

Massachusetts Clean Water Trust
Pool 18-2016 Swap
SAUGUS Reamortization
CW-12-07

Original Loan Amount	439,369.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	17,773.00	Loan Rate	2.00%
Outstanding Loan Obligation	421,596.00	Closing Date	12/16/2016
Remaining Balance	(76,925.78)	First Payment	1/15/2017
Net New Loan Obligation	344,670.22		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
12/16/2016							
1/15/2017	14,845.62	4,092.02	18,937.64	306.90		19,244.54	
7/15/2017		3,298.25	3,298.25	247.37		3,545.61	
1/15/2018	15,168.60	3,298.25	18,466.85	247.37		18,714.22	22,259.83
7/15/2018		3,146.56	3,146.56	235.99		3,382.55	
1/15/2019	15,498.03	3,146.56	18,644.59	235.99		18,880.58	22,263.13
7/15/2019		2,991.58	2,991.58	224.37		3,215.95	
1/15/2020	15,834.85	2,991.58	18,826.43	224.37		19,050.80	22,266.75
7/15/2020		2,833.23	2,833.23	212.49		3,045.72	
1/15/2021	16,179.04	2,833.23	19,012.27	212.49		19,224.76	22,270.49
7/15/2021		2,671.44	2,671.44	200.36		2,871.80	
1/15/2022	16,530.56	2,671.44	19,202.00	200.36		19,402.36	22,274.16
7/15/2022		2,506.14	2,506.14	187.96		2,694.10	
1/15/2023	16,890.38	2,506.14	19,396.51	187.96		19,584.47	22,278.57
7/15/2023		2,337.23	2,337.23	175.29		2,512.52	
1/15/2024	17,257.45	2,337.23	19,594.68	175.29		19,769.97	22,282.50
7/15/2024		2,164.66	2,164.66	162.35		2,327.01	
1/15/2025	17,632.74	2,164.66	19,797.40	162.35		19,959.75	22,286.75
7/15/2025		1,988.33	1,988.33	149.12		2,137.45	
1/15/2026	18,015.21	1,988.33	20,003.54	149.12		20,152.67	22,290.12
7/15/2026		1,808.18	1,808.18	135.61		1,943.79	
1/15/2027	18,406.83	1,808.18	20,215.00	135.61		20,350.62	22,294.41
7/15/2027		1,624.11	1,624.11	121.81		1,745.92	
1/15/2028	18,806.54	1,624.11	20,430.65	121.81		20,552.46	22,298.38
7/15/2028		1,436.04	1,436.04	107.70		1,543.75	
1/15/2029	19,215.32	1,436.04	20,651.36	107.70		20,759.06	22,302.81
7/15/2029		1,243.89	1,243.89	93.29		1,337.18	
1/15/2030	19,633.11	1,243.89	20,877.00	93.29		20,970.29	22,307.47
7/15/2030		1,047.56	1,047.56	78.57		1,126.13	
1/15/2031	20,059.87	1,047.56	21,107.43	78.57		21,186.00	22,312.13
7/15/2031		846.96	846.96	63.52		910.48	
1/15/2032	20,496.57	846.96	21,343.53	63.52		21,407.05	22,317.53
7/15/2032		642.00	642.00	48.15		690.14	
1/15/2033	20,941.15	642.00	21,583.14	48.15		21,631.29	22,321.44
7/15/2033		432.58	432.58	32.44		465.03	
1/15/2034	21,396.57	432.58	21,829.15	32.44		21,861.60	22,326.62
7/15/2034		218.62	218.62	16.40		235.01	
1/15/2035	21,861.78	218.62	22,080.40	16.40		22,096.80	22,331.81
	344,670.22	70,566.72	415,236.94	5,292.50		420,529.44	401,284.90

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.

Massachusetts Clean Water Trust
Pool 18-2016 Swap
SAUGUS Reamortization
CWP-13-05

Original Loan Amount	1,581,291.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	38,091.00	Loan Term (in years)	18
Principal Paid Down	62,424.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,480,776.00	Closing Date	12/16/2016
Remaining Balance	(87,739.26)	First Payment	1/15/2017
Net New Loan Obligation	1,393,036.74		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
12/16/2016							
1/15/2017	60,001.85	14,666.40	74,668.26	1,099.98		75,768.24	
7/15/2017		13,330.35	13,330.35	999.78		14,330.13	
1/15/2018	61,305.72	13,330.35	74,636.07	999.78		75,635.84	89,965.97
7/15/2018		12,717.29	12,717.29	953.80		13,671.09	
1/15/2019	62,637.80	12,717.29	75,355.09	953.80		76,308.89	89,979.98
7/15/2019		12,090.91	12,090.91	906.82		12,997.73	
1/15/2020	63,999.05	12,090.91	76,089.97	906.82		76,996.79	89,994.52
7/15/2020		11,450.92	11,450.92	858.82		12,309.74	
1/15/2021	65,390.45	11,450.92	76,841.37	858.82		77,700.19	90,009.93
7/15/2021		10,797.02	10,797.02	809.78		11,606.80	
1/15/2022	66,810.94	10,797.02	77,607.96	809.78		78,417.73	90,024.53
7/15/2022		10,128.91	10,128.91	759.67		10,888.58	
1/15/2023	68,263.48	10,128.91	78,392.39	759.67		79,152.06	90,040.64
7/15/2023		9,446.27	9,446.27	708.47		10,154.75	
1/15/2024	69,747.04	9,446.27	79,193.31	708.47		79,901.78	90,056.53
7/15/2024		8,748.80	8,748.80	656.16		9,404.96	
1/15/2025	71,262.56	8,748.80	80,011.36	656.16		80,667.53	90,072.49
7/15/2025		8,036.18	8,036.18	602.71		8,638.89	
1/15/2026	72,812.01	8,036.18	80,848.19	602.71		81,450.90	90,089.79
7/15/2026		7,308.06	7,308.06	548.10		7,856.16	
1/15/2027	74,394.34	7,308.06	81,702.40	548.10		82,250.50	90,106.67
7/15/2027		6,564.12	6,564.12	492.31		7,056.42	
1/15/2028	76,011.50	6,564.12	82,575.62	492.31		83,067.93	90,124.35
7/15/2028		5,804.00	5,804.00	435.30		6,239.30	
1/15/2029	77,663.45	5,804.00	83,467.45	435.30		83,902.75	90,142.05
7/15/2029		5,027.37	5,027.37	377.05		5,404.42	
1/15/2030	79,351.14	5,027.37	84,378.51	377.05		84,755.56	90,159.98
7/15/2030		4,233.85	4,233.85	317.54		4,551.39	
1/15/2031	81,075.52	4,233.85	85,309.38	317.54		85,626.91	90,178.31
7/15/2031		3,423.10	3,423.10	256.73		3,679.83	
1/15/2032	82,837.54	3,423.10	86,260.64	256.73		86,517.37	90,197.20
7/15/2032		2,594.72	2,594.72	194.60		2,789.33	
1/15/2033	84,638.14	2,594.72	87,232.87	194.60		87,427.47	90,216.80
7/15/2033		1,748.34	1,748.34	131.13		1,879.47	
1/15/2034	86,477.29	1,748.34	88,225.63	131.13		88,356.75	90,236.22
7/15/2034		883.57	883.57	66.27		949.84	
1/15/2035	88,356.91	883.57	89,240.48	66.27		89,306.75	90,256.58
	1,393,036.74	283,333.98	1,676,370.72	21,250.05		1,697,620.77	1,621,852.53

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.

Massachusetts Clean Water Trust
Series 19
Saugus Loan Amortization
CWP-14-08

Initial Loan Amount	1,635,000.00	Loan Origination Fee (\$5.50/1000)	8,689.13
Principal Forgiveness	(55,159.00)	Loan Term (in years)	20
Net Loan Obligation	1,579,841.00	Loan Rate	2.00%
		Closing Date	2/11/2016
		First Interest Payment	7/15/2016
		First Principal Payment	1/15/2017

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/11/2016							
7/15/2016		13,516.42	13,516.42	1,013.73	8,689.13	23,219.27	
1/15/2017	63,906.00	15,798.41	79,704.41	1,184.88		80,889.29	104,108.57
7/15/2017		15,159.35	15,159.35	1,136.95		16,296.30	
1/15/2018	65,295.00	15,159.35	80,454.35	1,136.95		81,591.30	97,887.60
7/15/2018		14,506.40	14,506.40	1,087.98		15,594.38	
1/15/2019	66,714.00	14,506.40	81,220.40	1,087.98		82,308.38	97,902.76
7/15/2019		13,839.26	13,839.26	1,037.94		14,877.20	
1/15/2020	68,164.00	13,839.26	82,003.26	1,037.94		83,041.20	97,918.41
7/15/2020		13,157.62	13,157.62	986.82		14,144.44	
1/15/2021	69,646.00	13,157.62	82,803.62	986.82		83,790.44	97,934.88
7/15/2021		12,461.16	12,461.16	934.59		13,395.75	
1/15/2022	71,159.00	12,461.16	83,620.16	934.59		84,554.75	97,950.49
7/15/2022		11,749.57	11,749.57	881.22		12,630.79	
1/15/2023	72,706.00	11,749.57	84,455.57	881.22		85,336.79	97,967.58
7/15/2023		11,022.51	11,022.51	826.69		11,849.20	
1/15/2024	74,286.00	11,022.51	85,308.51	826.69		86,135.20	97,984.40
7/15/2024		10,279.65	10,279.65	770.97		11,050.62	
1/15/2025	75,900.00	10,279.65	86,179.65	770.97		86,950.62	98,001.25
7/15/2025		9,520.65	9,520.65	714.05		10,234.70	
1/15/2026	77,550.00	9,520.65	87,070.65	714.05		87,784.70	98,019.40
7/15/2026		8,745.15	8,745.15	655.89		9,401.04	
1/15/2027	79,235.00	8,745.15	87,980.15	655.89		88,636.04	98,037.07
7/15/2027		7,952.80	7,952.80	596.46		8,549.26	
1/15/2028	80,958.00	7,952.80	88,910.80	596.46		89,507.26	98,056.52
7/15/2028		7,143.22	7,143.22	535.74		7,678.96	
1/15/2029	82,717.00	7,143.22	89,860.22	535.74		90,395.96	98,074.92
7/15/2029		6,316.05	6,316.05	473.70		6,789.75	
1/15/2030	84,515.00	6,316.05	90,831.05	473.70		91,304.75	98,094.51
7/15/2030		5,470.90	5,470.90	410.32		5,881.22	
1/15/2031	86,352.00	5,470.90	91,822.90	410.32		92,233.22	98,114.44
7/15/2031		4,607.38	4,607.38	345.55		4,952.93	
1/15/2032	88,228.00	4,607.38	92,835.38	345.55		93,180.93	98,133.87
7/15/2032		3,725.10	3,725.10	279.38		4,004.48	
1/15/2033	90,146.00	3,725.10	93,871.10	279.38		94,150.48	98,154.97
7/15/2033		2,823.64	2,823.64	211.77		3,035.41	
1/15/2034	92,105.00	2,823.64	94,928.64	211.77		95,140.41	98,175.83
7/15/2034		1,902.59	1,902.59	142.69		2,045.28	
1/15/2035	94,107.00	1,902.59	96,009.59	142.69		96,152.28	98,197.57
7/15/2035		961.52	961.52	72.11		1,033.63	
1/15/2036	96,152.00	961.52	97,113.52	72.11		97,185.63	98,219.27
7/15/2036							
	1,579,841.00	352,003.87	1,931,844.87	26,400.29	8,689.13	1,966,934.28	1,966,934.28

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 18
Saugus Loan Amortization
CWP-13-05

Initial Loan Amount	1,581,291.00	Loan Origination Fee (\$5.50/1000)	8,487.60
Principal Forgiveness	(38,091.00)	Loan Term (in years)	20
Net Loan Obligation	1,543,200.00	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		16,117.87	16,117.87	1,208.84	8,487.60	25,814.31	
1/15/2016	62,424.00	15,432.00	77,856.00	1,157.40		79,013.40	104,827.71
7/15/2016		14,807.76	14,807.76	1,110.58		15,918.34	
1/15/2017	63,781.00	14,807.76	78,588.76	1,110.58		79,699.34	95,617.68
7/15/2017		14,169.95	14,169.95	1,062.75		15,232.70	
1/15/2018	65,167.00	14,169.95	79,336.95	1,062.75		80,399.70	95,632.39
7/15/2018		13,518.28	13,518.28	1,013.87		14,532.15	
1/15/2019	66,583.00	13,518.28	80,101.28	1,013.87		81,115.15	95,647.30
7/15/2019		12,852.45	12,852.45	963.93		13,816.38	
1/15/2020	68,030.00	12,852.45	80,882.45	963.93		81,846.38	95,662.77
7/15/2020		12,172.15	12,172.15	912.91		13,085.06	
1/15/2021	69,509.00	12,172.15	81,681.15	912.91		82,594.06	95,679.12
7/15/2021		11,477.06	11,477.06	860.78		12,337.84	
1/15/2022	71,019.00	11,477.06	82,496.06	860.78		83,356.84	95,694.68
7/15/2022		10,766.87	10,766.87	807.52		11,574.39	
1/15/2023	72,563.00	10,766.87	83,329.87	807.52		84,137.39	95,711.77
7/15/2023		10,041.24	10,041.24	753.09		10,794.33	
1/15/2024	74,140.00	10,041.24	84,181.24	753.09		84,934.33	95,728.67
7/15/2024		9,299.84	9,299.84	697.49		9,997.33	
1/15/2025	75,751.00	9,299.84	85,050.84	697.49		85,748.33	95,745.66
7/15/2025		8,542.33	8,542.33	640.67		9,183.00	
1/15/2026	77,398.00	8,542.33	85,940.33	640.67		86,581.00	95,764.01
7/15/2026		7,768.35	7,768.35	582.63		8,350.98	
1/15/2027	79,080.00	7,768.35	86,848.35	582.63		87,430.98	95,781.95
7/15/2027		6,977.55	6,977.55	523.32		7,500.87	
1/15/2028	80,799.00	6,977.55	87,776.55	523.32		88,299.87	95,800.73
7/15/2028		6,169.56	6,169.56	462.72		6,632.28	
1/15/2029	82,555.00	6,169.56	88,724.56	462.72		89,187.28	95,819.55
7/15/2029		5,344.01	5,344.01	400.80		5,744.81	
1/15/2030	84,349.00	5,344.01	89,693.01	400.80		90,093.81	95,838.62
7/15/2030		4,500.52	4,500.52	337.54		4,838.06	
1/15/2031	86,182.00	4,500.52	90,682.52	337.54		91,020.06	95,858.12
7/15/2031		3,638.70	3,638.70	272.90		3,911.60	
1/15/2032	88,055.00	3,638.70	91,693.70	272.90		91,966.60	95,878.21
7/15/2032		2,758.15	2,758.15	206.86		2,965.01	
1/15/2033	89,969.00	2,758.15	92,727.15	206.86		92,934.01	95,899.02
7/15/2033		1,858.46	1,858.46	139.38		1,997.84	
1/15/2034	91,924.00	1,858.46	93,782.46	139.38		93,921.84	95,919.69
7/15/2034		939.22	939.22	70.44		1,009.66	
1/15/2035	93,922.00	939.22	94,861.22	70.44		94,931.66	95,941.32
7/15/2035							
	1,543,200.00	346,754.77	1,889,954.77	26,006.61	8,487.60	1,924,448.97	1,924,448.97

Notes:

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement.

Massachusetts Clean Water Trust
Series 18
Saugus Loan Amortization
CW-12-07

Initial Loan Amount	439,369.00	Loan Origination Fee (\$5.50/1000)	2,416.53
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	439,369.00	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		4,588.97	4,588.97	344.17	2,416.53	7,349.67	
1/15/2016	17,773.00	4,393.69	22,166.69	329.53		22,496.22	29,845.88
7/15/2016		4,215.96	4,215.96	316.20		4,532.16	
1/15/2017	18,159.00	4,215.96	22,374.96	316.20		22,691.16	27,223.31
7/15/2017		4,034.37	4,034.37	302.58		4,336.95	
1/15/2018	18,554.00	4,034.37	22,588.37	302.58		22,890.95	27,227.90
7/15/2018		3,848.83	3,848.83	288.66		4,137.49	
1/15/2019	18,957.00	3,848.83	22,805.83	288.66		23,094.49	27,231.98
7/15/2019		3,659.26	3,659.26	274.44		3,933.70	
1/15/2020	19,369.00	3,659.26	23,028.26	274.44		23,302.70	27,236.41
7/15/2020		3,465.57	3,465.57	259.92		3,725.49	
1/15/2021	19,790.00	3,465.57	23,255.57	259.92		23,515.49	27,240.98
7/15/2021		3,267.67	3,267.67	245.08		3,512.75	
1/15/2022	20,220.00	3,267.67	23,487.67	245.08		23,732.75	27,245.49
7/15/2022		3,065.47	3,065.47	229.91		3,295.38	
1/15/2023	20,660.00	3,065.47	23,725.47	229.91		23,955.38	27,250.76
7/15/2023		2,858.87	2,858.87	214.42		3,073.29	
1/15/2024	21,109.00	2,858.87	23,967.87	214.42		24,182.29	27,255.57
7/15/2024		2,647.78	2,647.78	198.58		2,846.36	
1/15/2025	21,568.00	2,647.78	24,215.78	198.58		24,414.36	27,260.73
7/15/2025		2,432.10	2,432.10	182.41		2,614.51	
1/15/2026	22,036.00	2,432.10	24,468.10	182.41		24,650.51	27,265.02
7/15/2026		2,211.74	2,211.74	165.88		2,377.62	
1/15/2027	22,515.00	2,211.74	24,726.74	165.88		24,892.62	27,270.24
7/15/2027		1,986.59	1,986.59	148.99		2,135.58	
1/15/2028	23,004.00	1,986.59	24,990.59	148.99		25,139.58	27,275.17
7/15/2028		1,756.55	1,756.55	131.74		1,888.29	
1/15/2029	23,504.00	1,756.55	25,260.55	131.74		25,392.29	27,280.58
7/15/2029		1,521.51	1,521.51	114.11		1,635.62	
1/15/2030	24,015.00	1,521.51	25,536.51	114.11		25,650.62	27,286.25
7/15/2030		1,281.36	1,281.36	96.10		1,377.46	
1/15/2031	24,537.00	1,281.36	25,818.36	96.10		25,914.46	27,291.92
7/15/2031		1,035.99	1,035.99	77.70		1,113.69	
1/15/2032	25,071.00	1,035.99	26,106.99	77.70		26,184.69	27,298.38
7/15/2032		785.28	785.28	58.90		844.18	
1/15/2033	25,615.00	785.28	26,400.28	58.90		26,459.18	27,303.35
7/15/2033		529.13	529.13	39.68		568.81	
1/15/2034	26,172.00	529.13	26,701.13	39.68		26,740.81	27,309.63
7/15/2034		267.41	267.41	20.06		287.47	
1/15/2035	26,741.00	267.41	27,008.41	20.06		27,028.47	27,315.93
7/15/2035							
	439,369.00	98,725.54	538,094.54	7,404.42	2,416.53	547,915.48	547,915.48

Notes:

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
SAUGUS Reamortization
CW-11-01

Original Loan Amount	2,387,235.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	195,231.00	Loan Rate	2.00%
Outstanding Loan Obligation	2,192,004.00	Closing Date	5/14/2015
Remaining Balance	(137,752.10)	First Payment	7/15/2015
Net New Loan Obligation	2,054,251.90		

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		21,453.21	21,453.21	1,540.69		22,993.90	
1/15/2016	94,473.85	20,542.52	115,016.37	1,540.69		116,557.06	139,550.96
7/15/2016		19,597.78	19,597.78	1,469.83		21,067.61	
1/15/2017	96,527.17	19,597.78	116,124.95	1,469.83		117,594.78	138,662.39
7/15/2017		18,632.51	18,632.51	1,397.44		20,029.95	
1/15/2018	98,625.49	18,632.51	117,258.00	1,397.44		118,655.44	138,685.38
7/15/2018		17,646.25	17,646.25	1,323.47		18,969.72	
1/15/2019	100,768.75	17,646.25	118,415.01	1,323.47		119,738.48	138,708.20
7/15/2019		16,638.57	16,638.57	1,247.89		17,886.46	
1/15/2020	102,958.89	16,638.57	119,597.46	1,247.89		120,845.35	138,731.81
7/15/2020		15,608.98	15,608.98	1,170.67		16,779.65	
1/15/2021	105,195.84	15,608.98	120,804.82	1,170.67		121,975.49	138,755.14
7/15/2021		14,557.02	14,557.02	1,091.78		15,648.80	
1/15/2022	107,482.53	14,557.02	122,039.55	1,091.78		123,131.33	138,780.12
7/15/2022		13,482.19	13,482.19	1,011.16		14,493.36	
1/15/2023	109,818.89	13,482.19	123,301.08	1,011.16		124,312.24	138,805.60
7/15/2023		12,384.00	12,384.00	928.80		13,312.81	
1/15/2024	112,205.84	12,384.00	124,589.84	928.80		125,518.64	138,831.45
7/15/2024		11,261.95	11,261.95	844.65		12,106.59	
1/15/2025	114,644.31	11,261.95	125,906.26	844.65		126,750.90	138,857.49
7/15/2025		10,115.50	10,115.50	758.66		10,874.17	
1/15/2026	117,135.23	10,115.50	127,250.73	758.66		128,009.39	138,883.56
7/15/2026		8,944.15	8,944.15	670.81		9,614.96	
1/15/2027	119,681.51	8,944.15	128,625.67	670.81		129,296.48	138,911.44
7/15/2027		7,747.34	7,747.34	581.05		8,328.39	
1/15/2028	122,282.09	7,747.34	130,029.43	581.05		130,610.48	138,938.86
7/15/2028		6,524.52	6,524.52	489.34		7,013.85	
1/15/2029	124,939.88	6,524.52	131,464.39	489.34		131,953.73	138,967.59
7/15/2029		5,275.12	5,275.12	395.63		5,670.75	
1/15/2030	127,655.79	5,275.12	132,930.91	395.63		133,326.54	138,997.29
7/15/2030		3,998.56	3,998.56	299.89		4,298.45	
1/15/2031	130,429.75	3,998.56	134,428.30	299.89		134,728.20	139,026.65
7/15/2031		2,694.26	2,694.26	202.07		2,896.33	
1/15/2032	133,264.66	2,694.26	135,958.92	202.07		136,160.99	139,057.32
7/15/2032		1,361.61	1,361.61	102.12		1,463.74	
1/15/2033	136,161.44	1,361.61	137,523.05	102.12		137,625.17	139,088.91
7/15/2033							
	2,054,251.90	414,936.35	2,469,188.25	31,051.92		2,500,240.17	2,500,240.17

Massachusetts Water Pollution Abatement Trust
Series 17A
SAUGUS Loan Amortization
CW-11-01

Initial Loan Amount	2,387,235.00	Loan Origination Fee (\$5.50/1000)	13,129.79
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	2,387,235.00	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		7,029.08	7,029.08	527.18	13,129.79	20,686.05	
1/15/2014	96,566.00	23,872.35	120,438.35	1,790.43		122,228.78	142,914.83
7/15/2014		22,906.69	22,906.69	1,718.00		24,624.69	
1/15/2015	98,665.00	22,906.69	121,571.69	1,718.00		123,289.69	147,914.38
7/15/2015		21,920.04	21,920.04	1,644.00		23,564.04	
1/15/2016	100,809.00	21,920.04	122,729.04	1,644.00		124,373.04	147,937.09
7/15/2016		20,911.95	20,911.95	1,568.40		22,480.35	
1/15/2017	103,000.00	20,911.95	123,911.95	1,568.40		125,480.35	147,960.69
7/15/2017		19,881.95	19,881.95	1,491.15		21,373.10	
1/15/2018	105,239.00	19,881.95	125,120.95	1,491.15		126,612.10	147,985.19
7/15/2018		18,829.56	18,829.56	1,412.22		20,241.78	
1/15/2019	107,526.00	18,829.56	126,355.56	1,412.22		127,767.78	148,009.55
7/15/2019		17,754.30	17,754.30	1,331.57		19,085.87	
1/15/2020	109,863.00	17,754.30	127,617.30	1,331.57		128,948.87	148,034.75
7/15/2020		16,655.67	16,655.67	1,249.18		17,904.85	
1/15/2021	112,250.00	16,655.67	128,905.67	1,249.18		130,154.85	148,059.69
7/15/2021		15,533.17	15,533.17	1,164.99		16,698.16	
1/15/2022	114,690.00	15,533.17	130,223.17	1,164.99		131,388.16	148,086.32
7/15/2022		14,386.27	14,386.27	1,078.97		15,465.24	
1/15/2023	117,183.00	14,386.27	131,569.27	1,078.97		132,648.24	148,113.48
7/15/2023		13,214.44	13,214.44	991.08		14,205.52	
1/15/2024	119,730.00	13,214.44	132,944.44	991.08		133,935.52	148,141.05
7/15/2024		12,017.14	12,017.14	901.29		12,918.43	
1/15/2025	122,332.00	12,017.14	134,349.14	901.29		135,250.43	148,168.85
7/15/2025		10,793.82	10,793.82	809.54		11,603.36	
1/15/2026	124,990.00	10,793.82	135,783.82	809.54		136,593.36	148,196.71
7/15/2026		9,543.92	9,543.92	715.79		10,259.71	
1/15/2027	127,707.00	9,543.92	137,250.92	715.79		137,966.71	148,226.43
7/15/2027		8,266.85	8,266.85	620.01		8,886.86	
1/15/2028	130,482.00	8,266.85	138,748.85	620.01		139,368.86	148,255.73
7/15/2028		6,962.03	6,962.03	522.15		7,484.18	
1/15/2029	133,318.00	6,962.03	140,280.03	522.15		140,802.18	148,286.36
7/15/2029		5,628.85	5,628.85	422.16		6,051.01	
1/15/2030	136,216.00	5,628.85	141,844.85	422.16		142,267.01	148,318.03
7/15/2030		4,266.69	4,266.69	320.00		4,586.69	
1/15/2031	139,176.00	4,266.69	143,442.69	320.00		143,762.69	148,349.38
7/15/2031		2,874.93	2,874.93	215.62		3,090.55	
1/15/2032	142,201.00	2,874.93	145,075.93	215.62		145,291.55	148,382.10
7/15/2032		1,452.92	1,452.92	108.97		1,561.89	
1/15/2033	145,292.00	1,452.92	146,744.92	108.97		146,853.89	148,415.78
7/15/2033							
	2,387,235.00	518,503.81	2,905,738.81	38,887.79	13,129.79	2,957,756.39	2,957,756.39

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
SAUGUS Reamortization
CW-10-03

Original Loan Amount	2,680,566.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	108,432.00	Loan Rate	2.00%
Outstanding Loan Obligation	2,572,134.00	Closing Date	5/30/2014
Remaining Balance	(24,262.69)	First Payment	7/15/2014
Net New Loan Obligation	2,547,871.31		

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	109,742.95	25,660.68	135,403.63	1,910.90		137,314.53	
1/15/2015		24,381.28	24,381.28	1,828.60		26,209.88	163,524.41
7/15/2015	112,128.23	24,381.28	136,509.52	1,828.60		138,338.11	
1/15/2016		23,260.00	23,260.00	1,744.50		25,004.50	163,342.61
7/15/2016	114,565.03	23,260.00	137,825.03	1,744.50		139,569.53	
1/15/2017		22,114.35	22,114.35	1,658.58		23,772.93	163,342.46
7/15/2017	117,055.32	22,114.35	139,169.67	1,658.58		140,828.24	
1/15/2018		20,943.80	20,943.80	1,570.78		22,514.58	163,342.83
7/15/2018	119,599.09	20,943.80	140,542.89	1,570.78		142,113.67	
1/15/2019		19,747.81	19,747.81	1,481.09		21,228.89	163,342.56
7/15/2019	122,198.34	19,747.81	141,946.14	1,481.09		143,427.23	
1/15/2020		18,525.82	18,525.82	1,389.44		19,915.26	163,342.49
7/15/2020	124,854.05	18,525.82	143,379.87	1,389.44		144,769.31	
1/15/2021		17,277.28	17,277.28	1,295.80		18,573.08	163,342.39
7/15/2021	127,568.21	17,277.28	144,845.49	1,295.80		146,141.29	
1/15/2022		16,001.60	16,001.60	1,200.12		17,201.72	163,343.01
7/15/2022	130,340.80	16,001.60	146,342.41	1,200.12		147,542.53	
1/15/2023		14,698.19	14,698.19	1,102.36		15,800.56	163,343.08
7/15/2023	133,172.83	14,698.19	147,871.02	1,102.36		148,973.39	
1/15/2024		13,366.46	13,366.46	1,002.48		14,368.95	163,342.34
7/15/2024	136,067.27	13,366.46	149,433.73	1,002.48		150,436.22	
1/15/2025		12,005.79	12,005.79	900.43		12,906.23	163,342.44
7/15/2025	139,025.11	12,005.79	151,030.90	900.43		151,931.33	
1/15/2026		10,615.54	10,615.54	796.17		11,411.71	163,343.04
7/15/2026	142,046.33	10,615.54	152,661.87	796.17		153,458.04	
1/15/2027		9,195.08	9,195.08	689.63		9,884.71	163,342.75
7/15/2027	145,132.93	9,195.08	154,328.01	689.63		155,017.64	
1/15/2028		7,743.75	7,743.75	580.78		8,324.53	163,342.17
7/15/2028	148,287.90	7,743.75	156,031.65	580.78		156,612.43	
1/15/2029		6,260.87	6,260.87	469.57		6,730.43	163,342.86
7/15/2029	151,510.21	6,260.87	157,771.08	469.57		158,240.64	
1/15/2030		4,745.77	4,745.77	355.93		5,101.70	163,342.34
7/15/2030	154,803.85	4,745.77	159,549.62	355.93		159,905.55	
1/15/2031		3,197.73	3,197.73	239.83		3,437.56	163,343.11
7/15/2031	158,167.81	3,197.73	161,365.54	239.83		161,605.37	
1/15/2032		1,616.05	1,616.05	121.20		1,737.25	163,342.62
7/15/2032	161,605.08	1,616.05	163,221.13	121.20		163,342.33	
							163,342.33
	2,547,871.31	517,055.05	3,064,926.36	38,765.48		3,103,691.84	3,103,691.84

Massachusetts Water Pollution Abatement Trust
Series 16
Saugus Loan Amortization
CW-10-03

Initial Loan Amount	2,680,566.00	Loan Origination Fee (\$5.57/1000)	14,930.75
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	2,680,566.00	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		31,571.11	31,571.11	2,010.42	14,930.75	48,512.29	48,512.29
7/15/2013	108,432.00	26,805.66	135,237.66	2,010.42		137,248.08	
1/15/2014		25,721.34	25,721.34	1,929.10		27,650.44	164,898.53
7/15/2014	110,788.00	25,721.34	136,509.34	1,929.10		138,438.44	
1/15/2015		24,613.46	24,613.46	1,846.01		26,459.47	164,897.91
7/15/2015	113,196.00	24,613.46	137,809.46	1,846.01		139,655.47	
1/15/2016		23,481.50	23,481.50	1,761.11		25,242.61	164,898.08
7/15/2016	115,656.00	23,481.50	139,137.50	1,761.11		140,898.61	
1/15/2017		22,324.94	22,324.94	1,674.37		23,999.31	164,897.92
7/15/2017	118,170.00	22,324.94	140,494.94	1,674.37		142,169.31	
1/15/2018		21,143.24	21,143.24	1,585.74		22,728.98	164,898.29
7/15/2018	120,738.00	21,143.24	141,881.24	1,585.74		143,466.98	
1/15/2019		19,935.86	19,935.86	1,495.19		21,431.05	164,898.03
7/15/2019	123,362.00	19,935.86	143,297.86	1,495.19		144,793.05	
1/15/2020		18,702.24	18,702.24	1,402.67		20,104.91	164,897.96
7/15/2020	126,043.00	18,702.24	144,745.24	1,402.67		146,147.91	
1/15/2021		17,441.81	17,441.81	1,308.14		18,749.95	164,897.85
7/15/2021	128,783.00	17,441.81	146,224.81	1,308.14		147,532.95	
1/15/2022		16,153.98	16,153.98	1,211.55		17,365.53	164,898.47
7/15/2022	131,582.00	16,153.98	147,735.98	1,211.55		148,947.53	
1/15/2023		14,838.16	14,838.16	1,112.86		15,951.02	164,898.55
7/15/2023	134,441.00	14,838.16	149,279.16	1,112.86		150,392.02	
1/15/2024		13,493.75	13,493.75	1,012.03		14,505.78	164,897.80
7/15/2024	137,363.00	13,493.75	150,856.75	1,012.03		151,868.78	
1/15/2025		12,120.12	12,120.12	909.01		13,029.13	164,897.91
7/15/2025	140,349.00	12,120.12	152,469.12	909.01		153,378.13	
1/15/2026		10,716.63	10,716.63	803.75		11,520.38	164,898.51
7/15/2026	143,399.00	10,716.63	154,115.63	803.75		154,919.38	
1/15/2027		9,282.64	9,282.64	696.20		9,978.84	164,898.22
7/15/2027	146,515.00	9,282.64	155,797.64	696.20		156,493.84	
1/15/2028		7,817.49	7,817.49	586.31		8,403.80	164,897.64
7/15/2028	149,700.00	7,817.49	157,517.49	586.31		158,103.80	
1/15/2029		6,320.49	6,320.49	474.04		6,794.53	164,898.33
7/15/2029	152,953.00	6,320.49	159,273.49	474.04		159,747.53	
1/15/2030		4,790.96	4,790.96	359.32		5,150.28	164,897.81
7/15/2030	156,278.00	4,790.96	161,068.96	359.32		161,428.28	
1/15/2031		3,228.18	3,228.18	242.11		3,470.29	164,898.58
7/15/2031	159,674.00	3,228.18	162,902.18	242.11		163,144.29	
1/15/2032		1,631.44	1,631.44	122.36		1,753.80	164,898.09
7/15/2032	163,144.00	1,631.44	164,775.44	122.36		164,897.80	
1/15/2033							164,897.80
	2,680,566.00	605,893.23	3,286,459.23	45,084.58	14,930.75	3,346,474.57	3,346,474.57

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.

Massachusetts Water Pollution Abatement Trust
Pool 15-2012 Swap
SAUGUS Reamortization
CWS-09-01

Original Loan Amount	2,494,943.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness (ARRA)	292,422.00	Loan Term (in years)	18
Principal Paid Down	90,466.00	Loan Rate	2.00%
Outstanding Loan Obligation	2,112,055.00	Closing Date	6/6/2012
Remaining Balance	(163,672.78)	First Payment	7/15/2012
Net New Loan Obligation	1,948,382.22		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/6/2012							
7/15/2012	85,244.21	20,765.93	106,010.13	1,461.29		107,471.42	
1/15/2013		18,631.38	18,631.38	1,397.35		20,028.73	127,500.15
7/15/2013	86,954.99	18,631.38	105,586.37	1,397.35		106,983.72	
1/15/2014		17,761.83	17,761.83	1,332.14		19,093.97	126,077.69
7/15/2014	88,701.44	17,761.83	106,463.27	1,332.14		107,795.41	
1/15/2015		16,874.82	16,874.82	1,265.61		18,140.43	125,935.84
7/15/2015	90,481.49	16,874.82	107,356.31	1,265.61		108,621.92	
1/15/2016		15,970.00	15,970.00	1,197.75		17,167.75	125,789.67
7/15/2016	92,298.07	15,970.00	108,268.07	1,197.75		109,465.82	
1/15/2017		15,047.02	15,047.02	1,128.53		16,175.55	125,641.36
7/15/2017	94,151.09	15,047.02	109,198.11	1,128.53		110,326.64	
1/15/2018		14,105.51	14,105.51	1,057.91		15,163.42	125,490.06
7/15/2018	96,041.48	14,105.51	110,146.99	1,057.91		111,204.90	
1/15/2019		13,145.09	13,145.09	985.88		14,130.98	125,335.88
7/15/2019	97,969.17	13,145.09	111,114.26	985.88		112,100.14	
1/15/2020		12,165.40	12,165.40	912.41		13,077.81	125,177.95
7/15/2020	99,935.06	12,165.40	112,100.47	912.41		113,012.87	
1/15/2021		11,166.05	11,166.05	837.45		12,003.51	125,016.38
7/15/2021	101,942.09	11,166.05	113,108.14	837.45		113,945.59	
1/15/2022		10,146.63	10,146.63	761.00		10,907.63	124,853.22
7/15/2022	103,988.16	10,146.63	114,134.79	761.00		114,895.79	
1/15/2023		9,106.75	9,106.75	683.01		9,789.76	124,685.54
7/15/2023	106,075.19	9,106.75	115,181.94	683.01		115,864.94	
1/15/2024		8,046.00	8,046.00	603.45		8,649.45	124,514.39
7/15/2024	108,204.09	8,046.00	116,250.09	603.45		116,853.54	
1/15/2025		6,963.96	6,963.96	522.30		7,486.25	124,339.79
7/15/2025	110,376.77	6,963.96	117,340.73	522.30		117,863.03	
1/15/2026		5,860.19	5,860.19	439.51		6,299.70	124,162.73
7/15/2026	112,592.14	5,860.19	118,452.33	439.51		118,891.85	
1/15/2027		4,734.27	4,734.27	355.07		5,089.34	123,981.19
7/15/2027	114,852.11	4,734.27	119,586.38	355.07		119,941.45	
1/15/2028		3,585.75	3,585.75	268.93		3,854.68	123,796.13
7/15/2028	117,157.58	3,585.75	120,743.33	268.93		121,012.26	
1/15/2029		2,414.17	2,414.17	181.06		2,595.23	123,607.49
7/15/2029	119,509.45	2,414.17	121,923.62	181.06		122,104.69	
1/15/2030		1,219.08	1,219.08	91.43		1,310.51	123,415.19
7/15/2030	121,907.63	1,219.08	123,126.70	91.43		123,218.14	
1/15/2031							123,218.14
	1,948,382.22	394,653.71	2,343,035.93	29,502.87		2,372,538.80	2,372,538.80

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.

FINAL

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15
Saugus
CWS-09-01
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	2.00%
ARRA Principal Forgiveness*	292,422
Total Loan Amount	2,494,943

Schedule of Loan Repayments

Initial Loan Obligation:	\$2,202,521.00
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Date	Schedule of Loan Repayments			Admin. Fee	Loan	Total
	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	\$0.00	\$22,881.75	\$22,881.75	\$1,651.89	14,646.76	\$39,180.40
15-Jul-11	90,466.00	22,025.21	112,491.21	1,651.89		114,143.10
15-Jan-12	0.00	21,120.55	21,120.55	1,584.04		22,704.59
15-Jul-12	92,294.00	21,120.55	113,414.55	1,584.04		114,998.59
15-Jan-13	0.00	20,197.61	20,197.61	1,514.82		21,712.43
15-Jul-13	94,158.00	20,197.61	114,355.61	1,514.82		115,870.43
15-Jan-14	0.00	19,256.03	19,256.03	1,444.20		20,700.23
15-Jul-14	96,061.00	19,256.03	115,317.03	1,444.20		116,761.23
15-Jan-15	0.00	18,295.42	18,295.42	1,372.16		19,667.58
15-Jul-15	98,001.00	18,295.42	116,296.42	1,372.16		117,668.58
15-Jan-16	0.00	17,315.41	17,315.41	1,298.66		18,614.07
15-Jul-16	99,981.00	17,315.41	117,296.41	1,298.66		118,595.07
15-Jan-17	0.00	16,315.60	16,315.60	1,223.67		17,539.27
15-Jul-17	102,001.00	16,315.60	118,316.60	1,223.67		119,540.27
15-Jan-18	0.00	15,295.59	15,295.59	1,147.17		16,442.76
15-Jul-18	104,062.00	15,295.59	119,357.59	1,147.17		120,504.76
15-Jan-19	0.00	14,254.97	14,254.97	1,069.12		15,324.09
15-Jul-19	106,164.00	14,254.97	120,418.97	1,069.12		121,488.09
15-Jan-20	0.00	13,193.33	13,193.33	989.50		14,182.83
15-Jul-20	108,308.00	13,193.33	121,501.33	989.50		122,490.83
15-Jan-21	0.00	12,110.25	12,110.25	908.27		13,018.52
15-Jul-21	110,497.00	12,110.25	122,607.25	908.27		123,515.52
15-Jan-22	0.00	11,005.28	11,005.28	825.40		11,830.68
15-Jul-22	112,729.00	11,005.28	123,734.28	825.40		124,559.68
15-Jan-23	0.00	9,877.99	9,877.99	740.85		10,618.84
15-Jul-23	115,006.00	9,877.99	124,883.99	740.85		125,624.84
15-Jan-24	0.00	8,727.93	8,727.93	654.59		9,382.52
15-Jul-24	117,329.00	8,727.93	126,056.93	654.59		126,711.52
15-Jan-25	0.00	7,554.64	7,554.64	566.60		8,121.24
15-Jul-25	119,700.00	7,554.64	127,254.64	566.60		127,821.24
15-Jan-26	0.00	6,357.64	6,357.64	476.82		6,834.46
15-Jul-26	122,118.00	6,357.64	128,475.64	476.82		128,952.46
15-Jan-27	0.00	5,136.46	5,136.46	385.23		5,521.69
15-Jul-27	124,585.00	5,136.46	129,721.46	385.23		130,106.69
15-Jan-28	0.00	3,890.61	3,890.61	291.80		4,182.41
15-Jul-28	127,102.00	3,890.61	130,992.61	291.80		131,284.41
15-Jan-29	0.00	2,619.59	2,619.59	196.47		2,816.06
15-Jul-29	129,670.00	2,619.59	132,289.59	196.47		132,486.06
15-Jan-30	0.00	1,322.89	1,322.89	99.22		1,422.11
15-Jul-30	132,289.00	1,322.89	133,611.89	99.22		133,711.11
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
	\$2,202,521.00	\$492,602.54	\$2,695,123.54	\$36,880.96	\$14,646.76	\$2,746,651.26

* 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
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Saugus
CW-06-02
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$726,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$28,633.00	\$8,510.33	\$37,143.33	\$544.50	4,070.96	\$41,758.79
15-Jan-08	0.00	6,973.67	6,973.67	523.03		7,496.70
15-Jul-08	30,474.00	6,973.67	37,447.67	523.03		37,970.70
15-Jan-09	0.00	6,668.93	6,668.93	500.17		7,169.10
15-Jul-09	31,090.00	6,668.93	37,758.93	500.17		38,259.10
15-Jan-10	0.00	6,358.03	6,358.03	476.85		6,834.88
15-Jul-10	31,718.00	6,358.03	38,076.03	476.85		38,552.88
15-Jan-11	0.00	6,040.85	6,040.85	453.06		6,493.91
15-Jul-11	32,358.00	6,040.85	38,398.85	453.06		38,851.91
15-Jan-12	0.00	5,717.27	5,717.27	428.80		6,146.07
15-Jul-12	33,012.00	5,717.27	38,729.27	428.80		39,158.07
15-Jan-13	0.00	5,387.15	5,387.15	404.04		5,791.19
15-Jul-13	33,679.00	5,387.15	39,066.15	404.04		39,470.19
15-Jan-14	0.00	5,050.36	5,050.36	378.78		5,429.14
15-Jul-14	34,360.00	5,050.36	39,410.36	378.78		39,789.14
15-Jan-15	0.00	4,706.76	4,706.76	353.01		5,059.77
15-Jul-15	35,054.00	4,706.76	39,760.76	353.01		40,113.77
15-Jan-16	0.00	4,356.22	4,356.22	326.72		4,682.94
15-Jul-16	35,762.00	4,356.22	40,118.22	326.72		40,444.94
15-Jan-17	0.00	3,998.60	3,998.60	299.90		4,298.50
15-Jul-17	36,484.00	3,998.60	40,482.60	299.90		40,782.50
15-Jan-18	0.00	3,633.76	3,633.76	272.53		3,906.29
15-Jul-18	37,221.00	3,633.76	40,854.76	272.53		41,127.29
15-Jan-19	0.00	3,261.55	3,261.55	244.62		3,506.17
15-Jul-19	37,973.00	3,261.55	41,234.55	244.62		41,479.17
15-Jan-20	0.00	2,881.82	2,881.82	216.14		3,097.96
15-Jul-20	38,740.00	2,881.82	41,621.82	216.14		41,837.96
15-Jan-21	0.00	2,494.42	2,494.42	187.08		2,681.50
15-Jul-21	39,523.00	2,494.42	42,017.42	187.08		42,204.50
15-Jan-22	0.00	2,099.19	2,099.19	157.44		2,256.63
15-Jul-22	40,321.00	2,099.19	42,420.19	157.44		42,577.63
15-Jan-23	0.00	1,695.98	1,695.98	127.20		1,823.18
15-Jul-23	41,136.00	1,695.98	42,831.98	127.20		42,959.18
15-Jan-24	0.00	1,284.62	1,284.62	96.35		1,380.97
15-Jul-24	41,967.00	1,284.62	43,251.62	96.35		43,347.97
15-Jan-25	0.00	864.95	864.95	64.87		929.82
15-Jul-25	42,815.00	864.95	43,679.95	64.87		43,744.82
15-Jan-26	0.00	436.80	436.80	32.76		469.56
15-Jul-26	43,680.00	436.80	44,116.80	32.76		44,149.56
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$726,000.00	\$156,332.19	\$882,332.19	\$11,631.20	\$4,070.96	\$898,034.35

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 12

Revised SCHEDULE C

Saugus
CW-05-25

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$100,601.01

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
09-Dec-08					
15-Jan-09	-	1,070.42	1,070.42	80.28	1,150.70
15-Jul-09	4,689.68	1,006.01	5,695.69	75.45	5,771.14
15-Jan-10	-	959.11	959.11	71.93	1,031.04
15-Jul-10	4,785.06	959.11	5,744.17	71.93	5,816.10
15-Jan-11	-	911.26	911.26	68.34	979.60
15-Jul-11	4,881.35	911.26	5,792.61	68.34	5,860.95
15-Jan-12	-	862.45	862.45	64.68	927.13
15-Jul-12	4,979.50	862.45	5,841.95	64.68	5,906.63
15-Jan-13	-	812.65	812.65	60.95	873.60
15-Jul-13	5,080.42	812.65	5,893.07	60.95	5,954.02
15-Jan-14	-	761.85	761.85	57.14	818.99
15-Jul-14	5,183.19	761.85	5,945.04	57.14	6,002.18
15-Jan-15	-	710.02	710.02	53.25	763.27
15-Jul-15	5,287.82	710.02	5,997.84	53.25	6,051.09
15-Jan-16	-	657.14	657.14	49.29	706.43
15-Jul-16	5,394.30	657.14	6,051.44	49.29	6,100.73
15-Jan-17	-	603.20	603.20	45.24	648.44
15-Jul-17	5,503.56	603.20	6,106.76	45.24	6,152.00
15-Jan-18	-	548.16	548.16	41.11	589.27
15-Jul-18	5,614.66	548.16	6,162.82	41.11	6,203.93
15-Jan-19	-	492.01	492.01	36.90	528.91
15-Jul-19	5,728.55	492.01	6,220.56	36.90	6,257.46
15-Jan-20	-	434.73	434.73	32.60	467.33
15-Jul-20	5,844.29	434.73	6,279.02	32.60	6,311.62
15-Jan-21	-	376.29	376.29	28.22	404.51
15-Jul-21	5,961.88	376.29	6,338.17	28.22	6,366.39
15-Jan-22	-	316.67	316.67	23.75	340.42
15-Jul-22	6,082.24	316.67	6,398.91	23.75	6,422.66
15-Jan-23	-	255.85	255.85	19.19	275.04
15-Jul-23	6,205.39	255.85	6,461.24	19.19	6,480.43
15-Jan-24	-	193.79	193.79	14.53	208.32
15-Jul-24	6,330.39	193.79	6,524.18	14.53	6,538.71
15-Jan-25	-	130.49	130.49	9.79	140.28
15-Jul-25	6,459.09	130.49	6,589.58	9.79	6,599.37
15-Jan-26	-	65.90	65.90	4.94	70.84
15-Jul-26	6,589.64	65.90	6,655.54	4.94	6,660.48
15-Jan-27	-	-	-	-	-
15-Jul-27	-	-	-	-	-
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
	\$100,601.01	\$20,259.57	\$120,860.58	\$1,519.43	\$122,380.01

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Saugus
CW-05-25
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$118,282.00						
Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$4,665.00	\$1,386.53	\$6,051.53	\$88.71	663.25	\$6,803.49
15-Jan-08	0.00	1,136.17	1,136.17	85.21		1,221.38
15-Jul-08	4,965.00	1,136.17	6,101.17	85.21		6,186.38
15-Jan-09	0.00	1,086.52	1,086.52	81.49		1,168.01
15-Jul-09	5,065.00	1,086.52	6,151.52	81.49		6,233.01
15-Jan-10	0.00	1,035.87	1,035.87	77.69		1,113.56
15-Jul-10	5,168.00	1,035.87	6,203.87	77.69		6,281.56
15-Jan-11	0.00	984.19	984.19	73.81		1,058.00
15-Jul-11	5,272.00	984.19	6,256.19	73.81		6,330.00
15-Jan-12	0.00	931.47	931.47	69.86		1,001.33
15-Jul-12	5,378.00	931.47	6,309.47	69.86		6,379.33
15-Jan-13	0.00	877.69	877.69	65.83		943.52
15-Jul-13	5,487.00	877.69	6,364.69	65.83		6,430.52
15-Jan-14	0.00	822.82	822.82	61.71		884.53
15-Jul-14	5,598.00	822.82	6,420.82	61.71		6,482.53
15-Jan-15	0.00	766.84	766.84	57.51		824.35
15-Jul-15	5,711.00	766.84	6,477.84	57.51		6,535.35
15-Jan-16	0.00	709.73	709.73	53.23		762.96
15-Jul-16	5,826.00	709.73	6,535.73	53.23		6,588.96
15-Jan-17	0.00	651.47	651.47	48.86		700.33
15-Jul-17	5,944.00	651.47	6,595.47	48.86		6,644.33
15-Jan-18	0.00	592.03	592.03	44.40		636.43
15-Jul-18	6,064.00	592.03	6,656.03	44.40		6,700.43
15-Jan-19	0.00	531.39	531.39	39.85		571.24
15-Jul-19	6,187.00	531.39	6,718.39	39.85		6,758.24
15-Jan-20	0.00	469.52	469.52	35.21		504.73
15-Jul-20	6,312.00	469.52	6,781.52	35.21		6,816.73
15-Jan-21	0.00	406.40	406.40	30.48		436.88
15-Jul-21	6,439.00	406.40	6,845.40	30.48		6,875.88
15-Jan-22	0.00	342.01	342.01	25.65		367.66
15-Jul-22	6,569.00	342.01	6,911.01	25.65		6,936.66
15-Jan-23	0.00	276.32	276.32	20.72		297.04
15-Jul-23	6,702.00	276.32	6,978.32	20.72		6,999.04
15-Jan-24	0.00	209.30	209.30	15.70		225.00
15-Jul-24	6,837.00	209.30	7,046.30	15.70		7,062.00
15-Jan-25	0.00	140.93	140.93	10.57		151.50
15-Jul-25	6,976.00	140.93	7,116.93	10.57		7,127.50
15-Jan-26	0.00	71.17	71.17	5.34		76.51
15-Jul-26	7,117.00	71.17	7,188.17	5.34		7,193.51
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$118,282.00	\$25,470.21	\$143,752.21	\$1,894.95	\$663.25	\$146,310.41

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 13
Saugus
CW-06-02-A

Revised SCHEDULE C

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$439,777.42

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
15-Dec-09					
15-Jan-10	-	5,466.00	5,466.00	409.95	5,875.95
15-Jul-10	20,502.05	4,397.77	24,899.82	329.83	25,229.65
15-Jan-11	-	4,192.75	4,192.75	314.46	4,507.21
15-Jul-11	20,916.30	4,192.75	25,109.05	314.46	25,423.51
15-Jan-12	-	3,983.59	3,983.59	298.77	4,282.36
15-Jul-12	21,338.30	3,983.59	25,321.89	298.77	25,620.66
15-Jan-13	-	3,770.21	3,770.21	282.77	4,052.98
15-Jul-13	21,769.59	3,770.21	25,539.80	282.77	25,822.57
15-Jan-14	-	3,552.51	3,552.51	266.44	3,818.95
15-Jul-14	22,209.39	3,552.51	25,761.90	266.44	26,028.34
15-Jan-15	-	3,330.42	3,330.42	249.78	3,580.20
15-Jul-15	22,657.72	3,330.42	25,988.14	249.78	26,237.92
15-Jan-16	-	3,103.84	3,103.84	232.79	3,336.63
15-Jul-16	23,116.10	3,103.84	26,219.94	232.79	26,452.73
15-Jan-17	-	2,872.68	2,872.68	215.45	3,088.13
15-Jul-17	23,583.01	2,872.68	26,455.69	215.45	26,671.14
15-Jan-18	-	2,636.85	2,636.85	197.76	2,834.61
15-Jul-18	24,059.21	2,636.85	26,696.06	197.76	26,893.82
15-Jan-19	-	2,396.26	2,396.26	179.72	2,575.98
15-Jul-19	24,545.47	2,396.26	26,941.73	179.72	27,121.45
15-Jan-20	-	2,150.80	2,150.80	161.31	2,312.11
15-Jul-20	25,041.03	2,150.80	27,191.83	161.31	27,353.14
15-Jan-21	-	1,900.39	1,900.39	142.53	2,042.92
15-Jul-21	25,546.65	1,900.39	27,447.04	142.53	27,589.57
15-Jan-22	-	1,644.93	1,644.93	123.37	1,768.30
15-Jul-22	26,063.11	1,644.93	27,708.04	123.37	27,831.41
15-Jan-23	-	1,384.29	1,384.29	103.82	1,488.11
15-Jul-23	26,589.64	1,384.29	27,973.93	103.82	28,077.75
15-Jan-24	-	1,118.40	1,118.40	83.88	1,202.28
15-Jul-24	27,127.00	1,118.40	28,245.40	83.88	28,329.28
15-Jan-25	-	847.13	847.13	63.53	910.66
15-Jul-25	27,674.44	847.13	28,521.57	63.53	28,585.10
15-Jan-26	-	570.38	570.38	42.78	613.16
15-Jul-26	28,234.26	570.38	28,804.64	42.78	28,847.42
15-Jan-27	-	288.04	288.04	21.60	309.64
15-Jul-27	28,804.15	288.04	29,092.19	21.60	29,113.79
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
	\$439,777.42	\$89,350.71	\$529,128.13	\$6,701.30	\$535,829.43

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13

SCHEDULE C

Saugus
CW-06-02-A
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$618,438.00

Date	Schedule of Loan Repayments			Admin. Fee 0.00075	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Dec-07						
15-Jul-08	\$24,521.00	\$7,112.04	\$31,633.04	\$463.83	3,958.00	\$36,054.87
15-Jan-09	0.00	5,939.17	5,939.17	445.44		6,384.61
15-Jul-09	25,953.00	5,939.17	31,892.17	445.44		32,337.61
15-Jan-10	0.00	5,679.64	5,679.64	425.97		6,105.61
15-Jul-10	26,478.00	5,679.64	32,157.64	425.97		32,583.61
15-Jan-11	0.00	5,414.86	5,414.86	406.11		5,820.97
15-Jul-11	27,013.00	5,414.86	32,427.86	406.11		32,833.97
15-Jan-12	0.00	5,144.73	5,144.73	385.85		5,530.58
15-Jul-12	27,558.00	5,144.73	32,702.73	385.85		33,088.58
15-Jan-13	0.00	4,869.15	4,869.15	365.19		5,234.34
15-Jul-13	28,115.00	4,869.15	32,984.15	365.19		33,349.34
15-Jan-14	0.00	4,588.00	4,588.00	344.10		4,932.10
15-Jul-14	28,683.00	4,588.00	33,271.00	344.10		33,615.10
15-Jan-15	0.00	4,301.17	4,301.17	322.59		4,623.76
15-Jul-15	29,262.00	4,301.17	33,563.17	322.59		33,885.76
15-Jan-16	0.00	4,008.55	4,008.55	300.64		4,309.19
15-Jul-16	29,854.00	4,008.55	33,862.55	300.64		34,163.19
15-Jan-17	0.00	3,710.01	3,710.01	278.25		3,988.26
15-Jul-17	30,457.00	3,710.01	34,167.01	278.25		34,445.26
15-Jan-18	0.00	3,405.44	3,405.44	255.41		3,660.85
15-Jul-18	31,072.00	3,405.44	34,477.44	255.41		34,732.85
15-Jan-19	0.00	3,094.72	3,094.72	232.10		3,326.82
15-Jul-19	31,700.00	3,094.72	34,794.72	232.10		35,026.82
15-Jan-20	0.00	2,777.72	2,777.72	208.33		2,986.05
15-Jul-20	32,340.00	2,777.72	35,117.72	208.33		35,326.05
15-Jan-21	0.00	2,454.32	2,454.32	184.07		2,638.39
15-Jul-21	32,993.00	2,454.32	35,447.32	184.07		35,631.39
15-Jan-22	0.00	2,124.39	2,124.39	159.33		2,283.72
15-Jul-22	33,660.00	2,124.39	35,784.39	159.33		35,943.72
15-Jan-23	0.00	1,787.79	1,787.79	134.08		1,921.87
15-Jul-23	34,340.00	1,787.79	36,127.79	134.08		36,261.87
15-Jan-24	0.00	1,444.39	1,444.39	108.33		1,552.72
15-Jul-24	35,034.00	1,444.39	36,478.39	108.33		36,586.72
15-Jan-25	0.00	1,094.05	1,094.05	82.05		1,176.10
15-Jul-25	35,741.00	1,094.05	36,835.05	82.05		36,917.10
15-Jan-26	0.00	736.64	736.64	55.25		791.89
15-Jul-26	36,464.00	736.64	37,200.64	55.25		37,255.89
15-Jan-27	0.00	372.00	372.00	27.90		399.90
15-Jul-27	37,200.00	372.00	37,572.00	27.90		37,599.90
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
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
	\$618,438.00	\$133,005.52	\$751,443.52	\$9,905.81	\$3,958.00	\$765,307.33

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)

Revised SCHEDULE C

Series 14

Saugus

CW-08-07

Loan Interest Rate

2.00%

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$1,159,209.78

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
15-Mar-11					
15-Jul-11	54,041.17	11,887.96	65,929.13	891.60	66,820.73
15-Jan-12	-	11,051.69	11,051.69	828.88	11,880.57
15-Jul-12	55,132.61	11,051.69	66,184.30	828.88	67,013.18
15-Jan-13	-	10,500.36	10,500.36	787.53	11,287.89
15-Jul-13	56,246.34	10,500.36	66,746.70	787.53	67,534.23
15-Jan-14	-	9,937.90	9,937.90	745.34	10,683.24
15-Jul-14	57,382.36	9,937.90	67,320.26	745.34	68,065.60
15-Jan-15	-	9,364.07	9,364.07	702.31	10,066.38
15-Jul-15	58,541.59	9,364.07	67,905.66	702.31	68,607.97
15-Jan-16	-	8,778.66	8,778.66	658.40	9,437.06
15-Jul-16	59,724.06	8,778.66	68,502.72	658.40	69,161.12
15-Jan-17	-	8,181.42	8,181.42	613.61	8,795.03
15-Jul-17	60,930.67	8,181.42	69,112.09	613.61	69,725.70
15-Jan-18	-	7,572.11	7,572.11	567.91	8,140.02
15-Jul-18	62,162.36	7,572.11	69,734.47	567.91	70,302.38
15-Jan-19	-	6,950.49	6,950.49	521.29	7,471.78
15-Jul-19	63,418.20	6,950.49	70,368.69	521.29	70,889.98
15-Jan-20	-	6,316.30	6,316.30	473.72	6,790.02
15-Jul-20	64,699.13	6,316.30	71,015.43	473.72	71,489.15
15-Jan-21	-	5,669.31	5,669.31	425.20	6,094.51
15-Jul-21	66,006.06	5,669.31	71,675.37	425.20	72,100.57
15-Jan-22	-	5,009.25	5,009.25	375.69	5,384.94
15-Jul-22	67,339.00	5,009.25	72,348.25	375.69	72,723.94
15-Jan-23	-	4,335.86	4,335.86	325.19	4,661.05
15-Jul-23	68,699.80	4,335.86	73,035.66	325.19	73,360.85
15-Jan-24	-	3,648.86	3,648.86	273.66	3,922.52
15-Jul-24	70,087.55	3,648.86	73,736.41	273.66	74,010.07
15-Jan-25	-	2,947.99	2,947.99	221.10	3,169.09
15-Jul-25	71,503.16	2,947.99	74,451.15	221.10	74,672.25
15-Jan-26	-	2,232.96	2,232.96	167.47	2,400.43
15-Jul-26	72,948.49	2,232.96	75,181.45	167.47	75,348.92
15-Jan-27	-	1,503.47	1,503.47	112.76	1,616.23
15-Jul-27	74,421.69	1,503.47	75,925.16	112.76	76,037.92
15-Jan-28	-	759.26	759.26	56.94	816.20
15-Jul-28	75,925.54	759.26	76,684.80	56.94	76,741.74
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
15-Jul-38	-	-	-	-	-
15-Jan-39	-	-	-	-	-
15-Jul-39	-	-	-	-	-
	\$1,159,209.78	\$221,407.88	\$1,380,617.66	\$16,605.60	\$1,397,223.26

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

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14

SCHEDULE C

Saugus
CW-08-07
Final Structuring Analysis

Loan Interest Rate	2.00%
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Schedule of Loan Repayments

Initial Loan Obligation: \$1,365,625.00

Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Mar-09						
15-Jul-09	\$60,630.00	\$8,876.56	\$69,506.56	\$1,024.22	8,507.84	\$79,038.62
15-Jan-10	0.00	13,049.95	13,049.95	978.75		14,028.70
15-Jul-10	57,027.00	13,049.95	70,076.95	978.75		71,055.70
15-Jan-11	0.00	12,479.68	12,479.68	935.98		13,415.66
15-Jul-11	58,179.00	12,479.68	70,658.68	935.98		71,594.66
15-Jan-12	0.00	11,897.89	11,897.89	892.34		12,790.23
15-Jul-12	59,354.00	11,897.89	71,251.89	892.34		72,144.23
15-Jan-13	0.00	11,304.35	11,304.35	847.83		12,152.18
15-Jul-13	60,553.00	11,304.35	71,857.35	847.83		72,705.18
15-Jan-14	0.00	10,698.82	10,698.82	802.41		11,501.23
15-Jul-14	61,776.00	10,698.82	72,474.82	802.41		73,277.23
15-Jan-15	0.00	10,081.06	10,081.06	756.08		10,837.14
15-Jul-15	63,024.00	10,081.06	73,105.06	756.08		73,861.14
15-Jan-16	0.00	9,450.82	9,450.82	708.81		10,159.63
15-Jul-16	64,297.00	9,450.82	73,747.82	708.81		74,456.63
15-Jan-17	0.00	8,807.85	8,807.85	660.59		9,468.44
15-Jul-17	65,596.00	8,807.85	74,403.85	660.59		75,064.44
15-Jan-18	0.00	8,151.89	8,151.89	611.39		8,763.28
15-Jul-18	66,922.00	8,151.89	75,073.89	611.39		75,685.28
15-Jan-19	0.00	7,482.67	7,482.67	561.20		8,043.87
15-Jul-19	68,274.00	7,482.67	75,756.67	561.20		76,317.87
15-Jan-20	0.00	6,799.93	6,799.93	509.99		7,309.92
15-Jul-20	69,653.00	6,799.93	76,452.93	509.99		76,962.92
15-Jan-21	0.00	6,103.40	6,103.40	457.76		6,561.16
15-Jul-21	71,060.00	6,103.40	77,163.40	457.76		77,621.16
15-Jan-22	0.00	5,392.80	5,392.80	404.46		5,797.26
15-Jul-22	72,495.00	5,392.80	77,887.80	404.46		78,292.26
15-Jan-23	0.00	4,667.85	4,667.85	350.09		5,017.94
15-Jul-23	73,960.00	4,667.85	78,627.85	350.09		78,977.94
15-Jan-24	0.00	3,928.25	3,928.25	294.62		4,222.87
15-Jul-24	75,454.00	3,928.25	79,382.25	294.62		79,676.87
15-Jan-25	0.00	3,173.71	3,173.71	238.03		3,411.74
15-Jul-25	76,978.00	3,173.71	80,151.71	238.03		80,389.74
15-Jan-26	0.00	2,403.93	2,403.93	180.29		2,584.22
15-Jul-26	78,534.00	2,403.93	80,937.93	180.29		81,118.22
15-Jan-27	0.00	1,618.59	1,618.59	121.39		1,739.98
15-Jul-27	80,120.00	1,618.59	81,738.59	121.39		81,859.98
15-Jan-28	0.00	817.39	817.39	61.30		878.69
15-Jul-28	81,739.00	817.39	82,556.39	61.30		82,617.69
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
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
	\$1,365,625.00	\$285,498.22	\$1,651,123.22	\$21,770.84	\$8,507.84	\$1,681,401.90

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)

Revised SCHEDULE C

Series 14

Saugus

CW-07-02

Loan Interest Rate

2.00%

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$2,116,946.94

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
15-Mar-11					
15-Jul-11	98,689.18	21,815.62	120,504.80	1,636.17	122,140.97
15-Jan-12	-	20,182.58	20,182.58	1,513.69	21,696.27
15-Jul-12	100,682.62	20,182.58	120,865.20	1,513.69	122,378.89
15-Jan-13	-	19,175.75	19,175.75	1,438.18	20,613.93
15-Jul-13	102,717.31	19,175.75	121,893.06	1,438.18	123,331.24
15-Jan-14	-	18,148.58	18,148.58	1,361.14	19,509.72
15-Jul-14	104,792.31	18,148.58	122,940.89	1,361.14	124,302.03
15-Jan-15	-	17,100.66	17,100.66	1,282.55	18,383.21
15-Jul-15	106,908.53	17,100.66	124,009.19	1,282.55	125,291.74
15-Jan-16	-	16,031.57	16,031.57	1,202.37	17,233.94
15-Jul-16	109,068.72	16,031.57	125,100.29	1,202.37	126,302.66
15-Jan-17	-	14,940.88	14,940.88	1,120.57	16,061.45
15-Jul-17	111,271.97	14,940.88	126,212.85	1,120.57	127,333.42
15-Jan-18	-	13,828.16	13,828.16	1,037.11	14,865.27
15-Jul-18	113,520.11	13,828.16	127,348.27	1,037.11	128,385.38
15-Jan-19	-	12,692.96	12,692.96	951.97	13,644.93
15-Jul-19	115,813.14	12,692.96	128,506.10	951.97	129,458.07
15-Jan-20	-	11,534.83	11,534.83	865.11	12,399.94
15-Jul-20	118,152.89	11,534.83	129,687.72	865.11	130,552.83
15-Jan-21	-	10,353.30	10,353.30	776.50	11,129.80
15-Jul-21	120,540.28	10,353.30	130,893.58	776.50	131,670.08
15-Jan-22	-	9,147.90	9,147.90	686.09	9,833.99
15-Jul-22	122,975.31	9,147.90	132,123.21	686.09	132,809.30
15-Jan-23	-	7,918.15	7,918.15	593.86	8,512.01
15-Jul-23	125,459.81	7,918.15	133,377.96	593.86	133,971.82
15-Jan-24	-	6,663.55	6,663.55	499.77	7,163.32
15-Jul-24	127,993.78	6,663.55	134,657.33	499.77	135,157.10
15-Jan-25	-	5,383.61	5,383.61	403.77	5,787.38
15-Jul-25	130,579.96	5,383.61	135,963.57	403.77	136,367.34
15-Jan-26	-	4,077.81	4,077.81	305.84	4,383.65
15-Jul-26	133,217.45	4,077.81	137,295.26	305.84	137,601.10
15-Jan-27	-	2,745.64	2,745.64	205.92	2,951.56
15-Jul-27	135,908.99	2,745.64	138,654.63	205.92	138,860.55
15-Jan-28	-	1,386.55	1,386.55	103.99	1,490.54
15-Jul-28	138,654.58	1,386.55	140,041.13	103.99	140,145.12
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
15-Jul-38	-	-	-	-	-
15-Jan-39	-	-	-	-	-
15-Jul-39	-	-	-	-	-
	\$2,116,946.94	\$404,440.58	\$2,521,387.52	\$30,333.03	\$2,551,720.55

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

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14

SCHEDULE C

Saugus
CW-07-02
Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$2,528,651.00

Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Mar-09						
15-Jul-09	\$112,265.00	\$16,436.23	\$128,701.23	\$1,896.49	15,753.50	\$146,351.22
15-Jan-10	0.00	24,163.86	24,163.86	1,812.29		25,976.15
15-Jul-10	105,593.00	24,163.86	129,756.86	1,812.29		131,569.15
15-Jan-11	0.00	23,107.93	23,107.93	1,733.09		24,841.02
15-Jul-11	107,726.00	23,107.93	130,833.93	1,733.09		132,567.02
15-Jan-12	0.00	22,030.67	22,030.67	1,652.30		23,682.97
15-Jul-12	109,902.00	22,030.67	131,932.67	1,652.30		133,584.97
15-Jan-13	0.00	20,931.65	20,931.65	1,569.87		22,501.52
15-Jul-13	112,123.00	20,931.65	133,054.65	1,569.87		134,624.52
15-Jan-14	0.00	19,810.42	19,810.42	1,485.78		21,296.20
15-Jul-14	114,388.00	19,810.42	134,198.42	1,485.78		135,684.20
15-Jan-15	0.00	18,666.54	18,666.54	1,399.99		20,066.53
15-Jul-15	116,698.00	18,666.54	135,364.54	1,399.99		136,764.53
15-Jan-16	0.00	17,499.56	17,499.56	1,312.47		18,812.03
15-Jul-16	119,056.00	17,499.56	136,555.56	1,312.47		137,868.03
15-Jan-17	0.00	16,309.00	16,309.00	1,223.18		17,532.18
15-Jul-17	121,461.00	16,309.00	137,770.00	1,223.18		138,993.18
15-Jan-18	0.00	15,094.39	15,094.39	1,132.08		16,226.47
15-Jul-18	123,915.00	15,094.39	139,009.39	1,132.08		140,141.47
15-Jan-19	0.00	13,855.24	13,855.24	1,039.14		14,894.38
15-Jul-19	126,418.00	13,855.24	140,273.24	1,039.14		141,312.38
15-Jan-20	0.00	12,591.06	12,591.06	944.33		13,535.39
15-Jul-20	128,972.00	12,591.06	141,563.06	944.33		142,507.39
15-Jan-21	0.00	11,301.34	11,301.34	847.60		12,148.94
15-Jul-21	131,578.00	11,301.34	142,879.34	847.60		143,726.94
15-Jan-22	0.00	9,985.56	9,985.56	748.92		10,734.48
15-Jul-22	134,236.00	9,985.56	144,221.56	748.92		144,970.48
15-Jan-23	0.00	8,643.20	8,643.20	648.24		9,291.44
15-Jul-23	136,948.00	8,643.20	145,591.20	648.24		146,239.44
15-Jan-24	0.00	7,273.72	7,273.72	545.53		7,819.25
15-Jul-24	139,714.00	7,273.72	146,987.72	545.53		147,533.25
15-Jan-25	0.00	5,876.58	5,876.58	440.74		6,317.32
15-Jul-25	142,537.00	5,876.58	148,413.58	440.74		148,854.32
15-Jan-26	0.00	4,451.21	4,451.21	333.84		4,785.05
15-Jul-26	145,416.00	4,451.21	149,867.21	333.84		150,201.05
15-Jan-27	0.00	2,997.05	2,997.05	224.78		3,221.83
15-Jul-27	148,354.00	2,997.05	151,351.05	224.78		151,575.83
15-Jan-28	0.00	1,513.51	1,513.51	113.51		1,627.02
15-Jul-28	151,351.00	1,513.51	152,864.51	113.51		152,978.02
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
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
	\$2,528,651.00	\$528,641.21	\$3,057,292.21	\$40,311.85	\$15,753.50	\$3,113,357.56

Massachusetts Clean Water Trust
Series 21
Saugus Loan Amortization
CWP-16-09

Loan Amount Approved	3,292,716.00	Loan Origination Fee (\$5.00/1000)	15,986.10
Principal Forgiveness*	(95,497.00)	Loan Term (in years)	20
Amount to be Financed	3,197,219.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		21,847.66	21,847.66	1,638.57	15,986.10	39,472.33	39,472.33
7/15/2019	129,331.00	31,972.19	161,303.19	2,397.91		163,701.10	
1/15/2020		30,678.88	30,678.88	2,300.92		32,979.80	196,680.90
7/15/2020	132,141.00	30,678.88	162,819.88	2,300.92		165,120.80	
1/15/2021		29,357.47	29,357.47	2,201.81		31,559.28	196,680.08
7/15/2021	135,013.00	29,357.47	164,370.47	2,201.81		166,572.28	
1/15/2022		28,007.34	28,007.34	2,100.55		30,107.89	196,680.17
7/15/2022	137,948.00	28,007.34	165,955.34	2,100.55		168,055.89	
1/15/2023		26,627.86	26,627.86	1,997.09		28,624.95	196,680.84
7/15/2023	140,946.00	26,627.86	167,573.86	1,997.09		169,570.95	
1/15/2024		25,218.40	25,218.40	1,891.38		27,109.78	196,680.73
7/15/2024	144,009.00	25,218.40	169,227.40	1,891.38		171,118.78	
1/15/2025		23,778.31	23,778.31	1,783.37		25,561.68	196,680.46
7/15/2025	147,139.00	23,778.31	170,917.31	1,783.37		172,700.68	
1/15/2026		22,306.92	22,306.92	1,673.02		23,979.94	196,680.62
7/15/2026	150,337.00	22,306.92	172,643.92	1,673.02		174,316.94	
1/15/2027		20,803.55	20,803.55	1,560.27		22,363.82	196,680.76
7/15/2027	153,604.00	20,803.55	174,407.55	1,560.27		175,967.82	
1/15/2028		19,267.51	19,267.51	1,445.06		20,712.57	196,680.39
7/15/2028	156,943.00	19,267.51	176,210.51	1,445.06		177,655.57	
1/15/2029		17,698.08	17,698.08	1,327.36		19,025.44	196,681.01
7/15/2029	160,353.00	17,698.08	178,051.08	1,327.36		179,378.44	
1/15/2030		16,094.55	16,094.55	1,207.09		17,301.64	196,680.08
7/15/2030	163,839.00	16,094.55	179,933.55	1,207.09		181,140.64	
1/15/2031		14,456.16	14,456.16	1,084.21		15,540.37	196,681.01
7/15/2031	167,399.00	14,456.16	181,855.16	1,084.21		182,939.37	
1/15/2032		12,782.17	12,782.17	958.66		13,740.83	196,680.20
7/15/2032	171,038.00	12,782.17	183,820.17	958.66		184,778.83	
1/15/2033		11,071.79	11,071.79	830.38		11,902.17	196,681.01
7/15/2033	174,755.00	11,071.79	185,826.79	830.38		186,657.17	
1/15/2034		9,324.24	9,324.24	699.32		10,023.56	196,680.73
7/15/2034	178,553.00	9,324.24	187,877.24	699.32		188,576.56	
1/15/2035		7,538.71	7,538.71	565.40		8,104.11	196,680.67
7/15/2035	182,434.00	7,538.71	189,972.71	565.40		190,538.11	
1/15/2036		5,714.37	5,714.37	428.58		6,142.95	196,681.06
7/15/2036	186,398.00	5,714.37	192,112.37	428.58		192,540.95	
1/15/2037		3,850.39	3,850.39	288.78		4,139.17	196,680.12
7/15/2037	190,450.00	3,850.39	194,300.39	288.78		194,589.17	
1/15/2038		1,945.89	1,945.89	145.94		2,091.83	196,681.00
7/15/2038	194,589.00	1,945.89	196,534.89	145.94		196,680.83	
1/15/2039							196,680.83
	3,197,219.00	706,865.03	3,904,084.03	53,014.88	15,986.10	3,973,085.01	3,973,085.01

Notes:

*This project may qualify for principal forgiveness in accordance with Schedule B to the Loan Agreement.

Massachusetts Clean Water Trust
Series 20
SAUGUS Reamortization
CWP-15-07

Original Loan Amount	1,855,109.00	Loan Origination Fee (\$5.5/1000)	0.00
Principal Forgiveness	59,556.00	Loan Term (in years)	18
Principal Paid Down	146,842.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,648,711.00	Closing Date	4/11/2019
Remaining Balance	(140,868.00)	First Payment	7/15/2019
Net New Loan Obligation	1,507,843.00		

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		15,751.47	15,751.47	1,181.36		16,932.83	
1/15/2020	69,344.55	15,078.43	84,422.98	1,130.88		85,553.87	102,486.69
7/15/2020		14,384.98	14,384.98	1,078.87		15,463.86	
1/15/2021	70,851.75	14,384.98	85,236.74	1,078.87		86,315.61	101,779.47
7/15/2021		13,676.47	13,676.47	1,025.74		14,702.20	
1/15/2022	72,391.89	13,676.47	86,068.36	1,025.74		87,094.10	101,796.30
7/15/2022		12,952.55	12,952.55	971.44		13,923.99	
1/15/2023	73,964.91	12,952.55	86,917.45	971.44		87,888.90	101,812.88
7/15/2023		12,212.90	12,212.90	915.97		13,128.87	
1/15/2024	75,572.73	12,212.90	87,785.62	915.97		88,701.59	101,830.46
7/15/2024		11,457.17	11,457.17	859.29		12,316.46	
1/15/2025	77,215.28	11,457.17	88,672.45	859.29		89,531.74	101,848.20
7/15/2025		10,685.02	10,685.02	801.38		11,486.40	
1/15/2026	78,893.50	10,685.02	89,578.52	801.38		90,379.89	101,866.29
7/15/2026		9,896.08	9,896.08	742.21		10,638.29	
1/15/2027	80,608.31	9,896.08	90,504.40	742.21		91,246.60	101,884.89
7/15/2027		9,090.00	9,090.00	681.75		9,771.75	
1/15/2028	82,359.64	9,090.00	91,449.64	681.75		92,131.39	101,903.14
7/15/2028		8,266.40	8,266.40	619.98		8,886.38	
1/15/2029	84,150.42	8,266.40	92,416.82	619.98		93,036.80	101,923.19
7/15/2029		7,424.90	7,424.90	556.87		7,981.77	
1/15/2030	85,978.56	7,424.90	93,403.46	556.87		93,960.32	101,942.09
7/15/2030		6,565.11	6,565.11	492.38		7,057.50	
1/15/2031	87,847.98	6,565.11	94,413.10	492.38		94,905.48	101,962.98
7/15/2031		5,686.63	5,686.63	426.50		6,113.13	
1/15/2032	89,756.61	5,686.63	95,443.25	426.50		95,869.74	101,982.88
7/15/2032		4,789.07	4,789.07	359.18		5,148.25	
1/15/2033	91,707.37	4,789.07	96,496.44	359.18		96,855.62	102,003.87
7/15/2033		3,872.00	3,872.00	290.40		4,162.39	
1/15/2034	93,701.16	3,872.00	97,573.16	290.40		97,863.56	102,025.95
7/15/2034		2,934.98	2,934.98	220.12		3,155.11	
1/15/2035	95,736.91	2,934.98	98,671.89	220.12		98,892.02	102,047.12
7/15/2035		1,977.61	1,977.61	148.32		2,125.94	
1/15/2036	97,817.52	1,977.61	99,795.14	148.32		99,943.46	102,069.39
7/15/2036		999.44	999.44	74.96		1,074.40	
1/15/2037	99,943.91	999.44	100,943.35	74.96		101,018.31	102,092.70
7/15/2037							
	1,507,843.00	304,572.55	1,812,415.55	22,842.94		1,835,258.49	1,835,258.49

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
Saugus Loan Amortization
CWP-15-07

Loan Amount Approved	1,855,109.00	Loan Origination Fee (\$5.50/1000)	9,875.54
Principal Forgiveness	59,556.00	Loan Term (in years)	20
Amount to be Financed	1,795,553.00	Loan Rate	2.00%
		Closing Date	4/13/2017
		First Interest Payment	7/15/2017
		First Principal Payment	7/15/2018

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		9,177.27	9,177.27	688.30	9,875.54	19,741.11	
1/15/2018	72,631.00	17,955.53	90,586.53	1,346.66		91,933.19	111,674.30
7/15/2018		17,229.22	17,229.22	1,292.19		18,521.41	
1/15/2019	74,211.00	17,229.22	91,440.22	1,292.19		92,732.41	111,253.82
7/15/2019		16,487.11	16,487.11	1,236.53		17,723.64	
1/15/2020	75,823.00	16,487.11	92,310.11	1,236.53		93,546.64	111,270.29
7/15/2020		15,728.88	15,728.88	1,179.67		16,908.55	
1/15/2021	77,471.00	15,728.88	93,199.88	1,179.67		94,379.55	111,288.09
7/15/2021		14,954.17	14,954.17	1,121.56		16,075.73	
1/15/2022	79,155.00	14,954.17	94,109.17	1,121.56		95,230.73	111,306.47
7/15/2022		14,162.62	14,162.62	1,062.20		15,224.82	
1/15/2023	80,875.00	14,162.62	95,037.62	1,062.20		96,099.82	111,324.63
7/15/2023		13,353.87	13,353.87	1,001.54		14,355.41	
1/15/2024	82,633.00	13,353.87	95,986.87	1,001.54		96,988.41	111,343.82
7/15/2024		12,527.54	12,527.54	939.57		13,467.11	
1/15/2025	84,429.00	12,527.54	96,956.54	939.57		97,896.11	111,363.21
7/15/2025		11,683.25	11,683.25	876.24		12,559.49	
1/15/2026	86,264.00	11,683.25	97,947.25	876.24		98,823.49	111,382.99
7/15/2026		10,820.61	10,820.61	811.55		11,632.16	
1/15/2027	88,139.00	10,820.61	98,959.61	811.55		99,771.16	111,403.31
7/15/2027		9,939.22	9,939.22	745.44		10,684.66	
1/15/2028	90,054.00	9,939.22	99,993.22	745.44		100,738.66	111,423.32
7/15/2028		9,038.68	9,038.68	677.90		9,716.58	
1/15/2029	92,012.00	9,038.68	101,050.68	677.90		101,728.58	111,445.16
7/15/2029		8,118.56	8,118.56	608.89		8,727.45	
1/15/2030	94,011.00	8,118.56	102,129.56	608.89		102,738.45	111,465.90
7/15/2030		7,178.45	7,178.45	538.38		7,716.83	
1/15/2031	96,055.00	7,178.45	103,233.45	538.38		103,771.83	111,488.67
7/15/2031		6,217.90	6,217.90	466.34		6,684.24	
1/15/2032	98,142.00	6,217.90	104,359.90	466.34		104,826.24	111,510.49
7/15/2032		5,236.48	5,236.48	392.74		5,629.22	
1/15/2033	100,275.00	5,236.48	105,511.48	392.74		105,904.22	111,533.43
7/15/2033		4,233.73	4,233.73	317.53		4,551.26	
1/15/2034	102,455.00	4,233.73	106,688.73	317.53		107,006.26	111,557.52
7/15/2034		3,209.18	3,209.18	240.69		3,449.87	
1/15/2035	104,681.00	3,209.18	107,890.18	240.69		108,130.87	111,580.74
7/15/2035		2,162.37	2,162.37	162.18		2,324.55	
1/15/2036	106,956.00	2,162.37	109,118.37	162.18		109,280.55	111,605.10
7/15/2036		1,092.81	1,092.81	81.96		1,174.77	
1/15/2037	109,281.00	1,092.81	110,373.81	81.96		110,455.77	111,630.54
7/15/2037							
	1,795,553.00	393,882.10	2,189,435.10	29,541.16	9,875.54	2,228,851.80	2,228,851.80

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.

Replaced by Debt Schedule Dated October 17, 2021

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Saugus Loan Amortization
CW-16-09-A

Loan Amount Approved	829,583.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	829,583.00	Loan Rate	2.00%
		Closing Date	10/24/2019
		First Interest Payment	1/15/2020
		First Principal Payment	7/15/2020

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/24/2019							
1/15/2020		3,733.12	3,733.12	279.98		4,013.11	4,013.11
7/15/2020	41,480.00	8,295.83	49,775.83	622.19		50,398.02	
1/15/2021		7,881.03	7,881.03	591.08		8,472.11	58,870.12
7/15/2021	41,480.00	7,881.03	49,361.03	591.08		49,952.11	
1/15/2022		7,466.23	7,466.23	559.97		8,026.20	57,978.30
7/15/2022	41,480.00	7,466.23	48,946.23	559.97		49,506.20	
1/15/2023		7,051.43	7,051.43	528.86		7,580.29	57,086.48
7/15/2023	41,479.00	7,051.43	48,530.43	528.86		49,059.29	
1/15/2024		6,636.64	6,636.64	497.75		7,134.39	56,193.68
7/15/2024	41,479.00	6,636.64	48,115.64	497.75		48,613.39	
1/15/2025		6,221.85	6,221.85	466.64		6,688.49	55,301.88
7/15/2025	41,479.00	6,221.85	47,700.85	466.64		48,167.49	
1/15/2026		5,807.06	5,807.06	435.53		6,242.59	54,410.08
7/15/2026	41,479.00	5,807.06	47,286.06	435.53		47,721.59	
1/15/2027		5,392.27	5,392.27	404.42		5,796.69	53,518.28
7/15/2027	41,479.00	5,392.27	46,871.27	404.42		47,275.69	
1/15/2028		4,977.48	4,977.48	373.31		5,350.79	52,626.48
7/15/2028	41,479.00	4,977.48	46,456.48	373.31		46,829.79	
1/15/2029		4,562.69	4,562.69	342.20		4,904.89	51,734.68
7/15/2029	41,479.00	4,562.69	46,041.69	342.20		46,383.89	
1/15/2030		4,147.90	4,147.90	311.09		4,458.99	50,842.88
7/15/2030	41,479.00	4,147.90	45,626.90	311.09		45,937.99	
1/15/2031		3,733.11	3,733.11	279.98		4,013.09	49,951.09
7/15/2031	41,479.00	3,733.11	45,212.11	279.98		45,492.09	
1/15/2032		3,318.32	3,318.32	248.87		3,567.19	49,059.29
7/15/2032	41,479.00	3,318.32	44,797.32	248.87		45,046.19	
1/15/2033		2,903.53	2,903.53	217.76		3,121.29	48,167.49
7/15/2033	41,479.00	2,903.53	44,382.53	217.76		44,600.29	
1/15/2034		2,488.74	2,488.74	186.66		2,675.40	47,275.69
7/15/2034	41,479.00	2,488.74	43,967.74	186.66		44,154.40	
1/15/2035		2,073.95	2,073.95	155.55		2,229.50	46,383.89
7/15/2035	41,479.00	2,073.95	43,552.95	155.55		43,708.50	
1/15/2036		1,659.16	1,659.16	124.44		1,783.60	45,492.09
7/15/2036	41,479.00	1,659.16	43,138.16	124.44		43,262.60	
1/15/2037		1,244.37	1,244.37	93.33		1,337.70	44,600.29
7/15/2037	41,479.00	1,244.37	42,723.37	93.33		42,816.70	
1/15/2038		829.58	829.58	62.22		891.80	43,708.50
7/15/2038	41,479.00	829.58	42,308.58	62.22		42,370.80	
1/15/2039		414.79	414.79	31.11		445.90	42,816.70
7/15/2039	41,479.00	414.79	41,893.79	31.11		41,924.90	
1/15/2040							41,924.90
	829,583.00	169,649.21	999,232.21	12,723.69		1,011,955.90	1,011,955.90

Replaced by Debt Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Saugus Loan Amortization
CWP-19-30

Loan Amount Approved	1,402,855.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness*	92,588.00	Loan Term (in years)	20
Amount to be Financed	1,310,267.00	Loan Rate	2.00%
		Closing Date	5/11/2021
		First Interest Payment	7/15/2021
		First Principal Payment	1/15/2022

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/11/2021							
7/15/2021		4,658.73	4,658.73	349.40		5,008.13	
1/15/2022	53,002.00	13,102.67	66,104.67	982.70		67,087.37	72,095.50
7/15/2022		12,572.65	12,572.65	942.95		13,515.60	
1/15/2023	54,154.00	12,572.65	66,726.65	942.95		67,669.60	81,185.20
7/15/2023		12,031.11	12,031.11	902.33		12,933.44	
1/15/2024	55,330.00	12,031.11	67,361.11	902.33		68,263.44	81,196.89
7/15/2024		11,477.81	11,477.81	860.84		12,338.65	
1/15/2025	56,533.00	11,477.81	68,010.81	860.84		68,871.65	81,210.29
7/15/2025		10,912.48	10,912.48	818.44		11,730.92	
1/15/2026	57,762.00	10,912.48	68,674.48	818.44		69,492.92	81,223.83
7/15/2026		10,334.86	10,334.86	775.11		11,109.97	
1/15/2027	59,017.00	10,334.86	69,351.86	775.11		70,126.97	81,236.95
7/15/2027		9,744.69	9,744.69	730.85		10,475.54	
1/15/2028	60,300.00	9,744.69	70,044.69	730.85		70,775.54	81,251.08
7/15/2028		9,141.69	9,141.69	685.63		9,827.32	
1/15/2029	61,610.00	9,141.69	70,751.69	685.63		71,437.32	81,264.63
7/15/2029		8,525.59	8,525.59	639.42		9,165.01	
1/15/2030	62,949.00	8,525.59	71,474.59	639.42		72,114.01	81,279.02
7/15/2030		7,896.10	7,896.10	592.21		8,488.31	
1/15/2031	64,317.00	7,896.10	72,213.10	592.21		72,805.31	81,293.62
7/15/2031		7,252.93	7,252.93	543.97		7,796.90	
1/15/2032	65,715.00	7,252.93	72,967.93	543.97		73,511.90	81,308.80
7/15/2032		6,595.78	6,595.78	494.68		7,090.46	
1/15/2033	67,143.00	6,595.78	73,738.78	494.68		74,233.46	81,323.93
7/15/2033		5,924.35	5,924.35	444.33		6,368.68	
1/15/2034	68,603.00	5,924.35	74,527.35	444.33		74,971.68	81,340.35
7/15/2034		5,238.32	5,238.32	392.87		5,631.19	
1/15/2035	70,094.00	5,238.32	75,332.32	392.87		75,725.19	81,356.39
7/15/2035		4,537.38	4,537.38	340.30		4,877.68	
1/15/2036	71,617.00	4,537.38	76,154.38	340.30		76,494.68	81,372.37
7/15/2036		3,821.21	3,821.21	286.59		4,107.80	
1/15/2037	73,174.00	3,821.21	76,995.21	286.59		77,281.80	81,389.60
7/15/2037		3,089.47	3,089.47	231.71		3,321.18	
1/15/2038	74,764.00	3,089.47	77,853.47	231.71		78,085.18	81,406.36
7/15/2038		2,341.83	2,341.83	175.64		2,517.47	
1/15/2039	76,389.00	2,341.83	78,730.83	175.64		78,906.47	81,423.93
7/15/2039		1,577.94	1,577.94	118.35		1,696.29	
1/15/2040	78,049.00	1,577.94	79,626.94	118.35		79,745.29	81,441.57
7/15/2040		797.45	797.45	59.81		857.26	
1/15/2041	79,745.00	797.45	80,542.45	59.81		80,602.26	81,459.52
7/15/2041							
	1,310,267.00	285,388.68	1,595,655.68	21,404.15		1,617,059.83	1,617,059.83

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 22 Swap
SAUGUS Reamortization
CW-16-09-A

Original Loan Amount	829,583.00	Loan Origination Fee (\$5.0/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	82,960.00	Loan Rate	2.00%
Outstanding Loan Obligation	746,623.00	Closing Date	10/22/2021
Remaining Balance	(6,195.00)	First Payment	1/15/2022
Net New Loan Obligation	740,428.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
10/22/2021							
1/15/2022		7,437.66	7,437.66	557.82		7,995.49	
7/15/2022	41,195.10	7,404.28	48,599.38	555.32		49,154.70	
1/15/2023		6,992.33	6,992.33	524.42		7,516.75	56,671.45
7/15/2023	41,187.90	6,992.33	48,180.23	524.42		48,704.66	
1/15/2024		6,580.45	6,580.45	493.53		7,073.98	55,778.64
7/15/2024	41,181.58	6,580.45	47,762.03	493.53		48,255.56	
1/15/2025		6,168.63	6,168.63	462.65		6,631.28	54,886.84
7/15/2025	41,175.11	6,168.63	47,343.75	462.65		47,806.39	
1/15/2026		5,756.88	5,756.88	431.77		6,188.65	53,995.04
7/15/2026	41,168.51	5,756.88	46,925.39	431.77		47,357.16	
1/15/2027		5,345.20	5,345.20	400.89		5,746.09	53,103.25
7/15/2027	41,161.76	5,345.20	46,506.96	400.89		46,907.85	
1/15/2028		4,933.58	4,933.58	370.02		5,303.60	52,211.45
7/15/2028	41,154.86	4,933.58	46,088.45	370.02		46,458.46	
1/15/2029		4,522.03	4,522.03	339.15		4,861.18	51,319.65
7/15/2029	41,147.82	4,522.03	45,669.85	339.15		46,009.00	
1/15/2030		4,110.55	4,110.55	308.29		4,418.85	50,427.85
7/15/2030	41,140.62	4,110.55	45,251.18	308.29		45,559.47	
1/15/2031		3,699.15	3,699.15	277.44		3,976.58	49,536.05
7/15/2031	41,133.27	3,699.15	44,832.42	277.44		45,109.85	
1/15/2032		3,287.81	3,287.81	246.59		3,534.40	48,644.25
7/15/2032	41,125.75	3,287.81	44,413.57	246.59		44,660.16	
1/15/2033		2,876.56	2,876.56	215.74		3,092.30	47,752.45
7/15/2033	41,118.08	2,876.56	43,994.63	215.74		44,210.38	
1/15/2034		2,465.38	2,465.38	184.90		2,650.28	46,860.66
7/15/2034	41,110.23	2,465.38	43,575.61	184.90		43,760.51	
1/15/2035		2,054.27	2,054.27	154.07		2,208.34	45,968.86
7/15/2035	41,102.22	2,054.27	43,156.49	154.07		43,310.56	
1/15/2036		1,643.25	1,643.25	123.24		1,766.50	45,077.06
7/15/2036	41,094.03	1,643.25	42,737.28	123.24		42,860.53	
1/15/2037		1,232.31	1,232.31	92.42		1,324.73	44,185.26
7/15/2037	41,085.66	1,232.31	42,317.97	92.42		42,410.40	
1/15/2038		821.45	821.45	61.61		883.06	43,293.46
7/15/2038	41,077.11	821.45	41,898.57	61.61		41,960.18	
1/15/2039		410.68	410.68	30.80		441.49	42,401.66
7/15/2039	41,068.38	410.68	41,479.06	30.80		41,509.86	
1/15/2040							41,509.86
	740,428.00	140,643.01	881,071.01	10,548.23		891,619.23	883,623.75

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.

Massachusetts Clean Water Trust
Series 24
SAUGUS Loan Amortization
CWP-19-31

Loan Amount Approved	606,600.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	35,438.00	Loan Term (in years)	20
Amount to be Financed	571,162.00	Loan Rate	2.00%
		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		6,695.29	6,695.29	502.15		7,197.43	
1/15/2024	23,104.00	5,711.62	28,815.62	428.37		29,243.99	36,441.43
7/15/2024		5,480.58	5,480.58	411.04		5,891.62	
1/15/2025	23,606.00	5,480.58	29,086.58	411.04		29,497.62	35,389.25
7/15/2025		5,244.52	5,244.52	393.34		5,637.86	
1/15/2026	24,119.00	5,244.52	29,363.52	393.34		29,756.86	35,394.72
7/15/2026		5,003.33	5,003.33	375.25		5,378.58	
1/15/2027	24,643.00	5,003.33	29,646.33	375.25		30,021.58	35,400.16
7/15/2027		4,756.90	4,756.90	356.77		5,113.67	
1/15/2028	25,179.00	4,756.90	29,935.90	356.77		30,292.67	35,406.34
7/15/2028		4,505.11	4,505.11	337.88		4,842.99	
1/15/2029	25,726.00	4,505.11	30,231.11	337.88		30,568.99	35,411.99
7/15/2029		4,247.85	4,247.85	318.59		4,566.44	
1/15/2030	26,285.00	4,247.85	30,532.85	318.59		30,851.44	35,417.88
7/15/2030		3,985.00	3,985.00	298.88		4,283.88	
1/15/2031	26,857.00	3,985.00	30,842.00	298.88		31,140.88	35,424.75
7/15/2031		3,716.43	3,716.43	278.73		3,995.16	
1/15/2032	27,440.00	3,716.43	31,156.43	278.73		31,435.16	35,430.32
7/15/2032		3,442.03	3,442.03	258.15		3,700.18	
1/15/2033	28,037.00	3,442.03	31,479.03	258.15		31,737.18	35,437.36
7/15/2033		3,161.66	3,161.66	237.12		3,398.78	
1/15/2034	28,646.00	3,161.66	31,807.66	237.12		32,044.78	35,443.57
7/15/2034		2,875.20	2,875.20	215.64		3,090.84	
1/15/2035	29,269.00	2,875.20	32,144.20	215.64		32,359.84	35,450.68
7/15/2035		2,582.51	2,582.51	193.69		2,776.20	
1/15/2036	29,905.00	2,582.51	32,487.51	193.69		32,681.20	35,457.40
7/15/2036		2,283.46	2,283.46	171.26		2,454.72	
1/15/2037	30,555.00	2,283.46	32,838.46	171.26		33,009.72	35,464.44
7/15/2037		1,977.91	1,977.91	148.34		2,126.25	
1/15/2038	31,219.00	1,977.91	33,196.91	148.34		33,345.25	35,471.51
7/15/2038		1,665.72	1,665.72	124.93		1,790.65	
1/15/2039	31,897.00	1,665.72	33,562.72	124.93		33,687.65	35,478.30
7/15/2039		1,346.75	1,346.75	101.01		1,447.76	
1/15/2040	32,591.00	1,346.75	33,937.75	101.01		34,038.76	35,486.51
7/15/2040		1,020.84	1,020.84	76.56		1,097.40	
1/15/2041	33,299.00	1,020.84	34,319.84	76.56		34,396.40	35,493.81
7/15/2041		687.85	687.85	51.59		739.44	
1/15/2042	34,023.00	687.85	34,710.85	51.59		34,762.44	35,501.88
7/15/2042		347.62	347.62	26.07		373.69	
1/15/2043	34,762.00	347.62	35,109.62	26.07		35,135.69	35,509.38
7/15/2043							
	571,162.00	129,069.45	700,231.45	9,680.21		709,911.66	709,911.66

Notes:

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

Massachusetts Water Clean Water Trust
Series 23 Swap
SAUGUS Reamortization
CWP-19-30

Original Loan Amount	1,402,855.00	Loan Origination Fee (\$0.00/1000)	0.00
Principal Forgiveness	92,588.00	Loan Term (in years)	18
Principal Paid Down	107,156.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,203,111.00	Closing Date	5/10/2023
Remaining Balance	(105,585.00)	First Payment	7/15/2023
Net New Loan Obligation	1,097,526.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		11,649.83	11,649.83	873.74		12,523.57	
1/15/2024	50,474.20	10,975.26	61,449.46	823.14		62,272.61	74,796.17
7/15/2024		10,470.52	10,470.52	785.29		11,255.81	
1/15/2025	51,571.67	10,470.52	62,042.18	785.29		62,827.47	74,083.28
7/15/2025		9,954.80	9,954.80	746.61		10,701.41	
1/15/2026	52,692.84	9,954.80	62,647.64	746.61		63,394.25	74,095.66
7/15/2026		9,427.87	9,427.87	707.09		10,134.96	
1/15/2027	53,837.67	9,427.87	63,265.54	707.09		63,972.63	74,107.59
7/15/2027		8,889.50	8,889.50	666.71		9,556.21	
1/15/2028	55,008.10	8,889.50	63,897.60	666.71		64,564.31	74,120.52
7/15/2028		8,339.42	8,339.42	625.46		8,964.87	
1/15/2029	56,203.09	8,339.42	64,542.50	625.46		65,167.96	74,132.83
7/15/2029		7,777.38	7,777.38	583.30		8,360.69	
1/15/2030	57,424.58	7,777.38	65,201.96	583.30		65,785.27	74,145.95
7/15/2030		7,203.14	7,203.14	540.24		7,743.37	
1/15/2031	58,672.51	7,203.14	65,875.65	540.24		66,415.89	74,159.26
7/15/2031		6,616.41	6,616.41	496.23		7,112.64	
1/15/2032	59,947.84	6,616.41	66,564.25	496.23		67,060.48	74,173.13
7/15/2032		6,016.94	6,016.94	451.27		6,468.21	
1/15/2033	61,250.50	6,016.94	67,267.43	451.27		67,718.70	74,186.91
7/15/2033		5,404.43	5,404.43	405.33		5,809.76	
1/15/2034	62,582.43	5,404.43	67,986.86	405.33		68,392.19	74,201.95
7/15/2034		4,778.61	4,778.61	358.40		5,137.00	
1/15/2035	63,942.58	4,778.61	68,721.19	358.40		69,079.58	74,216.58
7/15/2035		4,139.18	4,139.18	310.44		4,449.62	
1/15/2036	65,331.89	4,139.18	69,471.07	310.44		69,781.51	74,231.13
7/15/2036		3,485.86	3,485.86	261.44		3,747.30	
1/15/2037	66,752.29	3,485.86	70,238.15	261.44		70,499.59	74,246.89
7/15/2037		2,818.34	2,818.34	211.38		3,029.71	
1/15/2038	68,202.72	2,818.34	71,021.06	211.38		71,232.44	74,262.15
7/15/2038		2,136.31	2,136.31	160.22		2,296.53	
1/15/2039	69,685.12	2,136.31	71,821.43	160.22		71,981.66	74,278.19
7/15/2039		1,439.46	1,439.46	107.96		1,547.42	
1/15/2040	71,199.42	1,439.46	72,638.88	107.96		72,746.84	74,294.26
7/15/2040		727.47	727.47	54.56		782.03	
1/15/2041	72,746.56	727.47	73,474.02	54.56		73,528.58	74,310.61
7/15/2041							
	1,097,526.00	221,876.34	1,319,402.34	16,640.73		1,336,043.07	1,336,043.07

Notes:

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