

Massachusetts Water Pollution Abatement Trust
Series 17B
Shirley Loan Amortization
97-1170-A

Initial Loan Amount	72,661.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	72,661.00	Loan Rate	0.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013							
1/15/2014	3,634.00		3,634.00			3,634.00	3,634.00
7/15/2014							
1/15/2015	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2015							
1/15/2016	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2016							
1/15/2017	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2017							
1/15/2018	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2018							
1/15/2019	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2019							
1/15/2020	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2020							
1/15/2021	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2021							
1/15/2022	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2022							
1/15/2023	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2023							
1/15/2024	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2024							
1/15/2025	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2025							
1/15/2026	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2026							
1/15/2027	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2027							
1/15/2028	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2028							
1/15/2029	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2029							
1/15/2030	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2030							
1/15/2031	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2031							
1/15/2032	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2032							
1/15/2033	3,633.00		3,633.00			3,633.00	3,633.00
7/15/2033							
	72,661.00		72,661.00			72,661.00	72,661.00

Schedule of Loan Repayments

Initial Loan Obligation: 1,220,922.00

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	28,362.63	28,362.63	16,043.83	0.00	16,043.83	0.00	12,318.80	12,318.80
01-Aug-05	62,105.00	30,817.95	92,922.95	16,043.83	26,246.37	42,290.20	50,632.75	0.00	50,632.75
01-Feb-06	0.00	30,088.45	30,088.45	15,227.72	845.89	16,073.61	0.00	14,014.83	14,014.83
01-Aug-06	63,537.00	30,103.35	93,640.35	15,227.72	26,672.36	41,900.09	51,740.27	0.00	51,740.27
01-Feb-07	0.00	29,468.22	29,468.22	14,392.80	1,245.38	15,638.18	0.00	13,830.04	13,830.04
01-Aug-07	65,039.00	28,697.25	93,736.25	14,392.80	26,253.48	40,646.28	51,089.97	0.00	51,089.97
01-Feb-08	0.00	28,944.11	28,944.11	13,538.14	1,245.38	14,783.52	0.00	14,160.59	14,160.59
01-Aug-08	66,579.00	25,423.06	92,002.06	13,538.14	26,875.76	40,413.90	51,588.16	0.00	51,588.16
01-Feb-09	0.00	28,294.36	28,294.36	12,663.24	1,245.38	13,908.62	0.00	14,385.74	14,385.74
01-Aug-09	68,369.00	21,138.81	89,507.81	12,663.24	26,713.19	39,376.43	50,131.38	0.00	50,131.38
01-Feb-10	0.00	28,794.31	28,794.31	11,764.82	1,245.38	13,010.20	0.00	15,784.11	15,784.11
01-Aug-10	70,293.00	18,905.92	89,198.92	11,764.82	26,822.01	38,586.83	50,612.09	0.00	50,612.09
01-Feb-11	0.00	27,604.97	27,604.97	10,841.12	1,245.38	12,086.50	0.00	15,518.47	15,518.47
01-Aug-11	70,000.00	16,902.78	86,902.78	10,841.12	26,631.24	37,472.36	49,430.42	0.00	49,430.42
01-Feb-12	0.00	25,543.89	25,543.89	9,921.27	1,245.38	11,166.65	0.00	14,377.24	14,377.24
01-Aug-12	75,000.00	13,572.10	88,572.10	9,921.27	25,087.14	35,008.40	53,563.70	0.00	53,563.70
01-Feb-13	0.00	22,073.85	22,073.85	8,935.71	1,245.38	10,181.09	0.00	11,892.76	11,892.76
01-Aug-13	75,000.00	13,946.54	88,946.54	8,935.71	26,056.49	34,992.20	53,954.34	0.00	53,954.34
01-Feb-14	0.00	19,653.75	19,653.75	7,950.15	1,245.38	9,195.53	0.00	10,458.21	10,458.21
01-Aug-14	80,000.00	12,495.73	92,495.73	7,950.15	26,058.90	34,009.05	58,486.68	0.00	58,486.68
01-Feb-15	0.00	16,749.99	16,749.99	6,898.89	1,245.38	8,144.27	0.00	8,605.71	8,605.71
01-Aug-15	80,000.00	11,152.29	91,152.29	6,898.89	26,107.15	33,006.04	58,146.24	0.00	58,146.24
01-Feb-16	0.00	13,689.93	13,689.93	5,847.63	1,245.38	7,093.01	0.00	6,596.92	6,596.92
01-Aug-16	85,000.00	9,759.07	94,759.07	5,847.63	26,153.63	32,001.26	62,757.80	0.00	62,757.80
01-Feb-17	0.00	10,535.49	10,535.49	4,730.67	1,245.38	5,976.05	0.00	4,559.44	4,559.44
01-Aug-17	85,000.00	8,242.77	93,242.77	4,730.67	26,212.11	30,942.78	62,299.99	0.00	62,299.99
01-Feb-18	0.00	7,366.45	7,366.45	3,613.71	1,234.86	4,848.56	0.00	2,517.89	2,517.89
01-Aug-18	90,000.00	6,711.66	96,711.66	3,613.71	26,641.87	30,255.57	66,456.08	0.00	66,456.08
01-Feb-19	0.00	4,476.94	4,476.94	2,431.04	1,055.73	3,486.77	0.00	990.18	990.18
01-Aug-19	90,000.00	4,856.25	94,856.25	2,431.04	27,131.25	29,562.29	65,293.96	0.00	65,293.96
01-Feb-20	0.00	2,190.82	2,190.82	1,248.37	942.45	2,190.82	0.00	0.00	0.00
01-Aug-20	95,000.00	2,493.75	97,493.75	1,248.37	26,979.79	28,228.16	69,265.59	0.00	69,265.59
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1,220,922.00	577,057.43	1,797,979.43	292,098.24	440,420.85	732,519.09	905,449.42	160,010.92	1,065,460.34

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

Series 6

Shirley

98-131

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	\$1,382,561.00	\$16,621.97	\$8,377.42	\$1,245.38	\$6,999.17	\$478.14	\$7,477.31	\$7,477.31
01-Aug-01	1,382,561.00	49,581.65	18,167.89	26,979.79	4,433.97	1,036.92	5,470.89	—
01-Feb-02	1,369,027.00	35,726.21	17,990.04	1,245.38	16,490.79	1,026.77	17,517.56	22,988.45
01-Aug-02	1,369,027.00	63,405.21	17,990.04	26,979.79	18,435.38	1,026.77	19,462.15	—
01-Feb-03	1,341,348.00	35,068.84	17,626.32	1,245.38	16,197.14	1,006.01	17,203.15	36,665.30
01-Aug-03	1,341,348.00	94,634.84	17,626.32	26,979.79	50,028.73	1,006.01	51,034.74	—
01-Feb-04	1,281,782.00	33,634.14	16,843.38	1,245.38	15,365.18	961.34	16,326.52	67,561.26
01-Aug-04	1,281,782.00	94,514.14	16,843.38	26,979.79	50,690.77	961.34	51,652.11	—
01-Feb-05	1,220,922.00	32,284.79	16,043.83	1,245.38	14,995.58	915.69	15,911.27	67,563.38
01-Aug-05	1,220,922.00	94,389.79	16,043.83	26,979.79	51,366.17	915.69	52,281.86	—
01-Feb-06	1,158,817.00	30,887.43	15,227.72	1,245.38	14,414.33	869.11	15,283.44	67,565.30
01-Aug-06	1,158,817.00	94,424.43	15,227.72	26,979.79	52,216.92	869.11	53,086.03	—
01-Feb-07	1,095,280.00	29,299.00	14,392.80	1,245.38	13,660.82	821.46	14,482.28	67,568.31
01-Aug-07	1,095,280.00	94,338.00	14,392.80	26,979.79	52,965.41	821.46	53,786.87	—
01-Feb-08	1,030,241.00	27,794.98	13,538.14	1,245.38	13,011.46	772.68	13,784.14	67,571.01
01-Aug-08	1,030,241.00	94,373.98	13,538.14	26,979.79	53,856.05	772.68	54,628.73	—
01-Feb-09	963,662.00	26,130.50	12,663.24	1,245.38	12,221.88	722.75	12,944.63	67,573.36
01-Aug-09	963,662.00	94,499.50	12,663.24	26,979.79	54,856.47	722.75	55,579.22	—
01-Feb-10	895,293.00	24,335.82	11,764.82	1,245.38	11,325.62	671.47	11,997.09	67,576.31
01-Aug-10	895,293.00	94,628.82	11,764.82	26,979.79	55,884.21	671.47	56,555.68	—
01-Feb-11	825,000.00	22,490.63	10,841.12	1,245.38	10,404.13	618.75	11,022.88	67,578.56
01-Aug-11	825,000.00	92,490.63	10,841.12	26,979.79	54,669.72	618.75	55,288.47	—
01-Feb-12	755,000.00	20,653.13	9,921.27	1,245.38	9,486.48	566.25	10,052.73	65,341.20
01-Aug-12	755,000.00	95,653.13	9,921.27	26,979.79	58,752.07	566.25	59,318.32	—
01-Feb-13	680,000.00	18,778.13	8,935.71	1,245.38	8,597.04	510.00	9,107.04	68,425.36
01-Aug-13	680,000.00	93,778.13	8,935.71	26,979.79	57,862.63	510.00	58,372.63	—
01-Feb-14	605,000.00	16,668.75	7,950.15	1,245.38	7,473.22	453.75	7,926.97	66,299.60
01-Aug-14	605,000.00	95,668.75	7,950.15	26,979.79	61,738.81	453.75	62,192.56	—
01-Feb-15	525,000.00	14,418.75	6,898.89	1,245.38	6,274.48	393.75	6,668.23	68,860.79
01-Aug-15	525,000.00	94,418.75	6,898.89	26,979.79	60,540.07	393.75	60,933.82	—
01-Feb-16	445,000.00	12,168.75	5,847.63	1,245.38	5,075.74	333.75	5,409.49	66,343.31
01-Aug-16	445,000.00	97,168.75	5,847.63	26,979.79	64,341.33	333.75	64,675.08	—
01-Feb-17	360,000.00	9,778.13	4,730.67	1,245.38	3,802.08	270.00	4,072.08	68,747.16
01-Aug-17	360,000.00	94,778.13	4,730.67	26,979.79	63,067.67	270.00	63,337.67	—
01-Feb-18	275,000.00	7,387.50	3,613.71	1,245.38	2,528.41	206.25	2,734.66	66,072.33
01-Aug-18	275,000.00	97,387.50	3,613.71	26,979.79	66,794.00	206.25	67,000.25	—
01-Feb-19	185,000.00	4,856.25	2,431.04	1,245.38	1,179.83	138.75	1,318.58	68,318.83
01-Aug-19	185,000.00	94,856.25	2,431.04	26,979.79	65,445.42	138.75	65,584.17	—
01-Feb-20	95,000.00	2,493.75	1,248.37	1,245.38	0.00	71.25	71.25	65,653.42
01-Aug-20	95,000.00	97,493.75	1,248.37	26,979.79	69,265.59	71.25	69,336.84	—
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69,336.84
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
	\$2,244,981.38	\$423,563.41	\$564,503.40	\$1,256,914.77	\$24,174.62	\$1,281,089.39	\$1,281,089.39	

Average Annual Net Debt Service: \$63,703.97

Max: 69,336.84
Min: 22,988.45
Span: 46,348.39

Schedule of Loan Repayments

Initial Loan Obligation: 5,539,278.00

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	128,759.87	128,759.87	72,790.27	0.00	72,790.27	0.00	55,969.60	55,969.60
01-Aug-05	281,483.00	139,823.99	421,306.99	72,790.27	119,158.73	191,948.99	229,358.00	0.00	229,358.00
01-Feb-06	0.00	136,522.45	136,522.45	69,091.37	3,757.89	72,849.26	0.00	63,673.19	63,673.19
01-Aug-06	287,960.00	136,590.11	424,550.11	69,091.37	121,092.57	190,183.94	234,366.17	0.00	234,366.17
01-Feb-07	0.00	133,718.72	133,718.72	65,307.36	5,571.43	70,878.79	0.00	62,839.93	62,839.93
01-Aug-07	294,755.00	121,139.55	415,894.55	65,307.36	119,191.00	184,498.36	231,396.19	0.00	231,396.19
01-Feb-08	0.00	131,350.95	131,350.95	61,434.06	5,571.43	67,005.49	0.00	64,345.46	64,345.46
01-Aug-08	301,724.00	115,366.69	417,090.69	61,434.06	122,015.93	183,449.98	233,640.71	0.00	233,640.71
01-Feb-09	0.00	128,414.34	128,414.34	57,469.18	5,571.43	63,040.61	0.00	65,373.73	65,373.73
01-Aug-09	309,823.00	95,930.81	405,753.81	57,469.18	121,277.92	178,747.10	227,006.72	0.00	227,006.72
01-Feb-10	0.00	130,698.25	130,698.25	53,397.87	5,571.43	58,969.30	0.00	71,728.95	71,728.95
01-Aug-10	318,533.00	85,808.64	404,341.64	53,397.87	121,771.91	175,169.78	229,171.86	0.00	229,171.86
01-Feb-11	0.00	125,314.07	125,314.07	49,212.11	5,571.43	54,783.54	0.00	70,530.53	70,530.53
01-Aug-11	325,000.00	76,399.47	401,399.47	49,212.11	120,885.28	170,097.38	231,302.08	0.00	231,302.08
01-Feb-12	0.00	116,057.23	116,057.23	44,941.37	5,571.43	50,512.80	0.00	65,544.44	65,544.44
01-Aug-12	335,000.00	61,751.94	396,751.94	44,941.37	113,984.85	158,926.21	237,825.73	0.00	237,825.73
01-Feb-13	0.00	99,997.66	99,997.66	40,539.21	5,571.43	46,110.64	0.00	53,887.01	53,887.01
01-Aug-13	345,000.00	63,068.46	408,068.46	40,539.21	118,260.73	158,799.94	249,268.52	0.00	249,268.52
01-Feb-14	0.00	89,154.77	89,154.77	36,005.66	5,571.43	41,577.09	0.00	47,577.69	47,577.69
01-Aug-14	355,000.00	56,855.98	411,855.98	36,005.66	118,378.62	154,382.27	257,473.71	0.00	257,473.71
01-Feb-15	0.00	75,911.52	75,911.52	31,340.69	5,571.43	36,912.12	0.00	38,999.40	38,999.40
01-Aug-15	370,000.00	50,436.16	420,436.16	31,340.69	118,398.62	149,739.31	270,696.85	0.00	270,696.85
01-Feb-16	0.00	61,984.73	61,984.73	26,478.61	5,571.43	32,050.04	0.00	29,934.69	29,934.69
01-Aug-16	380,000.00	44,291.96	424,291.96	26,478.61	118,783.71	145,262.33	279,029.63	0.00	279,029.63
01-Feb-17	0.00	47,805.37	47,805.37	21,485.13	5,571.43	27,056.56	0.00	20,748.81	20,748.81
01-Aug-17	390,000.00	37,372.30	427,372.30	21,485.13	118,969.64	140,454.77	286,917.53	0.00	286,917.53
01-Feb-18	0.00	33,345.36	33,345.36	16,360.23	5,523.80	21,884.03	0.00	11,461.33	11,461.33
01-Aug-18	405,000.00	30,397.97	435,397.97	16,360.23	120,966.85	137,327.08	298,070.89	0.00	298,070.89
01-Feb-19	0.00	20,327.75	20,327.75	11,038.23	4,710.30	15,748.53	0.00	4,579.21	4,579.21
01-Aug-19	415,000.00	22,050.00	437,050.00	11,038.23	123,165.78	134,204.01	302,845.99	0.00	302,845.99
01-Feb-20	0.00	9,801.04	9,801.04	5,584.82	4,216.22	9,801.04	0.00	0.00	0.00
01-Aug-20	425,000.00	11,156.25	436,156.25	5,584.82	122,488.18	128,073.00	308,083.25	0.00	308,083.25
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5,539,278.00	2,617,604.39	8,156,882.39	1,324,952.31	1,998,282.26	3,323,234.57	4,106,453.83	727,193.99	4,833,647.82

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

Series 6

Shirley

99-32

Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	\$6,272,676.00	\$75,417.63	\$38,008.31	\$5,571.43	\$31,837.89	\$2,169.30	\$34,007.19	\$34,007.19
01-Aug-01	6,272,676.00	225,152.30	82,427.67	122,488.18	20,236.45	4,704.51	24,940.96	—
01-Feb-02	6,211,080.00	162,093.39	81,618.25	5,571.43	74,903.71	4,658.31	79,562.02	104,502.98
01-Aug-02	6,211,080.00	288,053.39	81,618.25	122,488.18	83,946.96	4,658.31	88,605.27	—
01-Feb-03	6,085,120.00	159,101.84	79,963.04	5,571.43	73,567.37	4,563.84	78,131.21	166,736.48
01-Aug-03	6,085,120.00	429,094.84	79,963.04	122,488.18	226,643.62	4,563.84	231,207.46	—
01-Feb-04	5,815,127.00	152,689.51	76,415.13	5,571.43	70,702.95	4,361.35	75,064.30	306,271.76
01-Aug-04	5,815,127.00	428,538.51	76,415.13	122,488.18	229,635.20	4,361.35	233,996.55	—
01-Feb-05	5,539,278.00	146,482.90	72,790.27	5,571.43	68,121.20	4,154.46	72,275.66	306,272.21
01-Aug-05	5,539,278.00	427,965.90	72,790.27	122,488.18	232,687.45	4,154.46	236,841.91	—
01-Feb-06	5,257,795.00	140,149.53	69,091.37	5,571.43	65,486.73	3,943.35	69,430.08	306,271.99
01-Aug-06	5,257,795.00	428,109.53	69,091.37	122,488.18	236,529.98	3,943.35	240,473.33	—
01-Feb-07	4,969,835.00	132,950.53	65,307.36	5,571.43	62,071.74	3,727.38	65,799.12	306,272.45
01-Aug-07	4,969,835.00	427,705.53	65,307.36	122,488.18	239,909.99	3,727.38	243,637.37	—
01-Feb-08	4,675,080.00	126,134.32	61,434.06	5,571.43	59,128.83	3,506.31	62,635.14	306,272.51
01-Aug-08	4,675,080.00	427,358.32	61,434.06	122,488.18	243,936.08	3,506.31	247,442.39	—
01-Feb-09	4,373,356.00	118,591.22	57,469.18	5,571.43	55,550.61	3,280.02	58,830.63	306,273.02
01-Aug-09	4,373,356.00	428,414.22	57,469.18	122,488.18	248,456.86	3,280.02	251,736.88	—
01-Feb-10	4,063,533.00	110,458.37	53,397.87	5,571.43	51,489.07	3,047.65	54,536.72	306,273.60
01-Aug-10	4,063,533.00	428,991.37	53,397.87	122,488.18	253,105.32	3,047.65	256,152.97	—
01-Feb-11	3,745,000.00	102,096.88	49,212.11	5,571.43	47,313.34	2,808.75	50,122.09	306,275.06
01-Aug-11	3,745,000.00	427,096.88	49,212.11	122,488.18	255,396.59	2,808.75	258,205.34	—
01-Feb-12	3,420,000.00	93,565.63	44,941.37	5,571.43	43,052.83	2,565.00	45,617.83	303,823.17
01-Aug-12	3,420,000.00	428,565.63	44,941.37	122,488.18	261,136.08	2,565.00	263,701.08	—
01-Feb-13	3,085,000.00	85,190.63	40,539.21	5,571.43	39,079.99	2,313.75	41,393.74	303,094.82
01-Aug-13	3,085,000.00	430,190.63	40,539.21	122,488.18	267,163.24	2,313.75	269,476.99	—
01-Feb-14	2,740,000.00	75,487.50	36,005.66	5,571.43	33,910.41	2,055.00	35,965.41	303,442.40
01-Aug-14	2,740,000.00	430,487.50	36,005.66	122,488.18	271,993.66	2,055.00	274,048.66	—
01-Feb-15	2,385,000.00	65,503.13	31,340.69	5,571.43	28,591.01	1,788.75	30,379.76	304,428.42
01-Aug-15	2,385,000.00	435,503.13	31,340.69	122,488.18	281,674.26	1,788.75	283,463.01	—
01-Feb-16	2,015,000.00	55,096.88	26,478.61	5,571.43	23,046.84	1,511.25	24,558.09	308,021.10
01-Aug-16	2,015,000.00	435,096.88	26,478.61	122,488.18	286,130.09	1,511.25	287,641.34	—
01-Feb-17	1,635,000.00	44,409.38	21,485.13	5,571.43	17,352.82	1,226.25	18,579.07	306,220.41
01-Aug-17	1,635,000.00	434,409.38	21,485.13	122,488.18	290,436.07	1,226.25	291,662.32	—
01-Feb-18	1,245,000.00	33,440.63	16,360.23	5,571.43	11,508.97	933.75	12,442.72	304,105.04
01-Aug-18	1,245,000.00	438,440.63	16,360.23	122,488.18	299,592.22	933.75	300,525.97	—
01-Feb-19	840,000.00	22,050.00	11,038.23	5,571.43	5,440.34	630.00	6,070.34	306,596.31
01-Aug-19	840,000.00	437,050.00	11,038.23	122,488.18	303,523.59	630.00	304,153.59	—
01-Feb-20	425,000.00	11,156.25	5,584.82	5,571.43	0.00	318.75	318.75	304,472.34
01-Aug-20	425,000.00	436,156.25	5,584.82	122,488.18	308,083.25	318.75	308,402.00	—
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308,402.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
	\$10,184,946.97	\$1,921,381.16	\$2,561,192.20	\$5,702,373.61	\$109,661.65	\$5,812,035.26	\$5,812,035.26	

Average Annual Net Debt Service: \$289,012.32

Max: 308,402.00
Min: 104,502.98
Span: 203,899.02

Schedule of Loan Repayments

Initial Loan Obligation: 5,777,588.06

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	134,347.35	134,347.35	75,921.84	0.00	75,921.84	0.00	58,425.51	58,425.51
01-Aug-05	293,235.29	145,839.65	439,074.94	75,921.84	124,317.29	200,239.13	238,835.82	0.00	238,835.82
01-Feb-06	0.00	142,405.42	142,405.42	72,068.51	3,868.58	75,937.09	0.00	66,468.33	66,468.33
01-Aug-06	299,986.07	142,476.03	442,462.10	72,068.51	126,335.16	198,403.67	244,058.43	0.00	244,058.43
01-Feb-07	0.00	139,492.05	139,492.05	68,126.47	5,760.93	73,887.40	0.00	65,604.65	65,604.65
01-Aug-07	307,067.84	126,366.25	433,434.09	68,126.47	124,350.97	192,477.43	240,956.66	0.00	240,956.66
01-Feb-08	0.00	137,032.84	137,032.84	64,091.36	5,760.93	69,852.29	0.00	67,180.55	67,180.55
01-Aug-08	314,331.01	120,354.00	434,685.01	64,091.36	127,298.64	191,390.01	243,295.00	0.00	243,295.00
01-Feb-09	0.00	133,981.22	133,981.22	59,960.82	5,760.93	65,721.75	0.00	68,259.47	68,259.47
01-Aug-09	322,771.35	100,086.15	422,857.50	59,960.82	126,528.57	186,489.39	236,368.11	0.00	236,368.11
01-Feb-10	0.00	136,377.90	136,377.90	55,719.36	5,760.93	61,480.29	0.00	74,897.60	74,897.60
01-Aug-10	331,851.24	89,537.63	421,388.87	55,719.36	127,044.03	182,763.39	238,625.48	0.00	238,625.48
01-Feb-11	0.00	130,773.49	130,773.49	51,358.59	5,760.93	57,119.52	0.00	73,653.97	73,653.97
01-Aug-11	341,278.95	79,634.67	420,913.62	46,873.93	126,112.71	177,471.30	243,442.32	0.00	243,442.32
01-Feb-12	0.00	121,144.16	121,144.16	46,873.93	5,760.93	52,634.86	0.00	68,509.30	68,509.30
01-Aug-12	350,629.06	64,339.12	414,968.18	46,873.93	118,904.26	165,778.19	249,190.00	0.00	249,190.00
01-Feb-13	0.00	104,298.50	104,298.50	42,266.40	5,760.93	48,027.33	0.00	56,271.18	56,271.18
01-Aug-13	359,979.17	65,746.35	425,725.52	42,266.40	123,381.55	165,647.95	260,077.57	0.00	260,077.57
01-Feb-14	0.00	92,955.72	92,955.72	37,536.00	5,760.93	43,296.93	0.00	49,658.78	49,658.78
01-Aug-14	374,004.33	59,131.86	433,136.19	37,536.00	123,473.46	161,009.46	272,126.74	0.00	272,126.74
01-Feb-15	0.00	79,110.72	79,110.72	32,621.30	5,760.93	38,382.23	0.00	40,728.48	40,728.48
01-Aug-15	383,354.44	52,558.41	435,912.85	32,621.30	123,568.35	156,189.65	279,723.20	0.00	279,723.20
01-Feb-16	0.00	64,573.24	64,573.24	27,583.74	5,760.93	33,344.67	0.00	31,228.57	31,228.57
01-Aug-16	397,379.60	46,109.08	443,488.68	27,583.74	123,921.02	151,504.76	291,983.92	0.00	291,983.92
01-Feb-17	0.00	49,769.78	49,769.78	22,361.87	5,760.93	28,122.80	0.00	21,646.98	21,646.98
01-Aug-17	406,729.71	38,884.27	445,613.98	22,361.87	124,122.71	146,484.59	299,129.39	0.00	299,129.39
01-Feb-18	0.00	34,683.31	34,683.31	17,017.14	5,711.38	22,728.52	0.00	11,954.78	11,954.78
01-Aug-18	420,754.87	31,621.09	452,375.96	17,017.14	126,210.77	143,227.91	309,148.06	0.00	309,148.06
01-Feb-19	0.00	21,156.23	21,156.23	11,488.11	4,864.71	16,352.81	0.00	4,803.41	4,803.41
01-Aug-19	434,780.04	22,948.67	457,728.71	11,488.11	128,492.07	139,980.18	317,748.53	0.00	317,748.53
01-Feb-20	0.00	10,134.40	10,134.40	5,774.77	4,359.63	10,134.40	0.00	0.00	0.00
01-Aug-20	439,455.09	11,535.70	450,990.79	5,774.77	127,791.42	133,566.19	317,424.60	0.00	317,424.60
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5,777,588.06	2,729,405.27	8,506,993.33	1,381,540.42	2,084,027.50	3,465,567.92	4,282,133.83	759,291.58	5,041,425.41

Pool 6 Swap Loans: Administrative Fees

Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fee
Shirley	CW-00-12	01-Feb-03	\$6,346,212.09	\$4,906.69
Shirley	CW-00-12	01-Aug-03	\$6,064,951.48	\$4,759.66
Shirley	CW-00-12	01-Feb-04	\$6,064,951.48	\$4,548.71
Shirley	CW-00-12	01-Aug-04	\$5,777,588.06	\$4,548.71
Shirley	CW-00-12	01-Feb-05	\$5,777,588.06	\$4,333.19
Shirley	CW-00-12	01-Aug-05	\$5,484,352.77	\$4,333.19
Shirley	CW-00-12	01-Feb-06	\$5,484,352.77	\$4,113.26
Shirley	CW-00-12	01-Aug-06	\$5,184,366.70	\$4,113.26
Shirley	CW-00-12	01-Feb-07	\$5,184,366.70	\$3,888.28
Shirley	CW-00-12	01-Aug-07	\$4,877,298.86	\$3,888.28
Shirley	CW-00-12	01-Feb-08	\$4,877,298.86	\$3,657.97
Shirley	CW-00-12	01-Aug-08	\$4,562,967.85	\$3,657.97
Shirley	CW-00-12	01-Feb-09	\$4,562,967.85	\$3,422.23
Shirley	CW-00-12	01-Aug-09	\$4,240,196.50	\$3,422.23
Shirley	CW-00-12	01-Feb-10	\$4,240,196.50	\$3,180.15
Shirley	CW-00-12	01-Aug-10	\$3,908,345.26	\$3,180.15
Shirley	CW-00-12	01-Feb-11	\$3,908,345.26	\$2,931.26
Shirley	CW-00-12	01-Aug-11	\$3,567,066.31	\$2,931.26
Shirley	CW-00-12	01-Feb-12	\$3,567,066.31	\$2,675.30
Shirley	CW-00-12	01-Aug-12	\$3,216,437.25	\$2,675.30
Shirley	CW-00-12	01-Feb-13	\$3,216,437.25	\$2,412.33
Shirley	CW-00-12	01-Aug-13	\$2,856,458.08	\$2,412.33
Shirley	CW-00-12	01-Feb-14	\$2,856,458.08	\$2,142.34
Shirley	CW-00-12	01-Aug-14	\$2,482,453.75	\$2,142.34
Shirley	CW-00-12	01-Feb-15	\$2,482,453.75	\$1,861.84
Shirley	CW-00-12	01-Aug-15	\$2,099,099.31	\$1,861.84
Shirley	CW-00-12	01-Feb-16	\$2,099,099.31	\$1,574.32
Shirley	CW-00-12	01-Aug-16	\$1,701,719.71	\$1,574.32
Shirley	CW-00-12	01-Feb-17	\$1,701,719.71	\$1,276.29
Shirley	CW-00-12	01-Aug-17	\$1,294,990.00	\$1,276.29
Shirley	CW-00-12	01-Feb-18	\$1,294,990.00	\$971.24
Shirley	CW-00-12	01-Aug-18	\$874,235.13	\$971.24
Shirley	CW-00-12	01-Feb-19	\$874,235.13	\$655.68
Shirley	CW-00-12	01-Aug-19	\$439,455.09	\$655.68
Shirley	CW-00-12	01-Feb-20	\$439,455.09	\$329.59
Shirley	CW-00-12	01-Aug-20	\$0.00	\$329.59
	CW-00-12	01-Feb-21	\$0.00	\$0.00
	CW-00-12	01-Aug-21	\$0.00	\$0.00
	CW-00-12	01-Feb-22	\$0.00	\$0.00
	CW-00-12	01-Aug-22	\$0.00	\$0.00
	CW-00-12	01-Feb-23	\$0.00	\$0.00
	CW-00-12	01-Aug-23	\$0.00	\$0.00
	CW-00-12	01-Feb-24	\$0.00	\$0.00
	CW-00-12	01-Aug-24	\$0.00	
	CW-00-12	01-Feb-25	\$0.00	
	CW-00-12	01-Aug-25	\$0.00	
	CW-00-12	01-Feb-26	\$0.00	
	CW-00-12	01-Aug-26	\$0.00	
	CW-00-12	01-Feb-27	\$0.00	
	CW-00-12	01-Aug-27	\$0.00	
	CW-00-12	01-Feb-28	\$0.00	
	CW-00-12	01-Aug-28	\$0.00	
	CW-00-12	01-Feb-29	\$0.00	
	CW-00-12	01-Aug-29	\$0.00	
	CW-00-12	01-Feb-30	\$0.00	
	CW-00-12	01-Aug-30	\$0.00	
	CW-00-12	01-Feb-31	\$0.00	
	CW-00-12	01-Aug-31	\$0.00	
	CW-00-12	01-Feb-32	\$0.00	
	CW-00-12	01-Aug-32	\$0.00	
	CW-00-12	01-Feb-33	\$0.00	
	CW-00-12	01-Aug-33	\$0.00	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 7
Shirley
00-12-A
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E. 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 617,547.00				Loan Subsidy Amounts					
Scheduled Loan Repayments							Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	29,186.00	12,611.66	41,797.66	7,149.19	12,069.59	19,218.78	22,578.88	0.00	22,578.88
01-Aug-05	0.00	13,933.00	13,933.00	6,811.31	236.98	7,048.29	0.00	6,884.70	6,884.70
01-Feb-06	29,660.00	13,933.00	43,593.00	6,811.31	12,985.64	19,796.95	23,796.04	0.00	23,796.04
01-Aug-06	0.00	14,073.93	14,073.93	6,467.94	604.05	7,071.99	0.00	7,001.94	7,001.94
01-Feb-07	30,218.00	13,332.45	43,550.45	6,467.94	12,981.97	19,449.91	24,100.54	0.00	24,100.54
01-Aug-07	0.00	13,425.78	13,425.78	6,118.12	582.15	6,700.27	0.00	6,725.51	6,725.51
01-Feb-08	30,786.00	12,719.37	43,505.37	6,118.12	12,977.61	19,095.73	24,409.65	0.00	24,409.65
01-Aug-08	0.00	12,853.85	12,853.85	5,761.71	604.05	6,365.76	0.00	6,488.09	6,488.09
01-Feb-09	31,567.00	12,092.40	43,659.40	5,761.71	12,971.99	18,733.70	24,925.70	0.00	24,925.70
01-Aug-09	0.00	12,025.22	12,025.22	5,396.27	604.05	6,000.32	0.00	6,024.90	6,024.90
01-Feb-10	32,570.00	12,025.22	44,595.22	5,396.27	13,352.71	18,748.98	25,846.24	0.00	25,846.24
01-Aug-10	0.00	11,170.25	11,170.25	5,019.22	604.05	5,623.27	0.00	5,546.98	5,546.98
01-Feb-11	33,560.00	11,170.25	44,730.25	5,019.22	13,352.71	18,371.93	26,358.32	0.00	26,358.32
01-Aug-11	0.00	10,331.25	10,331.25	4,630.70	604.05	5,234.75	0.00	5,096.50	5,096.50
01-Feb-12	35,000.00	10,331.25	45,331.25	4,630.70	13,352.71	17,983.41	27,347.84	0.00	27,347.84
01-Aug-12	0.00	9,412.50	9,412.50	4,225.51	604.05	4,829.56	0.00	4,582.94	4,582.94
01-Feb-13	35,000.00	8,573.47	43,573.47	4,225.51	12,933.19	17,158.71	26,414.76	0.00	26,414.76
01-Aug-13	0.00	8,493.75	8,493.75	3,820.33	604.05	4,424.38	0.00	4,069.37	4,069.37
01-Feb-14	35,000.00	7,519.58	42,519.58	3,820.33	12,865.63	16,685.95	25,833.63	0.00	25,833.63
01-Aug-14	0.00	7,575.00	7,575.00	3,415.14	604.05	4,019.19	0.00	3,555.81	3,555.81
01-Feb-15	40,000.00	7,315.80	47,315.80	3,415.14	13,223.11	16,638.25	30,677.55	0.00	30,677.55
01-Aug-15	0.00	6,525.00	6,525.00	2,952.07	604.05	3,556.12	0.00	2,968.88	2,968.88
01-Feb-16	40,000.00	6,073.42	46,073.42	2,952.07	13,126.92	16,078.99	29,994.43	0.00	29,994.43
01-Aug-16	0.00	5,475.00	5,475.00	2,489.00	604.05	3,093.05	0.00	2,381.95	2,381.95
01-Feb-17	40,000.00	4,855.45	44,855.45	2,489.00	13,042.93	15,531.94	29,323.51	0.00	29,323.51
01-Aug-17	0.00	4,425.00	4,425.00	2,025.93	604.05	2,629.98	0.00	1,795.02	1,795.02
01-Feb-18	40,000.00	3,393.06	43,393.06	2,025.93	12,836.74	14,862.67	28,530.39	0.00	28,530.39
01-Aug-18	0.00	3,375.00	3,375.00	1,562.86	604.05	2,166.91	0.00	1,208.09	1,208.09
01-Feb-19	45,000.00	1,505.98	46,505.98	1,562.86	12,418.20	13,981.06	32,524.92	0.00	32,524.92
01-Aug-19	0.00	2,250.00	2,250.00	1,041.91	604.05	1,645.96	0.00	604.04	604.04
01-Feb-20	45,000.00	0.00	45,000.00	1,041.91	12,270.65 *	13,312.56	31,687.44	0.00	31,687.44
01-Aug-20	0.00	1,125.00	1,125.00	520.95	604.05	1,125.00	0.00	0.00	0.00
01-Feb-21	45,000.00	0.00	45,000.00	520.95	14,237.77 *	14,758.72	30,241.28	0.00	30,241.28
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	617,547.00	273,921.88	891,468.88	131,667.14	230,275.91	361,943.05	464,591.11	64,934.72	529,525.83

*Includes a credit for debt service savings the Trust expects to receive on such Loan Repayment Date as a result of the refunding of a portion of the Bonds, which savings are allocable to the Borrower pursuant to Section 4(h) of the Loan Agreement.

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

Series 7

Shir

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Shirkey
uring Analysis 00-12-A

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.630700%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Jul-01								
01-Feb-02	\$680,333.00	\$22,082.73	\$8,094.82	\$2,879.37	\$11,108.54	\$524.42	\$11,632.96	\$11,632.96
01-Aug-02	674,904.00	16,081.48	7,813.19	604.05	7,664.24	506.18	8,170.42	—
01-Feb-03	674,904.00	44,616.48	7,813.19	13,352.71	23,450.58	506.18	23,956.76	32,127.18
01-Aug-03	646,369.00	15,653.45	7,482.85	604.05	7,566.55	484.78	8,051.33	—
01-Feb-04	646,369.00	44,475.45	7,482.85	13,352.71	23,639.89	484.78	24,124.67	32,176.00
01-Aug-04	617,547.00	15,177.89	7,149.19	604.05	7,424.65	463.16	7,887.81	—
01-Feb-05	617,547.00	44,363.89	7,149.19	13,352.71	23,861.99	463.16	24,325.15	32,212.96
01-Aug-05	588,361.00	14,667.13	6,811.31	604.05	7,251.77	441.27	7,693.04	—
01-Feb-06	588,361.00	44,327.13	6,811.31	13,352.71	24,163.11	441.27	24,604.38	32,297.42
01-Aug-06	558,701.00	14,073.93	6,467.94	604.05	7,001.94	419.03	7,420.97	—
01-Feb-07	558,701.00	44,291.93	6,467.94	13,352.71	24,471.28	419.03	24,890.31	32,311.28
01-Aug-07	528,483.00	13,469.57	6,118.12	604.05	6,747.40	396.36	7,143.76	—
01-Feb-08	528,483.00	44,255.57	6,118.12	13,352.71	24,784.74	396.36	25,181.10	32,324.86
01-Aug-08	497,697.00	12,853.85	5,761.71	604.05	6,488.09	373.27	6,861.36	—
01-Feb-09	497,697.00	44,420.85	5,761.71	13,352.71	25,306.43	373.27	25,679.70	32,541.06
01-Aug-09	466,130.00	12,025.22	5,396.27	604.05	6,024.90	349.60	6,374.50	—
01-Feb-10	466,130.00	44,595.22	5,396.27	13,352.71	25,846.24	349.60	26,195.84	32,570.34
01-Aug-10	433,560.00	11,170.25	5,019.22	604.05	5,546.98	325.17	5,872.15	—
01-Feb-11	433,560.00	44,730.25	5,019.22	13,352.71	26,358.32	325.17	26,683.49	32,555.64
01-Aug-11	400,000.00	10,331.25	4,630.70	604.05	5,096.50	300.00	5,396.50	—
01-Feb-12	400,000.00	45,331.25	4,630.70	13,352.71	27,347.84	300.00	27,647.84	33,044.34
01-Aug-12	365,000.00	9,412.50	4,225.51	604.05	4,582.94	273.75	4,856.69	—
01-Feb-13	365,000.00	44,412.50	4,225.51	13,352.71	26,834.28	273.75	27,108.03	31,964.72
01-Aug-13	330,000.00	8,493.75	3,820.33	604.05	4,069.37	247.50	4,316.87	—
01-Feb-14	330,000.00	43,493.75	3,820.33	13,352.71	26,320.71	247.50	26,568.21	30,885.08
01-Aug-14	295,000.00	7,575.00	3,415.14	604.05	3,555.81	221.25	3,777.06	—
01-Feb-15	295,000.00	47,575.00	3,415.14	13,352.71	30,807.15	221.25	31,028.40	34,805.46
01-Aug-15	255,000.00	6,525.00	2,952.07	604.05	2,968.88	191.25	3,160.13	—
01-Feb-16	255,000.00	46,525.00	2,952.07	13,352.71	30,220.22	191.25	30,411.47	33,571.60
01-Aug-16	215,000.00	5,475.00	2,489.00	604.05	2,381.95	161.25	2,543.20	—
01-Feb-17	215,000.00	45,475.00	2,489.00	13,352.71	29,633.29	161.25	29,794.54	32,337.74
01-Aug-17	175,000.00	4,425.00	2,025.93	604.05	1,795.02	131.25	1,926.27	—
01-Feb-18	175,000.00	44,425.00	2,025.93	13,352.71	29,046.36	131.25	29,177.61	31,103.88
01-Aug-18	135,000.00	3,375.00	1,562.86	604.05	1,208.09	101.25	1,309.34	—
01-Feb-19	135,000.00	48,375.00	1,562.86	13,352.71	33,459.43	101.25	33,560.68	34,870.02
01-Aug-19	90,000.00	2,250.00	1,041.91	604.05	604.04	67.50	671.54	—
01-Feb-20	90,000.00	47,250.00	1,041.91	13,352.71	32,855.38	67.50	32,922.88	33,594.42
01-Aug-20	45,000.00	1,125.00	520.95	604.05	0.00	33.75	33.75	—
01-Feb-21	45,000.00	46,125.00	520.95	13,352.71	32,251.34	33.75	32,285.09	32,318.84
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
	\$1,065,307.27	\$177,503.22	\$268,057.81	\$619,746.24	\$11,499.56	\$631,245.80	\$631,245.80	

Average Annual Net Debt Service: \$31,759.24

Max: 34,870.02
Min: 30,885.08
Span: 3,984.94

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 10

SCHEDULE C

Shirley
97-1170
Final Structuring Analysis

Grant Equivalency: 50.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$29,492.05				Loan Subsidy Amounts					
Date	Scheduled Loan Repayments			Contract			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Assistance Payments	Total	Principal	Interest	Total
15-Nov-06									
01-Feb-07	\$0.00	\$412.96	\$412.96	\$166.97	\$246.00	\$412.97	\$0.00	\$0.00	\$0.00
01-Aug-07	\$1,642.42	\$714.74	\$2,357.16	\$288.98	\$425.76	\$714.74	\$1,642.42	\$0.00	\$1,642.42
01-Feb-08	\$0.00	\$673.68	\$673.68	\$272.88	\$400.80	\$673.68	\$0.00	\$0.00	\$0.00
01-Aug-08	\$1,642.47	\$673.68	\$2,316.15	\$272.88	\$400.80	\$673.68	\$1,642.47	\$0.00	\$1,642.47
01-Feb-09	\$0.00	\$649.04	\$649.04	\$256.79	\$392.25	\$649.04	\$0.00	\$0.00	\$0.00
01-Aug-09	\$1,642.47	\$649.04	\$2,291.51	\$256.79	\$392.25	\$649.04	\$1,642.47	\$0.00	\$1,642.47
01-Feb-10	\$0.00	\$607.98	\$607.98	\$240.70	\$367.28	\$607.98	\$0.00	\$0.00	\$0.00
01-Aug-10	\$1,642.47	\$607.98	\$2,250.45	\$240.70	\$367.28	\$607.98	\$1,642.47	\$0.00	\$1,642.47
01-Feb-11	\$0.00	\$566.92	\$566.92	\$224.60	\$342.32	\$566.92	\$0.00	\$0.00	\$0.00
01-Aug-11	\$1,642.47	\$566.92	\$2,209.39	\$224.60	\$342.32	\$566.92	\$1,642.47	\$0.00	\$1,642.47
01-Feb-12	\$0.00	\$542.28	\$542.28	\$208.51	\$333.77	\$542.28	\$0.00	\$0.00	\$0.00
01-Aug-12	\$1,642.47	\$542.28	\$2,184.75	\$208.51	\$333.77	\$542.28	\$1,642.47	\$0.00	\$1,642.47
01-Feb-13	\$0.00	\$501.22	\$501.22	\$192.42	\$308.80	\$501.22	\$0.00	\$0.00	\$0.00
01-Aug-13	\$1,642.47	\$501.22	\$2,143.69	\$192.42	\$308.80	\$501.22	\$1,642.47	\$0.00	\$1,642.47
01-Feb-14	\$0.00	\$458.11	\$458.11	\$176.32	\$281.78	\$458.10	\$0.00	\$0.00	\$0.00
01-Aug-14	\$1,642.47	\$458.11	\$2,100.58	\$176.32	\$281.78	\$458.10	\$1,642.47	\$0.00	\$1,642.47
01-Feb-15	\$0.00	\$414.99	\$414.99	\$160.23	\$254.76	\$414.99	\$0.00	\$0.00	\$0.00
01-Aug-15	\$1,648.42	\$414.99	\$2,063.41	\$160.23	\$254.76	\$414.99	\$1,648.42	\$0.00	\$1,648.42
01-Feb-16	\$0.00	\$371.72	\$371.72	\$144.08	\$227.64	\$371.72	\$0.00	\$0.00	\$0.00
01-Aug-16	\$1,648.42	\$371.72	\$2,020.14	\$144.08	\$227.64	\$371.72	\$1,648.42	\$0.00	\$1,648.42
01-Feb-17	\$0.00	\$328.45	\$328.45	\$127.92	\$200.52	\$328.44	\$0.00	\$0.00	\$0.00
01-Aug-17	\$1,648.42	\$328.45	\$1,976.87	\$127.92	\$200.52	\$328.44	\$1,648.42	\$0.00	\$1,648.42
01-Feb-18	\$0.00	\$285.18	\$285.18	\$111.77	\$173.40	\$285.17	\$0.00	\$0.00	\$0.00
01-Aug-18	\$1,648.42	\$285.18	\$1,933.60	\$111.77	\$173.40	\$285.17	\$1,648.42	\$0.00	\$1,648.42
01-Feb-19	\$0.00	\$243.97	\$243.97	\$95.62	\$148.35	\$243.97	\$0.00	\$0.00	\$0.00
01-Aug-19	\$1,648.42	\$243.97	\$1,892.39	\$95.62	\$148.35	\$243.97	\$1,648.42	\$0.00	\$1,648.42
01-Feb-20	\$0.00	\$202.76	\$202.76	\$79.47	\$123.29	\$202.76	\$0.00	\$0.00	\$0.00
01-Aug-20	\$1,648.42	\$202.76	\$1,851.18	\$79.47	\$123.29	\$202.76	\$1,648.42	\$0.00	\$1,648.42
01-Feb-21	\$0.00	\$161.55	\$161.55	\$63.32	\$98.23	\$161.55	\$0.00	\$0.00	\$0.00
01-Aug-21	\$1,648.42	\$161.55	\$1,809.97	\$63.32	\$98.23	\$161.55	\$1,648.42	\$0.00	\$1,648.42
01-Feb-22	\$0.00	\$120.33	\$120.33	\$47.16	\$73.17	\$120.33	\$0.00	\$0.00	\$0.00
01-Aug-22	\$1,648.42	\$120.33	\$1,768.75	\$47.16	\$73.17	\$120.33	\$1,648.42	\$0.00	\$1,648.42
01-Feb-23	\$0.00	\$79.12	\$79.12	\$31.01	\$48.11	\$79.12	\$0.00	\$0.00	\$0.00
01-Aug-23	\$1,582.49	\$79.12	\$1,661.61	\$31.01	\$48.11	\$79.12	\$1,582.49	\$0.00	\$1,582.49
01-Feb-24	\$0.00	\$39.56	\$39.56	\$15.51	\$24.06	\$39.57	\$0.00	\$0.00	\$0.00
01-Aug-24	\$1,582.49	\$39.56	\$1,622.05	\$15.51	\$24.06	\$39.57	\$1,582.49	\$0.00	\$1,582.49
01-Feb-25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Feb-35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-Aug-35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$29,492.05	\$13,621.42	\$43,113.47	\$5,352.57	\$8,268.82	\$13,621.39	\$29,492.05	\$0.00	\$29,492.05