

Massachusetts Clean Water Trust
Series 25
Orange Loan Amortization
DWP-22-04

Loan Amount Approved	1,120,955.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	446,140.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	674,815.00	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		8,772.60	8,772.60	657.94		9,430.54	
1/15/2025	27,297.00	6,748.15	34,045.15	506.11		34,551.26	43,981.80
7/15/2025		6,475.18	6,475.18	485.64		6,960.82	
1/15/2026	27,890.00	6,475.18	34,365.18	485.64		34,850.82	41,811.64
7/15/2026		6,196.28	6,196.28	464.72		6,661.00	
1/15/2027	28,496.00	6,196.28	34,692.28	464.72		35,157.00	41,818.00
7/15/2027		5,911.32	5,911.32	443.35		6,354.67	
1/15/2028	29,116.00	5,911.32	35,027.32	443.35		35,470.67	41,825.34
7/15/2028		5,620.16	5,620.16	421.51		6,041.67	
1/15/2029	29,748.00	5,620.16	35,368.16	421.51		35,789.67	41,831.34
7/15/2029		5,322.68	5,322.68	399.20		5,721.88	
1/15/2030	30,395.00	5,322.68	35,717.68	399.20		36,116.88	41,838.76
7/15/2030		5,018.73	5,018.73	376.40		5,395.13	
1/15/2031	31,056.00	5,018.73	36,074.73	376.40		36,451.13	41,846.27
7/15/2031		4,708.17	4,708.17	353.11		5,061.28	
1/15/2032	31,731.00	4,708.17	36,439.17	353.11		36,792.28	41,853.57
7/15/2032		4,390.86	4,390.86	329.31		4,720.17	
1/15/2033	32,420.00	4,390.86	36,810.86	329.31		37,140.17	41,860.35
7/15/2033		4,066.66	4,066.66	305.00		4,371.66	
1/15/2034	33,125.00	4,066.66	37,191.66	305.00		37,496.66	41,868.32
7/15/2034		3,735.41	3,735.41	280.16		4,015.57	
1/15/2035	33,845.00	3,735.41	37,580.41	280.16		37,860.57	41,876.13
7/15/2035		3,396.96	3,396.96	254.77		3,651.73	
1/15/2036	34,580.00	3,396.96	37,976.96	254.77		38,231.73	41,883.46
7/15/2036		3,051.16	3,051.16	228.84		3,280.00	
1/15/2037	35,332.00	3,051.16	38,383.16	228.84		38,612.00	41,891.99
7/15/2037		2,697.84	2,697.84	202.34		2,900.18	
1/15/2038	36,100.00	2,697.84	38,797.84	202.34		39,000.18	41,900.36
7/15/2038		2,336.84	2,336.84	175.26		2,512.10	
1/15/2039	36,884.00	2,336.84	39,220.84	175.26		39,396.10	41,908.21
7/15/2039		1,968.00	1,968.00	147.60		2,115.60	
1/15/2040	37,686.00	1,968.00	39,654.00	147.60		39,801.60	41,917.20
7/15/2040		1,591.14	1,591.14	119.34		1,710.48	
1/15/2041	38,505.00	1,591.14	40,096.14	119.34		40,215.48	41,925.95
7/15/2041		1,206.09	1,206.09	90.46		1,296.55	
1/15/2042	39,342.00	1,206.09	40,548.09	90.46		40,638.55	41,935.09
7/15/2042		812.67	812.67	60.95		873.62	
1/15/2043	40,197.00	812.67	41,009.67	60.95		41,070.62	41,944.24
7/15/2043		410.70	410.70	30.80		441.50	
1/15/2044	41,070.00	410.70	41,480.70	30.80		41,511.50	41,953.01
7/15/2044							
	674,815.00	153,354.45	828,169.45	11,501.58		839,671.03	839,671.03

Notes:

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

Massachusetts Clean Water Trust
Series 25
Orange Loan Amortization
CWP-21-52

Loan Amount Approved	1,405,855.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	244,619.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	1,161,236.00	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		15,096.07	15,096.07	1,132.21		16,228.27	
1/15/2025	46,973.00	11,612.36	58,585.36	870.93		59,456.29	75,684.56
7/15/2025		11,142.63	11,142.63	835.70		11,978.33	
1/15/2026	47,994.00	11,142.63	59,136.63	835.70		59,972.33	71,950.65
7/15/2026		10,662.69	10,662.69	799.70		11,462.39	
1/15/2027	49,037.00	10,662.69	59,699.69	799.70		60,499.39	71,961.78
7/15/2027		10,172.32	10,172.32	762.92		10,935.24	
1/15/2028	50,103.00	10,172.32	60,275.32	762.92		61,038.24	71,973.49
7/15/2028		9,671.29	9,671.29	725.35		10,396.64	
1/15/2029	51,192.00	9,671.29	60,863.29	725.35		61,588.64	71,985.27
7/15/2029		9,159.37	9,159.37	686.95		9,846.32	
1/15/2030	52,304.00	9,159.37	61,463.37	686.95		62,150.32	71,996.65
7/15/2030		8,636.33	8,636.33	647.72		9,284.05	
1/15/2031	53,441.00	8,636.33	62,077.33	647.72		62,725.05	72,009.11
7/15/2031		8,101.92	8,101.92	607.64		8,709.56	
1/15/2032	54,603.00	8,101.92	62,704.92	607.64		63,312.56	72,022.13
7/15/2032		7,555.89	7,555.89	566.69		8,122.58	
1/15/2033	55,789.00	7,555.89	63,344.89	566.69		63,911.58	72,034.16
7/15/2033		6,998.00	6,998.00	524.85		7,522.85	
1/15/2034	57,002.00	6,998.00	64,000.00	524.85		64,524.85	72,047.70
7/15/2034		6,427.98	6,427.98	482.10		6,910.08	
1/15/2035	58,241.00	6,427.98	64,668.98	482.10		65,151.08	72,061.16
7/15/2035		5,845.57	5,845.57	438.42		6,283.99	
1/15/2036	59,507.00	5,845.57	65,352.57	438.42		65,790.99	72,074.98
7/15/2036		5,250.50	5,250.50	393.79		5,644.29	
1/15/2037	60,800.00	5,250.50	66,050.50	393.79		66,444.29	72,088.58
7/15/2037		4,642.50	4,642.50	348.19		4,990.69	
1/15/2038	62,121.00	4,642.50	66,763.50	348.19		67,111.69	72,102.38
7/15/2038		4,021.29	4,021.29	301.60		4,322.89	
1/15/2039	63,471.00	4,021.29	67,492.29	301.60		67,793.89	72,116.77
7/15/2039		3,386.58	3,386.58	253.99		3,640.57	
1/15/2040	64,851.00	3,386.58	68,237.58	253.99		68,491.57	72,132.15
7/15/2040		2,738.07	2,738.07	205.36		2,943.43	
1/15/2041	66,260.00	2,738.07	68,998.07	205.36		69,203.43	72,146.85
7/15/2041		2,075.47	2,075.47	155.66		2,231.13	
1/15/2042	67,700.00	2,075.47	69,775.47	155.66		69,931.13	72,162.26
7/15/2042		1,398.47	1,398.47	104.89		1,503.36	
1/15/2043	69,172.00	1,398.47	70,570.47	104.89		70,675.36	72,178.71
7/15/2043		706.75	706.75	53.01		759.76	
1/15/2044	70,675.00	706.75	71,381.75	53.01		71,434.76	72,194.51
7/15/2044							
	1,161,236.00	263,895.67	1,425,131.67	19,792.18		1,444,923.84	1,444,923.84

Notes:

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

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
ORANGE Reamortization
CW-09-37

Original Loan Amount	350,000.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	14,158.00	Loan Rate	2.00%
Outstanding Loan Obligation	335,842.00	Closing Date	5/30/2014
Remaining Balance	(90.78)	First Payment	7/15/2014
Net New Loan Obligation	335,751.22		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/30/2014							
7/15/2014	14,462.09	3,358.19	17,820.28	251.81		18,072.10	
1/15/2015		3,212.89	3,212.89	240.97		3,453.86	21,525.95
7/15/2015	14,776.00	3,212.89	17,988.90	240.97		18,229.86	
1/15/2016		3,065.13	3,065.13	229.88		3,295.02	21,524.88
7/15/2016	15,096.92	3,065.13	18,162.05	229.88		18,391.93	
1/15/2017		2,914.16	2,914.16	218.56		3,132.72	21,524.66
7/15/2017	15,424.83	2,914.16	18,338.99	218.56		18,557.55	
1/15/2018		2,759.91	2,759.91	206.99		2,966.91	21,524.46
7/15/2018	15,760.74	2,759.91	18,520.65	206.99		18,727.65	
1/15/2019		2,602.31	2,602.31	195.17		2,797.48	21,525.13
7/15/2019	16,102.65	2,602.31	18,704.95	195.17		18,900.13	
1/15/2020		2,441.28	2,441.28	183.10		2,624.38	21,524.50
7/15/2020	16,452.55	2,441.28	18,893.83	183.10		19,076.93	
1/15/2021		2,276.75	2,276.75	170.76		2,447.51	21,524.44
7/15/2021	16,810.45	2,276.75	19,087.21	170.76		19,257.97	
1/15/2022		2,108.65	2,108.65	158.15		2,266.80	21,524.76
7/15/2022	17,176.36	2,108.65	19,285.01	158.15		19,443.15	
1/15/2023		1,936.89	1,936.89	145.27		2,082.15	21,525.31
7/15/2023	17,549.26	1,936.89	19,486.14	145.27		19,631.41	
1/15/2024		1,761.39	1,761.39	132.10		1,893.50	21,524.91
7/15/2024	17,930.15	1,761.39	19,691.55	132.10		19,823.65	
1/15/2025		1,582.09	1,582.09	118.66		1,700.75	21,524.40
7/15/2025	18,320.05	1,582.09	19,902.14	118.66		20,020.80	
1/15/2026		1,398.89	1,398.89	104.92		1,503.81	21,524.60
7/15/2026	18,718.94	1,398.89	20,117.83	104.92		20,222.75	
1/15/2027		1,211.70	1,211.70	90.88		1,302.58	21,525.33
7/15/2027	19,124.83	1,211.70	20,336.53	90.88		20,427.41	
1/15/2028		1,020.45	1,020.45	76.53		1,096.99	21,524.40
7/15/2028	19,540.72	1,020.45	20,561.17	76.53		20,637.70	
1/15/2029		825.05	825.05	61.88		886.93	21,524.63
7/15/2029	19,965.60	825.05	20,790.65	61.88		20,852.53	
1/15/2030		625.39	625.39	46.90		672.30	21,524.82
7/15/2030	20,399.48	625.39	21,024.88	46.90		21,071.78	
1/15/2031		421.40	421.40	31.60		453.00	21,524.78
7/15/2031	20,843.36	421.40	21,264.76	31.60		21,296.37	
1/15/2032		212.96	212.96	15.97		228.93	21,525.30
7/15/2032	21,296.24	212.96	21,509.20	15.97		21,525.18	
							21,525.18
	335,751.22	68,112.80	403,864.02	5,108.41		408,972.43	408,972.43

Massachusetts Water Pollution Abatement Trust
Series 16
Orange Loan Amortization
CW-09-37

Initial Loan Amount	350,000.00	Loan Origination Fee (\$5.57/1000)	1,949.50
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	350,000.00	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		4,122.22	4,122.22	262.50	1,949.50	6,334.22	6,334.22
7/15/2013	14,158.00	3,500.00	17,658.00	262.50		17,920.50	
1/15/2014		3,358.42	3,358.42	251.88		3,610.30	21,530.80
7/15/2014	14,466.00	3,358.42	17,824.42	251.88		18,076.30	
1/15/2015		3,213.76	3,213.76	241.03		3,454.79	21,531.09
7/15/2015	14,780.00	3,213.76	17,993.76	241.03		18,234.79	
1/15/2016		3,065.96	3,065.96	229.95		3,295.91	21,530.70
7/15/2016	15,101.00	3,065.96	18,166.96	229.95		18,396.91	
1/15/2017		2,914.95	2,914.95	218.62		3,133.57	21,530.48
7/15/2017	15,429.00	2,914.95	18,343.95	218.62		18,562.57	
1/15/2018		2,760.66	2,760.66	207.05		2,967.71	21,530.28
7/15/2018	15,765.00	2,760.66	18,525.66	207.05		18,732.71	
1/15/2019		2,603.01	2,603.01	195.23		2,798.24	21,530.95
7/15/2019	16,107.00	2,603.01	18,710.01	195.23		18,905.24	
1/15/2020		2,441.94	2,441.94	183.15		2,625.09	21,530.32
7/15/2020	16,457.00	2,441.94	18,898.94	183.15		19,082.09	
1/15/2021		2,277.37	2,277.37	170.80		2,448.17	21,530.26
7/15/2021	16,815.00	2,277.37	19,092.37	170.80		19,263.17	
1/15/2022		2,109.22	2,109.22	158.19		2,267.41	21,530.58
7/15/2022	17,181.00	2,109.22	19,290.22	158.19		19,448.41	
1/15/2023		1,937.41	1,937.41	145.31		2,082.72	21,531.13
7/15/2023	17,554.00	1,937.41	19,491.41	145.31		19,636.72	
1/15/2024		1,761.87	1,761.87	132.14		1,894.01	21,530.73
7/15/2024	17,935.00	1,761.87	19,696.87	132.14		19,829.01	
1/15/2025		1,582.52	1,582.52	118.69		1,701.21	21,530.22
7/15/2025	18,325.00	1,582.52	19,907.52	118.69		20,026.21	
1/15/2026		1,399.27	1,399.27	104.95		1,504.22	21,530.42
7/15/2026	18,724.00	1,399.27	20,123.27	104.95		20,228.22	
1/15/2027		1,212.03	1,212.03	90.90		1,302.93	21,531.15
7/15/2027	19,130.00	1,212.03	20,342.03	90.90		20,432.93	
1/15/2028		1,020.73	1,020.73	76.55		1,097.28	21,530.22
7/15/2028	19,546.00	1,020.73	20,566.73	76.55		20,643.28	
1/15/2029		825.27	825.27	61.90		887.17	21,530.45
7/15/2029	19,971.00	825.27	20,796.27	61.90		20,858.17	
1/15/2030		625.56	625.56	46.92		672.48	21,530.64
7/15/2030	20,405.00	625.56	21,030.56	46.92		21,077.48	
1/15/2031		421.51	421.51	31.61		453.12	21,530.60
7/15/2031	20,849.00	421.51	21,270.51	31.61		21,302.12	
1/15/2032		213.02	213.02	15.98		229.00	21,531.12
7/15/2032	21,302.00	213.02	21,515.02	15.98		21,531.00	
1/15/2033							21,531.00
	350,000.00	79,111.18	429,111.18	5,886.67	1,949.50	436,947.35	436,947.35

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.