

Massachusetts Clean Water Trust
Series 26
Sharon Loan Amortization
CWT-21-04

Loan Amount Approved	200,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	200,000.00	Closing Date	2/6/2025
		First Interest Payment	7/15/2025
		First Principal Payment	1/15/2026

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
2/6/2025							
7/15/2025		1,766.67	1,766.67	132.50		1,899.17	
1/15/2026	10,000.00	2,000.00	12,000.00	150.00		12,150.00	14,049.17
7/15/2026		1,900.00	1,900.00	142.50		2,042.50	
1/15/2027	10,000.00	1,900.00	11,900.00	142.50		12,042.50	14,085.00
7/15/2027		1,800.00	1,800.00	135.00		1,935.00	
1/15/2028	10,000.00	1,800.00	11,800.00	135.00		11,935.00	13,870.00
7/15/2028		1,700.00	1,700.00	127.50		1,827.50	
1/15/2029	10,000.00	1,700.00	11,700.00	127.50		11,827.50	13,655.00
7/15/2029		1,600.00	1,600.00	120.00		1,720.00	
1/15/2030	10,000.00	1,600.00	11,600.00	120.00		11,720.00	13,440.00
7/15/2030		1,500.00	1,500.00	112.50		1,612.50	
1/15/2031	10,000.00	1,500.00	11,500.00	112.50		11,612.50	13,225.00
7/15/2031		1,400.00	1,400.00	105.00		1,505.00	
1/15/2032	10,000.00	1,400.00	11,400.00	105.00		11,505.00	13,010.00
7/15/2032		1,300.00	1,300.00	97.50		1,397.50	
1/15/2033	10,000.00	1,300.00	11,300.00	97.50		11,397.50	12,795.00
7/15/2033		1,200.00	1,200.00	90.00		1,290.00	
1/15/2034	10,000.00	1,200.00	11,200.00	90.00		11,290.00	12,580.00
7/15/2034		1,100.00	1,100.00	82.50		1,182.50	
1/15/2035	10,000.00	1,100.00	11,100.00	82.50		11,182.50	12,365.00
7/15/2035		1,000.00	1,000.00	75.00		1,075.00	
1/15/2036	10,000.00	1,000.00	11,000.00	75.00		11,075.00	12,150.00
7/15/2036		900.00	900.00	67.50		967.50	
1/15/2037	10,000.00	900.00	10,900.00	67.50		10,967.50	11,935.00
7/15/2037		800.00	800.00	60.00		860.00	
1/15/2038	10,000.00	800.00	10,800.00	60.00		10,860.00	11,720.00
7/15/2038		700.00	700.00	52.50		752.50	
1/15/2039	10,000.00	700.00	10,700.00	52.50		10,752.50	11,505.00
7/15/2039		600.00	600.00	45.00		645.00	
1/15/2040	10,000.00	600.00	10,600.00	45.00		10,645.00	11,290.00
7/15/2040		500.00	500.00	37.50		537.50	
1/15/2041	10,000.00	500.00	10,500.00	37.50		10,537.50	11,075.00
7/15/2041		400.00	400.00	30.00		430.00	
1/15/2042	10,000.00	400.00	10,400.00	30.00		10,430.00	10,860.00
7/15/2042		300.00	300.00	22.50		322.50	
1/15/2043	10,000.00	300.00	10,300.00	22.50		10,322.50	10,645.00
7/15/2043		200.00	200.00	15.00		215.00	
1/15/2044	10,000.00	200.00	10,200.00	15.00		10,215.00	10,430.00
7/15/2044		100.00	100.00	7.50		107.50	
1/15/2045	10,000.00	100.00	10,100.00	7.50		10,107.50	10,215.00
7/15/2045							
	200,000.00	41,766.67	241,766.67	3,132.50		244,899.17	244,899.17

Notes:

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 7
Sharon
97-1007-1
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation:		195,088.95		Loan Subsidy Amounts						
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		
	Principal	Interest	Total		Assistance Payments	Total		Principal	Interest	Total
24-Jul-03										
2/1/2004	10,852.24	4,662.69	15,514.93	2,258.50	2,404.19	4,662.69	10,852.24	-	-	10,852.24
8/1/2004	-	4,483.62	4,483.62	2,132.86	2,350.76	4,483.62	-	-	-	-
2/1/2005	10,852.24	4,483.62	15,335.86	2,132.86	2,350.76	4,483.62	10,852.24	-	-	10,852.24
8/1/2005	-	4,293.71	4,293.71	2,007.23	2,286.48	4,293.71	-	-	-	-
2/1/2006	10,852.24	4,293.71	15,145.95	2,007.23	2,286.48	4,293.71	10,852.24	-	-	10,852.24
8/1/2006	-	4,076.67	4,076.67	1,881.60	2,195.07	4,076.67	-	-	-	-
2/1/2007	10,852.24	4,076.67	14,928.91	1,881.60	2,195.07	4,076.67	10,852.24	-	-	10,852.24
8/1/2007	-	3,859.62	3,859.62	1,755.96	2,103.66	3,859.62	-	-	-	-
2/1/2008	10,852.24	3,859.62	14,711.86	1,755.96	2,103.66	3,859.62	10,852.24	-	-	10,852.24
8/1/2008	-	3,642.58	3,642.58	1,630.33	2,012.25	3,642.58	-	-	-	-
2/1/2009	10,852.24	3,642.58	14,494.82	1,630.33	2,012.25	3,642.58	10,852.24	-	-	10,852.24
8/1/2009	-	3,357.70	3,357.70	1,504.69	1,853.01	3,357.70	-	-	-	-
2/1/2010	10,852.24	3,357.70	14,209.94	1,504.69	1,853.01	3,357.70	10,852.24	-	-	10,852.24
8/1/2010	-	3,072.83	3,072.83	1,379.06	1,693.77	3,072.83	-	-	-	-
2/1/2011	10,614.98	3,072.83	13,687.81	1,379.06	1,693.77	3,072.83	10,614.98	-	-	10,614.98
8/1/2011	-	2,807.46	2,807.46	1,256.17	1,551.29	2,807.46	-	-	-	-
2/1/2012	10,828.73	2,807.46	13,636.19	1,256.17	1,551.29	2,807.46	10,828.73	-	-	10,828.73
8/1/2012	-	2,523.20	2,523.20	1,130.81	1,392.39	2,523.20	-	-	-	-
2/1/2013	10,828.73	2,523.20	13,351.93	1,130.81	1,392.39	2,523.20	10,828.73	-	-	10,828.73
8/1/2013	-	2,238.95	2,238.95	1,005.45	1,233.50	2,238.95	-	-	-	-
2/1/2014	10,828.73	2,238.95	13,067.68	1,005.45	1,233.50	2,238.95	10,828.73	-	-	10,828.73
8/1/2014	-	1,954.70	1,954.70	880.09	1,074.61	1,954.70	-	-	-	-
2/1/2015	10,828.73	1,954.70	12,783.43	880.09	1,074.61	1,954.70	10,828.73	-	-	10,828.73
8/1/2015	-	1,670.44	1,670.44	754.73	915.71	1,670.44	-	-	-	-
2/1/2016	10,828.73	1,670.44	12,499.17	754.73	915.71	1,670.44	10,828.73	-	-	10,828.73
8/1/2016	-	1,386.19	1,386.19	629.37	756.82	1,386.19	-	-	-	-
2/1/2017	10,828.73	1,386.19	12,214.92	629.37	756.82	1,386.19	10,828.73	-	-	10,828.73
8/1/2017	-	1,101.93	1,101.93	504.00	597.93	1,101.93	-	-	-	-
2/1/2018	10,828.73	1,101.93	11,930.66	504.00	597.93	1,101.93	10,828.73	-	-	10,828.73
8/1/2018	-	817.68	817.68	378.64	439.04	817.68	-	-	-	-
2/1/2019	10,828.73	817.68	11,646.41	378.64	439.04	817.68	10,828.73	-	-	10,828.73
8/1/2019	-	546.96	546.96	253.28	293.68	546.96	-	-	-	-
2/1/2020	10,828.73	546.96	11,375.69	253.28	293.68	546.96	10,828.73	-	-	10,828.73
8/1/2020	-	276.24	276.24	127.92	148.32	276.24	-	-	-	-
2/1/2021	11,049.72	276.24	11,325.96	127.92	148.32	276.24	11,049.72	-	-	11,049.72
8/1/2021	-	-	-	-	-	-	-	-	-	-
2/1/2022	-	-	-	-	-	-	-	-	-	-
8/1/2022	-	-	-	-	-	-	-	-	-	-
195,088.95		88,883.65	283,972.60	40,682.88	48,200.77	88,883.65	195,088.95	-	-	195,088.95