Massachusetts Water Pollution Abatement Trust
Pool 18 Swap
LAWRENCE Reamortization
DWP-12-07

Original Loan Amount	6,742,683.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	674,330.00	Loan Term (in years)	17
Principal Paid Down	752,534.00	Loan Rate	2.00%
Outstanding Loan Obligation	5,315,819.00	Closing Date	2/21/2018
Remaining Balance	(588,730.49)	First Payment	7/15/2018
Net New Loan Obligation	4,727,088.51		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/21/2018							
7/15/2018		48,448.35	48,448.35	3,633.63		52,081.97	
1/15/2019	232,828.57	47,270.89	280,099.45	3,545.32		283,644.77	335,726.74
7/15/2019		44,942.60	44,942.60	3,370.69		48,313.29	
1/15/2020	237,889.35	44,942.60	282,831.95	3,370.69		286,202.64	334,515.94
7/15/2020		42,563.71	42,563.71	3,192.28		45,755.98	
1/15/2021	243,059.43	42,563.71	285,623.14	3,192.28		288,815.42	334,571.40
7/15/2021		40,133.11	40,133.11	3,009.98		43,143.10	
1/15/2022	248,341.52	40,133.11	288,474.63	3,009.98		291,484.61	334,627.71
7/15/2022		37,649.70	37,649.70	2,823.73		40,473.42	
1/15/2023	253,739.31	37,649.70	291,389.01	2,823.73		294,212.73	334,686.16
7/15/2023		35,112.30	35,112.30	2,633.42		37,745.73	
1/15/2024	259,253.49	35,112.30	294,365.79	2,633.42		296,999.22	334,744.94
7/15/2024		32,519.77	32,519.77	2,438.98		34,958.75	
1/15/2025	264,888.74	32,519.77	297,408.51	2,438.98		299,847.49	334,806.25
7/15/2025		29,870.88	29,870.88	2,240.32		32,111.20	
1/15/2026	270,645.75	29,870.88	300,516.63	2,240.32		302,756.94	334,868.14
7/15/2026		27,164.42	27,164.42	2,037.33		29,201.76	
1/15/2027	276,527.16	27,164.42	303,691.59	2,037.33		305,728.92	334,930.67
7/15/2027		24,399.15	24,399.15	1,829.94		26,229.09	
1/15/2028	282,537.66	24,399.15	306,936.81	1,829.94		308,766.75	334,995.84
7/15/2028		21,573.78	21,573.78	1,618.03		23,191.81	
1/15/2029	288,677.89	21,573.78	310,251.67	1,618.03		311,869.70	335,061.51
7/15/2029		18,687.00	18,687.00	1,401.52		20,088.52	
1/15/2030	294,952.50	18,687.00	313,639.50	1,401.52		315,041.02	335,129.54
7/15/2030		15,737.47	15,737.47	1,180.31		16,917.78	
1/15/2031	301,362.12	15,737.47	317,099.60	1,180.31		318,279.91	335,197.69
7/15/2031		12,723.85	12,723.85	954.29		13,678.14	
1/15/2032	307,912.40	12,723.85	320,636.25	954.29		321,590.54	335,268.68
7/15/2032		9,644.73	9,644.73	723.35		10,368.08	
1/15/2033	314,603.94	9,644.73	324,248.67	723.35		324,972.02	335,340.11
7/15/2033		6,498.69	6,498.69	487.40		6,986.09	
1/15/2034	321,441.38	6,498.69	327,940.06	487.40		328,427.46	335,413.55
7/15/2034		3,284.27	3,284.27	246.32		3,530.59	
1/15/2035	328,427.30	3,284.27	331,711.57	246.32		331,957.89	335,488.49
7/15/2035							
	4,727,088.51	900,730.07	5,627,818.58	67,554.76		5,695,373.34	5,695,373.34

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.

Swap

Massachusetts Clean Water Trust
Series 18
Lawrence Loan Amortization
DWP-12-07

Initial Loan Amount	6,742,683.00
Principal Forgiveness	(674,330.00)
Net Loan Obligation	6,068,353.00

Loan Origination Fee ($5.50/1000)	33,375.94
Loan Term (in years)	20
Loan Rate	2.00%
Closing Date	1/7/2015
First Interest Payment	7/15/2015
First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		63,380.58	63,380.58	4,753.54	33,375.94	101,510.06	
1/15/2016	245,471.00	60,683.53	306,154.58	4,551.26		310,705.79	412,215.86
7/15/2016		58,228.82	58,228.82	4,367.16		62,595.98	
1/15/2017	250,806.00	58,228.82	309,034.82	4,367.16		313,401.98	375,997.96
7/15/2017		55,720.76	55,720.76	4,179.06		59,899.82	
1/15/2018	256,257.00	55,720.76	311,977.76	4,179.06		316,156.82	376,056.63
7/15/2018		53,158.19	53,158.19	3,986.86		57,145.05	
1/15/2019	261,826.00	53,158.19	314,984.19	3,986.86		318,971.05	376,116.11
7/15/2019		50,539.93	50,539.93	3,790.49		54,330.42	
1/15/2020	267,517.00	50,539.93	318,056.93	3,790.49		321,847.42	376,177.85
7/15/2020		47,864.76	47,864.76	3,589.86		51,454.62	
1/15/2021	273,331.00	47,864.76	321,195.76	3,589.86		324,785.62	376,240.23
7/15/2021		45,131.45	45,131.45	3,384.86		48,516.31	
1/15/2022	279,271.00	45,131.45	324,402.45	3,384.86		327,787.31	376,303.62
7/15/2022		42,338.74	42,338.74	3,175.41		45,514.15	
1/15/2023	285,341.00	42,338.74	327,679.74	3,175.41		330,855.15	376,369.29
7/15/2023		39,485.33	39,485.33	2,961.40		42,446.73	
1/15/2024	291,542.00	39,485.33	331,027.33	2,961.40		333,988.73	376,435.46
7/15/2024		36,569.91	36,569.91	2,742.74		39,312.65	
1/15/2025	297,879.00	36,569.91	334,448.91	2,742.74		337,191.65	376,504.31
7/15/2025		33,591.12	33,591.12	2,519.33		36,110.45	
1/15/2026	304,353.00	33,591.12	337,944.12	2,519.33		340,463.45	376,573.91
7/15/2026		30,547.59	30,547.59	2,291.07		32,838.66	
1/15/2027	310,967.00	30,547.59	341,514.59	2,291.07		343,805.66	376,644.32
7/15/2027		27,437.92	27,437.92	2,057.84		29,495.76	
1/15/2028	317,726.00	27,437.92	345,163.92	2,057.84		347,221.76	376,717.53
7/15/2028		24,260.66	24,260.66	1,819.55		26,080.21	
1/15/2029	324,631.00	24,260.66	348,891.66	1,819.55		350,711.21	376,791.42
7/15/2029		21,014.35	21,014.35	1,576.08		22,590.43	
1/15/2030	331,687.00	21,014.35	352,701.35	1,576.08		354,277.43	376,867.85
7/15/2030		17,697.48	17,697.48	1,327.31		19,024.79	
1/15/2031	338,895.00	17,697.48	356,592.48	1,327.31		357,919.79	376,944.58
7/15/2031		14,308.53	14,308.53	1,073.14		15,381.67	
1/15/2032	346,261.00	14,308.53	360,569.53	1,073.14		361,642.67	377,024.34
7/15/2032		10,845.92	10,845.92	813.44		11,659.36	
1/15/2033	353,786.00	10,845.92	364,631.92	813.44		365,445.36	377,104.73
7/15/2033		7,308.06	7,308.06	548.10		7,856.16	
1/15/2034	361,475.00	7,308.06	368,783.06	548.10		369,331.16	377,187.33
7/15/2034		3,693.31	3,693.31	277.00		3,970.31	
1/15/2035	369,331.00	3,693.31	373,024.31	277.00		373,301.31	377,271.62
7/15/2035							
	6,068,353.00	1,363,549.77	7,431,902.77	102,266.23	33,375.94	7,567,544.94	7,567,544.94

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

Massachusetts Clean Water Trust
Pool 18-2016 Swap
LAWRENCE Reamortization
DWP-12-08

Original Loan Amount	1,766,492.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	176,665.00	Loan Term (in years)	18
Principal Paid Down	64,310.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,525,517.00	Closing Date	12/16/2016
Remaining Balance	(10,739.55)	First Payment	1/15/2017
Net New Loan Obligation	1,514,777.45		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
12/16/2016							
1/15/2017	65,245.42	15,237.87	80,483.29	1,142.84		81,626.13	
7/15/2017		14,495.32	14,495.32	1,087.15		15,582.47	
1/15/2018	66,663.37	14,495.32	81,158.69	1,087.15		82,245.84	97,828.31
7/15/2018		13,828.69	13,828.69	1,037.15		14,865.84	
1/15/2019	68,112.10	13,828.69	81,940.78	1,037.15		82,977.93	97,843.77
7/15/2019		13,147.57	13,147.57	986.07		14,133.63	
1/15/2020	69,592.60	13,147.57	82,740.17	986.07		83,726.23	97,859.87
7/15/2020		12,451.64	12,451.64	933.87		13,385.51	
1/15/2021	71,104.88	12,451.64	83,556.52	933.87		84,490.39	97,875.90
7/15/2021		11,740.59	11,740.59	880.54		12,621.14	
1/15/2022	72,649.92	11,740.59	84,390.51	880.54		85,271.06	97,892.19
7/15/2022		11,014.09	11,014.09	826.06		11,840.15	
1/15/2023	74,229.73	11,014.09	85,243.82	826.06		86,069.87	97,910.02
7/15/2023		10,271.79	10,271.79	770.38		11,042.18	
1/15/2024	75,842.29	10,271.79	86,114.08	770.38		86,884.47	97,926.65
7/15/2024		9,513.37	9,513.37	713.50		10,226.87	
1/15/2025	77,490.60	9,513.37	87,003.97	713.50		87,717.48	97,944.35
7/15/2025		8,738.47	8,738.47	655.38		9,393.85	
1/15/2026	79,174.66	8,738.47	87,913.13	655.38		88,568.51	97,962.36
7/15/2026		7,946.72	7,946.72	596.00		8,542.72	
1/15/2027	80,895.46	7,946.72	88,842.18	596.00		89,438.18	97,980.91
7/15/2027		7,137.76	7,137.76	535.33		7,673.10	
1/15/2028	82,654.00	7,137.76	89,791.76	535.33		90,327.09	98,000.19
7/15/2028		6,311.22	6,311.22	473.34		6,784.57	
1/15/2029	84,450.26	6,311.22	90,761.48	473.34		91,234.83	98,019.39
7/15/2029		5,466.72	5,466.72	410.00		5,876.73	
1/15/2030	86,285.25	5,466.72	91,751.97	410.00		92,161.97	98,038.70
7/15/2030		4,603.87	4,603.87	345.29		4,949.16	
1/15/2031	88,160.95	4,603.87	92,764.82	345.29		93,110.11	98,059.27
7/15/2031		3,722.26	3,722.26	279.17		4,001.43	
1/15/2032	90,077.37	3,722.26	93,799.63	279.17		94,078.80	98,080.23
7/15/2032		2,821.49	2,821.49	211.61		3,033.10	
1/15/2033	92,034.49	2,821.49	94,855.97	211.61		95,067.58	98,100.68
7/15/2033		1,901.14	1,901.14	142.59		2,043.73	
1/15/2034	94,035.31	1,901.14	95,936.45	142.59		96,079.03	98,122.76
7/15/2034		960.79	960.79	72.06		1,032.85	
1/15/2035	96,078.82	960.79	97,039.60	72.06		97,111.66	98,144.51
	1,514,777.45	307,384.87	1,822,162.32	23,053.87		1,845,216.18	1,763,590.05

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
Pool 18-2016 Swap
LAWRENCE Reamortization
DWP-12-09

Original Loan Amount	3,687,213.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	368,755.00	Loan Term (in years)	18
Principal Paid Down	134,235.00	Loan Rate	2.00%
Outstanding Loan Obligation	3,184,223.00	Closing Date	12/16/2016
Remaining Balance	(154,625.39)	First Payment	1/15/2017
Net New Loan Obligation	3,029,597.61		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
12/16/2016							
1/15/2017	130,491.90	31,593.11	162,085.01	2,369.48		164,454.50	
7/15/2017		28,991.06	28,991.06	2,174.33		31,165.39	
1/15/2018	133,328.15	28,991.06	162,319.21	2,174.33		164,493.54	195,658.93
7/15/2018		27,657.78	27,657.78	2,074.33		29,732.11	
1/15/2019	136,226.26	27,657.78	163,884.03	2,074.33		165,958.37	195,690.48
7/15/2019		26,295.51	26,295.51	1,972.16		28,267.68	
1/15/2020	139,187.15	26,295.51	165,482.66	1,972.16		167,454.83	195,722.50
7/15/2020		24,903.64	24,903.64	1,867.77		26,771.41	
1/15/2021	142,211.76	24,903.64	167,115.40	1,867.77		168,983.17	195,754.59
7/15/2021		23,481.52	23,481.52	1,761.11		25,242.64	
1/15/2022	145,303.01	23,481.52	168,784.53	1,761.11		170,545.65	195,788.29
7/15/2022		22,028.49	22,028.49	1,652.14		23,680.63	
1/15/2023	148,460.83	22,028.49	170,489.33	1,652.14		172,141.46	195,822.10
7/15/2023		20,543.89	20,543.89	1,540.79		22,084.68	
1/15/2024	151,687.15	20,543.89	172,231.04	1,540.79		173,771.83	195,856.51
7/15/2024		19,027.01	19,027.01	1,427.03		20,454.04	
1/15/2025	154,983.90	19,027.01	174,010.91	1,427.03		175,437.94	195,891.98
7/15/2025		17,477.17	17,477.17	1,310.79		18,787.96	
1/15/2026	158,351.98	17,477.17	175,829.16	1,310.79		177,139.94	195,927.91
7/15/2026		15,893.66	15,893.66	1,192.02		17,085.68	
1/15/2027	161,793.33	15,893.66	177,686.98	1,192.02		178,879.01	195,964.69
7/15/2027		14,275.72	14,275.72	1,070.68		15,346.40	
1/15/2028	165,309.86	14,275.72	179,585.58	1,070.68		180,656.26	196,002.66
7/15/2028		12,622.62	12,622.62	946.70		13,569.32	
1/15/2029	168,902.49	12,622.62	181,525.11	946.70		182,471.81	196,041.13
7/15/2029		10,933.60	10,933.60	820.02		11,753.62	
1/15/2030	172,574.14	10,933.60	183,507.73	820.02		184,327.75	196,081.37
7/15/2030		9,207.86	9,207.86	690.59		9,898.45	
1/15/2031	176,324.71	9,207.86	185,532.57	690.59		186,223.15	196,121.60
7/15/2031		7,444.61	7,444.61	558.35		8,002.96	
1/15/2032	180,156.12	7,444.61	187,600.73	558.35		188,159.08	196,162.03
7/15/2032		5,643.05	5,643.05	423.23		6,066.28	
1/15/2033	184,072.28	5,643.05	189,715.33	423.23		190,138.56	196,204.84
7/15/2033		3,802.33	3,802.33	285.17		4,087.50	
1/15/2034	188,072.10	3,802.33	191,874.43	285.17		192,159.60	196,247.10
7/15/2034		1,921.60	1,921.60	144.12		2,065.73	
1/15/2035	192,160.48	1,921.60	194,082.09	144.12		194,226.21	196,291.93
	3,029,597.61	615,895.36	3,645,492.97	46,192.15		3,691,685.12	3,527,230.62

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.

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 19
Lawrence Loan Amortization
DWP-13-05

Initial Loan Amount	9,585,972.00	Loan Origination Fee ($5.50/1000)	50,523.34
Principal Forgiveness	(399,910.00)	Loan Term (in years)	20
Net Loan Obligation	9,186,062.00	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		78,591.86	78,591.86	5,894.39	50,523.34	135,009.59	
1/15/2017	371,585.00	91,860.62	463,445.62	6,889.55		470,335.17	605,344.76
7/15/2017		88,144.77	88,144.77	6,610.86		94,755.63	
1/15/2018	379,661.00	88,144.77	467,805.77	6,610.86		474,416.63	569,172.26
7/15/2018		84,348.16	84,348.16	6,326.11		90,674.27	
1/15/2019	387,913.00	84,348.16	472,261.16	6,326.11		478,587.27	569,261.54
7/15/2019		80,469.03	80,469.03	6,035.18		86,504.21	
1/15/2020	396,344.00	80,469.03	476,813.03	6,035.18		482,848.21	569,352.41
7/15/2020		76,505.59	76,505.59	5,737.92		82,243.51	
1/15/2021	404,958.00	76,505.59	481,463.59	5,737.92		487,201.51	569,445.02
7/15/2021		72,456.01	72,456.01	5,434.20		77,890.21	
1/15/2022	413,759.00	72,456.01	486,215.01	5,434.20		491,649.21	569,539.42
7/15/2022		68,318.42	68,318.42	5,123.88		73,442.30	
1/15/2023	422,751.00	68,318.42	491,069.42	5,123.88		496,193.30	569,635.60
7/15/2023		64,090.91	64,090.91	4,806.82		68,897.73	
1/15/2024	431,939.00	64,090.91	496,029.91	4,806.82		500,836.73	569,734.46
7/15/2024		59,771.52	59,771.52	4,482.86		64,254.38	
1/15/2025	441,327.00	59,771.52	501,098.52	4,482.86		505,581.38	569,835.77
7/15/2025		55,358.25	55,358.25	4,151.87		59,510.12	
1/15/2026	450,918.00	55,358.25	506,276.25	4,151.87		510,428.12	569,938.24
7/15/2026		50,849.07	50,849.07	3,813.68		54,662.75	
1/15/2027	460,718.00	50,849.07	511,567.07	3,813.68		515,380.75	570,043.50
7/15/2027		46,241.89	46,241.89	3,468.14		49,710.03	
1/15/2028	470,732.00	46,241.89	516,973.89	3,468.14		520,442.03	570,152.06
7/15/2028		41,534.57	41,534.57	3,115.09		44,649.66	
1/15/2029	480,962.00	41,534.57	522,496.57	3,115.09		525,611.66	570,261.33
7/15/2029		36,724.95	36,724.95	2,754.37		39,479.32	
1/15/2030	491,415.00	36,724.95	528,139.95	2,754.37		530,894.32	570,373.64
7/15/2030		31,810.80	31,810.80	2,385.81		34,196.61	
1/15/2031	502,096.00	31,810.80	533,906.80	2,385.81		536,292.61	570,489.22
7/15/2031		26,789.84	26,789.84	2,009.24		28,799.08	
1/15/2032	513,008.00	26,789.84	539,797.84	2,009.24		541,807.08	570,606.16
7/15/2032		21,659.76	21,659.76	1,624.48		23,284.24	
1/15/2033	524,157.00	21,659.76	545,816.76	1,624.48		547,441.24	570,725.48
7/15/2033		16,418.19	16,418.19	1,231.36		17,649.55	
1/15/2034	535,549.00	16,418.19	551,967.19	1,231.36		553,198.55	570,848.11
7/15/2034		11,062.70	11,062.70	829.70		11,892.40	
1/15/2035	547,189.00	11,062.70	558,251.70	829.70		559,081.40	570,973.81
7/15/2035		5,590.81	5,590.81	419.31		6,010.12	
1/15/2036	559,081.00	5,590.81	564,671.81	419.31		565,091.12	571,101.24
7/15/2036							
	9,186,062.00	2,046,742.96	11,232,804.96	153,505.72	50,523.34	11,436,834.03	11,436,834.03

Notes:

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

Massachusetts Clean Water Trust
Series 18
Lawrence Loan Amortization
DWP-12-09

Initial Loan Amount	3,687,213.00
Principal Forgiveness	(368,755.00)
Net Loan Obligation	3,318,458.00

Loan Origination Fee ($5.50/1000)	18,251.52
Loan Term (in years)	20
Loan Rate	2.00%
Closing Date	1/7/2015
First Interest Payment	7/15/2015
First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		34,659.45	34,659.45	2,599.46	18,251.52	55,510.43	
1/15/2016	134,235.00	33,184.58	167,419.58	2,488.84		169,908.42	225,418.85
7/15/2016		31,842.23	31,842.23	2,388.17		34,230.40	
1/15/2017	137,152.00	31,842.23	168,994.23	2,388.17		171,382.40	205,612.79
7/15/2017		30,470.71	30,470.71	2,285.30		32,756.01	
1/15/2018	140,133.00	30,470.71	170,603.71	2,285.30		172,889.01	205,645.03
7/15/2018		29,069.38	29,069.38	2,180.20		31,249.58	
1/15/2019	143,179.00	29,069.38	172,248.38	2,180.20		174,428.58	205,678.17
7/15/2019		27,637.59	27,637.59	2,072.82		29,710.41	
1/15/2020	146,291.00	27,637.59	173,928.59	2,072.82		176,001.41	205,711.82
7/15/2020		26,174.68	26,174.68	1,963.10		28,137.78	
1/15/2021	149,470.00	26,174.68	175,644.68	1,963.10		177,607.78	205,745.56
7/15/2021		24,679.98	24,679.98	1,851.00		26,530.98	
1/15/2022	152,719.00	24,679.98	177,398.98	1,851.00		179,249.98	205,780.96
7/15/2022		23,152.79	23,152.79	1,736.46		24,889.25	
1/15/2023	156,038.00	23,152.79	179,190.79	1,736.46		180,927.25	205,816.50
7/15/2023		21,592.41	21,592.41	1,619.43		23,211.84	
1/15/2024	159,429.00	21,592.41	181,021.41	1,619.43		182,640.84	205,852.68
7/15/2024		19,998.12	19,998.12	1,499.86		21,497.98	
1/15/2025	162,894.00	19,998.12	182,892.12	1,499.86		184,391.98	205,889.96
7/15/2025		18,369.18	18,369.18	1,377.69		19,746.87	
1/15/2026	166,434.00	18,369.18	184,803.18	1,377.69		186,180.87	205,927.74
7/15/2026		16,704.84	16,704.84	1,252.86		17,957.70	
1/15/2027	170,051.00	16,704.84	186,755.84	1,252.86		188,008.70	205,966.41
7/15/2027		15,004.33	15,004.33	1,125.32		16,129.65	
1/15/2028	173,747.00	15,004.33	188,751.33	1,125.32		189,876.65	206,006.31
7/15/2028		13,266.86	13,266.86	995.01		14,261.87	
1/15/2029	177,523.00	13,266.86	190,789.86	995.01		191,784.87	206,046.75
7/15/2029		11,491.63	11,491.63	861.87		12,353.50	
1/15/2030	181,382.00	11,491.63	192,873.63	861.87		193,735.50	206,089.00
7/15/2030		9,677.81	9,677.81	725.84		10,403.65	
1/15/2031	185,324.00	9,677.81	195,001.81	725.84		195,727.65	206,131.29
7/15/2031		7,824.57	7,824.57	586.84		8,411.41	
1/15/2032	189,351.00	7,824.57	197,175.57	586.84		197,762.41	206,173.83
7/15/2032		5,931.06	5,931.06	444.83		6,375.89	
1/15/2033	193,467.00	5,931.06	199,398.06	444.83		199,842.89	206,218.78
7/15/2033		3,996.39	3,996.39	299.73		4,296.12	
1/15/2034	197,671.00	3,996.39	201,667.39	299.73		201,967.12	206,263.24
7/15/2034		2,019.68	2,019.68	151.48		2,171.16	
1/15/2035	201,968.00	2,019.68	203,987.68	151.48		204,139.16	206,310.31
7/15/2035							
	3,318,458.00	745,652.51	4,064,110.51	55,923.94	18,251.52	4,138,285.97	4,138,285.97

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

Massachusetts Clean Water Trust
Series 18
Lawrence Loan Amortization
DWP-12-08

Initial Loan Amount	1,766,492.00
Principal Forgiveness	(176,665.00)
Net Loan Obligation	1,589,827.00

Loan Origination Fee ($5.50/1000)	8,744.05
Loan Term (in years)	20
Loan Rate	2.00%
Closing Date	1/7/2015
First Interest Payment	7/15/2015
First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		16,604.86	16,604.86	1,245.36	8,744.05	26,594.27	
1/15/2016	64,310.00	15,898.27	80,208.27	1,192.37		81,400.64	107,994.91
7/15/2016		15,255.17	15,255.17	1,144.14		16,399.31	
1/15/2017	65,708.00	15,255.17	80,963.17	1,144.14		82,107.31	98,506.62
7/15/2017		14,598.09	14,598.09	1,094.86		15,692.95	
1/15/2018	67,136.00	14,598.09	81,734.09	1,094.86		82,828.95	98,521.89
7/15/2018		13,926.73	13,926.73	1,044.50		14,971.23	
1/15/2019	68,595.00	13,926.73	82,521.73	1,044.50		83,566.23	98,537.47
7/15/2019		13,240.78	13,240.78	993.06		14,233.84	
1/15/2020	70,086.00	13,240.78	83,326.78	993.06		84,319.84	98,553.68
7/15/2020		12,539.92	12,539.92	940.49		13,480.41	
1/15/2021	71,609.00	12,539.92	84,148.92	940.49		85,089.41	98,569.83
7/15/2021		11,823.83	11,823.83	886.79		12,710.62	
1/15/2022	73,165.00	11,823.83	84,988.83	886.79		85,875.62	98,586.23
7/15/2022		11,092.18	11,092.18	831.91		11,924.09	
1/15/2023	74,756.00	11,092.18	85,848.18	831.91		86,680.09	98,604.19
7/15/2023		10,344.62	10,344.62	775.85		11,120.47	
1/15/2024	76,380.00	10,344.62	86,724.62	775.85		87,500.47	98,620.93
7/15/2024		9,580.82	9,580.82	718.56		10,299.38	
1/15/2025	78,040.00	9,580.82	87,620.82	718.56		88,339.38	98,638.76
7/15/2025		8,800.42	8,800.42	660.03		9,460.45	
1/15/2026	79,736.00	8,800.42	88,536.42	660.03		89,196.45	98,656.90
7/15/2026		8,003.06	8,003.06	600.23		8,603.29	
1/15/2027	81,469.00	8,003.06	89,472.06	600.23		90,072.29	98,675.58
7/15/2027		7,188.37	7,188.37	539.13		7,727.50	
1/15/2028	83,240.00	7,188.37	90,428.37	539.13		90,967.50	98,695.00
7/15/2028		6,355.97	6,355.97	476.70		6,832.67	
1/15/2029	85,049.00	6,355.97	91,404.97	476.70		91,881.67	98,714.34
7/15/2029		5,505.48	5,505.48	412.91		5,918.39	
1/15/2030	86,897.00	5,505.48	92,402.48	412.91		92,815.39	98,733.78
7/15/2030		4,636.51	4,636.51	347.74		4,984.25	
1/15/2031	88,786.00	4,636.51	93,422.51	347.74		93,770.25	98,754.50
7/15/2031		3,748.65	3,748.65	281.15		4,029.80	
1/15/2032	90,716.00	3,748.65	94,464.65	281.15		94,745.80	98,775.60
7/15/2032		2,841.49	2,841.49	213.11		3,054.60	
1/15/2033	92,687.00	2,841.49	95,528.49	213.11		95,741.60	98,796.20
7/15/2033		1,914.62	1,914.62	143.60		2,058.22	
1/15/2034	94,702.00	1,914.62	96,616.62	143.60		96,760.22	98,818.43
7/15/2034		967.60	967.60	72.57		1,040.17	
1/15/2035	96,760.00	967.60	97,727.60	72.57		97,800.17	98,840.34
7/15/2035							
	1,589,827.00	357,231.75	1,947,058.75	26,792.38	8,744.05	1,982,595.18	1,982,595.18

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

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
LAWRENCE Reamortization
DW-05-01-C

Original Loan Amount	3,733,006.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	14
Principal Paid Down	197,595.00	Loan Rate	2.00%
Outstanding Loan Obligation	3,535,411.00	Closing Date	5/30/2014
Remaining Balance	(350,939.64)	First Payment	7/15/2014
Net New Loan Obligation	3,184,471.36		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/30/2014							
7/15/2014	181,848.66	34,476.76	216,325.42	2,388.35		218,713.77	
1/15/2015		30,026.23	30,026.23	2,251.97		32,278.19	250,991.97
7/15/2015	185,801.11	30,026.23	215,827.34	2,251.97		218,079.30	
1/15/2016		28,168.22	28,168.22	2,112.62		30,280.83	248,360.13
7/15/2016	189,839.09	28,168.22	218,007.31	2,112.62		220,119.93	
1/15/2017		26,269.82	26,269.82	1,970.24		28,240.06	248,359.99
7/15/2017	193,964.41	26,269.82	220,234.23	1,970.24		222,204.47	
1/15/2018		24,330.18	24,330.18	1,824.76		26,154.94	248,359.41
7/15/2018	198,180.84	24,330.18	222,511.02	1,824.76		224,335.78	
1/15/2019		22,348.37	22,348.37	1,676.13		24,024.50	248,360.28
7/15/2019	202,487.17	22,348.37	224,835.54	1,676.13		226,511.67	
1/15/2020		20,323.50	20,323.50	1,524.26		21,847.76	248,359.43
7/15/2020	206,888.19	20,323.50	227,211.69	1,524.26		228,735.95	
1/15/2021		18,254.62	18,254.62	1,369.10		19,623.72	248,359.67
7/15/2021	211,384.66	18,254.62	229,639.28	1,369.10		231,008.38	
1/15/2022		16,140.77	16,140.77	1,210.56		17,351.33	248,359.71
7/15/2022	215,979.37	16,140.77	232,120.14	1,210.56		233,330.70	
1/15/2023		13,980.98	13,980.98	1,048.57		15,029.55	248,360.25
7/15/2023	220,673.08	13,980.98	234,654.06	1,048.57		235,702.63	
1/15/2024		11,774.25	11,774.25	883.07		12,657.32	248,359.95
7/15/2024	225,469.54	11,774.25	237,243.79	883.07		238,126.85	
1/15/2025		9,519.55	9,519.55	713.97		10,233.52	248,360.37
7/15/2025	230,369.51	9,519.55	239,889.06	713.97		240,603.03	
1/15/2026		7,215.86	7,215.86	541.19		7,757.05	248,360.08
7/15/2026	235,375.75	7,215.86	242,591.61	541.19		243,132.80	
1/15/2027		4,862.10	4,862.10	364.66		5,226.76	248,359.55
7/15/2027	240,492.00	4,862.10	245,354.10	364.66		245,718.75	
1/15/2028		2,457.18	2,457.18	184.29		2,641.47	248,360.22
7/15/2028	245,717.99	2,457.18	248,175.17	184.29		248,359.46	
							248,359.46
	3,184,471.36	505,820.02	3,690,291.38	37,739.10		3,728,030.48	3,728,030.48

Massachusetts Water Pollution Abatement Trust
Pool 15-2012 Swap
LAWRENCE Reamortization
DWS-09-13

Original Loan Amount	2,365,299.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	477,391.00	Loan Term (in years)	18
Principal Paid Down	77,544.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,810,364.00	Closing Date	6/6/2012
Remaining Balance	(140,837.61)	First Payment	7/15/2012
Net New Loan Obligation	1,669,526.39		

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	73,043.78	17,798.49	90,842.27	1,252.14		92,094.41	
1/15/2013		15,964.83	15,964.83	1,197.36		17,162.19	109,256.60
7/15/2013	74,510.93	15,964.83	90,475.76	1,197.36		91,673.12	
1/15/2014		15,219.72	15,219.72	1,141.48		16,361.20	108,034.32
7/15/2014	76,006.23	15,219.72	91,225.94	1,141.48		92,367.42	
1/15/2015		14,459.65	14,459.65	1,084.47		15,544.13	107,911.55
7/15/2015	77,532.59	14,459.65	91,992.25	1,084.47		93,076.72	
1/15/2016		13,684.33	13,684.33	1,026.32		14,710.65	107,787.38
7/15/2016	79,088.97	13,684.33	92,773.30	1,026.32		93,799.62	
1/15/2017		12,893.44	12,893.44	967.01		13,860.45	107,660.07
7/15/2017	80,676.29	12,893.44	93,569.73	967.01		94,536.73	
1/15/2018		12,086.68	12,086.68	906.50		12,993.18	107,529.91
7/15/2018	82,295.48	12,086.68	94,382.16	906.50		95,288.66	
1/15/2019		11,263.72	11,263.72	844.78		12,108.50	107,397.16
7/15/2019	83,947.49	11,263.72	95,211.21	844.78		96,055.99	
1/15/2020		10,424.25	10,424.25	781.82		11,206.06	107,262.05
7/15/2020	85,633.23	10,424.25	96,057.48	781.82		96,839.30	
1/15/2021		9,567.91	9,567.91	717.59		10,285.51	107,124.80
7/15/2021	87,351.65	9,567.91	96,919.56	717.59		97,637.15	
1/15/2022		8,694.40	8,694.40	652.08		9,346.48	106,983.63
7/15/2022	89,104.66	8,694.40	97,799.05	652.08		98,451.13	
1/15/2023		7,803.35	7,803.35	585.25		8,388.60	106,839.74
7/15/2023	90,893.19	7,803.35	98,696.54	585.25		99,281.79	
1/15/2024		6,894.42	6,894.42	517.08		7,411.50	106,693.29
7/15/2024	92,718.17	6,894.42	99,612.59	517.08		100,129.67	
1/15/2025		5,967.24	5,967.24	447.54		6,414.78	106,544.45
7/15/2025	94,579.52	5,967.24	100,546.76	447.54		100,994.30	
1/15/2026		5,021.44	5,021.44	376.61		5,398.05	106,392.35
7/15/2026	96,477.17	5,021.44	101,498.61	376.61		101,875.22	
1/15/2027		4,056.67	4,056.67	304.25		4,360.92	106,236.14
7/15/2027	98,414.02	4,056.67	102,470.69	304.25		102,774.94	
1/15/2028		3,072.53	3,072.53	230.44		3,302.97	106,077.91
7/15/2028	100,389.00	3,072.53	103,461.53	230.44		103,691.97	
1/15/2029		2,068.64	2,068.64	155.15		2,223.79	105,915.76
7/15/2029	102,404.02	2,068.64	104,472.67	155.15		104,627.81	
1/15/2030		1,044.60	1,044.60	78.35		1,122.95	105,750.76
7/15/2030	104,460.01	1,044.60	105,504.61	78.35		105,582.95	
1/15/2031							105,582.95
	1,669,526.39	338,174.11	2,007,700.50	25,280.32		2,032,980.82	2,032,980.82

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

Lawrence	
DWS-09-13	

Final Structuring Analysis

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	477,391
Total Loan Amount	2,365,299

Schedule of Loan Repayments

Initial Loan Obligation:	**$1,887,908.00**

	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	$19,613.27	$19,613.27	$1,415.93	12,554.59	$33,583.79
15-Jul-11	77,544.00	18,879.08	96,423.08	1,415.93		97,839.01
15-Jan-12	0.00	18,103.64	18,103.64	1,357.77		19,461.41
15-Jul-12	79,110.00	18,103.64	97,213.64	1,357.77		98,571.41
15-Jan-13	0.00	17,312.54	17,312.54	1,298.44		18,610.98
15-Jul-13	80,709.00	17,312.54	98,021.54	1,298.44		99,319.98
15-Jan-14	0.00	16,505.45	16,505.45	1,237.91		17,743.36
15-Jul-14	82,339.00	16,505.45	98,844.45	1,237.91		100,082.36
15-Jan-15	0.00	15,682.06	15,682.06	1,176.15		16,858.21
15-Jul-15	84,003.00	15,682.06	99,685.06	1,176.15		100,861.21
15-Jan-16	0.00	14,842.03	14,842.03	1,113.15		15,955.18
15-Jul-16	85,700.00	14,842.03	100,542.03	1,113.15		101,655.18
15-Jan-17	0.00	13,985.03	13,985.03	1,048.88		15,033.91
15-Jul-17	87,431.00	13,985.03	101,416.03	1,048.88		102,464.91
15-Jan-18	0.00	13,110.72	13,110.72	983.30		14,094.02
15-Jul-18	89,197.00	13,110.72	102,307.72	983.30		103,291.02
15-Jan-19	0.00	12,218.75	12,218.75	916.41		13,135.16
15-Jul-19	90,999.00	12,218.75	103,217.75	916.41		104,134.16
15-Jan-20	0.00	11,308.76	11,308.76	848.16		12,156.92
15-Jul-20	92,838.00	11,308.76	104,146.76	848.16		104,994.92
15-Jan-21	0.00	10,380.38	10,380.38	778.53		11,158.91
15-Jul-21	94,713.00	10,380.38	105,093.38	778.53		105,871.91
15-Jan-22	0.00	9,433.25	9,433.25	707.49		10,140.74
15-Jul-22	96,626.00	9,433.25	106,059.25	707.49		106,766.74
15-Jan-23	0.00	8,466.99	8,466.99	635.02		9,102.01
15-Jul-23	98,578.00	8,466.99	107,044.99	635.02		107,680.01
15-Jan-24	0.00	7,481.21	7,481.21	561.09		8,042.30
15-Jul-24	100,570.00	7,481.21	108,051.21	561.09		108,612.30
15-Jan-25	0.00	6,475.51	6,475.51	485.66		6,961.17
15-Jul-25	102,602.00	6,475.51	109,077.51	485.66		109,563.17
15-Jan-26	0.00	5,449.49	5,449.49	408.71		5,858.20
15-Jul-26	104,674.00	5,449.49	110,123.49	408.71		110,532.20
15-Jan-27	0.00	4,402.75	4,402.75	330.21		4,732.96
15-Jul-27	106,789.00	4,402.75	111,191.75	330.21		111,521.96
15-Jan-28	0.00	3,334.86	3,334.86	250.11		3,584.97
15-Jul-28	108,946.00	3,334.86	112,280.86	250.11		112,530.97
15-Jan-29	0.00	2,245.40	2,245.40	168.41		2,413.81
15-Jul-29	111,147.00	2,245.40	113,392.40	168.41		113,560.81
15-Jan-30	0.00	1,133.93	1,133.93	85.04		1,218.97
15-Jul-30	113,393.00	1,133.93	114,526.93	85.04		114,611.97
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
	$1,887,908.00	$422,237.85	$2,310,145.85	$31,612.74	$12,554.59	$2,354,313.18

* 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
(Pool Program Bonds)
Series 6

Lawrence
DW-99-24

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	$5,940,905.00	$70,927.09	$28,798.40	$6,216.27	$35,912.42	$2,054.56	$37,966.98	$37,966.98
01-Aug-01	5,940,905.00	373,062.77	62,454.36	134,024.00	176,584.41	4,455.68	181,040.09	—
01-Feb-02	5,721,660.00	148,610.70	60,149.52	6,216.27	82,244.91	4,291.25	86,536.16	267,576.25
01-Aug-02	5,721,660.00	373,940.70	60,149.52	134,024.00	179,767.18	4,291.25	184,058.43	—
01-Feb-03	5,496,330.00	143,259.11	57,780.72	6,216.27	79,262.12	4,122.25	83,384.37	267,442.80
01-Aug-03	5,496,330.00	374,989.11	57,780.72	134,024.00	183,184.39	4,122.25	187,306.64	—
01-Feb-04	5,264,600.00	137,755.52	55,344.63	6,216.27	76,194.62	3,948.45	80,143.07	267,449.71
01-Aug-04	5,264,600.00	375,765.52	55,344.63	134,024.00	186,396.89	3,948.45	190,345.34	—
01-Feb-05	5,026,590.00	132,400.30	52,842.53	6,216.27	73,341.50	3,769.94	77,111.44	267,456.78
01-Aug-05	5,026,590.00	376,558.30	52,842.53	134,024.00	189,691.77	3,769.94	193,461.71	—
01-Feb-06	4,782,432.00	126,906.74	50,275.79	6,216.27	70,414.68	3,586.82	74,001.50	267,463.21
01-Aug-06	4,782,432.00	378,007.74	50,275.79	134,024.00	193,707.95	3,586.82	197,294.77	—
01-Feb-07	4,531,331.00	120,629.22	47,636.07	6,216.27	66,776.88	3,398.50	70,175.38	267,470.15
01-Aug-07	4,531,331.00	379,838.22	47,636.07	134,024.00	198,178.15	3,398.50	201,576.65	—
01-Feb-08	4,272,122.00	113,824.98	44,911.11	6,216.27	62,697.60	3,204.09	65,901.69	267,478.34
01-Aug-08	4,272,122.00	381,392.98	44,911.11	134,024.00	202,457.87	3,204.09	205,661.96	—
01-Feb-09	4,004,554.00	107,135.78	42,098.27	6,216.27	58,821.24	3,003.42	61,824.66	267,486.62
01-Aug-09	4,004,554.00	382,641.78	42,098.27	134,024.00	206,519.51	3,003.42	209,522.93	—
01-Feb-10	3,729,048.00	100,592.51	39,201.99	6,216.27	55,174.25	2,796.79	57,971.04	267,493.97
01-Aug-10	3,729,048.00	384,640.51	39,201.99	134,024.00	211,414.52	2,796.79	214,211.31	—
01-Feb-11	3,445,000.00	93,136.25	36,215.91	6,216.27	50,704.07	2,583.75	53,287.82	267,499.13
01-Aug-11	3,445,000.00	388,136.25	36,215.91	134,024.00	217,896.34	2,583.75	220,480.09	—
01-Feb-12	3,150,000.00	85,392.50	33,114.69	6,216.27	46,061.54	2,362.50	48,424.04	268,904.13
01-Aug-12	3,150,000.00	390,392.50	33,114.69	134,024.00	223,253.81	2,362.50	225,616.31	—
01-Feb-13	2,845,000.00	77,005.00	29,908.35	6,216.27	40,880.38	2,133.75	43,014.13	268,630.44
01-Aug-13	2,845,000.00	392,005.00	29,908.35	134,024.00	228,072.65	2,133.75	230,206.40	—
01-Feb-14	2,530,000.00	68,972.50	26,596.88	6,216.27	36,159.35	1,897.50	38,056.85	268,263.25
01-Aug-14	2,530,000.00	393,972.50	26,596.88	134,024.00	233,351.62	1,897.50	235,249.12	—
01-Feb-15	2,205,000.00	59,831.88	23,180.28	6,216.27	30,435.33	1,653.75	32,089.08	267,338.20
01-Aug-15	2,205,000.00	394,831.88	23,180.28	134,024.00	237,627.60	1,653.75	239,281.35	—
01-Feb-16	1,870,000.00	51,121.88	19,658.56	6,216.27	25,247.05	1,402.50	26,649.55	265,930.90
01-Aug-16	1,870,000.00	401,121.88	19,658.56	134,024.00	247,439.32	1,402.50	248,841.82	—
01-Feb-17	1,520,000.00	41,278.13	15,979.15	6,216.27	19,082.71	1,140.00	20,222.71	269,064.53
01-Aug-17	1,520,000.00	401,278.13	15,979.15	134,024.00	251,274.98	1,140.00	252,414.98	—
01-Feb-18	1,160,000.00	31,153.13	12,194.62	6,216.27	12,742.24	870.00	13,612.24	266,027.22
01-Aug-18	1,160,000.00	406,153.13	12,194.62	134,024.00	259,934.51	870.00	260,804.51	—
01-Feb-19	785,000.00	20,606.25	8,252.39	6,216.27	6,137.59	588.75	6,726.34	267,530.85
01-Aug-19	785,000.00	410,606.25	8,252.39	134,024.00	268,329.86	588.75	268,918.61	—
01-Feb-20	395,000.00	10,368.75	4,152.48	6,216.27	0.00	296.25	296.25	269,214.86
01-Aug-20	395,000.00	405,368.75	4,152.48	134,024.00	267,192.27	296.25	267,488.52	—
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267,488.52
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	—
		$9,505,612.12	$1,410,240.64	$2,804,805.40	$5,290,566.08	$100,610.76	$5,391,176.84	$5,391,176.84

Average Annual Net Debt Service:	$268,140.76

Max:	269,214.86
Min:	265,930.90
Span:	3,283.96

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Lawrence
DW-99-24
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 5,026,590.00

	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	115,474.56	115,474.56	52,842.53	0.00	52,842.53	0.00	62,632.03	62,632.03
01-Aug-05	244,158.00	126,531.66	370,689.66	52,842.53	131,089.68	183,932.21	186,757.45	0.00	186,757.45
01-Feb-06	0.00	123,710.11	123,710.11	50,275.79	4,617.96	54,893.75	0.00	68,816.36	68,816.36
01-Aug-06	251,101.00	123,769.75	374,870.75	50,275.79	132,794.02	183,069.81	191,800.93	0.00	191,800.93
01-Feb-07	0.00	121,306.25	121,306.25	47,636.07	6,216.27	53,852.34	0.00	67,453.91	67,453.91
01-Aug-07	259,209.00	110,219.94	369,428.94	47,636.07	131,118.13	178,754.20	190,674.75	0.00	190,674.75
01-Feb-08	0.00	118,422.51	118,422.51	44,911.11	6,216.27	51,127.38	0.00	67,295.13	67,295.13
01-Aug-08	267,568.00	104,335.23	371,903.23	44,911.11	133,607.79	178,518.90	193,384.33	0.00	193,384.33
01-Feb-09	0.00	115,793.11	115,793.11	42,098.27	6,216.27	48,314.54	0.00	67,478.56	67,478.56
01-Aug-09	275,506.00	87,164.66	362,670.66	42,098.27	132,957.37	175,055.64	187,615.02	0.00	187,615.02
01-Feb-10	0.00	118,430.37	118,430.37	39,201.99	6,216.27	45,418.26	0.00	73,012.11	73,012.11
01-Aug-10	284,048.00	78,868.16	362,916.16	39,201.99	133,392.74	172,594.73	190,321.43	0.00	190,321.43
01-Feb-11	0.00	113,598.07	113,598.07	36,215.91	6,216.27	42,432.18	0.00	71,165.90	71,165.90
01-Aug-11	295,000.00	70,111.97	365,111.97	36,215.91	132,587.84	168,803.74	196,308.23	0.00	196,308.23
01-Feb-12	0.00	105,544.45	105,544.45	33,114.69	6,216.27	39,330.96	0.00	66,213.49	66,213.49
01-Aug-12	305,000.00	53,040.73	358,040.73	33,114.69	125,376.85	158,491.54	199,549.19	0.00	199,549.19
01-Feb-13	0.00	92,062.46	92,062.46	29,908.35	6,216.27	36,124.62	0.00	55,937.85	55,937.85
01-Aug-13	315,000.00	61,698.21	376,698.21	29,908.35	131,098.94	161,007.29	215,690.92	0.00	215,690.92
01-Feb-14	0.00	78,429.17	78,429.17	26,596.88	6,216.27	32,813.15	0.00	45,616.02	45,616.02
01-Aug-14	325,000.00	52,050.05	377,050.05	26,596.88	130,289.59	156,886.47	220,163.58	0.00	220,163.58
01-Feb-15	0.00	69,285.51	69,285.51	23,180.28	6,216.27	29,396.55	0.00	39,888.96	39,888.96
01-Aug-15	335,000.00	48,277.93	383,277.93	23,180.28	130,914.78	154,095.07	229,182.86	0.00	229,182.86
01-Feb-16	0.00	56,457.40	56,457.40	19,658.56	6,216.27	25,874.83	0.00	30,582.57	30,582.57
01-Aug-16	350,000.00	41,152.14	391,152.14	19,658.56	130,605.87	150,264.44	240,887.70	0.00	240,887.70
01-Feb-17	0.00	44,411.62	44,411.62	15,979.15	6,216.27	22,195.42	0.00	22,216.20	22,216.20
01-Aug-17	360,000.00	34,783.34	394,783.34	15,979.15	130,776.61	146,755.76	248,027.58	0.00	248,027.58
01-Feb-18	0.00	31,064.01	31,064.01	12,194.62	6,171.71	18,366.32	0.00	12,697.68	12,697.68
01-Aug-18	375,000.00	28,337.23	403,337.23	12,194.62	132,616.05	144,810.67	258,526.56	0.00	258,526.56
01-Feb-19	0.00	18,998.25	18,998.25	8,252.39	5,412.27	13,664.66	0.00	5,333.59	5,333.59
01-Aug-19	390,000.00	20,606.25	410,606.25	8,252.39	134,653.19	142,905.58	267,700.67	0.00	267,700.67
01-Feb-20	0.00	9,110.37	9,110.37	4,152.48	4,957.89	9,110.36	0.00	0.00	0.00
01-Aug-20	395,000.00	10,368.75	405,368.75	4,152.48	134,024.00	138,176.48	267,192.27	0.00	267,192.27
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
	$5,026,590.00	$2,383,414.21	$7,410,004.21	$972,438.14	$2,197,442.23	$3,169,880.37	$3,483,783.50	$756,340.34	$4,553,610.64

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Lawrence
DW-00-01
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 2,542,842.00

	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	58,413.58	58,413.58	26,731.88	0.00	26,731.88	0.00	31,681.70	31,681.70
01-Aug-05	123,143.00	64,012.83	187,155.83	26,731.88	66,252.43	92,984.31	94,171.52	0.00	94,171.52
01-Feb-06	0.00	62,595.43	62,595.43	25,437.33	2,337.97	27,775.30	0.00	34,820.13	34,820.13
01-Aug-06	126,653.00	62,625.63	189,278.63	25,437.33	67,115.64	92,552.97	96,725.66	0.00	96,725.66
01-Feb-07	0.00	61,391.03	61,391.03	24,105.88	3,147.48	27,253.36	0.00	34,137.67	34,137.67
01-Aug-07	130,753.00	55,776.07	186,529.07	24,105.88	66,266.84	90,372.72	96,156.35	0.00	96,156.35
01-Feb-08	0.00	59,944.40	59,944.40	22,731.32	3,147.48	25,878.80	0.00	34,065.60	34,065.60
01-Aug-08	134,980.00	52,809.52	187,789.52	22,731.32	67,527.80	90,259.12	97,530.40	0.00	97,530.40
01-Feb-09	0.00	58,626.10	58,626.10	21,312.33	3,147.48	24,459.81	0.00	34,166.29	34,166.29
01-Aug-09	138,994.00	44,126.44	183,120.44	21,312.33	67,198.38	88,510.71	94,609.73	0.00	94,609.73
01-Feb-10	0.00	59,974.72	59,974.72	19,851.14	3,147.48	22,998.62	0.00	36,976.10	36,976.10
01-Aug-10	143,319.00	39,937.36	183,256.36	19,851.14	67,418.88	87,270.02	95,986.33	0.00	95,986.33
01-Feb-11	0.00	57,541.58	57,541.58	18,344.49	3,147.48	21,491.97	0.00	36,049.62	36,049.62
01-Aug-11	150,000.00	35,489.92	185,489.92	18,344.49	67,009.54	85,354.02	100,135.90	0.00	100,135.90
01-Feb-12	0.00	53,470.71	53,470.71	16,767.60	3,147.48	19,915.08	0.00	33,555.63	33,555.63
01-Aug-12	155,000.00	26,820.98	181,820.98	16,767.60	63,349.87	80,117.46	101,703.51	0.00	101,703.51
01-Feb-13	0.00	46,620.32	46,620.32	15,138.14	3,147.48	18,285.62	0.00	28,334.70	28,334.70
01-Aug-13	160,000.00	31,214.89	191,214.89	15,138.14	66,255.08	81,393.22	109,821.67	0.00	109,821.67
01-Feb-14	0.00	39,694.33	39,694.33	13,456.13	3,147.48	16,603.61	0.00	23,090.72	23,090.72
01-Aug-14	165,000.00	26,315.50	191,315.50	13,456.13	65,844.60	79,300.73	112,014.77	0.00	112,014.77
01-Feb-15	0.00	35,052.14	35,052.14	11,721.55	3,147.48	14,869.03	0.00	20,183.11	20,183.11
01-Aug-15	170,000.00	24,400.65	194,400.65	11,721.55	66,162.50	77,884.05	116,516.60	0.00	116,516.60
01-Feb-16	0.00	28,542.15	28,542.15	9,934.41	3,147.48	13,081.89	0.00	15,460.26	15,460.26
01-Aug-16	175,000.00	20,839.85	195,839.85	9,934.41	66,025.16	75,959.56	119,880.29	0.00	119,880.29
01-Feb-17	0.00	22,486.39	22,486.39	8,094.70	3,147.48	11,242.18	0.00	11,244.21	11,244.21
01-Aug-17	185,000.00	17,582.93	202,582.93	8,094.70	66,072.25	74,166.95	128,415.98	0.00	128,415.98
01-Feb-18	0.00	15,667.55	15,667.55	6,149.87	3,125.00	9,274.88	0.00	6,392.67	6,392.67
01-Aug-18	190,000.00	14,286.28	204,286.28	6,149.87	67,025.49	73,175.36	131,110.92	0.00	131,110.92
01-Feb-19	0.00	9,559.63	9,559.63	4,152.48	2,742.92	6,895.40	0.00	2,664.23	2,664.23
01-Aug-19	195,000.00	10,368.75	205,368.75	4,152.48	68,057.18	72,209.66	133,159.09	0.00	133,159.09
01-Feb-20	0.00	4,612.84	4,612.84	2,102.52	2,510.32	4,612.84	0.00	0.00	0.00
01-Aug-20	200,000.00	5,250.00	205,250.00	2,102.52	67,738.60	69,841.12	135,408.88	0.00	135,408.88
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
	$2,542,842.00	$1,206,050.49	$3,748,892.49	$492,063.52	$1,110,658.72	$1,602,722.24	$1,763,347.60	$382,822.65	$2,304,497.74

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

Lawrence
DW-00-01

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	$3,003,901.00	$35,867.66	$14,561.34	$3,147.48	$18,158.84	$1,038.85	$19,197.69	$19,197.69
01-Aug-01	3,003,901.00	188,330.29	31,578.81	67,738.60	89,012.88	2,252.93	91,265.81	–
01-Feb-02	2,893,356.00	75,159.84	30,416.69	3,147.48	41,595.67	2,170.02	43,765.69	135,031.50
01-Aug-02	2,893,356.00	188,781.84	30,416.69	67,738.60	90,626.55	2,170.02	92,796.57	–
01-Feb-03	2,779,734.00	72,461.32	29,222.23	3,147.48	40,091.61	2,084.80	42,176.41	134,972.98
01-Aug-03	2,779,734.00	189,319.32	29,222.23	67,738.60	92,358.49	2,084.80	94,443.29	–
01-Feb-04	2,662,876.00	69,685.94	27,993.75	3,147.48	38,544.71	1,997.16	40,541.87	134,985.16
01-Aug-04	2,662,876.00	189,719.94	27,993.75	67,738.60	93,987.59	1,997.16	95,984.75	–
01-Feb-05	2,542,842.00	66,985.17	26,731.88	3,147.48	37,105.81	1,907.13	39,012.94	134,997.69
01-Aug-05	2,542,842.00	190,128.17	26,731.88	67,738.60	95,657.69	1,907.13	97,564.82	–
01-Feb-06	2,419,699.00	64,214.45	25,437.33	3,147.48	35,629.64	1,814.77	37,444.41	135,009.23
01-Aug-06	2,419,699.00	190,867.45	25,437.33	67,738.60	97,691.52	1,814.77	99,506.29	–
01-Feb-07	2,293,046.00	61,048.13	24,105.88	3,147.48	33,794.77	1,719.78	35,514.55	135,020.84
01-Aug-07	2,293,046.00	191,801.13	24,105.88	67,738.60	99,956.65	1,719.78	101,676.43	–
01-Feb-08	2,162,293.00	57,615.86	22,731.32	3,147.48	31,737.06	1,621.72	33,358.78	135,035.21
01-Aug-08	2,162,293.00	192,595.86	22,731.32	67,738.60	102,125.94	1,621.72	103,747.66	–
01-Feb-09	2,027,313.00	54,241.36	21,312.33	3,147.48	29,781.55	1,520.48	31,302.03	135,049.69
01-Aug-09	2,027,313.00	193,235.36	21,312.33	67,738.60	104,184.43	1,520.48	105,704.91	–
01-Feb-10	1,888,319.00	50,940.25	19,851.14	3,147.48	27,941.63	1,416.24	29,357.87	135,062.78
01-Aug-10	1,888,319.00	194,259.25	19,851.14	67,738.60	106,669.51	1,416.24	108,085.75	–
01-Feb-11	1,745,000.00	47,178.13	18,344.49	3,147.48	25,686.16	1,308.75	26,994.91	135,080.66
01-Aug-11	1,745,000.00	197,178.13	18,344.49	67,738.60	111,095.04	1,308.75	112,403.79	–
01-Feb-12	1,595,000.00	43,240.63	16,767.60	3,147.48	23,325.55	1,196.25	24,521.80	136,925.59
01-Aug-12	1,595,000.00	198,240.63	16,767.60	67,738.60	113,734.43	1,196.25	114,930.68	–
01-Feb-13	1,440,000.00	38,978.13	15,138.14	3,147.48	20,692.51	1,080.00	21,772.51	136,703.19
01-Aug-13	1,440,000.00	198,978.13	15,138.14	67,738.60	116,101.39	1,080.00	117,181.39	–
01-Feb-14	1,280,000.00	34,898.13	13,456.13	3,147.48	18,294.52	960.00	19,254.52	136,435.91
01-Aug-14	1,280,000.00	199,898.13	13,456.13	67,738.60	118,703.40	960.00	119,663.40	–
01-Feb-15	1,115,000.00	30,257.50	11,721.55	3,147.48	15,388.47	836.25	16,224.72	135,888.12
01-Aug-15	1,115,000.00	200,257.50	11,721.55	67,738.60	120,797.35	836.25	121,633.60	–
01-Feb-16	945,000.00	25,837.50	9,934.41	3,147.48	12,755.61	708.75	13,464.36	135,097.96
01-Aug-16	945,000.00	200,837.50	9,934.41	67,738.60	123,164.49	708.75	123,873.24	–
01-Feb-17	770,000.00	20,915.63	8,094.70	3,147.48	9,673.45	577.50	10,250.95	134,124.19
01-Aug-17	770,000.00	205,915.63	8,094.70	67,738.60	130,082.33	577.50	130,659.83	–
01-Feb-18	585,000.00	15,712.50	6,149.87	3,147.48	6,415.15	438.75	6,853.90	137,513.73
01-Aug-18	585,000.00	205,712.50	6,149.87	67,738.60	131,824.03	438.75	132,262.78	–
01-Feb-19	395,000.00	10,368.75	4,152.48	3,147.48	3,068.79	296.25	3,365.04	135,627.82
01-Aug-19	395,000.00	205,368.75	4,152.48	67,738.60	133,477.67	296.25	133,773.92	–
01-Feb-20	200,000.00	5,250.00	2,102.52	3,147.48	0.00	150.00	150.00	133,923.92
01-Aug-20	200,000.00	205,250.00	2,102.52	67,738.60	135,408.88	150.00	135,558.88	–
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135,558.88
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	–
		$4,807,532.39	$713,469.03	$1,417,721.60	$2,676,341.76	$50,900.98	$2,727,242.74	$2,727,242.74

Average Annual Net Debt Service:	$135,644.52

Max:	137,513.73
Min:	133,923.92
Span:	3,589.81

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

Lawrence
DW-03-13

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 3.919400%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
23-Nov-04								
01-Feb-05	$11,275,577.00	$98,800.72	27,822.75	$14,035.92	$56,942.05	$3,194.75	$60,136.80	$60,136.80
01-Aug-05	11,275,577.00	676,385.30	73,648.46	46,974.36	555,762.48	8,456.68	564,219.16	--
01-Feb-06	10,860,723.00	256,345.63	70,938.77	14,035.92	171,370.94	8,145.54	179,516.48	743,735.64
01-Aug-06	10,860,723.00	677,583.63	70,938.77	46,974.36	559,670.50	8,145.54	567,816.04	--
01-Feb-07	10,439,485.00	250,027.06	68,187.38	14,035.92	167,803.76	7,829.61	175,633.37	743,449.41
01-Aug-07	10,439,485.00	682,832.06	68,187.38	46,974.36	567,670.32	7,829.61	575,499.93	--
01-Feb-08	10,006,680.00	239,206.93	65,360.43	14,035.92	159,810.58	7,505.01	167,315.59	742,815.52
01-Aug-08	10,006,680.00	688,302.93	65,360.43	46,974.36	575,968.14	7,505.01	583,473.15	--
01-Feb-09	9,557,584.00	227,979.53	62,427.08	14,035.92	151,516.53	7,168.19	158,684.72	742,157.87
01-Aug-09	9,557,584.00	689,280.53	62,427.08	46,974.36	579,879.09	7,168.19	587,047.28	--
01-Feb-10	9,096,283.00	221,060.02	59,414.01	14,035.92	147,610.09	6,822.21	154,432.30	741,479.58
01-Aug-10	9,096,283.00	695,025.02	59,414.01	46,974.36	588,636.65	6,822.21	595,458.86	--
01-Feb-11	8,622,318.00	209,210.89	56,318.22	14,035.92	138,856.75	6,466.74	145,323.49	740,782.35
01-Aug-11	8,622,318.00	696,055.89	56,318.22	46,974.36	592,763.31	6,466.74	599,230.05	--
01-Feb-12	8,135,473.00	201,908.22	53,138.31	14,035.92	134,733.99	6,101.60	140,835.59	740,065.64
01-Aug-12	8,135,473.00	702,118.22	53,138.31	46,974.36	602,005.55	6,101.60	608,107.15	--
01-Feb-13	7,635,263.00	189,402.97	49,871.10	14,035.92	125,495.95	5,726.45	131,222.40	739,329.55
01-Aug-13	7,635,263.00	709,104.97	49,871.10	46,974.36	612,259.51	5,726.45	617,985.96	--
01-Feb-14	7,115,561.00	175,760.79	46,476.57	14,035.92	115,248.30	5,336.67	120,584.97	738,570.93
01-Aug-14	7,115,561.00	711,321.79	46,476.57	46,974.36	617,870.86	5,336.67	623,207.53	--
01-Feb-15	6,580,000.00	166,656.25	42,978.45	14,035.92	109,641.88	4,935.00	114,576.88	737,784.41
01-Aug-15	6,580,000.00	716,656.25	42,978.45	46,974.36	626,703.44	4,935.00	631,638.44	--
01-Feb-16	6,030,000.00	152,218.75	39,386.03	14,035.92	98,796.80	4,522.50	103,319.30	734,957.74
01-Aug-16	6,030,000.00	727,218.75	39,386.03	46,974.36	640,858.36	4,522.50	645,380.86	--
01-Feb-17	5,455,000.00	137,125.00	35,630.31	14,035.92	87,458.77	4,091.25	91,550.02	736,930.88
01-Aug-17	5,455,000.00	737,125.00	35,630.31	46,974.36	654,520.33	4,091.25	658,611.58	--
01-Feb-18	4,855,000.00	121,375.00	31,711.31	14,035.92	75,627.77	3,641.25	79,269.02	737,880.60
01-Aug-18	4,855,000.00	741,375.00	31,711.31	46,974.36	662,689.33	3,641.25	666,330.58	--
01-Feb-19	4,235,000.00	105,875.00	27,661.67	14,035.92	64,177.41	3,176.25	67,353.66	733,684.24
01-Aug-19	4,235,000.00	750,875.00	27,661.67	46,974.36	676,238.97	3,176.25	679,415.22	--
01-Feb-20	3,590,000.00	89,750.00	23,448.73	14,035.92	52,265.35	2,692.50	54,957.85	734,373.07
01-Aug-20	3,590,000.00	759,750.00	23,448.73	46,974.36	689,326.91	2,692.50	692,019.41	--
01-Feb-21	2,920,000.00	73,000.00	19,072.51	14,035.92	39,891.57	2,190.00	42,081.57	734,100.98
01-Aug-21	2,920,000.00	768,000.00	19,072.51	46,974.36	701,953.13	2,190.00	704,143.13	--
01-Feb-22	2,225,000.00	55,625.00	14,532.99	14,035.92	27,056.09	1,668.75	28,724.84	732,867.97
01-Aug-22	2,225,000.00	775,625.00	14,532.99	46,974.36	714,117.65	1,668.75	715,786.40	--
01-Feb-23	1,505,000.00	37,625.00	9,830.18	14,035.92	13,758.90	1,128.75	14,887.65	730,674.05
01-Aug-23	1,505,000.00	782,625.00	9,830.18	46,974.36	725,820.46	1,128.75	726,949.21	--
01-Feb-24	760,000.00	19,000.00	4,964.08	14,035.92	0.00	570.00	570.00	727,519.21
01-Aug-24	760,000.00	779,000.00	4,964.08	46,974.36	727,061.56	570.00	727,631.56	
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	727,631.56
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		$17,494,213.10	$1,664,167.47	$1,220,205.60	$14,609,840.03	$191,087.97	$14,800,928.00	$14,800,928.00

Average Annual Net Debt Service:	$742,034.76

SCHEDULE C

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

Lawrence	
DW-04-11	
Loan Interest Rate	2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	$12,000,000.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$445,416.00	$170,000.00	$615,416.00	$9,000.00	73,200.00	$697,616.00
15-Jan-07	0.00	115,545.84	115,545.84	8,665.94		124,211.78
15-Jul-07	504,920.00	115,545.84	620,465.84	8,665.94		629,131.78
15-Jan-08	0.00	110,496.64	110,496.64	8,287.25		118,783.89
15-Jul-08	515,120.00	110,496.64	625,616.64	8,287.25		633,903.89
15-Jan-09	0.00	105,345.44	105,345.44	7,900.91		113,246.35
15-Jul-09	525,527.00	105,345.44	630,872.44	7,900.91		638,773.35
15-Jan-10	0.00	100,090.17	100,090.17	7,506.76		107,596.93
15-Jul-10	536,143.00	100,090.17	636,233.17	7,506.76		643,739.93
15-Jan-11	0.00	94,728.74	94,728.74	7,104.66		101,833.40
15-Jul-11	546,974.00	94,728.74	641,702.74	7,104.66		648,807.40
15-Jan-12	0.00	89,259.00	89,259.00	6,694.43		95,953.43
15-Jul-12	558,024.00	89,259.00	647,283.00	6,694.43		653,977.43
15-Jan-13	0.00	83,678.76	83,678.76	6,275.91		89,954.67
15-Jul-13	569,298.00	83,678.76	652,976.76	6,275.91		659,252.67
15-Jan-14	0.00	77,985.78	77,985.78	5,848.93		83,834.71
15-Jul-14	580,799.00	77,985.78	658,784.78	5,848.93		664,633.71
15-Jan-15	0.00	72,177.79	72,177.79	5,413.33		77,591.12
15-Jul-15	592,532.00	72,177.79	664,709.79	5,413.33		670,123.12
15-Jan-16	0.00	66,252.47	66,252.47	4,968.94		71,221.41
15-Jul-16	604,502.00	66,252.47	670,754.47	4,968.94		675,723.41
15-Jan-17	0.00	60,207.45	60,207.45	4,515.56		64,723.01
15-Jul-17	616,714.00	60,207.45	676,921.45	4,515.56		681,437.01
15-Jan-18	0.00	54,040.31	54,040.31	4,053.02		58,093.33
15-Jul-18	629,173.00	54,040.31	683,213.31	4,053.02		687,266.33
15-Jan-19	0.00	47,748.58	47,748.58	3,581.14		51,329.72
15-Jul-19	641,884.00	47,748.58	689,632.58	3,581.14		693,213.72
15-Jan-20	0.00	41,329.74	41,329.74	3,099.73		44,429.47
15-Jul-20	654,851.00	41,329.74	696,180.74	3,099.73		699,280.47
15-Jan-21	0.00	34,781.23	34,781.23	2,608.59		37,389.82
15-Jul-21	668,081.00	34,781.23	702,862.23	2,608.59		705,470.82
15-Jan-22	0.00	28,100.42	28,100.42	2,107.53		30,207.95
15-Jul-22	681,577.00	28,100.42	709,677.42	2,107.53		711,784.95
15-Jan-23	0.00	21,284.65	21,284.65	1,596.35		22,881.00
15-Jul-23	695,346.00	21,284.65	716,630.65	1,596.35		718,227.00
15-Jan-24	0.00	14,331.19	14,331.19	1,074.84		15,406.03
15-Jul-24	709,394.00	14,331.19	723,725.19	1,074.84		724,800.03
15-Jan-25	0.00	7,237.25	7,237.25	542.79		7,780.04
15-Jul-25	723,725.00	7,237.25	730,962.25	542.79		731,505.04
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
	$12,000,000.00	$2,619,242.90	$14,619,242.90	$192,693.22	$73,200.00	$14,885,136.12

Massachusetts Water Pollution Abatement Trust
Series 16
Lawrence Loan Amortization
DW-05-01C

Initial Loan Amount	3,733,006.00	Loan Origination Fee ($5.57/1000)	20,792.84
Principal Forgiveness	-	Loan Term (in years)	16
Net Loan Obligation	3,733,006.00	Loan Rate	2.00%
		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		43,966.52	43,966.52	2,799.75	20,792.84	67,559.11	67,559.11
7/15/2013	197,595.00	37,330.06	234,925.06	2,799.75		237,724.81	
1/15/2014		35,354.11	35,354.11	2,651.56		38,005.67	275,730.48
7/15/2014	201,889.00	35,354.11	237,243.11	2,651.56		239,894.67	
1/15/2015		33,335.22	33,335.22	2,500.14		35,835.36	275,730.03
7/15/2015	206,277.00	33,335.22	239,612.22	2,500.14		242,112.36	
1/15/2016		31,272.45	31,272.45	2,345.43		33,617.88	275,730.25
7/15/2016	210,760.00	31,272.45	242,032.45	2,345.43		244,377.88	
1/15/2017		29,164.85	29,164.85	2,187.36		31,352.21	275,730.10
7/15/2017	215,340.00	29,164.85	244,504.85	2,187.36		246,692.21	
1/15/2018		27,011.45	27,011.45	2,025.86		29,037.31	275,729.52
7/15/2018	220,021.00	27,011.45	247,032.45	2,025.86		249,058.31	
1/15/2019		24,811.24	24,811.24	1,860.84		26,672.08	275,730.39
7/15/2019	224,802.00	24,811.24	249,613.24	1,860.84		251,474.08	
1/15/2020		22,563.22	22,563.22	1,692.24		24,255.46	275,729.54
7/15/2020	229,688.00	22,563.22	252,251.22	1,692.24		253,943.46	
1/15/2021		20,266.34	20,266.34	1,519.98		21,786.32	275,729.78
7/15/2021	234,680.00	20,266.34	254,946.34	1,519.98		256,466.32	
1/15/2022		17,919.54	17,919.54	1,343.97		19,263.51	275,729.82
7/15/2022	239,781.00	17,919.54	257,700.54	1,343.97		259,044.51	
1/15/2023		15,521.73	15,521.73	1,164.13		16,685.86	275,730.37
7/15/2023	244,992.00	15,521.73	260,513.73	1,164.13		261,677.86	
1/15/2024		13,071.81	13,071.81	980.39		14,052.20	275,730.06
7/15/2024	250,317.00	13,071.81	263,388.81	980.39		264,369.20	
1/15/2025		10,568.64	10,568.64	792.65		11,361.29	275,730.48
7/15/2025	255,757.00	10,568.64	266,325.64	792.65		267,118.29	
1/15/2026		8,011.07	8,011.07	600.83		8,611.90	275,730.19
7/15/2026	261,315.00	8,011.07	269,326.07	600.83		269,926.90	
1/15/2027		5,397.92	5,397.92	404.84		5,802.76	275,729.66
7/15/2027	266,995.00	5,397.92	272,392.92	404.84		272,797.76	
1/15/2028		2,727.97	2,727.97	204.60		2,932.57	275,730.33
7/15/2028	272,797.00	2,727.97	275,524.97	204.60		275,729.57	
1/15/2029							275,729.57
	3,733,006.00	675,291.70	4,408,297.70	50,149.14	20,792.84	4,479,239.68	4,479,239.68

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.

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

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Lawrence
DW-05-01
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $3,488,382.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.0750%	Origination Fee	Due
14-Dec-06						
15-Jul-07	$137,578.00	$40,891.59	$178,469.59	$2,616.29	19,560.70	$200,646.58
15-Jan-08	0.00	33,508.04	33,508.04	2,513.10		36,021.14
15-Jul-08	146,426.00	33,508.04	179,934.04	2,513.10		182,447.14
15-Jan-09	0.00	32,043.78	32,043.78	2,403.28		34,447.06
15-Jul-09	149,384.00	32,043.78	181,427.78	2,403.28		183,831.06
15-Jan-10	0.00	30,549.94	30,549.94	2,291.25		32,841.19
15-Jul-10	152,401.00	30,549.94	182,950.94	2,291.25		185,242.19
15-Jan-11	0.00	29,025.93	29,025.93	2,176.94		31,202.87
15-Jul-11	155,480.00	29,025.93	184,505.93	2,176.94		186,682.87
15-Jan-12	0.00	27,471.13	27,471.13	2,060.33		29,531.46
15-Jul-12	158,621.00	27,471.13	186,092.13	2,060.33		188,152.46
15-Jan-13	0.00	25,884.92	25,884.92	1,941.37		27,826.29
15-Jul-13	161,826.00	25,884.92	187,710.92	1,941.37		189,652.29
15-Jan-14	0.00	24,266.66	24,266.66	1,820.00		26,086.66
15-Jul-14	165,095.00	24,266.66	189,361.66	1,820.00		191,181.66
15-Jan-15	0.00	22,615.71	22,615.71	1,696.18		24,311.89
15-Jul-15	168,430.00	22,615.71	191,045.71	1,696.18		192,741.89
15-Jan-16	0.00	20,931.41	20,931.41	1,569.86		22,501.27
15-Jul-16	171,833.00	20,931.41	192,764.41	1,569.86		194,334.27
15-Jan-17	0.00	19,213.08	19,213.08	1,440.98		20,654.06
15-Jul-17	175,304.00	19,213.08	194,517.08	1,440.98		195,958.06
15-Jan-18	0.00	17,460.04	17,460.04	1,309.50		18,769.54
15-Jul-18	178,846.00	17,460.04	196,306.04	1,309.50		197,615.54
15-Jan-19	0.00	15,671.58	15,671.58	1,175.37		16,846.95
15-Jul-19	182,459.00	15,671.58	198,130.58	1,175.37		199,305.95
15-Jan-20	0.00	13,846.99	13,846.99	1,038.52		14,885.51
15-Jul-20	186,145.00	13,846.99	199,991.99	1,038.52		201,030.51
15-Jan-21	0.00	11,985.54	11,985.54	898.92		12,884.46
15-Jul-21	189,905.00	11,985.54	201,890.54	898.92		202,789.46
15-Jan-22	0.00	10,086.49	10,086.49	756.49		10,842.98
15-Jul-22	193,742.00	10,086.49	203,828.49	756.49		204,584.98
15-Jan-23	0.00	8,149.07	8,149.07	611.18		8,760.25
15-Jul-23	197,656.00	8,149.07	205,805.07	611.18		206,416.25
15-Jan-24	0.00	6,172.51	6,172.51	462.94		6,635.45
15-Jul-24	201,649.00	6,172.51	207,821.51	462.94		208,284.45
15-Jan-25	0.00	4,156.02	4,156.02	311.70		4,467.72
15-Jul-25	205,723.00	4,156.02	209,879.02	311.70		210,190.72
15-Jan-26	0.00	2,098.79	2,098.79	157.41		2,256.20
15-Jul-26	209,879.00	2,098.79	211,977.79	157.41		212,135.20
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
	$3,488,382.00	$751,166.85	$4,239,548.85	$55,886.93	$19,560.70	$4,314,996.48

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

SCHEDULE C

Lawrence
DW-03-13
nal Structuring Analysis

Financial Equivalent Interest Rate: 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $11,275,577.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
23-Nov-04									
01-Feb-05	$0.00	$98,800.72	$98,800.72	$27,822.75	$14,035.92	$41,858.67	$0.00	$56,942.05	$56,942.05
01-Aug-05	414,854.00	261,531.30	676,385.30	73,648.46	46,974.36	120,622.82	414,854.00	140,908.48	555,762.48
01-Feb-06	0.00	256,345.63	256,345.63	70,938.77	14,035.92	84,974.69	0.00	171,370.94	171,370.94
01-Aug-06	421,238.00	256,345.63	677,583.63	70,938.77	46,974.36	117,913.13	421,238.00	138,432.50	559,670.50
01-Feb-07	0.00	250,027.06	250,027.06	68,187.38	14,035.92	82,223.30	0.00	167,803.76	167,803.76
01-Aug-07	432,805.00	250,027.06	682,832.06	68,187.38	46,974.36	115,161.74	432,805.00	134,865.32	567,670.32
01-Feb-08	0.00	239,206.93	239,206.93	65,360.43	14,035.92	79,396.35	0.00	159,810.58	159,810.58
01-Aug-08	449,096.00	239,206.93	688,302.93	65,360.43	46,974.36	112,334.79	449,096.00	126,872.14	575,968.14
01-Feb-09	0.00	227,979.53	227,979.53	62,427.08	14,035.92	76,463.00	0.00	151,516.53	151,516.53
01-Aug-09	461,301.00	227,979.53	689,280.53	62,427.08	46,974.36	109,401.44	461,301.00	118,578.09	579,879.09
01-Feb-10	0.00	221,060.02	221,060.02	59,414.01	14,035.92	73,449.93	0.00	147,610.09	147,610.09
01-Aug-10	473,965.00	221,060.02	695,025.02	59,414.01	46,974.36	106,388.37	473,965.00	114,671.65	588,636.65
01-Feb-11	0.00	209,210.89	209,210.89	56,318.22	14,035.92	70,354.14	0.00	138,856.75	138,856.75
01-Aug-11	486,845.00	209,210.89	696,055.89	56,318.22	46,974.36	103,292.58	486,845.00	105,918.31	592,763.31
01-Feb-12	0.00	201,908.22	201,908.22	53,138.31	14,035.92	67,174.23	0.00	134,733.99	134,733.99
01-Aug-12	500,210.00	201,908.22	702,118.22	53,138.31	46,974.36	100,112.67	500,210.00	101,795.55	602,005.55
01-Feb-13	0.00	189,402.97	189,402.97	49,871.10	14,035.92	63,907.02	0.00	125,495.95	125,495.95
01-Aug-13	519,702.00	189,402.97	709,104.97	49,871.10	46,974.36	96,845.46	519,702.00	92,557.51	612,259.51
01-Feb-14	0.00	175,760.79	175,760.79	46,476.57	14,035.92	60,512.49	0.00	115,248.30	115,248.30
01-Aug-14	535,561.00	175,760.79	711,321.79	46,476.57	46,974.36	93,450.93	535,561.00	82,309.86	617,870.86
01-Feb-15	0.00	166,656.25	166,656.25	42,978.45	14,035.92	57,014.37	0.00	109,641.88	109,641.88
01-Aug-15	550,000.00	166,656.25	716,656.25	42,978.45	46,974.36	89,952.81	550,000.00	76,703.44	626,703.44
01-Feb-16	0.00	152,218.75	152,218.75	39,386.03	14,035.92	53,421.95	0.00	98,796.80	98,796.80
01-Aug-16	575,000.00	152,218.75	727,218.75	39,386.03	46,974.36	86,360.39	575,000.00	65,858.36	640,858.36
01-Feb-17	0.00	137,125.00	137,125.00	35,630.31	14,035.92	49,666.23	0.00	87,458.77	87,458.77
01-Aug-17	600,000.00	137,125.00	737,125.00	35,630.31	46,974.36	82,604.67	600,000.00	54,520.33	654,520.33
01-Feb-18	0.00	121,375.00	121,375.00	31,711.31	14,035.92	45,747.23	0.00	75,627.77	75,627.77
01-Aug-18	620,000.00	121,375.00	741,375.00	31,711.31	46,974.36	78,685.67	620,000.00	42,689.33	662,689.33
01-Feb-19	0.00	105,875.00	105,875.00	27,661.67	14,035.92	41,697.59	0.00	64,177.41	64,177.41
01-Aug-19	645,000.00	105,875.00	750,875.00	27,661.67	46,974.36	74,636.03	645,000.00	31,238.97	676,238.97
01-Feb-20	0.00	89,750.00	89,750.00	23,448.73	14,035.92	37,484.65	0.00	52,265.35	52,265.35
01-Aug-20	670,000.00	89,750.00	759,750.00	23,448.73	46,974.36	70,423.09	670,000.00	19,326.91	689,326.91
01-Feb-21	0.00	73,000.00	73,000.00	19,072.51	14,035.92	33,108.43	0.00	39,891.57	39,891.57
01-Aug-21	695,000.00	73,000.00	768,000.00	19,072.51	46,974.36	66,046.87	695,000.00	6,953.13	701,953.13
01-Feb-22	0.00	55,625.00	55,625.00	14,532.99	14,035.92	28,568.91	0.00	27,056.09	27,056.09
01-Aug-22	720,000.00	55,625.00	775,625.00	14,532.99	46,974.36	61,507.35	714,117.65	0.00	714,117.65
01-Feb-23	0.00	37,625.00	37,625.00	9,830.18	14,035.92	23,866.10	0.00	13,758.90	13,758.90
01-Aug-23	745,000.00	37,625.00	782,625.00	9,830.18	46,974.36	56,804.54	725,820.46	0.00	725,820.46
01-Feb-24	0.00	19,000.00	19,000.00	4,964.08	14,035.92	19,000.00	0.00	0.00	0.00
01-Aug-24	760,000.00	19,000.00	779,000.00	4,964.08	46,974.36	51,938.44	727,061.56	0.00	727,061.56
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$11,275,577.00	$6,218,636.10	$17,494,213.10	$1,664,167.47	$1,220,205.60	$2,884,373.07	$11,217,576.67	$3,392,263.36	$14,609,840.03

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

Lawrence
DW-00-02

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	$2,435,022.00	$29,074.99	$11,803.71	$2,517.98	$14,753.30	$842.11	$15,595.41	$15,595.41
01-Aug-01	2,435,022.00	152,659.20	25,598.41	54,987.87	72,072.92	1,826.27	73,899.19	—
01-Feb-02	2,345,417.00	60,926.08	24,656.43	2,517.98	33,751.67	1,759.06	35,510.73	109,409.92
01-Aug-02	2,345,417.00	153,017.08	24,656.43	54,987.87	73,372.78	1,759.06	75,131.84	—
01-Feb-03	2,253,326.00	58,738.92	23,688.31	2,517.98	32,532.63	1,689.99	34,222.62	109,354.46
01-Aug-03	2,253,326.00	153,444.92	23,688.31	54,987.87	74,768.74	1,689.99	76,458.73	—
01-Feb-04	2,158,620.00	56,489.65	22,692.71	2,517.98	31,278.96	1,618.97	32,897.93	109,356.66
01-Aug-04	2,158,620.00	153,760.65	22,692.71	54,987.87	76,080.07	1,618.97	77,699.04	—
01-Feb-05	2,061,349.00	54,301.05	21,670.14	2,517.98	30,112.93	1,546.01	31,658.94	109,357.98
01-Aug-05	2,061,349.00	154,084.05	21,670.14	54,987.87	77,426.04	1,546.01	78,972.05	—
01-Feb-06	1,961,566.00	52,055.93	20,621.16	2,517.98	28,916.79	1,471.17	30,387.96	109,360.01
01-Aug-06	1,961,566.00	154,675.93	20,621.16	54,987.87	79,066.90	1,471.17	80,538.07	—
01-Feb-07	1,858,946.00	49,490.43	19,542.36	2,517.98	27,430.09	1,394.21	28,824.30	109,362.37
01-Aug-07	1,858,946.00	155,422.43	19,542.36	54,987.87	80,892.20	1,394.21	82,286.41	—
01-Feb-08	1,753,014.00	46,709.71	18,428.73	2,517.98	25,763.00	1,314.76	27,077.76	109,364.17
01-Aug-08	1,753,014.00	156,056.71	18,428.73	54,987.87	82,640.11	1,314.76	83,954.87	—
01-Feb-09	1,643,667.00	43,976.04	17,279.21	2,517.98	24,178.85	1,232.75	25,411.60	109,366.47
01-Aug-09	1,643,667.00	156,566.04	17,279.21	54,987.87	84,298.96	1,232.75	85,531.71	—
01-Feb-10	1,531,077.00	41,302.02	16,095.60	2,517.98	22,688.44	1,148.31	23,836.75	109,368.46
01-Aug-10	1,531,077.00	157,379.02	16,095.60	54,987.87	86,295.55	1,148.31	87,443.86	—
01-Feb-11	1,415,000.00	38,255.00	14,875.33	2,517.98	20,861.69	1,061.25	21,922.94	109,366.80
01-Aug-11	1,415,000.00	158,255.00	14,875.33	54,987.87	88,391.80	1,061.25	89,453.05	—
01-Feb-12	1,295,000.00	35,105.00	13,613.82	2,517.98	18,973.20	971.25	19,944.45	109,397.50
01-Aug-12	1,295,000.00	160,105.00	13,613.82	54,987.87	91,503.31	971.25	92,474.56	—
01-Feb-13	1,170,000.00	31,667.50	12,299.74	2,517.98	16,849.78	877.50	17,727.28	110,201.84
01-Aug-13	1,170,000.00	161,667.50	12,299.74	54,987.87	94,379.89	877.50	95,257.39	—
01-Feb-14	1,040,000.00	28,352.50	10,933.10	2,517.98	14,901.42	780.00	15,681.42	110,938.81
01-Aug-14	1,040,000.00	163,352.50	10,933.10	54,987.87	97,431.53	780.00	98,211.53	—
01-Feb-15	905,000.00	24,555.63	9,513.90	2,517.98	12,523.75	678.75	13,202.50	111,414.03
01-Aug-15	905,000.00	164,555.63	9,513.90	54,987.87	100,053.86	678.75	100,732.61	—
01-Feb-16	765,000.00	20,915.63	8,042.14	2,517.98	10,355.51	573.75	10,929.26	111,661.87
01-Aug-16	765,000.00	160,915.63	8,042.14	54,987.87	97,885.62	573.75	98,459.37	—
01-Feb-17	625,000.00	16,978.13	6,570.38	2,517.98	7,889.77	468.75	8,358.52	106,817.89
01-Aug-17	625,000.00	166,978.13	6,570.38	54,987.87	105,419.88	468.75	105,888.63	—
01-Feb-18	475,000.00	12,759.38	4,993.49	2,517.98	5,247.91	356.25	5,604.16	111,492.79
01-Aug-18	475,000.00	167,759.38	4,993.49	54,987.87	107,778.02	356.25	108,134.27	—
01-Feb-19	320,000.00	8,400.00	3,364.03	2,517.98	2,517.99	240.00	2,757.99	110,892.26
01-Aug-19	320,000.00	168,400.00	3,364.03	54,987.87	110,048.10	240.00	110,288.10	—
01-Feb-20	160,000.00	4,200.00	1,682.02	2,517.98	0.00	120.00	120.00	110,408.10
01-Aug-20	160,000.00	164,200.00	1,682.02	54,987.87	107,530.11	120.00	107,650.11	—
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107,650.11
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	—
		$3,897,508.39	$578,527.32	$1,150,117.00	$2,168,864.07	$41,273.84	$2,210,137.91	$2,210,137.91

Average Annual Net Debt Service:	$109,924.13

Max:	111,661.87
Min:	106,817.89
Span:	4,843.98

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 10
Lawrence
V-03-13
al Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding:	298,453.57
G.E.	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	10,439,485.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	249,921.04	249,921.04	68,187.38	13,929.90	82,117.28	0.00	167,803.76	167,803.76
01-Aug-07	432,805.00	242,203.45	675,008.45	68,187.38	45,725.86	113,913.24	432,805.00	128,290.22	561,095.22
01-Feb-08	0.00	231,383.32	231,383.32	65,360.43	12,787.42	78,147.85	0.00	153,235.47	153,235.47
01-Aug-08	449,096.00	231,383.32	680,479.32	65,360.43	45,725.86	111,086.29	449,096.00	120,297.03	569,393.03
01-Feb-09	0.00	220,155.92	220,155.92	62,427.08	12,787.42	75,214.50	0.00	144,941.42	144,941.42
01-Aug-09	461,301.00	220,155.92	681,456.92	62,427.08	45,725.86	108,152.94	461,301.00	112,002.98	573,303.98
01-Feb-10	0.00	213,236.41	213,236.41	59,414.01	12,787.42	72,201.43	0.00	141,034.98	141,034.98
01-Aug-10	473,965.00	213,236.41	687,201.41	59,414.01	45,725.86	105,139.87	473,965.00	108,096.54	582,061.54
01-Feb-11	0.00	201,387.28	201,387.28	56,318.22	12,787.42	69,105.64	0.00	132,281.64	132,281.64
01-Aug-11	486,845.00	201,387.28	688,232.28	56,318.22	45,725.86	102,044.08	486,845.00	99,343.20	586,188.20
01-Feb-12	0.00	194,084.61	194,084.61	53,138.31	12,787.42	65,925.73	0.00	128,158.89	128,158.89
01-Aug-12	500,210.00	194,084.61	694,294.61	53,138.31	45,725.86	98,864.17	500,210.00	95,220.45	595,430.45
01-Feb-13	0.00	181,579.36	181,579.36	49,871.10	12,787.42	62,658.52	0.00	118,920.85	118,920.85
01-Aug-13	519,702.00	181,579.36	701,281.36	49,871.10	45,725.86	95,596.96	519,702.00	85,982.41	605,684.41
01-Feb-14	0.00	167,937.18	167,937.18	46,476.57	12,787.42	59,263.99	0.00	108,673.20	108,673.20
01-Aug-14	535,561.00	167,937.18	703,498.18	46,476.57	45,725.86	92,202.43	535,561.00	75,734.76	611,295.76
01-Feb-15	0.00	158,832.64	158,832.64	42,978.46	12,787.42	55,765.88	0.00	103,066.77	103,066.77
01-Aug-15	550,000.00	158,832.64	708,832.64	42,978.46	45,725.86	88,704.32	550,000.00	70,128.33	620,128.33
01-Feb-16	0.00	144,395.14	144,395.14	39,386.03	12,787.42	52,173.45	0.00	92,221.69	92,221.69
01-Aug-16	575,000.00	134,296.27	709,296.27	39,386.03	44,114.27	83,500.30	575,000.00	50,795.97	625,795.97
01-Feb-17	0.00	130,121.40	130,121.40	35,630.31	12,918.28	48,548.59	0.00	81,572.80	81,572.80
01-Aug-17	600,000.00	118,826.75	718,826.75	35,630.31	44,054.30	79,684.62	600,000.00	39,142.13	639,142.13
01-Feb-18	0.00	114,798.43	114,798.43	31,711.31	12,986.42	44,697.73	0.00	70,100.70	70,100.70
01-Aug-18	620,000.00	103,587.70	723,587.70	31,711.31	44,135.84	75,847.15	620,000.00	27,740.55	647,740.55
01-Feb-19	0.00	99,292.65	99,292.65	27,661.67	12,985.50	40,647.17	0.00	58,645.48	58,645.48
01-Aug-19	645,000.00	88,442.86	733,442.86	27,661.67	44,192.52	71,854.18	645,000.00	16,588.68	661,588.68
01-Feb-20	0.00	83,241.00	83,241.00	23,448.73	12,997.21	36,445.94	0.00	46,795.06	46,795.06
01-Aug-20	670,000.00	72,961.97	742,961.97	23,448.73	44,295.31	67,744.04	670,000.00	5,217.93	675,217.93
01-Feb-21	0.00	66,689.71	66,689.71	19,072.51	13,028.92	32,101.42	0.00	34,588.29	34,588.29
01-Aug-21	695,000.00	56,756.52	751,756.52	19,072.51	44,382.21	63,454.71	688,301.81	0.00	688,301.81
01-Feb-22	0.00	49,743.21	49,743.21	14,532.99	13,097.30	27,630.28	0.00	22,112.92	22,112.92
01-Aug-22	720,000.00	35,672.96	755,672.96	14,532.99	43,790.39	58,323.38	697,349.58	0.00	697,349.58
01-Feb-23	0.00	34,487.99	34,487.99	9,830.18	13,535.31	23,365.49	0.00	11,122.50	11,122.50
01-Aug-23	745,000.00	14,006.92	759,006.92	9,830.18	43,946.08	53,776.25	705,230.67	0.00	705,230.67
01-Feb-24	0.00	18,118.63	18,118.63	4,964.08	13,154.55	18,118.63	0.00	0.00	0.00
01-Aug-24	760,000.00	0.00	760,000.00	4,964.08	47,620.10	52,584.17	707,415.83	0.00	707,415.83
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$10,439,485.00	$4,994,758.15	$15,434,243.15	$1,420,818.70	$1,045,783.93	$2,466,602.63	$10,317,782.89	$2,649,857.63	$12,967,640.52

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 14

Revised SCHEDULE C

Lawrence	
DW-05-01A	
Loan Interest Rate	2.00%

Final Loan Structuring Analysis
Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$603,920.52

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
15-Mar-11					
15-Jul-11	28,153.86	18,482.56	46,636.42	1,386.19	48,022.61
15-Jan-12	-	5,757.67	5,757.67	431.82	6,189.49
15-Jul-12	28,722.70	5,757.67	34,480.37	431.82	34,912.19
15-Jan-13	-	5,470.44	5,470.44	410.28	5,880.72
15-Jul-13	29,302.96	5,470.44	34,773.40	410.28	35,183.68
15-Jan-14	-	5,177.41	5,177.41	388.31	5,565.72
15-Jul-14	29,894.92	5,177.41	35,072.33	388.31	35,460.64
15-Jan-15	-	4,878.46	4,878.46	365.88	5,244.34
15-Jul-15	30,498.85	4,878.46	35,377.31	365.88	35,743.19
15-Jan-16	-	4,573.47	4,573.47	343.01	4,916.48
15-Jul-16	31,115.03	4,573.47	35,688.50	343.01	36,031.51
15-Jan-17	-	4,262.32	4,262.32	319.67	4,581.99
15-Jul-17	31,743.61	4,262.32	36,005.93	319.67	36,325.60
15-Jan-18	-	3,944.89	3,944.89	295.87	4,240.76
15-Jul-18	32,384.86	3,944.89	36,329.75	295.87	36,625.62
15-Jan-19	-	3,621.04	3,621.04	271.58	3,892.62
15-Jul-19	33,039.06	3,621.04	36,660.10	271.58	36,931.68
15-Jan-20	-	3,290.65	3,290.65	246.80	3,537.45
15-Jul-20	33,706.63	3,290.65	36,997.28	246.80	37,244.08
15-Jan-21	-	2,953.58	2,953.58	221.52	3,175.10
15-Jul-21	34,387.57	2,953.58	37,341.15	221.52	37,562.67
15-Jan-22	-	2,609.70	2,609.70	195.73	2,805.43
15-Jul-22	35,082.29	2,609.70	37,691.99	195.73	37,887.72
15-Jan-23	-	2,258.88	2,258.88	169.42	2,428.30
15-Jul-23	35,790.93	2,258.88	38,049.81	169.42	38,219.23
15-Jan-24	-	1,900.97	1,900.97	142.57	2,043.54
15-Jul-24	36,514.06	1,900.97	38,415.03	142.57	38,557.60
15-Jan-25	-	1,535.83	1,535.83	115.19	1,651.02
15-Jul-25	37,251.68	1,535.83	38,787.51	115.19	38,902.70
15-Jan-26	-	1,163.32	1,163.32	87.25	1,250.57
15-Jul-26	38,004.19	1,163.32	39,167.51	87.25	39,254.76
15-Jan-27	-	783.27	783.27	58.75	842.02
15-Jul-27	38,772.02	783.27	39,555.29	58.75	39,614.04
15-Jan-28	-	395.55	395.55	29.67	425.22
15-Jul-28	39,555.30	395.55	39,950.85	29.67	39,980.52
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
15-Jul-38	-	-	-	-	-
15-Jan-39	-	-	-	-	-
15-Jul-39	-	-	-	-	-
	$603,920.52	$127,637.46	$731,557.98	$9,572.83	$741,130.81

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14

SCHEDULE C

Lawrence
DW-05-01-A
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: $4,745,804.00

Date	Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
18-Mar-09						
15-Jul-09	$210,699.00	$30,847.73	$241,546.73	$3,559.35	29,566.36	$274,672.44
15-Jan-10	0.00	45,351.05	45,351.05	3,401.33		48,752.38
15-Jul-10	198,178.00	45,351.05	243,529.05	3,401.33		246,930.38
15-Jan-11	0.00	43,369.27	43,369.27	3,252.70		46,621.97
15-Jul-11	202,181.00	43,369.27	245,550.27	3,252.70		248,802.97
15-Jan-12	0.00	41,347.46	41,347.46	3,101.06		44,448.52
15-Jul-12	206,266.00	41,347.46	247,613.46	3,101.06		250,714.52
15-Jan-13	0.00	39,284.80	39,284.80	2,946.36		42,231.16
15-Jul-13	210,433.00	39,284.80	249,717.80	2,946.36		252,664.16
15-Jan-14	0.00	37,180.47	37,180.47	2,788.54		39,969.01
15-Jul-14	214,684.00	37,180.47	251,864.47	2,788.54		254,653.01
15-Jan-15	0.00	35,033.63	35,033.63	2,627.52		37,661.15
15-Jul-15	219,021.00	35,033.63	254,054.63	2,627.52		256,682.15
15-Jan-16	0.00	32,843.42	32,843.42	2,463.26		35,306.68
15-Jul-16	223,446.00	32,843.42	256,289.42	2,463.26		258,752.68
15-Jan-17	0.00	30,608.96	30,608.96	2,295.67		32,904.63
15-Jul-17	227,960.00	30,608.96	258,568.96	2,295.67		260,864.63
15-Jan-18	0.00	28,329.36	28,329.36	2,124.70		30,454.06
15-Jul-18	232,565.00	28,329.36	260,894.36	2,124.70		263,019.06
15-Jan-19	0.00	26,003.71	26,003.71	1,950.28		27,953.99
15-Jul-19	237,263.00	26,003.71	263,266.71	1,950.28		265,216.99
15-Jan-20	0.00	23,631.08	23,631.08	1,772.33		25,403.41
15-Jul-20	242,057.00	23,631.08	265,688.08	1,772.33		267,460.41
15-Jan-21	0.00	21,210.51	21,210.51	1,590.79		22,801.30
15-Jul-21	246,947.00	21,210.51	268,157.51	1,590.79		269,748.30
15-Jan-22	0.00	18,741.04	18,741.04	1,405.58		20,146.62
15-Jul-22	251,936.00	18,741.04	270,677.04	1,405.58		272,082.62
15-Jan-23	0.00	16,221.68	16,221.68	1,216.63		17,438.31
15-Jul-23	257,025.00	16,221.68	273,246.68	1,216.63		274,463.31
15-Jan-24	0.00	13,651.43	13,651.43	1,023.86		14,675.29
15-Jul-24	262,218.00	13,651.43	275,869.43	1,023.86		276,893.29
15-Jan-25	0.00	11,029.25	11,029.25	827.19		11,856.44
15-Jul-25	267,515.00	11,029.25	278,544.25	827.19		279,371.44
15-Jan-26	0.00	8,354.10	8,354.10	626.56		8,980.66
15-Jul-26	272,919.00	8,354.10	281,273.10	626.56		281,899.66
15-Jan-27	0.00	5,624.91	5,624.91	421.87		6,046.78
15-Jul-27	278,433.00	5,624.91	284,057.91	421.87		284,479.78
15-Jan-28	0.00	2,840.58	2,840.58	213.04		3,053.62
15-Jul-28	284,058.00	2,840.58	286,898.58	213.04		287,111.62
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
	$4,745,804.00	$992,161.15	$5,737,965.15	$75,657.89	$29,566.36	$5,843,189.40

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Lawrence
DW-00-02
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	2,061,349.00

	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	47,385.48	47,385.48	21,670.14	0.00	21,670.14	0.00	25,715.35	25,715.35
01-Aug-05	99,783.00	51,891.23	151,674.23	21,670.14	53,782.96	75,453.10	76,221.13	0.00	76,221.13
01-Feb-06	0.00	50,743.31	50,743.31	20,621.16	1,861.67	22,482.83	0.00	28,260.48	28,260.48
01-Aug-06	102,620.00	50,767.80	153,387.80	20,621.16	54,482.81	75,103.97	78,283.83	0.00	78,283.83
01-Feb-07	0.00	49,768.43	49,768.43	19,542.36	2,517.98	22,060.34	0.00	27,708.10	27,708.10
01-Aug-07	105,932.00	45,216.11	151,148.11	19,542.36	53,794.64	73,337.00	77,811.11	0.00	77,811.11
01-Feb-08	0.00	48,597.57	48,597.57	18,428.73	2,517.98	20,946.71	0.00	27,650.86	27,650.86
01-Aug-08	109,347.00	42,812.98	152,159.98	18,428.73	54,816.96	73,245.70	78,914.28	0.00	78,914.28
01-Feb-09	0.00	47,530.96	47,530.96	17,279.21	2,517.98	19,797.19	0.00	27,733.77	27,733.77
01-Aug-09	112,590.00	35,775.38	148,365.38	17,279.21	54,549.88	71,829.10	76,536.29	0.00	76,536.29
01-Feb-10	0.00	48,626.70	48,626.70	16,095.60	2,517.98	18,613.58	0.00	30,013.12	30,013.12
01-Aug-10	116,077.00	32,381.44	148,458.44	16,095.60	54,728.66	70,824.26	77,634.18	0.00	77,634.18
01-Feb-11	0.00	46,657.15	46,657.15	14,875.33	2,517.98	17,393.31	0.00	29,263.84	29,263.84
01-Aug-11	120,000.00	28,852.49	148,852.49	14,875.33	54,401.38	69,276.71	79,575.79	0.00	79,575.79
01-Feb-12	0.00	43,334.52	43,334.52	13,613.82	2,517.98	16,131.80	0.00	27,202.73	27,202.73
01-Aug-12	125,000.00	21,833.50	146,833.50	13,613.82	51,440.59	65,054.41	81,779.09	0.00	81,779.09
01-Feb-13	0.00	37,844.45	37,844.45	12,299.74	2,517.98	14,817.72	0.00	23,026.72	23,026.72
01-Aug-13	130,000.00	25,360.68	155,360.68	12,299.74	53,782.66	66,082.41	89,278.27	0.00	89,278.27
01-Feb-14	0.00	32,248.91	32,248.91	10,933.10	2,517.98	13,451.08	0.00	18,797.82	18,797.82
01-Aug-14	135,000.00	21,345.47	156,345.47	10,933.10	53,441.57	64,374.68	91,970.79	0.00	91,970.79
01-Feb-15	0.00	28,470.07	28,470.07	9,513.90	2,517.98	12,031.88	0.00	16,438.19	16,438.19
01-Aug-15	140,000.00	19,754.24	159,754.24	9,513.90	53,695.80	63,209.70	96,544.54	0.00	96,544.54
01-Feb-16	0.00	23,132.87	23,132.87	8,042.14	2,517.98	10,560.12	0.00	12,572.75	12,572.75
01-Aug-16	140,000.00	16,906.10	156,906.10	8,042.14	53,613.20	61,655.34	95,250.75	0.00	95,250.75
01-Feb-17	0.00	18,238.33	18,238.33	6,570.38	2,517.98	9,088.36	0.00	9,149.97	9,149.97
01-Aug-17	150,000.00	14,275.62	164,275.62	6,570.38	53,636.61	60,206.99	104,068.63	0.00	104,068.63
01-Feb-18	0.00	12,722.88	12,722.88	4,993.49	2,499.73	7,493.21	0.00	5,229.66	5,229.66
01-Aug-18	155,000.00	11,596.29	166,596.29	4,993.49	54,406.32	59,399.81	107,196.48	0.00	107,196.48
01-Feb-19	0.00	7,744.51	7,744.51	3,364.03	2,190.24	5,554.27	0.00	2,190.24	2,190.24
01-Aug-19	160,000.00	8,400.00	168,400.00	3,364.03	55,242.73	58,606.76	109,793.24	0.00	109,793.24
01-Feb-20	0.00	3,690.28	3,690.28	1,682.02	2,008.26	3,690.27	0.00	0.00	0.00
01-Aug-20	160,000.00	4,200.00	164,200.00	1,682.02	54,987.87	56,669.89	107,530.11	0.00	107,530.11
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
	$2,061,349.00	$978,105.76	$3,039,454.76	$399,050.29	$901,062.33	$1,300,112.62	$1,428,388.52	$310,953.61	$1,867,612.05

Massachusetts Clean Water Trust
Series 20
Lawrence Loan Amortization
CW-13-13

Loan Amount Approved	3,840,000.00		Loan Origination Fee ($5.50/1000)	21,120.00
Principal Forgiveness			Loan Term (in years)	20
Amount to be Financed	3,840,000.00	-	Loan Rate	2.00%
			Closing Date	4/13/2017
			First Interest Payment	7/15/2017
			First Principal Payment	1/15/2018

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
4/13/2017							
7/15/2017		19,626.67	19,626.67	1,472.00	21,120.00	42,218.67	
1/15/2018	155,331.00	38,400.00	193,731.00	2,880.00		196,611.00	238,829.67
7/15/2018		36,846.69	36,846.69	2,763.50		39,610.19	
1/15/2019	158,708.00	36,846.69	195,554.69	2,763.50		198,318.19	237,928.38
7/15/2019		35,259.61	35,259.61	2,644.47		37,904.08	
1/15/2020	162,157.00	35,259.61	197,416.61	2,644.47		200,061.08	237,965.16
7/15/2020		33,638.04	33,638.04	2,522.85		36,160.89	
1/15/2021	165,681.00	33,638.04	199,319.04	2,522.85		201,841.89	238,002.79
7/15/2021		31,981.23	31,981.23	2,398.59		34,379.82	
1/15/2022	169,282.00	31,981.23	201,263.23	2,398.59		203,661.82	238,041.64
7/15/2022		30,288.41	30,288.41	2,271.63		32,560.04	
1/15/2023	172,961.00	30,288.41	203,249.41	2,271.63		205,521.04	238,081.08
7/15/2023		28,558.80	28,558.80	2,141.91		30,700.71	
1/15/2024	176,721.00	28,558.80	205,279.80	2,141.91		207,421.71	238,122.42
7/15/2024		26,791.59	26,791.59	2,009.37		28,800.96	
1/15/2025	180,561.00	26,791.59	207,352.59	2,009.37		209,361.96	238,162.92
7/15/2025		24,985.98	24,985.98	1,873.95		26,859.93	
1/15/2026	184,486.00	24,985.98	209,471.98	1,873.95		211,345.93	238,205.86
7/15/2026		23,141.12	23,141.12	1,735.58		24,876.70	
1/15/2027	188,495.00	23,141.12	211,636.12	1,735.58		213,371.70	238,248.41
7/15/2027		21,256.17	21,256.17	1,594.21		22,850.38	
1/15/2028	192,592.00	21,256.17	213,848.17	1,594.21		215,442.38	238,292.77
7/15/2028		19,330.25	19,330.25	1,449.77		20,780.02	
1/15/2029	196,777.00	19,330.25	216,107.25	1,449.77		217,557.02	238,337.04
7/15/2029		17,362.48	17,362.48	1,302.19		18,664.67	
1/15/2030	201,054.00	17,362.48	218,416.48	1,302.19		219,718.67	238,383.33
7/15/2030		15,351.94	15,351.94	1,151.40		16,503.34	
1/15/2031	205,424.00	15,351.94	220,775.94	1,151.40		221,927.34	238,430.67
7/15/2031		13,297.70	13,297.70	997.33		14,295.03	
1/15/2032	209,888.00	13,297.70	223,185.70	997.33		224,183.03	238,478.06
7/15/2032		11,198.82	11,198.82	839.91		12,038.73	
1/15/2033	214,450.00	11,198.82	225,648.82	839.91		226,488.73	238,527.46
7/15/2033		9,054.32	9,054.32	679.07		9,733.39	
1/15/2034	219,111.00	9,054.32	228,165.32	679.07		228,844.39	238,577.79
7/15/2034		6,863.21	6,863.21	514.74		7,377.95	
1/15/2035	223,873.00	6,863.21	230,736.21	514.74		231,250.95	238,628.90
7/15/2035		4,624.48	4,624.48	346.84		4,971.32	
1/15/2036	228,738.00	4,624.48	233,362.48	346.84		233,709.32	238,680.63
7/15/2036		2,337.10	2,337.10	175.28		2,512.38	
1/15/2037	233,710.00	2,337.10	236,047.10	175.28		236,222.38	238,734.77
7/15/2037							
	3,840,000.00	842,362.55	4,682,362.55	63,177.19	21,120.00	4,766,659.74	4,766,659.74

Notes:

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

Massachusetts Clean Water Trust
Series 20
Lawrence Loan Amortization
CW-14-16

Loan Amount Approved	8,978,897.00		Loan Origination Fee ($5.50/1000)	49,383.93
Principal Forgiveness			Loan Term (in years)	20
Amount to be Financed	8,978,897.00	-	Loan Rate	2.00%
			Closing Date	4/13/2017
			First Interest Payment	7/15/2017
			First Principal Payment	1/15/2018

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
4/13/2017							
7/15/2017		45,892.14	45,892.14	3,441.91	49,383.93	98,717.98	
1/15/2018	363,204.00	89,788.97	452,992.97	6,734.17		459,727.14	558,445.13
7/15/2018		86,156.93	86,156.93	6,461.77		92,618.70	
1/15/2019	371,099.00	86,156.93	457,255.93	6,461.77		463,717.70	556,336.40
7/15/2019		82,445.94	82,445.94	6,183.45		88,629.39	
1/15/2020	379,165.00	82,445.94	461,610.94	6,183.45		467,794.39	556,423.77
7/15/2020		78,654.29	78,654.29	5,899.07		84,553.36	
1/15/2021	387,405.00	78,654.29	466,059.29	5,899.07		471,958.36	556,511.72
7/15/2021		74,780.24	74,780.24	5,608.52		80,388.76	
1/15/2022	395,825.00	74,780.24	470,605.24	5,608.52		476,213.76	556,602.52
7/15/2022		70,821.99	70,821.99	5,311.65		76,133.64	
1/15/2023	404,428.00	70,821.99	475,249.99	5,311.65		480,561.64	556,695.28
7/15/2023		66,777.71	66,777.71	5,008.33		71,786.04	
1/15/2024	413,217.00	66,777.71	479,994.71	5,008.33		485,003.04	556,789.08
7/15/2024		62,645.54	62,645.54	4,698.42		67,343.96	
1/15/2025	422,198.00	62,645.54	484,843.54	4,698.42		489,541.96	556,885.91
7/15/2025		58,423.56	58,423.56	4,381.77		62,805.33	
1/15/2026	431,374.00	58,423.56	489,797.56	4,381.77		494,179.33	556,984.65
7/15/2026		54,109.82	54,109.82	4,058.24		58,168.06	
1/15/2027	440,749.00	54,109.82	494,858.82	4,058.24		498,917.06	557,085.11
7/15/2027		49,702.33	49,702.33	3,727.67		53,430.00	
1/15/2028	450,328.00	49,702.33	500,030.33	3,727.67		503,758.00	557,188.01
7/15/2028		45,199.05	45,199.05	3,389.93		48,588.98	
1/15/2029	460,116.00	45,199.05	505,315.05	3,389.93		508,704.98	557,293.96
7/15/2029		40,597.89	40,597.89	3,044.84		43,642.73	
1/15/2030	470,116.00	40,597.89	510,713.89	3,044.84		513,758.73	557,401.46
7/15/2030		35,896.73	35,896.73	2,692.25		38,588.98	
1/15/2031	480,333.00	35,896.73	516,229.73	2,692.25		518,921.98	557,510.97
7/15/2031		31,093.40	31,093.40	2,332.01		33,425.41	
1/15/2032	490,772.00	31,093.40	521,865.40	2,332.01		524,197.41	557,622.81
7/15/2032		26,185.68	26,185.68	1,963.93		28,149.61	
1/15/2033	501,438.00	26,185.68	527,623.68	1,963.93		529,587.61	557,737.21
7/15/2033		21,171.30	21,171.30	1,587.85		22,759.15	
1/15/2034	512,337.00	21,171.30	533,508.30	1,587.85		535,096.15	557,855.30
7/15/2034		16,047.93	16,047.93	1,203.59		17,251.52	
1/15/2035	523,472.00	16,047.93	539,519.93	1,203.59		540,723.52	557,975.05
7/15/2035		10,813.21	10,813.21	810.99		11,624.20	
1/15/2036	534,848.00	10,813.21	545,661.21	810.99		546,472.20	558,096.40
7/15/2036		5,464.73	5,464.73	409.85		5,874.58	
1/15/2037	546,473.00	5,464.73	551,937.73	409.85		552,347.58	558,222.17
7/15/2037							
	8,978,897.00	1,969,657.65	10,948,554.65	147,724.32	49,383.93	11,145,662.91	11,145,662.91

Notes:

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

Massachusetts Clean Water Trust
Series 22
Lawrence Loan Amortization
CW-16-14

Loan Amount Approved	2,700,000.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	2,700,000.00	-	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		12,150.00	12,150.00	911.25		13,061.25	13,061.25
7/15/2020	109,218.00	27,000.00	136,218.00	2,025.00		138,243.00	
1/15/2021		25,907.82	25,907.82	1,943.09		27,850.91	166,093.91
7/15/2021	111,591.00	25,907.82	137,498.82	1,943.09		139,441.91	
1/15/2022		24,791.91	24,791.91	1,859.39		26,651.30	166,093.21
7/15/2022	114,017.00	24,791.91	138,808.91	1,859.39		140,668.30	
1/15/2023		23,651.74	23,651.74	1,773.88		25,425.62	166,093.92
7/15/2023	116,495.00	23,651.74	140,146.74	1,773.88		141,920.62	
1/15/2024		22,486.79	22,486.79	1,686.51		24,173.30	166,093.92
7/15/2024	119,027.00	22,486.79	141,513.79	1,686.51		143,200.30	
1/15/2025		21,296.52	21,296.52	1,597.24		22,893.76	166,094.06
7/15/2025	121,613.00	21,296.52	142,909.52	1,597.24		144,506.76	
1/15/2026		20,080.39	20,080.39	1,506.03		21,586.42	166,093.18
7/15/2026	124,257.00	20,080.39	144,337.39	1,506.03		145,843.42	
1/15/2027		18,837.82	18,837.82	1,412.84		20,250.66	166,094.08
7/15/2027	126,957.00	18,837.82	145,794.82	1,412.84		147,207.66	
1/15/2028		17,568.25	17,568.25	1,317.62		18,885.87	166,093.53
7/15/2028	129,716.00	17,568.25	147,284.25	1,317.62		148,601.87	
1/15/2029		16,271.09	16,271.09	1,220.33		17,491.42	166,093.29
7/15/2029	132,535.00	16,271.09	148,806.09	1,220.33		150,026.42	
1/15/2030		14,945.74	14,945.74	1,120.93		16,066.67	166,093.09
7/15/2030	135,416.00	14,945.74	150,361.74	1,120.93		151,482.67	
1/15/2031		13,591.58	13,591.58	1,019.37		14,610.95	166,093.62
7/15/2031	138,359.00	13,591.58	151,950.58	1,019.37		152,969.95	
1/15/2032		12,207.99	12,207.99	915.60		13,123.59	166,093.54
7/15/2032	141,366.00	12,207.99	153,573.99	915.60		154,489.59	
1/15/2033		10,794.33	10,794.33	809.57		11,603.90	166,093.49
7/15/2033	144,438.00	10,794.33	155,232.33	809.57		156,041.90	
1/15/2034		9,349.95	9,349.95	701.25		10,051.20	166,093.10
7/15/2034	147,578.00	9,349.95	156,927.95	701.25		157,629.20	
1/15/2035		7,874.17	7,874.17	590.56		8,464.73	166,093.93
7/15/2035	150,785.00	7,874.17	158,659.17	590.56		159,249.73	
1/15/2036		6,366.32	6,366.32	477.47		6,843.79	166,093.53
7/15/2036	154,062.00	6,366.32	160,428.32	477.47		160,905.79	
1/15/2037		4,825.70	4,825.70	361.93		5,187.63	166,093.42
7/15/2037	157,411.00	4,825.70	162,236.70	361.93		162,598.63	
1/15/2038		3,251.59	3,251.59	243.87		3,495.46	166,094.09
7/15/2038	160,832.00	3,251.59	164,083.59	243.87		164,327.46	
1/15/2039		1,643.27	1,643.27	123.25		1,766.52	166,093.97
7/15/2039	164,327.00	1,643.27	165,970.27	123.25		166,093.52	
1/15/2040							166,093.52
	2,700,000.00	590,635.94	3,290,635.94	44,297.70		3,334,933.64	3,334,933.64

Replaced by Debt Schedule Dated October 17, 2021

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Lawrence Loan Amortization
DW-13-05-A

Loan Amount Approved	12,130,925.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	12,130,925.00	-	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		54,589.16	54,589.16	4,094.19		58,683.35	58,683.35
7/15/2020	490,708.00	121,309.25	612,017.25	9,098.19		621,115.44	
1/15/2021		116,402.17	116,402.17	8,730.16		125,132.33	746,247.78
7/15/2021	501,373.00	116,402.17	617,775.17	8,730.16		626,505.33	
1/15/2022		111,388.44	111,388.44	8,354.13		119,742.57	746,247.91
7/15/2022	512,270.00	111,388.44	623,658.44	8,354.13		632,012.57	
1/15/2023		106,265.74	106,265.74	7,969.93		114,235.67	746,248.24
7/15/2023	523,403.00	106,265.74	629,668.74	7,969.93		637,638.67	
1/15/2024		101,031.71	101,031.71	7,577.38		108,609.09	746,247.76
7/15/2024	534,779.00	101,031.71	635,810.71	7,577.38		643,388.09	
1/15/2025		95,683.92	95,683.92	7,176.29		102,860.21	746,248.30
7/15/2025	546,401.00	95,683.92	642,084.92	7,176.29		649,261.21	
1/15/2026		90,219.91	90,219.91	6,766.49		96,986.40	746,247.62
7/15/2026	558,277.00	90,219.91	648,496.91	6,766.49		655,263.40	
1/15/2027		84,637.14	84,637.14	6,347.79		90,984.93	746,248.33
7/15/2027	570,410.00	84,637.14	655,047.14	6,347.79		661,394.93	
1/15/2028		78,933.04	78,933.04	5,919.98		84,853.02	746,247.94
7/15/2028	582,807.00	78,933.04	661,740.04	5,919.98		667,660.02	
1/15/2029		73,104.97	73,104.97	5,482.87		78,587.84	746,247.86
7/15/2029	595,473.00	73,104.97	668,577.97	5,482.87		674,060.84	
1/15/2030		67,150.24	67,150.24	5,036.27		72,186.51	746,247.35
7/15/2030	608,415.00	67,150.24	675,565.24	5,036.27		680,601.51	
1/15/2031		61,066.09	61,066.09	4,579.96		65,646.05	746,247.55
7/15/2031	621,638.00	61,066.09	682,704.09	4,579.96		687,284.05	
1/15/2032		54,849.71	54,849.71	4,113.73		58,963.44	746,247.49
7/15/2032	635,149.00	54,849.71	689,998.71	4,113.73		694,112.44	
1/15/2033		48,498.22	48,498.22	3,637.37		52,135.59	746,248.02
7/15/2033	648,953.00	48,498.22	697,451.22	3,637.37		701,088.59	
1/15/2034		42,008.69	42,008.69	3,150.65		45,159.34	746,247.93
7/15/2034	663,057.00	42,008.69	705,065.69	3,150.65		708,216.34	
1/15/2035		35,378.12	35,378.12	2,653.36		38,031.48	746,247.82
7/15/2035	677,468.00	35,378.12	712,846.12	2,653.36		715,499.48	
1/15/2036		28,603.44	28,603.44	2,145.26		30,748.70	746,248.18
7/15/2036	692,192.00	28,603.44	720,795.44	2,145.26		722,940.70	
1/15/2037		21,681.52	21,681.52	1,626.11		23,307.63	746,248.33
7/15/2037	707,235.00	21,681.52	728,916.52	1,626.11		730,542.63	
1/15/2038		14,609.17	14,609.17	1,095.69		15,704.86	746,247.49
7/15/2038	722,606.00	14,609.17	737,215.17	1,095.69		738,310.86	
1/15/2039		7,383.11	7,383.11	553.73		7,936.84	746,247.70
7/15/2039	738,311.00	7,383.11	745,694.11	553.73		746,247.84	
1/15/2040							746,247.84
	12,130,925.00	2,653,689.11	14,784,614.11	199,026.68		14,983,640.80	14,983,640.80

Massachusetts Clean Water Trust
Series 23
Lawrence Loan Amortization
CW-14-16-A

Loan Amount Approved	442,092.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	442,092.00	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		1,571.88	1,571.88	117.89		1,689.77	
1/15/2022	17,883.00	4,420.92	22,303.92	331.57		22,635.49	24,325.26
7/15/2022		4,242.09	4,242.09	318.16		4,560.25	
1/15/2023	18,272.00	4,242.09	22,514.09	318.16		22,832.25	27,392.49
7/15/2023		4,059.37	4,059.37	304.45		4,363.82	
1/15/2024	18,669.00	4,059.37	22,728.37	304.45		23,032.82	27,396.65
7/15/2024		3,872.68	3,872.68	290.45		4,163.13	
1/15/2025	19,075.00	3,872.68	22,947.68	290.45		23,238.13	27,401.26
7/15/2025		3,681.93	3,681.93	276.14		3,958.07	
1/15/2026	19,489.00	3,681.93	23,170.93	276.14		23,447.07	27,405.15
7/15/2026		3,487.04	3,487.04	261.53		3,748.57	
1/15/2027	19,913.00	3,487.04	23,400.04	261.53		23,661.57	27,410.14
7/15/2027		3,287.91	3,287.91	246.59		3,534.50	
1/15/2028	20,345.00	3,287.91	23,632.91	246.59		23,879.50	27,414.01
7/15/2028		3,084.46	3,084.46	231.33		3,315.79	
1/15/2029	20,788.00	3,084.46	23,872.46	231.33		24,103.79	27,419.59
7/15/2029		2,876.58	2,876.58	215.74		3,092.32	
1/15/2030	21,239.00	2,876.58	24,115.58	215.74		24,331.32	27,423.65
7/15/2030		2,664.19	2,664.19	199.81		2,864.00	
1/15/2031	21,701.00	2,664.19	24,365.19	199.81		24,565.00	27,429.01
7/15/2031		2,447.18	2,447.18	183.54		2,630.72	
1/15/2032	22,173.00	2,447.18	24,620.18	183.54		24,803.72	27,434.44
7/15/2032		2,225.45	2,225.45	166.91		2,392.36	
1/15/2033	22,655.00	2,225.45	24,880.45	166.91		25,047.36	27,439.72
7/15/2033		1,998.90	1,998.90	149.92		2,148.82	
1/15/2034	23,147.00	1,998.90	25,145.90	149.92		25,295.82	27,444.64
7/15/2034		1,767.43	1,767.43	132.56		1,899.99	
1/15/2035	23,650.00	1,767.43	25,417.43	132.56		25,549.99	27,449.97
7/15/2035		1,530.93	1,530.93	114.82		1,645.75	
1/15/2036	24,164.00	1,530.93	25,694.93	114.82		25,809.75	27,455.50
7/15/2036		1,289.29	1,289.29	96.70		1,385.99	
1/15/2037	24,689.00	1,289.29	25,978.29	96.70		26,074.99	27,460.97
7/15/2037		1,042.40	1,042.40	78.18		1,120.58	
1/15/2038	25,226.00	1,042.40	26,268.40	78.18		26,346.58	27,467.16
7/15/2038		790.14	790.14	59.26		849.40	
1/15/2039	25,774.00	790.14	26,564.14	59.26		26,623.40	27,472.80
7/15/2039		532.40	532.40	39.93		572.33	
1/15/2040	26,334.00	532.40	26,866.40	39.93		26,906.33	27,478.66
7/15/2040		269.06	269.06	20.18		289.24	
1/15/2041	26,906.00	269.06	27,175.06	20.18		27,195.24	27,484.48
7/15/2041							
	442,092.00	96,291.66	538,383.66	7,221.87		545,605.54	545,605.54

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Lawrence Loan Amortization
CWP-18-09

Loan Amount Approved	9,951,798.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	553,360.00	Loan Term (in years)	20
Amount to be Financed	9,398,438.00	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		33,416.67	33,416.67	2,506.25		35,922.92	
1/15/2022	380,175.00	93,984.38	474,159.38	7,048.83		481,209.21	517,132.13
7/15/2022		90,182.63	90,182.63	6,763.70		96,946.33	
1/15/2023	388,439.00	90,182.63	478,621.63	6,763.70		485,385.33	582,331.65
7/15/2023		86,298.24	86,298.24	6,472.37		92,770.61	
1/15/2024	396,881.00	86,298.24	483,179.24	6,472.37		489,651.61	582,422.22
7/15/2024		82,329.43	82,329.43	6,174.71		88,504.14	
1/15/2025	405,507.00	82,329.43	487,836.43	6,174.71		494,011.14	582,515.27
7/15/2025		78,274.36	78,274.36	5,870.58		84,144.94	
1/15/2026	414,320.00	78,274.36	492,594.36	5,870.58		498,464.94	582,609.87
7/15/2026		74,131.16	74,131.16	5,559.84		79,691.00	
1/15/2027	423,325.00	74,131.16	497,456.16	5,559.84		503,016.00	582,706.99
7/15/2027		69,897.91	69,897.91	5,242.34		75,140.25	
1/15/2028	432,525.00	69,897.91	502,422.91	5,242.34		507,665.25	582,805.51
7/15/2028		65,572.66	65,572.66	4,917.95		70,490.61	
1/15/2029	441,925.00	65,572.66	507,497.66	4,917.95		512,415.61	582,906.22
7/15/2029		61,153.41	61,153.41	4,586.51		65,739.92	
1/15/2030	451,530.00	61,153.41	512,683.41	4,586.51		517,269.92	583,009.83
7/15/2030		56,638.11	56,638.11	4,247.86		60,885.97	
1/15/2031	461,343.00	56,638.11	517,981.11	4,247.86		522,228.97	583,114.94
7/15/2031		52,024.68	52,024.68	3,901.85		55,926.53	
1/15/2032	471,370.00	52,024.68	523,394.68	3,901.85		527,296.53	583,223.06
7/15/2032		47,310.98	47,310.98	3,548.32		50,859.30	
1/15/2033	481,615.00	47,310.98	528,925.98	3,548.32		532,474.30	583,333.61
7/15/2033		42,494.83	42,494.83	3,187.11		45,681.94	
1/15/2034	492,082.00	42,494.83	534,576.83	3,187.11		537,763.94	583,445.88
7/15/2034		37,574.01	37,574.01	2,818.05		40,392.06	
1/15/2035	502,776.00	37,574.01	540,350.01	2,818.05		543,168.06	583,560.12
7/15/2035		32,546.25	32,546.25	2,440.97		34,987.22	
1/15/2036	513,704.00	32,546.25	546,250.25	2,440.97		548,691.22	583,678.44
7/15/2036		27,409.21	27,409.21	2,055.69		29,464.90	
1/15/2037	524,868.00	27,409.21	552,277.21	2,055.69		554,332.90	583,797.80
7/15/2037		22,160.53	22,160.53	1,662.04		23,822.57	
1/15/2038	536,276.00	22,160.53	558,436.53	1,662.04		560,098.57	583,921.14
7/15/2038		16,797.77	16,797.77	1,259.83		18,057.60	
1/15/2039	547,931.00	16,797.77	564,728.77	1,259.83		565,988.60	584,046.21
7/15/2039		11,318.46	11,318.46	848.88		12,167.34	
1/15/2040	559,839.00	11,318.46	571,157.46	848.88		572,006.34	584,173.69
7/15/2040		5,720.07	5,720.07	429.01		6,149.08	
1/15/2041	572,007.00	5,720.07	577,727.07	429.01		578,156.08	584,305.15
7/15/2041							
	9,398,438.00	2,047,070.46	11,445,508.45	153,530.28		11,599,039.75	11,599,039.75

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
Lawrence Loan Amortization
CWP-18-09-A

Loan Amount Approved	4,315,202.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	261,312.00	Loan Term (in years)	20
Amount to be Financed	4,053,890.00	Loan Rate	0.00%
		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				1,081.04		1,081.04	
1/15/2022	199,819.00		199,819.00	3,040.42		202,859.42	203,940.45
7/15/2022				2,890.55		2,890.55	
1/15/2023	200,119.00		200,119.00	2,890.55		203,009.55	205,900.11
7/15/2023				2,740.46		2,740.46	
1/15/2024	200,419.00		200,419.00	2,740.46		203,159.46	205,899.93
7/15/2024				2,590.15		2,590.15	
1/15/2025	200,720.00		200,720.00	2,590.15		203,310.15	205,900.30
7/15/2025				2,439.61		2,439.61	
1/15/2026	201,022.00		201,022.00	2,439.61		203,461.61	205,901.22
7/15/2026				2,288.84		2,288.84	
1/15/2027	201,323.00		201,323.00	2,288.84		203,611.84	205,900.69
7/15/2027				2,137.85		2,137.85	
1/15/2028	201,626.00		201,626.00	2,137.85		203,763.85	205,901.70
7/15/2028				1,986.63		1,986.63	
1/15/2029	201,928.00		201,928.00	1,986.63		203,914.63	205,901.26
7/15/2029				1,835.19		1,835.19	
1/15/2030	202,231.00		202,231.00	1,835.19		204,066.19	205,901.37
7/15/2030				1,683.51		1,683.51	
1/15/2031	202,535.00		202,535.00	1,683.51		204,218.51	205,902.02
7/15/2031				1,531.61		1,531.61	
1/15/2032	202,839.00		202,839.00	1,531.61		204,370.61	205,902.22
7/15/2032				1,379.48		1,379.48	
1/15/2033	203,144.00		203,144.00	1,379.48		204,523.48	205,902.96
7/15/2033				1,227.12		1,227.12	
1/15/2034	203,448.00		203,448.00	1,227.12		204,675.12	205,902.25
7/15/2034				1,074.54		1,074.54	
1/15/2035	203,754.00		203,754.00	1,074.54		204,828.54	205,903.08
7/15/2035				921.72		921.72	
1/15/2036	204,060.00		204,060.00	921.72		204,981.72	205,903.44
7/15/2036				768.68		768.68	
1/15/2037	204,366.00		204,366.00	768.68		205,134.68	205,903.35
7/15/2037				615.40		615.40	
1/15/2038	204,673.00		204,673.00	615.40		205,288.40	205,903.81
7/15/2038				461.90		461.90	
1/15/2039	204,980.00		204,980.00	461.90		205,441.90	205,903.80
7/15/2039				308.16		308.16	
1/15/2040	205,288.00		205,288.00	308.16		205,596.16	205,904.33
7/15/2040				154.20		154.20	
1/15/2041	205,596.00		205,596.00	154.20		205,750.20	205,904.39
7/15/2041							
	4,053,890.00		4,053,890.00	62,192.68		4,116,082.68	4,116,082.68

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
Lawrence Loan Amortization
CWP-19-06

Loan Amount Approved	4,445,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	435,600.00	Loan Term (in years)	20
Amount to be Financed	4,009,400.00	Loan Rate	0.00%
		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				1,069.17		1,069.17	
1/15/2022	197,626.00		197,626.00	3,007.05		200,633.05	201,702.22
7/15/2022				2,858.83		2,858.83	
1/15/2023	197,923.00		197,923.00	2,858.83		200,781.83	203,640.66
7/15/2023				2,710.39		2,710.39	
1/15/2024	198,220.00		198,220.00	2,710.39		200,930.39	203,640.78
7/15/2024				2,561.72		2,561.72	
1/15/2025	198,517.00		198,517.00	2,561.72		201,078.72	203,640.45
7/15/2025				2,412.84		2,412.84	
1/15/2026	198,815.00		198,815.00	2,412.84		201,227.84	203,640.67
7/15/2026				2,263.72		2,263.72	
1/15/2027	199,114.00		199,114.00	2,263.72		201,377.72	203,641.45
7/15/2027				2,114.39		2,114.39	
1/15/2028	199,413.00		199,413.00	2,114.39		201,527.39	203,641.78
7/15/2028				1,964.83		1,964.83	
1/15/2029	199,712.00		199,712.00	1,964.83		201,676.83	203,641.66
7/15/2029				1,815.05		1,815.05	
1/15/2030	200,012.00		200,012.00	1,815.05		201,827.05	203,642.09
7/15/2030				1,665.04		1,665.04	
1/15/2031	200,312.00		200,312.00	1,665.04		201,977.04	203,642.07
7/15/2031				1,514.80		1,514.80	
1/15/2032	200,613.00		200,613.00	1,514.80		202,127.80	203,642.60
7/15/2032				1,364.34		1,364.34	
1/15/2033	200,914.00		200,914.00	1,364.34		202,278.34	203,642.68
7/15/2033				1,213.66		1,213.66	
1/15/2034	201,216.00		201,216.00	1,213.66		202,429.66	203,643.31
7/15/2034				1,062.74		1,062.74	
1/15/2035	201,518.00		201,518.00	1,062.74		202,580.74	203,643.49
7/15/2035				911.61		911.61	
1/15/2036	201,820.00		201,820.00	911.61		202,731.61	203,643.21
7/15/2036				760.24		760.24	
1/15/2037	202,123.00		202,123.00	760.24		202,883.24	203,643.48
7/15/2037				608.65		608.65	
1/15/2038	202,427.00		202,427.00	608.65		203,035.65	203,644.30
7/15/2038				456.83		456.83	
1/15/2039	202,730.00		202,730.00	456.83		203,186.83	203,643.66
7/15/2039				304.78		304.78	
1/15/2040	203,035.00		203,035.00	304.78		203,339.78	203,644.56
7/15/2040				152.51		152.51	
1/15/2041	203,340.00		203,340.00	152.51		203,492.51	203,645.01
7/15/2041							
	4,009,400.00		4,009,400.00	61,510.14		4,070,910.14	4,070,910.14

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.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Lawrence Loan Amortization
CWP-19-06-A

Loan Amount Approved	525,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	56,430.00	Loan Term (in years)	20
Amount to be Financed	468,570.00	Loan Rate	0.00%
		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				124.95		124.95	
1/15/2022	23,096.00		23,096.00	351.43		23,447.43	23,572.38
7/15/2022				334.11		334.11	
1/15/2023	23,131.00		23,131.00	334.11		23,465.11	23,799.21
7/15/2023				316.76		316.76	
1/15/2024	23,166.00		23,166.00	316.76		23,482.76	23,799.51
7/15/2024				299.38		299.38	
1/15/2025	23,200.00		23,200.00	299.38		23,499.38	23,798.77
7/15/2025				281.98		281.98	
1/15/2026	23,235.00		23,235.00	281.98		23,516.98	23,798.97
7/15/2026				264.56		264.56	
1/15/2027	23,270.00		23,270.00	264.56		23,534.56	23,799.11
7/15/2027				247.10		247.10	
1/15/2028	23,305.00		23,305.00	247.10		23,552.10	23,799.21
7/15/2028				229.63		229.63	
1/15/2029	23,340.00		23,340.00	229.63		23,569.63	23,799.25
7/15/2029				212.12		212.12	
1/15/2030	23,375.00		23,375.00	212.12		23,587.12	23,799.24
7/15/2030				194.59		194.59	
1/15/2031	23,410.00		23,410.00	194.59		23,604.59	23,799.18
7/15/2031				177.03		177.03	
1/15/2032	23,445.00		23,445.00	177.03		23,622.03	23,799.06
7/15/2032				159.45		159.45	
1/15/2033	23,480.00		23,480.00	159.45		23,639.45	23,798.90
7/15/2033				141.84		141.84	
1/15/2034	23,516.00		23,516.00	141.84		23,657.84	23,799.68
7/15/2034				124.20		124.20	
1/15/2035	23,551.00		23,551.00	124.20		23,675.20	23,799.40
7/15/2035				106.54		106.54	
1/15/2036	23,586.00		23,586.00	106.54		23,692.54	23,799.08
7/15/2036				88.85		88.85	
1/15/2037	23,622.00		23,622.00	88.85		23,710.85	23,799.70
7/15/2037				71.13		71.13	
1/15/2038	23,657.00		23,657.00	71.13		23,728.13	23,799.26
7/15/2038				53.39		53.39	
1/15/2039	23,693.00		23,693.00	53.39		23,746.39	23,799.78
7/15/2039				35.62		35.62	
1/15/2040	23,728.00		23,728.00	35.62		23,763.62	23,799.24
7/15/2040				17.82		17.82	
1/15/2041	23,764.00		23,764.00	17.82		23,781.82	23,799.65
7/15/2041							
	468,570.00		468,570.00	7,188.56		475,758.56	475,758.56

Notes:

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Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Lawrence Loan Amortization
DWP-19-03

Loan Amount Approved	6,014,161.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	1,196,818.00	Loan Term (in years)	20
Amount to be Financed	4,817,343.00	Loan Rate	0.00%
		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				1,284.62		1,284.62	
1/15/2022	237,450.00		237,450.00	3,613.01		241,063.01	242,347.63
7/15/2022				3,434.92		3,434.92	
1/15/2023	237,807.00		237,807.00	3,434.92		241,241.92	244,676.84
7/15/2023				3,256.56		3,256.56	
1/15/2024	238,164.00		238,164.00	3,256.56		241,420.56	244,677.13
7/15/2024				3,077.94		3,077.94	
1/15/2025	238,521.00		238,521.00	3,077.94		241,598.94	244,676.88
7/15/2025				2,899.05		2,899.05	
1/15/2026	238,879.00		238,879.00	2,899.05		241,778.05	244,677.10
7/15/2026				2,719.89		2,719.89	
1/15/2027	239,238.00		239,238.00	2,719.89		241,957.89	244,677.78
7/15/2027				2,540.46		2,540.46	
1/15/2028	239,597.00		239,597.00	2,540.46		242,137.46	244,677.93
7/15/2028				2,360.77		2,360.77	
1/15/2029	239,957.00		239,957.00	2,360.77		242,317.77	244,678.53
7/15/2029				2,180.80		2,180.80	
1/15/2030	240,317.00		240,317.00	2,180.80		242,497.80	244,678.60
7/15/2030				2,000.56		2,000.56	
1/15/2031	240,677.00		240,677.00	2,000.56		242,677.56	244,678.12
7/15/2031				1,820.05		1,820.05	
1/15/2032	241,039.00		241,039.00	1,820.05		242,859.05	244,679.10
7/15/2032				1,639.27		1,639.27	
1/15/2033	241,401.00		241,401.00	1,639.27		243,040.27	244,679.55
7/15/2033				1,458.22		1,458.22	
1/15/2034	241,763.00		241,763.00	1,458.22		243,221.22	244,679.44
7/15/2034				1,276.90		1,276.90	
1/15/2035	242,126.00		242,126.00	1,276.90		243,402.90	244,679.80
7/15/2035				1,095.31		1,095.31	
1/15/2036	242,489.00		242,489.00	1,095.31		243,584.31	244,679.61
7/15/2036				913.44		913.44	
1/15/2037	242,853.00		242,853.00	913.44		243,766.44	244,679.88
7/15/2037				731.30		731.30	
1/15/2038	243,218.00		243,218.00	731.30		243,949.30	244,680.60
7/15/2038				548.89		548.89	
1/15/2039	243,583.00		243,583.00	548.89		244,131.89	244,680.77
7/15/2039				366.20		366.20	
1/15/2040	243,949.00		243,949.00	366.20		244,315.20	244,681.40
7/15/2040				183.24		183.24	
1/15/2041	244,315.00		244,315.00	183.24		244,498.24	244,681.47
7/15/2041							
	4,817,343.00		4,817,343.00	73,905.16		4,891,248.16	4,891,248.16

Notes:

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

Massachusetts Water Clean Water Trust
Series 22 Swap
LAWRENCE Reamortization
DW-13-05-A

Original Loan Amount	12,130,925.00	Loan Origination Fee ($5.0/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	992,081.00	Loan Rate	2.00%
Outstanding Loan Obligation	11,138,844.00	Closing Date	10/22/2021
Remaining Balance	(143,298.58)	First Payment	1/15/2022
Net New Loan Obligation	10,995,545.42		

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		110,727.67	110,727.67	8,304.58		119,032.25	
7/15/2022	505,679.77	109,955.45	615,635.23	8,246.66		623,881.89	
1/15/2023		104,898.66	104,898.66	7,867.40		112,766.06	736,647.94
7/15/2023	516,669.54	104,898.66	621,568.20	7,867.40		629,435.60	
1/15/2024		99,731.96	99,731.96	7,479.90		107,211.86	736,647.46
7/15/2024	527,899.20	99,731.96	627,631.16	7,479.90		635,111.06	
1/15/2025		94,452.97	94,452.97	7,083.97		101,536.94	736,648.00
7/15/2025	539,371.68	94,452.97	633,824.65	7,083.97		640,908.62	
1/15/2026		89,059.25	89,059.25	6,679.44		95,738.70	736,647.32
7/15/2026	551,094.91	89,059.25	640,154.16	6,679.44		646,833.60	
1/15/2027		83,548.30	83,548.30	6,266.12		89,814.43	736,648.03
7/15/2027	563,071.81	83,548.30	646,620.12	6,266.12		652,886.24	
1/15/2028		77,917.59	77,917.59	5,843.82		83,761.40	736,647.64
7/15/2028	575,309.33	77,917.59	653,226.91	5,843.82		659,070.73	
1/15/2029		72,164.49	72,164.49	5,412.34		77,576.83	736,647.56
7/15/2029	587,812.37	72,164.49	659,976.87	5,412.34		665,389.20	
1/15/2030		66,286.37	66,286.37	4,971.48		71,257.85	736,647.05
7/15/2030	600,587.88	66,286.37	666,874.25	4,971.48		671,845.73	
1/15/2031		60,280.49	60,280.49	4,521.04		64,801.53	736,647.25
7/15/2031	613,640.77	60,280.49	673,921.26	4,521.04		678,442.30	
1/15/2032		54,144.08	54,144.08	4,060.81		58,204.89	736,647.18
7/15/2032	626,977.96	54,144.08	681,122.04	4,060.81		685,182.85	
1/15/2033		47,874.30	47,874.30	3,590.57		51,464.87	736,647.72
7/15/2033	640,604.37	47,874.30	688,478.68	3,590.57		692,069.25	
1/15/2034		41,468.26	41,468.26	3,110.12		44,578.38	736,647.63
7/15/2034	654,526.93	41,468.26	695,995.19	3,110.12		699,105.31	
1/15/2035		34,922.99	34,922.99	2,619.22		37,542.21	736,647.52
7/15/2035	668,752.54	34,922.99	703,675.53	2,619.22		706,294.75	
1/15/2036		28,235.46	28,235.46	2,117.66		30,353.12	736,647.88
7/15/2036	683,287.12	28,235.46	711,522.58	2,117.66		713,640.24	
1/15/2037		21,402.59	21,402.59	1,605.19		23,007.79	736,648.03
7/15/2037	698,136.58	21,402.59	719,539.18	1,605.19		721,144.37	
1/15/2038		14,421.23	14,421.23	1,081.59		15,502.82	736,647.19
7/15/2038	713,309.84	14,421.23	727,731.07	1,081.59		728,812.66	
1/15/2039		7,288.13	7,288.13	546.61		7,834.74	736,647.40
7/15/2039	728,812.80	7,288.13	736,100.93	546.61		736,647.54	
1/15/2040							736,647.54
	10,995,545.42	2,216,877.36	13,212,422.78	166,265.80		13,378,688.59	13,259,656.34

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
LAWRENCE Loan Amortization
CW-19-21

Loan Amount Approved	3,000,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	3,000,000.00	Loan Rate	1.50%
		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		26,375.00	26,375.00	2,637.50		29,012.50	
1/15/2024	127,659.00	22,500.00	150,159.00	2,250.00		152,409.00	181,421.50
7/15/2024		21,542.56	21,542.56	2,154.26		23,696.81	
1/15/2025	129,782.00	21,542.56	151,324.56	2,154.26		153,478.81	177,175.63
7/15/2025		20,569.19	20,569.19	2,056.92		22,626.11	
1/15/2026	131,942.00	20,569.19	152,511.19	2,056.92		154,568.11	177,194.22
7/15/2026		19,579.63	19,579.63	1,957.96		21,537.59	
1/15/2027	134,137.00	19,579.63	153,716.63	1,957.96		155,674.59	177,212.18
7/15/2027		18,573.60	18,573.60	1,857.36		20,430.96	
1/15/2028	136,369.00	18,573.60	154,942.60	1,857.36		156,799.96	177,230.92
7/15/2028		17,550.83	17,550.83	1,755.08		19,305.92	
1/15/2029	138,637.00	17,550.83	156,187.83	1,755.08		157,942.92	177,248.83
7/15/2029		16,511.06	16,511.06	1,651.11		18,162.16	
1/15/2030	140,944.00	16,511.06	157,455.06	1,651.11		159,106.16	177,268.32
7/15/2030		15,453.98	15,453.98	1,545.40		16,999.37	
1/15/2031	143,289.00	15,453.98	158,742.98	1,545.40		160,288.37	177,287.75
7/15/2031		14,379.31	14,379.31	1,437.93		15,817.24	
1/15/2032	145,673.00	14,379.31	160,052.31	1,437.93		161,490.24	177,307.48
7/15/2032		13,286.76	13,286.76	1,328.68		14,615.44	
1/15/2033	148,096.00	13,286.76	161,382.76	1,328.68		162,711.44	177,326.87
7/15/2033		12,176.04	12,176.04	1,217.60		13,393.64	
1/15/2034	150,560.00	12,176.04	162,736.04	1,217.60		163,953.64	177,347.29
7/15/2034		11,046.84	11,046.84	1,104.68		12,151.52	
1/15/2035	153,065.00	11,046.84	164,111.84	1,104.68		165,216.52	177,368.05
7/15/2035		9,898.85	9,898.85	989.89		10,888.74	
1/15/2036	155,612.00	9,898.85	165,510.85	989.89		166,500.74	177,389.48
7/15/2036		8,731.76	8,731.76	873.18		9,604.94	
1/15/2037	158,201.00	8,731.76	166,932.76	873.18		167,805.94	177,410.88
7/15/2037		7,545.26	7,545.26	754.53		8,299.78	
1/15/2038	160,833.00	7,545.26	168,378.26	754.53		169,132.78	177,432.56
7/15/2038		6,339.01	6,339.01	633.90		6,972.91	
1/15/2039	163,508.00	6,339.01	169,847.01	633.90		170,480.91	177,453.82
7/15/2039		5,112.70	5,112.70	511.27		5,623.97	
1/15/2040	166,229.00	5,112.70	171,341.70	511.27		171,852.97	177,476.93
7/15/2040		3,865.98	3,865.98	386.60		4,252.58	
1/15/2041	168,994.00	3,865.98	172,859.98	386.60		173,246.58	177,499.16
7/15/2041		2,598.53	2,598.53	259.85		2,858.38	
1/15/2042	171,806.00	2,598.53	174,404.53	259.85		174,664.38	177,522.76
7/15/2042		1,309.98	1,309.98	131.00		1,440.98	
1/15/2043	174,664.00	1,309.98	175,973.98	131.00		176,104.98	177,545.96
7/15/2043							
	3,000,000.00	501,018.70	3,501,018.70	50,101.87		3,551,120.56	3,551,120.56

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 24
LAWRENCE Loan Amortization
DWP-19-01

Loan Amount Approved	2,738,768.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	545,015.00	Loan Term (in years)	20
Amount to be Financed	2,193,753.00	Loan Rate	0.00%
		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				1,928.67		1,928.67	
1/15/2024	108,132.00		108,132.00	1,645.31		109,777.31	111,705.99
7/15/2024				1,564.22		1,564.22	
1/15/2025	108,294.00		108,294.00	1,564.22		109,858.22	111,422.43
7/15/2025				1,483.00		1,483.00	
1/15/2026	108,457.00		108,457.00	1,483.00		109,940.00	111,422.99
7/15/2026				1,401.65		1,401.65	
1/15/2027	108,619.00		108,619.00	1,401.65		110,020.65	111,422.31
7/15/2027				1,320.19		1,320.19	
1/15/2028	108,782.00		108,782.00	1,320.19		110,102.19	111,422.38
7/15/2028				1,238.60		1,238.60	
1/15/2029	108,946.00		108,946.00	1,238.60		110,184.60	111,423.20
7/15/2029				1,156.89		1,156.89	
1/15/2030	109,109.00		109,109.00	1,156.89		110,265.89	111,422.78
7/15/2030				1,075.06		1,075.06	
1/15/2031	109,273.00		109,273.00	1,075.06		110,348.06	111,423.12
7/15/2031				993.11		993.11	
1/15/2032	109,437.00		109,437.00	993.11		110,430.11	111,423.21
7/15/2032				911.03		911.03	
1/15/2033	109,601.00		109,601.00	911.03		110,512.03	111,423.06
7/15/2033				828.83		828.83	
1/15/2034	109,766.00		109,766.00	828.83		110,594.83	111,423.65
7/15/2034				746.50		746.50	
1/15/2035	109,931.00		109,931.00	746.50		110,677.50	111,424.01
7/15/2035				664.05		664.05	
1/15/2036	110,096.00		110,096.00	664.05		110,760.05	111,424.11
7/15/2036				581.48		581.48	
1/15/2037	110,261.00		110,261.00	581.48		110,842.48	111,423.97
7/15/2037				498.79		498.79	
1/15/2038	110,426.00		110,426.00	498.79		110,924.79	111,423.57
7/15/2038				415.97		415.97	
1/15/2039	110,592.00		110,592.00	415.97		111,007.97	111,423.93
7/15/2039				333.02		333.02	
1/15/2040	110,758.00		110,758.00	333.02		111,091.02	111,424.05
7/15/2040				249.95		249.95	
1/15/2041	110,924.00		110,924.00	249.95		111,173.95	111,423.91
7/15/2041				166.76		166.76	
1/15/2042	111,091.00		111,091.00	166.76		111,257.76	111,424.52
7/15/2042				83.44		83.44	
1/15/2043	111,258.00		111,258.00	83.44		111,341.44	111,424.89
7/15/2043							
	2,193,753.00		2,193,753.00	34,999.08		2,228,752.08	2,228,752.08

Notes:

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

Massachusetts Clean Water Trust
Series 24
LAWRENCE Loan Amortization
DWP-19-12

Loan Amount Approved	1,897,277.00
Loan Forgiveness*	394,339.00
Amount to be Financed	1,502,938.00

Loan Origination Fee ($0.00/1000)	0.00
Loan Term (in years)	20
Loan Rate	1.50%
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		13,213.33	13,213.33	1,321.33		14,534.66	
1/15/2024	63,954.00	11,272.04	75,226.04	1,127.20		76,353.24	90,887.90
7/15/2024		10,792.38	10,792.38	1,079.24		11,871.62	
1/15/2025	65,018.00	10,792.38	75,810.38	1,079.24		76,889.62	88,761.24
7/15/2025		10,304.75	10,304.75	1,030.47		11,335.22	
1/15/2026	66,100.00	10,304.75	76,404.75	1,030.47		77,435.22	88,770.44
7/15/2026		9,809.00	9,809.00	980.90		10,789.89	
1/15/2027	67,200.00	9,809.00	77,009.00	980.90		77,989.89	88,779.79
7/15/2027		9,305.00	9,305.00	930.50		10,235.49	
1/15/2028	68,318.00	9,305.00	77,623.00	930.50		78,553.49	88,788.99
7/15/2028		8,792.61	8,792.61	879.26		9,671.87	
1/15/2029	69,455.00	8,792.61	78,247.61	879.26		79,126.87	88,798.74
7/15/2029		8,271.70	8,271.70	827.17		9,098.87	
1/15/2030	70,610.00	8,271.70	78,881.70	827.17		79,708.87	88,807.73
7/15/2030		7,742.12	7,742.12	774.21		8,516.33	
1/15/2031	71,785.00	7,742.12	79,527.12	774.21		80,301.33	88,817.67
7/15/2031		7,203.74	7,203.74	720.37		7,924.11	
1/15/2032	72,979.00	7,203.74	80,182.74	720.37		80,903.11	88,827.22
7/15/2032		6,656.39	6,656.39	665.64		7,322.03	
1/15/2033	74,193.00	6,656.39	80,849.39	665.64		81,515.03	88,837.06
7/15/2033		6,099.95	6,099.95	609.99		6,709.94	
1/15/2034	75,428.00	6,099.95	81,527.95	609.99		82,137.94	88,847.88
7/15/2034		5,534.24	5,534.24	553.42		6,087.66	
1/15/2035	76,683.00	5,534.24	82,217.24	553.42		82,770.66	88,858.32
7/15/2035		4,959.11	4,959.11	495.91		5,455.02	
1/15/2036	77,958.00	4,959.11	82,917.11	495.91		83,413.02	88,868.05
7/15/2036		4,374.43	4,374.43	437.44		4,811.87	
1/15/2037	79,255.00	4,374.43	83,629.43	437.44		84,066.87	88,878.74
7/15/2037		3,780.02	3,780.02	378.00		4,158.02	
1/15/2038	80,574.00	3,780.02	84,354.02	378.00		84,732.02	88,890.03
7/15/2038		3,175.71	3,175.71	317.57		3,493.28	
1/15/2039	81,914.00	3,175.71	85,089.71	317.57		85,407.28	88,900.56
7/15/2039		2,561.36	2,561.36	256.14		2,817.49	
1/15/2040	83,277.00	2,561.36	85,838.36	256.14		86,094.49	88,911.98
7/15/2040		1,936.78	1,936.78	193.68		2,130.46	
1/15/2041	84,663.00	1,936.78	86,599.78	193.68		86,793.46	88,923.91
7/15/2041		1,301.81	1,301.81	130.18		1,431.99	
1/15/2042	86,071.00	1,301.81	87,372.81	130.18		87,502.99	88,934.97
7/15/2042		656.27	656.27	65.63		721.90	
1/15/2043	87,503.00	656.27	88,159.27	65.63		88,224.90	88,946.80
7/15/2043							
	1,502,938.00	251,000.02	1,753,938.02	25,100.00		1,779,038.02	1,779,038.02

Notes:

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

Massachusetts Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-18-09

Original Loan Amount	9,951,798.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	553,360.00	Loan Term (in years)	18
Principal Paid Down	768,614.00	Loan Rate	2.00%
Outstanding Loan Obligation	8,629,824.00	Closing Date	5/10/2023
Remaining Balance	(3,792.00)	First Payment	7/15/2023
Net New Loan Obligation	8,626,032.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		86,284.55	86,284.55	6,471.34		92,755.89	
1/15/2024	396,706.61	86,260.32	482,966.93	6,469.52		489,436.45	582,192.34
7/15/2024		82,293.25	82,293.25	6,171.99		88,465.25	
1/15/2025	405,328.82	82,293.25	487,622.07	6,171.99		493,794.07	582,259.31
7/15/2025		78,239.97	78,239.97	5,868.00		84,107.96	
1/15/2026	414,137.95	78,239.97	492,377.91	5,868.00		498,245.91	582,353.87
7/15/2026		74,098.59	74,098.59	5,557.39		79,655.98	
1/15/2027	423,138.99	74,098.59	497,237.57	5,557.39		502,794.97	582,450.95
7/15/2027		69,867.20	69,867.20	5,240.04		75,107.24	
1/15/2028	432,334.95	69,867.20	502,202.14	5,240.04		507,442.18	582,549.42
7/15/2028		65,543.85	65,543.85	4,915.79		70,459.64	
1/15/2029	441,730.82	65,543.85	507,274.66	4,915.79		512,190.45	582,650.09
7/15/2029		61,126.54	61,126.54	4,584.49		65,711.03	
1/15/2030	451,331.59	61,126.54	512,458.13	4,584.49		517,042.62	582,753.65
7/15/2030		56,613.22	56,613.22	4,245.99		60,859.21	
1/15/2031	461,140.28	56,613.22	517,753.51	4,245.99		521,999.50	582,858.71
7/15/2031		52,001.82	52,001.82	3,900.14		55,901.96	
1/15/2032	471,162.88	52,001.82	523,164.70	3,900.14		527,064.83	582,966.79
7/15/2032		47,290.19	47,290.19	3,546.76		50,836.96	
1/15/2033	481,403.38	47,290.19	528,693.57	3,546.76		532,240.33	583,077.29
7/15/2033		42,476.16	42,476.16	3,185.71		45,661.87	
1/15/2034	491,865.78	42,476.16	534,341.93	3,185.71		537,527.65	583,189.51
7/15/2034		37,557.50	37,557.50	2,816.81		40,374.31	
1/15/2035	502,555.08	37,557.50	540,112.58	2,816.81		542,929.39	583,303.70
7/15/2035		32,531.95	32,531.95	2,439.90		34,971.85	
1/15/2036	513,478.28	32,531.95	546,010.22	2,439.90		548,450.12	583,421.97
7/15/2036		27,397.17	27,397.17	2,054.79		29,451.95	
1/15/2037	524,637.37	27,397.17	552,034.54	2,054.79		554,089.32	583,541.28
7/15/2037		22,150.79	22,150.79	1,661.31		23,812.10	
1/15/2038	536,040.36	22,150.79	558,191.15	1,661.31		559,852.46	583,664.56
7/15/2038		16,790.39	16,790.39	1,259.28		18,049.67	
1/15/2039	547,690.24	16,790.39	564,480.62	1,259.28		565,739.90	583,789.57
7/15/2039		11,313.49	11,313.49	848.51		12,162.00	
1/15/2040	559,593.00	11,313.49	570,906.49	848.51		571,755.00	583,917.00
7/15/2040		5,717.56	5,717.56	428.82		6,146.37	
1/15/2041	571,755.66	5,717.56	577,473.21	428.82		577,902.03	584,048.40
7/15/2041							
	8,626,032.00	1,738,564.11	10,364,596.11	130,392.31		10,494,988.41	10,494,988.41

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 Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-18-09-A

Original Loan Amount	4,315,202.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	261,312.00	Loan Term (in years)	18
Principal Paid Down	399,938.00	Loan Rate	0.00%
Outstanding Loan Obligation	3,653,952.00	Closing Date	5/10/2023
Remaining Balance	(260,614.00)	First Payment	7/15/2023
Net New Loan Obligation	3,393,338.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				2,669.88		2,669.88	
1/15/2024	186,124.31		186,124.31	2,545.00		188,669.31	191,339.19
7/15/2024				2,405.41		2,405.41	
1/15/2025	186,403.85		186,403.85	2,405.41		188,809.26	191,214.67
7/15/2025				2,265.61		2,265.61	
1/15/2026	186,684.36		186,684.36	2,265.61		188,949.97	191,215.57
7/15/2026				2,125.59		2,125.59	
1/15/2027	186,963.84		186,963.84	2,125.59		189,089.43	191,215.02
7/15/2027				1,985.37		1,985.37	
1/15/2028	187,245.28		187,245.28	1,985.37		189,230.65	191,216.02
7/15/2028				1,844.94		1,844.94	
1/15/2029	187,525.69		187,525.69	1,844.94		189,370.63	191,215.57
7/15/2029				1,704.29		1,704.29	
1/15/2030	187,807.07		187,807.07	1,704.29		189,511.37	191,215.66
7/15/2030				1,563.44		1,563.44	
1/15/2031	188,089.42		188,089.42	1,563.44		189,652.86	191,216.30
7/15/2031				1,422.37		1,422.37	
1/15/2032	188,371.74		188,371.74	1,422.37		189,794.11	191,216.48
7/15/2032				1,281.09		1,281.09	
1/15/2033	188,655.02		188,655.02	1,281.09		189,936.11	191,217.20
7/15/2033				1,139.60		1,139.60	
1/15/2034	188,937.27		188,937.27	1,139.60		190,076.87	191,216.47
7/15/2034				997.90		997.90	
1/15/2035	189,221.49		189,221.49	997.90		190,219.39	191,217.28
7/15/2035				855.98		855.98	
1/15/2036	189,505.67		189,505.67	855.98		190,361.65	191,217.64
7/15/2036				713.85		713.85	
1/15/2037	189,789.82		189,789.82	713.85		190,503.68	191,217.53
7/15/2037				571.51		571.51	
1/15/2038	190,074.94		190,074.94	571.51		190,646.45	191,217.96
7/15/2038				428.95		428.95	
1/15/2039	190,360.03		190,360.03	428.95		190,788.98	191,217.94
7/15/2039				286.18		286.18	
1/15/2040	190,646.08		190,646.08	286.18		190,932.27	191,218.45
7/15/2040				143.20		143.20	
1/15/2041	190,932.11		190,932.11	143.20		191,075.30	191,218.50
7/15/2041							
	3,393,338.00		3,393,338.00	48,685.47		3,442,023.47	3,442,023.47

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 Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-19-06

Original Loan Amount	4,445,000.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	435,600.00	Loan Term (in years)	18
Principal Paid Down	395,549.00	Loan Rate	0.00%
Outstanding Loan Obligation	3,613,851.00	Closing Date	5/10/2023
Remaining Balance	(375.00)	First Payment	7/15/2023
Net New Loan Obligation	3,613,476.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				2,710.29		2,710.29	
1/15/2024	198,199.43		198,199.43	2,710.11		200,909.54	203,619.82
7/15/2024				2,561.46		2,561.46	
1/15/2025	198,496.40		198,496.40	2,561.46		201,057.86	203,619.32
7/15/2025				2,412.59		2,412.59	
1/15/2026	198,794.37		198,794.37	2,412.59		201,206.95	203,619.54
7/15/2026				2,263.49		2,263.49	
1/15/2027	199,093.34		199,093.34	2,263.49		201,356.83	203,620.32
7/15/2027				2,114.17		2,114.17	
1/15/2028	199,392.31		199,392.31	2,114.17		201,506.48	203,620.65
7/15/2028				1,964.63		1,964.63	
1/15/2029	199,691.28		199,691.28	1,964.63		201,655.90	203,620.53
7/15/2029				1,814.86		1,814.86	
1/15/2030	199,991.25		199,991.25	1,814.86		201,806.10	203,620.96
7/15/2030				1,664.86		1,664.86	
1/15/2031	200,291.21		200,291.21	1,664.86		201,956.08	203,620.94
7/15/2031				1,514.64		1,514.64	
1/15/2032	200,592.18		200,592.18	1,514.64		202,106.83	203,621.47
7/15/2032				1,364.20		1,364.20	
1/15/2033	200,893.15		200,893.15	1,364.20		202,257.35	203,621.55
7/15/2033				1,213.53		1,213.53	
1/15/2034	201,195.12		201,195.12	1,213.53		202,408.65	203,622.18
7/15/2034				1,062.63		1,062.63	
1/15/2035	201,497.09		201,497.09	1,062.63		202,559.72	203,622.36
7/15/2035				911.51		911.51	
1/15/2036	201,799.06		201,799.06	911.51		202,710.57	203,622.08
7/15/2036				760.16		760.16	
1/15/2037	202,102.03		202,102.03	760.16		202,862.19	203,622.35
7/15/2037				608.59		608.59	
1/15/2038	202,405.99		202,405.99	608.59		203,014.58	203,623.17
7/15/2038				456.78		456.78	
1/15/2039	202,708.96		202,708.96	456.78		203,165.74	203,622.53
7/15/2039				304.75		304.75	
1/15/2040	203,013.93		203,013.93	304.75		203,318.68	203,623.43
7/15/2040				152.49		152.49	
1/15/2041	203,318.90		203,318.90	152.49		203,471.39	203,623.88
7/15/2041							
	3,613,476.00		3,613,476.00	51,711.07		3,665,187.07	3,665,187.07

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 Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
DWP-19-03

Original Loan Amount	6,014,161.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	1,196,818.00	Loan Term (in years)	18
Principal Paid Down	475,257.00	Loan Rate	0.00%
Outstanding Loan Obligation	4,342,086.00	Closing Date	5/10/2023
Remaining Balance	(21,835.00)	First Payment	7/15/2023
Net New Loan Obligation	4,320,251.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				3,250.65		3,250.65	
1/15/2024	236,966.35		236,966.35	3,240.19		240,206.54	243,457.19
7/15/2024				3,062.46		3,062.46	
1/15/2025	237,321.55		237,321.55	3,062.46		240,384.01	243,446.48
7/15/2025				2,884.47		2,884.47	
1/15/2026	237,677.75		237,677.75	2,884.47		240,562.22	243,446.70
7/15/2026				2,706.21		2,706.21	
1/15/2027	238,034.95		238,034.95	2,706.21		240,741.16	243,447.38
7/15/2027				2,527.69		2,527.69	
1/15/2028	238,392.14		238,392.14	2,527.69		240,919.83	243,447.52
7/15/2028				2,348.89		2,348.89	
1/15/2029	238,750.33		238,750.33	2,348.89		241,099.23	243,448.12
7/15/2029				2,169.83		2,169.83	
1/15/2030	239,108.52		239,108.52	2,169.83		241,278.35	243,448.18
7/15/2030				1,990.50		1,990.50	
1/15/2031	239,466.71		239,466.71	1,990.50		241,457.21	243,447.71
7/15/2031				1,810.90		1,810.90	
1/15/2032	239,826.89		239,826.89	1,810.90		241,637.79	243,448.69
7/15/2032				1,631.03		1,631.03	
1/15/2033	240,187.07		240,187.07	1,631.03		241,818.10	243,449.13
7/15/2033				1,450.89		1,450.89	
1/15/2034	240,547.25		240,547.25	1,450.89		241,998.14	243,449.03
7/15/2034				1,270.48		1,270.48	
1/15/2035	240,908.42		240,908.42	1,270.48		242,178.90	243,449.38
7/15/2035				1,089.80		1,089.80	
1/15/2036	241,269.60		241,269.60	1,089.80		242,359.39	243,449.19
7/15/2036				908.85		908.85	
1/15/2037	241,631.77		241,631.77	908.85		242,540.61	243,449.46
7/15/2037				727.62		727.62	
1/15/2038	241,994.93		241,994.93	727.62		242,722.55	243,450.17
7/15/2038				546.13		546.13	
1/15/2039	242,358.10		242,358.10	546.13		242,904.22	243,450.35
7/15/2039				364.36		364.36	
1/15/2040	242,722.26		242,722.26	364.36		243,086.61	243,450.97
7/15/2040				182.31		182.31	
1/15/2041	243,086.42		243,086.42	182.31		243,268.73	243,451.05
7/15/2041							
	4,320,251.00		4,320,251.00	61,835.68		4,382,086.68	4,382,086.68

Notes:

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Massachusetts Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-18-09

Original Loan Amount	9,951,798.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	553,360.00	Loan Term (in years)	18
Principal Paid Down	768,614.00	Loan Rate	2.00%
Outstanding Loan Obligation	8,629,824.00	Closing Date	5/10/2023
Remaining Balance	(3,792.00)	First Payment	7/15/2023
Net New Loan Obligation	8,626,032.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		86,284.55	86,284.55	6,471.34		92,755.89	
1/15/2024	396,706.61	86,260.32	482,966.93	6,469.52		489,436.45	582,192.34
7/15/2024		82,293.25	82,293.25	6,171.99		88,465.25	
1/15/2025	405,328.82	82,293.25	487,622.07	6,171.99		493,794.07	582,259.31
7/15/2025		78,239.97	78,239.97	5,868.00		84,107.96	
1/15/2026	414,137.95	78,239.97	492,377.91	5,868.00		498,245.91	582,353.87
7/15/2026		74,098.59	74,098.59	5,557.39		79,655.98	
1/15/2027	423,138.99	74,098.59	497,237.57	5,557.39		502,794.97	582,450.95
7/15/2027		69,867.20	69,867.20	5,240.04		75,107.24	
1/15/2028	432,334.95	69,867.20	502,202.14	5,240.04		507,442.18	582,549.42
7/15/2028		65,543.85	65,543.85	4,915.79		70,459.64	
1/15/2029	441,730.82	65,543.85	507,274.66	4,915.79		512,190.45	582,650.09
7/15/2029		61,126.54	61,126.54	4,584.49		65,711.03	
1/15/2030	451,331.59	61,126.54	512,458.13	4,584.49		517,042.62	582,753.65
7/15/2030		56,613.22	56,613.22	4,245.99		60,859.21	
1/15/2031	461,140.28	56,613.22	517,753.51	4,245.99		521,999.50	582,858.71
7/15/2031		52,001.82	52,001.82	3,900.14		55,901.96	
1/15/2032	471,162.88	52,001.82	523,164.70	3,900.14		527,064.83	582,966.79
7/15/2032		47,290.19	47,290.19	3,546.76		50,836.96	
1/15/2033	481,403.38	47,290.19	528,693.57	3,546.76		532,240.33	583,077.29
7/15/2033		42,476.16	42,476.16	3,185.71		45,661.87	
1/15/2034	491,865.78	42,476.16	534,341.93	3,185.71		537,527.65	583,189.51
7/15/2034		37,557.50	37,557.50	2,816.81		40,374.31	
1/15/2035	502,555.08	37,557.50	540,112.58	2,816.81		542,929.39	583,303.70
7/15/2035		32,531.95	32,531.95	2,439.90		34,971.85	
1/15/2036	513,478.28	32,531.95	546,010.22	2,439.90		548,450.12	583,421.97
7/15/2036		27,397.17	27,397.17	2,054.79		29,451.95	
1/15/2037	524,637.37	27,397.17	552,034.54	2,054.79		554,089.32	583,541.28
7/15/2037		22,150.79	22,150.79	1,661.31		23,812.10	
1/15/2038	536,040.36	22,150.79	558,191.15	1,661.31		559,852.46	583,664.56
7/15/2038		16,790.39	16,790.39	1,259.28		18,049.67	
1/15/2039	547,690.24	16,790.39	564,480.62	1,259.28		565,739.90	583,789.57
7/15/2039		11,313.49	11,313.49	848.51		12,162.00	
1/15/2040	559,593.00	11,313.49	570,906.49	848.51		571,755.00	583,917.00
7/15/2040		5,717.56	5,717.56	428.82		6,146.37	
1/15/2041	571,755.66	5,717.56	577,473.21	428.82		577,902.03	584,048.40
7/15/2041							
	8,626,032.00	1,738,564.11	10,364,596.11	130,392.31		10,494,988.41	10,494,988.41

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 Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-18-09-A

Original Loan Amount	4,315,202.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	261,312.00	Loan Term (in years)	18
Principal Paid Down	399,938.00	Loan Rate	0.00%
Outstanding Loan Obligation	3,653,952.00	Closing Date	5/10/2023
Remaining Balance	(260,614.00)	First Payment	7/15/2023
Net New Loan Obligation	3,393,338.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				2,669.88		2,669.88	
1/15/2024	186,124.31		186,124.31	2,545.00		188,669.31	191,339.19
7/15/2024				2,405.41		2,405.41	
1/15/2025	186,403.85		186,403.85	2,405.41		188,809.26	191,214.67
7/15/2025				2,265.61		2,265.61	
1/15/2026	186,684.36		186,684.36	2,265.61		188,949.97	191,215.57
7/15/2026				2,125.59		2,125.59	
1/15/2027	186,963.84		186,963.84	2,125.59		189,089.43	191,215.02
7/15/2027				1,985.37		1,985.37	
1/15/2028	187,245.28		187,245.28	1,985.37		189,230.65	191,216.02
7/15/2028				1,844.94		1,844.94	
1/15/2029	187,525.69		187,525.69	1,844.94		189,370.63	191,215.57
7/15/2029				1,704.29		1,704.29	
1/15/2030	187,807.07		187,807.07	1,704.29		189,511.37	191,215.66
7/15/2030				1,563.44		1,563.44	
1/15/2031	188,089.42		188,089.42	1,563.44		189,652.86	191,216.30
7/15/2031				1,422.37		1,422.37	
1/15/2032	188,371.74		188,371.74	1,422.37		189,794.11	191,216.48
7/15/2032				1,281.09		1,281.09	
1/15/2033	188,655.02		188,655.02	1,281.09		189,936.11	191,217.20
7/15/2033				1,139.60		1,139.60	
1/15/2034	188,937.27		188,937.27	1,139.60		190,076.87	191,216.47
7/15/2034				997.90		997.90	
1/15/2035	189,221.49		189,221.49	997.90		190,219.39	191,217.28
7/15/2035				855.98		855.98	
1/15/2036	189,505.67		189,505.67	855.98		190,361.65	191,217.64
7/15/2036				713.85		713.85	
1/15/2037	189,789.82		189,789.82	713.85		190,503.68	191,217.53
7/15/2037				571.51		571.51	
1/15/2038	190,074.94		190,074.94	571.51		190,646.45	191,217.96
7/15/2038				428.95		428.95	
1/15/2039	190,360.03		190,360.03	428.95		190,788.98	191,217.94
7/15/2039				286.18		286.18	
1/15/2040	190,646.08		190,646.08	286.18		190,932.27	191,218.45
7/15/2040				143.20		143.20	
1/15/2041	190,932.11		190,932.11	143.20		191,075.30	191,218.50
7/15/2041							
	3,393,338.00		3,393,338.00	48,685.47		3,442,023.47	3,442,023.47

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.

Prepared by PFM Financial Advisors LLC

Massachusetts Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
CWP-19-06

Original Loan Amount	4,445,000.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	435,600.00	Loan Term (in years)	18
Principal Paid Down	395,549.00	Loan Rate	0.00%
Outstanding Loan Obligation	3,613,851.00	Closing Date	5/10/2023
Remaining Balance	(375.00)	First Payment	7/15/2023
Net New Loan Obligation	3,613,476.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				2,710.29		2,710.29	
1/15/2024	198,199.43		198,199.43	2,710.11		200,909.54	203,619.82
7/15/2024				2,561.46		2,561.46	
1/15/2025	198,496.40		198,496.40	2,561.46		201,057.86	203,619.32
7/15/2025				2,412.59		2,412.59	
1/15/2026	198,794.37		198,794.37	2,412.59		201,206.95	203,619.54
7/15/2026				2,263.49		2,263.49	
1/15/2027	199,093.34		199,093.34	2,263.49		201,356.83	203,620.32
7/15/2027				2,114.17		2,114.17	
1/15/2028	199,392.31		199,392.31	2,114.17		201,506.48	203,620.65
7/15/2028				1,964.63		1,964.63	
1/15/2029	199,691.28		199,691.28	1,964.63		201,655.90	203,620.53
7/15/2029				1,814.86		1,814.86	
1/15/2030	199,991.25		199,991.25	1,814.86		201,806.10	203,620.96
7/15/2030				1,664.86		1,664.86	
1/15/2031	200,291.21		200,291.21	1,664.86		201,956.08	203,620.94
7/15/2031				1,514.64		1,514.64	
1/15/2032	200,592.18		200,592.18	1,514.64		202,106.83	203,621.47
7/15/2032				1,364.20		1,364.20	
1/15/2033	200,893.15		200,893.15	1,364.20		202,257.35	203,621.55
7/15/2033				1,213.53		1,213.53	
1/15/2034	201,195.12		201,195.12	1,213.53		202,408.65	203,622.18
7/15/2034				1,062.63		1,062.63	
1/15/2035	201,497.09		201,497.09	1,062.63		202,559.72	203,622.36
7/15/2035				911.51		911.51	
1/15/2036	201,799.06		201,799.06	911.51		202,710.57	203,622.08
7/15/2036				760.16		760.16	
1/15/2037	202,102.03		202,102.03	760.16		202,862.19	203,622.35
7/15/2037				608.59		608.59	
1/15/2038	202,405.99		202,405.99	608.59		203,014.58	203,623.17
7/15/2038				456.78		456.78	
1/15/2039	202,708.96		202,708.96	456.78		203,165.74	203,622.53
7/15/2039				304.75		304.75	
1/15/2040	203,013.93		203,013.93	304.75		203,318.68	203,623.43
7/15/2040				152.49		152.49	
1/15/2041	203,318.90		203,318.90	152.49		203,471.39	203,623.88
7/15/2041							
	3,613,476.00		3,613,476.00	51,711.07		3,665,187.07	3,665,187.07

Notes:

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Massachusetts Water Clean Water Trust
Series 23 Swap
LAWRENCE Reamortization
DWP-19-03

Original Loan Amount	6,014,161.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	1,196,818.00	Loan Term (in years)	18
Principal Paid Down	475,257.00	Loan Rate	0.00%
Outstanding Loan Obligation	4,342,086.00	Closing Date	5/10/2023
Remaining Balance	(21,835.00)	First Payment	7/15/2023
Net New Loan Obligation	4,320,251.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				3,250.65		3,250.65	
1/15/2024	236,966.35		236,966.35	3,240.19		240,206.54	243,457.19
7/15/2024				3,062.46		3,062.46	
1/15/2025	237,321.55		237,321.55	3,062.46		240,384.01	243,446.48
7/15/2025				2,884.47		2,884.47	
1/15/2026	237,677.75		237,677.75	2,884.47		240,562.22	243,446.70
7/15/2026				2,706.21		2,706.21	
1/15/2027	238,034.95		238,034.95	2,706.21		240,741.16	243,447.38
7/15/2027				2,527.69		2,527.69	
1/15/2028	238,392.14		238,392.14	2,527.69		240,919.83	243,447.52
7/15/2028				2,348.89		2,348.89	
1/15/2029	238,750.33		238,750.33	2,348.89		241,099.23	243,448.12
7/15/2029				2,169.83		2,169.83	
1/15/2030	239,108.52		239,108.52	2,169.83		241,278.35	243,448.18
7/15/2030				1,990.50		1,990.50	
1/15/2031	239,466.71		239,466.71	1,990.50		241,457.21	243,447.71
7/15/2031				1,810.90		1,810.90	
1/15/2032	239,826.89		239,826.89	1,810.90		241,637.79	243,448.69
7/15/2032				1,631.03		1,631.03	
1/15/2033	240,187.07		240,187.07	1,631.03		241,818.10	243,449.13
7/15/2033				1,450.89		1,450.89	
1/15/2034	240,547.25		240,547.25	1,450.89		241,998.14	243,449.03
7/15/2034				1,270.48		1,270.48	
1/15/2035	240,908.42		240,908.42	1,270.48		242,178.90	243,449.38
7/15/2035				1,089.80		1,089.80	
1/15/2036	241,269.60		241,269.60	1,089.80		242,359.39	243,449.19
7/15/2036				908.85		908.85	
1/15/2037	241,631.77		241,631.77	908.85		242,540.61	243,449.46
7/15/2037				727.62		727.62	
1/15/2038	241,994.93		241,994.93	727.62		242,722.55	243,450.17
7/15/2038				546.13		546.13	
1/15/2039	242,358.10		242,358.10	546.13		242,904.22	243,450.35
7/15/2039				364.36		364.36	
1/15/2040	242,722.26		242,722.26	364.36		243,086.61	243,450.97
7/15/2040				182.31		182.31	
1/15/2041	243,086.42		243,086.42	182.31		243,268.73	243,451.05
7/15/2041							
	4,320,251.00		4,320,251.00	61,835.68		4,382,086.68	4,382,086.68

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 25
Lawrence Loan Amortization
CWP-21-25

Loan Amount Approved	2,625,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	456,750.00	Loan Term (in years)	20
		Loan Rate	1.50%
Amount to be Financed	2,168,250.00	Closing Date	11/21/2023
		First Interest Payment	7/15/2024
		First Principal Payment	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024		21,140.44	21,140.44	2,114.04		23,254.48	
1/15/2025	92,265.00	16,261.88	108,526.88	1,626.19		110,153.06	133,407.54
7/15/2025		15,569.89	15,569.89	1,556.99		17,126.88	
1/15/2026	93,800.00	15,569.89	109,369.89	1,556.99		110,926.88	128,053.75
7/15/2026		14,866.39	14,866.39	1,486.64		16,353.03	
1/15/2027	95,361.00	14,866.39	110,227.39	1,486.64		111,714.03	128,067.05
7/15/2027		14,151.18	14,151.18	1,415.12		15,566.30	
1/15/2028	96,947.00	14,151.18	111,098.18	1,415.12		112,513.30	128,079.60
7/15/2028		13,424.08	13,424.08	1,342.41		14,766.49	
1/15/2029	98,560.00	13,424.08	111,984.08	1,342.41		113,326.49	128,092.97
7/15/2029		12,684.88	12,684.88	1,268.49		13,953.37	
1/15/2030	100,200.00	12,684.88	112,884.88	1,268.49		114,153.37	128,106.73
7/15/2030		11,933.38	11,933.38	1,193.34		13,126.72	
1/15/2031	101,867.00	11,933.38	113,800.38	1,193.34		114,993.72	128,120.43
7/15/2031		11,169.38	11,169.38	1,116.94		12,286.31	
1/15/2032	103,562.00	11,169.38	114,731.38	1,116.94		115,848.31	128,134.63
7/15/2032		10,392.66	10,392.66	1,039.27		11,431.93	
1/15/2033	105,285.00	10,392.66	115,677.66	1,039.27		116,716.93	128,148.85
7/15/2033		9,603.02	9,603.02	960.30		10,563.32	
1/15/2034	107,037.00	9,603.02	116,640.02	960.30		117,600.32	128,163.65
7/15/2034		8,800.25	8,800.25	880.02		9,680.27	
1/15/2035	108,817.00	8,800.25	117,617.25	880.02		118,497.27	128,177.54
7/15/2035		7,984.12	7,984.12	798.41		8,782.53	
1/15/2036	110,628.00	7,984.12	118,612.12	798.41		119,410.53	128,193.06
7/15/2036		7,154.41	7,154.41	715.44		7,869.85	
1/15/2037	112,468.00	7,154.41	119,622.41	715.44		120,337.85	128,207.70
7/15/2037		6,310.90	6,310.90	631.09		6,941.99	
1/15/2038	114,340.00	6,310.90	120,650.90	631.09		121,281.99	128,223.97
7/15/2038		5,453.35	5,453.35	545.33		5,998.68	
1/15/2039	116,242.00	5,453.35	121,695.35	545.33		122,240.68	128,239.36
7/15/2039		4,581.53	4,581.53	458.15		5,039.69	
1/15/2040	118,176.00	4,581.53	122,757.53	458.15		123,215.69	128,255.37
7/15/2040		3,695.21	3,695.21	369.52		4,064.73	
1/15/2041	120,142.00	3,695.21	123,837.21	369.52		124,206.73	128,271.47
7/15/2041		2,794.15	2,794.15	279.41		3,073.56	
1/15/2042	122,141.00	2,794.15	124,935.15	279.41		125,214.56	128,288.12
7/15/2042		1,878.09	1,878.09	187.81		2,065.90	
1/15/2043	124,173.00	1,878.09	126,051.09	187.81		126,238.90	128,304.80
7/15/2043		946.79	946.79	94.68		1,041.47	
1/15/2044	126,239.00	946.79	127,185.79	94.68		127,280.47	128,321.94
7/15/2044							
	2,168,250.00	364,189.58	2,532,439.58	36,418.96		2,568,858.54	2,568,858.54

Notes:

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