Massachusetts Clean Water Trust
Series 18
Pittsfield Loan Amortization
CW-09-22-A

Initial Loan Amount	4,100,000.00	Loan Origination Fee ($5.50/1000)	22,550.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	4,100,000.00	Loan Rate	2.00%
		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		42,822.22	42,822.22	3,211.67	22,550.00	68,583.89	
1/15/2016	165,849.00	41,000.00	206,849.00	3,075.00		209,924.00	278,507.89
7/15/2016		39,341.51	39,341.51	2,950.61		42,292.12	
1/15/2017	169,454.00	39,341.51	208,795.51	2,950.61		211,746.12	254,038.25
7/15/2017		37,646.97	37,646.97	2,823.52		40,470.49	
1/15/2018	173,136.00	37,646.97	210,782.97	2,823.52		213,606.49	254,076.99
7/15/2018		35,915.61	35,915.61	2,693.67		38,609.28	
1/15/2019	176,899.00	35,915.61	212,814.61	2,693.67		215,508.28	254,117.56
7/15/2019		34,146.62	34,146.62	2,561.00		36,707.62	
1/15/2020	180,744.00	34,146.62	214,890.62	2,561.00		217,451.62	254,159.23
7/15/2020		32,339.18	32,339.18	2,425.44		34,764.62	
1/15/2021	184,672.00	32,339.18	217,011.18	2,425.44		219,436.62	254,201.24
7/15/2021		30,492.46	30,492.46	2,286.93		32,779.39	
1/15/2022	188,686.00	30,492.46	219,178.46	2,286.93		221,465.39	254,244.79
7/15/2022		28,605.60	28,605.60	2,145.42		30,751.02	
1/15/2023	192,787.00	28,605.60	221,392.60	2,145.42		223,538.02	254,289.04
7/15/2023		26,677.73	26,677.73	2,000.83		28,678.56	
1/15/2024	196,977.00	26,677.73	223,654.73	2,000.83		225,655.56	254,334.12
7/15/2024		24,707.96	24,707.96	1,853.10		26,561.06	
1/15/2025	201,258.00	24,707.96	225,965.96	1,853.10		227,819.06	254,380.11
7/15/2025		22,695.38	22,695.38	1,702.15		24,397.53	
1/15/2026	205,632.00	22,695.38	228,327.38	1,702.15		230,029.53	254,427.07
7/15/2026		20,639.06	20,639.06	1,547.93		22,186.99	
1/15/2027	210,101.00	20,639.06	230,740.06	1,547.93		232,287.99	254,474.98
7/15/2027		18,538.05	18,538.05	1,390.35		19,928.40	
1/15/2028	214,667.00	18,538.05	233,205.05	1,390.35		234,595.40	254,523.81
7/15/2028		16,391.38	16,391.38	1,229.35		17,620.73	
1/15/2029	219,332.00	16,391.38	235,723.38	1,229.35		236,952.73	254,573.47
7/15/2029		14,198.06	14,198.06	1,064.85		15,262.91	
1/15/2030	224,099.00	14,198.06	238,297.06	1,064.85		239,361.91	254,624.83
7/15/2030		11,957.07	11,957.07	896.78		12,853.85	
1/15/2031	228,970.00	11,957.07	240,927.07	896.78		241,823.85	254,677.70
7/15/2031		9,667.37	9,667.37	725.05		10,392.42	
1/15/2032	233,946.00	9,667.37	243,613.37	725.05		244,338.42	254,730.85
7/15/2032		7,327.91	7,327.91	549.59		7,877.50	
1/15/2033	239,031.00	7,327.91	246,358.91	549.59		246,908.50	254,786.01
7/15/2033		4,937.60	4,937.60	370.32		5,307.92	
1/15/2034	244,226.00	4,937.60	249,163.60	370.32		249,533.92	254,841.84
7/15/2034		2,495.34	2,495.34	187.15		2,682.49	
1/15/2035	249,534.00	2,495.34	252,029.34	187.15		252,216.49	254,898.98
7/15/2035							
	4,100,000.00	921,263.94	5,021,263.94	69,094.80	22,550.00	5,112,908.74	5,112,908.74

Notes:

Massachusetts Water Pollution Abatement Trust
Series 17A
PITTSFIELD Loan Amortization
CW-09-22

Initial Loan Amount	677,334.00	Loan Origination Fee ($5.50/1000)	3,725.34
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	677,334.00	Loan Rate	2.00%
		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		1,994.37	1,994.37	149.58	3,725.34	5,869.29	
1/15/2014	27,399.00	6,773.34	34,172.34	508.00		34,680.34	40,549.63
7/15/2014		6,499.35	6,499.35	487.45		6,986.80	
1/15/2015	27,994.00	6,499.35	34,493.35	487.45		34,980.80	41,967.60
7/15/2015		6,219.41	6,219.41	466.46		6,685.87	
1/15/2016	28,603.00	6,219.41	34,822.41	466.46		35,288.87	41,974.73
7/15/2016		5,933.38	5,933.38	445.00		6,378.38	
1/15/2017	29,224.00	5,933.38	35,157.38	445.00		35,602.38	41,980.77
7/15/2017		5,641.14	5,641.14	423.09		6,064.23	
1/15/2018	29,860.00	5,641.14	35,501.14	423.09		35,924.23	41,988.45
7/15/2018		5,342.54	5,342.54	400.69		5,743.23	
1/15/2019	30,508.00	5,342.54	35,850.54	400.69		36,251.23	41,994.46
7/15/2019		5,037.46	5,037.46	377.81		5,415.27	
1/15/2020	31,172.00	5,037.46	36,209.46	377.81		36,587.27	42,002.54
7/15/2020		4,725.74	4,725.74	354.43		5,080.17	
1/15/2021	31,849.00	4,725.74	36,574.74	354.43		36,929.17	42,009.34
7/15/2021		4,407.25	4,407.25	330.54		4,737.79	
1/15/2022	32,541.00	4,407.25	36,948.25	330.54		37,278.79	42,016.59
7/15/2022		4,081.84	4,081.84	306.14		4,387.98	
1/15/2023	33,248.00	4,081.84	37,329.84	306.14		37,635.98	42,023.96
7/15/2023		3,749.36	3,749.36	281.20		4,030.56	
1/15/2024	33,971.00	3,749.36	37,720.36	281.20		38,001.56	42,032.12
7/15/2024		3,409.65	3,409.65	255.72		3,665.37	
1/15/2025	34,709.00	3,409.65	38,118.65	255.72		38,374.37	42,039.75
7/15/2025		3,062.56	3,062.56	229.69		3,292.25	
1/15/2026	35,464.00	3,062.56	38,526.56	229.69		38,756.25	42,048.50
7/15/2026		2,707.92	2,707.92	203.09		2,911.01	
1/15/2027	36,234.00	2,707.92	38,941.92	203.09		39,145.01	42,056.03
7/15/2027		2,345.58	2,345.58	175.92		2,521.50	
1/15/2028	37,022.00	2,345.58	39,367.58	175.92		39,543.50	42,065.00
7/15/2028		1,975.36	1,975.36	148.15		2,123.51	
1/15/2029	37,827.00	1,975.36	39,802.36	148.15		39,950.51	42,074.02
7/15/2029		1,597.09	1,597.09	119.78		1,716.87	
1/15/2030	38,649.00	1,597.09	40,246.09	119.78		40,365.87	42,082.74
7/15/2030		1,210.60	1,210.60	90.80		1,301.40	
1/15/2031	39,489.00	1,210.60	40,699.60	90.80		40,790.40	42,091.79
7/15/2031		815.71	815.71	61.18		876.89	
1/15/2032	40,347.00	815.71	41,162.71	61.18		41,223.89	42,100.78
7/15/2032		412.24	412.24	30.92		443.16	
1/15/2033	41,224.00	412.24	41,636.24	30.92		41,667.16	42,110.32
7/15/2033							
	677,334.00	147,116.07	824,450.07	11,033.71	3,725.34	839,209.11	839,209.11

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
PITTSFIELD Reamortization
CW-09-22

Original Loan Amount	677,334.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	55,393.00	Loan Rate	2.00%
Outstanding Loan Obligation	621,941.00	Closing Date	5/14/2015
Remaining Balance	(217,583.02)	First Payment	7/15/2015
Net New Loan Obligation	404,357.98		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/14/2015							
7/15/2015		5,482.05	5,482.05	303.27		5,785.31	
1/15/2016	18,596.47	4,043.58	22,640.05	303.27		22,943.32	28,728.63
7/15/2016		3,857.62	3,857.62	289.32		4,146.94	
1/15/2017	18,999.99	3,857.62	22,857.61	289.32		23,146.93	27,293.86
7/15/2017		3,667.62	3,667.62	275.07		3,942.69	
1/15/2018	19,413.79	3,667.62	23,081.40	275.07		23,356.47	27,299.16
7/15/2018		3,473.48	3,473.48	260.51		3,733.99	
1/15/2019	19,834.75	3,473.48	23,308.23	260.51		23,568.74	27,302.73
7/15/2019		3,275.13	3,275.13	245.63		3,520.76	
1/15/2020	20,266.78	3,275.13	23,541.91	245.63		23,787.55	27,308.31
7/15/2020		3,072.46	3,072.46	230.43		3,302.90	
1/15/2021	20,706.77	3,072.46	23,779.24	230.43		24,009.67	27,312.57
7/15/2021		2,865.39	2,865.39	214.90		3,080.30	
1/15/2022	21,156.61	2,865.39	24,022.01	214.90		24,236.91	27,317.21
7/15/2022		2,653.83	2,653.83	199.04		2,852.87	
1/15/2023	21,616.19	2,653.83	24,270.02	199.04		24,469.05	27,321.92
7/15/2023		2,437.67	2,437.67	182.82		2,620.49	
1/15/2024	22,086.39	2,437.67	24,524.05	182.82		24,706.88	27,327.37
7/15/2024		2,216.80	2,216.80	166.26		2,383.06	
1/15/2025	22,566.09	2,216.80	24,782.89	166.26		24,949.15	27,332.22
7/15/2025		1,991.14	1,991.14	149.34		2,140.48	
1/15/2026	23,057.18	1,991.14	25,048.32	149.34		25,197.66	27,338.14
7/15/2026		1,760.57	1,760.57	132.04		1,892.61	
1/15/2027	23,557.54	1,760.57	25,318.11	132.04		25,450.15	27,342.76
7/15/2027		1,524.99	1,524.99	114.37		1,639.37	
1/15/2028	24,070.03	1,524.99	25,595.03	114.37		25,709.40	27,348.77
7/15/2028		1,284.29	1,284.29	96.32		1,380.62	
1/15/2029	24,593.54	1,284.29	25,877.83	96.32		25,974.15	27,354.77
7/15/2029		1,038.36	1,038.36	77.88		1,116.24	
1/15/2030	25,127.93	1,038.36	26,166.29	77.88		26,244.16	27,360.40
7/15/2030		787.08	787.08	59.03		846.11	
1/15/2031	25,674.06	787.08	26,461.14	59.03		26,520.17	27,366.28
7/15/2031		530.34	530.34	39.78		570.11	
1/15/2032	26,231.82	530.34	26,762.15	39.78		26,801.93	27,372.04
7/15/2032		268.02	268.02	20.10		288.12	
1/15/2033	26,802.04	268.02	27,070.06	20.10		27,090.16	27,378.29
7/15/2033							
	404,357.98	82,935.20	487,293.18	6,112.25		493,405.43	493,405.43

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

Pittsfield	
CWS-09-26	

Final Structuring Analysis

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	278,997
Total Loan Amount	2,380,400

Schedule of Loan Repayments

Initial Loan Obligation:	**$2,101,403.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	$0.00	$21,831.24	$21,831.24	$1,576.05	13,974.33	$37,381.62
15-Jul-11	86,313.00	21,014.03	107,327.03	1,576.05		108,903.08
15-Jan-12	0.00	20,150.90	20,150.90	1,511.32		21,662.22
15-Jul-12	88,057.00	20,150.90	108,207.90	1,511.32		109,719.22
15-Jan-13	0.00	19,270.33	19,270.33	1,445.27		20,715.60
15-Jul-13	89,836.00	19,270.33	109,106.33	1,445.27		110,551.60
15-Jan-14	0.00	18,371.97	18,371.97	1,377.90		19,749.87
15-Jul-14	91,650.00	18,371.97	110,021.97	1,377.90		111,399.87
15-Jan-15	0.00	17,455.47	17,455.47	1,309.16		18,764.63
15-Jul-15	93,502.00	17,455.47	110,957.47	1,309.16		112,266.63
15-Jan-16	0.00	16,520.45	16,520.45	1,239.03		17,759.48
15-Jul-16	95,391.00	16,520.45	111,911.45	1,239.03		113,150.48
15-Jan-17	0.00	15,566.54	15,566.54	1,167.49		16,734.03
15-Jul-17	97,318.00	15,566.54	112,884.54	1,167.49		114,052.03
15-Jan-18	0.00	14,593.36	14,593.36	1,094.50		15,687.86
15-Jul-18	99,284.00	14,593.36	113,877.36	1,094.50		114,971.86
15-Jan-19	0.00	13,600.52	13,600.52	1,020.04		14,620.56
15-Jul-19	101,290.00	13,600.52	114,890.52	1,020.04		115,910.56
15-Jan-20	0.00	12,587.62	12,587.62	944.07		13,531.69
15-Jul-20	103,336.00	12,587.62	115,923.62	944.07		116,867.69
15-Jan-21	0.00	11,554.26	11,554.26	866.57		12,420.83
15-Jul-21	105,424.00	11,554.26	116,978.26	866.57		117,844.83
15-Jan-22	0.00	10,500.02	10,500.02	787.50		11,287.52
15-Jul-22	107,553.00	10,500.02	118,053.02	787.50		118,840.52
15-Jan-23	0.00	9,424.49	9,424.49	706.84		10,131.33
15-Jul-23	109,726.00	9,424.49	119,150.49	706.84		119,857.33
15-Jan-24	0.00	8,327.23	8,327.23	624.54		8,951.77
15-Jul-24	111,943.00	8,327.23	120,270.23	624.54		120,894.77
15-Jan-25	0.00	7,207.80	7,207.80	540.59		7,748.39
15-Jul-25	114,204.00	7,207.80	121,411.80	540.59		121,952.39
15-Jan-26	0.00	6,065.76	6,065.76	454.93		6,520.69
15-Jul-26	116,512.00	6,065.76	122,577.76	454.93		123,032.69
15-Jan-27	0.00	4,900.64	4,900.64	367.55		5,268.19
15-Jul-27	118,865.00	4,900.64	123,765.64	367.55		124,133.19
15-Jan-28	0.00	3,711.99	3,711.99	278.40		3,990.39
15-Jul-28	121,267.00	3,711.99	124,978.99	278.40		125,257.39
15-Jan-29	0.00	2,499.32	2,499.32	187.45		2,686.77
15-Jul-29	123,716.00	2,499.32	126,215.32	187.45		126,402.77
15-Jan-30	0.00	1,262.16	1,262.16	94.66		1,356.82
15-Jul-30	126,216.00	1,262.16	127,478.16	94.66		127,572.82
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
	$2,101,403.00	$469,986.93	$2,571,389.93	$35,187.72	$13,974.33	$2,620,551.98

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust **SCHEDULE C**
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

Pittsfield	
DWS-09-08	
Final Structuring Analysis	

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	714,857
Total Loan Amount	3,541,856

Schedule of Loan Repayments

Initial Loan Obligation:	**$2,826,999.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	$0.00	$29,369.38	$29,369.38	$2,120.25	18,799.54	$50,289.17
15-Jul-11	116,116.00	28,269.99	144,385.99	2,120.25		146,506.24
15-Jan-12	0.00	27,108.83	27,108.83	2,033.16		29,141.99
15-Jul-12	118,462.00	27,108.83	145,570.83	2,033.16		147,603.99
15-Jan-13	0.00	25,924.21	25,924.21	1,944.32		27,868.53
15-Jul-13	120,855.00	25,924.21	146,779.21	1,944.32		148,723.53
15-Jan-14	0.00	24,715.66	24,715.66	1,853.67		26,569.33
15-Jul-14	123,297.00	24,715.66	148,012.66	1,853.67		149,866.33
15-Jan-15	0.00	23,482.69	23,482.69	1,761.20		25,243.89
15-Jul-15	125,787.00	23,482.69	149,269.69	1,761.20		151,030.89
15-Jan-16	0.00	22,224.82	22,224.82	1,666.86		23,891.68
15-Jul-16	128,329.00	22,224.82	150,553.82	1,666.86		152,220.68
15-Jan-17	0.00	20,941.53	20,941.53	1,570.61		22,512.14
15-Jul-17	130,921.00	20,941.53	151,862.53	1,570.61		153,433.14
15-Jan-18	0.00	19,632.32	19,632.32	1,472.42		21,104.74
15-Jul-18	133,566.00	19,632.32	153,198.32	1,472.42		154,670.74
15-Jan-19	0.00	18,296.66	18,296.66	1,372.25		19,668.91
15-Jul-19	136,264.00	18,296.66	154,560.66	1,372.25		155,932.91
15-Jan-20	0.00	16,934.02	16,934.02	1,270.05		18,204.07
15-Jul-20	139,017.00	16,934.02	155,951.02	1,270.05		157,221.07
15-Jan-21	0.00	15,543.85	15,543.85	1,165.79		16,709.64
15-Jul-21	141,825.00	15,543.85	157,368.85	1,165.79		158,534.64
15-Jan-22	0.00	14,125.60	14,125.60	1,059.42		15,185.02
15-Jul-22	144,691.00	14,125.60	158,816.60	1,059.42		159,876.02
15-Jan-23	0.00	12,678.69	12,678.69	950.90		13,629.59
15-Jul-23	147,614.00	12,678.69	160,292.69	950.90		161,243.59
15-Jan-24	0.00	11,202.55	11,202.55	840.19		12,042.74
15-Jul-24	150,596.00	11,202.55	161,798.55	840.19		162,638.74
15-Jan-25	0.00	9,696.59	9,696.59	727.24		10,423.83
15-Jul-25	153,638.00	9,696.59	163,334.59	727.24		164,061.83
15-Jan-26	0.00	8,160.21	8,160.21	612.02		8,772.23
15-Jul-26	156,742.00	8,160.21	164,902.21	612.02		165,514.23
15-Jan-27	0.00	6,592.79	6,592.79	494.46		7,087.25
15-Jul-27	159,908.00	6,592.79	166,500.79	494.46		166,995.25
15-Jan-28	0.00	4,993.71	4,993.71	374.53		5,368.24
15-Jul-28	163,139.00	4,993.71	168,132.71	374.53		168,507.24
15-Jan-29	0.00	3,362.32	3,362.32	252.17		3,614.49
15-Jul-29	166,435.00	3,362.32	169,797.32	252.17		170,049.49
15-Jan-30	0.00	1,697.97	1,697.97	127.35		1,825.32
15-Jul-30	169,797.00	1,697.97	171,494.97	127.35		171,622.32
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
	$2,826,999.00	$632,269.41	$3,459,268.41	$47,337.72	$18,799.54	$3,525,405.67

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

SCHEDULE C

Pittsfield	
DWS-09-06	

Final Structuring Analysis

Loan Interest Rate	2.00%
ARRA Principal Forgiveness*	189,287
Total Loan Amount	937,850

Schedule of Loan Repayments

Initial Loan Obligation:	$748,563.00

Date	Schedule of Loan Repayments: Principal	Interest	Total	Admin. Fee 0.00075	Loan Origination Fee	Total Due
08-Jul-10						
15-Jan-11	$0.00	$7,776.74	$7,776.74	$561.42	4,977.94	$13,316.10
15-Jul-11	30,746.00	7,485.63	38,231.63	561.42		38,793.05
15-Jan-12	0.00	7,178.17	7,178.17	538.36		7,716.53
15-Jul-12	31,368.00	7,178.17	38,546.17	538.36		39,084.53
15-Jan-13	0.00	6,864.49	6,864.49	514.84		7,379.33
15-Jul-13	32,001.00	6,864.49	38,865.49	514.84		39,380.33
15-Jan-14	0.00	6,544.48	6,544.48	490.84		7,035.32
15-Jul-14	32,648.00	6,544.48	39,192.48	490.84		39,683.32
15-Jan-15	0.00	6,218.00	6,218.00	466.35		6,684.35
15-Jul-15	33,307.00	6,218.00	39,525.00	466.35		39,991.35
15-Jan-16	0.00	5,884.93	5,884.93	441.37		6,326.30
15-Jul-16	33,980.00	5,884.93	39,864.93	441.37		40,306.30
15-Jan-17	0.00	5,545.13	5,545.13	415.88		5,961.01
15-Jul-17	34,667.00	5,545.13	40,212.13	415.88		40,628.01
15-Jan-18	0.00	5,198.46	5,198.46	389.88		5,588.34
15-Jul-18	35,367.00	5,198.46	40,565.46	389.88		40,955.34
15-Jan-19	0.00	4,844.79	4,844.79	363.36		5,208.15
15-Jul-19	36,082.00	4,844.79	40,926.79	363.36		41,290.15
15-Jan-20	0.00	4,483.97	4,483.97	336.30		4,820.27
15-Jul-20	36,810.00	4,483.97	41,293.97	336.30		41,630.27
15-Jan-21	0.00	4,115.87	4,115.87	308.69		4,424.56
15-Jul-21	37,554.00	4,115.87	41,669.87	308.69		41,978.56
15-Jan-22	0.00	3,740.33	3,740.33	280.52		4,020.85
15-Jul-22	38,313.00	3,740.33	42,053.33	280.52		42,333.85
15-Jan-23	0.00	3,357.20	3,357.20	251.79		3,608.99
15-Jul-23	39,087.00	3,357.20	42,444.20	251.79		42,695.99
15-Jan-24	0.00	2,966.33	2,966.33	222.47		3,188.80
15-Jul-24	39,876.00	2,966.33	42,842.33	222.47		43,064.80
15-Jan-25	0.00	2,567.57	2,567.57	192.57		2,760.14
15-Jul-25	40,682.00	2,567.57	43,249.57	192.57		43,442.14
15-Jan-26	0.00	2,160.75	2,160.75	162.06		2,322.81
15-Jul-26	41,504.00	2,160.75	43,664.75	162.06		43,826.81
15-Jan-27	0.00	1,745.71	1,745.71	130.93		1,876.64
15-Jul-27	42,342.00	1,745.71	44,087.71	130.93		44,218.64
15-Jan-28	0.00	1,322.29	1,322.29	99.17		1,421.46
15-Jul-28	43,198.00	1,322.29	44,520.29	99.17		44,619.46
15-Jan-29	0.00	890.31	890.31	66.77		957.08
15-Jul-29	44,070.00	890.31	44,960.31	66.77		45,027.08
15-Jan-30	0.00	449.61	449.61	33.72		483.33
15-Jul-30	44,961.00	449.61	45,410.61	33.72		45,444.33
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
	$748,563.00	$167,419.15	$915,982.15	$12,534.58	$4,977.94	$933,494.67

* This Project may qualify for principal forgiveness under the American Recovery and Reinvestment Act of 2009 ("ARRA") upon issuance of a Project Completion Certificate. To qualify for principal forgiveness, the Borrower must comply with the requirements of ARRA listed on Schedule B of this Loan Agreement.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Pittsfield Loan Amortization
CWP-18-12

Loan Amount Approved	53,994,451.00
Principal Forgiveness*	3,269,691.00
Amount to be Financed	50,724,760.00

Loan Origination Fee ($5.00/1000)	0.00
Loan Term (in years)	30
Loan Rate	0.00%
Closing Date	5/11/2021
First Interest Payment	7/15/2021
First Principal Payment	1/15/2022

Date	Principal	Principal Payment from Borrower	Interest Payment from Borrower**	Payment from Contract Asistance**	Total Debt Service Payment	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/11/2021									
7/15/2021			198,390.17		198,390.17	13,526.60		211,916.78	
1/15/2022	1,178,035.00	979,644.83		198,390.17	979,644.83	38,043.57		1,017,688.40	1,229,605.17
7/15/2022						37,160.04		37,160.04	
1/15/2023	1,206,048.00	1,206,048.00			1,206,048.00	37,160.04		1,243,208.04	1,280,368.09
7/15/2023						36,255.51		36,255.51	
1/15/2024	1,234,727.00	1,234,727.00			1,234,727.00	36,255.51		1,270,982.51	1,307,238.02
7/15/2024						35,329.46		35,329.46	
1/15/2025	1,264,088.00	1,264,088.00			1,264,088.00	35,329.46		1,299,417.46	1,334,746.93
7/15/2025						34,381.40		34,381.40	
1/15/2026	1,294,148.00	1,294,148.00			1,294,148.00	34,381.40		1,328,529.40	1,362,910.79
7/15/2026						33,410.79		33,410.79	
1/15/2027	1,324,922.00	1,324,922.00			1,324,922.00	33,410.79		1,358,332.79	1,391,743.57
7/15/2027						32,417.09		32,417.09	
1/15/2028	1,356,428.00	1,356,428.00			1,356,428.00	32,417.09		1,388,845.09	1,421,262.19
7/15/2028						31,399.77		31,399.77	
1/15/2029	1,388,683.00	1,388,683.00			1,388,683.00	31,399.77		1,420,082.77	1,451,482.55
7/15/2029						30,358.26		30,358.26	
1/15/2030	1,421,705.00	1,421,705.00			1,421,705.00	30,358.26		1,452,063.26	1,482,421.52
7/15/2030						29,291.98		29,291.98	
1/15/2031	1,455,512.00	1,455,512.00			1,455,512.00	29,291.98		1,484,803.98	1,514,095.96
7/15/2031						28,200.35		28,200.35	
1/15/2032	1,490,123.00	1,490,123.00			1,490,123.00	28,200.35		1,518,323.35	1,546,523.70
7/15/2032						27,082.76		27,082.76	
1/15/2033	1,525,557.00	1,525,557.00			1,525,557.00	27,082.76		1,552,639.76	1,579,722.51
7/15/2033						25,938.59		25,938.59	
1/15/2034	1,561,834.00	1,561,834.00			1,561,834.00	25,938.59		1,587,772.59	1,613,711.18
7/15/2034						24,767.21		24,767.21	
1/15/2035	1,598,974.00	1,598,974.00			1,598,974.00	24,767.21		1,623,741.21	1,648,508.43
7/15/2035						23,567.98		23,567.98	
1/15/2036	1,636,996.00	1,636,996.00			1,636,996.00	23,567.98		1,660,563.98	1,684,131.96
7/15/2036						22,340.24		22,340.24	
1/15/2037	1,675,923.00	1,675,923.00			1,675,923.00	22,340.24		1,698,263.24	1,720,603.47
7/15/2037						21,083.29		21,083.29	
1/15/2038	1,715,776.00	1,715,776.00			1,715,776.00	21,083.29		1,736,859.29	1,757,942.59
7/15/2038						19,796.46		19,796.46	
1/15/2039	1,756,576.00	1,756,576.00			1,756,576.00	19,796.46		1,776,372.46	1,796,168.92
7/15/2039						18,479.03		18,479.03	
1/15/2040	1,798,346.00	1,798,346.00			1,798,346.00	18,479.03		1,816,825.03	1,835,304.06
7/15/2040						17,130.27		17,130.27	
1/15/2041	1,841,110.00	1,841,110.00			1,841,110.00	17,130.27		1,858,240.27	1,875,370.54
7/15/2041						15,749.44		15,749.44	
1/15/2042	1,884,890.00	1,884,890.00			1,884,890.00	15,749.44		1,900,639.44	1,916,388.87
7/15/2042						14,335.77		14,335.77	
1/15/2043	1,929,712.00	1,929,712.00			1,929,712.00	14,335.77		1,944,047.77	1,958,383.54
7/15/2043						12,888.49		12,888.49	
1/15/2044	1,975,599.00	1,975,599.00			1,975,599.00	12,888.49		1,988,487.49	2,001,375.97
7/15/2044						11,406.79		11,406.79	
1/15/2045	2,022,578.00	2,022,578.00			2,022,578.00	11,406.79		2,033,984.79	2,045,391.57
7/15/2045						9,889.85		9,889.85	
1/15/2046	2,070,673.00	2,070,673.00			2,070,673.00	9,889.85		2,080,562.85	2,090,452.71
7/15/2046						8,336.85		8,336.85	
1/15/2047	2,119,913.00	2,119,913.00			2,119,913.00	8,336.85		2,128,249.85	2,136,586.70
7/15/2047						6,746.91		6,746.91	
1/15/2048	2,170,323.00	2,170,323.00			2,170,323.00	6,746.91		2,177,069.91	2,183,816.83
7/15/2048						5,119.17		5,119.17	
1/15/2049	2,221,932.00	2,221,932.00			2,221,932.00	5,119.17		2,227,051.17	2,232,170.34
7/15/2049						3,452.72		3,452.72	
1/15/2050	2,274,768.00	2,274,768.00			2,274,768.00	3,452.72		2,278,220.72	2,281,673.44
7/15/2050						1,746.65		1,746.65	
1/15/2051	2,328,861.00	2,328,861.00			2,328,861.00	1,746.65		2,330,607.65	2,332,354.29
7/15/2051									
	50,724,760.00	50,526,369.83	198,390.17	198,390.17	50,724,760.00	1,287,696.39		52,012,456.39	52,012,456.39

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.

**The Loan originally closed as a 2.2% loan. Following the first interest payment on July 15, 2021, it was discovered that the Loan had qualified for zero percent financing from the origination date. Contract assistance, which provides the additional subsidy to zero percent, is shown as reimbursing the Borrower's sole interest payment by paying a like amount of the first principal payment on January 15, 2022.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Pittsfield Loan Amortization
CWP-18-12-A

Loan Amount Approved	7,464,332.00
Principal Forgiveness*	452,010.00
Amount to be Financed	7,012,322.00

Loan Origination Fee ($5.00/1000)	0.00
Loan Term (in years)	30
Loan Rate	0.00%
Closing Date	5/11/2021
First Interest Payment	7/15/2021
First Principal Payment	1/15/2022

Date	Principal	Principal Payment from Borrower	Interest Payment from Borrower**	Payment from Contract Asistance**	Total Debt Service Payment	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/11/2021									
7/15/2021			27,425.97		27,425.97	1,869.95		29,295.92	
1/15/2022	162,855.00	135,429.03		27,425.97	135,429.03	5,259.24		140,688.27	169,984.19
7/15/2022						5,137.10		5,137.10	
1/15/2023	166,727.00	166,727.00			166,727.00	5,137.10		171,864.10	177,001.20
7/15/2023						5,012.06		5,012.06	
1/15/2024	170,692.00	170,692.00			170,692.00	5,012.06		175,704.06	180,716.11
7/15/2024						4,884.04		4,884.04	
1/15/2025	174,751.00	174,751.00			174,751.00	4,884.04		179,635.04	184,519.07
7/15/2025						4,752.97		4,752.97	
1/15/2026	178,906.00	178,906.00			178,906.00	4,752.97		183,658.97	188,411.95
7/15/2026						4,618.79		4,618.79	
1/15/2027	183,161.00	183,161.00			183,161.00	4,618.79		187,779.79	192,398.59
7/15/2027						4,481.42		4,481.42	
1/15/2028	187,516.00	187,516.00			187,516.00	4,481.42		191,997.42	196,478.85
7/15/2028						4,340.79		4,340.79	
1/15/2029	191,975.00	191,975.00			191,975.00	4,340.79		196,315.79	200,656.57
7/15/2029						4,196.80		4,196.80	
1/15/2030	196,540.00	196,540.00			196,540.00	4,196.80		200,736.80	204,933.61
7/15/2030						4,049.40		4,049.40	
1/15/2031	201,214.00	201,214.00			201,214.00	4,049.40		205,263.40	209,312.80
7/15/2031						3,898.49		3,898.49	
1/15/2032	205,998.00	205,998.00			205,998.00	3,898.49		209,896.49	213,794.98
7/15/2032						3,743.99		3,743.99	
1/15/2033	210,897.00	210,897.00			210,897.00	3,743.99		214,640.99	218,384.98
7/15/2033						3,585.82		3,585.82	
1/15/2034	215,912.00	215,912.00			215,912.00	3,585.82		219,497.82	223,083.64
7/15/2034						3,423.88		3,423.88	
1/15/2035	221,046.00	221,046.00			221,046.00	3,423.88		224,469.88	227,893.77
7/15/2035						3,258.10		3,258.10	
1/15/2036	226,303.00	226,303.00			226,303.00	3,258.10		229,561.10	232,819.20
7/15/2036						3,088.37		3,088.37	
1/15/2037	231,684.00	231,684.00			231,684.00	3,088.37		234,772.37	237,860.74
7/15/2037						2,914.61		2,914.61	
1/15/2038	237,193.00	237,193.00			237,193.00	2,914.61		240,107.61	243,022.22
7/15/2038						2,736.71		2,736.71	
1/15/2039	242,834.00	242,834.00			242,834.00	2,736.71		245,570.71	248,307.43
7/15/2039						2,554.59		2,554.59	
1/15/2040	248,608.00	248,608.00			248,608.00	2,554.59		251,162.59	253,717.18
7/15/2040						2,368.13		2,368.13	
1/15/2041	254,520.00	254,520.00			254,520.00	2,368.13		256,888.13	259,256.27
7/15/2041						2,177.24		2,177.24	
1/15/2042	260,572.00	260,572.00			260,572.00	2,177.24		262,749.24	264,926.49
7/15/2042						1,981.81		1,981.81	
1/15/2043	266,768.00	266,768.00			266,768.00	1,981.81		268,749.81	270,731.63
7/15/2043						1,781.74		1,781.74	
1/15/2044	273,112.00	273,112.00			273,112.00	1,781.74		274,893.74	276,675.48
7/15/2044						1,576.90		1,576.90	
1/15/2045	279,606.00	279,606.00			279,606.00	1,576.90		281,182.90	282,759.81
7/15/2045						1,367.20		1,367.20	
1/15/2046	286,255.00	286,255.00			286,255.00	1,367.20		287,622.20	288,989.40
7/15/2046						1,152.51		1,152.51	
1/15/2047	293,062.00	293,062.00			293,062.00	1,152.51		294,214.51	295,367.02
7/15/2047						932.71		932.71	
1/15/2048	300,031.00	300,031.00			300,031.00	932.71		300,963.71	301,896.42
7/15/2048						707.69		707.69	
1/15/2049	307,166.00	307,166.00			307,166.00	707.69		307,873.69	308,581.38
7/15/2049						477.31		477.31	
1/15/2050	314,470.00	314,470.00			314,470.00	477.31		314,947.31	315,424.63
7/15/2050						241.46		241.46	
1/15/2051	321,948.00	321,948.00			321,948.00	241.46		322,189.46	322,430.92
7/15/2051									
	7,012,322.00	6,984,896.03	27,425.97	27,425.97	7,012,322.00	178,014.48		7,190,336.48	7,190,336.48

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.

**The Loan originally closed as a 2.2% loan. Following the first interest payment on July 15, 2021, it was discovered that the Loan had qualified for zero percent financing from the origination date. Contract assistance, which provides the additional subsidy to zero percent, is shown as reimbursing the Borrower's sole interest payment by paying a like amount of the first principal payment on January 15, 2022.

Massachusetts Clean Water Trust
Series 24
PITTSFIELD Loan Amortization
CWP-18-12-B

Loan Amount Approved	3,100,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	30
Amount to be Financed	3,100,000.00	Loan Rate	0.00%
		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				2,725.42		2,725.42	
1/15/2024	101,102.00		101,102.00	2,325.00		103,427.00	106,152.42
7/15/2024				2,249.17		2,249.17	
1/15/2025	101,253.00		101,253.00	2,249.17		103,502.17	105,751.35
7/15/2025				2,173.23		2,173.23	
1/15/2026	101,405.00		101,405.00	2,173.23		103,578.23	105,751.47
7/15/2026				2,097.18		2,097.18	
1/15/2027	101,558.00		101,558.00	2,097.18		103,655.18	105,752.36
7/15/2027				2,021.01		2,021.01	
1/15/2028	101,710.00		101,710.00	2,021.01		103,731.01	105,752.02
7/15/2028				1,944.73		1,944.73	
1/15/2029	101,863.00		101,863.00	1,944.73		103,807.73	105,752.46
7/15/2029				1,868.33		1,868.33	
1/15/2030	102,016.00		102,016.00	1,868.33		103,884.33	105,752.66
7/15/2030				1,791.82		1,791.82	
1/15/2031	102,169.00		102,169.00	1,791.82		103,960.82	105,752.64
7/15/2031				1,715.19		1,715.19	
1/15/2032	102,322.00		102,322.00	1,715.19		104,037.19	105,752.39
7/15/2032				1,638.45		1,638.45	
1/15/2033	102,476.00		102,476.00	1,638.45		104,114.45	105,752.90
7/15/2033				1,561.59		1,561.59	
1/15/2034	102,629.00		102,629.00	1,561.59		104,190.59	105,752.19
7/15/2034				1,484.62		1,484.62	
1/15/2035	102,784.00		102,784.00	1,484.62		104,268.62	105,753.25
7/15/2035				1,407.53		1,407.53	
1/15/2036	102,938.00		102,938.00	1,407.53		104,345.53	105,753.07
7/15/2036				1,330.33		1,330.33	
1/15/2037	103,092.00		103,092.00	1,330.33		104,422.33	105,752.66
7/15/2037				1,253.01		1,253.01	
1/15/2038	103,247.00		103,247.00	1,253.01		104,500.01	105,753.02
7/15/2038				1,175.58		1,175.58	
1/15/2039	103,402.00		103,402.00	1,175.58		104,577.58	105,753.15
7/15/2039				1,098.03		1,098.03	
1/15/2040	103,557.00		103,557.00	1,098.03		104,655.03	105,753.05
7/15/2040				1,020.36		1,020.36	
1/15/2041	103,713.00		103,713.00	1,020.36		104,733.36	105,753.72
7/15/2041				942.57		942.57	
1/15/2042	103,868.00		103,868.00	942.57		104,810.57	105,753.15
7/15/2042				864.67		864.67	
1/15/2043	104,024.00		104,024.00	864.67		104,888.67	105,753.34
7/15/2043				786.65		786.65	
1/15/2044	104,181.00		104,181.00	786.65		104,967.65	105,754.31
7/15/2044				708.52		708.52	
1/15/2045	104,337.00		104,337.00	708.52		105,045.52	105,754.04
7/15/2045				630.27		630.27	
1/15/2046	104,494.00		104,494.00	630.27		105,124.27	105,754.53
7/15/2046				551.90		551.90	
1/15/2047	104,650.00		104,650.00	551.90		105,201.90	105,753.79
7/15/2047				473.41		473.41	
1/15/2048	104,808.00		104,808.00	473.41		105,281.41	105,754.82
7/15/2048				394.80		394.80	
1/15/2049	104,965.00		104,965.00	394.80		105,359.80	105,754.60
7/15/2049				316.08		316.08	
1/15/2050	105,122.00		105,122.00	316.08		105,438.08	105,754.16
7/15/2050				237.24		237.24	
1/15/2051	105,280.00		105,280.00	237.24		105,517.24	105,754.47
7/15/2051				158.28		158.28	
1/15/2052	105,438.00		105,438.00	158.28		105,596.28	105,754.55
7/15/2052				79.20		79.20	
1/15/2053	105,597.00		105,597.00	79.20		105,676.20	105,755.40
	3,100,000.00		3,100,000.00	72,997.93		3,172,997.93	3,172,997.93

Massachusetts Clean Water Trust
Series 24
PITTSFIELD Loan Amortization
CWP-18-12-C

Loan Amount Approved	2,200,640.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	30
Amount to be Financed	2,200,640.00	Loan Rate	0.00%
		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				1,934.73		1,934.73	
1/15/2024	71,770.00		71,770.00	1,650.48		73,420.48	75,355.21
7/15/2024				1,596.65		1,596.65	
1/15/2025	71,878.00		71,878.00	1,596.65		73,474.65	75,071.31
7/15/2025				1,542.74		1,542.74	
1/15/2026	71,986.00		71,986.00	1,542.74		73,528.74	75,071.49
7/15/2026				1,488.75		1,488.75	
1/15/2027	72,094.00		72,094.00	1,488.75		73,582.75	75,071.51
7/15/2027				1,434.68		1,434.68	
1/15/2028	72,202.00		72,202.00	1,434.68		73,636.68	75,071.37
7/15/2028				1,380.53		1,380.53	
1/15/2029	72,311.00		72,311.00	1,380.53		73,691.53	75,072.07
7/15/2029				1,326.30		1,326.30	
1/15/2030	72,419.00		72,419.00	1,326.30		73,745.30	75,071.60
7/15/2030				1,271.99		1,271.99	
1/15/2031	72,528.00		72,528.00	1,271.99		73,799.99	75,071.97
7/15/2031				1,217.59		1,217.59	
1/15/2032	72,637.00		72,637.00	1,217.59		73,854.59	75,072.18
7/15/2032				1,163.11		1,163.11	
1/15/2033	72,746.00		72,746.00	1,163.11		73,909.11	75,072.22
7/15/2033				1,108.55		1,108.55	
1/15/2034	72,855.00		72,855.00	1,108.55		73,963.55	75,072.10
7/15/2034				1,053.91		1,053.91	
1/15/2035	72,964.00		72,964.00	1,053.91		74,017.91	75,071.82
7/15/2035				999.19		999.19	
1/15/2036	73,074.00		73,074.00	999.19		74,073.19	75,072.38
7/15/2036				944.38		944.38	
1/15/2037	73,184.00		73,184.00	944.38		74,128.38	75,072.76
7/15/2037				889.49		889.49	
1/15/2038	73,293.00		73,293.00	889.49		74,182.49	75,071.99
7/15/2038				834.52		834.52	
1/15/2039	73,404.00		73,404.00	834.52		74,238.52	75,073.05
7/15/2039				779.47		779.47	
1/15/2040	73,514.00		73,514.00	779.47		74,293.47	75,072.94
7/15/2040				724.34		724.34	
1/15/2041	73,624.00		73,624.00	724.34		74,348.34	75,072.67
7/15/2041				669.12		669.12	
1/15/2042	73,735.00		73,735.00	669.12		74,404.12	75,073.24
7/15/2042				613.82		613.82	
1/15/2043	73,845.00		73,845.00	613.82		74,458.82	75,072.63
7/15/2043				558.43		558.43	
1/15/2044	73,956.00		73,956.00	558.43		74,514.43	75,072.87
7/15/2044				502.97		502.97	
1/15/2045	74,067.00		74,067.00	502.97		74,569.97	75,072.93
7/15/2045				447.42		447.42	
1/15/2046	74,178.00		74,178.00	447.42		74,625.42	75,072.83
7/15/2046				391.78		391.78	
1/15/2047	74,290.00		74,290.00	391.78		74,681.78	75,073.56
7/15/2047				336.06		336.06	
1/15/2048	74,401.00		74,401.00	336.06		74,737.06	75,073.13
7/15/2048				280.26		280.26	
1/15/2049	74,513.00		74,513.00	280.26		74,793.26	75,073.53
7/15/2049				224.38		224.38	
1/15/2050	74,625.00		74,625.00	224.38		74,849.38	75,073.76
7/15/2050				168.41		168.41	
1/15/2051	74,737.00		74,737.00	168.41		74,905.41	75,073.82
7/15/2051				112.36		112.36	
1/15/2052	74,849.00		74,849.00	112.36		74,961.36	75,073.72
7/15/2052				56.22		56.22	
1/15/2053	74,961.00		74,961.00	56.22		75,017.22	75,073.44
	2,200,640.00		2,200,640.00	51,820.08		2,252,460.08	2,252,460.08

Massachusetts Clean Water Trust
Series 25
Pittsfield Loan Amortization
CWP-18-12-D

Loan Amount Approved	508,975.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	30
		Loan Rate	0.00%
Amount to be Financed	508,975.00	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				496.25		496.25	
1/15/2025	16,966.00		16,966.00	381.73		17,347.73	17,843.98
7/15/2025				369.01		369.01	
1/15/2026	16,966.00		16,966.00	369.01		17,335.01	17,704.01
7/15/2026				356.28		356.28	
1/15/2027	16,966.00		16,966.00	356.28		17,322.28	17,678.56
7/15/2027				343.56		343.56	
1/15/2028	16,966.00		16,966.00	343.56		17,309.56	17,653.12
7/15/2028				330.83		330.83	
1/15/2029	16,966.00		16,966.00	330.83		17,296.83	17,627.67
7/15/2029				318.11		318.11	
1/15/2030	16,966.00		16,966.00	318.11		17,284.11	17,602.22
7/15/2030				305.38		305.38	
1/15/2031	16,966.00		16,966.00	305.38		17,271.38	17,576.77
7/15/2031				292.66		292.66	
1/15/2032	16,966.00		16,966.00	292.66		17,258.66	17,551.32
7/15/2032				279.94		279.94	
1/15/2033	16,966.00		16,966.00	279.94		17,245.94	17,525.87
7/15/2033				267.21		267.21	
1/15/2034	16,966.00		16,966.00	267.21		17,233.21	17,500.42
7/15/2034				254.49		254.49	
1/15/2035	16,966.00		16,966.00	254.49		17,220.49	17,474.97
7/15/2035				241.76		241.76	
1/15/2036	16,966.00		16,966.00	241.76		17,207.76	17,449.52
7/15/2036				229.04		229.04	
1/15/2037	16,966.00		16,966.00	229.04		17,195.04	17,424.07
7/15/2037				216.31		216.31	
1/15/2038	16,966.00		16,966.00	216.31		17,182.31	17,398.63
7/15/2038				203.59		203.59	
1/15/2039	16,966.00		16,966.00	203.59		17,169.59	17,373.18
7/15/2039				190.86		190.86	
1/15/2040	16,966.00		16,966.00	190.86		17,156.86	17,347.73
7/15/2040				178.14		178.14	
1/15/2041	16,966.00		16,966.00	178.14		17,144.14	17,322.28
7/15/2041				165.41		165.41	
1/15/2042	16,966.00		16,966.00	165.41		17,131.41	17,296.83
7/15/2042				152.69		152.69	
1/15/2043	16,966.00		16,966.00	152.69		17,118.69	17,271.38
7/15/2043				139.97		139.97	
1/15/2044	16,966.00		16,966.00	139.97		17,105.97	17,245.93
7/15/2044				127.24		127.24	
1/15/2045	16,966.00		16,966.00	127.24		17,093.24	17,220.48
7/15/2045				114.52		114.52	
1/15/2046	16,966.00		16,966.00	114.52		17,080.52	17,195.03
7/15/2046				101.79		101.79	
1/15/2047	16,966.00		16,966.00	101.79		17,067.79	17,169.58
7/15/2047				89.07		89.07	
1/15/2048	16,966.00		16,966.00	89.07		17,055.07	17,144.14
7/15/2048				76.34		76.34	
1/15/2049	16,966.00		16,966.00	76.34		17,042.34	17,118.69
7/15/2049				63.62		63.62	
1/15/2050	16,965.00		16,965.00	63.62		17,028.62	17,092.24
7/15/2050				50.90		50.90	
1/15/2051	16,965.00		16,965.00	50.90		17,015.90	17,066.79
7/15/2051				38.17		38.17	
1/15/2052	16,965.00		16,965.00	38.17		17,003.17	17,041.34
7/15/2052				25.45		25.45	
1/15/2053	16,965.00		16,965.00	25.45		16,990.45	17,015.90
7/15/2053				12.72		12.72	
1/15/2054	16,965.00		16,965.00	12.72		16,977.72	16,990.45
7/15/2054							
	508,975.00		508,975.00	11,948.09		520,923.09	520,923.09