Prepared by PFM Financial Advisors LLC

Massachusetts Water Clean Water Trust
Series 23 Swap
PEABODY Reamortization
DWP-20-03

Original Loan Amount	6,105,710.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	805,954.00	Loan Term (in years)	28
Principal Paid Down	353,318.00	Loan Rate	2.20%
Outstanding Loan Obligation	4,946,438.00	Closing Date	5/10/2023
Remaining Balance	(780,796.00)	First Payment	7/15/2023
Net New Loan Obligation	4,165,642.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		51,309.32	51,309.32	3,498.36		54,807.69	
1/15/2024	156,715.75	45,822.06	202,537.81	3,124.23		205,662.05	260,469.73
7/15/2024		44,098.19	44,098.19	3,006.69		47,104.88	
1/15/2025	156,241.51	44,098.19	200,339.70	3,006.69		203,346.40	250,451.28
7/15/2025		42,379.53	42,379.53	2,889.51		45,269.05	
1/15/2026	155,756.00	42,379.53	198,135.53	2,889.51		201,025.04	246,294.09
7/15/2026		40,666.22	40,666.22	2,772.70		43,438.91	
1/15/2027	155,258.94	40,666.22	195,925.15	2,772.70		198,697.85	242,136.76
7/15/2027		38,958.37	38,958.37	2,656.25		41,614.62	
1/15/2028	154,750.06	38,958.37	193,708.42	2,656.25		196,364.68	237,979.30
7/15/2028		37,256.12	37,256.12	2,540.19		39,796.31	
1/15/2029	154,229.07	37,256.12	191,485.19	2,540.19		194,025.38	233,821.69
7/15/2029		35,559.60	35,559.60	2,424.52		37,984.12	
1/15/2030	153,695.70	35,559.60	189,255.30	2,424.52		191,679.82	229,663.93
7/15/2030		33,868.94	33,868.94	2,309.25		36,178.19	
1/15/2031	153,149.65	33,868.94	187,018.59	2,309.25		189,327.84	225,506.03
7/15/2031		32,184.30	32,184.30	2,194.38		34,378.68	
1/15/2032	152,590.61	32,184.30	184,774.91	2,194.38		186,969.29	221,347.98
7/15/2032		30,505.80	30,505.80	2,079.94		32,585.74	
1/15/2033	152,018.28	30,505.80	182,524.08	2,079.94		184,604.02	217,189.77
7/15/2033		28,833.60	28,833.60	1,965.93		30,799.53	
1/15/2034	151,432.34	28,833.60	180,265.94	1,965.93		182,231.87	213,031.39
7/15/2034		27,167.84	27,167.84	1,852.35		29,020.20	
1/15/2035	150,832.46	27,167.84	178,000.31	1,852.35		179,852.66	208,872.86
7/15/2035		25,508.69	25,508.69	1,739.23		27,247.92	
1/15/2036	150,218.32	25,508.69	175,727.01	1,739.23		177,466.24	204,714.16
7/15/2036		23,856.29	23,856.29	1,626.56		25,482.85	
1/15/2037	149,589.58	23,856.29	173,445.87	1,626.56		175,072.43	200,555.28
7/15/2037		22,210.80	22,210.80	1,514.37		23,725.17	
1/15/2038	148,944.88	22,210.80	171,155.69	1,514.37		172,670.06	196,395.23
7/15/2038		20,572.41	20,572.41	1,402.66		21,975.07	
1/15/2039	148,285.88	20,572.41	168,858.29	1,402.66		170,260.95	192,236.03
7/15/2039		18,941.26	18,941.26	1,291.45		20,232.71	
1/15/2040	147,611.21	18,941.26	166,552.47	1,291.45		167,843.92	188,076.64
7/15/2040		17,317.54	17,317.54	1,180.74		18,498.28	
1/15/2041	146,920.50	17,317.54	164,238.03	1,180.74		165,418.78	183,917.06
7/15/2041		15,701.41	15,701.41	1,070.55		16,771.96	
1/15/2042	146,213.36	15,701.41	161,914.77	1,070.55		162,985.32	179,757.28
7/15/2042		14,093.07	14,093.07	960.89		15,053.96	
1/15/2043	145,489.40	14,093.07	159,582.47	960.89		160,543.36	175,597.32
7/15/2043		12,492.68	12,492.68	851.77		13,344.46	
1/15/2044	144,748.23	12,492.68	157,240.91	851.77		158,092.69	171,437.14
7/15/2044		10,900.45	10,900.45	743.21		11,643.67	
1/15/2045	143,989.43	10,900.45	154,889.89	743.21		155,633.10	167,276.76
7/15/2045		9,316.57	9,316.57	635.22		9,951.79	
1/15/2046	143,212.59	9,316.57	152,529.16	635.22		153,164.38	163,116.17
7/15/2046		7,741.23	7,741.23	527.81		8,269.04	
1/15/2047	142,417.28	7,741.23	150,158.51	527.81		150,686.32	158,955.37
7/15/2047		6,174.64	6,174.64	421.00		6,595.64	
1/15/2048	141,603.06	6,174.64	147,777.70	421.00		148,198.70	154,794.34
7/15/2048		4,617.01	4,617.01	314.80		4,931.80	
1/15/2049	140,769.47	4,617.01	145,386.48	314.80		145,701.28	150,633.08
7/15/2049		3,068.54	3,068.54	209.22		3,277.76	
1/15/2050	139,916.06	3,068.54	142,984.61	209.22		143,193.83	146,471.59
7/15/2050		1,529.47	1,529.47	104.28		1,633.75	
1/15/2051	139,042.36	1,529.47	140,571.83	104.28		140,676.11	142,309.86
7/15/2051							
	4,165,642.00	1,308,172.52	5,473,814.52	89,193.58		5,563,008.10	5,563,008.10

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
Peabody Loan Amortization
DWP-20-03

Loan Amount Approved	6,105,710.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	805,954.00	Loan Term (in years)	30
Amount to be Financed	5,299,756.00	Loan Rate	2.20%
		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		20,727.93	20,727.93	1,413.27		22,141.20	
1/15/2022	176,659.00	58,297.32	234,956.32	3,974.82		238,931.13	261,072.34
7/15/2022		56,354.07	56,354.07	3,842.32		60,196.39	
1/15/2023	176,659.00	56,354.07	233,013.07	3,842.32		236,855.39	297,051.78
7/15/2023		54,410.82	54,410.82	3,709.83		58,120.65	
1/15/2024	176,659.00	54,410.82	231,069.82	3,709.83		234,779.65	292,900.29
7/15/2024		52,467.57	52,467.57	3,577.33		56,044.90	
1/15/2025	176,659.00	52,467.57	229,126.57	3,577.33		232,703.90	288,748.81
7/15/2025		50,524.32	50,524.32	3,444.84		53,969.16	
1/15/2026	176,659.00	50,524.32	227,183.32	3,444.84		230,628.16	284,597.32
7/15/2026		48,581.07	48,581.07	3,312.35		51,893.42	
1/15/2027	176,659.00	48,581.07	225,240.07	3,312.35		228,552.42	280,445.83
7/15/2027		46,637.82	46,637.82	3,179.85		49,817.67	
1/15/2028	176,659.00	46,637.82	223,296.82	3,179.85		226,476.67	276,294.35
7/15/2028		44,694.57	44,694.57	3,047.36		47,741.93	
1/15/2029	176,659.00	44,694.57	221,353.57	3,047.36		224,400.93	272,142.86
7/15/2029		42,751.32	42,751.32	2,914.86		45,666.19	
1/15/2030	176,659.00	42,751.32	219,410.32	2,914.86		222,325.19	267,991.37
7/15/2030		40,808.08	40,808.08	2,782.37		43,590.44	
1/15/2031	176,659.00	40,808.08	217,467.08	2,782.37		220,249.44	263,839.89
7/15/2031		38,864.83	38,864.83	2,649.87		41,514.70	
1/15/2032	176,659.00	38,864.83	215,523.83	2,649.87		218,173.70	259,688.40
7/15/2032		36,921.58	36,921.58	2,517.38		39,438.96	
1/15/2033	176,659.00	36,921.58	213,580.58	2,517.38		216,097.96	255,536.91
7/15/2033		34,978.33	34,978.33	2,384.89		37,363.21	
1/15/2034	176,659.00	34,978.33	211,637.33	2,384.89		214,022.21	251,385.43
7/15/2034		33,035.08	33,035.08	2,252.39		35,287.47	
1/15/2035	176,659.00	33,035.08	209,694.08	2,252.39		211,946.47	247,233.94
7/15/2035		31,091.83	31,091.83	2,119.90		33,211.73	
1/15/2036	176,659.00	31,091.83	207,750.83	2,119.90		209,870.73	243,082.46
7/15/2036		29,148.58	29,148.58	1,987.40		31,135.98	
1/15/2037	176,659.00	29,148.58	205,807.58	1,987.40		207,794.98	238,930.97
7/15/2037		27,205.33	27,205.33	1,854.91		29,060.24	
1/15/2038	176,658.00	27,205.33	203,863.33	1,854.91		205,718.24	234,778.48
7/15/2038		25,262.09	25,262.09	1,722.42		26,984.51	
1/15/2039	176,658.00	25,262.09	201,920.09	1,722.42		203,642.51	230,627.02
7/15/2039		23,318.86	23,318.86	1,589.92		24,908.78	
1/15/2040	176,658.00	23,318.86	199,976.86	1,589.92		201,566.78	226,475.56
7/15/2040		21,375.62	21,375.62	1,457.43		22,833.05	
1/15/2041	176,658.00	21,375.62	198,033.62	1,457.43		199,491.05	222,324.09
7/15/2041		19,432.38	19,432.38	1,324.94		20,757.32	
1/15/2042	176,658.00	19,432.38	196,090.38	1,324.94		197,415.32	218,172.63
7/15/2042		17,489.14	17,489.14	1,192.44		18,681.58	
1/15/2043	176,658.00	17,489.14	194,147.14	1,192.44		195,339.58	214,021.17
7/15/2043		15,545.90	15,545.90	1,059.95		16,605.85	
1/15/2044	176,658.00	15,545.90	192,203.90	1,059.95		193,263.85	209,869.70
7/15/2044		13,602.67	13,602.67	927.45		14,530.12	
1/15/2045	176,658.00	13,602.67	190,260.67	927.45		191,188.12	205,718.24
7/15/2045		11,659.43	11,659.43	794.96		12,454.39	
1/15/2046	176,658.00	11,659.43	188,317.43	794.96		189,112.39	201,566.78
7/15/2046		9,716.19	9,716.19	662.47		10,378.66	
1/15/2047	176,658.00	9,716.19	186,374.19	662.47		187,036.66	197,415.32
7/15/2047		7,772.95	7,772.95	529.97		8,302.93	
1/15/2048	176,658.00	7,772.95	184,430.95	529.97		184,960.93	193,263.85
7/15/2048		5,829.71	5,829.71	397.48		6,227.19	
1/15/2049	176,658.00	5,829.71	182,487.71	397.48		182,885.19	189,112.39
7/15/2049		3,886.48	3,886.48	264.99		4,151.46	
1/15/2050	176,658.00	3,886.48	180,544.48	264.99		180,809.46	184,960.93
7/15/2050		1,943.24	1,943.24	132.49		2,075.73	
1/15/2051	176,658.00	1,943.24	178,601.24	132.49		178,733.73	180,809.46
	5,299,756.00	1,769,644.95	7,069,400.95	#########		7,190,058.56	7,190,058.56

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 Water Clean Water Trust
Series 24 Swap
PEABODY Reamortization
DWP-20-10

		Loan Origination Fee ($0.00/1000)	0.00
Original Loan Amount	11,569,061.00	Loan Term (in years)	30
Loan Forgiveness	(1,416,236.00)	Loan Rate	2.20%
Unused Principal Amount	(14,178.00)	Closing Date	12/14/2022
Net New Loan Obligation	10,138,647.00	Reamortization Date	12/13/2024
		First Interest	7/15/2023
		First Principal	1/15/2024

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
12/14/2022							
7/15/2023		130,915.04	130,915.04	8,926.03		139,841.06	
1/15/2024	338,428.00	111,681.08	450,109.08	7,614.62		457,723.69	597,564.76
7/15/2024		107,958.37	107,958.37	7,360.80		115,319.16	
1/15/2025	338,082.88	107,930.64	446,013.53	7,358.91		453,372.43	568,691.60
7/15/2025		104,083.50	104,083.50	7,096.60		111,180.10	
1/15/2026	338,074.68	104,083.50	442,158.17	7,096.60		449,254.78	560,434.88
7/15/2026		100,364.68	100,364.68	6,843.05		107,207.72	
1/15/2027	338,066.28	100,364.68	438,430.95	6,843.05		445,274.00	552,481.72
7/15/2027		96,645.95	96,645.95	6,589.50		103,235.44	
1/15/2028	338,057.67	96,645.95	434,703.62	6,589.50		441,293.12	544,528.56
7/15/2028		92,927.31	92,927.31	6,335.95		99,263.27	
1/15/2029	338,048.87	92,927.31	430,976.18	6,335.95		437,312.13	536,575.40
7/15/2029		89,208.77	89,208.77	6,082.42		95,291.19	
1/15/2030	338,039.85	89,208.77	427,248.63	6,082.42		433,331.04	528,622.24
7/15/2030		85,490.34	85,490.34	5,828.89		91,319.22	
1/15/2031	338,030.62	85,490.34	423,520.96	5,828.89		429,349.85	520,669.07
7/15/2031		81,772.00	81,772.00	5,575.36		87,347.36	
1/15/2032	338,021.17	81,772.00	419,793.17	5,575.36		425,368.54	512,715.90
7/15/2032		78,053.77	78,053.77	5,321.85		83,375.61	
1/15/2033	338,011.50	78,053.77	416,065.27	5,321.85		421,387.11	504,762.73
7/15/2033		74,335.64	74,335.64	5,068.34		79,403.98	
1/15/2034	338,001.60	74,335.64	412,337.24	5,068.34		417,405.57	496,809.55
7/15/2034		70,617.62	70,617.62	4,814.84		75,432.46	
1/15/2035	337,991.46	70,617.62	408,609.08	4,814.84		413,423.92	488,856.38
7/15/2035		66,899.72	66,899.72	4,561.34		71,461.06	
1/15/2036	337,981.07	66,899.72	404,880.79	4,561.34		409,442.14	480,903.20
7/15/2036		63,181.92	63,181.92	4,307.86		67,489.78	
1/15/2037	337,970.45	63,181.92	401,152.37	4,307.86		405,460.23	472,950.01
7/15/2037		59,464.25	59,464.25	4,054.38		63,518.63	
1/15/2038	337,959.57	59,464.25	397,423.82	4,054.38		401,478.20	464,996.83
7/15/2038		55,746.69	55,746.69	3,800.91		59,547.61	
1/15/2039	337,947.43	55,746.69	393,694.12	3,800.91		397,495.03	457,042.64
7/15/2039		52,029.27	52,029.27	3,547.45		55,576.72	
1/15/2040	337,936.02	52,029.27	389,965.30	3,547.45		393,512.75	449,089.47
7/15/2040		48,311.98	48,311.98	3,294.00		51,605.98	
1/15/2041	337,924.35	48,311.98	386,236.33	3,294.00		389,530.32	441,136.30
7/15/2041		44,594.81	44,594.81	3,040.56		47,635.36	
1/15/2042	337,912.40	44,594.81	382,507.20	3,040.56		385,547.76	433,183.12
7/15/2042		40,877.77	40,877.77	2,787.12		43,664.89	
1/15/2043	337,900.16	40,877.77	378,777.93	2,787.12		381,565.05	425,229.95
7/15/2043		37,160.87	37,160.87	2,533.70		39,694.57	
1/15/2044	337,887.63	37,160.87	375,048.50	2,533.70		377,582.20	417,276.76
7/15/2044		33,444.11	33,444.11	2,280.28		35,724.39	
1/15/2045	337,874.81	33,444.11	371,318.91	2,280.28		373,599.19	409,323.58
7/15/2045		29,727.48	29,727.48	2,026.87		31,754.36	
1/15/2046	337,861.67	29,727.48	367,589.16	2,026.87		369,616.03	401,370.39
7/15/2046		26,011.01	26,011.01	1,773.48		27,784.48	
1/15/2047	337,848.23	26,011.01	363,859.24	1,773.48		365,632.71	393,417.20
7/15/2047		22,294.68	22,294.68	1,520.09		23,814.77	
1/15/2048	337,834.47	22,294.68	360,129.14	1,520.09		361,649.23	385,464.00
7/15/2048		18,578.50	18,578.50	1,266.72		19,845.21	
1/15/2049	337,820.38	18,578.50	356,398.87	1,266.72		357,665.59	377,510.80
7/15/2049		14,862.47	14,862.47	1,013.35		15,875.82	
1/15/2050	337,805.95	14,862.47	352,668.42	1,013.35		353,681.78	369,557.60
7/15/2050		11,146.61	11,146.61	760.00		11,906.60	
1/15/2051	337,791.18	11,146.61	348,937.79	760.00		349,697.79	361,604.39
7/15/2051		7,430.90	7,430.90	506.65		7,937.56	
1/15/2052	337,776.07	7,430.90	345,206.97	506.65		345,713.62	353,651.18
7/15/2052		3,715.37	3,715.37	253.32		3,968.69	
1/15/2053	337,760.59	3,715.37	341,475.95	253.32		341,729.27	345,697.96
7/15/2053							
	10,138,647.00	3,476,441.07	13,615,088.07	237,030.07		13,852,118.14	13,852,118.14

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.

This Schedule Has Been Replaced Following Re-Amortization on 12/13/2024

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 24
PEABODY Loan Amortization
DWP-20-10

Loan Amount Approved	11,569,061.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	1,416,236.00	Loan Term (in years)	30
Amount to be Financed	10,152,825.00	Loan Rate	2.20%
		Closing Date	12/14/2022
		First Interest Payment	7/15/2023
		First Principal Payment	1/15/2024

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
12/14/2022							
7/15/2023		130,915.04	130,915.04	8,926.03		139,841.06	
1/15/2024	338,428.00	111,681.08	450,109.08	7,614.62		457,723.69	597,564.76
7/15/2024		107,958.37	107,958.37	7,360.80		115,319.16	
1/15/2025	338,428.00	107,958.37	446,386.37	7,360.80		453,747.16	569,066.33
7/15/2025		104,235.66	104,235.66	7,106.98		111,342.64	
1/15/2026	338,428.00	104,235.66	442,663.66	7,106.98		449,770.64	561,113.27
7/15/2026		100,512.95	100,512.95	6,853.16		107,366.11	
1/15/2027	338,428.00	100,512.95	438,940.95	6,853.16		445,794.11	553,160.21
7/15/2027		96,790.24	96,790.24	6,599.33		103,389.58	
1/15/2028	338,428.00	96,790.24	435,218.24	6,599.33		441,817.58	545,207.16
7/15/2028		93,067.54	93,067.54	6,345.51		99,413.05	
1/15/2029	338,428.00	93,067.54	431,495.54	6,345.51		437,841.05	537,254.10
7/15/2029		89,344.83	89,344.83	6,091.69		95,436.52	
1/15/2030	338,428.00	89,344.83	427,772.83	6,091.69		433,864.52	529,301.04
7/15/2030		85,622.12	85,622.12	5,837.87		91,459.99	
1/15/2031	338,428.00	85,622.12	424,050.12	5,837.87		429,887.99	521,347.98
7/15/2031		81,899.41	81,899.41	5,584.05		87,483.46	
1/15/2032	338,428.00	81,899.41	420,327.41	5,584.05		425,911.46	513,394.92
7/15/2032		78,176.70	78,176.70	5,330.23		83,506.93	
1/15/2033	338,428.00	78,176.70	416,604.70	5,330.23		421,934.93	505,441.87
7/15/2033		74,454.00	74,454.00	5,076.41		79,530.40	
1/15/2034	338,428.00	74,454.00	412,882.00	5,076.41		417,958.40	497,488.81
7/15/2034		70,731.29	70,731.29	4,822.59		75,553.87	
1/15/2035	338,428.00	70,731.29	409,159.29	4,822.59		413,981.87	489,535.75
7/15/2035		67,008.58	67,008.58	4,568.77		71,577.35	
1/15/2036	338,428.00	67,008.58	405,436.58	4,568.77		410,005.35	481,582.69
7/15/2036		63,285.87	63,285.87	4,314.95		67,600.82	
1/15/2037	338,428.00	63,285.87	401,713.87	4,314.95		406,028.82	473,629.63
7/15/2037		59,563.16	59,563.16	4,061.12		63,624.29	
1/15/2038	338,428.00	59,563.16	397,991.16	4,061.12		402,052.29	465,676.58
7/15/2038		55,840.46	55,840.46	3,807.30		59,647.76	
1/15/2039	338,427.00	55,840.46	394,267.46	3,807.30		398,074.76	457,722.52
7/15/2039		52,117.76	52,117.76	3,553.48		55,671.24	
1/15/2040	338,427.00	52,117.76	390,544.76	3,553.48		394,098.24	449,769.48
7/15/2040		48,395.06	48,395.06	3,299.66		51,694.72	
1/15/2041	338,427.00	48,395.06	386,822.06	3,299.66		390,121.72	441,816.45
7/15/2041		44,672.36	44,672.36	3,045.84		47,718.21	
1/15/2042	338,427.00	44,672.36	383,099.36	3,045.84		386,145.21	433,863.41
7/15/2042		40,949.67	40,949.67	2,792.02		43,741.69	
1/15/2043	338,427.00	40,949.67	379,376.67	2,792.02		382,168.69	425,910.38
7/15/2043		37,226.97	37,226.97	2,538.20		39,765.17	
1/15/2044	338,427.00	37,226.97	375,653.97	2,538.20		378,192.17	417,957.35
7/15/2044		33,504.27	33,504.27	2,284.38		35,788.66	
1/15/2045	338,427.00	33,504.27	371,931.27	2,284.38		374,215.66	410,004.31
7/15/2045		29,781.58	29,781.58	2,030.56		31,812.14	
1/15/2046	338,427.00	29,781.58	368,208.58	2,030.56		370,239.14	402,051.28
7/15/2046		26,058.88	26,058.88	1,776.74		27,835.62	
1/15/2047	338,427.00	26,058.88	364,485.88	1,776.74		366,262.62	394,098.24
7/15/2047		22,336.18	22,336.18	1,522.92		23,859.10	
1/15/2048	338,427.00	22,336.18	360,763.18	1,522.92		362,286.10	386,145.21
7/15/2048		18,613.49	18,613.49	1,269.10		19,882.59	
1/15/2049	338,427.00	18,613.49	357,040.49	1,269.10		358,309.59	378,192.17
7/15/2049		14,890.79	14,890.79	1,015.28		15,906.07	
1/15/2050	338,427.00	14,890.79	353,317.79	1,015.28		354,333.07	370,239.14
7/15/2050		11,168.09	11,168.09	761.46		11,929.55	
1/15/2051	338,427.00	11,168.09	349,595.09	761.46		350,356.55	362,286.10
7/15/2051		7,445.39	7,445.39	507.64		7,953.03	
1/15/2052	338,427.00	7,445.39	345,872.39	507.64		346,380.03	354,333.07
7/15/2052		3,722.70	3,722.70	253.82		3,976.52	
1/15/2053	338,427.00	3,722.70	342,149.70	253.82		342,403.52	346,380.03
	10,152,825.00	3,481,344.81	13,634,169.81	237,364.42		13,871,534.23	13,871,534.23

Notes:

*This project qualifies for loan forgiveness in accordance with schedule B to the Loan Agreement.

Massachusetts Water Clean Water Trust
Series 23 Swap
PEABODY Reamortization
DWP-19-11

Original Loan Amount	5,000,000.00	Loan Origination Fee ($0.00/1000)	0.00
Principal Forgiveness	660,000.00	Loan Term (in years)	28
Principal Paid Down	289,334.00	Loan Rate	2.20%
Outstanding Loan Obligation	4,050,666.00	Closing Date	5/10/2023
Remaining Balance	(476,534.00)	First Payment	7/15/2023
Net New Loan Obligation	3,574,132.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		42,664.43	42,664.43	2,908.94		45,573.37	
1/15/2024	132,495.27	39,315.45	171,810.72	2,680.60		174,491.32	220,064.69
7/15/2024		37,858.00	37,858.00	2,581.23		40,439.23	
1/15/2025	132,205.84	37,858.00	170,063.84	2,581.23		172,645.07	213,084.30
7/15/2025		36,403.74	36,403.74	2,482.07		38,885.81	
1/15/2026	131,909.52	36,403.74	168,313.26	2,482.07		170,795.33	209,681.14
7/15/2026		34,952.74	34,952.74	2,383.14		37,335.88	
1/15/2027	131,606.15	34,952.74	166,558.89	2,383.14		168,942.03	206,277.90
7/15/2027		33,505.07	33,505.07	2,284.44		35,789.50	
1/15/2028	131,295.57	33,505.07	164,800.64	2,284.44		167,085.08	202,874.58
7/15/2028		32,060.82	32,060.82	2,185.96		34,246.78	
1/15/2029	130,977.61	32,060.82	163,038.42	2,185.96		165,224.39	199,471.17
7/15/2029		30,620.06	30,620.06	2,087.73		32,707.79	
1/15/2030	130,652.08	30,620.06	161,272.14	2,087.73		163,359.88	196,067.67
7/15/2030		29,182.89	29,182.89	1,989.74		31,172.63	
1/15/2031	130,318.82	29,182.89	159,501.71	1,989.74		161,491.45	192,664.08
7/15/2031		27,749.38	27,749.38	1,892.00		29,641.39	
1/15/2032	129,977.62	27,749.38	157,727.01	1,892.00		159,619.01	189,260.40
7/15/2032		26,319.63	26,319.63	1,794.52		28,114.15	
1/15/2033	129,628.32	26,319.63	155,947.95	1,794.52		157,742.47	185,856.62
7/15/2033		24,893.72	24,893.72	1,697.30		26,591.02	
1/15/2034	129,270.71	24,893.72	154,164.43	1,697.30		155,861.73	182,452.74
7/15/2034		23,471.74	23,471.74	1,600.35		25,072.09	
1/15/2035	128,904.59	23,471.74	152,376.33	1,600.35		153,976.68	179,048.77
7/15/2035		22,053.79	22,053.79	1,503.67		23,557.46	
1/15/2036	128,529.77	22,053.79	150,583.56	1,503.67		152,087.23	175,644.69
7/15/2036		20,639.96	20,639.96	1,407.27		22,047.23	
1/15/2037	128,146.04	20,639.96	148,786.00	1,407.27		150,193.27	172,240.50
7/15/2037		19,230.35	19,230.35	1,311.16		20,541.52	
1/15/2038	127,753.18	19,230.35	146,983.54	1,311.16		148,294.70	168,836.21
7/15/2038		17,825.07	17,825.07	1,215.35		19,040.42	
1/15/2039	127,350.98	17,825.07	145,176.05	1,215.35		146,391.40	165,431.81
7/15/2039		16,424.21	16,424.21	1,119.83		17,544.04	
1/15/2040	126,939.22	16,424.21	143,363.43	1,119.83		144,483.26	162,027.30
7/15/2040		15,027.88	15,027.88	1,024.63		16,052.51	
1/15/2041	126,517.66	15,027.88	141,545.54	1,024.63		142,570.17	158,622.67
7/15/2041		13,636.18	13,636.18	929.74		14,565.92	
1/15/2042	126,085.08	13,636.18	139,721.26	929.74		140,651.00	155,216.93
7/15/2042		12,249.25	12,249.25	835.18		13,084.42	
1/15/2043	125,643.24	12,249.25	137,892.48	835.18		138,727.66	151,812.08
7/15/2043		10,867.17	10,867.17	740.94		11,608.12	
1/15/2044	125,190.89	10,867.17	136,058.06	740.94		136,799.00	148,407.12
7/15/2044		9,490.07	9,490.07	647.05		10,137.12	
1/15/2045	124,727.78	9,490.07	134,217.85	647.05		134,864.90	145,002.02
7/15/2045		8,118.07	8,118.07	553.50		8,671.57	
1/15/2046	124,253.66	8,118.07	132,371.73	553.50		132,925.23	141,596.80
7/15/2046		6,751.28	6,751.28	460.31		7,211.59	
1/15/2047	123,768.27	6,751.28	130,519.54	460.31		130,979.86	138,191.45
7/15/2047		5,389.83	5,389.83	367.49		5,757.31	
1/15/2048	123,271.33	5,389.83	128,661.16	367.49		129,028.64	134,785.96
7/15/2048		4,033.84	4,033.84	275.03		4,308.88	
1/15/2049	122,762.58	4,033.84	126,796.42	275.03		127,071.45	131,380.33
7/15/2049		2,683.45	2,683.45	182.96		2,866.42	
1/15/2050	122,241.73	2,683.45	124,925.18	182.96		125,108.14	127,974.56
7/15/2050		1,338.79	1,338.79	91.28		1,430.07	
1/15/2051	121,708.49	1,338.79	123,047.29	91.28		123,138.57	124,568.64
7/15/2051							
	3,574,132.00	1,127,533.83	4,701,665.83	76,877.31		4,778,543.13	4,778,543.13

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
Peabody Loan Amortization
DWP-19-11

Loan Amount Approved	5,000,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	660,000.00	Loan Term (in years)	30
Amount to be Financed	4,340,000.00	Loan Rate	2.20%
		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		16,974.22	16,974.22	1,157.33		18,131.56	
1/15/2022	144,667.00	47,740.00	192,407.00	3,255.00		195,662.00	213,793.56
7/15/2022		46,148.66	46,148.66	3,146.50		49,295.16	
1/15/2023	144,667.00	46,148.66	190,815.66	3,146.50		193,962.16	243,257.33
7/15/2023		44,557.33	44,557.33	3,038.00		47,595.33	
1/15/2024	144,667.00	44,557.33	189,224.33	3,038.00		192,262.33	239,857.65
7/15/2024		42,965.99	42,965.99	2,929.50		45,895.49	
1/15/2025	144,667.00	42,965.99	187,632.99	2,929.50		190,562.49	236,457.98
7/15/2025		41,374.65	41,374.65	2,821.00		44,195.65	
1/15/2026	144,667.00	41,374.65	186,041.65	2,821.00		188,862.65	233,058.30
7/15/2026		39,783.32	39,783.32	2,712.50		42,495.81	
1/15/2027	144,667.00	39,783.32	184,450.32	2,712.50		187,162.81	229,658.63
7/15/2027		38,191.98	38,191.98	2,604.00		40,795.98	
1/15/2028	144,667.00	38,191.98	182,858.98	2,604.00		185,462.98	226,258.95
7/15/2028		36,600.64	36,600.64	2,495.50		39,096.14	
1/15/2029	144,667.00	36,600.64	181,267.64	2,495.50		183,763.14	222,859.28
7/15/2029		35,009.30	35,009.30	2,387.00		37,396.30	
1/15/2030	144,667.00	35,009.30	179,676.30	2,387.00		182,063.30	219,459.60
7/15/2030		33,417.97	33,417.97	2,278.50		35,696.46	
1/15/2031	144,667.00	33,417.97	178,084.97	2,278.50		180,363.46	216,059.93
7/15/2031		31,826.63	31,826.63	2,170.00		33,996.63	
1/15/2032	144,667.00	31,826.63	176,493.63	2,170.00		178,663.63	212,660.26
7/15/2032		30,235.29	30,235.29	2,061.50		32,296.79	
1/15/2033	144,667.00	30,235.29	174,902.29	2,061.50		176,963.79	209,260.58
7/15/2033		28,643.96	28,643.96	1,953.00		30,596.95	
1/15/2034	144,667.00	28,643.96	173,310.96	1,953.00		175,263.95	205,860.91
7/15/2034		27,052.62	27,052.62	1,844.50		28,897.12	
1/15/2035	144,667.00	27,052.62	171,719.62	1,844.50		173,564.12	202,461.23
7/15/2035		25,461.28	25,461.28	1,736.00		27,197.28	
1/15/2036	144,667.00	25,461.28	170,128.28	1,736.00		171,864.28	199,061.56
7/15/2036		23,869.95	23,869.95	1,627.50		25,497.44	
1/15/2037	144,667.00	23,869.95	168,536.95	1,627.50		170,164.44	195,661.88
7/15/2037		22,278.61	22,278.61	1,519.00		23,797.60	
1/15/2038	144,667.00	22,278.61	166,945.61	1,519.00		168,464.60	192,262.21
7/15/2038		20,687.27	20,687.27	1,410.50		22,097.77	
1/15/2039	144,667.00	20,687.27	165,354.27	1,410.50		166,764.77	188,862.53
7/15/2039		19,095.93	19,095.93	1,302.00		20,397.93	
1/15/2040	144,667.00	19,095.93	163,762.93	1,302.00		165,064.93	185,462.86
7/15/2040		17,504.60	17,504.60	1,193.50		18,698.09	
1/15/2041	144,667.00	17,504.60	162,171.60	1,193.50		163,365.09	182,063.18
7/15/2041		15,913.26	15,913.26	1,085.00		16,998.26	
1/15/2042	144,666.00	15,913.26	160,579.26	1,085.00		161,664.26	178,662.51
7/15/2042		14,321.93	14,321.93	976.50		15,298.43	
1/15/2043	144,666.00	14,321.93	158,987.93	976.50		159,964.43	175,262.86
7/15/2043		12,730.61	12,730.61	868.00		13,598.60	
1/15/2044	144,666.00	12,730.61	157,396.61	868.00		158,264.60	171,863.21
7/15/2044		11,139.28	11,139.28	759.50		11,898.78	
1/15/2045	144,666.00	11,139.28	155,805.28	759.50		156,564.78	168,463.56
7/15/2045		9,547.96	9,547.96	651.00		10,198.95	
1/15/2046	144,666.00	9,547.96	154,213.96	651.00		154,864.95	165,063.91
7/15/2046		7,956.63	7,956.63	542.50		8,499.13	
1/15/2047	144,666.00	7,956.63	152,622.63	542.50		153,165.13	161,664.26
7/15/2047		6,365.30	6,365.30	434.00		6,799.30	
1/15/2048	144,666.00	6,365.30	151,031.30	434.00		151,465.30	158,264.60
7/15/2048		4,773.98	4,773.98	325.50		5,099.48	
1/15/2049	144,666.00	4,773.98	149,439.98	325.50		149,765.48	154,864.95
7/15/2049		3,182.65	3,182.65	217.00		3,399.65	
1/15/2050	144,666.00	3,182.65	147,848.65	217.00		148,065.65	151,465.30
7/15/2050		1,591.33	1,591.33	108.50		1,699.83	
1/15/2051	144,666.00	1,591.33	146,257.33	108.50		146,365.83	148,065.65
	4,340,000.00	1,449,172.02	5,789,172.02	98,807.18		5,887,979.21	5,887,979.21

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 24
PEABODY Loan Amortization
DWP-19-15

Loan Amount Approved	10,000,000.00
Loan Forgiveness*	1,320,000.00
Amount to be Financed	8,680,000.00

Loan Origination Fee ($0.00/1000)	0.00
Loan Term (in years)	30
Loan Rate	2.20%
Closing Date	12/14/2022
First Interest Payment	7/15/2023
First Principal Payment	1/15/2024

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
12/14/2022							
7/15/2023		111,923.78	111,923.78	7,631.17		119,554.94	
1/15/2024	289,334.00	95,480.00	384,814.00	6,510.00		391,324.00	510,878.94
7/15/2024		92,297.33	92,297.33	6,293.00		98,590.33	
1/15/2025	289,334.00	92,297.33	381,631.33	6,293.00		387,924.33	486,514.65
7/15/2025		89,114.65	89,114.65	6,076.00		95,190.65	
1/15/2026	289,334.00	89,114.65	378,448.65	6,076.00		384,524.65	479,715.30
7/15/2026		85,931.98	85,931.98	5,859.00		91,790.98	
1/15/2027	289,334.00	85,931.98	375,265.98	5,859.00		381,124.98	472,915.95
7/15/2027		82,749.30	82,749.30	5,642.00		88,391.30	
1/15/2028	289,334.00	82,749.30	372,083.30	5,642.00		377,725.30	466,116.60
7/15/2028		79,566.63	79,566.63	5,425.00		84,991.63	
1/15/2029	289,334.00	79,566.63	368,900.63	5,425.00		374,325.63	459,317.26
7/15/2029		76,383.96	76,383.96	5,208.00		81,591.95	
1/15/2030	289,334.00	76,383.96	365,717.96	5,208.00		370,925.95	452,517.91
7/15/2030		73,201.28	73,201.28	4,991.00		78,192.28	
1/15/2031	289,334.00	73,201.28	362,535.28	4,991.00		367,526.28	445,718.56
7/15/2031		70,018.61	70,018.61	4,774.00		74,792.60	
1/15/2032	289,334.00	70,018.61	359,352.61	4,774.00		364,126.60	438,919.21
7/15/2032		66,835.93	66,835.93	4,557.00		71,392.93	
1/15/2033	289,334.00	66,835.93	356,169.93	4,557.00		360,726.93	432,119.86
7/15/2033		63,653.26	63,653.26	4,340.00		67,993.26	
1/15/2034	289,333.00	63,653.26	352,986.26	4,340.00		357,326.26	425,319.51
7/15/2034		60,470.60	60,470.60	4,123.00		64,593.59	
1/15/2035	289,333.00	60,470.60	349,803.60	4,123.00		353,926.59	418,520.18
7/15/2035		57,287.93	57,287.93	3,906.00		61,193.93	
1/15/2036	289,333.00	57,287.93	346,620.93	3,906.00		350,526.93	411,720.86
7/15/2036		54,105.27	54,105.27	3,689.00		57,794.27	
1/15/2037	289,333.00	54,105.27	343,438.27	3,689.00		347,127.27	404,921.53
7/15/2037		50,922.61	50,922.61	3,472.00		54,394.60	
1/15/2038	289,333.00	50,922.61	340,255.61	3,472.00		343,727.60	398,122.21
7/15/2038		47,739.95	47,739.95	3,255.00		50,994.94	
1/15/2039	289,333.00	47,739.95	337,072.95	3,255.00		340,327.94	391,322.88
7/15/2039		44,557.28	44,557.28	3,038.00		47,595.28	
1/15/2040	289,333.00	44,557.28	333,890.28	3,038.00		336,928.28	384,523.56
7/15/2040		41,374.62	41,374.62	2,821.00		44,195.62	
1/15/2041	289,333.00	41,374.62	330,707.62	2,821.00		333,528.62	377,724.23
7/15/2041		38,191.96	38,191.96	2,604.00		40,795.95	
1/15/2042	289,333.00	38,191.96	327,524.96	2,604.00		330,128.95	370,924.91
7/15/2042		35,009.29	35,009.29	2,387.00		37,396.29	
1/15/2043	289,333.00	35,009.29	324,342.29	2,387.00		326,729.29	364,125.58
7/15/2043		31,826.63	31,826.63	2,170.00		33,996.63	
1/15/2044	289,333.00	31,826.63	321,159.63	2,170.00		323,329.63	357,326.26
7/15/2044		28,643.97	28,643.97	1,953.00		30,596.96	
1/15/2045	289,333.00	28,643.97	317,976.97	1,953.00		319,929.96	350,526.93
7/15/2045		25,461.30	25,461.30	1,736.00		27,197.30	
1/15/2046	289,333.00	25,461.30	314,794.30	1,736.00		316,530.30	343,727.60
7/15/2046		22,278.64	22,278.64	1,519.00		23,797.64	
1/15/2047	289,333.00	22,278.64	311,611.64	1,519.00		313,130.64	336,928.28
7/15/2047		19,095.98	19,095.98	1,302.00		20,397.98	
1/15/2048	289,333.00	19,095.98	308,428.98	1,302.00		309,730.98	330,128.95
7/15/2048		15,913.32	15,913.32	1,085.00		16,998.31	
1/15/2049	289,333.00	15,913.32	305,246.32	1,085.00		306,331.31	323,329.63
7/15/2049		12,730.65	12,730.65	868.00		13,598.65	
1/15/2050	289,333.00	12,730.65	302,063.65	868.00		302,931.65	316,530.30
7/15/2050		9,547.99	9,547.99	651.00		10,198.99	
1/15/2051	289,333.00	9,547.99	298,880.99	651.00		299,531.99	309,730.98
7/15/2051		6,365.33	6,365.33	434.00		6,799.33	
1/15/2052	289,333.00	6,365.33	295,698.33	434.00		296,132.33	302,931.65
7/15/2052		3,182.66	3,182.66	217.00		3,399.66	
1/15/2053	289,333.00	3,182.66	292,515.66	217.00		292,732.66	296,132.33
	8,680,000.00	2,976,321.58	11,656,321.58	202,931.02		11,859,252.59	11,859,252.59

Notes:

*This project qualifies for loan forgiveness in accordance with schedule B to the Loan Agreement.