Massachusetts Clean Water Trust
Series 25
Norton Loan Amortization
CWT-18-02

Loan Amount Approved	373,151.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	10
		Loan Rate	2.00%
Amount to be Financed	373,151.00	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		4,850.96	4,850.96	363.82		5,214.79	
1/15/2025	37,316.00	3,731.51	41,047.51	279.86		41,327.37	46,542.16
7/15/2025		3,358.35	3,358.35	251.88		3,610.23	
1/15/2026	37,315.00	3,358.35	40,673.35	251.88		40,925.23	44,535.45
7/15/2026		2,985.20	2,985.20	223.89		3,209.09	
1/15/2027	37,315.00	2,985.20	40,300.20	223.89		40,524.09	43,733.18
7/15/2027		2,612.05	2,612.05	195.90		2,807.95	
1/15/2028	37,315.00	2,612.05	39,927.05	195.90		40,122.95	42,930.91
7/15/2028		2,238.90	2,238.90	167.92		2,406.82	
1/15/2029	37,315.00	2,238.90	39,553.90	167.92		39,721.82	42,128.64
7/15/2029		1,865.75	1,865.75	139.93		2,005.68	
1/15/2030	37,315.00	1,865.75	39,180.75	139.93		39,320.68	41,326.36
7/15/2030		1,492.60	1,492.60	111.95		1,604.55	
1/15/2031	37,315.00	1,492.60	38,807.60	111.95		38,919.55	40,524.09
7/15/2031		1,119.45	1,119.45	83.96		1,203.41	
1/15/2032	37,315.00	1,119.45	38,434.45	83.96		38,518.41	39,721.82
7/15/2032		746.30	746.30	55.97		802.27	
1/15/2033	37,315.00	746.30	38,061.30	55.97		38,117.27	38,919.55
7/15/2033		373.15	373.15	27.99		401.14	
1/15/2034	37,315.00	373.15	37,688.15	27.99		37,716.14	38,117.27
7/15/2034							
	373,151.00	42,165.97	415,316.97	3,162.45		418,479.42	418,479.42

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 26
Norton Loan Amortization
CWT-18-02-A

Loan Amount Approved	121,356.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	121,356.00	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		1,071.98	1,071.98	80.40		1,152.38	
1/15/2026	6,068.00	1,213.56	7,281.56	91.02		7,372.58	8,524.95
7/15/2026		1,152.88	1,152.88	86.47		1,239.35	
1/15/2027	6,068.00	1,152.88	7,220.88	86.47		7,307.35	8,546.69
7/15/2027		1,092.20	1,092.20	81.92		1,174.12	
1/15/2028	6,068.00	1,092.20	7,160.20	81.92		7,242.12	8,416.23
7/15/2028		1,031.52	1,031.52	77.36		1,108.88	
1/15/2029	6,068.00	1,031.52	7,099.52	77.36		7,176.88	8,285.77
7/15/2029		970.84	970.84	72.81		1,043.65	
1/15/2030	6,068.00	970.84	7,038.84	72.81		7,111.65	8,155.31
7/15/2030		910.16	910.16	68.26		978.42	
1/15/2031	6,068.00	910.16	6,978.16	68.26		7,046.42	8,024.84
7/15/2031		849.48	849.48	63.71		913.19	
1/15/2032	6,068.00	849.48	6,917.48	63.71		6,981.19	7,894.38
7/15/2032		788.80	788.80	59.16		847.96	
1/15/2033	6,068.00	788.80	6,856.80	59.16		6,915.96	7,763.92
7/15/2033		728.12	728.12	54.61		782.73	
1/15/2034	6,068.00	728.12	6,796.12	54.61		6,850.73	7,633.46
7/15/2034		667.44	667.44	50.06		717.50	
1/15/2035	6,068.00	667.44	6,735.44	50.06		6,785.50	7,503.00
7/15/2035		606.76	606.76	45.51		652.27	
1/15/2036	6,068.00	606.76	6,674.76	45.51		6,720.27	7,372.53
7/15/2036		546.08	546.08	40.96		587.04	
1/15/2037	6,068.00	546.08	6,614.08	40.96		6,655.04	7,242.07
7/15/2037		485.40	485.40	36.41		521.81	
1/15/2038	6,068.00	485.40	6,553.40	36.41		6,589.81	7,111.61
7/15/2038		424.72	424.72	31.85		456.57	
1/15/2039	6,068.00	424.72	6,492.72	31.85		6,524.57	6,981.15
7/15/2039		364.04	364.04	27.30		391.34	
1/15/2040	6,068.00	364.04	6,432.04	27.30		6,459.34	6,850.69
7/15/2040		303.36	303.36	22.75		326.11	
1/15/2041	6,068.00	303.36	6,371.36	22.75		6,394.11	6,720.22
7/15/2041		242.68	242.68	18.20		260.88	
1/15/2042	6,067.00	242.68	6,309.68	18.20		6,327.88	6,588.76
7/15/2042		182.01	182.01	13.65		195.66	
1/15/2043	6,067.00	182.01	6,249.01	13.65		6,262.66	6,458.32
7/15/2043		121.34	121.34	9.10		130.44	
1/15/2044	6,067.00	121.34	6,188.34	9.10		6,197.44	6,327.88
7/15/2044		60.67	60.67	4.55		65.22	
1/15/2045	6,067.00	60.67	6,127.67	4.55		6,132.22	6,197.44
7/15/2045							
	121,356.00	25,342.54	146,698.54	1,900.69		148,599.23	148,599.23

Notes:

Massachusetts Water Clean Water Trust
Series 23 Swap
NORTON Reamortization
CWP-18-43

Original Loan Amount	4,800,000.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	106,769.00	Loan Term (in years)	18
Principal Paid Down	383,818.00	Loan Rate	2.00%
Outstanding Loan Obligation	4,309,413.00	Closing Date	5/10/2023
Remaining Balance	(90,390.00)	First Payment	7/15/2023
Net New Loan Obligation	4,219,023.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		42,767.72	42,767.72	3,207.58		45,975.30	
1/15/2024	194,031.01	42,190.23	236,221.24	3,164.27		239,385.51	285,360.81
7/15/2024		40,249.92	40,249.92	3,018.74		43,268.66	
1/15/2025	198,247.66	40,249.92	238,497.58	3,018.74		241,516.33	284,784.99
7/15/2025		38,267.44	38,267.44	2,870.06		41,137.50	
1/15/2026	202,556.35	38,267.44	240,823.80	2,870.06		243,693.86	284,831.36
7/15/2026		36,241.88	36,241.88	2,718.14		38,960.02	
1/15/2027	206,959.04	36,241.88	243,200.92	2,718.14		245,919.06	284,879.08
7/15/2027		34,172.29	34,172.29	2,562.92		36,735.21	
1/15/2028	211,456.67	34,172.29	245,628.96	2,562.92		248,191.88	284,927.09
7/15/2028		32,057.72	32,057.72	2,404.33		34,462.05	
1/15/2029	216,052.21	32,057.72	248,109.93	2,404.33		250,514.26	284,976.32
7/15/2029		29,897.20	29,897.20	2,242.29		32,139.49	
1/15/2030	220,747.61	29,897.20	250,644.81	2,242.29		252,887.10	285,026.59
7/15/2030		27,689.72	27,689.72	2,076.73		29,766.45	
1/15/2031	225,545.82	27,689.72	253,235.55	2,076.73		255,312.28	285,078.73
7/15/2031		25,434.27	25,434.27	1,907.57		27,341.84	
1/15/2032	230,447.80	25,434.27	255,882.07	1,907.57		257,789.64	285,131.48
7/15/2032		23,129.79	23,129.79	1,734.73		24,864.52	
1/15/2033	235,455.50	23,129.79	258,585.29	1,734.73		260,320.02	285,184.54
7/15/2033		20,775.23	20,775.23	1,558.14		22,333.38	
1/15/2034	240,572.87	20,775.23	261,348.10	1,558.14		262,906.24	285,239.62
7/15/2034		18,369.50	18,369.50	1,377.71		19,747.22	
1/15/2035	245,801.85	18,369.50	264,171.35	1,377.71		265,549.06	285,296.28
7/15/2035		15,911.49	15,911.49	1,193.36		17,104.85	
1/15/2036	251,143.39	15,911.49	267,054.88	1,193.36		268,248.24	285,353.09
7/15/2036		13,400.05	13,400.05	1,005.00		14,405.06	
1/15/2037	256,602.45	13,400.05	270,002.51	1,005.00		271,007.51	285,412.57
7/15/2037		10,834.03	10,834.03	812.55		11,646.58	
1/15/2038	262,178.97	10,834.03	273,013.00	812.55		273,825.55	285,472.13
7/15/2038		8,212.24	8,212.24	615.92		8,828.16	
1/15/2039	267,876.89	8,212.24	276,089.13	615.92		276,705.05	285,533.21
7/15/2039		5,533.47	5,533.47	415.01		5,948.48	
1/15/2040	273,699.16	5,533.47	279,232.63	415.01		279,647.64	285,596.12
7/15/2040		2,796.48	2,796.48	209.74		3,006.21	
1/15/2041	279,647.72	2,796.48	282,444.20	209.74		282,653.93	285,660.15
7/15/2041							
	4,219,023.00	850,903.39	5,069,926.39	63,817.75		5,133,744.15	5,133,744.15

Notes:

* Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust, interest shall accrue at the Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Norton Loan Amortization
CWP-18-43

Loan Amount Approved	4,800,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	106,769.00	Loan Term (in years)	20
Amount to be Financed	4,693,231.00	Loan Rate	2.00%
		Closing Date	5/11/2021
		First Interest Payment	7/15/2021
		First Principal Payment	1/15/2022

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/11/2021							
7/15/2021		16,687.04	16,687.04	1,251.53		17,938.57	
1/15/2022	189,846.00	46,932.31	236,778.31	3,519.92		240,298.23	258,236.81
7/15/2022		45,033.85	45,033.85	3,377.54		48,411.39	
1/15/2023	193,972.00	45,033.85	239,005.85	3,377.54		242,383.39	290,794.78
7/15/2023		43,094.13	43,094.13	3,232.06		46,326.19	
1/15/2024	198,188.00	43,094.13	241,282.13	3,232.06		244,514.19	290,840.38
7/15/2024		41,112.25	41,112.25	3,083.42		44,195.67	
1/15/2025	202,495.00	41,112.25	243,607.25	3,083.42		246,690.67	290,886.34
7/15/2025		39,087.30	39,087.30	2,931.55		42,018.85	
1/15/2026	206,896.00	39,087.30	245,983.30	2,931.55		248,914.85	290,933.70
7/15/2026		37,018.34	37,018.34	2,776.38		39,794.72	
1/15/2027	211,393.00	37,018.34	248,411.34	2,776.38		251,187.72	290,982.43
7/15/2027		34,904.41	34,904.41	2,617.83		37,522.24	
1/15/2028	215,987.00	34,904.41	250,891.41	2,617.83		253,509.24	291,031.48
7/15/2028		32,744.54	32,744.54	2,455.84		35,200.38	
1/15/2029	220,681.00	32,744.54	253,425.54	2,455.84		255,881.38	291,081.76
7/15/2029		30,537.73	30,537.73	2,290.33		32,828.06	
1/15/2030	225,477.00	30,537.73	256,014.73	2,290.33		258,305.06	291,133.12
7/15/2030		28,282.96	28,282.96	2,121.22		30,404.18	
1/15/2031	230,378.00	28,282.96	258,660.96	2,121.22		260,782.18	291,186.36
7/15/2031		25,979.18	25,979.18	1,948.44		27,927.62	
1/15/2032	235,385.00	25,979.18	261,364.18	1,948.44		263,312.62	291,240.24
7/15/2032		23,625.33	23,625.33	1,771.90		25,397.23	
1/15/2033	240,500.00	23,625.33	264,125.33	1,771.90		265,897.23	291,294.46
7/15/2033		21,220.33	21,220.33	1,591.52		22,811.85	
1/15/2034	245,727.00	21,220.33	266,947.33	1,591.52		268,538.85	291,350.71
7/15/2034		18,763.06	18,763.06	1,407.23		20,170.29	
1/15/2035	251,068.00	18,763.06	269,831.06	1,407.23		271,238.29	291,408.58
7/15/2035		16,252.38	16,252.38	1,218.93		17,471.31	
1/15/2036	256,524.00	16,252.38	272,776.38	1,218.93		273,995.31	291,466.62
7/15/2036		13,687.14	13,687.14	1,026.54		14,713.68	
1/15/2037	262,100.00	13,687.14	275,787.14	1,026.54		276,813.68	291,527.35
7/15/2037		11,066.14	11,066.14	829.96		11,896.10	
1/15/2038	267,796.00	11,066.14	278,862.14	829.96		279,692.10	291,588.20
7/15/2038		8,388.18	8,388.18	629.11		9,017.29	
1/15/2039	273,616.00	8,388.18	282,004.18	629.11		282,633.29	291,650.59
7/15/2039		5,652.02	5,652.02	423.90		6,075.92	
1/15/2040	279,563.00	5,652.02	285,215.02	423.90		285,638.92	291,714.84
7/15/2040		2,856.39	2,856.39	214.23		3,070.62	
1/15/2041	285,639.00	2,856.39	288,495.39	214.23		288,709.62	291,780.24
7/15/2041							
	4,693,231.00	1,022,230.67	5,715,461.67	76,667.30		5,792,128.97	5,792,128.97

Notes:

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

Massachusetts Clean Water Trust
Series 20
Norton Loan Amortization
CW-14-33

Loan Amount Approved	2,924,728.00		Loan Origination Fee ($5.50/1000)	16,086.00
Principal Forgiveness			Loan Term (in years)	20
Amount to be Financed	2,924,728.00	-	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		14,948.61	14,948.61	1,121.15	16,086.00	32,155.76	
1/15/2018	118,307.00	29,247.28	147,554.28	2,193.55		149,747.83	181,903.59
7/15/2018		28,064.21	28,064.21	2,104.82		30,169.03	
1/15/2019	120,880.00	28,064.21	148,944.21	2,104.82		151,049.03	181,218.05
7/15/2019		26,855.41	26,855.41	2,014.16		28,869.57	
1/15/2020	123,507.00	26,855.41	150,362.41	2,014.16		152,376.57	181,246.13
7/15/2020		25,620.34	25,620.34	1,921.53		27,541.87	
1/15/2021	126,191.00	25,620.34	151,811.34	1,921.53		153,732.87	181,274.73
7/15/2021		24,358.43	24,358.43	1,826.88		26,185.31	
1/15/2022	128,933.00	24,358.43	153,291.43	1,826.88		155,118.31	181,303.62
7/15/2022		23,069.10	23,069.10	1,730.18		24,799.28	
1/15/2023	131,736.00	23,069.10	154,805.10	1,730.18		156,535.28	181,334.57
7/15/2023		21,751.74	21,751.74	1,631.38		23,383.12	
1/15/2024	134,599.00	21,751.74	156,350.74	1,631.38		157,982.12	181,365.24
7/15/2024		20,405.75	20,405.75	1,530.43		21,936.18	
1/15/2025	137,524.00	20,405.75	157,929.75	1,530.43		159,460.18	181,396.36
7/15/2025		19,030.51	19,030.51	1,427.29		20,457.80	
1/15/2026	140,513.00	19,030.51	159,543.51	1,427.29		160,970.80	181,428.60
7/15/2026		17,625.38	17,625.38	1,321.90		18,947.28	
1/15/2027	143,567.00	17,625.38	161,192.38	1,321.90		162,514.28	181,461.57
7/15/2027		16,189.71	16,189.71	1,214.23		17,403.94	
1/15/2028	146,687.00	16,189.71	162,876.71	1,214.23		164,090.94	181,494.88
7/15/2028		14,722.84	14,722.84	1,104.21		15,827.05	
1/15/2029	149,875.00	14,722.84	164,597.84	1,104.21		165,702.05	181,529.11
7/15/2029		13,224.09	13,224.09	991.81		14,215.90	
1/15/2030	153,132.00	13,224.09	166,356.09	991.81		167,347.90	181,563.79
7/15/2030		11,692.77	11,692.77	876.96		12,569.73	
1/15/2031	156,461.00	11,692.77	168,153.77	876.96		169,030.73	181,600.46
7/15/2031		10,128.16	10,128.16	759.61		10,887.77	
1/15/2032	159,861.00	10,128.16	169,989.16	759.61		170,748.77	181,636.54
7/15/2032		8,529.55	8,529.55	639.72		9,169.27	
1/15/2033	163,335.00	8,529.55	171,864.55	639.72		172,504.27	181,673.53
7/15/2033		6,896.20	6,896.20	517.22		7,413.42	
1/15/2034	166,885.00	6,896.20	173,781.20	517.22		174,298.42	181,711.83
7/15/2034		5,227.35	5,227.35	392.05		5,619.40	
1/15/2035	170,512.00	5,227.35	175,739.35	392.05		176,131.40	181,750.80
7/15/2035		3,522.23	3,522.23	264.17		3,786.40	
1/15/2036	174,218.00	3,522.23	177,740.23	264.17		178,004.40	181,790.79
7/15/2036		1,780.05	1,780.05	133.50		1,913.55	
1/15/2037	178,005.00	1,780.05	179,785.05	133.50		179,918.55	181,832.11
7/15/2037							
	2,924,728.00	641,583.53	3,566,311.53	48,118.76	16,086.00	3,630,516.30	3,630,516.30

Notes:

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

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Norton Loan Amortization
DW-14-10

Loan Amount Approved	10,300,000.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	10,300,000.00	-	Loan Rate	2.00%
			Closing Date	10/24/2019
			First Interest Payment	1/15/2020
			First Principal Payment	7/15/2020

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/24/2019							
1/15/2020		46,350.00	46,350.00	3,476.25		49,826.25	49,826.25
7/15/2020	416,645.00	103,000.00	519,645.00	7,725.00		527,370.00	
1/15/2021		98,833.55	98,833.55	7,412.52		106,246.07	633,616.07
7/15/2021	425,700.00	98,833.55	524,533.55	7,412.52		531,946.07	
1/15/2022		94,576.55	94,576.55	7,093.24		101,669.79	633,615.86
7/15/2022	434,953.00	94,576.55	529,529.55	7,093.24		536,622.79	
1/15/2023		90,227.02	90,227.02	6,767.03		96,994.05	633,616.84
7/15/2023	444,406.00	90,227.02	534,633.02	6,767.03		541,400.05	
1/15/2024		85,782.96	85,782.96	6,433.72		92,216.68	633,616.73
7/15/2024	454,064.00	85,782.96	539,846.96	6,433.72		546,280.68	
1/15/2025		81,242.32	81,242.32	6,093.17		87,335.49	633,616.18
7/15/2025	463,933.00	81,242.32	545,175.32	6,093.17		551,268.49	
1/15/2026		76,602.99	76,602.99	5,745.22		82,348.21	633,616.71
7/15/2026	474,016.00	76,602.99	550,618.99	5,745.22		556,364.21	
1/15/2027		71,862.83	71,862.83	5,389.71		77,252.54	633,616.76
7/15/2027	484,318.00	71,862.83	556,180.83	5,389.71		561,570.54	
1/15/2028		67,019.65	67,019.65	5,026.47		72,046.12	633,616.67
7/15/2028	494,844.00	67,019.65	561,863.65	5,026.47		566,890.12	
1/15/2029		62,071.21	62,071.21	4,655.34		66,726.55	633,616.67
7/15/2029	505,598.00	62,071.21	567,669.21	4,655.34		572,324.55	
1/15/2030		57,015.23	57,015.23	4,276.14		61,291.37	633,615.92
7/15/2030	516,587.00	57,015.23	573,602.23	4,276.14		577,878.37	
1/15/2031		51,849.36	51,849.36	3,888.70		55,738.06	633,616.43
7/15/2031	527,814.00	51,849.36	579,663.36	3,888.70		583,552.06	
1/15/2032		46,571.22	46,571.22	3,492.84		50,064.06	633,616.12
7/15/2032	539,286.00	46,571.22	585,857.22	3,492.84		589,350.06	
1/15/2033		41,178.36	41,178.36	3,088.38		44,266.74	633,616.80
7/15/2033	551,006.00	41,178.36	592,184.36	3,088.38		595,272.74	
1/15/2034		35,668.30	35,668.30	2,675.12		38,343.42	633,616.16
7/15/2034	562,982.00	35,668.30	598,650.30	2,675.12		601,325.42	
1/15/2035		30,038.48	30,038.48	2,252.89		32,291.37	633,616.79
7/15/2035	575,217.00	30,038.48	605,255.48	2,252.89		607,508.37	
1/15/2036		24,286.31	24,286.31	1,821.47		26,107.78	633,616.15
7/15/2036	587,719.00	24,286.31	612,005.31	1,821.47		613,826.78	
1/15/2037		18,409.12	18,409.12	1,380.68		19,789.80	633,616.59
7/15/2037	600,492.00	18,409.12	618,901.12	1,380.68		620,281.80	
1/15/2038		12,404.20	12,404.20	930.32		13,334.52	633,616.32
7/15/2038	613,543.00	12,404.20	625,947.20	930.32		626,877.52	
1/15/2039		6,268.77	6,268.77	470.16		6,738.93	633,616.44
7/15/2039	626,877.00	6,268.77	633,145.77	470.16		633,615.93	
1/15/2040							633,615.93
	10,300,000.00	2,253,166.86	12,553,166.86	168,987.51		12,722,154.37	12,722,154.37

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 8
Norton
CW-01-35
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	307,132.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	6,719.34	6,719.34	3,317.26	0.00	3,317.26	0.00	3,402.08	3,402.08
01-Aug-05	13,754.00	7,132.28	20,886.28	3,317.26	6,172.21	9,489.47	11,396.81	0.00	11,396.81
01-Feb-06	0.00	6,925.97	6,925.97	3,168.70	70.99	3,239.69	0.00	3,686.28	3,686.28
01-Aug-06	13,893.00	6,925.97	20,818.97	3,168.70	6,172.21	9,340.92	11,478.05	0.00	11,478.05
01-Feb-07	0.00	6,717.57	6,717.57	3,018.65	70.99	3,089.64	0.00	3,627.93	3,627.93
01-Aug-07	14,033.00	6,717.57	20,750.57	3,018.65	6,172.21	9,190.86	11,559.71	0.00	11,559.71
01-Feb-08	0.00	6,507.08	6,507.08	2,867.08	70.99	2,938.07	0.00	3,569.01	3,569.01
01-Aug-08	14,247.00	6,557.85	20,804.85	2,867.08	6,197.22	9,064.30	11,740.55	0.00	11,740.55
01-Feb-09	0.00	6,221.38	6,221.38	2,713.20	70.99	2,784.19	0.00	3,437.19	3,437.19
01-Aug-09	14,612.00	6,221.38	20,833.38	2,713.20	6,171.45	8,884.65	11,948.72	0.00	11,948.72
01-Feb-10	0.00	5,856.08	5,856.08	2,555.38	70.99	2,626.37	0.00	3,229.71	3,229.71
01-Aug-10	15,062.00	5,856.08	20,918.08	2,555.38	6,171.45	8,726.83	12,191.24	0.00	12,191.24
01-Feb-11	0.00	5,479.53	5,479.53	2,392.70	70.99	2,463.69	0.00	3,015.84	3,015.84
01-Aug-11	15,525.00	5,479.53	21,004.53	2,392.70	6,171.45	8,564.15	12,440.38	0.00	12,440.38
01-Feb-12	0.00	5,091.40	5,091.40	2,225.02	70.99	2,296.01	0.00	2,795.39	2,795.39
01-Aug-12	16,006.00	5,091.40	21,097.40	2,225.02	6,264.49	8,489.51	12,607.89	0.00	12,607.89
01-Feb-13	0.00	4,877.33	4,877.33	2,052.14	70.99	2,123.13	0.00	2,754.20	2,754.20
01-Aug-13	15,000.00	3,799.48	18,799.48	2,052.14	5,749.33	7,801.48	10,998.00	0.00	10,998.00
01-Feb-14	0.00	4,345.03	4,345.03	1,890.13	70.99	1,961.12	0.00	2,383.91	2,383.91
01-Aug-14	15,000.00	3,381.12	18,381.12	1,890.13	5,736.45	7,626.58	10,754.54	0.00	10,754.54
01-Feb-15	0.00	3,950.12	3,950.12	1,728.12	70.99	1,799.11	0.00	2,151.01	2,151.01
01-Aug-15	20,000.00	2,792.74	22,792.74	1,728.12	5,642.04	7,370.16	15,422.57	0.00	15,422.57
01-Feb-16	0.00	3,455.94	3,455.94	1,512.11	70.99	1,583.10	0.00	1,872.85	1,872.85
01-Aug-16	20,000.00	2,283.92	22,283.92	1,512.11	5,644.29	7,156.40	15,127.52	0.00	15,127.52
01-Feb-17	0.00	2,969.26	2,969.26	1,296.09	70.99	1,367.08	0.00	1,602.18	1,602.18
01-Aug-17	20,000.00	2,153.48	22,153.48	1,296.09	5,831.72	7,127.81	15,025.67	0.00	15,025.67
01-Feb-18	0.00	2,474.56	2,474.56	1,080.08	70.99	1,151.07	0.00	1,323.49	1,323.49
01-Aug-18	20,000.00	2,270.06	22,270.06	1,080.08	6,142.63	7,222.70	15,047.36	0.00	15,047.36
01-Feb-19	0.00	1,979.79	1,979.79	864.06	70.99	935.05	0.00	1,044.74	1,044.74
01-Aug-19	20,000.00	1,161.26	21,161.26	864.06	5,845.29	6,709.35	14,451.91	0.00	14,451.91
01-Feb-20	0.00	1,493.92	1,493.92	648.05	70.99	719.04	0.00	774.88	774.88
01-Aug-20	20,000.00	1,026.41	21,026.41	648.05	6,030.91	6,678.95	14,347.46	0.00	14,347.46
01-Feb-21	0.00	1,000.00	1,000.00	432.03	70.99	503.02	0.00	496.98	496.98
01-Aug-21	20,000.00	1,000.00	21,000.00	432.03	6,267.70	6,699.73	14,300.27	0.00	14,300.27
01-Feb-22	0.00	500.00	500.00	216.02	70.99	287.01	0.00	213.00	213.00
01-Aug-22	20,000.00	500.00	20,500.00	216.02	6,267.70	6,483.72	14,016.28	0.00	14,016.28
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
	307,132.00	146,914.82	454,046.82	67,953.61	109,857.62	177,811.23	234,854.94	41,380.66	276,235.60

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8

Norton
CW-01-35

Preliminary Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.320300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Nov-02								
01-Feb-03	$334,237.00	$2,756.85	$1,303.61	$70.99	$1,382.25	$90.52	$1,472.77	$1,472.77
01-Aug-03	334,237.00	21,123.34	3,610.01	6,267.70	11,245.63	250.68	11,496.31	--
01-Feb-04	320,748.00	7,432.01	3,464.32	70.99	3,896.70	240.56	4,137.26	15,633.57
01-Aug-04	320,748.00	21,048.01	3,464.32	6,267.70	11,315.99	240.56	11,556.55	--
01-Feb-05	307,132.00	7,227.77	3,317.26	70.99	3,839.52	230.35	4,069.87	15,626.42
01-Aug-05	307,132.00	20,981.77	3,317.26	6,267.70	11,396.81	230.35	11,627.16	--
01-Feb-06	293,378.00	7,021.46	3,168.70	70.99	3,781.77	220.03	4,001.80	15,628.96
01-Aug-06	293,378.00	20,914.46	3,168.70	6,267.70	11,478.06	220.03	11,698.09	--
01-Feb-07	279,485.00	6,813.06	3,018.65	70.99	3,723.42	209.61	3,933.03	15,631.12
01-Aug-07	279,485.00	20,846.06	3,018.65	6,267.70	11,559.71	209.61	11,769.32	--
01-Feb-08	265,452.00	6,602.57	2,867.08	70.99	3,664.50	199.09	3,863.59	15,632.91
01-Aug-08	265,452.00	20,849.57	2,867.08	6,267.70	11,714.79	199.09	11,913.88	--
01-Feb-09	251,205.00	6,317.63	2,713.20	70.99	3,533.44	188.40	3,721.84	15,635.72
01-Aug-09	251,205.00	20,929.63	2,713.20	6,267.70	11,948.73	188.40	12,137.13	--
01-Feb-10	236,593.00	5,952.33	2,555.38	70.99	3,325.96	177.44	3,503.40	15,640.53
01-Aug-10	236,593.00	21,014.33	2,555.38	6,267.70	12,191.25	177.44	12,368.69	--
01-Feb-11	221,531.00	5,575.78	2,392.70	70.99	3,112.09	166.15	3,278.24	15,646.93
01-Aug-11	221,531.00	21,100.78	2,392.70	6,267.70	12,440.38	166.15	12,606.53	--
01-Feb-12	206,006.00	5,187.65	2,225.02	70.99	2,891.64	154.50	3,046.14	15,652.67
01-Aug-12	206,006.00	21,193.65	2,225.02	6,267.70	12,700.93	154.50	12,855.43	--
01-Feb-13	190,000.00	4,787.50	2,052.14	70.99	2,664.37	142.50	2,806.87	15,662.30
01-Aug-13	190,000.00	19,787.50	2,052.14	6,267.70	11,467.66	142.50	11,610.16	--
01-Feb-14	175,000.00	4,393.75	1,890.13	70.99	2,432.63	131.25	2,563.88	14,174.04
01-Aug-14	175,000.00	19,393.75	1,890.13	6,267.70	11,235.92	131.25	11,367.17	--
01-Feb-15	160,000.00	4,000.00	1,728.12	70.99	2,200.89	120.00	2,320.89	13,688.06
01-Aug-15	160,000.00	24,000.00	1,728.12	6,267.70	16,004.18	120.00	16,124.18	--
01-Feb-16	140,000.00	3,500.00	1,512.11	70.99	1,916.90	105.00	2,021.90	18,146.08
01-Aug-16	140,000.00	23,500.00	1,512.11	6,267.70	15,720.19	105.00	15,825.19	--
01-Feb-17	120,000.00	3,000.00	1,296.09	70.99	1,632.92	90.00	1,722.92	17,548.11
01-Aug-17	120,000.00	23,000.00	1,296.09	6,267.70	15,436.21	90.00	15,526.21	--
01-Feb-18	100,000.00	2,500.00	1,080.08	70.99	1,348.93	75.00	1,423.93	16,950.14
01-Aug-18	100,000.00	22,500.00	1,080.08	6,267.70	15,152.22	75.00	15,227.22	--
01-Feb-19	80,000.00	2,000.00	864.06	70.99	1,064.95	60.00	1,124.95	16,352.17
01-Aug-19	80,000.00	22,000.00	864.06	6,267.70	14,868.24	60.00	14,928.24	--
01-Feb-20	60,000.00	1,500.00	648.05	70.99	780.96	45.00	825.96	15,754.20
01-Aug-20	60,000.00	21,500.00	648.05	6,267.70	14,584.25	45.00	14,629.25	--
01-Feb-21	40,000.00	1,000.00	432.03	70.99	496.98	30.00	526.98	15,156.23
01-Aug-21	40,000.00	21,000.00	432.03	6,267.70	14,300.27	30.00	14,330.27	--
01-Feb-22	20,000.00	500.00	216.02	70.99	212.99	15.00	227.99	14,558.26
01-Aug-22	20,000.00	20,500.00	216.02	6,267.70	14,016.28	15.00	14,031.28	--
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,031.28
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		$515,251.21	$79,795.90	$126,773.87	$308,681.44	$5,540.96	$314,222.40	$314,222.40

Average Annual Net Debt Service	$15,684.31

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 8
Norton
CW-00-47
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	2,182,799.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	48,260.89	48,260.89	23,575.87	0.00	23,575.87	0.00	24,685.03	24,685.03
01-Aug-05	97,855.00	50,728.92	148,583.92	23,575.87	44,323.22	67,899.08	80,684.83	0.00	80,684.83
01-Feb-06	0.00	49,261.09	49,261.09	22,518.96	70.99	22,589.95	0.00	26,671.14	26,671.14
01-Aug-06	98,832.00	49,261.09	148,093.09	22,518.96	44,323.22	66,842.18	81,250.91	0.00	81,250.91
01-Feb-07	0.00	47,778.61	47,778.61	21,451.50	70.99	21,522.49	0.00	26,256.12	26,256.12
01-Aug-07	99,819.00	47,778.61	147,597.61	21,451.50	44,323.22	65,774.72	81,822.89	0.00	81,822.89
01-Feb-08	0.00	46,281.33	46,281.33	20,373.38	70.99	20,444.37	0.00	25,836.96	25,836.96
01-Aug-08	101,326.00	46,637.24	147,963.24	20,373.38	44,498.51	64,871.88	83,091.36	0.00	83,091.36
01-Feb-09	0.00	44,249.47	44,249.47	19,278.98	70.99	19,349.97	0.00	24,899.50	24,899.50
01-Aug-09	103,897.00	44,249.47	148,146.47	19,278.98	44,317.88	63,596.86	84,549.61	0.00	84,549.61
01-Feb-10	0.00	41,652.04	41,652.04	18,156.82	70.99	18,227.81	0.00	23,424.23	23,424.23
01-Aug-10	107,062.00	41,652.04	148,714.04	18,156.82	44,317.88	62,474.70	86,239.34	0.00	86,239.34
01-Feb-11	0.00	38,975.49	38,975.49	17,000.47	70.99	17,071.46	0.00	21,904.03	21,904.03
01-Aug-11	110,323.00	38,975.49	149,298.49	17,000.47	44,317.88	61,318.35	87,980.14	0.00	87,980.14
01-Feb-12	0.00	36,217.42	36,217.42	15,808.90	70.99	15,879.89	0.00	20,337.53	20,337.53
01-Aug-12	113,685.00	36,217.42	149,902.42	15,808.90	44,970.09	60,778.98	89,123.44	0.00	89,123.44
01-Feb-13	0.00	34,679.71	34,679.71	14,581.01	70.99	14,652.00	0.00	20,027.70	20,027.70
01-Aug-13	120,000.00	26,343.04	146,343.04	14,581.01	40,971.15	55,552.16	90,790.88	0.00	90,790.88
01-Feb-14	0.00	30,564.08	30,564.08	13,284.92	70.99	13,355.91	0.00	17,208.17	17,208.17
01-Aug-14	120,000.00	23,005.44	143,005.44	13,284.92	40,876.97	54,161.89	88,843.55	0.00	88,843.55
01-Feb-15	0.00	27,413.32	27,413.32	11,988.83	70.99	12,059.82	0.00	15,353.50	15,353.50
01-Aug-15	125,000.00	20,125.88	145,125.88	11,988.83	41,029.64	53,018.47	92,107.41	0.00	92,107.41
01-Feb-16	0.00	24,323.21	24,323.21	10,638.74	70.99	10,709.73	0.00	13,613.49	13,613.49
01-Aug-16	130,000.00	16,673.20	146,673.20	10,638.74	40,910.06	51,548.80	95,124.40	0.00	95,124.40
01-Feb-17	0.00	21,161.74	21,161.74	9,234.64	70.99	9,305.63	0.00	11,856.11	11,856.11
01-Aug-17	135,000.00	15,646.53	150,646.53	9,234.64	42,039.30	51,273.94	99,372.59	0.00	99,372.59
01-Feb-18	0.00	17,821.89	17,821.89	7,776.54	70.99	7,847.53	0.00	9,974.36	9,974.36
01-Aug-18	135,000.00	16,443.90	151,443.90	7,776.54	44,142.53	51,919.07	99,524.83	0.00	99,524.83
01-Feb-19	0.00	14,480.98	14,480.98	6,318.44	70.99	6,389.43	0.00	8,091.55	8,091.55
01-Aug-19	140,000.00	8,748.82	148,748.82	6,318.44	42,032.45	48,350.89	100,397.94	0.00	100,397.94
01-Feb-20	0.00	11,080.89	11,080.89	4,806.33	70.99	4,877.32	0.00	6,203.57	6,203.57
01-Aug-20	145,000.00	7,691.46	152,691.46	4,806.33	43,275.82	48,082.15	104,609.31	0.00	104,609.31
01-Feb-21	0.00	7,500.00	7,500.00	3,240.23	70.99	3,311.22	0.00	4,188.79	4,188.79
01-Aug-21	150,000.00	7,500.00	157,500.00	3,240.23	44,992.59	48,232.81	109,267.19	0.00	109,267.19
01-Feb-22	0.00	3,750.00	3,750.00	1,620.11	70.99	1,691.10	0.00	2,058.90	2,058.90
01-Aug-22	150,000.00	3,750.00	153,750.00	1,620.11	44,992.59	46,612.70	107,137.30	0.00	107,137.30
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
	2,182,799.00	1,046,880.71	3,229,679.71	483,309.33	781,861.81	1,265,171.13	1,661,917.91	302,590.66	1,964,508.57

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8

Norton
CW-00-47

Preliminary Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.320300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Nov-02								
01-Feb-03	$2,375,678.00	$19,605.26	$9,265.79	$70.99	$10,268.48	$643.41	$10,911.89	$10,911.89
01-Aug-03	2,375,678.00	150,282.47	25,659.10	44,992.59	79,630.78	1,781.76	81,412.54	–
01-Feb-04	2,279,687.00	52,851.61	24,622.33	70.99	28,158.29	1,709.77	29,868.06	111,280.60
01-Aug-04	2,279,687.00	149,739.61	24,622.33	44,992.59	80,124.69	1,709.77	81,834.46	–
01-Feb-05	2,182,799.00	51,398.29	23,575.87	70.99	27,751.43	1,637.10	29,388.53	111,222.99
01-Aug-05	2,182,799.00	149,253.29	23,575.87	44,992.59	80,684.83	1,637.10	82,321.93	–
01-Feb-06	2,084,944.00	49,930.46	22,518.96	70.99	27,340.51	1,563.71	28,904.22	111,226.15
01-Aug-06	2,084,944.00	148,762.46	22,518.96	44,992.59	81,250.91	1,563.71	82,814.62	–
01-Feb-07	1,986,112.00	48,447.98	21,451.50	70.99	26,925.49	1,489.58	28,415.07	111,229.69
01-Aug-07	1,986,112.00	148,266.98	21,451.50	44,992.59	81,822.89	1,489.58	83,312.47	–
01-Feb-08	1,886,293.00	46,950.70	20,373.38	70.99	26,506.33	1,414.72	27,921.05	111,233.52
01-Aug-08	1,886,293.00	148,276.70	20,373.38	44,992.59	82,910.73	1,414.72	84,325.45	–
01-Feb-09	1,784,967.00	44,924.18	19,278.98	70.99	25,574.21	1,338.73	26,912.94	111,238.39
01-Aug-09	1,784,967.00	148,821.18	19,278.98	44,992.59	84,549.61	1,338.73	85,888.34	–
01-Feb-10	1,681,070.00	42,326.75	18,156.82	70.99	24,098.94	1,260.80	25,359.74	111,248.08
01-Aug-10	1,681,070.00	149,388.75	18,156.82	44,992.59	86,239.34	1,260.80	87,500.14	–
01-Feb-11	1,574,008.00	39,650.20	17,000.47	70.99	22,578.74	1,180.51	23,759.25	111,259.39
01-Aug-11	1,574,008.00	149,973.20	17,000.47	44,992.59	87,980.14	1,180.51	89,160.65	–
01-Feb-12	1,463,685.00	36,892.13	15,808.90	70.99	21,012.24	1,097.76	22,110.00	111,270.65
01-Aug-12	1,463,685.00	150,577.13	15,808.90	44,992.59	89,775.64	1,097.76	90,873.40	–
01-Feb-13	1,350,000.00	34,050.00	14,581.01	70.99	19,398.00	1,012.50	20,410.50	111,283.90
01-Aug-13	1,350,000.00	154,050.00	14,581.01	44,992.59	94,476.40	1,012.50	95,488.90	–
01-Feb-14	1,230,000.00	30,900.00	13,284.92	70.99	17,544.09	922.50	18,466.59	113,955.49
01-Aug-14	1,230,000.00	150,900.00	13,284.92	44,992.59	92,622.49	922.50	93,544.99	–
01-Feb-15	1,110,000.00	27,750.00	11,988.83	70.99	15,690.18	832.50	16,522.68	110,067.67
01-Aug-15	1,110,000.00	152,750.00	11,988.83	44,992.59	95,768.58	832.50	96,601.08	–
01-Feb-16	985,000.00	24,625.00	10,638.74	70.99	13,915.27	738.75	14,654.02	111,255.10
01-Aug-16	985,000.00	154,625.00	10,638.74	44,992.59	98,993.67	738.75	99,732.42	–
01-Feb-17	855,000.00	21,375.00	9,234.64	70.99	12,069.37	641.25	12,710.62	112,443.04
01-Aug-17	855,000.00	156,375.00	9,234.64	44,992.59	102,147.77	641.25	102,789.02	–
01-Feb-18	720,000.00	18,000.00	7,776.54	70.99	10,152.47	540.00	10,692.47	113,481.49
01-Aug-18	720,000.00	153,000.00	7,776.54	44,992.59	100,230.87	540.00	100,770.87	–
01-Feb-19	585,000.00	14,625.00	6,318.44	70.99	8,235.57	438.75	8,674.32	109,445.19
01-Aug-19	585,000.00	154,625.00	6,318.44	44,992.59	103,313.97	438.75	103,752.72	–
01-Feb-20	445,000.00	11,125.00	4,806.33	70.99	6,247.68	333.75	6,581.43	110,334.15
01-Aug-20	445,000.00	156,125.00	4,806.33	44,992.59	106,326.08	333.75	106,659.83	–
01-Feb-21	300,000.00	7,500.00	3,240.23	70.99	4,188.78	225.00	4,413.78	111,073.61
01-Aug-21	300,000.00	157,500.00	3,240.23	44,992.59	109,267.18	225.00	109,492.18	–
01-Feb-22	150,000.00	3,750.00	1,620.11	70.99	2,058.90	112.50	2,171.40	111,663.58
01-Aug-22	150,000.00	153,750.00	1,620.11	44,992.59	107,137.30	112.50	107,249.80	–
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107,249.80
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	–
		$3,663,719.33	$567,478.89	$901,271.59	$2,194,968.85	$39,405.53	$2,234,374.38	$2,234,374.38

Average Annual Net Debt Service	$111,527.82

Massachusetts Water Pollution Abatement Trust
...ter Pollution Abatement Revenue Bonds
...l Loan Program Bonds)
...ries 3

Title V Loans	
orton	NORTON

SCHEDULE C

...inal Loan Structuring Analysis

Portion of Loan to be Transferred

Outstanding Par Amount of Pool 3 Loan [a]:	$4,995,168.00
Unspent Proceeds [to be transferred] [b]:	$200,000.00
Proration Factor [b]/{[a]*(1-[d]/[c])}:	4.000000%

Original Par Amount of Pool 3 Loan [c]:	$4,995,168.00
Original Net COI	($4,832.00)

Transfer Date:	29-Apr-1999

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total *	Principal	Interest	Total
29-Apr-1999									
01-Aug-1999	$0.00	$2,708.40	$2,708.40	$1,379.84	$1,328.56	$2,708.40	($0.00)	$0.00	($0.00)
01-Feb-2000	11,100.36	5,299.04	16,399.40	2,699.69	2,599.35	5,299.04	11,100.36	0.00	11,100.36
01-Aug-2000	0.00	5,049.28	5,049.28	2,549.71	2,499.58	5,049.28	0.00	0.00	0.00
01-Feb-2001	11,100.36	5,049.28	16,149.64	2,549.71	2,499.58	5,049.28	11,100.36	0.00	11,100.36
01-Aug-2001	0.00	4,793.97	4,793.97	2,399.72	2,394.25	4,793.97	0.00	0.00	0.00
01-Feb-2002	11,100.36	4,793.97	15,894.33	2,399.72	2,394.25	4,793.97	11,100.36	0.00	11,100.36
01-Aug-2002	0.00	4,530.34	4,530.34	2,249.74	2,280.60	4,530.34	(0.00)	0.00	(0.00)
01-Feb-2003	11,100.36	4,530.34	15,630.70	2,249.74	2,280.60	4,530.34	11,100.36	0.00	11,100.36
01-Aug-2003	0.00	4,263.93	4,263.93	2,099.76	2,164.17	4,263.93	(0.00)	0.00	(0.00)
01-Feb-2004	11,100.36	4,263.93	15,364.29	2,099.76	2,164.17	4,263.93	11,100.36	0.00	11,100.36
01-Aug-2004	0.00	3,986.42	3,986.42	1,949.78	2,036.65	3,986.42	(0.00)	0.00	(0.00)
01-Feb-2005	11,100.36	3,986.42	15,086.78	1,949.78	2,036.65	3,986.42	11,100.36	0.00	11,100.36
01-Aug-2005	0.00	3,708.91	3,708.91	1,799.79	1,909.12	3,708.91	(0.00)	0.00	0.00
01-Feb-2006	11,100.36	3,708.91	14,809.27	1,799.79	1,909.12	3,708.91	11,100.36	0.00	11,100.36
01-Aug-2006	0.00	3,375.90	3,375.90	1,649.81	1,726.09	3,375.90	0.00	0.00	0.00
01-Feb-2007	11,100.36	3,375.90	14,476.26	1,649.81	1,726.09	3,375.90	11,100.36	0.00	11,100.36
01-Aug-2007	0.00	3,042.89	3,042.89	1,499.83	1,543.06	3,042.89	0.00	0.00	0.00
01-Feb-2008	11,100.36	3,042.89	14,143.25	1,499.83	1,543.06	3,042.89	11,100.36	0.00	11,100.36
01-Aug-2008	0.00	2,751.51	2,751.51	1,349.85	1,401.66	2,751.51	(0.00)	0.00	0.00
01-Feb-2009	11,100.36	2,751.51	13,851.87	1,349.85	1,401.66	2,751.51	11,100.36	0.00	11,100.36
01-Aug-2009	0.00	2,457.35	2,457.35	1,199.86	1,257.49	2,457.35	(0.00)	0.00	0.00
01-Feb-2010	11,100.36	2,457.35	13,557.71	1,199.86	1,257.49	2,457.35	11,100.36	0.00	11,100.36
01-Aug-2010	0.00	2,157.64	2,157.64	1,049.88	1,107.76	2,157.64	0.00	0.00	0.00
01-Feb-2011	11,100.36	2,157.64	13,258.00	1,049.88	1,107.76	2,157.64	11,100.36	0.00	11,100.36
01-Aug-2011	0.00	1,857.93	1,857.93	899.90	958.03	1,857.93	(0.00)	0.00	(0.00)
01-Feb-2012	11,100.40	1,857.93	12,958.33	899.90	958.03	1,857.93	11,100.40	0.00	11,100.40
01-Aug-2012	0.00	1,552.67	1,552.67	749.92	802.75	1,552.67	(0.00)	0.00	(0.00)
01-Feb-2013	11,100.40	1,552.67	12,653.07	749.92	802.75	1,552.67	11,100.40	0.00	11,100.40
01-Aug-2013	0.00	1,247.41	1,247.41	599.93	647.48	1,247.41	0.00	0.00	0.00
01-Feb-2014	11,100.40	1,247.41	12,347.81	599.93	647.48	1,247.41	11,100.40	0.00	11,100.40
01-Aug-2014	0.00	936.60	936.60	449.95	486.65	936.60	0.00	0.00	0.00
01-Feb-2015	11,100.40	936.60	12,037.00	449.95	486.65	936.60	11,100.40	0.00	11,100.40
01-Aug-2015	0.00	624.40	624.40	299.97	324.43	624.40	0.00	0.00	0.00
01-Feb-2016	11,100.40	624.40	11,724.80	299.97	324.43	624.40	11,100.40	0.00	11,100.40
01-Aug-2016	0.00	312.20	312.20	149.98	162.22	312.20	0.00	0.00	0.00
01-Feb-2017	11,100.40	312.20	11,412.60	149.98	162.22	312.20	11,100.40	0.00	11,100.40
01-Aug-2017	0.00	0.00	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	0.00
01-Aug-2018	0.00	0.00	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	0.00
01-Aug-2019	0.00	0.00	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	0.00
01-Aug-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	$199,806.72	$101,306.16	$301,112.88	$49,974.27	$51,331.89	$101,306.16	$199,806.72	$0.00	$199,806.72

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

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Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 7
Norton 2nd
97-1020-1
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 195,088.95

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
24-Jul-03									
2/1/2004	10,852.24	4,662.69	15,514.93	2,258.50	2,404.19	4,662.69	10,852.24	-	10,852.24
8/1/2004	-	4,483.62	4,483.62	2,132.86	2,350.76	4,483.62	-	-	-
2/1/2005	10,852.24	4,483.62	15,335.86	2,132.86	2,350.76	4,483.62	10,852.24	-	10,852.24
8/1/2005	-	4,293.71	4,293.71	2,007.23	2,286.48	4,293.71	-	-	-
2/1/2006	10,852.24	4,293.71	15,145.95	2,007.23	2,286.48	4,293.71	10,852.24	-	10,852.24
8/1/2006	-	4,076.67	4,076.67	1,881.60	2,195.07	4,076.67	-	-	-
2/1/2007	10,852.24	4,076.67	14,928.91	1,881.60	2,195.07	4,076.67	10,852.24	-	10,852.24
8/1/2007	-	3,859.62	3,859.62	1,755.96	2,103.66	3,859.62	-	-	-
2/1/2008	10,852.24	3,859.62	14,711.86	1,755.96	2,103.66	3,859.62	10,852.24	-	10,852.24
8/1/2008	-	3,642.58	3,642.58	1,630.33	2,012.25	3,642.58	-	-	-
2/1/2009	10,852.24	3,642.58	14,494.82	1,630.33	2,012.25	3,642.58	10,852.24	-	10,852.24
8/1/2009	-	3,357.70	3,357.70	1,504.69	1,853.01	3,357.70	-	-	-
2/1/2010	10,852.24	3,357.70	14,209.94	1,504.69	1,853.01	3,357.70	10,852.24	-	10,852.24
8/1/2010	-	3,072.83	3,072.83	1,379.06	1,693.77	3,072.83	-	-	-
2/1/2011	10,614.98	3,072.83	13,687.81	1,379.06	1,693.77	3,072.83	10,614.98	-	10,614.98
8/1/2011	-	2,807.46	2,807.46	1,256.17	1,551.29	2,807.46	-	-	-
2/1/2012	10,828.73	2,807.46	13,636.19	1,256.17	1,551.29	2,807.46	10,828.73	-	10,828.73
8/1/2012	-	2,523.20	2,523.20	1,130.81	1,392.39	2,523.20	-	-	-
2/1/2013	10,828.73	2,523.20	13,351.93	1,130.81	1,392.39	2,523.20	10,828.73	-	10,828.73
8/1/2013	-	2,238.95	2,238.95	1,005.45	1,233.50	2,238.95	-	-	-
2/1/2014	10,828.73	2,238.95	13,067.68	1,005.45	1,233.50	2,238.95	10,828.73	-	10,828.73
8/1/2014	-	1,954.70	1,954.70	880.09	1,074.61	1,954.70	-	-	-
2/1/2015	10,828.73	1,954.70	12,783.43	880.09	1,074.61	1,954.70	10,828.73	-	10,828.73
8/1/2015	-	1,670.44	1,670.44	754.73	915.71	1,670.44	-	-	-
2/1/2016	10,828.73	1,670.44	12,499.17	754.73	915.71	1,670.44	10,828.73	-	10,828.73
8/1/2016	-	1,386.19	1,386.19	629.37	756.82	1,386.19	-	-	-
2/1/2017	10,828.73	1,386.19	12,214.92	629.37	756.82	1,386.19	10,828.73	-	10,828.73
8/1/2017	-	1,101.93	1,101.93	504.00	597.93	1,101.93	-	-	-
2/1/2018	10,828.73	1,101.93	11,930.66	504.00	597.93	1,101.93	10,828.73	-	10,828.73
8/1/2018	-	817.68	817.68	378.64	439.04	817.68	-	-	-
2/1/2019	10,828.73	817.68	11,646.41	378.64	439.04	817.68	10,828.73	-	10,828.73
8/1/2019	-	546.96	546.96	253.28	293.68	546.96	-	-	-
2/1/2020	10,828.73	546.96	11,375.69	253.28	293.68	546.96	10,828.73	-	10,828.73
8/1/2020	-	276.24	276.24	127.92	148.32	276.24	-	-	-
2/1/2021	11,049.72	276.24	11,325.96	127.92	148.32	276.24	11,049.72	-	11,049.72
8/1/2021	-	-	-	-	-	-	-	-	-
2/1/2022	-	-	-	-	-	-	-	-	-
8/1/2022	-	-	-	-	-	-	-	-	-
	195,088.95	88,883.65	283,972.60	40,682.88	48,200.77	88,883.65	195,088.95	-	195,088.95

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
ool Program Bonds)
ol Program Bonds, Pool 9
orton 3rd
97-1020-2
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 236,799.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
1-Aug-04			-			-	-	-	-
1-Feb-05			-			-	-	-	-
1-Aug-05	13,348.00		13,348.00			-	13,348.00	-	13,348.00
1-Feb-06		5,311.00	5,311.00	2,340.00	2,971.00	5,311.00	-	-	-
1-Aug-06	12,489.00	5,311.00	17,800.00	2,340.00	2,971.00	5,311.00	12,489.00	-	12,489.00
1-Feb-07	-	4,999.00	4,999.00	2,209.00	2,790.00	4,999.00	-	-	-
1-Aug-07	12,489.00	4,999.00	17,488.00	2,209.00	2,790.00	4,999.00	12,489.00	-	12,489.00
1-Feb-08	-	4,874.00	4,874.00	2,078.00	2,796.00	4,874.00	-	-	-
1-Aug-08	12,489.00	4,874.00	17,363.00	2,078.00	2,796.00	4,874.00	12,489.00	-	12,489.00
1-Feb-09	-	4,730.00	4,730.00	1,947.00	2,783.00	4,730.00	-	-	-
1-Aug-09	12,489.00	4,730.00	17,219.00	1,947.00	2,783.00	4,730.00	12,489.00	-	12,489.00
1-Feb-10	-	4,418.00	4,418.00	1,817.00	2,601.00	4,418.00	-	-	-
1-Aug-10	12,489.00	4,418.00	16,907.00	1,817.00	2,601.00	4,418.00	12,489.00	-	12,489.00
1-Feb-11	-	4,231.00	4,231.00	1,686.00	2,545.00	4,231.00	-	-	-
1-Aug-11	12,489.00	4,231.00	16,720.00	1,686.00	2,545.00	4,231.00	12,489.00	-	12,489.00
1-Feb-12	-	3,887.00	3,887.00	1,555.00	2,332.00	3,887.00	-	-	-
1-Aug-12	12,489.00	3,887.00	16,376.00	1,555.00	2,332.00	3,887.00	12,489.00	-	12,489.00
1-Feb-13	-	3,544.00	3,544.00	1,425.00	2,119.00	3,544.00	-	-	-
1-Aug-13	12,563.00	3,544.00	16,107.00	1,425.00	2,119.00	3,544.00	12,563.00	-	12,563.00
1-Feb-14	-	3,198.00	3,198.00	1,293.00	1,905.00	3,198.00	-	-	-
1-Aug-14	12,745.00	3,198.00	15,943.00	1,293.00	1,905.00	3,198.00	12,745.00	-	12,745.00
1-Feb-15	-	2,848.00	2,848.00	1,160.00	1,688.00	2,848.00	-	-	-
1-Aug-15	12,745.00	2,848.00	15,593.00	1,160.00	1,688.00	2,848.00	12,745.00	-	12,745.00
1-Feb-16	-	2,497.00	2,497.00	1,026.00	1,471.00	2,497.00	-	-	-
1-Aug-16	12,745.00	2,497.00	15,242.00	1,026.00	1,471.00	2,497.00	12,745.00	-	12,745.00
1-Feb-17	-	2,163.00	2,163.00	893.00	1,270.00	2,163.00	-	-	-
1-Aug-17	12,745.00	2,163.00	14,908.00	893.00	1,270.00	2,163.00	12,745.00	-	12,745.00
1-Feb-18	-	1,828.00	1,828.00	759.00	1,069.00	1,828.00	-	-	-
1-Aug-18	12,745.00	1,828.00	14,573.00	759.00	1,069.00	1,828.00	12,745.00	-	12,745.00
1-Feb-19	-	1,494.00	1,494.00	626.00	868.00	1,494.00	-	-	-
1-Aug-19	11,948.00	1,494.00	13,442.00	626.00	868.00	1,494.00	11,948.00	-	11,948.00
1-Feb-20	-	1,195.00	1,195.00	501.00	694.00	1,195.00	-	-	-
1-Aug-20	11,948.00	1,195.00	13,143.00	501.00	694.00	1,195.00	11,948.00	-	11,948.00
1-Feb-21	-	896.00	896.00	375.00	521.00	896.00	-	-	-
1-Aug-21	11,948.00	896.00	12,844.00	375.00	521.00	896.00	11,948.00	-	11,948.00
1-Feb-22	-	597.00	597.00	250.00	347.00	597.00	-	-	-
1-Aug-22	11,948.00	597.00	12,545.00	250.00	347.00	597.00	11,948.00	-	11,948.00
1-Feb-23	-	299.00	299.00	125.00	174.00	299.00	-	-	-
1-Aug-23	11,948.00	299.00	12,247.00	125.00	174.00	299.00	11,948.00	-	11,948.00
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	-	-	-	-	-	-	-	-	-
1-Feb-34	-	-	-	-	-	-	-	-	-
1-Aug-34	-	-	-	-	-	-	-	-	-
	236,799.00	106,018.00	342,817.00	44,130.00	61,888.00	106,018.00	236,799.00	-	236,799.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(F ogram Bonds)
P gram Bonds, Pool 10
No 5th
97-1020-3
Final Structuring Analysis

SCHEDULE C

Grant Equivalency: 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: $184,207.15

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
15-Nov-06									
01-Feb-07	$0.00	$2,579.35	$2,579.35	$1,042.86	$1,536.49	$2,579.35	$0.00	$0.00	$0.00
01-Aug-07	$10,258.54	$4,464.26	$14,722.80	$1,804.95	$2,659.30	$4,464.25	$10,258.54	$0.00	$10,258.54
01-Feb-08	$0.00	$4,207.80	$4,207.80	$1,704.44	$2,503.36	$4,207.80	$0.00	$0.00	$0.00
01-Aug-08	$10,258.87	$4,207.80	$14,466.67	$1,704.44	$2,503.36	$4,207.80	$10,258.87	$0.00	$10,258.87
01-Feb-09	$0.00	$4,053.91	$4,053.91	$1,603.91	$2,450.00	$4,053.91	$0.00	$0.00	$0.00
01-Aug-09	$10,258.87	$4,053.91	$14,312.78	$1,603.91	$2,450.00	$4,053.91	$10,258.87	$0.00	$10,258.87
01-Feb-10	$0.00	$3,797.44	$3,797.44	$1,503.39	$2,294.05	$3,797.44	$0.00	$0.00	$0.00
01-Aug-10	$10,258.87	$3,797.44	$14,056.31	$1,503.39	$2,294.05	$3,797.44	$10,258.87	$0.00	$10,258.87
01-Feb-11	$0.00	$3,540.97	$3,540.97	$1,402.87	$2,138.10	$3,540.97	$0.00	$0.00	$0.00
01-Aug-11	$10,258.87	$3,540.97	$13,799.84	$1,402.87	$2,138.10	$3,540.97	$10,258.87	$0.00	$10,258.87
01-Feb-12	$0.00	$3,387.09	$3,387.09	$1,302.35	$2,084.74	$3,387.09	$0.00	$0.00	$0.00
01-Aug-12	$10,258.87	$3,387.09	$13,645.96	$1,302.35	$2,084.74	$3,387.09	$10,258.87	$0.00	$10,258.87
01-Feb-13	$0.00	$3,130.61	$3,130.61	$1,201.83	$1,928.79	$3,130.62	$0.00	$0.00	$0.00
01-Aug-13	$10,258.87	$3,130.61	$13,389.48	$1,201.83	$1,928.79	$3,130.62	$10,258.87	$0.00	$10,258.87
01-Feb-14	$0.00	$2,861.32	$2,861.32	$1,101.31	$1,760.01	$2,861.32	$0.00	$0.00	$0.00
01-Aug-14	$10,258.87	$2,861.32	$13,120.19	$1,101.31	$1,760.01	$2,861.32	$10,258.87	$0.00	$10,258.87
01-Feb-15	$0.00	$2,592.02	$2,592.02	$1,000.78	$1,591.24	$2,592.02	$0.00	$0.00	$0.00
01-Aug-15	$10,296.02	$2,592.02	$12,888.04	$1,000.78	$1,591.24	$2,592.02	$10,296.02	$0.00	$10,296.02
01-Feb-16	$0.00	$2,321.75	$2,321.75	$899.90	$1,421.85	$2,321.75	$0.00	$0.00	$0.00
01-Aug-16	$10,296.02	$2,321.75	$12,617.77	$899.90	$1,421.85	$2,321.75	$10,296.02	$0.00	$10,296.02
01-Feb-17	$0.00	$2,051.48	$2,051.48	$799.01	$1,252.47	$2,051.48	$0.00	$0.00	$0.00
g-17	$10,296.02	$2,051.48	$12,347.50	$799.01	$1,252.47	$2,051.48	$10,296.02	$0.00	$10,296.02
-18	$0.00	$1,781.21	$1,781.21	$698.13	$1,083.08	$1,781.21	$0.00	$0.00	$0.00
g-18	$10,296.02	$1,781.21	$12,077.23	$698.13	$1,083.08	$1,781.21	$10,296.02	$0.00	$10,296.02
01-Feb-19	$0.00	$1,523.81	$1,523.81	$597.24	$926.57	$1,523.81	$0.00	$0.00	$0.00
01-Aug-19	$10,296.02	$1,523.81	$11,819.83	$597.24	$926.57	$1,523.81	$10,296.02	$0.00	$10,296.02
01-Feb-20	$0.00	$1,266.41	$1,266.41	$496.36	$770.05	$1,266.41	$0.00	$0.00	$0.00
01-Aug-20	$10,296.02	$1,266.41	$11,562.43	$496.36	$770.05	$1,266.41	$10,296.02	$0.00	$10,296.02
01-Feb-21	$0.00	$1,009.01	$1,009.01	$395.47	$613.54	$1,009.01	$0.00	$0.00	$0.00
01-Aug-21	$10,296.02	$1,009.01	$11,305.03	$395.47	$613.54	$1,009.01	$10,296.02	$0.00	$10,296.02
01-Feb-22	$0.00	$751.61	$751.61	$294.59	$457.02	$751.61	$0.00	$0.00	$0.00
01-Aug-22	$10,296.02	$751.61	$11,047.63	$294.59	$457.02	$751.61	$10,296.02	$0.00	$10,296.02
01-Feb-23	$0.00	$494.21	$494.21	$193.70	$300.51	$494.21	$0.00	$0.00	$0.00
01-Aug-23	$9,884.18	$494.21	$10,378.39	$193.70	$300.51	$494.21	$9,884.18	$0.00	$9,884.18
01-Feb-24	$0.00	$247.10	$247.10	$96.85	$150.25	$247.10	$0.00	$0.00	$0.00
01-Aug-24	$9,884.18	$247.10	$10,131.28	$96.85	$150.25	$247.10	$9,884.18	$0.00	$9,884.18
01-Feb-25	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-25	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-26	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-26	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-27	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-27	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-30	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-30	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-31	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-31	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-33	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-33	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-34	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Aug-34	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
01-Feb-35	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
-35	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	$184,207.15	$85,079.11	$269,286.26	$33,432.07	$51,647.05	$85,079.12	$184,207.15	$0.00	$184,207.15

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Norton 4th
97-1020-B1
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 0.00%

Schedule of Loan Repayments

Initial Loan Obligation: $146,244.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.0000%	Loan Origination Fee	Total Due
14-Dec-06						
15-Jul-07	$7,312.00	$0.00	$7,312.00	$0.00	0.00	$7,312.00
15-Jan-08	0.00	0.00	0.00	0.00		0.00
15-Jul-08	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-09	0.00	0.00	0.00	0.00		0.00
15-Jul-09	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-10	0.00	0.00	0.00	0.00		0.00
15-Jul-10	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-11	0.00	0.00	0.00	0.00		0.00
15-Jul-11	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	7,312.00	0.00	7,312.00	0.00		7,312.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	7,313.00	0.00	7,313.00	0.00		7,313.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	7,313.00	0.00	7,313.00	0.00		7,313.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	7,313.00	0.00	7,313.00	0.00		7,313.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	7,313.00	0.00	7,313.00	0.00		7,313.00
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
	$146,244.00	$0.00	$146,244.00	$0.00	$0.00	$146,244.00

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Norton
T5-97-1020-D
Final Structuring Analysis

Loan Interest Rate	0.00%

Schedule of Loan Repayments

Remaining Loan Obligation:	$200,000.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0	Origination Fee	Due
22-Nov-10						
15-Jul-11	$10,526.00	$0.00	$10,526.00	$0.00	0.00	$10,526.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	10,526.00	0.00	10,526.00	0.00		10,526.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	10,527.00	0.00	10,527.00	0.00		10,527.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
15-Jan-42	0.00	0.00	0.00	0.00		0.00
	$200,000.00	$0.00	$200,000.00	$0.00	$0.00	$200,000.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Norton
T5-97-1020-F
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	0.00%

Schedule of Loan Repayments

Remaining Loan Obligation:	$201,502.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0	Origination Fee	Due
22-Nov-10						
15-Jul-11	$10,605.00	$0.00	$10,605.00	$0.00	0.00	$10,605.00
15-Jan-12	0.00	0.00	0.00	0.00		0.00
15-Jul-12	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-13	0.00	0.00	0.00	0.00		0.00
15-Jul-13	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-14	0.00	0.00	0.00	0.00		0.00
15-Jul-14	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-15	0.00	0.00	0.00	0.00		0.00
15-Jul-15	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-16	0.00	0.00	0.00	0.00		0.00
15-Jul-16	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-17	0.00	0.00	0.00	0.00		0.00
15-Jul-17	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-18	0.00	0.00	0.00	0.00		0.00
15-Jul-18	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-19	0.00	0.00	0.00	0.00		0.00
15-Jul-19	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-20	0.00	0.00	0.00	0.00		0.00
15-Jul-20	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	10,605.00	0.00	10,605.00	0.00		10,605.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	10,606.00	0.00	10,606.00	0.00		10,606.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
15-Jul-40	0.00	0.00	0.00	0.00		0.00
15-Jan-41	0.00	0.00	0.00	0.00		0.00
15-Jul-41	0.00	0.00	0.00	0.00		0.00
15-Jan-42	0.00	0.00	0.00	0.00		0.00
	$201,502.00	$0.00	$201,502.00	$0.00	$0.00	$201,502.00

Massachusetts Water Pollution Abatement Trust
Series 17B
Norton Loan Amortization
97-1020-G

Initial Loan Amount	165,000.00
Principal Forgiveness	-
Net Loan Obligation	165,000.00

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

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013							
1/15/2014	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2014							
1/15/2015	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2015							
1/15/2016	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2016							
1/15/2017	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2017							
1/15/2018	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2018							
1/15/2019	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2019							
1/15/2020	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2020							
1/15/2021	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2021							
1/15/2022	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2022							
1/15/2023	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2023							
1/15/2024	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2024							
1/15/2025	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2025							
1/15/2026	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2026							
1/15/2027	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2027							
1/15/2028	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2028							
1/15/2029	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2029							
1/15/2030	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2030							
1/15/2031	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2031							
1/15/2032	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2032							
1/15/2033	8,250.00		8,250.00			8,250.00	8,250.00
7/15/2033							
	165,000.00		165,000.00			165,000.00	165,000.00

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 19
Norton Loan Amortization
T5-97-1020-H

Initial Loan Amount	100,000.00
Principal Forgiveness	
Net Loan Obligation	100,000.00

Loan Origination Fee ($5.50/1000)	0.00
Loan Term (in years)	20
Loan Rate	0.00%
Closing Date	2/11/2016
First Interest Payment	7/15/2016
First Principal Payment	1/15/2017

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Commonwealth Assistance Principal Forgiveness	Total Debt Service	Annual Debt Service
2/11/2016								
7/15/2016								
1/15/2017	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2017								
1/15/2018	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2018								
1/15/2019	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2019								
1/15/2020	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2020								
1/15/2021	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2021								
1/15/2022	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2022								
1/15/2023	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2023								
1/15/2024	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2024								
1/15/2025	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2025								
1/15/2026	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2026								
1/15/2027	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2027								
1/15/2028	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2028								
1/15/2029	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2029								
1/15/2030	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2030								
1/15/2031	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2031								
1/15/2032	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2032								
1/15/2033	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2033								
1/15/2034	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2034								
1/15/2035	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2035								
1/15/2036	5,000.00		5,000.00				5,000.00	5,000.00
7/15/2036								
	100,000.00		100,000.00				100,000.00	100,000.00

Massachusetts Clean Water Trust
Series 18
Norton Loan Amortization
T5-97-1020-I

Initial Loan Amount	33,498.00	Loan Origination Fee ($5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	33,498.00	Loan Rate	0.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015							
1/15/2016	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2016							
1/15/2017	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2017							
1/15/2018	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2018							
1/15/2019	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2019							
1/15/2020	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2020							
1/15/2021	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2021							
1/15/2022	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2022							
1/15/2023	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2023							
1/15/2024	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2024							
1/15/2025	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2025							
1/15/2026	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2026							
1/15/2027	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2027							
1/15/2028	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2028							
1/15/2029	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2029							
1/15/2030	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2030							
1/15/2031	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2031							
1/15/2032	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2032							
1/15/2033	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2033							
1/15/2034	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2034							
1/15/2035	1,674.90		1,674.90			1,674.90	1,674.90
7/15/2035							
	33,498.00		33,498.00			33,498.00	33,498.00

Notes: