Massachusetts Clean Water Trust
Pool 18-2016 Swap
SHREWSBURY Reamortization
CW-12-20

Original Loan Amount	4,146,710.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	167,739.00	Loan Rate	2.00%
Outstanding Loan Obligation	3,978,971.00	Closing Date	12/16/2016
Remaining Balance	(324,851.26)	First Payment	1/15/2017
Net New Loan Obligation	3,654,119.74		

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	157,391.85	39,266.34	196,658.19	2,944.98		199,603.17	
7/15/2017		34,967.28	34,967.28	2,622.55		37,589.82	
1/15/2018	160,812.75	34,967.28	195,780.03	2,622.55		198,402.58	235,992.40
7/15/2018		33,359.15	33,359.15	2,501.94		35,861.09	
1/15/2019	164,308.04	33,359.15	197,667.19	2,501.94		200,169.13	236,030.22
7/15/2019		31,716.07	31,716.07	2,378.71		34,094.78	
1/15/2020	167,878.58	31,716.07	199,594.65	2,378.71		201,973.36	236,068.13
7/15/2020		30,037.29	30,037.29	2,252.80		32,290.08	
1/15/2021	171,527.22	30,037.29	201,564.50	2,252.80		203,817.30	236,107.38
7/15/2021		28,322.01	28,322.01	2,124.15		30,446.16	
1/15/2022	175,254.81	28,322.01	203,576.82	2,124.15		205,700.97	236,147.13
7/15/2022		26,569.46	26,569.46	1,992.71		28,562.17	
1/15/2023	179,064.19	26,569.46	205,633.66	1,992.71		207,626.37	236,188.54
7/15/2023		24,778.82	24,778.82	1,858.41		26,637.23	
1/15/2024	182,956.22	24,778.82	207,735.04	1,858.41		209,593.45	236,230.69
7/15/2024		22,949.26	22,949.26	1,721.19		24,670.46	
1/15/2025	186,931.73	22,949.26	209,880.99	1,721.19		211,602.18	236,272.64
7/15/2025		21,079.94	21,079.94	1,581.00		22,660.94	
1/15/2026	190,994.55	21,079.94	212,074.49	1,581.00		213,655.49	236,316.43
7/15/2026		19,170.00	19,170.00	1,437.75		20,607.75	
1/15/2027	195,145.52	19,170.00	214,315.52	1,437.75		215,753.27	236,361.02
7/15/2027		17,218.54	17,218.54	1,291.39		18,509.93	
1/15/2028	199,387.48	17,218.54	216,606.02	1,291.39		217,897.41	236,407.35
7/15/2028		15,224.67	15,224.67	1,141.85		16,366.52	
1/15/2029	203,720.24	15,224.67	218,944.91	1,141.85		220,086.76	236,453.28
7/15/2029		13,187.47	13,187.47	989.06		14,176.53	
1/15/2030	208,148.63	13,187.47	221,336.09	989.06		222,325.15	236,501.68
7/15/2030		11,105.98	11,105.98	832.95		11,938.93	
1/15/2031	212,672.46	11,105.98	223,778.44	832.95		224,611.39	236,550.31
7/15/2031		8,979.25	8,979.25	673.44		9,652.70	
1/15/2032	217,294.55	8,979.25	226,273.81	673.44		226,947.25	236,599.95
7/15/2032		6,806.31	6,806.31	510.47		7,316.78	
1/15/2033	222,016.71	6,806.31	228,823.02	510.47		229,333.50	236,650.28
7/15/2033		4,586.14	4,586.14	343.96		4,930.10	
1/15/2034	226,841.75	4,586.14	231,427.89	343.96		231,771.85	236,701.96
7/15/2034		2,317.72	2,317.72	173.83		2,491.55	
1/15/2035	231,772.46	2,317.72	234,090.19	173.83		234,264.02	236,755.57
	3,654,119.74	744,017.09	4,398,136.83	55,801.28		4,453,938.11	4,254,334.95

Notes:

* Not withstanding 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 18
Shrewsbury Loan Amortization
CW-12-20

Initial Loan Amount	4,146,710.00
Principal Forgiveness	-
Net Loan Obligation	4,146,710.00

Loan Origination Fee ($5.50/1000)	22,806.91
Loan Term (in years)	20
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		43,310.08	43,310.08	3,248.26	22,806.91	69,365.24	
1/15/2016	167,739.00	41,467.10	209,206.10	3,110.03		212,316.13	281,681.38
7/15/2016		39,789.71	39,789.71	2,984.23		42,773.94	
1/15/2017	171,384.00	39,789.71	211,173.71	2,984.23		214,157.94	256,931.88
7/15/2017		38,075.87	38,075.87	2,855.69		40,931.56	
1/15/2018	175,109.00	38,075.87	213,184.87	2,855.69		216,040.56	256,972.12
7/15/2018		36,324.78	36,324.78	2,724.36		39,049.14	
1/15/2019	178,915.00	36,324.78	215,239.78	2,724.36		217,964.14	257,013.28
7/15/2019		34,535.63	34,535.63	2,590.17		37,125.80	
1/15/2020	182,803.00	34,535.63	217,338.63	2,590.17		219,928.80	257,054.60
7/15/2020		32,707.60	32,707.60	2,453.07		35,160.67	
1/15/2021	186,776.00	32,707.60	219,483.60	2,453.07		221,936.67	257,097.34
7/15/2021		30,839.84	30,839.84	2,312.99		33,152.83	
1/15/2022	190,835.00	30,839.84	221,674.84	2,312.99		223,987.83	257,140.66
7/15/2022		28,931.49	28,931.49	2,169.86		31,101.35	
1/15/2023	194,983.00	28,931.49	223,914.49	2,169.86		226,084.35	257,185.70
7/15/2023		26,981.66	26,981.66	2,023.62		29,005.28	
1/15/2024	199,221.00	26,981.66	226,202.66	2,023.62		228,226.28	257,231.57
7/15/2024		24,989.45	24,989.45	1,874.21		26,863.66	
1/15/2025	203,550.00	24,989.45	228,539.45	1,874.21		230,413.66	257,277.32
7/15/2025		22,953.95	22,953.95	1,721.55		24,675.50	
1/15/2026	207,974.00	22,953.95	230,927.95	1,721.55		232,649.50	257,324.99
7/15/2026		20,874.21	20,874.21	1,565.57		22,439.78	
1/15/2027	212,494.00	20,874.21	233,368.21	1,565.57		234,933.78	257,373.55
7/15/2027		18,749.27	18,749.27	1,406.20		20,155.47	
1/15/2028	217,113.00	18,749.27	235,862.27	1,406.20		237,268.47	257,423.93
7/15/2028		16,578.14	16,578.14	1,243.36		17,821.50	
1/15/2029	221,831.00	16,578.14	238,409.14	1,243.36		239,652.50	257,474.00
7/15/2029		14,359.83	14,359.83	1,076.99		15,436.82	
1/15/2030	226,653.00	14,359.83	241,012.83	1,076.99		242,089.82	257,526.63
7/15/2030		12,093.30	12,093.30	907.00		13,000.30	
1/15/2031	231,579.00	12,093.30	243,672.30	907.00		244,579.30	257,579.60
7/15/2031		9,777.51	9,777.51	733.31		10,510.82	
1/15/2032	236,612.00	9,777.51	246,389.51	733.31		247,122.82	257,633.65
7/15/2032		7,411.39	7,411.39	555.85		7,967.24	
1/15/2033	241,754.00	7,411.39	249,165.39	555.85		249,721.24	257,688.49
7/15/2033		4,993.85	4,993.85	374.54		5,368.39	
1/15/2034	247,008.00	4,993.85	252,001.85	374.54		252,376.39	257,744.78
7/15/2034		2,523.77	2,523.77	189.28		2,713.05	
1/15/2035	252,377.00	2,523.77	254,900.77	189.28		255,090.05	257,803.11
7/15/2035							
	4,146,710.00	931,759.68	5,078,469.68	69,881.98	22,806.91	5,171,158.56	5,171,158.56

Notes:

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
SHREWSBURY Reamortization
CW-10-40

Original Loan Amount	956,875.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	78,255.00	Loan Rate	2.00%
Outstanding Loan Obligation	878,620.00	Closing Date	5/14/2015
Remaining Balance	(52,227.07)	First Payment	7/15/2015
Net New Loan Obligation	826,392.93		

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		8,609.21	8,609.21	619.79		9,229.00	
1/15/2016	38,005.10	8,263.93	46,269.03	619.79		46,888.83	56,117.83
7/15/2016		7,883.88	7,883.88	591.29		8,475.17	
1/15/2017	38,831.90	7,883.88	46,715.78	591.29		47,307.07	55,782.24
7/15/2017		7,495.56	7,495.56	562.17		8,057.73	
1/15/2018	39,675.57	7,495.56	47,171.13	562.17		47,733.29	55,791.02
7/15/2018		7,098.80	7,098.80	532.41		7,631.21	
1/15/2019	40,538.07	7,098.80	47,636.87	532.41		48,169.28	55,800.50
7/15/2019		6,693.42	6,693.42	502.01		7,195.43	
1/15/2020	41,418.39	6,693.42	48,111.81	502.01		48,613.82	55,809.25
7/15/2020		6,279.24	6,279.24	470.94		6,750.18	
1/15/2021	42,318.50	6,279.24	48,597.74	470.94		49,068.68	55,818.86
7/15/2021		5,856.05	5,856.05	439.20		6,295.26	
1/15/2022	43,238.37	5,856.05	49,094.43	439.20		49,533.63	55,828.89
7/15/2022		5,423.67	5,423.67	406.78		5,830.45	
1/15/2023	44,177.98	5,423.67	49,601.65	406.78		50,008.43	55,838.87
7/15/2023		4,981.89	4,981.89	373.64		5,355.53	
1/15/2024	45,138.30	4,981.89	50,120.19	373.64		50,493.83	55,849.37
7/15/2024		4,530.51	4,530.51	339.79		4,870.30	
1/15/2025	46,119.30	4,530.51	50,649.81	339.79		50,989.60	55,859.89
7/15/2025		4,069.31	4,069.31	305.20		4,374.51	
1/15/2026	47,121.96	4,069.31	51,191.27	305.20		51,496.47	55,870.98
7/15/2026		3,598.09	3,598.09	269.86		3,867.95	
1/15/2027	48,146.23	3,598.09	51,744.33	269.86		52,014.18	55,882.14
7/15/2027		3,116.63	3,116.63	233.75		3,350.38	
1/15/2028	49,192.10	3,116.63	52,308.73	233.75		52,542.48	55,892.86
7/15/2028		2,624.71	2,624.71	196.85		2,821.56	
1/15/2029	50,261.53	2,624.71	52,886.25	196.85		53,083.10	55,904.66
7/15/2029		2,122.10	2,122.10	159.16		2,281.25	
1/15/2030	51,353.50	2,122.10	53,475.59	159.16		53,634.75	55,916.00
7/15/2030		1,608.56	1,608.56	120.64		1,729.20	
1/15/2031	52,469.96	1,608.56	54,078.52	120.64		54,199.17	55,928.37
7/15/2031		1,083.86	1,083.86	81.29		1,165.15	
1/15/2032	53,610.89	1,083.86	54,694.75	81.29		54,776.04	55,941.19
7/15/2032		547.75	547.75	41.08		588.83	
1/15/2033	54,775.26	547.75	55,323.01	41.08		55,364.09	55,952.92
7/15/2033							
	826,392.93	166,901.24	993,294.17	12,491.70		1,005,785.86	1,005,785.86

Massachusetts Water Pollution Abatement Trust
Series 17A
SHREWSBURY Loan Amortization
CW-10-40

Initial Loan Amount	956,875.00	Loan Origination Fee ($5.50/1000)	5,262.81
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	956,875.00	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		2,817.47	2,817.47	211.31	5,262.81	8,291.59	
1/15/2014	38,707.00	9,568.75	48,275.75	717.66		48,993.41	57,284.99
7/15/2014		9,181.68	9,181.68	688.63		9,870.31	
1/15/2015	39,548.00	9,181.68	48,729.68	688.63		49,418.31	59,288.61
7/15/2015		8,786.20	8,786.20	658.97		9,445.17	
1/15/2016	40,407.00	8,786.20	49,193.20	658.97		49,852.17	59,297.33
7/15/2016		8,382.13	8,382.13	628.66		9,010.79	
1/15/2017	41,286.00	8,382.13	49,668.13	628.66		50,296.79	59,307.58
7/15/2017		7,969.27	7,969.27	597.70		8,566.97	
1/15/2018	42,183.00	7,969.27	50,152.27	597.70		50,749.97	59,316.93
7/15/2018		7,547.44	7,547.44	566.06		8,113.50	
1/15/2019	43,100.00	7,547.44	50,647.44	566.06		51,213.50	59,327.00
7/15/2019		7,116.44	7,116.44	533.73		7,650.17	
1/15/2020	44,036.00	7,116.44	51,152.44	533.73		51,686.17	59,336.35
7/15/2020		6,676.08	6,676.08	500.71		7,176.79	
1/15/2021	44,993.00	6,676.08	51,669.08	500.71		52,169.79	59,346.57
7/15/2021		6,226.15	6,226.15	466.96		6,693.11	
1/15/2022	45,971.00	6,226.15	52,197.15	466.96		52,664.11	59,357.22
7/15/2022		5,766.44	5,766.44	432.48		6,198.92	
1/15/2023	46,970.00	5,766.44	52,736.44	432.48		53,168.92	59,367.85
7/15/2023		5,296.74	5,296.74	397.26		5,694.00	
1/15/2024	47,991.00	5,296.74	53,287.74	397.26		53,685.00	59,378.99
7/15/2024		4,816.83	4,816.83	361.26		5,178.09	
1/15/2025	49,034.00	4,816.83	53,850.83	361.26		54,212.09	59,390.18
7/15/2025		4,326.49	4,326.49	324.49		4,650.98	
1/15/2026	50,100.00	4,326.49	54,426.49	324.49		54,750.98	59,401.95
7/15/2026		3,825.49	3,825.49	286.91		4,112.40	
1/15/2027	51,189.00	3,825.49	55,014.49	286.91		55,301.40	59,413.80
7/15/2027		3,313.60	3,313.60	248.52		3,562.12	
1/15/2028	52,301.00	3,313.60	55,614.60	248.52		55,863.12	59,425.24
7/15/2028		2,790.59	2,790.59	209.29		2,999.88	
1/15/2029	53,438.00	2,790.59	56,228.59	209.29		56,437.88	59,437.77
7/15/2029		2,256.21	2,256.21	169.22		2,425.43	
1/15/2030	54,599.00	2,256.21	56,855.21	169.22		57,024.43	59,449.85
7/15/2030		1,710.22	1,710.22	128.27		1,838.49	
1/15/2031	55,786.00	1,710.22	57,496.22	128.27		57,624.49	59,462.97
7/15/2031		1,152.36	1,152.36	86.43		1,238.79	
1/15/2032	56,999.00	1,152.36	58,151.36	86.43		58,237.79	59,476.57
7/15/2032		582.37	582.37	43.68		626.05	
1/15/2033	58,237.00	582.37	58,819.37	43.68		58,863.05	59,489.10
7/15/2033							
	956,875.00	207,831.68	1,164,706.68	15,587.38	5,262.81	1,185,556.86	1,185,556.86

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 7
Shrewsbury (ARC)
00-24
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 286,611.20

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	13,403.28	5,850.34	19,253.62	3,318.03	5,526.92	8,844.95	10,408.67	0.00	10,408.67
01-Aug-05	0.00	6,472.44	6,472.44	3,162.86	130.78	3,293.63	0.00	3,178.81	3,178.81
01-Feb-06	13,622.13	6,472.44	20,094.57	3,162.86	5,955.26	9,118.11	10,976.46	0.00	10,976.46
01-Aug-06	0.00	6,543.27	6,543.27	3,005.16	302.41	3,307.57	0.00	3,235.70	3,235.70
01-Feb-07	13,880.24	6,196.57	20,076.81	3,005.16	5,953.54	8,958.70	11,118.11	0.00	11,118.11
01-Aug-07	0.00	6,245.18	6,245.18	2,844.47	292.17	3,136.64	0.00	3,108.54	3,108.54
01-Feb-08	14,142.86	5,914.88	20,057.74	2,844.47	5,951.50	8,795.97	11,261.77	0.00	11,261.77
01-Aug-08	0.00	5,982.81	5,982.81	2,680.74	302.41	2,983.15	0.00	2,999.66	2,999.66
01-Feb-09	14,503.97	5,626.77	20,130.74	2,680.74	5,948.87	8,629.61	11,501.13	0.00	11,501.13
01-Aug-09	0.00	5,602.08	5,602.08	2,512.83	302.41	2,815.24	0.00	2,786.84	2,786.84
01-Feb-10	14,968.06	5,602.08	20,570.14	2,512.83	6,126.89	8,639.72	11,930.42	0.00	11,930.42
01-Aug-10	0.00	5,209.17	5,209.17	2,339.55	302.41	2,641.96	0.00	2,567.21	2,567.21
01-Feb-11	15,424.42	5,209.17	20,633.59	2,339.55	6,126.89	8,466.44	12,167.15	0.00	12,167.15
01-Aug-11	0.00	4,823.55	4,823.55	2,160.99	302.41	2,463.40	0.00	2,360.15	2,360.15
01-Feb-12	16,091.92	4,823.55	20,915.47	2,160.99	6,126.89	8,287.88	12,627.59	0.00	12,627.59
01-Aug-12	0.00	4,401.14	4,401.14	1,974.70	302.41	2,277.11	0.00	2,124.03	2,124.03
01-Feb-13	16,091.92	4,013.99	20,105.91	1,974.70	5,933.31	7,908.01	12,197.90	0.00	12,197.90
01-Aug-13	0.00	3,978.73	3,978.73	1,788.40	302.41	2,090.81	0.00	1,887.92	1,887.92
01-Feb-14	16,091.92	3,529.19	19,621.11	1,788.40	5,902.12	7,690.52	11,930.59	0.00	11,930.59
01-Aug-14	0.00	3,556.31	3,556.31	1,602.11	302.41	1,904.52	0.00	1,651.79	1,651.79
01-Feb-15	19,310.30	3,431.72	22,742.02	1,602.11	6,064.60	7,666.71	15,075.32	0.00	15,075.32
01-Aug-15	0.00	3,049.42	3,049.42	1,378.56	302.41	1,680.97	0.00	1,368.45	1,368.45
01-Feb-16	19,310.30	2,832.39	22,142.69	1,378.56	6,018.38	7,396.94	14,745.75	0.00	14,745.75
01-Aug-16	0.00	2,542.52	2,542.52	1,155.01	302.41	1,457.42	0.00	1,085.10	1,085.10
01-Feb-17	19,310.30	2,244.80	21,555.10	1,155.01	5,978.03	7,133.04	14,422.06	0.00	14,422.06
01-Aug-17	0.00	2,035.63	2,035.63	931.46	302.41	1,233.87	0.00	801.76	801.76
01-Feb-18	19,310.30	1,539.79	20,850.09	931.46	5,878.97	6,810.43	14,039.66	0.00	14,039.66
01-Aug-18	0.00	1,528.73	1,528.73	707.91	302.41	1,010.32	0.00	518.41	518.41
01-Feb-19	19,310.30	723.59	20,033.89	707.91	5,724.32	6,432.23	13,601.66	0.00	13,601.66
01-Aug-19	0.00	1,045.97	1,045.97	484.36	302.41	786.77	0.00	259.20	259.20
01-Feb-20	19,310.30	39.63	19,349.93	484.36	5,623.72 *	6,108.08	13,241.85	0.00	13,241.85
01-Aug-20	0.00	563.22	563.22	260.81	302.41	563.22	0.00	0.00	0.00
01-Feb-21	22,528.68	0.00	22,528.68	260.81	6,569.98 *	6,830.79	15,697.89	0.00	15,697.89
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
	286,611.20	127,631.07	414,242.27	61,297.89	106,066.87	167,364.76	216,943.95	29,933.55	246,877.50

*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.

Pool 7 Swap Loans: Administrative Fees				
Borrower	Loan Number	Loan Due Dat	Loan Gross Prin Bal	Administrative Fees
Shrewsbury	CW-00-24	01-Feb-04	286,611.20	$224.88
Shrewsbury	CW-00-24	01-Aug-04	286,611.20	214.96
Shrewsbury	CW-00-24	01-Feb-05	273,207.92	214.96
Shrewsbury	CW-00-24	01-Aug-05	273,207.92	204.91
Shrewsbury	CW-00-24	01-Feb-06	259,585.79	204.91
Shrewsbury	CW-00-24	01-Aug-06	259,585.79	194.69
Shrewsbury	CW-00-24	01-Feb-07	245,705.55	194.69
Shrewsbury	CW-00-24	01-Aug-07	245,705.55	184.28
Shrewsbury	CW-00-24	01-Feb-08	231,562.69	184.28
Shrewsbury	CW-00-24	01-Aug-08	231,562.69	173.67
Shrewsbury	CW-00-24	01-Feb-09	217,058.72	173.67
Shrewsbury	CW-00-24	01-Aug-09	217,058.72	162.79
Shrewsbury	CW-00-24	01-Feb-10	202,090.66	162.79
Shrewsbury	CW-00-24	01-Aug-10	202,090.66	151.57
Shrewsbury	CW-00-24	01-Feb-11	186,666.24	151.57
Shrewsbury	CW-00-24	01-Aug-11	186,666.24	140.00
Shrewsbury	CW-00-24	01-Feb-12	170,574.32	140.00
Shrewsbury	CW-00-24	01-Aug-12	170,574.32	127.93
Shrewsbury	CW-00-24	01-Feb-13	154,482.40	127.93
Shrewsbury	CW-00-24	01-Aug-13	154,482.40	115.86
Shrewsbury	CW-00-24	01-Feb-14	138,390.48	115.86
Shrewsbury	CW-00-24	01-Aug-14	138,390.48	103.79
Shrewsbury	CW-00-24	01-Feb-15	119,080.18	103.79
Shrewsbury	CW-00-24	01-Aug-15	119,080.18	89.31
Shrewsbury	CW-00-24	01-Feb-16	99,769.88	89.31
Shrewsbury	CW-00-24	01-Aug-16	99,769.88	74.83
Shrewsbury	CW-00-24	01-Feb-17	80,459.58	74.83
Shrewsbury	CW-00-24	01-Aug-17	80,459.58	60.34
Shrewsbury	CW-00-24	01-Feb-18	61,149.28	60.34
Shrewsbury	CW-00-24	01-Aug-18	61,149.28	45.86
Shrewsbury	CW-00-24	01-Feb-19	41,838.98	45.86
Shrewsbury	CW-00-24	01-Aug-19	41,838.98	31.38
Shrewsbury	CW-00-24	01-Feb-20	22,528.68	31.38
Shrewsbury	CW-00-24	01-Aug-20	22,528.68	16.90
Shrewsbury	CW-00-24	01-Feb-21	0.00	16.90
Shrewsbury	CW-00-24	01-Aug-21	0.00	0.00
	CW-00-24	01-Feb-22	0.00	0.00
	CW-00-24	01-Aug-22	0.00	0.00
	CW-00-24	01-Feb-23	0.00	0.00
	CW-00-24	01-Aug-23	0.00	0.00
	CW-00-24	01-Feb-24	0.00	0.00
	CW-00-24	01-Aug-24	0.00	0.00
	CW-00-24	01-Feb-25	0.00	0.00
	CW-00-24	01-Aug-25	0.00	0.00
	CW-00-24	01-Feb-26	0.00	0.00
	CW-00-24	01-Aug-26	0.00	0.00
	CW-00-24	01-Feb-27	0.00	0.00
	CW-00-24	01-Aug-27	0.00	0.00
	CW-00-24	01-Feb-28	0.00	0.00
	CW-00-24	01-Aug-28	0.00	0.00
	CW-00-24	01-Feb-29	0.00	0.00
	CW-00-24	01-Aug-29	0.00	0.00
	CW-00-24	01-Feb-30	0.00	0.00
	CW-00-24	01-Aug-30	0.00	0.00
	CW-00-24	01-Feb-31	0.00	0.00
	CW-00-24	01-Aug-31	0.00	0.00
	CW-00-24	01-Feb-32	0.00	0.00
	CW-00-24	01-Aug-32	0.00	0.00
	CW-00-24	01-Feb-33	0.00	0.00
	CW-00-24	01-Aug-33	0.00	0.00
	CW-00-24	01-Feb-34	0.00	0.00
	CW-00-24	01-Aug-34		0.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8
Shrewsbury 2nd
97-1055-1
Final Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 105,896.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
Date	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
1-Aug-04	5,849.00		5,849.00			-	5,849.00	-	5,849.00
1-Feb-05		2,320.00	2,320.00	1,080.00	1,240.00	2,320.00	-	-	-
1-Aug-05	5,568.00	2,320.00	7,888.00	1,080.00	1,240.00	2,320.00	5,568.00	-	5,568.00
1-Feb-06	-	2,237.00	2,237.00	1,021.00	1,216.00	2,237.00	-	-	-
1-Aug-06	5,568.00	2,237.00	7,805.00	1,021.00	1,216.00	2,237.00	5,568.00	-	5,568.00
1-Feb-07	-	2,153.00	2,153.00	960.00	1,193.00	2,153.00	-	-	-
1-Aug-07	5,568.00	2,153.00	7,721.00	960.00	1,193.00	2,153.00	5,568.00	-	5,568.00
1-Feb-08	-	2,070.00	2,070.00	901.00	1,169.00	2,070.00	-	-	-
1-Aug-08	5,568.00	2,070.00	7,638.00	901.00	1,169.00	2,070.00	5,568.00	-	5,568.00
1-Feb-09	-	1,958.00	1,958.00	840.00	1,118.00	1,958.00	-	-	-
1-Aug-09	5,568.00	1,958.00	7,526.00	840.00	1,118.00	1,958.00	5,568.00	-	5,568.00
1-Feb-10	-	1,819.00	1,819.00	780.00	1,039.00	1,819.00	-	-	-
1-Aug-10	5,568.00	1,819.00	7,387.00	780.00	1,039.00	1,819.00	5,568.00	-	5,568.00
1-Feb-11	-	1,680.00	1,680.00	720.00	960.00	1,680.00	-	-	-
1-Aug-11	5,568.00	1,680.00	7,248.00	720.00	960.00	1,680.00	5,568.00	-	5,568.00
1-Feb-12	-	1,541.00	1,541.00	660.00	881.00	1,541.00	-	-	-
1-Aug-12	5,403.00	1,541.00	6,944.00	660.00	881.00	1,541.00	5,403.00	-	5,403.00
1-Feb-13	-	1,406.00	1,406.00	602.00	804.00	1,406.00	-	-	-
1-Aug-13	5,541.00	1,406.00	6,947.00	602.00	804.00	1,406.00	5,541.00	-	5,541.00
1-Feb-14	-	1,260.00	1,260.00	541.00	719.00	1,260.00	-	-	-
1-Aug-14	5,541.00	1,260.00	6,801.00	541.00	719.00	1,260.00	5,541.00	-	5,541.00
1-Feb-15	-	1,115.00	1,115.00	482.00	633.00	1,115.00	-	-	-
1-Aug-15	5,541.00	1,115.00	6,656.00	482.00	633.00	1,115.00	5,541.00	-	5,541.00
1-Feb-16	-	976.00	976.00	422.00	554.00	976.00	-	-	-
1-Aug-16	5,541.00	976.00	6,517.00	422.00	554.00	976.00	5,541.00	-	5,541.00
1-Feb-17	-	838.00	838.00	362.00	476.00	838.00	-	-	-
1-Aug-17	5,541.00	838.00	6,379.00	362.00	476.00	838.00	5,541.00	-	5,541.00
1-Feb-18	-	699.00	699.00	302.00	397.00	699.00	-	-	-
1-Aug-18	5,541.00	699.00	6,240.00	302.00	397.00	699.00	5,541.00	-	5,541.00
1-Feb-19	-	561.00	561.00	243.00	318.00	561.00	-	-	-
1-Aug-19	5,541.00	561.00	6,102.00	243.00	318.00	561.00	5,541.00	-	5,541.00
1-Feb-20	-	422.00	422.00	182.00	240.00	422.00	-	-	-
1-Aug-20	5,541.00	422.00	5,963.00	182.00	240.00	422.00	5,541.00	-	5,541.00
1-Feb-21	-	284.00	284.00	123.00	161.00	284.00	-	-	-
1-Aug-21	5,670.00	284.00	5,954.00	123.00	161.00	284.00	5,670.00	-	5,670.00
1-Feb-22	-	142.00	142.00	61.00	81.00	142.00	-	-	-
1-Aug-22	5,670.00	142.00	5,812.00	61.00	81.00	142.00	5,670.00	-	5,670.00
1-Feb-23	-	-	-	-	-	-	-	-	-
1-Aug-23	-	-	-	-	-	-	-	-	-
1-Feb-24	-	-	-	-	-	-	-	-	-
1-Aug-24	-	-	-	-	-	-	-	-	-
1-Feb-25	-	-	-	-	-	-	-	-	-
1-Aug-25	-	-	-	-	-	-	-	-	-
1-Feb-26	-	-	-	-	-	-	-	-	-
1-Aug-26	-	-	-	-	-	-	-	-	-
1-Feb-27	-	-	-	-	-	-	-	-	-
1-Aug-27	-	-	-	-	-	-	-	-	-
1-Feb-28	-	-	-	-	-	-	-	-	-
1-Aug-28	-	-	-	-	-	-	-	-	-
1-Feb-29	-	-	-	-	-	-	-	-	-
1-Aug-29	-	-	-	-	-	-	-	-	-
1-Feb-30	-	-	-	-	-	-	-	-	-
1-Aug-30	-	-	-	-	-	-	-	-	-
1-Feb-31	-	-	-	-	-	-	-	-	-
1-Aug-31	-	-	-	-	-	-	-	-	-
1-Feb-32	-	-	-	-	-	-	-	-	-
1-Aug-32	-	-	-	-	-	-	-	-	-
1-Feb-33	-	-	-	-	-	-	-	-	-
1-Aug-33	-	-	-	-	-	-	-	-	-
	105,896.00	46,962.00	152,858.00	20,564.00	26,398.00	46,962.00	105,896.00	-	105,896.00

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 11
Shrewsbury 3rd
T5-97-1055-2
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 0.00%

Schedule of Loan Repayments

Initial Loan Obligation: $94,573.00

Date	Schedule of Loan Repayments Principal	Interest	Total	Admin. Fee 0.07500%	Loan Origination Fee	Total Due
16-Nov-05						
15-Jul-06	$4,729.00	$0.00	$4,729.00	$70.93	0.00	$4,799.93
15-Jan-07	0.00	0.00	0.00	67.38		67.38
15-Jul-07	4,729.00	0.00	4,729.00	67.38		4,796.38
15-Jan-08	0.00	0.00	0.00	63.84		63.84
15-Jul-08	4,729.00	0.00	4,729.00	63.84		4,792.84
15-Jan-09	0.00	0.00	0.00	60.29		60.29
15-Jul-09	4,729.00	0.00	4,729.00	60.29		4,789.29
15-Jan-10	0.00	0.00	0.00	56.74		56.74
15-Jul-10	4,729.00	0.00	4,729.00	56.74		4,785.74
15-Jan-11	0.00	0.00	0.00	53.20		53.20
15-Jul-11	4,729.00	0.00	4,729.00	53.20		4,782.20
15-Jan-12	0.00	0.00	0.00	49.65		49.65
15-Jul-12	4,729.00	0.00	4,729.00	49.65		4,778.65
15-Jan-13	0.00	0.00	0.00	46.10		46.10
15-Jul-13	4,729.00	0.00	4,729.00	46.10		4,775.10
15-Jan-14	0.00	0.00	0.00	42.56		42.56
15-Jul-14	4,729.00	0.00	4,729.00	42.56		4,771.56
15-Jan-15	0.00	0.00	0.00	39.01		39.01
15-Jul-15	4,729.00	0.00	4,729.00	39.01		4,768.01
15-Jan-16	0.00	0.00	0.00	35.46		35.46
15-Jul-16	4,729.00	0.00	4,729.00	35.46		4,764.46
15-Jan-17	0.00	0.00	0.00	31.92		31.92
15-Jul-17	4,729.00	0.00	4,729.00	31.92		4,760.92
15-Jan-18	0.00	0.00	0.00	28.37		28.37
15-Jul-18	4,729.00	0.00	4,729.00	28.37		4,757.37
15-Jan-19	0.00	0.00	0.00	24.82		24.82
15-Jul-19	4,728.00	0.00	4,728.00	24.82		4,752.82
15-Jan-20	0.00	0.00	0.00	21.28		21.28
15-Jul-20	4,728.00	0.00	4,728.00	21.28		4,749.28
15-Jan-21	0.00	0.00	0.00	17.73		17.73
15-Jul-21	4,728.00	0.00	4,728.00	17.73		4,745.73
15-Jan-22	0.00	0.00	0.00	14.18		14.18
15-Jul-22	4,728.00	0.00	4,728.00	14.18		4,742.18
15-Jan-23	0.00	0.00	0.00	10.64		10.64
15-Jul-23	4,728.00	0.00	4,728.00	10.64		4,738.64
15-Jan-24	0.00	0.00	0.00	7.09		7.09
15-Jul-24	4,728.00	0.00	4,728.00	7.09		4,735.09
15-Jan-25	0.00	0.00	0.00	3.55		3.55
15-Jul-25	4,728.00	0.00	4,728.00	3.55		4,731.55
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
	$94,573.00	$0.00	$94,573.00	$1,418.55	$0.00	$95,991.55

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 13

Revised SCHEDULE C

Shrewsbury
CW-00-24-A

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	$118,876.18

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
15-Dec-09					
15-Jan-10	-	-	-	104.05	104.05
15-Jul-10	10,806.69	-	10,806.69	89.16	10,895.85
15-Jan-11	-	-	-	81.05	81.05
15-Jul-11	10,806.70	-	10,806.70	81.05	10,887.75
15-Jan-12	-	-	-	72.95	72.95
15-Jul-12	10,806.70	-	10,806.70	72.95	10,879.65
15-Jan-13	-	-	-	64.84	64.84
15-Jul-13	10,806.70	-	10,806.70	64.84	10,871.54
15-Jan-14	-	-	-	56.74	56.74
15-Jul-14	10,806.70	-	10,806.70	56.74	10,863.44
15-Jan-15	-	-	-	48.63	48.63
15-Jul-15	10,806.70	-	10,806.70	48.63	10,855.33
15-Jan-16	-	-	-	40.53	40.53
15-Jul-16	10,806.70	-	10,806.70	40.53	10,847.23
15-Jan-17	-	-	-	32.42	32.42
15-Jul-17	10,806.70	-	10,806.70	32.42	10,839.12
15-Jan-18	-	-	-	24.32	24.32
15-Jul-18	10,807.53	-	10,807.53	24.32	10,831.85
15-Jan-19	-	-	-	16.21	16.21
15-Jul-19	10,807.53	-	10,807.53	16.21	10,823.74
15-Jan-20	-	-	-	8.11	8.11
15-Jul-20	10,807.53	-	10,807.53	8.11	10,815.64
15-Jan-21	-	-	-	-	-
15-Jul-21	-	-	-	-	-
15-Jan-22	-	-	-	-	-
15-Jul-22	-	-	-	-	-
15-Jan-23	-	-	-	-	-
15-Jul-23	-	-	-	-	-
15-Jan-24	-	-	-	-	-
15-Jul-24	-	-	-	-	-
15-Jan-25	-	-	-	-	-
15-Jul-25	-	-	-	-	-
15-Jan-26	-	-	-	-	-
15-Jul-26	-	-	-	-	-
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	-	-	-	-	-
15-Jul-37	-	-	-	-	-
15-Jan-38	-	-	-	-	-
	$118,876.18	$0.00	$118,876.18	$1,084.81	$119,960.99

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13
Shrewsbury
CW-00-24-A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate	0.00%

Schedule of Loan Repayments

Remaining Loan Obligation:	$168,653.00

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
18-Dec-07						
15-Jul-08	$12,974.00	$0.00	$12,974.00	$126.49	1,079.38	$14,179.87
15-Jan-09	0.00	0.00	0.00	116.76		116.76
15-Jul-09	12,973.00	0.00	12,973.00	116.76		13,089.76
15-Jan-10	0.00	0.00	0.00	107.03		107.03
15-Jul-10	12,973.00	0.00	12,973.00	107.03		13,080.03
15-Jan-11	0.00	0.00	0.00	97.30		97.30
15-Jul-11	12,973.00	0.00	12,973.00	97.30		13,070.30
15-Jan-12	0.00	0.00	0.00	87.57		87.57
15-Jul-12	12,973.00	0.00	12,973.00	87.57		13,060.57
15-Jan-13	0.00	0.00	0.00	77.84		77.84
15-Jul-13	12,973.00	0.00	12,973.00	77.84		13,050.84
15-Jan-14	0.00	0.00	0.00	68.11		68.11
15-Jul-14	12,973.00	0.00	12,973.00	68.11		13,041.11
15-Jan-15	0.00	0.00	0.00	58.38		58.38
15-Jul-15	12,973.00	0.00	12,973.00	58.38		13,031.38
15-Jan-16	0.00	0.00	0.00	48.65		48.65
15-Jul-16	12,973.00	0.00	12,973.00	48.65		13,021.65
15-Jan-17	0.00	0.00	0.00	38.92		38.92
15-Jul-17	12,973.00	0.00	12,973.00	38.92		13,011.92
15-Jan-18	0.00	0.00	0.00	29.19		29.19
15-Jul-18	12,974.00	0.00	12,974.00	29.19		13,003.19
15-Jan-19	0.00	0.00	0.00	19.46		19.46
15-Jul-19	12,974.00	0.00	12,974.00	19.46		12,993.46
15-Jan-20	0.00	0.00	0.00	9.73		9.73
15-Jul-20	12,974.00	0.00	12,974.00	9.73		12,983.73
15-Jan-21	0.00	0.00	0.00	0.00		0.00
15-Jul-21	0.00	0.00	0.00	0.00		0.00
15-Jan-22	0.00	0.00	0.00	0.00		0.00
15-Jul-22	0.00	0.00	0.00	0.00		0.00
15-Jan-23	0.00	0.00	0.00	0.00		0.00
15-Jul-23	0.00	0.00	0.00	0.00		0.00
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	0.00	0.00	0.00	0.00		0.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	0.00	0.00	0.00	0.00		0.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
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
	$168,653.00	$0.00	$168,653.00	$1,644.37	$1,079.38	$171,376.75

Replaced by Debt Schedule Dated September 4, 2020

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 21
Shrewsbury Loan Amortization
DW-16-15

Loan Amount Approved	12,074,031.00
Principal Forgiveness	-
Amount to be Financed	12,074,031.00

Loan Origination Fee ($5.00/1000)	60,370.16
Loan Term (in years)	20
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		82,505.88	82,505.88	6,187.94	60,370.16	149,063.97	149,063.97
7/15/2019	488,407.00	120,740.31	609,147.31	9,055.52		618,202.83	
1/15/2020		115,856.24	115,856.24	8,689.22		124,545.46	742,748.29
7/15/2020	499,022.00	115,856.24	614,878.24	8,689.22		623,567.46	
1/15/2021		110,866.02	110,866.02	8,314.95		119,180.97	742,748.43
7/15/2021	509,867.00	110,866.02	620,733.02	8,314.95		629,047.97	
1/15/2022		105,767.35	105,767.35	7,932.55		113,699.90	742,747.87
7/15/2022	520,948.00	105,767.35	626,715.35	7,932.55		634,647.90	
1/15/2023		100,557.87	100,557.87	7,541.84		108,099.71	742,747.61
7/15/2023	532,271.00	100,557.87	632,828.87	7,541.84		640,370.71	
1/15/2024		95,235.16	95,235.16	7,142.64		102,377.80	742,748.51
7/15/2024	543,839.00	95,235.16	639,074.16	7,142.64		646,216.80	
1/15/2025		89,796.77	89,796.77	6,734.76		96,531.53	742,748.32
7/15/2025	555,658.00	89,796.77	645,454.77	6,734.76		652,189.53	
1/15/2026		84,240.19	84,240.19	6,318.01		90,558.20	742,747.73
7/15/2026	567,735.00	84,240.19	651,975.19	6,318.01		658,293.20	
1/15/2027		78,562.84	78,562.84	5,892.21		84,455.05	742,748.26
7/15/2027	580,074.00	78,562.84	658,636.84	5,892.21		664,529.05	
1/15/2028		72,762.10	72,762.10	5,457.16		78,219.26	742,748.31
7/15/2028	592,681.00	72,762.10	665,443.10	5,457.16		670,900.26	
1/15/2029		66,835.29	66,835.29	5,012.65		71,847.94	742,748.19
7/15/2029	605,562.00	66,835.29	672,397.29	5,012.65		677,409.94	
1/15/2030		60,779.67	60,779.67	4,558.48		65,338.15	742,748.08
7/15/2030	618,723.00	60,779.67	679,502.67	4,558.48		684,061.15	
1/15/2031		54,592.44	54,592.44	4,094.43		58,686.87	742,748.02
7/15/2031	632,170.00	54,592.44	686,762.44	4,094.43		690,856.87	
1/15/2032		48,270.74	48,270.74	3,620.31		51,891.05	742,747.92
7/15/2032	645,909.00	48,270.74	694,179.74	3,620.31		697,800.05	
1/15/2033		41,811.65	41,811.65	3,135.87		44,947.52	742,747.57
7/15/2033	659,947.00	41,811.65	701,758.65	3,135.87		704,894.52	
1/15/2034		35,212.18	35,212.18	2,640.91		37,853.09	742,747.62
7/15/2034	674,290.00	35,212.18	709,502.18	2,640.91		712,143.09	
1/15/2035		28,469.28	28,469.28	2,135.20		30,604.48	742,747.57
7/15/2035	688,945.00	28,469.28	717,414.28	2,135.20		719,549.48	
1/15/2036		21,579.83	21,579.83	1,618.49		23,198.32	742,747.79
7/15/2036	703,918.00	21,579.83	725,497.83	1,618.49		727,116.32	
1/15/2037		14,540.65	14,540.65	1,090.55		15,631.20	742,747.52
7/15/2037	719,217.00	14,540.65	733,757.65	1,090.55		734,848.20	
1/15/2038		7,348.48	7,348.48	551.14		7,899.62	742,747.81
7/15/2038	734,848.00	7,348.48	742,196.48	551.14		742,747.62	
1/15/2039							742,747.62
	12,074,031.00	2,669,415.69	14,743,446.69	200,206.18	60,370.16	15,004,023.02	15,004,023.02

Massachusetts Water Clean Water Trust
Series 21 Swap
SHREWSBURY Reamortization
DW-16-15

Original Loan Amount	12,074,031.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	987,429.00	Loan Rate	2.00%
Outstanding Loan Obligation	11,086,602.00	Closing Date	9/11/2020
Remaining Balance	(488,462.00)	First Payment	1/15/2021
Net New Loan Obligation	10,598,140.00		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/11/2020							
1/15/2021		107,501.06	107,501.06	8,062.58		115,563.64	
7/15/2021	487,402.89	105,981.40	593,384.29	7,948.61		601,332.89	
1/15/2022		101,107.37	101,107.37	7,583.05		108,690.42	710,023.32
7/15/2022	497,995.66	101,107.37	599,103.03	7,583.05		606,686.08	
1/15/2023		96,127.41	96,127.41	7,209.56		103,336.97	710,023.05
7/15/2023	508,819.82	96,127.41	604,947.24	7,209.56		612,156.79	
1/15/2024		91,039.22	91,039.22	6,827.94		97,867.16	710,023.95
7/15/2024	519,878.14	91,039.22	610,917.36	6,827.94		617,745.30	
1/15/2025		85,840.43	85,840.43	6,438.03		92,278.47	710,023.77
7/15/2025	531,176.39	85,840.43	617,016.82	6,438.03		623,454.85	
1/15/2026		80,528.67	80,528.67	6,039.65		86,568.32	710,023.18
7/15/2026	542,721.31	80,528.67	623,249.98	6,039.65		629,289.63	
1/15/2027		75,101.46	75,101.46	5,632.61		80,734.07	710,023.70
7/15/2027	554,516.67	75,101.46	629,618.13	5,632.61		635,250.74	
1/15/2028		69,556.29	69,556.29	5,216.72		74,773.01	710,023.75
7/15/2028	566,568.22	69,556.29	636,124.51	5,216.72		641,341.23	
1/15/2029		63,890.61	63,890.61	4,791.80		68,682.40	710,023.64
7/15/2029	578,881.69	63,890.61	642,772.30	4,791.80		647,564.10	
1/15/2030		58,101.79	58,101.79	4,357.63		62,459.43	710,023.53
7/15/2030	591,462.83	58,101.79	649,564.63	4,357.63		653,922.26	
1/15/2031		52,187.16	52,187.16	3,914.04		56,101.20	710,023.46
7/15/2031	604,317.37	52,187.16	656,504.54	3,914.04		660,418.57	
1/15/2032		46,143.99	46,143.99	3,460.80		49,604.79	710,023.36
7/15/2032	617,451.03	46,143.99	663,595.02	3,460.80		667,055.82	
1/15/2033		39,969.48	39,969.48	2,997.71		42,967.19	710,023.01
7/15/2033	630,870.54	39,969.48	670,840.02	2,997.71		673,837.73	
1/15/2034		33,660.77	33,660.77	2,524.56		36,185.33	710,023.06
7/15/2034	644,581.60	33,660.77	678,242.37	2,524.56		680,766.93	
1/15/2035		27,214.96	27,214.96	2,041.12		29,256.08	710,023.01
7/15/2035	658,590.93	27,214.96	685,805.89	2,041.12		687,847.01	
1/15/2036		20,629.05	20,629.05	1,547.18		22,176.23	710,023.24
7/15/2036	672,904.22	20,629.05	693,533.27	1,547.18		695,080.45	
1/15/2037		13,900.01	13,900.01	1,042.50		14,942.51	710,022.96
7/15/2037	687,529.18	13,900.01	701,429.19	1,042.50		702,471.69	
1/15/2038		7,024.71	7,024.71	526.85		7,551.57	710,023.26
7/15/2038	702,471.49	7,024.71	709,496.21	526.85		710,023.06	
1/15/2039							710,023.06
	10,598,140.00	2,137,529.25	12,735,669.25	160,314.69		12,895,983.94	12,780,420.30