

Massachusetts Clean Water Trust  
Series 20  
PLAINVILLE Reamortization  
DWP-15-09

Original Loan Amount	696,150.00	Loan Origination Fee (\$5.5/1000)	0.00
Principal Forgiveness	29,557.00	Loan Term (in years)	8
Principal Paid Down	122,105.00	Loan Rate	2.00%
Outstanding Loan Obligation	544,488.00	Closing Date	4/11/2019
Remaining Balance	(30,610.00)	First Payment	7/15/2019
Net New Loan Obligation	513,878.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
4/11/2019							
7/15/2019		5,285.03	5,285.03	396.38		5,681.40	
1/15/2020	59,506.42	5,138.78	64,645.20	385.41		65,030.61	70,712.02
7/15/2020		4,543.72	4,543.72	340.78		4,884.49	
1/15/2021	60,799.39	4,543.72	65,343.10	340.78		65,683.88	70,568.37
7/15/2021		3,935.72	3,935.72	295.18		4,230.90	
1/15/2022	62,120.67	3,935.72	66,056.40	295.18		66,351.58	70,582.48
7/15/2022		3,314.52	3,314.52	248.59		3,563.10	
1/15/2023	63,471.25	3,314.52	66,785.77	248.59		67,034.36	70,597.46
7/15/2023		2,679.80	2,679.80	200.99		2,880.79	
1/15/2024	64,850.08	2,679.80	67,529.89	200.99		67,730.87	70,611.66
7/15/2024		2,031.30	2,031.30	152.35		2,183.65	
1/15/2025	66,260.13	2,031.30	68,291.43	152.35		68,443.78	70,627.43
7/15/2025		1,368.70	1,368.70	102.65		1,471.35	
1/15/2026	67,699.35	1,368.70	69,068.05	102.65		69,170.70	70,642.05
7/15/2026		691.71	691.71	51.88		743.59	
1/15/2027	69,170.70	691.71	69,862.41	51.88		69,914.29	70,657.87
7/15/2027							
	513,878.00	47,554.74	561,432.74	3,566.61		564,999.34	564,999.34

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.

# SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust  
Series 20  
Plainville Loan Amortization  
DWP-15-09

Loan Amount Approved	696,150.00	Loan Origination Fee (\$5.50/1000)	3,666.26
Principal Forgiveness	29,557.00	Loan Term (in years)	10
Amount to be Financed	666,593.00	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		3,407.03	3,407.03	255.53	3,666.26	7,328.82	
1/15/2018	60,396.00	6,665.93	67,061.93	499.94		67,561.87	74,890.69
7/15/2018		6,061.97	6,061.97	454.65		6,516.62	
1/15/2019	61,709.00	6,061.97	67,770.97	454.65		68,225.62	74,742.24
7/15/2019		5,444.88	5,444.88	408.37		5,853.25	
1/15/2020	63,051.00	5,444.88	68,495.88	408.37		68,904.25	74,757.49
7/15/2020		4,814.37	4,814.37	361.08		5,175.45	
1/15/2021	64,421.00	4,814.37	69,235.37	361.08		69,596.45	74,771.90
7/15/2021		4,170.16	4,170.16	312.76		4,482.92	
1/15/2022	65,821.00	4,170.16	69,991.16	312.76		70,303.92	74,786.84
7/15/2022		3,511.95	3,511.95	263.40		3,775.35	
1/15/2023	67,252.00	3,511.95	70,763.95	263.40		71,027.35	74,802.69
7/15/2023		2,839.43	2,839.43	212.96		3,052.39	
1/15/2024	68,713.00	2,839.43	71,552.43	212.96		71,765.39	74,817.77
7/15/2024		2,152.30	2,152.30	161.42		2,313.72	
1/15/2025	70,207.00	2,152.30	72,359.30	161.42		72,520.72	74,834.45
7/15/2025		1,450.23	1,450.23	108.77		1,559.00	
1/15/2026	71,732.00	1,450.23	73,182.23	108.77		73,291.00	74,849.99
7/15/2026		732.91	732.91	54.97		787.88	
1/15/2027	73,291.00	732.91	74,023.91	54.97		74,078.88	74,866.76
7/15/2027							
	666,593.00	72,429.36	739,022.36	5,432.20	3,666.26	748,120.82	748,120.82

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 Pollution Abatement Trust  
Series 17A  
PLAINVILLE Loan Amortization  
CW-10-33

Initial Loan Amount	2,688,192.00	Loan Origination Fee (\$5.50/1000)	14,785.06
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	2,688,192.00	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		7,915.23	7,915.23	593.64	14,785.06	23,293.93	
1/15/2014	134,409.60	26,881.92	161,291.52	2,016.14		163,307.66	186,601.59
7/15/2014		25,537.82	25,537.82	1,915.34		27,453.16	
1/15/2015	134,409.60	25,537.82	159,947.42	1,915.34		161,862.76	189,315.92
7/15/2015		24,193.73	24,193.73	1,814.53		26,008.26	
1/15/2016	134,409.60	24,193.73	158,603.33	1,814.53		160,417.86	186,426.12
7/15/2016		22,849.63	22,849.63	1,713.72		24,563.35	
1/15/2017	134,409.60	22,849.63	157,259.23	1,713.72		158,972.95	183,536.31
7/15/2017		21,505.54	21,505.54	1,612.92		23,118.45	
1/15/2018	134,409.60	21,505.54	155,915.14	1,612.92		157,528.05	180,646.50
7/15/2018		20,161.44	20,161.44	1,512.11		21,673.55	
1/15/2019	134,409.60	20,161.44	154,571.04	1,512.11		156,083.15	177,756.70
7/15/2019		18,817.34	18,817.34	1,411.30		20,228.64	
1/15/2020	134,409.60	18,817.34	153,226.94	1,411.30		154,638.24	174,866.89
7/15/2020		17,473.25	17,473.25	1,310.49		18,783.74	
1/15/2021	134,409.60	17,473.25	151,882.85	1,310.49		153,193.34	171,977.08
7/15/2021		16,129.15	16,129.15	1,209.69		17,338.84	
1/15/2022	134,409.60	16,129.15	150,538.75	1,209.69		151,748.44	169,087.28
7/15/2022		14,785.06	14,785.06	1,108.88		15,893.94	
1/15/2023	134,409.60	14,785.06	149,194.66	1,108.88		150,303.54	166,197.47
7/15/2023		13,440.96	13,440.96	1,008.07		14,449.03	
1/15/2024	134,409.60	13,440.96	147,850.56	1,008.07		148,858.63	163,307.66
7/15/2024		12,096.86	12,096.86	907.26		13,004.13	
1/15/2025	134,409.60	12,096.86	146,506.46	907.26		147,413.73	160,417.86
7/15/2025		10,752.77	10,752.77	806.46		11,559.23	
1/15/2026	134,409.60	10,752.77	145,162.37	806.46		145,968.83	157,528.05
7/15/2026		9,408.67	9,408.67	705.65		10,114.32	
1/15/2027	134,409.60	9,408.67	143,818.27	705.65		144,523.92	154,638.24
7/15/2027		8,064.58	8,064.58	604.84		8,669.42	
1/15/2028	134,409.60	8,064.58	142,474.18	604.84		143,079.02	151,748.44
7/15/2028		6,720.48	6,720.48	504.04		7,224.52	
1/15/2029	134,409.60	6,720.48	141,130.08	504.04		141,634.12	148,858.63
7/15/2029		5,376.38	5,376.38	403.23		5,779.61	
1/15/2030	134,409.60	5,376.38	139,785.98	403.23		140,189.21	145,968.83
7/15/2030		4,032.29	4,032.29	302.42		4,334.71	
1/15/2031	134,409.60	4,032.29	138,441.89	302.42		138,744.31	143,079.02
7/15/2031		2,688.19	2,688.19	201.61		2,889.81	
1/15/2032	134,409.60	2,688.19	137,097.79	201.61		137,299.41	140,189.21
7/15/2032		1,344.10	1,344.10	100.81		1,444.90	
1/15/2033	134,409.60	1,344.10	135,753.70	100.81		135,854.50	137,299.41
7/15/2033							
	2,688,192.00	545,553.63	3,233,745.63	40,916.52	14,785.06	3,289,447.21	3,289,447.21

**SCHEDULE C**

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

Pool Program Bonds, Pool 11

Plainville
DW-03-14

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	\$1,089,285.00
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Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
16-Nov-05						
15-Jul-06	\$40,432.00	\$15,431.54	\$55,863.54	\$816.96	6,644.64	\$63,325.14
15-Jan-07	0.00	10,488.53	10,488.53	786.64		11,275.17
15-Jul-07	45,834.00	10,488.53	56,322.53	786.64		57,109.17
15-Jan-08	0.00	10,030.19	10,030.19	752.26		10,782.45
15-Jul-08	46,760.00	10,030.19	56,790.19	752.26		57,542.45
15-Jan-09	0.00	9,562.59	9,562.59	717.19		10,279.78
15-Jul-09	47,704.00	9,562.59	57,266.59	717.19		57,983.78
15-Jan-10	0.00	9,085.55	9,085.55	681.42		9,766.97
15-Jul-10	48,668.00	9,085.55	57,753.55	681.42		58,434.97
15-Jan-11	0.00	8,598.87	8,598.87	644.92		9,243.79
15-Jul-11	49,651.00	8,598.87	58,249.87	644.92		58,894.79
15-Jan-12	0.00	8,102.36	8,102.36	607.68		8,710.04
15-Jul-12	50,654.00	8,102.36	58,756.36	607.68		59,364.04
15-Jan-13	0.00	7,595.82	7,595.82	569.69		8,165.51
15-Jul-13	51,677.00	7,595.82	59,272.82	569.69		59,842.51
15-Jan-14	0.00	7,079.05	7,079.05	530.93		7,609.98
15-Jul-14	52,721.00	7,079.05	59,800.05	530.93		60,330.98
15-Jan-15	0.00	6,551.84	6,551.84	491.39		7,043.23
15-Jul-15	53,786.00	6,551.84	60,337.84	491.39		60,829.23
15-Jan-16	0.00	6,013.98	6,013.98	451.05		6,465.03
15-Jul-16	54,873.00	6,013.98	60,886.98	451.05		61,338.03
15-Jan-17	0.00	5,465.25	5,465.25	409.89		5,875.14
15-Jul-17	55,982.00	5,465.25	61,447.25	409.89		61,857.14
15-Jan-18	0.00	4,905.43	4,905.43	367.91		5,273.34
15-Jul-18	57,113.00	4,905.43	62,018.43	367.91		62,386.34
15-Jan-19	0.00	4,334.30	4,334.30	325.07		4,659.37
15-Jul-19	58,266.00	4,334.30	62,600.30	325.07		62,925.37
15-Jan-20	0.00	3,751.64	3,751.64	281.37		4,033.01
15-Jul-20	59,443.00	3,751.64	63,194.64	281.37		63,476.01
15-Jan-21	0.00	3,157.21	3,157.21	236.79		3,394.00
15-Jul-21	60,644.00	3,157.21	63,801.21	236.79		64,038.00
15-Jan-22	0.00	2,550.77	2,550.77	191.31		2,742.08
15-Jul-22	61,869.00	2,550.77	64,419.77	191.31		64,611.08
15-Jan-23	0.00	1,932.08	1,932.08	144.91		2,076.99
15-Jul-23	63,119.00	1,932.08	65,051.08	144.91		65,195.99
15-Jan-24	0.00	1,300.89	1,300.89	97.57		1,398.46
15-Jul-24	64,394.00	1,300.89	65,694.89	97.57		65,792.46
15-Jan-25	0.00	656.95	656.95	49.27		706.22
15-Jul-25	65,695.00	656.95	66,351.95	49.27		66,401.22
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
	\$1,089,285.00	\$237,758.14	\$1,327,043.14	\$17,491.48	\$6,644.64	\$1,351,179.26