

Massachusetts Clean Water Trust
Series 27
Littleton Loan Amortization
DWEK-23-136

Loan Amount Approved	12,700,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	2,025,000.00	Loan Term (in years)	30
		Loan Rate	0.00%
Amount to be Financed	10,675,000.00	Closing Date	2/5/2026
		First Interest Payment	7/15/2026
		First Principal Payment	1/15/2027

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/5/2026							
7/15/2026				7,116.67		7,116.67	
1/15/2027	355,834.00		355,834.00	8,006.25		363,840.25	370,956.92
7/15/2027				7,739.37		7,739.37	
1/15/2028	355,834.00		355,834.00	7,739.37		363,573.37	371,312.75
7/15/2028				7,472.50		7,472.50	
1/15/2029	355,834.00		355,834.00	7,472.50		363,306.50	370,779.00
7/15/2029				7,205.62		7,205.62	
1/15/2030	355,834.00		355,834.00	7,205.62		363,039.62	370,245.25
7/15/2030				6,938.75		6,938.75	
1/15/2031	355,834.00		355,834.00	6,938.75		362,772.75	369,711.50
7/15/2031				6,671.87		6,671.87	
1/15/2032	355,834.00		355,834.00	6,671.87		362,505.87	369,177.75
7/15/2032				6,405.00		6,405.00	
1/15/2033	355,834.00		355,834.00	6,405.00		362,239.00	368,643.99
7/15/2033				6,138.12		6,138.12	
1/15/2034	355,834.00		355,834.00	6,138.12		361,972.12	368,110.24
7/15/2034				5,871.25		5,871.25	
1/15/2035	355,834.00		355,834.00	5,871.25		361,705.25	367,576.49
7/15/2035				5,604.37		5,604.37	
1/15/2036	355,834.00		355,834.00	5,604.37		361,438.37	367,042.74
7/15/2036				5,337.50		5,337.50	
1/15/2037	355,833.00		355,833.00	5,337.50		361,170.50	366,507.99
7/15/2037				5,070.62		5,070.62	
1/15/2038	355,833.00		355,833.00	5,070.62		360,903.62	365,974.24
7/15/2038				4,803.75		4,803.75	
1/15/2039	355,833.00		355,833.00	4,803.75		360,636.75	365,440.49
7/15/2039				4,536.87		4,536.87	
1/15/2040	355,833.00		355,833.00	4,536.87		360,369.87	364,906.74
7/15/2040				4,270.00		4,270.00	
1/15/2041	355,833.00		355,833.00	4,270.00		360,103.00	364,372.99
7/15/2041				4,003.12		4,003.12	
1/15/2042	355,833.00		355,833.00	4,003.12		359,836.12	363,839.24
7/15/2042				3,736.25		3,736.25	
1/15/2043	355,833.00		355,833.00	3,736.25		359,569.25	363,305.49
7/15/2043				3,469.37		3,469.37	
1/15/2044	355,833.00		355,833.00	3,469.37		359,302.37	362,771.74
7/15/2044				3,202.50		3,202.50	
1/15/2045	355,833.00		355,833.00	3,202.50		359,035.50	362,237.99
7/15/2045				2,935.62		2,935.62	
1/15/2046	355,833.00		355,833.00	2,935.62		358,768.62	361,704.24
7/15/2046				2,668.75		2,668.75	
1/15/2047	355,833.00		355,833.00	2,668.75		358,501.75	361,170.50
7/15/2047				2,401.87		2,401.87	
1/15/2048	355,833.00		355,833.00	2,401.87		358,234.87	360,636.75
7/15/2048				2,135.00		2,135.00	
1/15/2049	355,833.00		355,833.00	2,135.00		357,968.00	360,103.00
7/15/2049				1,868.12		1,868.12	
1/15/2050	355,833.00		355,833.00	1,868.12		357,701.12	359,569.25
7/15/2050				1,601.25		1,601.25	
1/15/2051	355,833.00		355,833.00	1,601.25		357,434.25	359,035.50
7/15/2051				1,334.37		1,334.37	
1/15/2052	355,833.00		355,833.00	1,334.37		357,167.37	358,501.75
7/15/2052				1,067.50		1,067.50	
1/15/2053	355,833.00		355,833.00	1,067.50		356,900.50	357,968.00
7/15/2053				800.62		800.62	
1/15/2054	355,833.00		355,833.00	800.62		356,633.62	357,434.25
7/15/2054				533.75		533.75	
1/15/2055	355,833.00		355,833.00	533.75		356,366.75	356,900.50
7/15/2055				266.87		266.87	
1/15/2056	355,833.00		355,833.00	266.87		356,099.87	356,366.75
	10,675,000.00		10,675,000.00	247,304.02		10,922,304.02	10,922,304.02

Notes:

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

Massachusetts Clean Water Trust
Series 26
Littleton Loan Amortization
CW-22-57

Loan Amount Approved	29,438,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	2,943,800.00	Loan Term (in years)	30
		Loan Rate	1.70%
Amount to be Financed	26,494,200.00	Closing Date	2/6/2025
		First Interest Payment	7/15/2025
		First Principal Payment	1/15/2026

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/6/2025							
7/15/2025		198,927.29	198,927.29	17,552.41		216,479.69	
1/15/2026	883,140.00	225,200.70	1,108,340.70	19,870.65		1,128,211.35	1,344,691.04
7/15/2026		217,694.01	217,694.01	19,208.30		236,902.31	
1/15/2027	883,140.00	217,694.01	1,100,834.01	19,208.30		1,120,042.31	1,356,944.61
7/15/2027		210,187.32	210,187.32	18,545.94		228,733.26	
1/15/2028	883,140.00	210,187.32	1,093,327.32	18,545.94		1,111,873.26	1,340,606.52
7/15/2028		202,680.63	202,680.63	17,883.59		220,564.22	
1/15/2029	883,140.00	202,680.63	1,085,820.63	17,883.59		1,103,704.22	1,324,268.43
7/15/2029		195,173.94	195,173.94	17,221.23		212,395.17	
1/15/2030	883,140.00	195,173.94	1,078,313.94	17,221.23		1,095,535.17	1,307,930.34
7/15/2030		187,667.25	187,667.25	16,558.88		204,226.13	
1/15/2031	883,140.00	187,667.25	1,070,807.25	16,558.88		1,087,366.13	1,291,592.25
7/15/2031		180,160.56	180,160.56	15,896.52		196,057.08	
1/15/2032	883,140.00	180,160.56	1,063,300.56	15,896.52		1,079,197.08	1,275,254.16
7/15/2032		172,653.87	172,653.87	15,234.17		187,888.04	
1/15/2033	883,140.00	172,653.87	1,055,793.87	15,234.17		1,071,028.04	1,258,916.07
7/15/2033		165,147.18	165,147.18	14,571.81		179,718.99	
1/15/2034	883,140.00	165,147.18	1,048,287.18	14,571.81		1,062,858.99	1,242,577.98
7/15/2034		157,640.49	157,640.49	13,909.46		171,549.95	
1/15/2035	883,140.00	157,640.49	1,040,780.49	13,909.46		1,054,689.95	1,226,239.89
7/15/2035		150,133.80	150,133.80	13,247.10		163,380.90	
1/15/2036	883,140.00	150,133.80	1,033,273.80	13,247.10		1,046,520.90	1,209,901.80
7/15/2036		142,627.11	142,627.11	12,584.75		155,211.86	
1/15/2037	883,140.00	142,627.11	1,025,767.11	12,584.75		1,038,351.86	1,193,563.71
7/15/2037		135,120.42	135,120.42	11,922.39		147,042.81	
1/15/2038	883,140.00	135,120.42	1,018,260.42	11,922.39		1,030,182.81	1,177,225.62
7/15/2038		127,613.73	127,613.73	11,260.04		138,873.77	
1/15/2039	883,140.00	127,613.73	1,010,753.73	11,260.04		1,022,013.77	1,160,887.53
7/15/2039		120,107.04	120,107.04	10,597.68		130,704.72	
1/15/2040	883,140.00	120,107.04	1,003,247.04	10,597.68		1,013,844.72	1,144,549.44
7/15/2040		112,600.35	112,600.35	9,935.33		122,535.68	
1/15/2041	883,140.00	112,600.35	995,740.35	9,935.33		1,005,675.68	1,128,211.35
7/15/2041		105,093.66	105,093.66	9,272.97		114,366.63	
1/15/2042	883,140.00	105,093.66	988,233.66	9,272.97		997,506.63	1,111,873.26
7/15/2042		97,586.97	97,586.97	8,610.62		106,197.59	
1/15/2043	883,140.00	97,586.97	980,726.97	8,610.62		989,337.59	1,095,535.17
7/15/2043		90,080.28	90,080.28	7,948.26		98,028.54	
1/15/2044	883,140.00	90,080.28	973,220.28	7,948.26		981,168.54	1,079,197.08
7/15/2044		82,573.59	82,573.59	7,285.91		89,859.50	
1/15/2045	883,140.00	82,573.59	965,713.59	7,285.91		972,999.50	1,062,858.99
7/15/2045		75,066.90	75,066.90	6,623.55		81,690.45	
1/15/2046	883,140.00	75,066.90	958,206.90	6,623.55		964,830.45	1,046,520.90
7/15/2046		67,560.21	67,560.21	5,961.20		73,521.41	
1/15/2047	883,140.00	67,560.21	950,700.21	5,961.20		956,661.41	1,030,182.81
7/15/2047		60,053.52	60,053.52	5,298.84		65,352.36	
1/15/2048	883,140.00	60,053.52	943,193.52	5,298.84		948,492.36	1,013,844.72
7/15/2048		52,546.83	52,546.83	4,636.49		57,183.32	
1/15/2049	883,140.00	52,546.83	935,686.83	4,636.49		940,323.32	997,506.63
7/15/2049		45,040.14	45,040.14	3,974.13		49,014.27	
1/15/2050	883,140.00	45,040.14	928,180.14	3,974.13		932,154.27	981,168.54
7/15/2050		37,533.45	37,533.45	3,311.78		40,845.23	
1/15/2051	883,140.00	37,533.45	920,673.45	3,311.78		923,985.23	964,830.45
7/15/2051		30,026.76	30,026.76	2,649.42		32,676.18	
1/15/2052	883,140.00	30,026.76	913,166.76	2,649.42		915,816.18	948,492.36
7/15/2052		22,520.07	22,520.07	1,987.07		24,507.14	
1/15/2053	883,140.00	22,520.07	905,660.07	1,987.07		907,647.14	932,154.27
7/15/2053		15,013.38	15,013.38	1,324.71		16,338.09	
1/15/2054	883,140.00	15,013.38	898,153.38	1,324.71		899,478.09	915,816.18
7/15/2054		7,506.69	7,506.69	662.36		8,169.05	
1/15/2055	883,140.00	7,506.69	890,646.69	662.36		891,309.05	899,478.09
	26,494,200.00	6,954,948.29	33,449,148.29	613,671.91		34,062,820.19	34,062,820.19

Notes:

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

Massachusetts Water Clean Water Trust
Series 25 Swap
LITTLETON Reamortization
DW-21-01

Original Loan Amount	24,534,937.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	(4,906,987.00)	Loan Term (in years)	30
Unused Principal Amount	(4,445,702.00)	Loan Rate	0.00%
Net New Loan Obligation	<u>15,182,248.00</u>	Closing Date	11/21/2023
		Reamortization Date	11/21/2025
		First Interest	7/15/2024
		First Principal	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024				19,137.25		19,137.25	
1/15/2025	654,265.00		654,265.00	14,720.96		668,985.96	688,123.21
7/15/2025				14,230.26		14,230.26	
1/15/2026	504,162.49		504,162.49	13,229.98		517,392.47	531,622.73
7/15/2026				10,517.87		10,517.87	
1/15/2027	503,937.16		503,937.16	10,517.87		514,455.03	524,972.89
7/15/2027				10,139.91		10,139.91	
1/15/2028	503,711.50		503,711.50	10,139.91		513,851.42	523,991.33
7/15/2028				9,762.13		9,762.13	
1/15/2029	503,485.50		503,485.50	9,762.13		513,247.63	523,009.76
7/15/2029				9,384.51		9,384.51	
1/15/2030	503,259.16		503,259.16	9,384.51		512,643.68	522,028.19
7/15/2030				9,007.07		9,007.07	
1/15/2031	503,032.49		503,032.49	9,007.07		512,039.56	521,046.63
7/15/2031				8,629.80		8,629.80	
1/15/2032	502,805.47		502,805.47	8,629.80		511,435.26	520,065.06
7/15/2032				8,252.69		8,252.69	
1/15/2033	502,578.11		502,578.11	8,252.69		510,830.80	519,083.49
7/15/2033				7,875.76		7,875.76	
1/15/2034	502,350.41		502,350.41	7,875.76		510,226.16	518,101.92
7/15/2034				7,499.00		7,499.00	
1/15/2035	502,122.36		502,122.36	7,499.00		509,621.36	517,120.35
7/15/2035				7,122.40		7,122.40	
1/15/2036	501,893.98		501,893.98	7,122.40		509,016.38	516,138.78
7/15/2036				6,745.98		6,745.98	
1/15/2037	501,665.25		501,665.25	6,745.98		508,411.23	515,157.22
7/15/2037				6,369.73		6,369.73	
1/15/2038	501,436.18		501,436.18	6,369.73		507,805.91	514,175.65
7/15/2038				5,993.66		5,993.66	
1/15/2039	501,206.76		501,206.76	5,993.66		507,200.42	513,194.08
7/15/2039				5,617.75		5,617.75	
1/15/2040	500,977.00		500,977.00	5,617.75		506,594.75	512,212.51
7/15/2040				5,242.02		5,242.02	
1/15/2041	500,746.90		500,746.90	5,242.02		505,988.92	511,230.94
7/15/2041				4,866.46		4,866.46	
1/15/2042	500,516.45		500,516.45	4,866.46		505,382.91	510,249.37
7/15/2042				4,491.07		4,491.07	
1/15/2043	500,285.65		500,285.65	4,491.07		504,776.72	509,267.80
7/15/2043				4,115.86		4,115.86	
1/15/2044	500,054.51		500,054.51	4,115.86		504,170.37	508,286.23
7/15/2044				3,740.82		3,740.82	
1/15/2045	499,823.02		499,823.02	3,740.82		503,563.84	507,304.65
7/15/2045				3,365.95		3,365.95	
1/15/2046	499,591.18		499,591.18	3,365.95		502,957.13	506,323.08
7/15/2046				2,991.26		2,991.26	
1/15/2047	499,359.00		499,359.00	2,991.26		502,350.25	505,341.51
7/15/2047				2,616.74		2,616.74	
1/15/2048	499,126.47		499,126.47	2,616.74		501,743.20	504,359.94
7/15/2048				2,242.39		2,242.39	
1/15/2049	498,893.58		498,893.58	2,242.39		501,135.97	503,378.37
7/15/2049				1,868.22		1,868.22	
1/15/2050	498,660.35		498,660.35	1,868.22		500,528.57	502,396.79
7/15/2050				1,494.23		1,494.23	
1/15/2051	498,426.77		498,426.77	1,494.23		499,921.00	501,415.22
7/15/2051				1,120.41		1,120.41	
1/15/2052	498,192.84		498,192.84	1,120.41		499,313.24	500,433.65
7/15/2052				746.76		746.76	
1/15/2053	497,958.55		497,958.55	746.76		498,705.31	499,452.08
7/15/2053				373.29		373.29	
1/15/2054	497,723.92		497,723.92	373.29		498,097.21	498,470.50
7/15/2054							
	15,182,248.00		15,182,248.00	365,705.93		15,547,953.93	15,547,953.93

Notes:

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

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

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 25
Littleton Loan Amortization
DW-21-01

Loan Amount Approved	24,534,937.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	4,906,987.00	Loan Term (in years)	30
		Loan Rate	0.00%
Amount to be Financed	19,627,950.00	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				19,137.25		19,137.25	
1/15/2025	654,265.00		654,265.00	14,720.96		668,985.96	688,123.21
7/15/2025				14,230.26		14,230.26	
1/15/2026	654,265.00		654,265.00	14,230.26		668,495.26	682,725.53
7/15/2026				13,739.57		13,739.57	
1/15/2027	654,265.00		654,265.00	13,739.57		668,004.57	681,744.13
7/15/2027				13,248.87		13,248.87	
1/15/2028	654,265.00		654,265.00	13,248.87		667,513.87	680,762.73
7/15/2028				12,758.17		12,758.17	
1/15/2029	654,265.00		654,265.00	12,758.17		667,023.17	679,781.34
7/15/2029				12,267.47		12,267.47	
1/15/2030	654,265.00		654,265.00	12,267.47		666,532.47	678,799.94
7/15/2030				11,776.77		11,776.77	
1/15/2031	654,265.00		654,265.00	11,776.77		666,041.77	677,818.54
7/15/2031				11,286.07		11,286.07	
1/15/2032	654,265.00		654,265.00	11,286.07		665,551.07	676,837.14
7/15/2032				10,795.37		10,795.37	
1/15/2033	654,265.00		654,265.00	10,795.37		665,060.37	675,855.75
7/15/2033				10,304.67		10,304.67	
1/15/2034	654,265.00		654,265.00	10,304.67		664,569.67	674,874.35
7/15/2034				9,813.98		9,813.98	
1/15/2035	654,265.00		654,265.00	9,813.98		664,078.98	673,892.95
7/15/2035				9,323.28		9,323.28	
1/15/2036	654,265.00		654,265.00	9,323.28		663,588.28	672,911.55
7/15/2036				8,832.58		8,832.58	
1/15/2037	654,265.00		654,265.00	8,832.58		663,097.58	671,930.16
7/15/2037				8,341.88		8,341.88	
1/15/2038	654,265.00		654,265.00	8,341.88		662,606.88	670,948.76
7/15/2038				7,851.18		7,851.18	
1/15/2039	654,265.00		654,265.00	7,851.18		662,116.18	669,967.36
7/15/2039				7,360.48		7,360.48	
1/15/2040	654,265.00		654,265.00	7,360.48		661,625.48	668,985.96
7/15/2040				6,869.78		6,869.78	
1/15/2041	654,265.00		654,265.00	6,869.78		661,134.78	668,004.57
7/15/2041				6,379.08		6,379.08	
1/15/2042	654,265.00		654,265.00	6,379.08		660,644.08	667,023.17
7/15/2042				5,888.39		5,888.39	
1/15/2043	654,265.00		654,265.00	5,888.39		660,153.39	666,041.77
7/15/2043				5,397.69		5,397.69	
1/15/2044	654,265.00		654,265.00	5,397.69		659,662.69	665,060.37
7/15/2044				4,906.99		4,906.99	
1/15/2045	654,265.00		654,265.00	4,906.99		659,171.99	664,078.98
7/15/2045				4,416.29		4,416.29	
1/15/2046	654,265.00		654,265.00	4,416.29		658,681.29	663,097.58
7/15/2046				3,925.59		3,925.59	
1/15/2047	654,265.00		654,265.00	3,925.59		658,190.59	662,116.18
7/15/2047				3,434.89		3,434.89	
1/15/2048	654,265.00		654,265.00	3,434.89		657,699.89	661,134.78
7/15/2048				2,944.19		2,944.19	
1/15/2049	654,265.00		654,265.00	2,944.19		657,209.19	660,153.39
7/15/2049				2,453.49		2,453.49	
1/15/2050	654,265.00		654,265.00	2,453.49		656,718.49	659,171.99
7/15/2050				1,962.80		1,962.80	
1/15/2051	654,265.00		654,265.00	1,962.80		656,227.80	658,190.59
7/15/2051				1,472.10		1,472.10	
1/15/2052	654,265.00		654,265.00	1,472.10		655,737.10	657,209.19
7/15/2052				981.40		981.40	
1/15/2053	654,265.00		654,265.00	981.40		655,246.40	656,227.80
7/15/2053				490.70		490.70	
1/15/2054	654,265.00		654,265.00	490.70		654,755.70	655,246.40
7/15/2054							
	19,627,950.00		19,627,950.00	460,766.13		20,088,716.13	20,088,716.13

Notes:

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

Massachusetts Water Clean Water Trust
Series 23 Swap
LITTLETON Reamortization
DW-20-07

Original Loan Amount	899,328.00	Loan Origination Fee (\$0.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	<u>89,934.00</u>	Loan Rate	0.00%
Outstanding Loan Obligation	809,394.00	Closing Date	5/10/2023
Remaining Balance	<u>(201,078.00)</u>	First Payment	7/15/2023
Net New Loan Obligation	608,316.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023				552.59		552.59	
1/15/2024	33,937.86		33,937.86	456.24		34,394.10	34,946.68
7/15/2024				430.78		430.78	
1/15/2025	33,921.30		33,921.30	430.78		34,352.09	34,782.87
7/15/2025				405.34		405.34	
1/15/2026	33,904.72		33,904.72	405.34		34,310.07	34,715.41
7/15/2026				379.91		379.91	
1/15/2027	33,888.12		33,888.12	379.91		34,268.03	34,647.95
7/15/2027				354.50		354.50	
1/15/2028	33,871.49		33,871.49	354.50		34,225.98	34,580.48
7/15/2028				329.09		329.09	
1/15/2029	33,854.83		33,854.83	329.09		34,183.92	34,513.02
7/15/2029				303.70		303.70	
1/15/2030	33,837.15		33,837.15	303.70		34,140.85	34,444.56
7/15/2030				278.33		278.33	
1/15/2031	33,820.44		33,820.44	278.33		34,098.77	34,377.09
7/15/2031				252.96		252.96	
1/15/2032	33,803.71		33,803.71	252.96		34,056.67	34,309.63
7/15/2032				227.61		227.61	
1/15/2033	33,786.96		33,786.96	227.61		34,014.56	34,242.17
7/15/2033				202.27		202.27	
1/15/2034	33,770.18		33,770.18	202.27		33,972.44	34,174.71
7/15/2034				176.94		176.94	
1/15/2035	33,753.37		33,753.37	176.94		33,930.31	34,107.25
7/15/2035				151.62		151.62	
1/15/2036	33,736.54		33,736.54	151.62		33,888.16	34,039.79
7/15/2036				126.32		126.32	
1/15/2037	33,719.68		33,719.68	126.32		33,846.00	33,972.33
7/15/2037				101.03		101.03	
1/15/2038	33,702.80		33,702.80	101.03		33,803.83	33,904.86
7/15/2038				75.76		75.76	
1/15/2039	33,685.89		33,685.89	75.76		33,761.65	33,837.40
7/15/2039				50.49		50.49	
1/15/2040	33,668.96		33,668.96	50.49		33,719.45	33,769.94
7/15/2040				25.24		25.24	
1/15/2041	33,652.00		33,652.00	25.24		33,677.24	33,702.48
7/15/2041							
	608,316.00		608,316.00	8,752.62		617,068.62	617,068.62

Notes:

* Notwithstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust, interest shall accrue at the Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Littleton Loan Amortization
DW-20-07

Loan Amount Approved	899,328.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	899,328.00	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				239.82		239.82	
1/15/2022	44,967.00		44,967.00	674.50		45,641.50	45,881.32
7/15/2022				640.77		640.77	
1/15/2023	44,967.00		44,967.00	640.77		45,607.77	46,248.54
7/15/2023				607.05		607.05	
1/15/2024	44,967.00		44,967.00	607.05		45,574.05	46,181.09
7/15/2024				573.32		573.32	
1/15/2025	44,967.00		44,967.00	573.32		45,540.32	46,113.64
7/15/2025				539.60		539.60	
1/15/2026	44,967.00		44,967.00	539.60		45,506.60	46,046.19
7/15/2026				505.87		505.87	
1/15/2027	44,967.00		44,967.00	505.87		45,472.87	45,978.74
7/15/2027				472.14		472.14	
1/15/2028	44,967.00		44,967.00	472.14		45,439.14	45,911.29
7/15/2028				438.42		438.42	
1/15/2029	44,967.00		44,967.00	438.42		45,405.42	45,843.84
7/15/2029				404.69		404.69	
1/15/2030	44,966.00		44,966.00	404.69		45,370.69	45,775.39
7/15/2030				370.97		370.97	
1/15/2031	44,966.00		44,966.00	370.97		45,336.97	45,707.94
7/15/2031				337.25		337.25	
1/15/2032	44,966.00		44,966.00	337.25		45,303.25	45,640.49
7/15/2032				303.52		303.52	
1/15/2033	44,966.00		44,966.00	303.52		45,269.52	45,573.04
7/15/2033				269.80		269.80	
1/15/2034	44,966.00		44,966.00	269.80		45,235.80	45,505.59
7/15/2034				236.07		236.07	
1/15/2035	44,966.00		44,966.00	236.07		45,202.07	45,438.14
7/15/2035				202.35		202.35	
1/15/2036	44,966.00		44,966.00	202.35		45,168.35	45,370.69
7/15/2036				168.62		168.62	
1/15/2037	44,966.00		44,966.00	168.62		45,134.62	45,303.25
7/15/2037				134.90		134.90	
1/15/2038	44,966.00		44,966.00	134.90		45,100.90	45,235.80
7/15/2038				101.17		101.17	
1/15/2039	44,966.00		44,966.00	101.17		45,067.17	45,168.35
7/15/2039				67.45		67.45	
1/15/2040	44,966.00		44,966.00	67.45		45,033.45	45,100.90
7/15/2040				33.72		33.72	
1/15/2041	44,966.00		44,966.00	33.72		44,999.72	45,033.45
7/15/2041							
	899,328.00		899,328.00	13,729.67		913,057.67	913,057.67

Massachusetts Clean Water Trust
Series 20
Littleton Loan Amortization
CWT-14-01

Loan Amount Approved	282,674.00	Loan Origination Fee (\$5.50/1000)	1,554.71
Principal Forgiveness		Loan Term (in years)	20
Amount to be Financed	282,674.00	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		1,444.78	1,444.78	108.36	1,554.71	3,107.84	
1/15/2018	11,434.00	2,826.74	14,260.74	212.01		14,472.75	17,580.59
7/15/2018		2,712.40	2,712.40	203.43		2,915.83	
1/15/2019	11,683.00	2,712.40	14,395.40	203.43		14,598.83	17,514.66
7/15/2019		2,595.57	2,595.57	194.67		2,790.24	
1/15/2020	11,937.00	2,595.57	14,532.57	194.67		14,727.24	17,517.48
7/15/2020		2,476.20	2,476.20	185.72		2,661.92	
1/15/2021	12,196.00	2,476.20	14,672.20	185.72		14,857.92	17,519.83
7/15/2021		2,354.24	2,354.24	176.57		2,530.81	
1/15/2022	12,461.00	2,354.24	14,815.24	176.57		14,991.81	17,522.62
7/15/2022		2,229.63	2,229.63	167.22		2,396.85	
1/15/2023	12,732.00	2,229.63	14,961.63	167.22		15,128.85	17,525.70
7/15/2023		2,102.31	2,102.31	157.67		2,259.98	
1/15/2024	13,009.00	2,102.31	15,111.31	157.67		15,268.98	17,528.97
7/15/2024		1,972.22	1,972.22	147.92		2,120.14	
1/15/2025	13,292.00	1,972.22	15,264.22	147.92		15,412.14	17,532.27
7/15/2025		1,839.30	1,839.30	137.95		1,977.25	
1/15/2026	13,581.00	1,839.30	15,420.30	137.95		15,558.25	17,535.50
7/15/2026		1,703.49	1,703.49	127.76		1,831.25	
1/15/2027	13,876.00	1,703.49	15,579.49	127.76		15,707.25	17,538.50
7/15/2027		1,564.73	1,564.73	117.35		1,682.08	
1/15/2028	14,177.00	1,564.73	15,741.73	117.35		15,859.08	17,541.17
7/15/2028		1,422.96	1,422.96	106.72		1,529.68	
1/15/2029	14,485.00	1,422.96	15,907.96	106.72		16,014.68	17,544.36
7/15/2029		1,278.11	1,278.11	95.86		1,373.97	
1/15/2030	14,800.00	1,278.11	16,078.11	95.86		16,173.97	17,547.94
7/15/2030		1,130.11	1,130.11	84.76		1,214.87	
1/15/2031	15,122.00	1,130.11	16,252.11	84.76		16,336.87	17,551.74
7/15/2031		978.89	978.89	73.42		1,052.31	
1/15/2032	15,451.00	978.89	16,429.89	73.42		16,503.31	17,555.61
7/15/2032		824.38	824.38	61.83		886.21	
1/15/2033	15,786.00	824.38	16,610.38	61.83		16,672.21	17,558.42
7/15/2033		666.52	666.52	49.99		716.51	
1/15/2034	16,130.00	666.52	16,796.52	49.99		16,846.51	17,563.02
7/15/2034		505.22	505.22	37.89		543.11	
1/15/2035	16,480.00	505.22	16,985.22	37.89		17,023.11	17,566.22
7/15/2035		340.42	340.42	25.53		365.95	
1/15/2036	16,838.00	340.42	17,178.42	25.53		17,203.95	17,569.90
7/15/2036		172.04	172.04	12.90		184.94	
1/15/2037	17,204.00	172.04	17,376.04	12.90		17,388.94	17,573.89
7/15/2037							
	282,674.00	62,009.00	344,683.00	4,650.67	1,554.71	350,888.38	350,888.38

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.

Grant Equivalency: 50.00%

Schedule of Loan Repayments

Initial Loan Obligation:		189,473.68		Loan Subsidy Amounts			Net Loan Repayments			
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		Total
	Principal	Interest	Total		Assistance	Payments		Principal	Interest	
26-Nov-02										
1-Feb-03	-	1,509.31	1,509.31	739.00	770.31	1,509.31	-	-	-	-
1-Aug-03	10,601.88	4,179.62	14,781.50	2,046.46	2,133.16	4,179.62	10,601.88	-	10,601.88	-
1-Feb-04	-	4,020.59	4,020.59	1,931.95	2,088.64	4,020.59	-	-	-	-
1-Aug-04	10,601.88	4,020.59	14,622.47	1,931.95	2,088.64	4,020.59	10,601.88	-	10,601.88	-
1-Feb-05	-	3,861.56	3,861.56	1,817.44	2,044.12	3,861.56	-	-	-	-
1-Aug-05	10,601.88	3,861.56	14,463.44	1,817.44	2,044.12	3,861.56	10,601.88	-	10,601.88	-
1-Feb-06	-	3,702.54	3,702.54	1,702.93	1,999.61	3,702.54	-	-	-	-
1-Aug-06	10,601.88	3,702.54	14,304.42	1,702.93	1,999.61	3,702.54	10,601.88	-	10,601.88	-
1-Feb-07	-	3,543.51	3,543.51	1,588.42	1,955.09	3,543.51	-	-	-	-
1-Aug-07	10,601.88	3,543.51	14,145.39	1,588.42	1,955.09	3,543.51	10,601.88	-	10,601.88	-
1-Feb-08	-	3,384.48	3,384.48	1,473.92	1,910.56	3,384.48	-	-	-	-
1-Aug-08	10,601.88	3,384.48	13,986.36	1,473.92	1,910.56	3,384.48	10,601.88	-	10,601.88	-
1-Feb-09	-	3,172.44	3,172.44	1,359.41	1,813.03	3,172.44	-	-	-	-
1-Aug-09	10,601.88	3,172.44	13,774.32	1,359.41	1,813.03	3,172.44	10,601.88	-	10,601.88	-
1-Feb-10	-	2,907.40	2,907.40	1,244.90	1,662.50	2,907.40	-	-	-	-
1-Aug-10	10,601.88	2,907.40	13,509.28	1,244.90	1,662.50	2,907.40	10,601.88	-	10,601.88	-
1-Feb-11	-	2,642.35	2,642.35	1,130.39	1,511.96	2,642.35	-	-	-	-
1-Aug-11	10,601.88	2,642.35	13,244.23	1,130.39	1,511.96	2,642.35	10,601.88	-	10,601.88	-
1-Feb-12	-	2,377.30	2,377.30	1,015.88	1,361.42	2,377.30	-	-	-	-
1-Aug-12	9,165.56	2,377.30	11,542.86	1,015.88	1,361.42	2,377.30	9,165.56	-	9,165.56	-
1-Feb-13	-	2,148.16	2,148.16	916.89	1,231.27	2,148.16	-	-	-	-
1-Aug-13	10,352.59	2,148.16	12,500.75	916.89	1,231.27	2,148.16	10,352.59	-	10,352.59	-
1-Feb-14	-	1,876.41	1,876.41	805.07	1,071.34	1,876.41	-	-	-	-
1-Aug-14	10,352.59	1,876.41	12,229.00	805.07	1,071.34	1,876.41	10,352.59	-	10,352.59	-
1-Feb-15	-	1,604.65	1,604.65	693.26	911.39	1,604.65	-	-	-	-
1-Aug-15	10,352.59	1,604.65	11,957.24	693.26	911.39	1,604.65	10,352.59	-	10,352.59	-
1-Feb-16	-	1,345.84	1,345.84	581.44	764.40	1,345.84	-	-	-	-
1-Aug-16	10,352.59	1,345.84	11,698.43	581.44	764.40	1,345.84	10,352.59	-	10,352.59	-
1-Feb-17	-	1,087.02	1,087.02	469.63	617.39	1,087.02	-	-	-	-
1-Aug-17	10,352.59	1,087.02	11,439.61	469.63	617.39	1,087.02	10,352.59	-	10,352.59	-
1-Feb-18	-	828.21	828.21	357.81	470.40	828.21	-	-	-	-
1-Aug-18	10,352.59	828.21	11,180.80	357.81	470.40	828.21	10,352.59	-	10,352.59	-
1-Feb-19	-	569.39	569.39	245.99	323.40	569.39	-	-	-	-
1-Aug-19	11,387.85	569.39	11,957.24	245.99	323.40	569.39	11,387.85	-	11,387.85	-
1-Feb-20	-	284.70	284.70	123.00	161.70	284.70	-	-	-	-
1-Aug-20	11,387.81	284.70	11,672.51	123.00	161.70	284.70	11,387.81	-	11,387.81	-
1-Feb-21	-	-	-	-	-	-	-	-	-	-
1-Aug-21	-	-	-	-	-	-	-	-	-	-
1-Feb-22	-	-	-	-	-	-	-	-	-	-
1-Aug-22	-	-	-	-	-	-	-	-	-	-
1-Feb-23	-	-	-	-	-	-	-	-	-	-
1-Aug-23	-	-	-	-	-	-	-	-	-	-
1-Feb-24	-	-	-	-	-	-	-	-	-	-
1-Aug-24	-	-	-	-	-	-	-	-	-	-
1-Feb-25	-	-	-	-	-	-	-	-	-	-
1-Aug-25	-	-	-	-	-	-	-	-	-	-
1-Feb-26	-	-	-	-	-	-	-	-	-	-
1-Aug-26	-	-	-	-	-	-	-	-	-	-
1-Feb-27	-	-	-	-	-	-	-	-	-	-
1-Aug-27	-	-	-	-	-	-	-	-	-	-
1-Feb-28	-	-	-	-	-	-	-	-	-	-
1-Aug-28	-	-	-	-	-	-	-	-	-	-
1-Feb-29	-	-	-	-	-	-	-	-	-	-
1-Aug-29	-	-	-	-	-	-	-	-	-	-
1-Feb-30	-	-	-	-	-	-	-	-	-	-
1-Aug-30	-	-	-	-	-	-	-	-	-	-
1-Feb-31	-	-	-	-	-	-	-	-	-	-
1-Aug-31	-	-	-	-	-	-	-	-	-	-
1-Feb-32	-	-	-	-	-	-	-	-	-	-
1-Aug-32	-	-	-	-	-	-	-	-	-	-
1-Feb-33	-	-	-	-	-	-	-	-	-	-
1-Aug-33	-	-	-	-	-	-	-	-	-	-
	189,473.68	84,402.03	273,875.71	37,702.12	46,699.91	84,402.03	189,473.68	-	189,473.68	-