16

Amended admin fees to be
(W-98-88 being reclassed to T-5. per J Thompson
7/12/01)

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Gloucester
97-39A
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	5,789,018.00

	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	134,623.97	134,623.97	76,072.04	0.00	76,072.04	0.00	58,551.93	58,551.93
01-Aug-05	293,980.00	146,134.48	440,114.48	76,072.04	131,715.37	207,787.41	232,327.07	0.00	232,327.07
01-Feb-06	0.00	142,689.61	142,689.61	72,208.92	3,872.07	76,080.99	0.00	66,608.62	66,608.62
01-Aug-06	300,750.00	142,760.35	443,510.35	72,208.92	133,737.14	205,946.06	237,564.29	0.00	237,564.29
01-Feb-07	0.00	139,765.98	139,765.98	68,256.84	5,768.07	74,024.91	0.00	65,741.07	65,741.07
01-Aug-07	307,851.00	126,614.85	434,465.85	68,256.84	131,749.12	200,005.96	234,459.90	0.00	234,459.90
01-Feb-08	0.00	137,297.63	137,297.63	64,211.45	5,768.07	69,979.52	0.00	67,318.11	67,318.11
01-Aug-08	315,135.00	120,586.60	435,721.60	64,211.45	134,702.48	198,913.93	236,807.67	0.00	236,807.67
01-Feb-09	0.00	134,235.19	134,235.19	60,070.34	5,768.07	65,838.41	0.00	68,396.78	68,396.78
01-Aug-09	323,599.00	100,274.69	423,873.69	60,070.34	133,930.92	194,001.26	229,872.43	0.00	229,872.43
01-Feb-10	0.00	136,631.12	136,631.12	55,818.00	5,768.07	61,586.07	0.00	75,045.05	75,045.05
01-Aug-10	332,703.00	89,700.45	422,403.45	55,818.00	134,447.37	190,265.38	232,138.07	0.00	232,138.07
01-Feb-11	0.00	131,010.34	131,010.34	51,446.04	5,768.07	57,214.11	0.00	73,796.24	73,796.24
01-Aug-11	340,000.00	79,861.47	419,861.47	51,446.04	133,519.79	184,965.82	234,895.65	0.00	234,895.65
01-Feb-12	0.00	121,335.69	121,335.69	46,978.18	5,768.07	52,746.25	0.00	68,589.43	68,589.43
01-Aug-12	350,000.00	64,566.07	414,566.07	46,978.18	126,309.93	173,288.11	241,277.96	0.00	241,277.96
01-Feb-13	0.00	104,536.36	104,536.36	42,378.92	5,768.07	48,146.99	0.00	56,389.37	56,389.37
01-Aug-13	360,000.00	65,963.76	425,963.76	42,378.92	130,782.14	173,161.06	252,802.70	0.00	252,802.70
01-Feb-14	0.00	93,208.10	93,208.10	37,648.25	5,768.07	43,416.32	0.00	49,791.79	49,791.79
01-Aug-14	375,000.00	59,316.16	434,316.16	37,648.25	130,866.22	168,514.46	265,801.70	0.00	265,801.70
01-Feb-15	0.00	79,351.98	79,351.98	32,720.47	5,768.07	38,488.54	0.00	40,863.44	40,863.44
01-Aug-15	385,000.00	52,704.87	437,704.87	32,720.47	130,951.43	163,671.90	274,032.97	0.00	274,032.97
01-Feb-16	0.00	64,758.70	64,758.70	27,661.28	5,768.07	33,429.35	0.00	31,329.36	31,329.36
01-Aug-16	395,000.00	46,317.61	441,317.61	27,661.28	131,340.90	159,002.18	282,315.43	0.00	282,315.43
01-Feb-17	0.00	49,987.40	49,987.40	22,470.68	5,768.07	28,238.75	0.00	21,748.65	21,748.65
01-Aug-17	410,000.00	39,059.04	449,059.04	22,470.68	131,499.16	153,969.85	295,089.19	0.00	295,089.19
01-Feb-18	0.00	34,822.39	34,822.39	17,082.98	5,718.33	22,801.30	0.00	12,021.09	12,021.09
01-Aug-18	425,000.00	31,730.15	456,730.15	17,082.98	133,600.34	150,683.32	306,046.83	0.00	306,046.83
01-Feb-19	0.00	21,174.74	21,174.74	11,498.16	4,871.06	16,369.22	0.00	4,805.52	4,805.52
01-Aug-19	435,000.00	22,968.75	457,968.75	11,498.16	135,897.73	147,395.89	310,572.86	0.00	310,572.86
01-Feb-20	0.00	10,146.96	10,146.96	5,781.93	4,365.03	10,146.96	0.00	0.00	0.00
01-Aug-20	440,000.00	11,550.00	451,550.00	5,781.93	135,196.21	140,978.14	310,571.86	0.00	310,571.86
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
	5,789,018.00	2,735,685.46	8,524,703.46	1,384,608.92	2,202,521.51	3,587,130.44	4,176,576.57	760,996.46	4,937,573.03

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

Gloucester
97-39A

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	$6,904,305.00	$82,642.23	$41,835.57	$5,768.07	$35,038.59	$2,387.74	$37,426.33	$37,426.33
01-Aug-01	6,904,305.00	448,814.12	90,727.75	135,196.21	222,890.16	5,178.23	228,068.39	–
01-Feb-02	6,634,715.00	172,821.35	87,185.13	5,768.07	79,868.15	4,976.04	84,844.19	312,912.58
01-Aug-02	6,634,715.00	448,454.35	87,185.13	135,196.21	226,073.01	4,976.04	231,049.05	–
01-Feb-03	6,359,082.00	166,275.07	83,563.11	5,768.07	76,943.89	4,769.31	81,713.20	312,762.25
01-Aug-03	6,359,082.00	448,247.07	83,563.11	135,196.21	229,487.75	4,769.31	234,257.06	–
01-Feb-04	6,077,110.00	159,578.23	79,857.78	5,768.07	73,952.38	4,557.83	78,510.21	312,767.27
01-Aug-04	6,077,110.00	447,670.23	79,857.78	135,196.21	232,616.24	4,557.83	237,174.07	–
01-Feb-05	5,789,018.00	153,096.16	76,072.04	5,768.07	71,256.05	4,341.76	75,597.81	312,771.88
01-Aug-05	5,789,018.00	447,076.16	76,072.04	135,196.21	235,807.91	4,341.76	240,149.67	–
01-Feb-06	5,495,038.00	146,481.61	72,208.92	5,768.07	68,504.62	4,121.28	72,625.90	312,775.57
01-Aug-06	5,495,038.00	447,231.61	72,208.92	135,196.21	239,826.48	4,121.28	243,947.76	–
01-Feb-07	5,194,288.00	138,962.86	68,256.84	5,768.07	64,937.95	3,895.72	68,833.67	312,781.43
01-Aug-07	5,194,288.00	446,813.86	68,256.84	135,196.21	243,360.81	3,895.72	247,256.53	–
01-Feb-08	4,886,437.00	131,843.81	64,211.45	5,768.07	61,864.29	3,664.83	65,529.12	312,785.65
01-Aug-08	4,886,437.00	446,978.81	64,211.45	135,196.21	247,571.15	3,664.83	251,235.98	–
01-Feb-09	4,571,302.00	123,965.43	60,070.34	5,768.07	58,127.02	3,428.48	61,555.50	312,791.48
01-Aug-09	4,571,302.00	447,564.43	60,070.34	135,196.21	252,297.88	3,428.48	255,726.36	–
01-Feb-10	4,247,703.00	115,470.96	55,818.00	5,768.07	53,884.89	3,185.78	57,070.67	312,797.03
01-Aug-10	4,247,703.00	448,173.96	55,818.00	135,196.21	257,159.75	3,185.78	260,345.53	–
01-Feb-11	3,915,000.00	106,737.50	51,446.04	5,768.07	49,523.39	2,936.25	52,459.64	312,805.17
01-Aug-11	3,915,000.00	446,737.50	51,446.04	135,196.21	260,095.25	2,936.25	263,031.50	–
01-Feb-12	3,575,000.00	97,812.50	46,978.18	5,768.07	45,066.25	2,681.25	47,747.50	310,779.00
01-Aug-12	3,575,000.00	447,812.50	46,978.18	135,196.21	265,638.11	2,681.25	268,319.36	–
01-Feb-13	3,225,000.00	89,062.50	42,378.92	5,768.07	40,915.51	2,418.75	43,334.26	311,653.62
01-Aug-13	3,225,000.00	449,062.50	42,378.92	135,196.21	271,487.37	2,418.75	273,906.12	–
01-Feb-14	2,865,000.00	78,937.50	37,648.25	5,768.07	35,521.18	2,148.75	37,669.93	311,576.05
01-Aug-14	2,865,000.00	453,937.50	37,648.25	135,196.21	281,093.04	2,148.75	283,241.79	–
01-Feb-15	2,490,000.00	68,390.63	32,720.47	5,768.07	29,902.09	1,867.50	31,769.59	315,011.38
01-Aug-15	2,490,000.00	453,390.63	32,720.47	135,196.21	285,473.95	1,867.50	287,341.45	–
01-Feb-16	2,105,000.00	57,562.50	27,661.28	5,768.07	24,133.15	1,578.75	25,711.90	313,053.35
01-Aug-16	2,105,000.00	452,562.50	27,661.28	135,196.21	289,705.01	1,578.75	291,283.76	–
01-Feb-17	1,710,000.00	46,453.13	22,470.68	5,768.07	18,214.38	1,282.50	19,496.88	310,780.64
01-Aug-17	1,710,000.00	456,453.13	22,470.68	135,196.21	298,786.24	1,282.50	300,068.74	–
01-Feb-18	1,300,000.00	34,921.88	17,082.98	5,768.07	12,070.83	975.00	13,045.83	313,114.57
01-Aug-18	1,300,000.00	459,921.88	17,082.98	135,196.21	307,642.69	975.00	308,617.69	–
01-Feb-19	875,000.00	22,968.75	11,498.16	5,768.07	5,702.52	656.25	6,358.77	314,976.46
01-Aug-19	875,000.00	457,968.75	11,498.16	135,196.21	311,274.38	656.25	311,930.63	–
01-Feb-20	440,000.00	11,550.00	5,781.93	5,768.07	0.00	330.00	330.00	312,260.63
01-Aug-20	440,000.00	451,550.00	5,781.93	135,196.21	310,571.86	330.00	310,901.86	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310,901.86
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	–
		$11,011,956.09	$2,018,384.32	$2,819,285.60	$6,174,286.17	$115,198.03	$6,289,484.20	$6,289,484.20

Average Annual Net Debt Service:	$312,930.17

Max:	315,011.38
Min:	310,779.00
Span:	4,232.38

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Gloucester
99-15
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	2,736,927.00

	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	63,621.90	63,621.90	35,965.27	0.00	35,965.27	0.00	27,656.63	27,656.63
01-Aug-05	139,124.00	69,088.34	208,212.34	35,965.27	62,256.37	98,221.65	109,990.69	0.00	109,990.69
01-Feb-06	0.00	67,455.83	67,455.83	34,137.08	1,857.02	35,994.10	0.00	31,461.74	31,461.74
01-Aug-06	142,331.00	67,489.26	209,820.26	34,137.08	63,211.73	97,348.81	112,471.45	0.00	112,471.45
01-Feb-07	0.00	66,068.91	66,068.91	32,266.74	2,752.94	35,019.68	0.00	31,049.23	31,049.23
01-Aug-07	145,696.00	59,854.56	205,550.56	32,266.74	62,272.32	94,539.06	111,011.49	0.00	111,011.49
01-Feb-08	0.00	64,897.30	64,897.30	30,352.19	2,752.94	33,105.13	0.00	31,792.18	31,792.18
01-Aug-08	149,147.00	57,000.77	206,147.77	30,352.19	63,667.89	94,020.08	112,127.70	0.00	112,127.70
01-Feb-09	0.00	63,444.32	63,444.32	28,392.29	2,752.94	31,145.23	0.00	32,299.09	32,299.09
01-Aug-09	153,157.00	47,396.83	200,553.83	28,392.29	63,303.30	91,695.58	108,858.25	0.00	108,858.25
01-Feb-10	0.00	64,570.04	64,570.04	26,379.69	2,752.94	29,132.63	0.00	35,437.41	35,437.41
01-Aug-10	157,472.00	42,393.70	199,865.70	26,379.69	63,547.34	89,927.03	109,938.67	0.00	109,938.67
01-Feb-11	0.00	61,907.24	61,907.24	24,310.39	2,752.94	27,063.33	0.00	34,843.92	34,843.92
01-Aug-11	160,000.00	37,767.93	197,767.93	24,310.39	63,110.91	87,421.30	110,346.63	0.00	110,346.63
01-Feb-12	0.00	57,326.51	57,326.51	22,207.87	2,752.94	24,960.81	0.00	32,365.70	32,365.70
01-Aug-12	165,000.00	30,547.15	195,547.15	22,207.87	59,707.39	81,915.26	113,631.89	0.00	113,631.89
01-Feb-13	0.00	49,415.25	49,415.25	20,039.64	2,752.94	22,792.58	0.00	26,622.67	26,622.67
01-Aug-13	170,000.00	31,200.34	201,200.34	20,039.64	61,815.92	81,855.57	119,344.78	0.00	119,344.78
01-Feb-14	0.00	44,072.87	44,072.87	17,805.72	2,752.94	20,558.66	0.00	23,514.22	23,514.22
01-Aug-14	175,000.00	28,138.08	203,138.08	17,805.72	61,872.46	79,678.18	123,459.90	0.00	123,459.90
01-Feb-15	0.00	37,545.09	37,545.09	15,506.09	2,752.94	18,259.03	0.00	19,286.07	19,286.07
01-Aug-15	180,000.00	25,061.00	205,061.00	15,506.09	61,936.20	77,442.29	127,618.71	0.00	127,618.71
01-Feb-16	0.00	30,765.29	30,765.29	13,140.75	2,752.94	15,893.69	0.00	14,871.60	14,871.60
01-Aug-16	190,000.00	21,953.84	211,953.84	13,140.75	62,052.19	75,192.94	136,760.90	0.00	136,760.90
01-Feb-17	0.00	23,698.16	23,698.16	10,644.01	2,752.94	13,396.95	0.00	10,301.22	10,301.22
01-Aug-17	195,000.00	18,487.92	213,487.92	10,644.01	62,143.59	72,787.59	140,700.33	0.00	140,700.33
01-Feb-18	0.00	16,471.69	16,471.69	8,081.56	2,729.41	10,810.97	0.00	5,660.72	5,660.72
01-Aug-18	200,000.00	15,016.17	215,016.17	8,081.56	63,149.90	71,231.46	143,784.71	0.00	143,784.71
01-Feb-19	0.00	10,042.88	10,042.88	5,453.41	2,327.50	7,780.91	0.00	2,261.96	2,261.96
01-Aug-19	205,000.00	10,893.75	215,893.75	5,453.41	64,236.01	69,689.42	146,204.33	0.00	146,204.33
01-Feb-20	0.00	4,842.87	4,842.87	2,759.56	2,083.31	4,842.87	0.00	0.00	0.00
01-Aug-20	210,000.00	5,512.50	215,512.50	2,759.56	63,901.19	66,660.75	148,851.75	0.00	148,851.75
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
	2,736,927.00	1,293,948.31	4,030,875.31	654,884.49	1,041,464.29	1,696,348.78	1,975,102.18	359,424.34	2,334,526.52

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

Gloucester
99-15

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date 08-Nov-00	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
01-Feb-01	$3,264,693.00	$39,075.45	$19,781.90	$2,752.94	$16,540.61	$1,129.04	$17,669.65	$17,669.65
01-Aug-01	3,264,693.00	212,309.00	42,900.51	63,901.19	105,507.30	2,448.52	107,955.82	–
01-Feb-02	3,137,126.00	81,712.28	41,224.19	2,752.94	37,735.15	2,352.84	40,087.99	148,043.81
01-Aug-02	3,137,126.00	212,143.28	41,224.19	63,901.19	107,017.90	2,352.84	109,370.74	–
01-Feb-03	3,006,695.00	78,614.55	39,510.23	2,752.94	36,351.38	2,255.02	38,606.40	147,977.14
01-Aug-03	3,006,695.00	212,048.55	39,510.23	63,901.19	108,637.13	2,255.02	110,892.15	–
01-Feb-04	2,873,261.00	75,445.49	37,756.80	2,752.94	34,935.75	2,154.95	37,090.70	147,982.85
01-Aug-04	2,873,261.00	211,779.49	37,756.80	63,901.19	110,121.50	2,154.95	112,276.45	–
01-Feb-05	2,736,927.00	72,377.97	35,965.27	2,752.94	33,659.76	2,052.70	35,712.46	147,988.91
01-Aug-05	2,736,927.00	211,501.97	35,965.27	63,901.19	111,635.51	2,052.70	113,688.21	–
01-Feb-06	2,597,803.00	69,247.68	34,137.08	2,752.94	32,357.66	1,948.35	34,306.01	147,994.22
01-Aug-06	2,597,803.00	211,578.68	34,137.08	63,901.19	113,540.41	1,948.35	115,488.76	–
01-Feb-07	2,455,472.00	65,689.41	32,266.74	2,752.94	30,669.73	1,841.60	32,511.33	148,000.09
01-Aug-07	2,455,472.00	211,385.41	32,266.74	63,901.19	115,217.48	1,841.60	117,059.08	–
01-Feb-08	2,309,776.00	62,320.19	30,352.19	2,752.94	29,215.06	1,732.33	30,947.39	148,006.47
01-Aug-08	2,309,776.00	211,467.19	30,352.19	63,901.19	117,213.81	1,732.33	118,946.14	–
01-Feb-09	2,160,629.00	58,591.51	28,392.29	2,752.94	27,446.28	1,620.47	29,066.75	148,012.89
01-Aug-09	2,160,629.00	211,748.51	28,392.29	63,901.19	119,455.03	1,620.47	121,075.50	–
01-Feb-10	2,007,472.00	54,571.14	26,379.69	2,752.94	25,438.51	1,505.60	26,944.11	148,019.61
01-Aug-10	2,007,472.00	212,043.14	26,379.69	63,901.19	121,762.26	1,505.60	123,267.86	–
01-Feb-11	1,850,000.00	50,437.50	24,310.39	2,752.94	23,374.17	1,387.50	24,761.67	148,029.53
01-Aug-11	1,850,000.00	210,437.50	24,310.39	63,901.19	122,225.92	1,387.50	123,613.42	–
01-Feb-12	1,690,000.00	46,237.50	22,207.87	2,752.94	21,276.69	1,267.50	22,544.19	146,157.61
01-Aug-12	1,690,000.00	211,237.50	22,207.87	63,901.19	125,128.44	1,267.50	126,395.94	–
01-Feb-13	1,525,000.00	42,112.50	20,039.64	2,752.94	19,319.92	1,143.75	20,463.67	146,859.61
01-Aug-13	1,525,000.00	212,112.50	20,039.64	63,901.19	128,171.67	1,143.75	129,315.42	–
01-Feb-14	1,355,000.00	37,331.25	17,805.72	2,752.94	16,772.59	1,016.25	17,788.84	147,104.26
01-Aug-14	1,355,000.00	212,331.25	17,805.72	63,901.19	130,624.34	1,016.25	131,640.59	–
01-Feb-15	1,180,000.00	32,409.38	15,506.09	2,752.94	14,150.35	885.00	15,035.35	146,675.94
01-Aug-15	1,180,000.00	212,409.38	15,506.09	63,901.19	133,002.10	885.00	133,887.10	–
01-Feb-16	1,000,000.00	27,346.88	13,140.75	2,752.94	11,453.19	750.00	12,203.19	146,090.29
01-Aug-16	1,000,000.00	217,346.88	13,140.75	63,901.19	140,304.94	750.00	141,054.94	–
01-Feb-17	810,000.00	22,003.13	10,644.01	2,752.94	8,606.18	607.50	9,213.68	150,268.62
01-Aug-17	810,000.00	217,003.13	10,644.01	63,901.19	142,457.93	607.50	143,065.43	–
01-Feb-18	615,000.00	16,518.75	8,081.56	2,752.94	5,684.25	461.25	6,145.50	149,210.93
01-Aug-18	615,000.00	216,518.75	8,081.56	63,901.19	144,536.00	461.25	144,997.25	–
01-Feb-19	415,000.00	10,893.75	5,453.41	2,752.94	2,687.40	311.25	2,998.65	147,995.90
01-Aug-19	415,000.00	215,893.75	5,453.41	63,901.19	146,539.15	311.25	146,850.40	–
01-Feb-20	210,000.00	5,512.50	2,759.56	2,752.94	0.00	157.50	157.50	147,007.90
01-Aug-20	210,000.00	215,512.50	2,759.56	63,901.19	148,851.75	157.50	149,009.25	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149,009.25
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	–
		$5,207,257.17	$954,549.37	$1,333,082.60	$2,919,625.20	$54,480.28	$2,974,105.48	$2,974,105.48

Average Annual Net Debt Service:	$147,974.81

Max:	150,268.62
Min:	146,090.29
Span:	4,178.33

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Gloucester
98-74
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	5,550,352.00

	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	129,027.53	129,027.53	72,935.79	0.00	72,935.79	0.00	56,091.75	56,091.75
01-Aug-05	281,647.00	140,105.58	421,752.58	72,935.79	126,226.23	199,162.01	222,590.57	0.00	222,590.57
01-Feb-06	0.00	136,808.03	136,808.03	69,234.74	3,753.29	72,988.03	0.00	63,820.01	63,820.01
01-Aug-06	288,130.00	136,875.87	425,005.87	69,234.74	128,164.97	197,399.70	227,606.16	0.00	227,606.16
01-Feb-07	0.00	134,011.20	134,011.20	65,448.49	5,571.43	71,019.92	0.00	62,991.28	62,991.28
01-Aug-07	294,931.00	121,400.14	416,331.14	65,448.49	126,258.59	191,707.08	224,624.06	0.00	224,624.06
01-Feb-08	0.00	131,650.63	131,650.63	61,572.88	5,571.43	67,144.31	0.00	64,506.33	64,506.33
01-Aug-08	301,906.00	115,625.86	417,531.86	61,572.88	129,090.67	190,663.54	226,868.31	0.00	226,868.31
01-Feb-09	0.00	128,721.15	128,721.15	57,605.61	5,571.43	63,177.04	0.00	65,544.11	65,544.11
01-Aug-09	310,012.00	96,155.28	406,167.28	57,605.61	128,350.79	185,956.40	220,210.88	0.00	220,210.88
01-Feb-10	0.00	131,026.50	131,026.50	53,531.81	5,571.43	59,103.24	0.00	71,923.26	71,923.26
01-Aug-10	318,726.00	86,023.09	404,749.09	53,531.81	128,846.04	182,377.85	222,371.24	0.00	222,371.24
01-Feb-11	0.00	125,644.80	125,644.80	49,343.52	5,571.43	54,914.95	0.00	70,729.85	70,729.85
01-Aug-11	330,000.00	76,415.11	406,415.11	49,343.52	127,945.23	177,288.75	229,126.36	0.00	229,126.36
01-Feb-12	0.00	116,422.12	116,422.12	45,007.07	5,571.43	50,578.50	0.00	65,843.62	65,843.62
01-Aug-12	335,000.00	61,873.08	396,873.08	45,007.07	121,055.58	166,062.65	230,810.43	0.00	230,810.43
01-Feb-13	0.00	100,147.34	100,147.34	40,604.92	5,571.43	46,176.35	0.00	53,971.00	53,971.00
01-Aug-13	345,000.00	63,196.99	408,196.99	40,604.92	125,334.36	165,939.28	242,257.72	0.00	242,257.72
01-Feb-14	0.00	89,302.87	89,302.87	36,071.36	5,571.43	41,642.79	0.00	47,660.08	47,660.08
01-Aug-14	355,000.00	56,986.24	411,986.24	36,071.36	125,450.27	161,521.63	250,464.61	0.00	250,464.61
01-Feb-15	0.00	76,057.94	76,057.94	31,406.39	5,571.43	36,977.82	0.00	39,080.12	39,080.12
01-Aug-15	370,000.00	50,572.01	420,572.01	31,406.39	125,480.89	156,887.28	263,684.73	0.00	263,684.73
01-Feb-16	0.00	62,142.78	62,142.78	26,544.32	5,571.43	32,115.75	0.00	30,027.04	30,027.04
01-Aug-16	380,000.00	44,426.15	424,426.15	26,544.32	125,857.45	152,401.76	272,024.38	0.00	272,024.38
01-Feb-17	0.00	47,948.01	47,948.01	21,550.83	5,571.43	27,122.26	0.00	20,825.75	20,825.75
01-Aug-17	395,000.00	37,429.78	432,429.78	21,550.83	126,004.01	147,554.84	284,874.94	0.00	284,874.94
01-Feb-18	0.00	33,345.36	33,345.36	16,360.23	5,523.80	21,884.03	0.00	11,461.33	11,461.33
01-Aug-18	405,000.00	30,397.97	435,397.97	16,360.23	128,042.79	144,403.02	290,994.95	0.00	290,994.95
01-Feb-19	0.00	20,327.75	20,327.75	11,038.23	4,710.30	15,748.53	0.00	4,579.21	4,579.21
01-Aug-19	415,000.00	22,050.00	437,050.00	11,038.23	130,241.72	141,279.95	295,770.05	0.00	295,770.05
01-Feb-20	0.00	9,801.04	9,801.04	5,584.82	4,216.22	9,801.04	0.00	0.00	0.00
01-Aug-20	425,000.00	11,156.25	436,156.25	5,584.82	129,564.12	135,148.94	301,007.31	0.00	301,007.31
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
	5,550,352.00	2,623,074.45	8,173,426.45	1,327,681.98	2,111,403.05	3,439,085.03	4,005,286.70	729,054.73	4,734,341.42

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

Gloucester
98-74

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date 08-Nov-00	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
01-Feb-01	$6,618,873.00	$79,225.22	$40,106.04	$5,571.43	$33,547.75	$2,289.03	$35,836.78	$35,836.78
01-Aug-01	6,618,873.00	430,103.73	86,976.96	129,564.12	213,562.65	4,964.15	218,526.80	–
01-Feb-02	6,360,583.00	165,679.34	83,582.83	5,571.43	76,525.08	4,770.44	81,295.52	299,822.32
01-Aug-02	6,360,583.00	429,755.34	83,582.83	129,564.12	216,608.39	4,770.44	221,378.83	–
01-Feb-03	6,096,507.00	159,407.54	80,112.67	5,571.43	73,723.44	4,572.38	78,295.82	299,674.65
01-Aug-03	6,096,507.00	429,554.54	80,112.67	129,564.12	219,877.75	4,572.38	224,450.13	–
01-Feb-04	5,826,360.00	152,991.55	76,562.74	5,571.43	70,857.38	4,369.77	75,227.15	299,677.28
01-Aug-04	5,826,360.00	428,999.55	76,562.74	129,564.12	222,872.69	4,369.77	227,242.46	–
01-Feb-05	5,550,352.00	146,781.37	72,935.79	5,571.43	68,274.15	4,162.76	72,436.91	299,679.37
01-Aug-05	5,550,352.00	428,428.37	72,935.79	129,564.12	225,928.46	4,162.76	230,091.22	–
01-Feb-06	5,268,705.00	140,444.31	69,234.74	5,571.43	65,638.14	3,951.53	69,589.67	299,680.89
01-Aug-06	5,268,705.00	428,574.31	69,234.74	129,564.12	229,775.45	3,951.53	233,726.98	–
01-Feb-07	4,980,575.00	133,241.06	65,448.49	5,571.43	62,221.14	3,735.43	65,956.57	299,683.55
01-Aug-07	4,980,575.00	428,172.06	65,448.49	129,564.12	233,159.45	3,735.43	236,894.88	–
01-Feb-08	4,685,644.00	126,420.78	61,572.88	5,571.43	59,276.47	3,514.23	62,790.70	299,685.58
01-Aug-08	4,685,644.00	428,326.78	61,572.88	129,564.12	237,189.78	3,514.23	240,704.01	–
01-Feb-09	4,383,738.00	118,873.13	57,605.61	5,571.43	55,696.09	3,287.80	58,983.89	299,687.90
01-Aug-09	4,383,738.00	428,885.13	57,605.61	129,564.12	241,715.40	3,287.80	245,003.20	–
01-Feb-10	4,073,726.00	110,735.31	53,531.81	5,571.43	51,632.07	3,055.29	54,687.36	299,690.56
01-Aug-10	4,073,726.00	429,461.31	53,531.81	129,564.12	246,365.38	3,055.29	249,420.67	–
01-Feb-11	3,755,000.00	102,368.75	49,343.52	5,571.43	47,453.80	2,816.25	50,270.05	299,690.72
01-Aug-11	3,755,000.00	432,368.75	49,343.52	129,564.12	253,461.11	2,816.25	256,277.36	–
01-Feb-12	3,425,000.00	93,706.25	45,007.07	5,571.43	43,127.75	2,568.75	45,696.50	301,973.86
01-Aug-12	3,425,000.00	428,706.25	45,007.07	129,564.12	254,135.06	2,568.75	256,703.81	–
01-Feb-13	3,090,000.00	85,331.25	40,604.92	5,571.43	39,154.90	2,317.50	41,472.40	298,176.21
01-Aug-13	3,090,000.00	430,331.25	40,604.92	129,564.12	260,162.21	2,317.50	262,479.71	–
01-Feb-14	2,745,000.00	75,628.13	36,071.36	5,571.43	33,985.34	2,058.75	36,044.09	298,523.80
01-Aug-14	2,745,000.00	430,628.13	36,071.36	129,564.12	264,992.65	2,058.75	267,051.40	–
01-Feb-15	2,390,000.00	65,643.75	31,406.39	5,571.43	28,665.93	1,792.50	30,458.43	297,509.83
01-Aug-15	2,390,000.00	435,643.75	31,406.39	129,564.12	274,673.24	1,792.50	276,465.74	–
01-Feb-16	2,020,000.00	55,237.50	26,544.32	5,571.43	23,121.75	1,515.00	24,636.75	301,102.49
01-Aug-16	2,020,000.00	435,237.50	26,544.32	129,564.12	279,129.06	1,515.00	280,644.06	–
01-Feb-17	1,640,000.00	44,550.00	21,550.83	5,571.43	17,427.74	1,230.00	18,657.74	299,301.80
01-Aug-17	1,640,000.00	439,550.00	21,550.83	129,564.12	288,435.05	1,230.00	289,665.05	–
01-Feb-18	1,245,000.00	33,440.63	16,360.23	5,571.43	11,508.97	933.75	12,442.72	302,107.77
01-Aug-18	1,245,000.00	438,440.63	16,360.23	129,564.12	292,516.28	933.75	293,450.03	–
01-Feb-19	840,000.00	22,050.00	11,038.23	5,571.43	5,440.34	630.00	6,070.34	299,520.37
01-Aug-19	840,000.00	437,050.00	11,038.23	129,564.12	296,447.65	630.00	297,077.65	–
01-Feb-20	425,000.00	11,156.25	5,584.82	5,571.43	0.00	318.75	318.75	297,396.40
01-Aug-20	425,000.00	436,156.25	5,584.82	129,564.12	301,007.31	318.75	301,326.06	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301,326.06
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	–
		$10,557,285.75	$1,935,281.50	$2,702,711.00	$5,919,293.25	$110,454.94	$6,029,748.19	$6,029,748.19

Average Annual Net Debt Service:	$300,006.42

Max:	302,107.77
Min:	297,396.40
Span:	4,711.37

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8
Gloucester
98-87A
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 381,167.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
1-Aug-04	21,046.00		21,046.00			-	21,046.00	-	21,046.00
1-Feb-05		8,351.00	8,351.00	3,889.00	4,462.00	8,351.00	-	-	-
1-Aug-05	20,042.00	8,351.00	28,393.00	3,889.00	4,462.00	8,351.00	20,042.00	-	20,042.00
1-Feb-06	-	8,051.00	8,051.00	3,673.00	4,378.00	8,051.00	-	-	-
1-Aug-06	20,042.00	8,051.00	28,093.00	3,673.00	4,378.00	8,051.00	20,042.00	-	20,042.00
1-Feb-07	-	7,750.00	7,750.00	3,456.00	4,294.00	7,750.00	-	-	-
1-Aug-07	20,042.00	7,750.00	27,792.00	3,456.00	4,294.00	7,750.00	20,042.00	-	20,042.00
1-Feb-08	-	7,450.00	7,450.00	3,241.00	4,209.00	7,450.00	-	-	-
1-Aug-08	20,042.00	7,450.00	27,492.00	3,241.00	4,209.00	7,450.00	20,042.00	-	20,042.00
1-Feb-09	-	7,049.00	7,049.00	3,024.00	4,025.00	7,049.00	-	-	-
1-Aug-09	20,042.00	7,049.00	27,091.00	3,024.00	4,025.00	7,049.00	20,042.00	-	20,042.00
1-Feb-10	-	6,548.00	6,548.00	2,808.00	3,740.00	6,548.00	-	-	-
1-Aug-10	20,042.00	6,548.00	26,590.00	2,808.00	3,740.00	6,548.00	20,042.00	-	20,042.00
1-Feb-11	-	6,047.00	6,047.00	2,591.00	3,456.00	6,047.00	-	-	-
1-Aug-11	20,042.00	6,047.00	26,089.00	2,591.00	3,456.00	6,047.00	20,042.00	-	20,042.00
1-Feb-12	-	5,546.00	5,546.00	2,375.00	3,171.00	5,546.00	-	-	-
1-Aug-12	19,449.00	5,546.00	24,995.00	2,375.00	3,171.00	5,546.00	19,449.00	-	19,449.00
1-Feb-13	-	5,059.00	5,059.00	2,164.00	2,895.00	5,059.00	-	-	-
1-Aug-13	19,945.00	5,059.00	25,004.00	2,164.00	2,895.00	5,059.00	19,945.00	-	19,945.00
1-Feb-14	-	4,536.00	4,536.00	1,949.00	2,587.00	4,536.00	-	-	-
1-Aug-14	19,945.00	4,536.00	24,481.00	1,949.00	2,587.00	4,536.00	19,945.00	-	19,945.00
1-Feb-15	-	4,012.00	4,012.00	1,733.00	2,279.00	4,012.00	-	-	-
1-Aug-15	19,945.00	4,012.00	23,957.00	1,733.00	2,279.00	4,012.00	19,945.00	-	19,945.00
1-Feb-16	-	3,514.00	3,514.00	1,518.00	1,996.00	3,514.00	-	-	-
1-Aug-16	19,945.00	3,514.00	23,459.00	1,518.00	1,996.00	3,514.00	19,945.00	-	19,945.00
1-Feb-17	-	3,015.00	3,015.00	1,303.00	1,712.00	3,015.00	-	-	-
1-Aug-17	19,945.00	3,015.00	22,960.00	1,303.00	1,712.00	3,015.00	19,945.00	-	19,945.00
1-Feb-18	-	2,516.00	2,516.00	1,087.00	1,429.00	2,516.00	-	-	-
1-Aug-18	19,945.00	2,516.00	22,461.00	1,087.00	1,429.00	2,516.00	19,945.00	-	19,945.00
1-Feb-19	-	2,018.00	2,018.00	872.00	1,146.00	2,018.00	-	-	-
1-Aug-19	19,945.00	2,018.00	21,963.00	872.00	1,146.00	2,018.00	19,945.00	-	19,945.00
1-Feb-20	-	1,519.00	1,519.00	656.00	863.00	1,519.00	-	-	-
1-Aug-20	19,945.00	1,519.00	21,464.00	656.00	863.00	1,519.00	19,945.00	-	19,945.00
1-Feb-21	-	1,020.00	1,020.00	440.00	580.00	1,020.00	-	-	-
1-Aug-21	20,409.00	1,020.00	21,429.00	440.00	580.00	1,020.00	20,409.00	-	20,409.00
1-Feb-22	-	510.00	510.00	220.00	290.00	510.00	-	-	-
1-Aug-22	20,409.00	510.00	20,919.00	220.00	290.00	510.00	20,409.00	-	20,409.00
1-Feb-23	-	-	-	-	-	-	-	-	-
1-Aug-23	-	-	-	-	-	-	-	-	-
1-Feb-24	-	-	-	-	-	-	-	-	-
1-Aug-24	-	-	-	-	-	-	-	-	-
1-Feb-25	-	-	-	-	-	-	-	-	-
1-Aug-25	-	-	-	-	-	-	-	-	-
1-Feb-26	-	-	-	-	-	-	-	-	-
1-Aug-26	-	-	-	-	-	-	-	-	-
1-Feb-27	-	-	-	-	-	-	-	-	-
1-Aug-27	-	-	-	-	-	-	-	-	-
1-Feb-28	-	-	-	-	-	-	-	-	-
1-Aug-28	-	-	-	-	-	-	-	-	-
1-Feb-29	-	-	-	-	-	-	-	-	-
1-Aug-29	-	-	-	-	-	-	-	-	-
1-Feb-30	-	-	-	-	-	-	-	-	-
1-Aug-30	-	-	-	-	-	-	-	-	-
1-Feb-31	-	-	-	-	-	-	-	-	-
1-Aug-31	-	-	-	-	-	-	-	-	-
1-Feb-32	-	-	-	-	-	-	-	-	-
1-Aug-32	-	-	-	-	-	-	-	-	-
1-Feb-33	-	-	-	-	-	-	-	-	-
1-Aug-33	-	-	-	-	-	-	-	-	-
	381,167.00	169,022.00	550,189.00	73,998.00	95,024.00	169,022.00	381,167.00	-	381,167.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Gloucester
DW-02-17
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $3,347,000.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$124,234.00	$47,415.83	$171,649.83	$2,510.25	20,416.70	$194,576.78
15-Jan-07	0.00	32,227.66	32,227.66	2,417.07		34,644.73
15-Jul-07	140,830.00	32,227.66	173,057.66	2,417.07		175,474.73
15-Jan-08	0.00	30,819.36	30,819.36	2,311.45		33,130.81
15-Jul-08	143,676.00	30,819.36	174,495.36	2,311.45		176,806.81
15-Jan-09	0.00	29,382.60	29,382.60	2,203.70		31,586.30
15-Jul-09	146,578.00	29,382.60	175,960.60	2,203.70		178,164.30
15-Jan-10	0.00	27,916.82	27,916.82	2,093.76		30,010.58
15-Jul-10	149,539.00	27,916.82	177,455.82	2,093.76		179,549.58
15-Jan-11	0.00	26,421.43	26,421.43	1,981.61		28,403.04
15-Jul-11	152,560.00	26,421.43	178,981.43	1,981.61		180,963.04
15-Jan-12	0.00	24,895.83	24,895.83	1,867.19		26,763.02
15-Jul-12	155,642.00	24,895.83	180,537.83	1,867.19		182,405.02
15-Jan-13	0.00	23,339.41	23,339.41	1,750.46		25,089.87
15-Jul-13	158,787.00	23,339.41	182,126.41	1,750.46		183,876.87
15-Jan-14	0.00	21,751.54	21,751.54	1,631.37		23,382.91
15-Jul-14	161,994.00	21,751.54	183,745.54	1,631.37		185,376.91
15-Jan-15	0.00	20,131.60	20,131.60	1,509.87		21,641.47
15-Jul-15	165,267.00	20,131.60	185,398.60	1,509.87		186,908.47
15-Jan-16	0.00	18,478.93	18,478.93	1,385.92		19,864.85
15-Jul-16	168,606.00	18,478.93	187,084.93	1,385.92		188,470.85
15-Jan-17	0.00	16,792.87	16,792.87	1,259.47		18,052.34
15-Jul-17	172,012.00	16,792.87	188,804.87	1,259.47		190,064.34
15-Jan-18	0.00	15,072.75	15,072.75	1,130.46		16,203.21
15-Jul-18	175,487.00	15,072.75	190,559.75	1,130.46		191,690.21
15-Jan-19	0.00	13,317.88	13,317.88	998.84		14,316.72
15-Jul-19	179,032.00	13,317.88	192,349.88	998.84		193,348.72
15-Jan-20	0.00	11,527.56	11,527.56	864.57		12,392.13
15-Jul-20	182,649.00	11,527.56	194,176.56	864.57		195,041.13
15-Jan-21	0.00	9,701.07	9,701.07	727.58		10,428.65
15-Jul-21	186,339.00	9,701.07	196,040.07	727.58		196,767.65
15-Jan-22	0.00	7,837.68	7,837.68	587.83		8,425.51
15-Jul-22	190,103.00	7,837.68	197,940.68	587.83		198,528.51
15-Jan-23	0.00	5,936.65	5,936.65	445.25		6,381.90
15-Jul-23	193,944.00	5,936.65	199,880.65	445.25		200,325.90
15-Jan-24	0.00	3,997.21	3,997.21	299.79		4,297.00
15-Jul-24	197,862.00	3,997.21	201,859.21	299.79		202,159.00
15-Jan-25	0.00	2,018.59	2,018.59	151.39		2,169.98
15-Jul-25	201,859.00	2,018.59	203,877.59	151.39		204,028.98
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
	$3,347,000.00	$730,550.71	$4,077,550.71	$53,745.41	$20,416.70	$4,151,712.82

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11

SCHEDULE C

Gloucester
CW-00-53

Loan Interest Rate	0.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	$5,177,496.00

Date	Schedule of Loan Repayments: Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$258,875.00	$0.00	$258,875.00	$3,883.12	31,582.73	$294,340.85
15-Jan-07	0.00	0.00	0.00	3,688.97		3,688.97
15-Jul-07	258,875.00	0.00	258,875.00	3,688.97		262,563.97
15-Jan-08	0.00	0.00	0.00	3,494.81		3,494.81
15-Jul-08	258,875.00	0.00	258,875.00	3,494.81		262,369.81
15-Jan-09	0.00	0.00	0.00	3,300.65		3,300.65
15-Jul-09	258,875.00	0.00	258,875.00	3,300.65		262,175.65
15-Jan-10	0.00	0.00	0.00	3,106.50		3,106.50
15-Jul-10	258,875.00	0.00	258,875.00	3,106.50		261,981.50
15-Jan-11	0.00	0.00	0.00	2,912.34		2,912.34
15-Jul-11	258,875.00	0.00	258,875.00	2,912.34		261,787.34
15-Jan-12	0.00	0.00	0.00	2,718.18		2,718.18
15-Jul-12	258,875.00	0.00	258,875.00	2,718.18		261,593.18
15-Jan-13	0.00	0.00	0.00	2,524.03		2,524.03
15-Jul-13	258,875.00	0.00	258,875.00	2,524.03		261,399.03
15-Jan-14	0.00	0.00	0.00	2,329.87		2,329.87
15-Jul-14	258,875.00	0.00	258,875.00	2,329.87		261,204.87
15-Jan-15	0.00	0.00	0.00	2,135.72		2,135.72
15-Jul-15	258,875.00	0.00	258,875.00	2,135.72		261,010.72
15-Jan-16	0.00	0.00	0.00	1,941.56		1,941.56
15-Jul-16	258,875.00	0.00	258,875.00	1,941.56		260,816.56
15-Jan-17	0.00	0.00	0.00	1,747.40		1,747.40
15-Jul-17	258,875.00	0.00	258,875.00	1,747.40		260,622.40
15-Jan-18	0.00	0.00	0.00	1,553.25		1,553.25
15-Jul-18	258,875.00	0.00	258,875.00	1,553.25		260,428.25
15-Jan-19	0.00	0.00	0.00	1,359.09		1,359.09
15-Jul-19	258,875.00	0.00	258,875.00	1,359.09		260,234.09
15-Jan-20	0.00	0.00	0.00	1,164.93		1,164.93
15-Jul-20	258,875.00	0.00	258,875.00	1,164.93		260,039.93
15-Jan-21	0.00	0.00	0.00	970.78		970.78
15-Jul-21	258,875.00	0.00	258,875.00	970.78		259,845.78
15-Jan-22	0.00	0.00	0.00	776.62		776.62
15-Jul-22	258,874.00	0.00	258,874.00	776.62		259,650.62
15-Jan-23	0.00	0.00	0.00	582.47		582.47
15-Jul-23	258,874.00	0.00	258,874.00	582.47		259,456.47
15-Jan-24	0.00	0.00	0.00	388.31		388.31
15-Jul-24	258,874.00	0.00	258,874.00	388.31		259,262.31
15-Jan-25	0.00	0.00	0.00	194.16		194.16
15-Jul-25	258,874.00	0.00	258,874.00	194.16		259,068.16
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
	$5,177,496.00	$0.00	$5,177,496.00	$77,662.40	$31,582.73	$5,286,741.13

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Gloucester
97-41C
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 0.00%

Schedule of Loan Repayments

Initial Loan Obligation: $1,420,968.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.0000%	Loan Origination Fee	Total Due
14-Dec-06						
15-Jul-07	$71,048.00	$0.00	$71,048.00	$0.00	0.00	$71,048.00
15-Jan-08	0.00	0.00	0.00	0.00		0.00
15-Jul-08	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-09	0.00	0.00	0.00	0.00		0.00
15-Jul-09	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-10	0.00	0.00	0.00	0.00		0.00
15-Jul-10	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-11	0.00	0.00	0.00	0.00		0.00
15-Jul-11	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	71,048.00	0.00	71,048.00	0.00		71,048.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	71,049.00	0.00	71,049.00	0.00		71,049.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	71,049.00	0.00	71,049.00	0.00		71,049.00
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
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
	$1,420,968.00	$0.00	$1,420,968.00	$0.00	$0.00	$1,420,968.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14
Gloucester
CW-05-18
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate **2.00%**

Schedule of Loan Repayments

Initial Loan Obligation: **$8,753,000.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.07500%	Origination Fee	Due
18-Mar-09						
15-Jul-09	$388,607.00	$56,894.50	$445,501.50	$6,564.75	54,531.19	$506,597.44
15-Jan-10	0.00	83,643.93	83,643.93	6,273.29		89,917.22
15-Jul-10	365,513.00	83,643.93	449,156.93	6,273.29		455,430.22
15-Jan-11	0.00	79,988.80	79,988.80	5,999.16		85,987.96
15-Jul-11	372,897.00	79,988.80	452,885.80	5,999.16		458,884.96
15-Jan-12	0.00	76,259.83	76,259.83	5,719.49		81,979.32
15-Jul-12	380,430.00	76,259.83	456,689.83	5,719.49		462,409.32
15-Jan-13	0.00	72,455.53	72,455.53	5,434.16		77,889.69
15-Jul-13	388,116.00	72,455.53	460,571.53	5,434.16		466,005.69
15-Jan-14	0.00	68,574.37	68,574.37	5,143.08		73,717.45
15-Jul-14	395,956.00	68,574.37	464,530.37	5,143.08		469,673.45
15-Jan-15	0.00	64,614.81	64,614.81	4,846.11		69,460.92
15-Jul-15	403,955.00	64,614.81	468,569.81	4,846.11		473,415.92
15-Jan-16	0.00	60,575.26	60,575.26	4,543.14		65,118.40
15-Jul-16	412,116.00	60,575.26	472,691.26	4,543.14		477,234.40
15-Jan-17	0.00	56,454.10	56,454.10	4,234.06		60,688.16
15-Jul-17	420,442.00	56,454.10	476,896.10	4,234.06		481,130.16
15-Jan-18	0.00	52,249.68	52,249.68	3,918.73		56,168.41
15-Jul-18	428,935.00	52,249.68	481,184.68	3,918.73		485,103.41
15-Jan-19	0.00	47,960.33	47,960.33	3,597.02		51,557.35
15-Jul-19	437,601.00	47,960.33	485,561.33	3,597.02		489,158.35
15-Jan-20	0.00	43,584.32	43,584.32	3,268.82		46,853.14
15-Jul-20	446,441.00	43,584.32	490,025.32	3,268.82		493,294.14
15-Jan-21	0.00	39,119.91	39,119.91	2,933.99		42,053.90
15-Jul-21	455,460.00	39,119.91	494,579.91	2,933.99		497,513.90
15-Jan-22	0.00	34,565.31	34,565.31	2,592.40		37,157.71
15-Jul-22	464,661.00	34,565.31	499,226.31	2,592.40		501,818.71
15-Jan-23	0.00	29,918.70	29,918.70	2,243.90		32,162.60
15-Jul-23	474,049.00	29,918.70	503,967.70	2,243.90		506,211.60
15-Jan-24	0.00	25,178.21	25,178.21	1,888.37		27,066.58
15-Jul-24	483,625.00	25,178.21	508,803.21	1,888.37		510,691.58
15-Jan-25	0.00	20,341.96	20,341.96	1,525.65		21,867.61
15-Jul-25	493,395.00	20,341.96	513,736.96	1,525.65		515,262.61
15-Jan-26	0.00	15,408.01	15,408.01	1,155.60		16,563.61
15-Jul-26	503,363.00	15,408.01	518,771.01	1,155.60		519,926.61
15-Jan-27	0.00	10,374.38	10,374.38	778.08		11,152.46
15-Jul-27	513,532.00	10,374.38	523,906.38	778.08		524,684.46
15-Jan-28	0.00	5,239.06	5,239.06	392.93		5,631.99
15-Jul-28	523,906.00	5,239.06	529,145.06	392.93		529,537.99
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
	$8,753,000.00	$1,829,907.50	$10,582,907.50	$139,540.71	$54,531.19	$10,776,979.40

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14
Gloucester
CW-06-07
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $2,572,666.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.07500%	Origination Fee	Due
18-Mar-09						
15-Jul-09	$114,219.00	$16,722.33	$130,941.33	$1,929.50	16,027.71	$148,898.54
15-Jan-10	0.00	24,584.47	24,584.47	1,843.84		26,428.31
15-Jul-10	107,431.00	24,584.47	132,015.47	1,843.84		133,859.31
15-Jan-11	0.00	23,510.16	23,510.16	1,763.26		25,273.42
15-Jul-11	109,601.00	23,510.16	133,111.16	1,763.26		134,874.42
15-Jan-12	0.00	22,414.15	22,414.15	1,681.06		24,095.21
15-Jul-12	111,815.00	22,414.15	134,229.15	1,681.06		135,910.21
15-Jan-13	0.00	21,296.00	21,296.00	1,597.20		22,893.20
15-Jul-13	114,074.00	21,296.00	135,370.00	1,597.20		136,967.20
15-Jan-14	0.00	20,155.26	20,155.26	1,511.64		21,666.90
15-Jul-14	116,379.00	20,155.26	136,534.26	1,511.64		138,045.90
15-Jan-15	0.00	18,991.47	18,991.47	1,424.36		20,415.83
15-Jul-15	118,730.00	18,991.47	137,721.47	1,424.36		139,145.83
15-Jan-16	0.00	17,804.17	17,804.17	1,335.31		19,139.48
15-Jul-16	121,128.00	17,804.17	138,932.17	1,335.31		140,267.48
15-Jan-17	0.00	16,592.89	16,592.89	1,244.47		17,837.36
15-Jul-17	123,575.00	16,592.89	140,167.89	1,244.47		141,412.36
15-Jan-18	0.00	15,357.14	15,357.14	1,151.79		16,508.93
15-Jul-18	126,072.00	15,357.14	141,429.14	1,151.79		142,580.93
15-Jan-19	0.00	14,096.42	14,096.42	1,057.23		15,153.65
15-Jul-19	128,619.00	14,096.42	142,715.42	1,057.23		143,772.65
15-Jan-20	0.00	12,810.23	12,810.23	960.77		13,771.00
15-Jul-20	131,217.00	12,810.23	144,027.23	960.77		144,988.00
15-Jan-21	0.00	11,498.06	11,498.06	862.35		12,360.41
15-Jul-21	133,868.00	11,498.06	145,366.06	862.35		146,228.41
15-Jan-22	0.00	10,159.38	10,159.38	761.95		10,921.33
15-Jul-22	136,572.00	10,159.38	146,731.38	761.95		147,493.33
15-Jan-23	0.00	8,793.66	8,793.66	659.52		9,453.18
15-Jul-23	139,332.00	8,793.66	148,125.66	659.52		148,785.18
15-Jan-24	0.00	7,400.34	7,400.34	555.03		7,955.37
15-Jul-24	142,146.00	7,400.34	149,546.34	555.03		150,101.37
15-Jan-25	0.00	5,978.88	5,978.88	448.42		6,427.30
15-Jul-25	145,018.00	5,978.88	150,996.88	448.42		151,445.30
15-Jan-26	0.00	4,528.70	4,528.70	339.65		4,868.35
15-Jul-26	147,948.00	4,528.70	152,476.70	339.65		152,816.35
15-Jan-27	0.00	3,049.22	3,049.22	228.69		3,277.91
15-Jul-27	150,936.00	3,049.22	153,985.22	228.69		154,213.91
15-Jan-28	0.00	1,539.86	1,539.86	115.49		1,655.35
15-Jul-28	153,986.00	1,539.86	155,525.86	115.49		155,641.35
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
	$2,572,666.00	$537,843.25	$3,110,509.25	$41,013.56	$16,027.71	$3,167,550.52

Massachusetts Clean Water Trust
Series 21
Gloucester Loan Amortization
CWT-14-03

Loan Amount Approved	1,000,000.00	Loan Origination Fee ($5.00/1000)	5,000.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	1,000,000.00	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		6,833.33	6,833.33	512.50	5,000.00	12,345.83	12,345.83
7/15/2019	40,451.00	10,000.00	50,451.00	750.00		51,201.00	
1/15/2020		9,595.49	9,595.49	719.66		10,315.15	61,516.15
7/15/2020	41,330.00	9,595.49	50,925.49	719.66		51,645.15	
1/15/2021		9,182.19	9,182.19	688.66		9,870.85	61,516.01
7/15/2021	42,229.00	9,182.19	51,411.19	688.66		52,099.85	
1/15/2022		8,759.90	8,759.90	656.99		9,416.89	61,516.75
7/15/2022	43,146.00	8,759.90	51,905.90	656.99		52,562.89	
1/15/2023		8,328.44	8,328.44	624.63		8,953.07	61,515.97
7/15/2023	44,084.00	8,328.44	52,412.44	624.63		53,037.07	
1/15/2024		7,887.60	7,887.60	591.57		8,479.17	61,516.24
7/15/2024	45,042.00	7,887.60	52,929.60	591.57		53,521.17	
1/15/2025		7,437.18	7,437.18	557.79		7,994.97	61,516.14
7/15/2025	46,021.00	7,437.18	53,458.18	557.79		54,015.97	
1/15/2026		6,976.97	6,976.97	523.27		7,500.24	61,516.21
7/15/2026	47,021.00	6,976.97	53,997.97	523.27		54,521.24	
1/15/2027		6,506.76	6,506.76	488.01		6,994.77	61,516.01
7/15/2027	48,043.00	6,506.76	54,549.76	488.01		55,037.77	
1/15/2028		6,026.33	6,026.33	451.97		6,478.30	61,516.07
7/15/2028	49,087.00	6,026.33	55,113.33	451.97		55,565.30	
1/15/2029		5,535.46	5,535.46	415.16		5,950.62	61,515.92
7/15/2029	50,154.00	5,535.46	55,689.46	415.16		56,104.62	
1/15/2030		5,033.92	5,033.92	377.54		5,411.46	61,516.08
7/15/2030	51,244.00	5,033.92	56,277.92	377.54		56,655.46	
1/15/2031		4,521.48	4,521.48	339.11		4,860.59	61,516.06
7/15/2031	52,358.00	4,521.48	56,879.48	339.11		57,218.59	
1/15/2032		3,997.90	3,997.90	299.84		4,297.74	61,516.33
7/15/2032	53,496.00	3,997.90	57,493.90	299.84		57,793.74	
1/15/2033		3,462.94	3,462.94	259.72		3,722.66	61,516.40
7/15/2033	54,659.00	3,462.94	58,121.94	259.72		58,381.66	
1/15/2034		2,916.35	2,916.35	218.73		3,135.08	61,516.74
7/15/2034	55,846.00	2,916.35	58,762.35	218.73		58,981.08	
1/15/2035		2,357.89	2,357.89	176.84		2,534.73	61,515.81
7/15/2035	57,060.00	2,357.89	59,417.89	176.84		59,594.73	
1/15/2036		1,787.29	1,787.29	134.05		1,921.34	61,516.07
7/15/2036	58,300.00	1,787.29	60,087.29	134.05		60,221.34	
1/15/2037		1,204.29	1,204.29	90.32		1,294.61	61,515.95
7/15/2037	59,567.00	1,204.29	60,771.29	90.32		60,861.61	
1/15/2038		608.62	608.62	45.65		654.27	61,515.88
7/15/2038	60,862.00	608.62	61,470.62	45.65		61,516.27	
1/15/2039							61,516.27
	1,000,000.00	221,087.33	1,221,087.33	16,581.55	5,000.00	1,242,668.88	1,242,668.88

Massachusetts Clean Water Trust
Series 22
Gloucester Loan Amortization
CW-16-24

Loan Amount Approved	1,365,441.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	1,365,441.00	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		6,144.48	6,144.48	460.84		6,605.32	6,605.32
7/15/2020	68,273.00	13,654.41	81,927.41	1,024.08		82,951.49	
1/15/2021		12,971.68	12,971.68	972.88		13,944.56	96,896.05
7/15/2021	68,272.00	12,971.68	81,243.68	972.88		82,216.56	
1/15/2022		12,288.96	12,288.96	921.67		13,210.63	95,427.19
7/15/2022	68,272.00	12,288.96	80,560.96	921.67		81,482.63	
1/15/2023		11,606.24	11,606.24	870.47		12,476.71	93,959.34
7/15/2023	68,272.00	11,606.24	79,878.24	870.47		80,748.71	
1/15/2024		10,923.52	10,923.52	819.26		11,742.78	92,491.49
7/15/2024	68,272.00	10,923.52	79,195.52	819.26		80,014.78	
1/15/2025		10,240.80	10,240.80	768.06		11,008.86	91,023.64
7/15/2025	68,272.00	10,240.80	78,512.80	768.06		79,280.86	
1/15/2026		9,558.08	9,558.08	716.86		10,274.94	89,555.80
7/15/2026	68,272.00	9,558.08	77,830.08	716.86		78,546.94	
1/15/2027		8,875.36	8,875.36	665.65		9,541.01	88,087.95
7/15/2027	68,272.00	8,875.36	77,147.36	665.65		77,813.01	
1/15/2028		8,192.64	8,192.64	614.45		8,807.09	86,620.10
7/15/2028	68,272.00	8,192.64	76,464.64	614.45		77,079.09	
1/15/2029		7,509.92	7,509.92	563.24		8,073.16	85,152.25
7/15/2029	68,272.00	7,509.92	75,781.92	563.24		76,345.16	
1/15/2030		6,827.20	6,827.20	512.04		7,339.24	83,684.40
7/15/2030	68,272.00	6,827.20	75,099.20	512.04		75,611.24	
1/15/2031		6,144.48	6,144.48	460.84		6,605.32	82,216.56
7/15/2031	68,272.00	6,144.48	74,416.48	460.84		74,877.32	
1/15/2032		5,461.76	5,461.76	409.63		5,871.39	80,748.71
7/15/2032	68,272.00	5,461.76	73,733.76	409.63		74,143.39	
1/15/2033		4,779.04	4,779.04	358.43		5,137.47	79,280.86
7/15/2033	68,272.00	4,779.04	73,051.04	358.43		73,409.47	
1/15/2034		4,096.32	4,096.32	307.22		4,403.54	77,813.01
7/15/2034	68,272.00	4,096.32	72,368.32	307.22		72,675.54	
1/15/2035		3,413.60	3,413.60	256.02		3,669.62	76,345.16
7/15/2035	68,272.00	3,413.60	71,685.60	256.02		71,941.62	
1/15/2036		2,730.88	2,730.88	204.82		2,935.70	74,877.32
7/15/2036	68,272.00	2,730.88	71,002.88	204.82		71,207.70	
1/15/2037		2,048.16	2,048.16	153.61		2,201.77	73,409.47
7/15/2037	68,272.00	2,048.16	70,320.16	153.61		70,473.77	
1/15/2038		1,365.44	1,365.44	102.41		1,467.85	71,941.62
7/15/2038	68,272.00	1,365.44	69,637.44	102.41		69,739.85	
1/15/2039		682.72	682.72	51.20		733.92	70,473.77
7/15/2039	68,272.00	682.72	68,954.72	51.20		69,005.92	
1/15/2040							69,005.92
	1,365,441.00	279,232.49	1,644,673.49	20,942.44		1,665,615.93	1,665,615.93

Massachusetts Clean Water Trust
Series 22
Gloucester Loan Amortization
CWP-17-24

Loan Amount Approved	4,656,100.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	436,259.00	Loan Term (in years)	20
Amount to be Financed	4,219,841.00	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		18,989.28	18,989.28	1,424.20		20,413.48	20,413.48
7/15/2020	210,993.00	42,198.41	253,191.41	3,164.88		256,356.29	
1/15/2021		40,088.48	40,088.48	3,006.64		43,095.12	299,451.41
7/15/2021	210,992.00	40,088.48	251,080.48	3,006.64		254,087.12	
1/15/2022		37,978.56	37,978.56	2,848.39		40,826.95	294,914.07
7/15/2022	210,992.00	37,978.56	248,970.56	2,848.39		251,818.95	
1/15/2023		35,868.64	35,868.64	2,690.15		38,558.79	290,377.74
7/15/2023	210,992.00	35,868.64	246,860.64	2,690.15		249,550.79	
1/15/2024		33,758.72	33,758.72	2,531.90		36,290.62	285,841.41
7/15/2024	210,992.00	33,758.72	244,750.72	2,531.90		247,282.62	
1/15/2025		31,648.80	31,648.80	2,373.66		34,022.46	281,305.08
7/15/2025	210,992.00	31,648.80	242,640.80	2,373.66		245,014.46	
1/15/2026		29,538.88	29,538.88	2,215.42		31,754.30	276,768.76
7/15/2026	210,992.00	29,538.88	240,530.88	2,215.42		242,746.30	
1/15/2027		27,428.96	27,428.96	2,057.17		29,486.13	272,232.43
7/15/2027	210,992.00	27,428.96	238,420.96	2,057.17		240,478.13	
1/15/2028		25,319.04	25,319.04	1,898.93		27,217.97	267,696.10
7/15/2028	210,992.00	25,319.04	236,311.04	1,898.93		238,209.97	
1/15/2029		23,209.12	23,209.12	1,740.68		24,949.80	263,159.77
7/15/2029	210,992.00	23,209.12	234,201.12	1,740.68		235,941.80	
1/15/2030		21,099.20	21,099.20	1,582.44		22,681.64	258,623.44
7/15/2030	210,992.00	21,099.20	232,091.20	1,582.44		233,673.64	
1/15/2031		18,989.28	18,989.28	1,424.20		20,413.48	254,087.12
7/15/2031	210,992.00	18,989.28	229,981.28	1,424.20		231,405.48	
1/15/2032		16,879.36	16,879.36	1,265.95		18,145.31	249,550.79
7/15/2032	210,992.00	16,879.36	227,871.36	1,265.95		229,137.31	
1/15/2033		14,769.44	14,769.44	1,107.71		15,877.15	245,014.46
7/15/2033	210,992.00	14,769.44	225,761.44	1,107.71		226,869.15	
1/15/2034		12,659.52	12,659.52	949.46		13,608.98	240,478.13
7/15/2034	210,992.00	12,659.52	223,651.52	949.46		224,600.98	
1/15/2035		10,549.60	10,549.60	791.22		11,340.82	235,941.80
7/15/2035	210,992.00	10,549.60	221,541.60	791.22		222,332.82	
1/15/2036		8,439.68	8,439.68	632.98		9,072.66	231,405.48
7/15/2036	210,992.00	8,439.68	219,431.68	632.98		220,064.66	
1/15/2037		6,329.76	6,329.76	474.73		6,804.49	226,869.15
7/15/2037	210,992.00	6,329.76	217,321.76	474.73		217,796.49	
1/15/2038		4,219.84	4,219.84	316.49		4,536.33	222,332.82
7/15/2038	210,992.00	4,219.84	215,211.84	316.49		215,528.33	
1/15/2039		2,109.92	2,109.92	158.24		2,268.16	217,796.49
7/15/2039	210,992.00	2,109.92	213,101.92	158.24		213,260.16	
1/15/2040							213,260.16
	4,219,841.00	862,957.29	5,082,798.29	64,721.80		5,147,520.09	5,147,520.09

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.

Replaced by Debt Schedule Dated October 17, 2021

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Gloucester Loan Amortization
DWP-18-03

Loan Amount Approved	2,100,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	269,988.00	Loan Term (in years)	20
Amount to be Financed	1,830,012.00	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		8,235.05	8,235.05	617.63		8,852.68	8,852.68
7/15/2020	91,501.00	18,300.12	109,801.12	1,372.51		111,173.63	
1/15/2021		17,385.11	17,385.11	1,303.88		18,688.99	129,862.62
7/15/2021	91,501.00	17,385.11	108,886.11	1,303.88		110,189.99	
1/15/2022		16,470.10	16,470.10	1,235.26		17,705.36	127,895.35
7/15/2022	91,501.00	16,470.10	107,971.10	1,235.26		109,206.36	
1/15/2023		15,555.09	15,555.09	1,166.63		16,721.72	125,928.08
7/15/2023	91,501.00	15,555.09	107,056.09	1,166.63		108,222.72	
1/15/2024		14,640.08	14,640.08	1,098.01		15,738.09	123,960.81
7/15/2024	91,501.00	14,640.08	106,141.08	1,098.01		107,239.09	
1/15/2025		13,725.07	13,725.07	1,029.38		14,754.45	121,993.54
7/15/2025	91,501.00	13,725.07	105,226.07	1,029.38		106,255.45	
1/15/2026		12,810.06	12,810.06	960.75		13,770.81	120,026.26
7/15/2026	91,501.00	12,810.06	104,311.06	960.75		105,271.81	
1/15/2027		11,895.05	11,895.05	892.13		12,787.18	118,058.99
7/15/2027	91,501.00	11,895.05	103,396.05	892.13		104,288.18	
1/15/2028		10,980.04	10,980.04	823.50		11,803.54	116,091.72
7/15/2028	91,501.00	10,980.04	102,481.04	823.50		103,304.54	
1/15/2029		10,065.03	10,065.03	754.88		10,819.91	114,124.45
7/15/2029	91,501.00	10,065.03	101,566.03	754.88		102,320.91	
1/15/2030		9,150.02	9,150.02	686.25		9,836.27	112,157.18
7/15/2030	91,501.00	9,150.02	100,651.02	686.25		101,337.27	
1/15/2031		8,235.01	8,235.01	617.63		8,852.64	110,189.91
7/15/2031	91,501.00	8,235.01	99,736.01	617.63		100,353.64	
1/15/2032		7,320.00	7,320.00	549.00		7,869.00	108,222.64
7/15/2032	91,500.00	7,320.00	98,820.00	549.00		99,369.00	
1/15/2033		6,405.00	6,405.00	480.38		6,885.38	106,254.38
7/15/2033	91,500.00	6,405.00	97,905.00	480.38		98,385.38	
1/15/2034		5,490.00	5,490.00	411.75		5,901.75	104,287.13
7/15/2034	91,500.00	5,490.00	96,990.00	411.75		97,401.75	
1/15/2035		4,575.00	4,575.00	343.13		4,918.13	102,319.88
7/15/2035	91,500.00	4,575.00	96,075.00	343.13		96,418.13	
1/15/2036		3,660.00	3,660.00	274.50		3,934.50	100,352.63
7/15/2036	91,500.00	3,660.00	95,160.00	274.50		95,434.50	
1/15/2037		2,745.00	2,745.00	205.88		2,950.88	98,385.38
7/15/2037	91,500.00	2,745.00	94,245.00	205.88		94,450.88	
1/15/2038		1,830.00	1,830.00	137.25		1,967.25	96,418.13
7/15/2038	91,500.00	1,830.00	93,330.00	137.25		93,467.25	
1/15/2039		915.00	915.00	68.63		983.63	94,450.88
7/15/2039	91,500.00	915.00	92,415.00	68.63		92,483.63	
1/15/2040							92,483.63
	1,830,012.00	374,236.49	2,204,248.49	28,067.74		2,232,316.23	2,232,316.23

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.

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Gloucester Loan Amortization
CW-17-25

Loan Amount Approved	1,200,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	1,200,000.00	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		4,266.67	4,266.67	320.00		4,586.67	
1/15/2022	48,541.00	12,000.00	60,541.00	900.00		61,441.00	66,027.67
7/15/2022		11,514.59	11,514.59	863.59		12,378.18	
1/15/2023	49,596.00	11,514.59	61,110.59	863.59		61,974.18	74,352.37
7/15/2023		11,018.63	11,018.63	826.40		11,845.03	
1/15/2024	50,674.00	11,018.63	61,692.63	826.40		62,519.03	74,364.05
7/15/2024		10,511.89	10,511.89	788.39		11,300.28	
1/15/2025	51,775.00	10,511.89	62,286.89	788.39		63,075.28	74,375.56
7/15/2025		9,994.14	9,994.14	749.56		10,743.70	
1/15/2026	52,901.00	9,994.14	62,895.14	749.56		63,644.70	74,388.40
7/15/2026		9,465.13	9,465.13	709.88		10,175.01	
1/15/2027	54,051.00	9,465.13	63,516.13	709.88		64,226.01	74,401.03
7/15/2027		8,924.62	8,924.62	669.35		9,593.97	
1/15/2028	55,225.00	8,924.62	64,149.62	669.35		64,818.97	74,412.93
7/15/2028		8,372.37	8,372.37	627.93		9,000.30	
1/15/2029	56,425.00	8,372.37	64,797.37	627.93		65,425.30	74,425.60
7/15/2029		7,808.12	7,808.12	585.61		8,393.73	
1/15/2030	57,652.00	7,808.12	65,460.12	585.61		66,045.73	74,439.46
7/15/2030		7,231.60	7,231.60	542.37		7,773.97	
1/15/2031	58,905.00	7,231.60	66,136.60	542.37		66,678.97	74,452.94
7/15/2031		6,642.55	6,642.55	498.19		7,140.74	
1/15/2032	60,185.00	6,642.55	66,827.55	498.19		67,325.74	74,466.48
7/15/2032		6,040.70	6,040.70	453.05		6,493.75	
1/15/2033	61,493.00	6,040.70	67,533.70	453.05		67,986.75	74,480.51
7/15/2033		5,425.77	5,425.77	406.93		5,832.70	
1/15/2034	62,829.00	5,425.77	68,254.77	406.93		68,661.70	74,494.41
7/15/2034		4,797.48	4,797.48	359.81		5,157.29	
1/15/2035	64,195.00	4,797.48	68,992.48	359.81		69,352.29	74,509.58
7/15/2035		4,155.53	4,155.53	311.66		4,467.19	
1/15/2036	65,590.00	4,155.53	69,745.53	311.66		70,057.19	74,524.39
7/15/2036		3,499.63	3,499.63	262.47		3,762.10	
1/15/2037	67,016.00	3,499.63	70,515.63	262.47		70,778.10	74,540.20
7/15/2037		2,829.47	2,829.47	212.21		3,041.68	
1/15/2038	68,472.00	2,829.47	71,301.47	212.21		71,513.68	74,555.36
7/15/2038		2,144.75	2,144.75	160.86		2,305.61	
1/15/2039	69,960.00	2,144.75	72,104.75	160.86		72,265.61	74,571.21
7/15/2039		1,445.15	1,445.15	108.39		1,553.54	
1/15/2040	71,481.00	1,445.15	72,926.15	108.39		73,034.54	74,588.07
7/15/2040		730.34	730.34	54.78		785.12	
1/15/2041	73,034.00	730.34	73,764.34	54.78		73,819.12	74,604.23
7/15/2041							
	1,200,000.00	261,371.59	1,461,371.59	19,602.87		1,480,974.46	1,480,974.46

Massachusetts Water Clean Water Trust
Series 22 Swap
GLOUCESTER Reamortization
DWP-18-03

Original Loan Amount	2,100,000.00	Loan Origination Fee ($5.0/1000)	0.00
Principal Forgiveness	269,988.00	Loan Term (in years)	18
Principal Paid Down	183,002.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,647,010.00	Closing Date	10/22/2021
Remaining Balance	(42,437.00)	First Payment	1/15/2022
Net New Loan Obligation	1,604,573.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/22/2021							
1/15/2022		16,274.42	16,274.42	1,220.58		17,495.00	
7/15/2022	89,549.34	16,045.73	105,595.07	1,203.43		106,798.50	
1/15/2023		15,150.24	15,150.24	1,136.27		16,286.50	123,085.01
7/15/2023	89,506.93	15,150.24	104,657.16	1,136.27		105,793.43	
1/15/2024		14,255.17	14,255.17	1,069.14		15,324.30	121,117.74
7/15/2024	89,463.59	14,255.17	103,718.76	1,069.14		104,787.89	
1/15/2025		13,360.53	13,360.53	1,002.04		14,362.57	119,150.47
7/15/2025	89,419.31	13,360.53	102,779.84	1,002.04		103,781.88	
1/15/2026		12,466.34	12,466.34	934.98		13,401.31	117,183.19
7/15/2026	89,374.07	12,466.34	101,840.40	934.98		102,775.38	
1/15/2027		11,572.60	11,572.60	867.94		12,440.54	115,215.92
7/15/2027	89,327.84	11,572.60	100,900.44	867.94		101,768.38	
1/15/2028		10,679.32	10,679.32	800.95		11,480.27	113,248.65
7/15/2028	89,280.61	10,679.32	99,959.93	800.95		100,760.88	
1/15/2029		9,786.51	9,786.51	733.99		10,520.50	111,281.38
7/15/2029	89,232.35	9,786.51	99,018.87	733.99		99,752.85	
1/15/2030		8,894.19	8,894.19	667.06		9,561.25	109,314.11
7/15/2030	89,183.05	8,894.19	98,077.24	667.06		98,744.30	
1/15/2031		8,002.36	8,002.36	600.18		8,602.54	107,346.84
7/15/2031	89,132.67	8,002.36	97,135.03	600.18		97,735.21	
1/15/2032		7,111.03	7,111.03	533.33		7,644.36	105,379.57
7/15/2032	89,080.20	7,111.03	96,191.23	533.33		96,724.56	
1/15/2033		6,220.23	6,220.23	466.52		6,686.75	103,411.30
7/15/2033	89,027.61	6,220.23	95,247.84	466.52		95,714.35	
1/15/2034		5,329.95	5,329.95	399.75		5,729.70	101,444.05
7/15/2034	88,973.87	5,329.95	94,303.83	399.75		94,703.57	
1/15/2035		4,440.22	4,440.22	333.02		4,773.23	99,476.80
7/15/2035	88,918.97	4,440.22	93,359.19	333.02		93,692.20	
1/15/2036		3,551.03	3,551.03	266.33		3,817.35	97,509.55
7/15/2036	88,862.87	3,551.03	92,413.90	266.33		92,680.23	
1/15/2037		2,662.40	2,662.40	199.68		2,862.08	95,542.30
7/15/2037	88,805.56	2,662.40	91,467.96	199.68		91,667.64	
1/15/2038		1,774.34	1,774.34	133.08		1,907.42	93,575.05
7/15/2038	88,747.00	1,774.34	90,521.34	133.08		90,654.42	
1/15/2039		886.87	886.87	66.52		953.39	91,607.80
7/15/2039	88,687.17	886.87	89,574.04	66.52		89,640.55	
1/15/2040							89,640.55
	1,604,573.00	304,606.79	1,909,179.79	22,845.51		1,932,025.30	1,914,530.30

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.

Massachusetts Clean Water Trust
Series 24
GLOUCESTER Loan Amortization
CW-20-38

Loan Amount Approved	180,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	180,000.00	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		2,110.00	2,110.00	158.25		2,268.25	
1/15/2024	7,281.00	1,800.00	9,081.00	135.00		9,216.00	11,484.25
7/15/2024		1,727.19	1,727.19	129.54		1,856.73	
1/15/2025	7,439.00	1,727.19	9,166.19	129.54		9,295.73	11,152.46
7/15/2025		1,652.80	1,652.80	123.96		1,776.76	
1/15/2026	7,601.00	1,652.80	9,253.80	123.96		9,377.76	11,154.52
7/15/2026		1,576.79	1,576.79	118.26		1,695.05	
1/15/2027	7,766.00	1,576.79	9,342.79	118.26		9,461.05	11,156.10
7/15/2027		1,499.13	1,499.13	112.43		1,611.56	
1/15/2028	7,935.00	1,499.13	9,434.13	112.43		9,546.56	11,158.13
7/15/2028		1,419.78	1,419.78	106.48		1,526.26	
1/15/2029	8,108.00	1,419.78	9,527.78	106.48		9,634.26	11,160.53
7/15/2029		1,338.70	1,338.70	100.40		1,439.10	
1/15/2030	8,284.00	1,338.70	9,622.70	100.40		9,723.10	11,162.21
7/15/2030		1,255.86	1,255.86	94.19		1,350.05	
1/15/2031	8,464.00	1,255.86	9,719.86	94.19		9,814.05	11,164.10
7/15/2031		1,171.22	1,171.22	87.84		1,259.06	
1/15/2032	8,648.00	1,171.22	9,819.22	87.84		9,907.06	11,166.12
7/15/2032		1,084.74	1,084.74	81.36		1,166.10	
1/15/2033	8,836.00	1,084.74	9,920.74	81.36		10,002.10	11,168.19
7/15/2033		996.38	996.38	74.73		1,071.11	
1/15/2034	9,028.00	996.38	10,024.38	74.73		10,099.11	11,170.22
7/15/2034		906.10	906.10	67.96		974.06	
1/15/2035	9,224.00	906.10	10,130.10	67.96		10,198.06	11,172.12
7/15/2035		813.86	813.86	61.04		874.90	
1/15/2036	9,424.00	813.86	10,237.86	61.04		10,298.90	11,173.80
7/15/2036		719.62	719.62	53.97		773.59	
1/15/2037	9,629.00	719.62	10,348.62	53.97		10,402.59	11,176.18
7/15/2037		623.33	623.33	46.75		670.08	
1/15/2038	9,839.00	623.33	10,462.33	46.75		10,509.08	11,179.16
7/15/2038		524.94	524.94	39.37		564.31	
1/15/2039	10,052.00	524.94	10,576.94	39.37		10,616.31	11,180.62
7/15/2039		424.42	424.42	31.83		456.25	
1/15/2040	10,271.00	424.42	10,695.42	31.83		10,727.25	11,183.50
7/15/2040		321.71	321.71	24.13		345.84	
1/15/2041	10,494.00	321.71	10,815.71	24.13		10,839.84	11,185.68
7/15/2041		216.77	216.77	16.26		233.03	
1/15/2042	10,722.00	216.77	10,938.77	16.26		10,955.03	11,188.06
7/15/2042		109.55	109.55	8.22		117.77	
1/15/2043	10,955.00	109.55	11,064.55	8.22		11,072.77	11,190.53
7/15/2043							
	180,000.00	40,675.78	220,675.78	3,050.68		223,726.46	223,726.46

Massachusetts Water Clean Water Trust
Series 23 Swap
GLOUCESTER Reamortization
CW-17-25

Original Loan Amount	1,200,000.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	98,137.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,101,863.00	Closing Date	5/10/2023
Remaining Balance	(62,555.00)	First Payment	7/15/2023
Net New Loan Obligation	1,039,308.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		10,792.74	10,792.74	809.46		11,602.19	
1/15/2024	47,797.13	10,393.08	58,190.21	779.48		58,969.69	70,571.88
7/15/2024		9,915.11	9,915.11	743.63		10,658.74	
1/15/2025	48,835.60	9,915.11	58,750.71	743.63		59,494.35	70,153.09
7/15/2025		9,426.75	9,426.75	707.01		10,133.76	
1/15/2026	49,897.72	9,426.75	59,324.47	707.01		60,031.48	70,165.24
7/15/2026		8,927.78	8,927.78	669.58		9,597.36	
1/15/2027	50,982.45	8,927.78	59,910.22	669.58		60,579.81	70,177.16
7/15/2027		8,417.95	8,417.95	631.35		9,049.30	
1/15/2028	52,089.76	8,417.95	60,507.71	631.35		61,139.05	70,188.35
7/15/2028		7,897.05	7,897.05	592.28		8,489.33	
1/15/2029	53,221.62	7,897.05	61,118.67	592.28		61,710.95	70,200.28
7/15/2029		7,364.84	7,364.84	552.36		7,917.20	
1/15/2030	54,379.00	7,364.84	61,743.83	552.36		62,296.20	70,213.40
7/15/2030		6,821.05	6,821.05	511.58		7,332.63	
1/15/2031	55,560.86	6,821.05	62,381.91	511.58		62,893.49	70,226.11
7/15/2031		6,265.44	6,265.44	469.91		6,735.35	
1/15/2032	56,768.18	6,265.44	63,033.62	469.91		63,503.53	70,238.87
7/15/2032		5,697.76	5,697.76	427.33		6,125.09	
1/15/2033	58,001.92	5,697.76	63,699.68	427.33		64,127.01	70,252.10
7/15/2033		5,117.74	5,117.74	383.83		5,501.57	
1/15/2034	59,262.05	5,117.74	64,379.78	383.83		64,763.61	70,265.18
7/15/2034		4,525.12	4,525.12	339.38		4,864.50	
1/15/2035	60,550.52	4,525.12	65,075.64	339.38		65,415.02	70,279.53
7/15/2035		3,919.61	3,919.61	293.97		4,213.58	
1/15/2036	61,866.32	3,919.61	65,785.93	293.97		66,079.90	70,293.48
7/15/2036		3,300.95	3,300.95	247.57		3,548.52	
1/15/2037	63,211.39	3,300.95	66,512.34	247.57		66,759.91	70,308.43
7/15/2037		2,668.83	2,668.83	200.16		2,869.00	
1/15/2038	64,584.70	2,668.83	67,253.53	200.16		67,453.70	70,322.69
7/15/2038		2,022.99	2,022.99	151.72		2,174.71	
1/15/2039	65,988.21	2,022.99	68,011.20	151.72		68,162.93	70,337.64
7/15/2039		1,363.11	1,363.11	102.23		1,465.34	
1/15/2040	67,422.89	1,363.11	68,786.00	102.23		68,888.23	70,353.57
7/15/2040		688.88	688.88	51.67		740.54	
1/15/2041	68,887.69	688.88	69,576.57	51.67		69,628.24	70,368.78
7/15/2041							
	1,039,308.00	209,867.70	1,249,175.70	15,740.08		1,264,915.78	1,264,915.78

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.