

Massachusetts Clean Water Trust
Series 25
Northampton Loan Amortization
CWP-19-38

Loan Amount Approved	9,949,585.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	367,937.00	Loan Term (in years)	20
		Loan Rate	1.50%
Amount to be Financed	9,581,648.00	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		93,421.07	93,421.07	9,342.11		102,763.17	
1/15/2025	407,727.00	71,862.36	479,589.36	7,186.24		486,775.60	589,538.77
7/15/2025		68,804.41	68,804.41	6,880.44		75,684.85	
1/15/2026	414,510.00	68,804.41	483,314.41	6,880.44		490,194.85	565,879.70
7/15/2026		65,695.58	65,695.58	6,569.56		72,265.14	
1/15/2027	421,406.00	65,695.58	487,101.58	6,569.56		493,671.14	565,936.28
7/15/2027		62,535.04	62,535.04	6,253.50		68,788.54	
1/15/2028	428,417.00	62,535.04	490,952.04	6,253.50		497,205.54	565,994.08
7/15/2028		59,321.91	59,321.91	5,932.19		65,254.10	
1/15/2029	435,545.00	59,321.91	494,866.91	5,932.19		500,799.10	566,053.20
7/15/2029		56,055.32	56,055.32	5,605.53		61,660.85	
1/15/2030	442,791.00	56,055.32	498,846.32	5,605.53		504,451.85	566,112.71
7/15/2030		52,734.39	52,734.39	5,273.44		58,007.83	
1/15/2031	450,158.00	52,734.39	502,892.39	5,273.44		508,165.83	566,173.66
7/15/2031		49,358.21	49,358.21	4,935.82		54,294.03	
1/15/2032	457,648.00	49,358.21	507,006.21	4,935.82		511,942.03	566,236.05
7/15/2032		45,925.85	45,925.85	4,592.58		50,518.43	
1/15/2033	465,262.00	45,925.85	511,187.85	4,592.58		515,780.43	566,298.86
7/15/2033		42,436.38	42,436.38	4,243.64		46,680.02	
1/15/2034	473,002.00	42,436.38	515,438.38	4,243.64		519,682.02	566,362.04
7/15/2034		38,888.87	38,888.87	3,888.89		42,777.75	
1/15/2035	480,872.00	38,888.87	519,760.87	3,888.89		523,649.75	566,427.50
7/15/2035		35,282.33	35,282.33	3,528.23		38,810.56	
1/15/2036	488,872.00	35,282.33	524,154.33	3,528.23		527,682.56	566,493.12
7/15/2036		31,615.79	31,615.79	3,161.58		34,777.36	
1/15/2037	497,006.00	31,615.79	528,621.79	3,161.58		531,783.36	566,560.73
7/15/2037		27,888.24	27,888.24	2,788.82		30,677.06	
1/15/2038	505,274.00	27,888.24	533,162.24	2,788.82		535,951.06	566,628.13
7/15/2038		24,098.69	24,098.69	2,409.87		26,508.55	
1/15/2039	513,681.00	24,098.69	537,779.69	2,409.87		540,189.55	566,698.11
7/15/2039		20,246.08	20,246.08	2,024.61		22,270.69	
1/15/2040	522,227.00	20,246.08	542,473.08	2,024.61		544,497.69	566,768.37
7/15/2040		16,329.38	16,329.38	1,632.94		17,962.31	
1/15/2041	530,916.00	16,329.38	547,245.38	1,632.94		548,878.31	566,840.63
7/15/2041		12,347.51	12,347.51	1,234.75		13,582.26	
1/15/2042	539,748.00	12,347.51	552,095.51	1,234.75		553,330.26	566,912.51
7/15/2042		8,299.40	8,299.40	829.94		9,129.33	
1/15/2043	548,728.00	8,299.40	557,027.40	829.94		557,857.33	566,986.67
7/15/2043		4,183.94	4,183.94	418.39		4,602.33	
1/15/2044	557,858.00	4,183.94	562,041.94	418.39		562,460.33	567,062.66
7/15/2044							
	9,581,648.00	1,609,377.96	11,191,025.96	160,937.80		11,351,963.76	11,351,963.76

Notes:

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

Massachusetts Clean Water Trust
Pool 16 - 2015 Swap
NORTHAMPTON Reamortization
CWP-10-14

Original Loan Amount	900,000.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	193,953.00	Loan Term (in years)	18
Principal Paid Down	57,741.00	Loan Rate	2.00%
Outstanding Loan Obligation	648,306.00	Closing Date	5/14/2015
Remaining Balance	(86,222.95)	First Payment	7/15/2015
Net New Loan Obligation	562,083.05		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/14/2015							
7/15/2015	25,849.65	6,190.86	32,040.51	421.56		32,462.07	
1/15/2016		5,362.33	5,362.33	402.18		5,764.51	38,226.58
7/15/2016	26,411.47	5,362.33	31,773.80	402.18		32,175.98	
1/15/2017		5,098.22	5,098.22	382.37		5,480.59	37,656.56
7/15/2017	26,985.42	5,098.22	32,083.63	382.37		32,466.00	
1/15/2018		4,828.37	4,828.37	362.13		5,190.49	37,656.49
7/15/2018	27,572.45	4,828.37	32,400.81	362.13		32,762.94	
1/15/2019		4,552.64	4,552.64	341.45		4,894.09	37,657.03
7/15/2019	28,171.52	4,552.64	32,724.16	341.45		33,065.61	
1/15/2020		4,270.93	4,270.93	320.32		4,591.24	37,656.86
7/15/2020	28,783.60	4,270.93	33,054.53	320.32		33,374.85	
1/15/2021		3,983.09	3,983.09	298.73		4,281.82	37,656.67
7/15/2021	29,409.64	3,983.09	33,392.73	298.73		33,691.46	
1/15/2022		3,688.99	3,688.99	276.67		3,965.67	37,657.13
7/15/2022	30,048.59	3,688.99	33,737.58	276.67		34,014.26	
1/15/2023		3,388.51	3,388.51	254.14		3,642.65	37,656.90
7/15/2023	30,701.41	3,388.51	34,089.92	254.14		34,344.06	
1/15/2024		3,081.49	3,081.49	231.11		3,312.60	37,656.66
7/15/2024	31,369.06	3,081.49	34,450.55	231.11		34,681.66	
1/15/2025		2,767.80	2,767.80	207.59		2,975.39	37,657.05
7/15/2025	32,050.47	2,767.80	34,818.28	207.59		35,025.86	
1/15/2026		2,447.30	2,447.30	183.55		2,630.84	37,656.71
7/15/2026	32,747.62	2,447.30	35,194.92	183.55		35,378.47	
1/15/2027		2,119.82	2,119.82	158.99		2,278.81	37,657.27
7/15/2027	33,459.44	2,119.82	35,579.27	158.99		35,738.25	
1/15/2028		1,785.23	1,785.23	133.89		1,919.12	37,657.37
7/15/2028	34,185.90	1,785.23	35,971.12	133.89		36,105.01	
1/15/2029		1,443.37	1,443.37	108.25		1,551.62	37,656.64
7/15/2029	34,928.92	1,443.37	36,372.29	108.25		36,480.54	
1/15/2030		1,094.08	1,094.08	82.06		1,176.13	37,656.68
7/15/2030	35,688.47	1,094.08	36,782.55	82.06		36,864.61	
1/15/2031		737.19	737.19	55.29		792.48	37,657.09
7/15/2031	36,463.49	737.19	37,200.68	55.29		37,255.97	
1/15/2032		372.56	372.56	27.94		400.50	37,656.47
7/15/2032	37,255.92	372.56	37,628.48	27.94		37,656.42	
1/15/2033							37,656.42
	562,083.05	108,234.69	670,317.74	8,074.85		678,392.59	678,392.59

Massachusetts Water Pollution Abatement Trust
Series 16
Northampton Loan Amortization
CWP-10-14

Initial Loan Amount	900,000.00	Loan Origination Fee (\$5.57/1000)	3,932.68
Principal Forgiveness	(193,953.00)	Loan Term (in years)	20
Net Loan Obligation	706,047.00	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		8,315.66	8,315.66	529.54	3,932.68	12,777.88	12,777.88
7/15/2013	28,560.00	7,060.47	35,620.47	529.54		36,150.01	
1/15/2014		6,774.87	6,774.87	508.12		7,282.99	43,432.99
7/15/2014	29,181.00	6,774.87	35,955.87	508.12		36,463.99	
1/15/2015		6,483.06	6,483.06	486.23		6,969.29	43,433.27
7/15/2015	29,815.00	6,483.06	36,298.06	486.23		36,784.29	
1/15/2016		6,184.91	6,184.91	463.87		6,648.78	43,433.07
7/15/2016	30,463.00	6,184.91	36,647.91	463.87		37,111.78	
1/15/2017		5,880.28	5,880.28	441.02		6,321.30	43,433.08
7/15/2017	31,125.00	5,880.28	37,005.28	441.02		37,446.30	
1/15/2018		5,569.03	5,569.03	417.68		5,986.71	43,433.01
7/15/2018	31,802.00	5,569.03	37,371.03	417.68		37,788.71	
1/15/2019		5,251.01	5,251.01	393.83		5,644.84	43,433.54
7/15/2019	32,493.00	5,251.01	37,744.01	393.83		38,137.84	
1/15/2020		4,926.08	4,926.08	369.46		5,295.54	43,433.37
7/15/2020	33,199.00	4,926.08	38,125.08	369.46		38,494.54	
1/15/2021		4,594.09	4,594.09	344.56		4,938.65	43,433.18
7/15/2021	33,921.00	4,594.09	38,515.09	344.56		38,859.65	
1/15/2022		4,254.88	4,254.88	319.12		4,574.00	43,433.64
7/15/2022	34,658.00	4,254.88	38,912.88	319.12		39,232.00	
1/15/2023		3,908.30	3,908.30	293.12		4,201.42	43,433.42
7/15/2023	35,411.00	3,908.30	39,319.30	293.12		39,612.42	
1/15/2024		3,554.19	3,554.19	266.56		3,820.75	43,433.18
7/15/2024	36,181.00	3,554.19	39,735.19	266.56		40,001.75	
1/15/2025		3,192.38	3,192.38	239.43		3,431.81	43,433.56
7/15/2025	36,967.00	3,192.38	40,159.38	239.43		40,398.81	
1/15/2026		2,822.71	2,822.71	211.70		3,034.41	43,433.22
7/15/2026	37,771.00	2,822.71	40,593.71	211.70		40,805.41	
1/15/2027		2,445.00	2,445.00	183.38		2,628.38	43,433.79
7/15/2027	38,592.00	2,445.00	41,037.00	183.38		41,220.38	
1/15/2028		2,059.08	2,059.08	154.43		2,213.51	43,433.89
7/15/2028	39,430.00	2,059.08	41,489.08	154.43		41,643.51	
1/15/2029		1,664.78	1,664.78	124.86		1,789.64	43,433.15
7/15/2029	40,287.00	1,664.78	41,951.78	124.86		42,076.64	
1/15/2030		1,261.91	1,261.91	94.64		1,356.55	43,433.19
7/15/2030	41,163.00	1,261.91	42,424.91	94.64		42,519.55	
1/15/2031		850.28	850.28	63.77		914.05	43,433.60
7/15/2031	42,057.00	850.28	42,907.28	63.77		42,971.05	
1/15/2032		429.71	429.71	32.23		461.94	43,432.99
7/15/2032	42,971.00	429.71	43,400.71	32.23		43,432.94	
1/15/2033							43,432.94
	706,047.00	159,589.23	865,636.23	11,875.05	3,932.68	881,443.97	881,443.97

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.

**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 21 Swap
NORTHAMPTON Reamortization
CWP-10-14-R

Original Loan Amount	86,222.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	12
Principal Paid Down	10,786.00	Loan Rate	2.00%
Outstanding Loan Obligation	75,436.00	Closing Date	9/11/2020
Remaining Balance	(13,155.63)	First Payment	1/15/2021
Net New Loan Obligation	62,280.37		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/11/2020							
1/15/2021		663.73	663.73	49.78		713.51	
7/15/2021	4,598.65	622.80	5,221.45	46.71		5,268.16	
1/15/2022		576.82	576.82	43.26		620.08	5,888.24
7/15/2022	4,698.53	576.82	5,275.35	43.26		5,318.61	
1/15/2023		529.83	529.83	39.74		569.57	5,888.18
7/15/2023	4,800.97	529.83	5,330.80	39.74		5,370.53	
1/15/2024		481.82	481.82	36.14		517.96	5,888.49
7/15/2024	4,904.93	481.82	5,386.75	36.14		5,422.89	
1/15/2025		432.77	432.77	32.46		465.23	5,888.12
7/15/2025	5,011.41	432.77	5,444.18	32.46		5,476.64	
1/15/2026		382.66	382.66	28.70		411.36	5,888.00
7/15/2026	5,120.40	382.66	5,503.06	28.70		5,531.76	
1/15/2027		331.45	331.45	24.86		356.31	5,888.07
7/15/2027	5,231.89	331.45	5,563.35	24.86		5,588.21	
1/15/2028		279.14	279.14	20.94		300.07	5,888.28
7/15/2028	5,344.88	279.14	5,624.01	20.94		5,644.95	
1/15/2029		225.69	225.69	16.93		242.61	5,887.56
7/15/2029	5,461.34	225.69	5,687.02	16.93		5,703.95	
1/15/2030		171.07	171.07	12.83		183.90	5,887.85
7/15/2030	5,580.26	171.07	5,751.34	12.83		5,764.17	
1/15/2031		115.27	115.27	8.65		123.92	5,888.08
7/15/2031	5,701.65	115.27	5,816.92	8.65		5,825.56	
1/15/2032		58.25	58.25	4.37		62.62	5,888.19
7/15/2032	5,825.47	58.25	5,883.72	4.37		5,888.09	
1/15/2033							5,888.09
	62,280.37	8,456.10	70,736.47	634.21		71,370.68	70,657.16

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 21
Northampton Loan Amortization
CWP-10-14-R

Loan Amount Approved	86,222.00	Loan Origination Fee (\$5.00/1000)	431.11
Principal Forgiveness	-	Loan Term (in years)	14
Amount to be Financed	86,222.00	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		589.18	589.18	44.19	431.11	1,064.48	1,064.48
7/15/2019	5,335.00	862.22	6,197.22	64.67		6,261.89	
1/15/2020		808.87	808.87	60.67		869.54	7,131.42
7/15/2020	5,451.00	808.87	6,259.87	60.67		6,320.54	
1/15/2021		754.36	754.36	56.58		810.94	7,131.47
7/15/2021	5,570.00	754.36	6,324.36	56.58		6,380.94	
1/15/2022		698.66	698.66	52.40		751.06	7,132.00
7/15/2022	5,691.00	698.66	6,389.66	52.40		6,442.06	
1/15/2023		641.75	641.75	48.13		689.88	7,131.94
7/15/2023	5,815.00	641.75	6,456.75	48.13		6,504.88	
1/15/2024		583.60	583.60	43.77		627.37	7,132.25
7/15/2024	5,941.00	583.60	6,524.60	43.77		6,568.37	
1/15/2025		524.19	524.19	39.31		563.50	7,131.87
7/15/2025	6,070.00	524.19	6,594.19	39.31		6,633.50	
1/15/2026		463.49	463.49	34.76		498.25	7,131.76
7/15/2026	6,202.00	463.49	6,665.49	34.76		6,700.25	
1/15/2027		401.47	401.47	30.11		431.58	7,131.83
7/15/2027	6,337.00	401.47	6,738.47	30.11		6,768.58	
1/15/2028		338.10	338.10	25.36		363.46	7,132.04
7/15/2028	6,474.00	338.10	6,812.10	25.36		6,837.46	
1/15/2029		273.36	273.36	20.50		293.86	7,131.32
7/15/2029	6,615.00	273.36	6,888.36	20.50		6,908.86	
1/15/2030		207.21	207.21	15.54		222.75	7,131.61
7/15/2030	6,759.00	207.21	6,966.21	15.54		6,981.75	
1/15/2031		139.62	139.62	10.47		150.09	7,131.84
7/15/2031	6,906.00	139.62	7,045.62	10.47		7,056.09	
1/15/2032		70.56	70.56	5.29		75.85	7,131.94
7/15/2032	7,056.00	70.56	7,126.56	5.29		7,131.85	
1/15/2033							7,131.85
	86,222.00	13,261.88	99,483.88	994.64	431.11	100,909.63	100,909.63

Massachusetts Water Pollution Abatement Trust
Series 16
Northampton Loan Amortization
DW-09-11

Initial Loan Amount	119,412.00	Loan Origination Fee (\$5.57/1000)	665.12
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	119,412.00	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		1,406.41	1,406.41	89.56	665.12	2,161.09	2,161.09
7/15/2013	4,830.00	1,194.12	6,024.12	89.56		6,113.68	
1/15/2014		1,145.82	1,145.82	85.94		1,231.76	7,345.44
7/15/2014	4,935.00	1,145.82	6,080.82	85.94		6,166.76	
1/15/2015		1,096.47	1,096.47	82.24		1,178.71	7,345.46
7/15/2015	5,043.00	1,096.47	6,139.47	82.24		6,221.71	
1/15/2016		1,046.04	1,046.04	78.45		1,124.49	7,346.20
7/15/2016	5,152.00	1,046.04	6,198.04	78.45		6,276.49	
1/15/2017		994.52	994.52	74.59		1,069.11	7,345.60
7/15/2017	5,264.00	994.52	6,258.52	74.59		6,333.11	
1/15/2018		941.88	941.88	70.64		1,012.52	7,345.63
7/15/2018	5,378.00	941.88	6,319.88	70.64		6,390.52	
1/15/2019		888.10	888.10	66.61		954.71	7,345.23
7/15/2019	5,495.00	888.10	6,383.10	66.61		6,449.71	
1/15/2020		833.15	833.15	62.49		895.64	7,345.34
7/15/2020	5,615.00	833.15	6,448.15	62.49		6,510.64	
1/15/2021		777.00	777.00	58.28		835.28	7,345.91
7/15/2021	5,737.00	777.00	6,514.00	58.28		6,572.28	
1/15/2022		719.63	719.63	53.97		773.60	7,345.88
7/15/2022	5,862.00	719.63	6,581.63	53.97		6,635.60	
1/15/2023		661.01	661.01	49.58		710.59	7,346.19
7/15/2023	5,989.00	661.01	6,650.01	49.58		6,699.59	
1/15/2024		601.12	601.12	45.08		646.20	7,345.79
7/15/2024	6,119.00	601.12	6,720.12	45.08		6,765.20	
1/15/2025		539.93	539.93	40.49		580.42	7,345.63
7/15/2025	6,252.00	539.93	6,791.93	40.49		6,832.42	
1/15/2026		477.41	477.41	35.81		513.22	7,345.64
7/15/2026	6,388.00	477.41	6,865.41	35.81		6,901.22	
1/15/2027		413.53	413.53	31.01		444.54	7,345.76
7/15/2027	6,527.00	413.53	6,940.53	31.01		6,971.54	
1/15/2028		348.26	348.26	26.12		374.38	7,345.92
7/15/2028	6,669.00	348.26	7,017.26	26.12		7,043.38	
1/15/2029		281.57	281.57	21.12		302.69	7,346.07
7/15/2029	6,814.00	281.57	7,095.57	21.12		7,116.69	
1/15/2030		213.43	213.43	16.01		229.44	7,346.13
7/15/2030	6,962.00	213.43	7,175.43	16.01		7,191.44	
1/15/2031		143.81	143.81	10.79		154.60	7,346.03
7/15/2031	7,113.00	143.81	7,256.81	10.79		7,267.60	
1/15/2032		72.68	72.68	5.45		78.13	7,345.73
7/15/2032	7,268.00	72.68	7,340.68	5.45		7,346.13	
1/15/2033							7,346.13
	119,412.00	26,991.25	146,403.25	2,008.42	665.12	149,076.79	149,076.79

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.

**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
State Revolving Fund Bonds
Series 15
Northampton
DWS-09-11
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	2.00%
ARRA Principal Forgiveness*	116,172
Total Loan Amount	575,588

Schedule of Loan Repayments

Remaining Loan Obligation: \$459,416.00

Date	Schedule of Loan Repayments			Admin. Fee 0.00075	Loan Origination Fee	Total Due
	Principal	Interest	Total			
08-Jul-10						
15-Jan-11	\$0.00	\$4,772.82	\$4,772.82	\$344.56	3,055.12	\$8,172.50
15-Jul-11	26,527.00	4,594.16	31,121.16	344.56		31,465.72
15-Jan-12	0.00	4,328.89	4,328.89	324.67		4,653.56
15-Jul-12	27,063.00	4,328.89	31,391.89	324.67		31,716.56
15-Jan-13	0.00	4,058.26	4,058.26	304.37		4,362.63
15-Jul-13	27,610.00	4,058.26	31,668.26	304.37		31,972.63
15-Jan-14	0.00	3,782.16	3,782.16	283.66		4,065.82
15-Jul-14	28,168.00	3,782.16	31,950.16	283.66		32,233.82
15-Jan-15	0.00	3,500.48	3,500.48	262.54		3,763.02
15-Jul-15	28,737.00	3,500.48	32,237.48	262.54		32,500.02
15-Jan-16	0.00	3,213.11	3,213.11	240.98		3,454.09
15-Jul-16	29,317.00	3,213.11	32,530.11	240.98		32,771.09
15-Jan-17	0.00	2,919.94	2,919.94	219.00		3,138.94
15-Jul-17	29,909.00	2,919.94	32,828.94	219.00		33,047.94
15-Jan-18	0.00	2,620.85	2,620.85	196.56		2,817.41
15-Jul-18	30,514.00	2,620.85	33,134.85	196.56		33,331.41
15-Jan-19	0.00	2,315.71	2,315.71	173.68		2,489.39
15-Jul-19	31,130.00	2,315.71	33,445.71	173.68		33,619.39
15-Jan-20	0.00	2,004.41	2,004.41	150.33		2,154.74
15-Jul-20	31,759.00	2,004.41	33,763.41	150.33		33,913.74
15-Jan-21	0.00	1,686.82	1,686.82	126.51		1,813.33
15-Jul-21	32,401.00	1,686.82	34,087.82	126.51		34,214.33
15-Jan-22	0.00	1,362.81	1,362.81	102.21		1,465.02
15-Jul-22	33,055.00	1,362.81	34,417.81	102.21		34,520.02
15-Jan-23	0.00	1,032.26	1,032.26	77.42		1,109.68
15-Jul-23	33,723.00	1,032.26	34,755.26	77.42		34,832.68
15-Jan-24	0.00	695.03	695.03	52.13		747.16
15-Jul-24	34,404.00	695.03	35,099.03	52.13		35,151.16
15-Jan-25	0.00	350.99	350.99	26.32		377.31
15-Jul-25	35,099.00	350.99	35,449.99	26.32		35,476.31
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
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
	\$459,416.00	\$77,110.42	\$536,526.42	\$5,769.88	\$3,055.12	\$545,351.42

* 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, Pool 12
Adjusted Debt Service Schedule

Schedule C
7/11/2007

BORROWER	Northampton	Loan Term (in Years)	20
LOAN NUMBER	DW-05-18 ADJUSTED	Borrowed Amount	\$14,000,000
		Loan Rate	2.00%

Schedule of Loan Repayments

Loan Obligation: 14,000,000.00

Date	Schedule of Loan Repayments			Administrative Fee (0.15%)	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	552,144.00	83,202.67	635,346.67	10,500.00	78,503.39	724,350.06
15-Jan-08		134,478.56	134,478.56	10,085.89		144,564.45
15-Jul-08	587,653.00	134,478.56	722,131.56	10,085.89		732,217.45
15-Jan-09		128,602.03	128,602.03	9,645.15		138,247.18
15-Jul-09	599,525.00	128,602.03	728,127.03	9,645.15		737,772.18
15-Jan-10		122,606.78	122,606.78	9,195.51		131,802.29
15-Jul-10	611,636.00	122,606.78	734,242.78	9,195.51		743,438.29
15-Jan-11		116,490.42	116,490.42	8,736.78		125,227.20
15-Jul-11	623,993.00	116,490.42	740,483.42	8,736.78		749,220.20
15-Jan-12		110,250.49	110,250.49	8,268.79		118,519.28
15-Jul-12	636,599.00	110,250.49	746,849.49	8,268.79		755,118.28
15-Jan-13		103,884.50	103,884.50	7,791.34		111,675.84
15-Jul-13	649,459.00	103,884.50	753,343.50	7,791.34		761,134.84
15-Jan-14		97,389.91	97,389.91	7,304.24		104,694.15
15-Jul-14	662,580.00	97,389.91	759,969.91	7,304.24		767,274.15
15-Jan-15		90,764.11	90,764.11	6,807.31		97,571.42
15-Jul-15	675,965.00	90,764.11	766,729.11	6,807.31		773,536.42
15-Jan-16		84,004.46	84,004.46	6,300.33		90,304.79
15-Jul-16	689,621.00	84,004.46	773,625.46	6,300.33		779,925.79
15-Jan-17		77,108.25	77,108.25	5,783.12		82,891.37
15-Jul-17	703,553.00	77,108.25	780,661.25	5,783.12		786,444.37
15-Jan-18		70,072.72	70,072.72	5,255.45		75,328.17
15-Jul-18	717,766.00	70,072.72	787,838.72	5,255.45		793,094.17
15-Jan-19		62,895.06	62,895.06	4,717.13		67,612.19
15-Jul-19	732,266.00	62,895.06	795,161.06	4,717.13		799,878.19
15-Jan-20		55,572.40	55,572.40	4,167.93		59,740.33
15-Jul-20	747,059.00	55,572.40	802,631.40	4,167.93		806,799.33
15-Jan-21		48,101.81	48,101.81	3,607.64		51,709.45
15-Jul-21	762,152.00	48,101.81	810,253.81	3,607.64		813,861.45
15-Jan-22		40,480.29	40,480.29	3,036.02		43,516.31
15-Jul-22	777,549.00	40,480.29	818,029.29	3,036.02		821,065.31
15-Jan-23		32,704.80	32,704.80	2,452.86		35,157.66
15-Jul-23	793,257.00	32,704.80	825,961.80	2,452.86		828,414.66
15-Jan-24		24,772.23	24,772.23	1,857.92		26,630.15
15-Jul-24	809,282.00	24,772.23	834,054.23	1,857.92		835,912.15
15-Jan-25		16,679.41	16,679.41	1,250.96		17,930.37
15-Jul-25	825,631.00	16,679.41	842,310.41	1,250.96		843,561.37
15-Jan-26		8,423.10	8,423.10	631.73		9,054.83
15-Jul-26	842,310.00	8,423.10	850,733.10	631.73		851,364.83
15-Jan-27		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
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29		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
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31		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
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33		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
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35		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
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37		0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
	14,000,000	2,933,765.33	16,933,765.33	224,292.20	78,503.39	17,236,560.92

7/11/2007

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

SCHEDULE C

Northampton
DW-05-18

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	\$14,000,000.00
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Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$552,144.00	\$164,111.11	\$716,255.11	\$10,500.00	78,503.39	\$805,258.50
15-Jan-08	0.00	134,478.56	134,478.56	10,085.89		144,564.45
15-Jul-08	587,653.00	134,478.56	722,131.56	10,085.89		732,217.45
15-Jan-09	0.00	128,602.03	128,602.03	9,645.15		138,247.18
15-Jul-09	599,525.00	128,602.03	728,127.03	9,645.15		737,772.18
15-Jan-10	0.00	122,606.78	122,606.78	9,195.51		131,802.29
15-Jul-10	611,636.00	122,606.78	734,242.78	9,195.51		743,438.29
15-Jan-11	0.00	116,490.42	116,490.42	8,736.78		125,227.20
15-Jul-11	623,993.00	116,490.42	740,483.42	8,736.78		749,220.20
15-Jan-12	0.00	110,250.49	110,250.49	8,268.79		118,519.28
15-Jul-12	636,599.00	110,250.49	746,849.49	8,268.79		755,118.28
15-Jan-13	0.00	103,884.50	103,884.50	7,791.34		111,675.84
15-Jul-13	649,459.00	103,884.50	753,343.50	7,791.34		761,134.84
15-Jan-14	0.00	97,389.91	97,389.91	7,304.24		104,694.15
15-Jul-14	662,580.00	97,389.91	759,969.91	7,304.24		767,274.15
15-Jan-15	0.00	90,764.11	90,764.11	6,807.31		97,571.42
15-Jul-15	675,965.00	90,764.11	766,729.11	6,807.31		773,536.42
15-Jan-16	0.00	84,004.46	84,004.46	6,300.33		90,304.79
15-Jul-16	689,621.00	84,004.46	773,625.46	6,300.33		779,925.79
15-Jan-17	0.00	77,108.25	77,108.25	5,783.12		82,891.37
15-Jul-17	703,553.00	77,108.25	780,661.25	5,783.12		786,444.37
15-Jan-18	0.00	70,072.72	70,072.72	5,255.45		75,328.17
15-Jul-18	717,766.00	70,072.72	787,838.72	5,255.45		793,094.17
15-Jan-19	0.00	62,895.06	62,895.06	4,717.13		67,612.19
15-Jul-19	732,266.00	62,895.06	795,161.06	4,717.13		799,878.19
15-Jan-20	0.00	55,572.40	55,572.40	4,167.93		59,740.33
15-Jul-20	747,059.00	55,572.40	802,631.40	4,167.93		806,799.33
15-Jan-21	0.00	48,101.81	48,101.81	3,607.64		51,709.45
15-Jul-21	762,152.00	48,101.81	810,253.81	3,607.64		813,861.45
15-Jan-22	0.00	40,480.29	40,480.29	3,036.02		43,516.31
15-Jul-22	777,549.00	40,480.29	818,029.29	3,036.02		821,065.31
15-Jan-23	0.00	32,704.80	32,704.80	2,452.86		35,157.66
15-Jul-23	793,257.00	32,704.80	825,961.80	2,452.86		828,414.66
15-Jan-24	0.00	24,772.23	24,772.23	1,857.92		26,630.15
15-Jul-24	809,282.00	24,772.23	834,054.23	1,857.92		835,912.15
15-Jan-25	0.00	16,679.41	16,679.41	1,250.96		17,930.37
15-Jul-25	825,631.00	16,679.41	842,310.41	1,250.96		843,561.37
15-Jan-26	0.00	8,423.10	8,423.10	631.73		9,054.83
15-Jul-26	842,310.00	8,423.10	850,733.10	631.73		851,364.83
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
	\$14,000,000.00	\$3,014,673.77	\$17,014,673.77	\$224,292.20	\$78,503.39	\$17,317,469.36

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

Revised SCHEDULE C

Series 14

Northampton
DW-05-18A

Loan Interest Rate	2.00%
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Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	\$1,111,366.30
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	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
15-Mar-11					
15-Jul-11	51,810.63	11,216.80	63,027.43	841.26	63,868.69
15-Jan-12	-	10,595.56	10,595.56	794.67	11,390.23
15-Jul-12	52,857.48	10,595.56	63,453.04	794.67	64,247.71
15-Jan-13	-	10,066.98	10,066.98	755.02	10,822.00
15-Jul-13	53,924.77	10,066.98	63,991.75	755.02	64,746.77
15-Jan-14	-	9,527.73	9,527.73	714.58	10,242.31
15-Jul-14	55,014.43	9,527.73	64,542.16	714.58	65,256.74
15-Jan-15	-	8,977.59	8,977.59	673.32	9,650.91
15-Jul-15	56,125.50	8,977.59	65,103.09	673.32	65,776.41
15-Jan-16	-	8,416.33	8,416.33	631.23	9,047.56
15-Jul-16	57,259.92	8,416.33	65,676.25	631.23	66,307.48
15-Jan-17	-	7,843.74	7,843.74	588.28	8,432.02
15-Jul-17	58,416.72	7,843.74	66,260.46	588.28	66,848.74
15-Jan-18	-	7,259.57	7,259.57	544.47	7,804.04
15-Jul-18	59,595.89	7,259.57	66,855.46	544.47	67,399.93
15-Jan-19	-	6,663.61	6,663.61	499.77	7,163.38
15-Jul-19	60,800.36	6,663.61	67,463.97	499.77	67,963.74
15-Jan-20	-	6,055.61	6,055.61	454.17	6,509.78
15-Jul-20	62,028.18	6,055.61	68,083.79	454.17	68,537.96
15-Jan-21	-	5,435.32	5,435.32	407.65	5,842.97
15-Jul-21	63,281.29	5,435.32	68,716.61	407.65	69,124.26
15-Jan-22	-	4,802.51	4,802.51	360.19	5,162.70
15-Jul-22	64,559.70	4,802.51	69,362.21	360.19	69,722.40
15-Jan-23	-	4,156.91	4,156.91	311.77	4,468.68
15-Jul-23	65,864.38	4,156.91	70,021.29	311.77	70,333.06
15-Jan-24	-	3,498.27	3,498.27	262.37	3,760.64
15-Jul-24	67,195.33	3,498.27	70,693.60	262.37	70,955.97
15-Jan-25	-	2,826.32	2,826.32	211.97	3,038.29
15-Jul-25	68,552.54	2,826.32	71,378.86	211.97	71,590.83
15-Jan-26	-	2,140.79	2,140.79	160.56	2,301.35
15-Jul-26	69,937.00	2,140.79	72,077.79	160.56	72,238.35
15-Jan-27	-	1,441.42	1,441.42	108.11	1,549.53
15-Jul-27	71,350.65	1,441.42	72,792.07	108.11	72,900.18
15-Jan-28	-	727.92	727.92	54.59	782.51
15-Jul-28	72,791.53	727.92	73,519.45	54.59	73,574.04
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	-	-	-	-	-
	\$1,111,366.30	\$212,089.16	\$1,323,455.46	\$15,906.70	\$1,339,362.16

* 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

Northampton
DW-05-18-A

Loan Interest Rate 2.00%

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: \$1,250,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Mar-09						
15-Jul-09	\$55,496.00	\$8,125.00	\$63,621.00	\$937.50	7,787.50	\$72,346.00
15-Jan-10	0.00	11,945.04	11,945.04	895.88		12,840.92
15-Jul-10	52,198.00	11,945.04	64,143.04	895.88		65,038.92
15-Jan-11	0.00	11,423.06	11,423.06	856.73		12,279.79
15-Jul-11	53,253.00	11,423.06	64,676.06	856.73		65,532.79
15-Jan-12	0.00	10,890.53	10,890.53	816.79		11,707.32
15-Jul-12	54,329.00	10,890.53	65,219.53	816.79		66,036.32
15-Jan-13	0.00	10,347.24	10,347.24	776.04		11,123.28
15-Jul-13	55,426.00	10,347.24	65,773.24	776.04		66,549.28
15-Jan-14	0.00	9,792.98	9,792.98	734.47		10,527.45
15-Jul-14	56,546.00	9,792.98	66,338.98	734.47		67,073.45
15-Jan-15	0.00	9,227.52	9,227.52	692.06		9,919.58
15-Jul-15	57,688.00	9,227.52	66,915.52	692.06		67,607.58
15-Jan-16	0.00	8,650.64	8,650.64	648.80		9,299.44
15-Jul-16	58,854.00	8,650.64	67,504.64	648.80		68,153.44
15-Jan-17	0.00	8,062.10	8,062.10	604.66		8,666.76
15-Jul-17	60,043.00	8,062.10	68,105.10	604.66		68,709.76
15-Jan-18	0.00	7,461.67	7,461.67	559.63		8,021.30
15-Jul-18	61,255.00	7,461.67	68,716.67	559.63		69,276.30
15-Jan-19	0.00	6,849.12	6,849.12	513.68		7,362.80
15-Jul-19	62,493.00	6,849.12	69,342.12	513.68		69,855.80
15-Jan-20	0.00	6,224.19	6,224.19	466.81		6,691.00
15-Jul-20	63,755.00	6,224.19	69,979.19	466.81		70,446.00
15-Jan-21	0.00	5,586.64	5,586.64	419.00		6,005.64
15-Jul-21	65,043.00	5,586.64	70,629.64	419.00		71,048.64
15-Jan-22	0.00	4,936.21	4,936.21	370.22		5,306.43
15-Jul-22	66,357.00	4,936.21	71,293.21	370.22		71,663.43
15-Jan-23	0.00	4,272.64	4,272.64	320.45		4,593.09
15-Jul-23	67,698.00	4,272.64	71,970.64	320.45		72,291.09
15-Jan-24	0.00	3,595.66	3,595.66	269.67		3,865.33
15-Jul-24	69,066.00	3,595.66	72,661.66	269.67		72,931.33
15-Jan-25	0.00	2,905.00	2,905.00	217.88		3,122.88
15-Jul-25	70,461.00	2,905.00	73,366.00	217.88		73,583.88
15-Jan-26	0.00	2,200.39	2,200.39	165.03		2,365.42
15-Jul-26	71,884.00	2,200.39	74,084.39	165.03		74,249.42
15-Jan-27	0.00	1,481.55	1,481.55	111.12		1,592.67
15-Jul-27	73,337.00	1,481.55	74,818.55	111.12		74,929.67
15-Jan-28	0.00	748.18	748.18	56.11		804.29
15-Jul-28	74,818.00	748.18	75,566.18	56.11		75,622.29
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
	\$1,250,000.00	\$261,325.72	\$1,511,325.72	\$19,927.56	\$7,787.50	\$1,539,040.78

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

SCHEDULE C

Pool Program Bonds, Pool 12

Northampton
DW-04-05

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	\$9,612,283.00
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Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$379,098.00	\$112,677.32	\$491,775.32	\$7,209.21	53,899.77	\$552,884.30
15-Jan-08	0.00	92,331.85	92,331.85	6,924.89		99,256.74
15-Jul-08	403,478.00	92,331.85	495,809.85	6,924.89		502,734.74
15-Jan-09	0.00	88,297.07	88,297.07	6,622.28		94,919.35
15-Jul-09	411,629.00	88,297.07	499,926.07	6,622.28		506,548.35
15-Jan-10	0.00	84,180.78	84,180.78	6,313.56		90,494.34
15-Jul-10	419,945.00	84,180.78	504,125.78	6,313.56		510,439.34
15-Jan-11	0.00	79,981.33	79,981.33	5,998.60		85,979.93
15-Jul-11	428,428.00	79,981.33	508,409.33	5,998.60		514,407.93
15-Jan-12	0.00	75,697.05	75,697.05	5,677.28		81,374.33
15-Jul-12	437,083.00	75,697.05	512,780.05	5,677.28		518,457.33
15-Jan-13	0.00	71,326.22	71,326.22	5,349.47		76,675.69
15-Jul-13	445,913.00	71,326.22	517,239.22	5,349.47		522,588.69
15-Jan-14	0.00	66,867.09	66,867.09	5,015.03		71,882.12
15-Jul-14	454,922.00	66,867.09	521,789.09	5,015.03		526,804.12
15-Jan-15	0.00	62,317.87	62,317.87	4,673.84		66,991.71
15-Jul-15	464,112.00	62,317.87	526,429.87	4,673.84		531,103.71
15-Jan-16	0.00	57,676.75	57,676.75	4,325.76		62,002.51
15-Jul-16	473,488.00	57,676.75	531,164.75	4,325.76		535,490.51
15-Jan-17	0.00	52,941.87	52,941.87	3,970.64		56,912.51
15-Jul-17	483,053.00	52,941.87	535,994.87	3,970.64		539,965.51
15-Jan-18	0.00	48,111.34	48,111.34	3,608.35		51,719.69
15-Jul-18	492,812.00	48,111.34	540,923.34	3,608.35		544,531.69
15-Jan-19	0.00	43,183.22	43,183.22	3,238.74		46,421.96
15-Jul-19	502,768.00	43,183.22	545,951.22	3,238.74		549,189.96
15-Jan-20	0.00	38,155.54	38,155.54	2,861.67		41,017.21
15-Jul-20	512,925.00	38,155.54	551,080.54	2,861.67		553,942.21
15-Jan-21	0.00	33,026.29	33,026.29	2,476.97		35,503.26
15-Jul-21	523,287.00	33,026.29	556,313.29	2,476.97		558,790.26
15-Jan-22	0.00	27,793.42	27,793.42	2,084.51		29,877.93
15-Jul-22	533,858.00	27,793.42	561,651.42	2,084.51		563,735.93
15-Jan-23	0.00	22,454.84	22,454.84	1,684.11		24,138.95
15-Jul-23	544,643.00	22,454.84	567,097.84	1,684.11		568,781.95
15-Jan-24	0.00	17,008.41	17,008.41	1,275.63		18,284.04
15-Jul-24	555,646.00	17,008.41	572,654.41	1,275.63		573,930.04
15-Jan-25	0.00	11,451.95	11,451.95	858.90		12,310.85
15-Jul-25	566,872.00	11,451.95	578,323.95	858.90		579,182.85
15-Jan-26	0.00	5,783.23	5,783.23	433.74		6,216.97
15-Jul-26	578,323.00	5,783.23	584,106.23	433.74		584,539.97
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
	\$9,612,283.00	\$2,069,849.56	\$11,682,132.56	\$153,997.15	\$53,899.77	\$11,890,029.48

Net Borrower Savings due to 2006 Refunding: 60,662.52

G.E. 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: 2,241,713.06

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	28,308.91	28,308.91	7,727.80	8,749.84	16,477.64	0.00	11,831.27	11,831.27
01-Aug-07	93,386.51	52,005.07	145,391.58	14,642.15	5,162.90	19,805.05	93,386.51	32,200.02	125,586.53
01-Feb-08	0.00	49,670.40	49,670.40	14,032.18	15,602.31	29,634.49	0.00	20,035.91	20,035.91
01-Aug-08	96,850.40	49,670.40	146,520.80	14,032.18	5,835.93	19,868.11	96,850.40	29,802.29	126,652.69
01-Feb-09	0.00	47,249.12	47,249.12	13,399.59	14,879.80	28,279.39	0.00	18,969.73	18,969.73
01-Aug-09	99,448.54	47,249.12	146,697.66	13,399.59	5,557.67	18,957.26	99,448.54	28,291.86	127,740.40
01-Feb-10	0.00	45,757.39	45,757.39	12,750.02	15,125.34	27,875.36	0.00	17,882.03	17,882.03
01-Aug-10	102,124.57	45,757.39	147,881.96	12,750.02	6,281.86	19,031.88	102,124.57	26,725.51	128,850.08
01-Feb-11	0.00	43,204.29	43,204.29	12,082.97	14,348.97	26,431.95	0.00	16,772.34	16,772.34
01-Aug-11	104,836.81	43,204.29	148,041.10	12,082.97	5,975.95	18,058.93	104,836.81	25,145.36	129,982.17
01-Feb-12	0.00	41,631.73	41,631.73	11,398.21	14,593.26	25,991.48	0.00	15,640.25	15,640.25
01-Aug-12	107,654.81	41,631.73	149,286.54	11,398.21	6,751.18	18,149.40	107,654.81	23,482.33	131,137.14
01-Feb-13	0.00	38,940.37	38,940.37	10,695.05	13,760.04	24,455.09	0.00	14,485.28	14,485.28
01-Aug-13	111,805.78	38,940.37	150,746.15	10,695.05	7,735.65	18,430.70	111,805.78	20,509.67	132,315.45
01-Feb-14	0.00	36,005.47	36,005.47	9,964.77	12,733.72	22,698.49	0.00	13,306.98	13,306.98
01-Aug-14	115,173.66	36,005.47	151,179.13	9,964.77	7,696.81	17,661.58	115,173.66	18,343.89	133,517.55
01-Feb-15	0.00	34,047.51	34,047.51	9,212.49	12,730.14	21,942.63	0.00	12,104.88	12,104.88
01-Aug-15	118,755.21	34,047.51	152,802.72	9,212.49	8,846.28	18,058.77	118,755.21	15,988.74	134,743.95
01-Feb-16	0.00	30,930.18	30,930.18	8,436.82	11,614.88	20,051.70	0.00	10,878.48	10,878.48
01-Aug-16	123,062.47	28,769.55	151,832.02	8,436.82	9,122.71	17,559.53	123,062.47	11,210.02	134,272.49
01-Feb-17	0.00	27,875.31	27,875.31	7,633.01	10,475.04	18,108.06	0.00	9,767.25	9,767.25
01-Aug-17	128,289.44	25,461.78	153,751.22	7,633.01	10,630.96	18,263.98	128,289.44	7,197.80	135,487.24
01-Feb-18	0.00	24,598.87	24,598.87	6,795.07	9,240.32	16,035.39	0.00	8,563.48	8,563.48
01-Aug-18	132,960.83	22,194.10	155,154.93	6,795.07	11,490.75	18,285.81	132,960.83	3,908.28	136,869.11
01-Feb-19	0.00	21,273.78	21,273.78	5,926.61	8,086.78	14,013.39	0.00	7,260.39	7,260.39
01-Aug-19	137,978.21	18,954.18	156,932.39	5,926.61	12,741.08	18,667.69	137,978.21	286.49	138,264.70
01-Feb-20	0.00	17,839.63	17,839.63	5,025.38	6,870.18	11,895.56	0.00	5,944.07	5,944.07
01-Aug-20	143,176.65	15,645.83	158,822.48	5,025.38	14,064.50	19,089.89	139,732.60	0.00	139,732.60
01-Feb-21	0.00	14,301.91	14,301.91	4,090.20	5,589.76	9,679.96	0.00	4,621.95	4,621.95
01-Aug-21	148,856.01	12,175.73	161,031.74	4,090.20	15,739.03	19,829.22	141,202.51	0.00	141,202.51
01-Feb-22	0.00	10,671.94	10,671.94	3,117.92	4,241.95	7,359.87	0.00	3,312.07	3,312.07
01-Aug-22	154,106.39	7,662.64	161,769.03	3,117.92	16,669.13	19,787.04	141,981.99	0.00	141,981.99
01-Feb-23	0.00	7,407.40	7,407.40	2,111.34	2,925.78	5,037.13	0.00	2,370.27	2,370.27
01-Aug-23	160,048.73	3,007.34	163,056.07	2,111.34	18,314.36	20,425.70	142,630.37	0.00	142,630.37
01-Feb-24	0.00	3,890.70	3,890.70	1,065.96	1,356.48	2,422.44	0.00	1,468.26	1,468.26
01-Aug-24	163,198.04	0.00	163,198.04	1,065.96	17,839.36	18,905.32	144,292.72	0.00	144,292.72
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$2,241,713.06	\$1,045,987.43	\$3,287,700.49	\$297,845.15	\$369,380.74	\$667,225.88	\$2,182,167.42	\$438,307.18	\$2,620,474.61

0.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series10

Northampton
DW-04-05-A

Schedule of Administrative Fee [After October 26, 2006]

<u>Date</u>	<u>Principal Outstanding</u>	<u>Administrative Fee Payable @ 0.075%</u>
26-Oct-06		
01-Feb-07	2,241,713.06	887.34
01-Aug-07	2,241,713.06	1,681.28
01-Feb-08	2,148,326.55	1,611.24
01-Aug-08	2,148,326.55	1,611.24
01-Feb-09	2,051,476.15	1,538.61
01-Aug-09	2,051,476.15	1,538.61
01-Feb-10	1,952,027.61	1,464.02
01-Aug-10	1,952,027.61	1,464.02
01-Feb-11	1,849,903.04	1,387.43
01-Aug-11	1,849,903.04	1,387.43
01-Feb-12	1,745,066.23	1,308.80
01-Aug-12	1,745,066.23	1,308.80
01-Feb-13	1,637,411.42	1,228.06
01-Aug-13	1,637,411.42	1,228.06
01-Feb-14	1,525,605.64	1,144.20
01-Aug-14	1,525,605.64	1,144.20
01-Feb-15	1,410,431.98	1,057.82
01-Aug-15	1,410,431.98	1,057.82
01-Feb-16	1,291,676.77	968.76
01-Aug-16	1,291,676.77	968.76
01-Feb-17	1,168,614.30	876.46
01-Aug-17	1,168,614.30	876.46
01-Feb-18	1,040,324.86	780.24
01-Aug-18	1,040,324.86	780.24
01-Feb-19	907,364.03	680.52
01-Aug-19	907,364.03	680.52
01-Feb-20	769,385.82	577.04
01-Aug-20	769,385.82	577.04
01-Feb-21	626,209.17	469.66
01-Aug-21	626,209.17	469.66
01-Feb-22	477,353.16	358.01
01-Aug-22	477,353.16	358.01
01-Feb-23	323,246.77	242.44
01-Aug-23	323,246.77	242.44
01-Feb-24	163,198.04	122.40
01-Aug-24	163,198.04	122.40
01-Feb-25	0.00	0.00
01-Aug-25	0.00	0.00
01-Feb-26	0.00	0.00
01-Aug-26	0.00	0.00
01-Feb-27	0.00	0.00
01-Aug-27	0.00	0.00
01-Feb-28	0.00	0.00
01-Aug-28	0.00	0.00
01-Feb-29	0.00	0.00
01-Aug-29	0.00	0.00
01-Feb-30	0.00	0.00
01-Aug-30	0.00	0.00
01-Feb-31	0.00	0.00
01-Aug-31	0.00	0.00
01-Feb-32	0.00	0.00
01-Aug-32	0.00	0.00
01-Feb-33	0.00	0.00
01-Aug-33	0.00	0.00
01-Feb-34	0.00	0.00
01-Aug-34	0.00	0.00
		\$34,200.04

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

Schedule C

Series10

Northampton

DW-04-05-A

Final Loan Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation: \$2,241,713.06

Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
			3.919400% Equity Earnings	Contract Assistance Payments	Total			
26-Oct-06	Principal	Interest	Total			Principal	Interest	Total
01-Feb-07	0.00	28,331.62	28,331.62	7,727.80	8,772.55	0.00	11,831.26	11,831.26
01-Aug-07	93,386.51	53,680.99	147,067.50	14,642.15	5,502.65	93,386.51	33,536.18	126,922.69
01-Feb-08	0.00	51,346.32	51,346.32	14,032.18	15,942.06	0.00	21,372.07	21,372.07
01-Aug-08	96,850.40	51,346.32	148,196.72	14,032.18	6,175.68	96,850.40	31,138.46	127,988.86
01-Feb-09	0.00	48,925.04	48,925.04	13,399.59	15,219.55	0.00	20,305.91	20,305.91
01-Aug-09	99,448.54	48,925.04	148,373.58	13,399.59	5,897.42	99,448.54	29,628.03	129,076.57
01-Feb-10	0.00	47,433.31	47,433.31	12,750.02	15,465.09	0.00	19,218.20	19,218.20
01-Aug-10	102,124.57	47,433.31	149,557.88	12,750.02	6,621.61	102,124.57	28,061.68	130,186.25
01-Feb-11	0.00	44,880.21	44,880.21	12,082.97	14,688.72	0.00	18,108.52	18,108.52
01-Aug-11	104,836.81	44,880.21	149,717.02	12,082.97	6,315.70	104,836.81	26,481.54	131,318.35
01-Feb-12	0.00	43,307.65	43,307.65	11,398.21	14,933.01	0.00	16,976.42	16,976.42
01-Aug-12	107,654.81	43,307.65	150,962.46	11,398.21	7,090.93	107,654.81	24,818.51	132,473.32
01-Feb-13	0.00	40,616.29	40,616.29	10,695.05	14,099.79	0.00	15,821.45	15,821.45
01-Aug-13	111,805.78	40,616.29	152,422.07	10,695.05	8,075.40	111,805.78	21,845.84	133,651.62
01-Feb-14	0.00	37,681.39	37,681.39	9,964.77	13,073.47	0.00	14,643.15	14,643.15
01-Aug-14	115,173.66	37,681.39	152,855.05	9,964.77	8,026.56	115,173.66	19,680.06	134,853.72
01-Feb-15	0.00	35,723.43	35,723.43	9,212.49	13,069.89	0.00	13,441.05	13,441.05
01-Aug-15	118,755.21	35,723.43	154,478.64	9,212.49	9,186.03	118,755.21	17,324.91	136,080.12
01-Feb-16	0.00	32,606.10	32,606.10	8,436.82	11,954.63	0.00	12,214.65	12,214.65
01-Aug-16	123,062.47	32,606.10	155,668.57	8,436.82	9,900.47	123,062.47	14,268.81	137,331.28
01-Feb-17	0.00	29,375.71	29,375.71	7,633.01	10,779.21	0.00	10,963.49	10,963.49
01-Aug-17	128,289.44	29,375.71	157,665.15	7,633.01	11,424.41	128,289.44	10,318.28	138,607.72
01-Feb-18	0.00	26,008.13	26,008.13	6,795.07	9,526.01	0.00	9,687.05	9,687.05
01-Aug-18	132,960.83	26,008.13	158,968.96	6,795.07	12,263.94	132,960.83	6,949.12	139,909.95
01-Feb-19	0.00	22,684.12	22,684.12	5,976.61	8,372.69	0.00	8,384.82	8,384.82
01-Aug-19	137,978.21	22,684.12	160,662.33	5,976.61	13,497.23	137,978.21	3,260.28	141,238.49
01-Feb-20	0.00	19,234.64	19,234.64	5,025.38	7,152.98	0.00	7,056.28	7,056.28
01-Aug-20	143,176.65	19,234.64	162,411.29	5,025.38	14,792.04	143,176.65	0.00	143,176.65
01-Feb-21	0.00	15,655.21	15,655.21	4,090.20	5,864.11	0.00	5,700.90	5,700.90
01-Aug-21	148,856.01	15,655.21	164,511.22	4,090.20	16,444.40	148,856.01	0.00	148,856.01
01-Feb-22	0.00	11,933.84	11,933.84	3,117.92	4,497.77	0.00	4,318.15	4,318.15
01-Aug-22	154,106.39	11,933.84	166,040.23	3,117.92	17,535.00	154,106.39	0.00	154,106.39
01-Feb-23	0.00	8,081.17	8,081.17	2,111.34	3,062.37	0.00	2,907.46	2,907.46
01-Aug-23	160,048.73	8,081.17	168,129.90	2,111.34	18,192.05	160,048.73	0.00	160,048.73
01-Feb-24	0.00	4,079.96	4,079.96	1,065.96	1,545.74	0.00	1,468.27	1,468.27
01-Aug-24	163,198.04	4,079.96	167,278.00	1,065.96	17,917.27	163,198.04	0.00	163,198.04
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	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	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	0.00
	2,241,713.06	1,121,157.65	3,362,870.71	297,845.15	383,888.44	2,199,406.32	481,730.80	2,681,137.12