

Massachusetts Clean Water Trust
Series 21
Montague Loan Amortization
CWP-14-28

Loan Amount Approved	1,634,060.00	Loan Origination Fee (\$5.00/1000)	7,915.24
Principal Forgiveness*	(51,013.00)	Loan Term (in years)	20
Amount to be Financed	1,583,047.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		10,817.49	10,817.49	811.31	7,915.24	19,544.03	19,544.03
7/15/2019	64,036.00	15,830.47	79,866.47	1,187.29		81,053.76	
1/15/2020		15,190.11	15,190.11	1,139.26		16,329.37	97,383.12
7/15/2020	65,428.00	15,190.11	80,618.11	1,139.26		81,757.37	
1/15/2021		14,535.83	14,535.83	1,090.19		15,626.02	97,383.39
7/15/2021	66,850.00	14,535.83	81,385.83	1,090.19		82,476.02	
1/15/2022		13,867.33	13,867.33	1,040.05		14,907.38	97,383.40
7/15/2022	68,302.00	13,867.33	82,169.33	1,040.05		83,209.38	
1/15/2023		13,184.31	13,184.31	988.82		14,173.13	97,382.51
7/15/2023	69,787.00	13,184.31	82,971.31	988.82		83,960.13	
1/15/2024		12,486.44	12,486.44	936.48		13,422.92	97,383.06
7/15/2024	71,304.00	12,486.44	83,790.44	936.48		84,726.92	
1/15/2025		11,773.40	11,773.40	883.01		12,656.41	97,383.33
7/15/2025	72,853.00	11,773.40	84,626.40	883.01		85,509.41	
1/15/2026		11,044.87	11,044.87	828.37		11,873.24	97,382.64
7/15/2026	74,437.00	11,044.87	85,481.87	828.37		86,310.24	
1/15/2027		10,300.50	10,300.50	772.54		11,073.04	97,383.27
7/15/2027	76,054.00	10,300.50	86,354.50	772.54		87,127.04	
1/15/2028		9,539.96	9,539.96	715.50		10,255.46	97,382.49
7/15/2028	77,707.00	9,539.96	87,246.96	715.50		87,962.46	
1/15/2029		8,762.89	8,762.89	657.22		9,420.11	97,382.56
7/15/2029	79,396.00	8,762.89	88,158.89	657.22		88,816.11	
1/15/2030		7,968.93	7,968.93	597.67		8,566.60	97,382.71
7/15/2030	81,122.00	7,968.93	89,090.93	597.67		89,688.60	
1/15/2031		7,157.71	7,157.71	536.83		7,694.54	97,383.14
7/15/2031	82,885.00	7,157.71	90,042.71	536.83		90,579.54	
1/15/2032		6,328.86	6,328.86	474.66		6,803.52	97,383.06
7/15/2032	84,686.00	6,328.86	91,014.86	474.66		91,489.52	
1/15/2033		5,482.00	5,482.00	411.15		5,893.15	97,382.67
7/15/2033	86,527.00	5,482.00	92,009.00	411.15		92,420.15	
1/15/2034		4,616.73	4,616.73	346.25		4,962.98	97,383.13
7/15/2034	88,407.00	4,616.73	93,023.73	346.25		93,369.98	
1/15/2035		3,732.66	3,732.66	279.95		4,012.61	97,382.59
7/15/2035	90,329.00	3,732.66	94,061.66	279.95		94,341.61	
1/15/2036		2,829.37	2,829.37	212.20		3,041.57	97,383.18
7/15/2036	92,292.00	2,829.37	95,121.37	212.20		95,333.57	
1/15/2037		1,906.45	1,906.45	142.98		2,049.43	97,383.01
7/15/2037	94,298.00	1,906.45	96,204.45	142.98		96,347.43	
1/15/2038		963.47	963.47	72.26		1,035.73	97,383.16
7/15/2038	96,347.00	963.47	97,310.47	72.26		97,382.73	
1/15/2039							97,382.73
	1,583,047.00	349,991.60	1,933,038.60	26,249.37	7,915.24	1,967,203.20	1,967,203.20

Notes:

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

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

SCHEDULE C

Montague
CW-05-22

Loan Interest Rate 2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: \$957,448.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$37,761.00	\$11,223.42	\$48,984.42	\$718.09	5,368.78	\$55,071.29
15-Jan-08	0.00	9,196.87	9,196.87	689.77		9,886.64
15-Jul-08	40,189.00	9,196.87	49,385.87	689.77		50,075.64
15-Jan-09	0.00	8,794.98	8,794.98	659.62		9,454.60
15-Jul-09	41,001.00	8,794.98	49,795.98	659.62		50,455.60
15-Jan-10	0.00	8,384.97	8,384.97	628.87		9,013.84
15-Jul-10	41,829.00	8,384.97	50,213.97	628.87		50,842.84
15-Jan-11	0.00	7,966.68	7,966.68	597.50		8,564.18
15-Jul-11	42,674.00	7,966.68	50,640.68	597.50		51,238.18
15-Jan-12	0.00	7,539.94	7,539.94	565.50		8,105.44
15-Jul-12	43,537.00	7,539.94	51,076.94	565.50		51,642.44
15-Jan-13	0.00	7,104.57	7,104.57	532.84		7,637.41
15-Jul-13	44,416.00	7,104.57	51,520.57	532.84		52,053.41
15-Jan-14	0.00	6,660.41	6,660.41	499.53		7,159.94
15-Jul-14	45,313.00	6,660.41	51,973.41	499.53		52,472.94
15-Jan-15	0.00	6,207.28	6,207.28	465.55		6,672.83
15-Jul-15	46,229.00	6,207.28	52,436.28	465.55		52,901.83
15-Jan-16	0.00	5,744.99	5,744.99	430.87		6,175.86
15-Jul-16	47,163.00	5,744.99	52,907.99	430.87		53,338.86
15-Jan-17	0.00	5,273.36	5,273.36	395.50		5,668.86
15-Jul-17	48,115.00	5,273.36	53,388.36	395.50		53,783.86
15-Jan-18	0.00	4,792.21	4,792.21	359.42		5,151.63
15-Jul-18	49,087.00	4,792.21	53,879.21	359.42		54,238.63
15-Jan-19	0.00	4,301.34	4,301.34	322.60		4,623.94
15-Jul-19	50,079.00	4,301.34	54,380.34	322.60		54,702.94
15-Jan-20	0.00	3,800.55	3,800.55	285.04		4,085.59
15-Jul-20	51,091.00	3,800.55	54,891.55	285.04		55,176.59
15-Jan-21	0.00	3,289.64	3,289.64	246.72		3,536.36
15-Jul-21	52,123.00	3,289.64	55,412.64	246.72		55,659.36
15-Jan-22	0.00	2,768.41	2,768.41	207.63		2,976.04
15-Jul-22	53,176.00	2,768.41	55,944.41	207.63		56,152.04
15-Jan-23	0.00	2,236.65	2,236.65	167.75		2,404.40
15-Jul-23	54,250.00	2,236.65	56,486.65	167.75		56,654.40
15-Jan-24	0.00	1,694.15	1,694.15	127.06		1,821.21
15-Jul-24	55,346.00	1,694.15	57,040.15	127.06		57,167.21
15-Jan-25	0.00	1,140.69	1,140.69	85.55		1,226.24
15-Jul-25	56,464.00	1,140.69	57,604.69	85.55		57,690.24
15-Jan-26	0.00	576.05	576.05	43.20		619.25
15-Jul-26	57,605.00	576.05	58,181.05	43.20		58,224.25
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
	\$957,448.00	\$206,170.90	\$1,163,618.90	\$15,339.13	\$5,368.78	\$1,184,326.81

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13

SCHEDULE C

Montague
CW-05-22-A

Interest Rate: 2.414%

Final Structuring Analysis

Schedule of Payments

Initial Principal Amount: \$1,911,052.00

Date	Schedule of Payments			Admin. Fee	Origination Fee	Total
	Principal	Interest	Total	0.00075		Due
18-Dec-07						
15-Jul-08	\$40,583.00	\$26,526.35	\$67,109.35	\$1,433.29	12,230.73	\$80,773.37
15-Jan-09	0.00	22,576.56	22,576.56	1,402.85		23,979.41
15-Jul-09	45,076.00	22,576.56	67,652.56	1,402.85		69,055.41
15-Jan-10	0.00	22,032.50	22,032.50	1,369.04		23,401.54
15-Jul-10	46,178.00	22,032.50	68,210.50	1,369.04		69,579.54
15-Jan-11	0.00	21,475.13	21,475.13	1,334.41		22,809.54
15-Jul-11	47,306.00	21,475.13	68,781.13	1,334.41		70,115.54
15-Jan-12	0.00	20,904.14	20,904.14	1,298.93		22,203.07
15-Jul-12	48,462.00	20,904.14	69,366.14	1,298.93		70,665.07
15-Jan-13	0.00	20,319.21	20,319.21	1,262.59		21,581.80
15-Jul-13	49,646.00	20,319.21	69,965.21	1,262.59		71,227.80
15-Jan-14	0.00	19,719.98	19,719.98	1,225.35		20,945.33
15-Jul-14	50,859.00	19,719.98	70,578.98	1,225.35		71,804.33
15-Jan-15	0.00	19,106.11	19,106.11	1,187.21		20,293.32
15-Jul-15	52,102.00	19,106.11	71,208.11	1,187.21		72,395.32
15-Jan-16	0.00	18,477.24	18,477.24	1,148.13		19,625.37
15-Jul-16	53,375.00	18,477.24	71,852.24	1,148.13		73,000.37
15-Jan-17	0.00	17,833.01	17,833.01	1,108.10		18,941.11
15-Jul-17	54,679.00	17,833.01	72,512.01	1,108.10		73,620.11
15-Jan-18	0.00	17,173.03	17,173.03	1,067.09		18,240.12
15-Jul-18	56,016.00	17,173.03	73,189.03	1,067.09		74,256.12
15-Jan-19	0.00	16,496.92	16,496.92	1,025.08		17,522.00
15-Jul-19	57,384.00	16,496.92	73,880.92	1,025.08		74,906.00
15-Jan-20	0.00	15,804.29	15,804.29	982.04		16,786.33
15-Jul-20	58,786.00	15,804.29	74,590.29	982.04		75,572.33
15-Jan-21	0.00	15,094.75	15,094.75	937.95		16,032.70
15-Jul-21	60,223.00	15,094.75	75,317.75	937.95		76,255.70
15-Jan-22	0.00	14,367.86	14,367.86	892.78		15,260.64
15-Jul-22	61,694.00	14,367.86	76,061.86	892.78		76,954.64
15-Jan-23	0.00	13,623.21	13,623.21	846.51		14,469.72
15-Jul-23	63,202.00	13,623.21	76,825.21	846.51		77,671.72
15-Jan-24	0.00	12,860.36	12,860.36	799.11		13,659.47
15-Jul-24	64,746.00	12,860.36	77,606.36	799.11		78,405.47
15-Jan-25	0.00	12,078.88	12,078.88	750.55		12,829.43
15-Jul-25	66,328.00	12,078.88	78,406.88	750.55		79,157.43
15-Jan-26	0.00	11,278.30	11,278.30	700.81		11,979.11
15-Jul-26	67,949.00	11,278.30	79,227.30	700.81		79,928.11
15-Jan-27	0.00	10,458.15	10,458.15	649.84		11,107.99
15-Jul-27	69,609.00	10,458.15	80,067.15	649.84		80,716.99
15-Jan-28	0.00	9,617.97	9,617.97	597.64		10,215.61
15-Jul-28	71,310.00	9,617.97	80,927.97	597.64		81,525.61
15-Jan-29	0.00	8,757.26	8,757.26	544.15		9,301.41
15-Jul-29	73,053.00	8,757.26	81,810.26	544.15		82,354.41
15-Jan-30	0.00	7,875.51	7,875.51	489.36		8,364.87
15-Jul-30	74,838.00	7,875.51	82,713.51	489.36		83,202.87
15-Jan-31	0.00	6,972.22	6,972.22	433.24		7,405.46
15-Jul-31	76,667.00	6,972.22	83,639.22	433.24		84,072.46
15-Jan-32	0.00	6,046.85	6,046.85	375.74		6,422.59
15-Jul-32	78,540.00	6,046.85	84,586.85	375.74		84,962.59
15-Jan-33	0.00	5,098.87	5,098.87	316.83		5,415.70
15-Jul-33	80,459.00	5,098.87	85,557.87	316.83		85,874.70
15-Jan-34	0.00	4,127.73	4,127.73	256.49		4,384.22
15-Jul-34	82,425.00	4,127.73	86,552.73	256.49		86,809.22
15-Jan-35	0.00	3,132.86	3,132.86	194.67		3,327.53
15-Jul-35	84,439.00	3,132.86	87,571.86	194.67		87,766.53
15-Jan-36	0.00	2,113.68	2,113.68	131.34		2,245.02
15-Jul-36	86,502.00	2,113.68	88,615.68	131.34		88,747.02
15-Jan-37	0.00	1,069.60	1,069.60	66.46		1,136.06
15-Jul-37	88,616.00	1,069.60	89,685.60	66.46		89,752.06
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
	\$1,911,052.00	\$779,510.71	\$2,690,562.71	\$48,221.87	\$12,230.73	\$2,751,015.31

Pool 8 Swap Loans: Administrative Fees				
Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fees
Montague	CW-01-33	01-Feb-05	\$179,058.56	\$134.88
Montague	CW-01-33	01-Aug-05	166,751.34	\$134.29
Montague	CW-01-33	01-Feb-06	166,751.34	\$125.06
Montague	CW-01-33	01-Aug-06	154,321.26	\$125.06
Montague	CW-01-33	01-Feb-07	154,321.26	\$115.74
Montague	CW-01-33	01-Aug-07	141,767.32	\$115.74
Montague	CW-01-33	01-Feb-08	141,767.32	\$106.33
Montague	CW-01-33	01-Aug-08	129,023.14	\$106.33
Montague	CW-01-33	01-Feb-09	129,023.14	\$96.77
Montague	CW-01-33	01-Aug-09	115,954.96	\$96.77
Montague	CW-01-33	01-Feb-10	115,954.96	\$86.97
Montague	CW-01-33	01-Aug-10	102,488.46	\$86.97
Montague	CW-01-33	01-Feb-11	102,488.46	\$76.87
Montague	CW-01-33	01-Aug-11	88,611.75	\$76.87
Montague	CW-01-33	01-Feb-12	88,611.75	\$66.46
Montague	CW-01-33	01-Aug-12	74,312.95	\$66.46
Montague	CW-01-33	01-Feb-13	74,312.95	\$55.73
Montague	CW-01-33	01-Aug-13	59,450.36	\$55.73
Montague	CW-01-33	01-Feb-14	59,450.36	\$44.59
Montague	CW-01-33	01-Aug-14	44,587.77	\$44.59
Montague	CW-01-33	01-Feb-15	44,587.77	\$33.44
Montague	CW-01-33	01-Aug-15	29,725.18	\$33.44
Montague	CW-01-33	01-Feb-16	29,725.18	\$22.29
Montague	CW-01-33	01-Aug-16	14,862.59	\$22.29
Montague	CW-01-33	01-Feb-17	14,862.59	\$11.15
Montague	CW-01-33	01-Aug-17	0.00	\$11.15
Montague	CW-01-33	01-Feb-18	0.00	\$0.00
Montague	CW-01-33	01-Aug-18	0.00	\$0.00
Montague	CW-01-33	01-Feb-19	0.00	\$0.00
Montague	CW-01-33	01-Aug-19	0.00	\$0.00
Montague	CW-01-33	01-Feb-20	0.00	\$0.00
Montague	CW-01-33	01-Aug-20	0.00	\$0.00
Montague	CW-01-33	01-Feb-21	0.00	\$0.00
Montague	CW-01-33	01-Aug-21	0.00	\$0.00
Montague	CW-01-33	01-Feb-22	0.00	\$0.00
Montague	CW-01-33	01-Aug-22	0.00	\$0.00
Montague	CW-01-33	01-Feb-23	0.00	\$0.00
Montague	CW-01-33	01-Aug-23	0.00	\$0.00
Montague	CW-01-33	01-Feb-24	0.00	\$0.00
Montague	CW-01-33	01-Aug-24	0.00	\$0.00
Montague	CW-01-33	01-Feb-25	0.00	\$0.00
Montague	CW-01-33	01-Aug-25	0.00	\$0.00
Montague	CW-01-33	01-Feb-26	0.00	\$0.00
Montague	CW-01-33	01-Aug-26	0.00	\$0.00
Montague	CW-01-33	01-Feb-27	0.00	\$0.00
Montague	CW-01-33	01-Aug-27	0.00	\$0.00
Montague	CW-01-33	01-Feb-28	0.00	\$0.00
Montague	CW-01-33	01-Aug-28	0.00	\$0.00
Montague	CW-01-33	01-Feb-29	0.00	\$0.00
Montague	CW-01-33	01-Aug-29	0.00	\$0.00
Montague	CW-01-33	01-Feb-30	0.00	\$0.00
Montague	CW-01-33	01-Aug-30	0.00	\$0.00
Montague	CW-01-33	01-Feb-31	0.00	\$0.00
Montague	CW-01-33	01-Aug-31	0.00	\$0.00
Montague	CW-01-33	01-Feb-32	0.00	\$0.00
Montague	CW-01-33	01-Aug-32	0.00	\$0.00
Montague	CW-01-33	01-Feb-33	0.00	\$0.00
Montague	CW-01-33	01-Aug-33	0.00	\$0.00
Montague	CW-01-33	01-Feb-34	0.00	\$0.00
Montague	CW-01-33	01-Aug-34	0.00	\$0.00
Montague	CW-01-33	01-Feb-35	0.00	\$0.00
Montague	CW-01-33	01-Aug-35	0.00	\$0.00

Schedule of Loan Repayments

Initial Loan Obligation: 179,058.56

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	3,805.28	3,805.28	1,942.41	0.00	1,942.41	0.00	1,862.87	1,862.87
01-Aug-05	12,307.22	4,029.21	16,336.43	1,933.97	4,552.08	6,486.05	9,850.38	0.00	9,850.38
01-Feb-06	0.00	3,844.60	3,844.60	1,801.04	70.34	1,871.38	0.00	1,973.22	1,973.22
01-Aug-06	12,430.08	3,844.60	16,274.68	1,801.04	4,552.08	6,353.12	9,921.56	0.00	9,921.56
01-Feb-07	0.00	3,658.15	3,658.15	1,666.79	70.34	1,737.13	0.00	1,921.02	1,921.02
01-Aug-07	12,553.94	3,658.15	16,212.09	1,666.79	4,552.08	6,218.87	9,993.22	0.00	9,993.22
01-Feb-08	0.00	3,469.84	3,469.84	1,531.19	70.34	1,601.53	0.00	1,868.31	1,868.31
01-Aug-08	12,744.18	3,495.25	16,239.43	1,531.19	4,564.60	6,095.79	10,143.64	0.00	10,143.64
01-Feb-09	0.00	3,214.58	3,214.58	1,393.55	70.34	1,463.89	0.00	1,750.69	1,750.69
01-Aug-09	13,068.18	3,214.58	16,282.76	1,393.55	4,551.70	5,945.25	10,337.51	0.00	10,337.51
01-Feb-10	0.00	2,887.88	2,887.88	1,252.40	70.34	1,322.74	0.00	1,565.14	1,565.14
01-Aug-10	13,486.50	2,887.88	16,354.38	1,252.40	4,551.70	5,804.10	10,550.28	0.00	10,550.28
01-Feb-11	0.00	2,551.21	2,551.21	1,106.96	70.34	1,177.30	0.00	1,373.91	1,373.91
01-Aug-11	13,876.71	2,551.21	16,427.92	1,106.96	4,551.70	5,658.66	10,769.26	0.00	10,769.26
01-Feb-12	0.00	2,204.30	2,204.30	957.07	70.34	1,027.41	0.00	1,176.89	1,176.89
01-Aug-12	14,298.80	2,204.30	16,503.10	957.07	4,598.25	5,555.32	10,947.78	0.00	10,947.78
01-Feb-13	0.00	1,939.92	1,939.92	802.64	70.34	872.98	0.00	1,066.94	1,066.94
01-Aug-13	14,862.59	1,013.71	15,876.30	802.64	4,148.42	4,951.06	10,925.24	0.00	10,925.24
01-Feb-14	0.00	1,483.24	1,483.24	642.11	70.34	712.45	0.00	770.79	770.79
01-Aug-14	14,862.59	603.77	15,466.36	642.11	4,140.06	4,782.17	10,684.19	0.00	10,684.19
01-Feb-15	0.00	1,096.16	1,096.16	481.58	70.34	551.92	0.00	544.24	544.24
01-Aug-15	14,862.59	276.05	15,138.64	481.58	4,173.99	4,655.57	10,483.07	0.00	10,483.07
01-Feb-16	0.00	730.03	730.03	321.05	70.34	391.39	0.00	338.64	338.64
01-Aug-16	14,862.59	0.00	14,862.59	321.05	4,275.60 *	4,596.65	10,265.94	0.00	10,265.94
01-Feb-17	0.00	365.85	365.85	160.53	70.34	230.87	0.00	134.98	134.98
01-Aug-17	14,862.59	0.00	14,862.59	160.53	4,521.39 *	4,681.92	10,180.67	0.00	10,180.67
01-Feb-18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
	179,058.56	59,029.80	238,088.36	28,110.20	58,577.76	86,687.96	135,052.73	16,347.67	151,400.40

*Includes a credit for debt service savings the Trust expects to receive on such Loan Repayment Date as a result of the refunding of a portion of the Bonds, which savings are allocable to the Borrower pursuant to Section 4(h) of the Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds

Revised Schedule C

(Pool Program Bonds)

Series 3

Montague 94-26

Schedule of Loan Repayments

Initial Loan Obligation: \$907,181.00				Loan Subsidy Amounts					
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
01-Aug-01									
01-Feb-02	45,975.00	24,574.33	70,549.33	12,257.38	21,478.44	33,735.82	36,813.52	0.00	36,813.52
01-Aug-02	0.00	23,198.60	23,198.60	11,636.18	1,021.18	12,657.36	0.00	10,541.23	10,541.23
01-Feb-03	46,986.00	23,467.10	70,453.10	11,636.18	21,478.44	33,114.62	37,338.48	0.00	37,338.48
01-Aug-03	0.00	22,294.91	22,294.91	11,001.33	1,021.18	12,022.51	0.00	10,272.39	10,272.39
01-Feb-04	48,042.00	22,129.79	70,171.79	11,001.33	21,478.44	32,479.77	37,692.02	0.00	37,692.02
01-Aug-04	0.00	21,181.77	21,181.77	10,352.21	1,523.25	11,875.46	0.00	9,808.38	9,808.38
01-Feb-05	49,218.00	20,831.23	70,049.23	10,352.21	20,976.37	31,328.58	38,218.58	0.00	38,218.58
01-Aug-05	0.00	19,951.32	19,951.32	9,687.21	2,206.48	11,893.69	0.00	9,242.93	9,242.93
01-Feb-06	50,422.00	19,612.98	70,034.98	9,687.21	20,293.14	29,980.34	38,869.33	0.00	38,869.33
01-Aug-06	0.00	18,438.66	18,438.66	9,005.93	3,127.00	12,132.93	0.00	8,411.55	8,411.55
01-Feb-07	52,161.00	18,087.79	70,248.79	9,005.93	19,372.62	28,378.55	39,764.42	0.00	39,764.42
01-Aug-07	0.00	16,873.83	16,873.83	8,301.15	4,090.98	12,392.14	0.00	7,551.50	7,551.50
01-Feb-08	53,959.00	16,510.43	70,469.43	8,301.15	18,408.64	26,709.79	40,689.83	0.00	40,689.83
01-Aug-08	0.00	15,457.40	15,457.40	7,572.09	4,785.62	12,357.70	0.00	6,864.13	6,864.13
01-Feb-09	55,415.00	15,126.22	70,541.22	7,572.09	17,714.00	25,286.09	41,490.69	0.00	41,490.69
01-Aug-09	0.00	13,988.91	13,988.91	6,823.35	5,507.28	12,330.63	0.00	6,144.38	6,144.38
01-Feb-10	56,937.00	13,638.93	70,575.93	6,823.35	16,992.34	23,815.69	42,274.14	0.00	42,274.14
01-Aug-10	0.00	12,451.61	12,451.61	6,054.04	5,016.03	11,070.07	0.00	5,376.39	5,376.39
01-Feb-11	58,559.00	12,054.24	70,613.24	6,054.04	17,483.59	23,537.63	43,080.76	0.00	43,080.76
01-Aug-11	0.00	10,870.51	10,870.51	5,262.82	4,544.35	9,807.17	0.00	4,586.51	4,586.51
01-Feb-12	60,226.00	10,499.86	70,725.86	5,262.82	17,955.27	23,218.09	43,984.59	0.00	43,984.59
01-Aug-12	0.00	9,214.30	9,214.30	4,449.08	4,262.63	8,711.71	0.00	3,744.04	3,744.04
01-Feb-13	62,002.00	8,836.26	70,838.26	4,449.08	18,236.99	22,686.07	44,910.74	0.00	44,910.74
01-Aug-13	0.00	7,509.24	7,509.24	3,611.34	3,688.93	7,300.27	0.00	2,876.72	2,876.72
01-Feb-14	63,829.00	7,100.55	70,929.55	3,611.34	18,810.69	22,422.03	45,839.77	0.00	45,839.77
01-Aug-14	0.00	5,722.03	5,722.03	2,748.91	3,097.87	5,846.79	0.00	1,951.94	1,951.94
01-Feb-15	65,775.00	5,319.38	71,094.38	2,748.91	19,401.75	22,150.66	46,867.03	0.00	46,867.03
01-Aug-15	0.00	3,872.11	3,872.11	1,860.20	2,462.41	4,322.60	0.00	990.73	990.73
01-Feb-16	67,796.00	3,448.40	71,244.40	1,860.20	20,037.21	21,897.41	47,905.76	0.00	47,905.76
01-Aug-16	0.00	1,965.35	1,965.35	944.17	1,771.20	2,715.37	0.00	0.00	0.00
01-Feb-17	69,879.00	1,534.09	71,413.09	944.17	20,728.42	21,672.59	48,990.48	0.00	48,990.48
	907,181.00	425,762.11	1,332,943.11	210,877.43	358,972.73	569,850.15	674,730.14	88,362.82	763,092.96

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

Series 3

Agency	MONTAGUE
	94-28

Final Loan Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.404600%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending 30-Jun]
29-Apr-97								
01-Aug-97	\$1,082,500.00	\$14,580.04	\$7,475.61	\$680.79	\$6,423.64	\$414.96	\$6,838.60	--
01-Feb-98	1,082,500.00	71,167.16	14,626.20	21,478.44	35,062.52	811.88	35,874.40	\$42,713.00
01-Aug-98	1,039,859.00	27,566.74	14,050.05	1,021.18	12,495.51	779.89	13,275.40	--
01-Feb-99	1,039,859.00	70,999.74	14,050.05	21,478.44	35,471.25	779.89	36,251.14	49,526.54
01-Aug-99	996,426.00	26,632.93	13,463.21	1,021.18	12,148.54	747.32	12,895.86	--
01-Feb-2000	996,426.00	70,824.93	13,463.21	21,478.44	35,883.28	747.32	36,630.60	49,526.46
01-Aug-2000	952,234.00	25,638.61	12,866.11	1,021.18	11,751.32	714.18	12,465.50	--
01-Feb-2001	952,234.00	70,691.61	12,866.11	21,478.44	36,347.06	714.18	37,061.24	49,526.74
01-Aug-2001	907,181.00	24,602.39	12,257.38	1,021.18	11,323.83	680.39	12,004.22	--
01-Feb-2002	907,181.00	70,577.39	12,257.38	21,478.44	36,841.57	680.39	37,521.96	49,526.18
01-Aug-2002	861,206.00	23,510.48	11,636.18	1,021.18	10,853.12	645.90	11,499.02	--
01-Feb-2003	861,206.00	70,496.48	11,636.18	21,478.44	37,381.86	645.90	38,027.76	49,526.78
01-Aug-2003	814,220.00	22,382.82	11,001.33	1,021.18	10,360.31	610.67	10,970.98	--
01-Feb-2004	814,220.00	70,424.82	11,001.33	21,478.44	37,945.05	610.67	38,555.72	49,526.70
01-Aug-2004	766,178.00	21,181.77	10,352.21	1,021.18	9,808.38	574.63	10,383.01	--
01-Feb-2005	766,178.00	70,399.77	10,352.21	21,478.44	38,569.12	574.63	39,143.75	49,526.76
01-Aug-2005	716,960.00	19,951.32	9,687.21	1,021.18	9,242.93	537.72	9,780.65	--
01-Feb-2006	716,960.00	70,373.32	9,687.21	21,478.44	39,207.67	537.72	39,745.39	49,526.04
01-Aug-2006	666,538.00	18,438.66	9,005.93	1,021.18	8,411.55	499.90	8,911.45	--
01-Feb-2007	666,538.00	70,599.66	9,005.93	21,478.44	40,115.29	499.90	40,615.19	49,526.64
01-Aug-2007	614,377.00	16,873.83	8,301.15	1,021.18	7,551.50	460.78	8,012.28	--
01-Feb-2008	614,377.00	70,832.83	8,301.15	21,478.44	41,053.24	460.78	41,514.02	49,526.30
01-Aug-2008	560,418.00	15,457.40	7,572.09	1,021.18	6,864.13	420.31	7,284.44	--
01-Feb-2009	560,418.00	70,872.40	7,572.09	21,478.44	41,821.87	420.31	42,242.18	49,526.62
01-Aug-2009	505,003.00	13,988.91	6,823.35	1,021.18	6,144.38	378.75	6,523.13	--
01-Feb-2010	505,003.00	70,925.91	6,823.35	21,478.44	42,624.12	378.75	43,002.87	49,526.00
01-Aug-2010	448,066.00	12,451.61	6,054.04	1,021.18	5,376.39	336.05	5,712.44	--
01-Feb-2011	448,066.00	71,010.61	6,054.04	21,478.44	43,478.13	336.05	43,814.18	49,526.62
01-Aug-2011	389,507.00	10,870.51	5,262.82	1,021.18	4,586.51	292.13	4,878.64	--
01-Feb-2012	389,507.00	71,096.51	5,262.82	21,478.44	44,355.25	292.13	44,647.38	49,526.02
01-Aug-2012	329,281.00	9,214.30	4,449.08	1,021.18	3,744.04	246.96	3,991.00	--
01-Feb-2013	329,281.00	71,216.30	4,449.08	21,478.44	45,288.78	246.96	45,535.74	49,526.74
01-Aug-2013	267,279.00	7,509.24	3,611.34	1,021.18	2,876.72	200.46	3,077.18	--
01-Feb-2014	267,279.00	71,338.24	3,611.34	21,478.44	46,248.46	200.46	46,448.92	49,526.10
01-Aug-2014	203,450.00	5,722.03	2,748.91	1,021.18	1,951.94	152.59	2,104.53	--
01-Feb-2015	203,450.00	71,497.03	2,748.91	21,478.44	47,269.68	152.59	47,422.27	49,526.80
01-Aug-2015	137,675.00	3,872.11	1,860.20	1,021.18	990.73	103.26	1,093.99	--
01-Feb-2016	137,675.00	71,668.11	1,860.20	21,478.44	48,329.47	103.26	48,432.73	49,526.72
01-Aug-2016	69,879.00	1,965.35	944.17	1,021.18	0.00	52.41	52.41	--
01-Feb-2017	69,879.00	71,844.35	944.17	21,478.44	49,421.74	52.41	49,474.15	49,526.56
01-Aug-2017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		\$1,741,268.22	\$325,995.33	\$449,651.99	\$965,620.88	\$18,095.44	\$983,716.32	\$983,716.32