Massachusetts Clean Water Trust
Series 18
Springfield Water & Sewer Commission Loan Amortization
CWP-12-03

Initial Loan Amount	20,497,831.00	Loan Origination Fee ($5.50/1000)	108,132.98
Principal Forgiveness	(837,289.00)	Loan Term (in years)	20
Net Loan Obligation	19,660,542.00	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		205,343.44	205,343.44	15,400.76	108,132.98	328,877.18	
1/15/2016	795,289.00	196,605.42	991,894.42	14,745.41		1,006,639.83	1,335,517.00
7/15/2016		188,652.53	188,652.53	14,148.94		202,801.47	
1/15/2017	812,573.00	188,652.53	1,001,225.53	14,148.94		1,015,374.47	1,218,175.94
7/15/2017		180,526.80	180,526.80	13,539.51		194,066.31	
1/15/2018	830,233.00	180,526.80	1,010,759.80	13,539.51		1,024,299.31	1,218,365.62
7/15/2018		172,224.47	172,224.47	12,916.84		185,141.31	
1/15/2019	848,277.00	172,224.47	1,020,501.47	12,916.84		1,033,418.31	1,218,559.61
7/15/2019		163,741.70	163,741.70	12,280.63		176,022.33	
1/15/2020	866,714.00	163,741.70	1,030,455.70	12,280.63		1,042,736.33	1,218,758.66
7/15/2020		155,074.56	155,074.56	11,630.59		166,705.15	
1/15/2021	885,550.00	155,074.56	1,040,624.56	11,630.59		1,052,255.15	1,218,960.30
7/15/2021		146,219.06	146,219.06	10,966.43		157,185.49	
1/15/2022	904,797.00	146,219.06	1,051,016.06	10,966.43		1,061,982.49	1,219,167.98
7/15/2022		137,171.09	137,171.09	10,287.83		147,458.92	
1/15/2023	924,461.00	137,171.09	1,061,632.09	10,287.83		1,071,919.92	1,219,378.84
7/15/2023		127,926.48	127,926.48	9,594.49		137,520.97	
1/15/2024	944,553.00	127,926.48	1,072,479.48	9,594.49		1,082,073.97	1,219,594.93
7/15/2024		118,480.95	118,480.95	8,886.07		127,367.02	
1/15/2025	965,082.00	118,480.95	1,083,562.95	8,886.07		1,092,449.02	1,219,816.04
7/15/2025		108,830.13	108,830.13	8,162.26		116,992.39	
1/15/2026	986,056.00	108,830.13	1,094,886.13	8,162.26		1,103,048.39	1,220,040.78
7/15/2026		98,969.57	98,969.57	7,422.72		106,392.29	
1/15/2027	1,007,487.00	98,969.57	1,106,456.57	7,422.72		1,113,879.29	1,220,271.58
7/15/2027		88,894.70	88,894.70	6,667.10		95,561.80	
1/15/2028	1,029,383.00	88,894.70	1,118,277.70	6,667.10		1,124,944.80	1,220,506.61
7/15/2028		78,600.87	78,600.87	5,895.07		84,495.94	
1/15/2029	1,051,755.00	78,600.87	1,130,355.87	5,895.07		1,136,250.94	1,220,746.87
7/15/2029		68,083.32	68,083.32	5,106.25		73,189.57	
1/15/2030	1,074,614.00	68,083.32	1,142,697.32	5,106.25		1,147,803.57	1,220,993.14
7/15/2030		57,337.18	57,337.18	4,300.29		61,637.47	
1/15/2031	1,097,969.00	57,337.18	1,155,306.18	4,300.29		1,159,606.47	1,221,243.94
7/15/2031		46,357.49	46,357.49	3,476.81		49,834.30	
1/15/2032	1,121,832.00	46,357.49	1,168,189.49	3,476.81		1,171,666.30	1,221,500.60
7/15/2032		35,139.17	35,139.17	2,635.44		37,774.61	
1/15/2033	1,146,214.00	35,139.17	1,181,353.17	2,635.44		1,183,988.61	1,221,763.22
7/15/2033		23,677.03	23,677.03	1,775.78		25,452.81	
1/15/2034	1,171,125.00	23,677.03	1,194,802.03	1,775.78		1,196,577.81	1,222,030.61
7/15/2034		11,965.78	11,965.78	897.43		12,863.21	
1/15/2035	1,196,578.00	11,965.78	1,208,543.78	897.43		1,209,441.21	1,222,304.43
7/15/2035							
	19,660,542.00	4,417,694.62	24,078,236.62	331,327.10	108,132.98	24,517,696.70	24,517,696.70

Notes:

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

Massachusetts Water Pollution Abatement Trust
Series 17A
Springfield Water and Sewer Comission Loan Amortization
DWP-11-22

Initial Loan Amount	1,860,000.00	Loan Origination Fee ($5.50/1000)	9,109.45
Principal Forgiveness	(203,737.00)	Loan Term (in years)	20
Net Loan Obligation	1,656,263.00	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		4,876.77	4,876.77	365.76	9,109.45	14,351.98	
1/15/2014	66,998.00	16,562.63	83,560.63	1,242.20		84,802.83	99,154.81
7/15/2014		15,892.65	15,892.65	1,191.95		17,084.60	
1/15/2015	68,454.00	15,892.65	84,346.65	1,191.95		85,538.60	102,623.20
7/15/2015		15,208.11	15,208.11	1,140.61		16,348.72	
1/15/2016	69,941.00	15,208.11	85,149.11	1,140.61		86,289.72	102,638.44
7/15/2016		14,508.70	14,508.70	1,088.15		15,596.85	
1/15/2017	71,461.00	14,508.70	85,969.70	1,088.15		87,057.85	102,654.71
7/15/2017		13,794.09	13,794.09	1,034.56		14,828.65	
1/15/2018	73,015.00	13,794.09	86,809.09	1,034.56		87,843.65	102,672.29
7/15/2018		13,063.94	13,063.94	979.80		14,043.74	
1/15/2019	74,601.00	13,063.94	87,664.94	979.80		88,644.74	102,688.47
7/15/2019		12,317.93	12,317.93	923.84		13,241.77	
1/15/2020	76,223.00	12,317.93	88,540.93	923.84		89,464.77	102,706.55
7/15/2020		11,555.70	11,555.70	866.68		12,422.38	
1/15/2021	77,879.00	11,555.70	89,434.70	866.68		90,301.38	102,723.76
7/15/2021		10,776.91	10,776.91	808.27		11,585.18	
1/15/2022	79,572.00	10,776.91	90,348.91	808.27		91,157.18	102,742.36
7/15/2022		9,981.19	9,981.19	748.59		10,729.78	
1/15/2023	81,301.00	9,981.19	91,282.19	748.59		92,030.78	102,760.56
7/15/2023		9,168.18	9,168.18	687.61		9,855.79	
1/15/2024	83,068.00	9,168.18	92,236.18	687.61		92,923.79	102,779.59
7/15/2024		8,337.50	8,337.50	625.31		8,962.81	
1/15/2025	84,874.00	8,337.50	93,211.50	625.31		93,836.81	102,799.63
7/15/2025		7,488.76	7,488.76	561.66		8,050.42	
1/15/2026	86,718.00	7,488.76	94,206.76	561.66		94,768.42	102,818.83
7/15/2026		6,621.58	6,621.58	496.62		7,118.20	
1/15/2027	88,603.00	6,621.58	95,224.58	496.62		95,721.20	102,839.40
7/15/2027		5,735.55	5,735.55	430.17		6,165.72	
1/15/2028	90,529.00	5,735.55	96,264.55	430.17		96,694.72	102,860.43
7/15/2028		4,830.26	4,830.26	362.27		5,192.53	
1/15/2029	92,496.00	4,830.26	97,326.26	362.27		97,688.53	102,881.06
7/15/2029		3,905.30	3,905.30	292.90		4,198.20	
1/15/2030	94,507.00	3,905.30	98,412.30	292.90		98,705.20	102,903.40
7/15/2030		2,960.23	2,960.23	222.02		3,182.25	
1/15/2031	96,561.00	2,960.23	99,521.23	222.02		99,743.25	102,925.49
7/15/2031		1,994.62	1,994.62	149.60		2,144.22	
1/15/2032	98,659.00	1,994.62	100,653.62	149.60		100,803.22	102,947.43
7/15/2032		1,008.03	1,008.03	75.60		1,083.63	
1/15/2033	100,803.00	1,008.03	101,811.03	75.60		101,886.63	102,970.26
7/15/2033							
	1,656,263.00	359,737.86	2,016,000.86	26,980.34	9,109.45	2,052,090.65	2,052,090.65

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
Pool 17 - 2015 Swap
SPRINGFIELD WATER AND SEWER COMMISSION Reamortization
DWP-11-22

Original Loan Amount	1,860,000.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness	203,737.00	Loan Term (in years)	18
Principal Paid Down	135,452.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,520,811.00	Closing Date	5/14/2015
Remaining Balance	(80,298.58)	First Payment	7/15/2015
Net New Loan Obligation	1,440,512.42		

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		14,935.99	14,935.99	1,080.38		16,016.37	
1/15/2016	66,248.11	14,405.12	80,653.23	1,080.38		81,733.62	97,749.99
7/15/2016		13,742.64	13,742.64	1,030.70		14,773.34	
1/15/2017	67,687.85	13,742.64	81,430.49	1,030.70		82,461.19	97,234.53
7/15/2017		13,065.76	13,065.76	979.93		14,045.70	
1/15/2018	69,159.85	13,065.76	82,225.61	979.93		83,205.54	97,251.24
7/15/2018		12,374.17	12,374.17	928.06		13,302.23	
1/15/2019	70,662.06	12,374.17	83,036.23	928.06		83,964.29	97,266.52
7/15/2019		11,667.55	11,667.55	875.07		12,542.61	
1/15/2020	72,198.45	11,667.55	83,866.00	875.07		84,741.06	97,283.67
7/15/2020		10,945.56	10,945.56	820.92		11,766.48	
1/15/2021	73,766.98	10,945.56	84,712.54	820.92		85,533.46	97,299.94
7/15/2021		10,207.89	10,207.89	765.59		10,973.48	
1/15/2022	75,370.61	10,207.89	85,578.51	765.59		86,344.10	97,317.58
7/15/2022		9,454.19	9,454.19	709.06		10,163.25	
1/15/2023	77,008.30	9,454.19	86,462.49	709.06		87,171.55	97,334.80
7/15/2023		8,684.10	8,684.10	651.31		9,335.41	
1/15/2024	78,682.01	8,684.10	87,366.11	651.31		88,017.42	97,352.83
7/15/2024		7,897.28	7,897.28	592.30		8,489.58	
1/15/2025	80,392.68	7,897.28	88,289.97	592.30		88,882.26	97,371.84
7/15/2025		7,093.36	7,093.36	532.00		7,625.36	
1/15/2026	82,139.29	7,093.36	89,232.64	532.00		89,764.65	97,390.00
7/15/2026		6,271.96	6,271.96	470.40		6,742.36	
1/15/2027	83,924.78	6,271.96	90,196.74	470.40		90,667.14	97,409.50
7/15/2027		5,432.71	5,432.71	407.45		5,840.17	
1/15/2028	85,749.10	5,432.71	91,181.82	407.45		91,589.27	97,429.44
7/15/2028		4,575.22	4,575.22	343.14		4,918.37	
1/15/2029	87,612.22	4,575.22	92,187.44	343.14		92,530.58	97,448.95
7/15/2029		3,699.10	3,699.10	277.43		3,976.53	
1/15/2030	89,517.07	3,699.10	93,216.18	277.43		93,493.61	97,470.14
7/15/2030		2,803.93	2,803.93	210.29		3,014.23	
1/15/2031	91,462.63	2,803.93	94,266.56	210.29		94,476.85	97,491.08
7/15/2031		1,889.30	1,889.30	141.70		2,031.00	
1/15/2032	93,449.82	1,889.30	95,339.12	141.70		95,480.82	97,511.82
7/15/2032		954.81	954.81	71.61		1,026.42	
1/15/2033	95,480.60	954.81	96,435.41	71.61		96,507.02	97,533.44
7/15/2033							
	1,440,512.42	290,860.19	1,731,372.61	21,774.70		1,753,147.31	1,753,147.31

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
SPRINGFIELD WSC Reamortization
CWS-08-36-A

Original Loan Amount	6,200,000.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	250,796.00	Loan Rate	2.00%
Outstanding Loan Obligation	5,949,204.00	Closing Date	5/30/2014
Remaining Balance	(59,956.68)	First Payment	7/15/2014
Net New Loan Obligation	5,889,247.32		

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	253,664.52	59,342.15	313,006.67	4,416.94		317,423.60	
1/15/2015		56,355.83	56,355.83	4,226.69		60,582.52	378,006.12
7/15/2015	259,177.39	56,355.83	315,533.22	4,226.69		319,759.91	
1/15/2016		53,764.05	53,764.05	4,032.30		57,796.36	377,556.26
7/15/2016	264,810.04	53,764.05	318,574.10	4,032.30		322,606.40	
1/15/2017		51,115.95	51,115.95	3,833.70		54,949.65	377,556.05
7/15/2017	270,565.45	51,115.95	321,681.40	3,833.70		325,515.10	
1/15/2018		48,410.30	48,410.30	3,630.77		52,041.07	377,556.17
7/15/2018	276,446.58	48,410.30	324,856.88	3,630.77		328,487.66	
1/15/2019		45,645.83	45,645.83	3,423.44		49,069.27	377,556.93
7/15/2019	282,454.42	45,645.83	328,100.25	3,423.44		331,523.69	
1/15/2020		42,821.29	42,821.29	3,211.60		46,032.89	377,556.57
7/15/2020	288,592.92	42,821.29	331,414.21	3,211.60		334,625.81	
1/15/2021		39,935.36	39,935.36	2,995.15		42,930.51	377,556.32
7/15/2021	294,865.07	39,935.36	334,800.43	2,995.15		337,795.58	
1/15/2022		36,986.71	36,986.71	2,774.00		39,760.71	377,556.29
7/15/2022	301,273.82	36,986.71	338,260.53	2,774.00		341,034.53	
1/15/2023		33,973.97	33,973.97	2,548.05		36,522.02	377,556.55
7/15/2023	307,821.16	33,973.97	341,795.13	2,548.05		344,343.18	
1/15/2024		30,895.76	30,895.76	2,317.18		33,212.94	377,556.12
7/15/2024	314,511.05	30,895.76	345,406.81	2,317.18		347,723.99	
1/15/2025		27,750.65	27,750.65	2,081.30		29,831.95	377,555.94
7/15/2025	321,347.46	27,750.65	349,098.11	2,081.30		351,179.41	
1/15/2026		24,537.17	24,537.17	1,840.29		26,377.46	377,556.87
7/15/2026	328,331.36	24,537.17	352,868.53	1,840.29		354,708.82	
1/15/2027		21,253.86	21,253.86	1,594.04		22,847.90	377,556.72
7/15/2027	335,466.71	21,253.86	356,720.57	1,594.04		358,314.61	
1/15/2028		17,899.19	17,899.19	1,342.44		19,241.63	377,556.24
7/15/2028	342,757.48	17,899.19	360,656.68	1,342.44		361,999.12	
1/15/2029		14,471.62	14,471.62	1,085.37		15,556.99	377,556.11
7/15/2029	350,207.64	14,471.62	364,679.26	1,085.37		365,764.64	
1/15/2030		10,969.54	10,969.54	822.72		11,792.26	377,556.89
7/15/2030	357,818.16	10,969.54	368,787.70	822.72		369,610.41	
1/15/2031		7,391.36	7,391.36	554.35		7,945.71	377,556.13
7/15/2031	365,594.98	7,391.36	372,986.35	554.35		373,540.70	
1/15/2032		3,735.41	3,735.41	280.16		4,015.57	377,556.26
7/15/2032	373,541.09	3,735.41	377,276.50	280.16		377,556.66	
							377,556.66
	5,889,247.32	1,195,169.88	7,084,417.20	89,604.02		7,174,021.22	7,174,021.22

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
SWSC Reamortization
DW-11-01

Original Loan Amount	6,609,138.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	-	Loan Term (in years)	18
Principal Paid Down	267,346.00	Loan Rate	2.00%
Outstanding Loan Obligation	6,341,792.00	Closing Date	5/30/2014
Remaining Balance	(199,528.78)	First Payment	7/15/2014
Net New Loan Obligation	6,142,263.22		

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	264,562.80	62,919.10	327,481.90	4,606.70		332,088.60	
1/15/2015		58,777.00	58,777.00	4,408.28		63,185.28	395,273.88
7/15/2015	270,313.02	58,777.00	329,090.02	4,408.28		333,498.30	
1/15/2016		56,073.87	56,073.87	4,205.54		60,279.41	393,777.71
7/15/2016	276,187.18	56,073.87	332,261.05	4,205.54		336,466.59	
1/15/2017		53,312.00	53,312.00	3,998.40		57,310.40	393,776.99
7/15/2017	282,190.18	53,312.00	335,502.19	3,998.40		339,500.59	
1/15/2018		50,490.10	50,490.10	3,786.76		54,276.86	393,777.45
7/15/2018	288,322.96	50,490.10	338,813.06	3,786.76		342,599.81	
1/15/2019		47,606.87	47,606.87	3,570.52		51,177.39	393,777.20
7/15/2019	294,589.40	47,606.87	342,196.27	3,570.52		345,766.78	
1/15/2020		44,660.98	44,660.98	3,349.57		48,010.55	393,777.33
7/15/2020	300,991.42	44,660.98	345,652.39	3,349.57		349,001.97	
1/15/2021		41,651.06	41,651.06	3,123.83		44,774.89	393,776.86
7/15/2021	307,532.91	41,651.06	349,183.98	3,123.83		352,307.81	
1/15/2022		38,575.73	38,575.73	2,893.18		41,468.91	393,776.72
7/15/2022	314,216.79	38,575.73	352,792.53	2,893.18		355,685.71	
1/15/2023		35,433.57	35,433.57	2,657.52		38,091.08	393,776.79
7/15/2023	321,045.95	35,433.57	356,479.52	2,657.52		359,137.04	
1/15/2024		32,223.11	32,223.11	2,416.73		34,639.84	393,776.88
7/15/2024	328,023.29	32,223.11	360,246.40	2,416.73		362,663.13	
1/15/2025		28,942.87	28,942.87	2,170.72		31,113.59	393,776.72
7/15/2025	335,152.70	28,942.87	364,095.58	2,170.72		366,266.29	
1/15/2026		25,591.35	25,591.35	1,919.35		27,510.70	393,776.99
7/15/2026	342,437.08	25,591.35	368,028.43	1,919.35		369,947.78	
1/15/2027		22,166.98	22,166.98	1,662.52		23,829.50	393,777.28
7/15/2027	349,879.32	22,166.98	372,046.30	1,662.52		373,708.82	
1/15/2028		18,668.18	18,668.18	1,400.11		20,068.30	393,777.12
7/15/2028	357,483.30	18,668.18	376,151.49	1,400.11		377,551.60	
1/15/2029		15,093.35	15,093.35	1,132.00		16,225.35	393,776.95
7/15/2029	365,252.92	15,093.35	380,346.27	1,132.00		381,478.27	
1/15/2030		11,440.82	11,440.82	858.06		12,298.88	393,777.15
7/15/2030	373,191.05	11,440.82	384,631.87	858.06		385,489.93	
1/15/2031		7,708.91	7,708.91	578.17		8,287.08	393,777.01
7/15/2031	381,301.57	7,708.91	389,010.48	578.17		389,588.65	
1/15/2032		3,895.89	3,895.89	292.19		4,188.09	393,776.73
7/15/2032	389,589.37	3,895.89	393,485.26	292.19		393,777.45	
							393,777.45
	6,142,263.22	1,247,544.39	7,389,807.61	93,453.59		7,483,261.20	7,483,261.20

Massachusetts Water Pollution Abatement Trust
Pool 16-2014 Swap
SPRINGFIELD WSC Reamortization
DWP-10-06

Original Loan Amount	3,176,651.00	Loan Origination Fee ($7.5/1000)	0.00
Principal Forgiveness (ARRA)	1,110,353.00	Loan Term (in years)	18
Principal Paid Down	83,584.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,982,714.00	Closing Date	5/30/2014
Remaining Balance	(336,155.56)	First Payment	7/15/2014
Net New Loan Obligation	1,646,558.44		

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	70,920.95	18,986.75	89,907.70	1,234.92		91,142.62	
1/15/2015		15,756.37	15,756.37	1,181.73		16,938.10	108,080.72
7/15/2015	72,462.26	15,756.37	88,218.64	1,181.73		89,400.37	
1/15/2016		15,031.75	15,031.75	1,127.38		16,159.13	105,559.50
7/15/2016	74,037.74	15,031.75	89,069.50	1,127.38		90,196.88	
1/15/2017		14,291.37	14,291.37	1,071.85		15,363.23	105,560.10
7/15/2017	75,646.23	14,291.37	89,937.61	1,071.85		91,009.46	
1/15/2018		13,534.91	13,534.91	1,015.12		14,550.03	105,559.49
7/15/2018	77,290.58	13,534.91	90,825.50	1,015.12		91,840.62	
1/15/2019		12,762.01	12,762.01	957.15		13,719.16	105,559.77
7/15/2019	78,970.64	12,762.01	91,732.65	957.15		92,689.80	
1/15/2020		11,972.30	11,972.30	897.92		12,870.22	105,560.02
7/15/2020	80,687.24	11,972.30	92,659.54	897.92		93,557.47	
1/15/2021		11,165.43	11,165.43	837.41		12,002.83	105,560.30
7/15/2021	82,440.23	11,165.43	93,605.66	837.41		94,443.06	
1/15/2022		10,341.03	10,341.03	775.58		11,116.60	105,559.67
7/15/2022	84,232.44	10,341.03	94,573.46	775.58		95,349.04	
1/15/2023		9,498.70	9,498.70	712.40		10,211.10	105,560.14
7/15/2023	86,062.69	9,498.70	95,561.39	712.40		96,273.80	
1/15/2024		8,638.07	8,638.07	647.86		9,285.93	105,559.73
7/15/2024	87,933.83	8,638.07	96,571.90	647.86		97,219.76	
1/15/2025		7,758.74	7,758.74	581.91		8,340.64	105,560.40
7/15/2025	89,844.66	7,758.74	97,603.40	581.91		98,185.30	
1/15/2026		6,860.29	6,860.29	514.52		7,374.81	105,560.11
7/15/2026	91,797.01	6,860.29	98,657.30	514.52		99,171.82	
1/15/2027		5,942.32	5,942.32	445.67		6,387.99	105,559.82
7/15/2027	93,792.70	5,942.32	99,735.02	445.67		100,180.70	
1/15/2028		5,004.39	5,004.39	375.33		5,379.72	105,560.42
7/15/2028	95,830.54	5,004.39	100,834.93	375.33		101,210.26	
1/15/2029		4,046.09	4,046.09	303.46		4,349.54	105,559.81
7/15/2029	97,913.34	4,046.09	101,959.42	303.46		102,262.88	
1/15/2030		3,066.95	3,066.95	230.02		3,296.97	105,559.85
7/15/2030	100,041.89	3,066.95	103,108.84	230.02		103,338.86	
1/15/2031		2,066.53	2,066.53	154.99		2,221.52	105,560.39
7/15/2031	102,216.00	2,066.53	104,282.53	154.99		104,437.52	
1/15/2032		1,044.37	1,044.37	78.33		1,122.70	105,560.22
7/15/2032	104,437.46	1,044.37	105,481.83	78.33		105,560.16	
							105,560.16
	1,646,558.44	336,550.02	1,983,108.46	25,052.16		2,008,160.63	2,008,160.63

Notes:

*This project may qualify for principal forgiveness in accordance with Schedule B to the Financing Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Massachusetts Water Pollution Abatement Trust
Series 16
SWSC Loan Amortization
DW-11-01

Initial Loan Amount	6,609,138.00	Loan Origination Fee ($5.57/1000)	36,812.90
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	6,609,138.00	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		77,840.96	77,840.96	4,956.85	36,812.90	119,610.71	119,610.71
7/15/2013	267,346.00	66,091.38	333,437.38	4,956.85		338,394.23	
1/15/2014		63,417.92	63,417.92	4,756.34		68,174.26	406,568.50
7/15/2014	273,157.00	63,417.92	336,574.92	4,756.34		341,331.26	
1/15/2015		60,686.35	60,686.35	4,551.48		65,237.83	406,569.09
7/15/2015	279,094.00	60,686.35	339,780.35	4,551.48		344,331.83	
1/15/2016		57,895.41	57,895.41	4,342.16		62,237.57	406,569.39
7/15/2016	285,159.00	57,895.41	343,054.41	4,342.16		347,396.57	
1/15/2017		55,043.82	55,043.82	4,128.29		59,172.11	406,568.67
7/15/2017	291,357.00	55,043.82	346,400.82	4,128.29		350,529.11	
1/15/2018		52,130.25	52,130.25	3,909.77		56,040.02	406,569.13
7/15/2018	297,689.00	52,130.25	349,819.25	3,909.77		353,729.02	
1/15/2019		49,153.36	49,153.36	3,686.50		52,839.86	406,568.88
7/15/2019	304,159.00	49,153.36	353,312.36	3,686.50		356,998.86	
1/15/2020		46,111.77	46,111.77	3,458.38		49,570.15	406,569.01
7/15/2020	310,769.00	46,111.77	356,880.77	3,458.38		360,339.15	
1/15/2021		43,004.08	43,004.08	3,225.31		46,229.39	406,568.54
7/15/2021	317,523.00	43,004.08	360,527.08	3,225.31		363,752.39	
1/15/2022		39,828.85	39,828.85	2,987.16		42,816.01	406,568.40
7/15/2022	324,424.00	39,828.85	364,252.85	2,987.16		367,240.01	
1/15/2023		36,584.61	36,584.61	2,743.85		39,328.46	406,568.47
7/15/2023	331,475.00	36,584.61	368,059.61	2,743.85		370,803.46	
1/15/2024		33,269.86	33,269.86	2,495.24		35,765.10	406,568.56
7/15/2024	338,679.00	33,269.86	371,948.86	2,495.24		374,444.10	
1/15/2025		29,883.07	29,883.07	2,241.23		32,124.30	406,568.40
7/15/2025	346,040.00	29,883.07	375,923.07	2,241.23		378,164.30	
1/15/2026		26,422.67	26,422.67	1,981.70		28,404.37	406,568.67
7/15/2026	353,561.00	26,422.67	379,983.67	1,981.70		381,965.37	
1/15/2027		22,887.06	22,887.06	1,716.53		24,603.59	406,568.96
7/15/2027	361,245.00	22,887.06	384,132.06	1,716.53		385,848.59	
1/15/2028		19,274.61	19,274.61	1,445.60		20,720.21	406,568.80
7/15/2028	369,096.00	19,274.61	388,370.61	1,445.60		389,816.21	
1/15/2029		15,583.65	15,583.65	1,168.77		16,752.42	406,568.63
7/15/2029	377,118.00	15,583.65	392,701.65	1,168.77		393,870.42	
1/15/2030		11,812.47	11,812.47	885.94		12,698.41	406,568.83
7/15/2030	385,314.00	11,812.47	397,126.47	885.94		398,012.41	
1/15/2031		7,959.33	7,959.33	596.95		8,556.28	406,568.69
7/15/2031	393,688.00	7,959.33	401,647.33	596.95		402,244.28	
1/15/2032		4,022.45	4,022.45	301.68		4,324.13	406,568.41
7/15/2032	402,245.00	4,022.45	406,267.45	301.68		406,569.13	
1/15/2033							406,569.13
	6,609,138.00	1,493,875.52	8,103,013.52	111,159.45	36,812.90	8,250,985.86	8,250,985.86

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.

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Massachusetts Water Pollution Abatement Trust
Series 16
SWSC Loan Amortization
DWP-10-06

Initial Loan Amount	3,176,651.00	Loan Origination Fee ($5.57/1000)	11,509.28
Principal Forgiveness	(1,110,353.00)	Loan Term (in years)	20
Net Loan Obligation	2,066,298.00	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		24,336.40	24,336.40	1,549.72	11,509.28	37,395.40	37,395.40
7/15/2013	83,584.00	20,662.98	104,246.98	1,549.72		105,796.70	
1/15/2014		19,827.14	19,827.14	1,487.04		21,314.18	127,110.88
7/15/2014	85,400.00	19,827.14	105,227.14	1,487.04		106,714.18	
1/15/2015		18,973.14	18,973.14	1,422.99		20,396.13	127,110.30
7/15/2015	87,256.00	18,973.14	106,229.14	1,422.99		107,652.13	
1/15/2016		18,100.58	18,100.58	1,357.54		19,458.12	127,110.25
7/15/2016	89,153.00	18,100.58	107,253.58	1,357.54		108,611.12	
1/15/2017		17,209.05	17,209.05	1,290.68		18,499.73	127,110.85
7/15/2017	91,090.00	17,209.05	108,299.05	1,290.68		109,589.73	
1/15/2018		16,298.15	16,298.15	1,222.36		17,520.51	127,110.24
7/15/2018	93,070.00	16,298.15	109,368.15	1,222.36		110,590.51	
1/15/2019		15,367.45	15,367.45	1,152.56		16,520.01	127,110.52
7/15/2019	95,093.00	15,367.45	110,460.45	1,152.56		111,613.01	
1/15/2020		14,416.52	14,416.52	1,081.24		15,497.76	127,110.77
7/15/2020	97,160.00	14,416.52	111,576.52	1,081.24		112,657.76	
1/15/2021		13,444.92	13,444.92	1,008.37		14,453.29	127,111.05
7/15/2021	99,271.00	13,444.92	112,715.92	1,008.37		113,724.29	
1/15/2022		12,452.21	12,452.21	933.92		13,386.13	127,110.41
7/15/2022	101,429.00	12,452.21	113,881.21	933.92		114,815.13	
1/15/2023		11,437.92	11,437.92	857.84		12,295.76	127,110.89
7/15/2023	103,633.00	11,437.92	115,070.92	857.84		115,928.76	
1/15/2024		10,401.59	10,401.59	780.12		11,181.71	127,110.47
7/15/2024	105,886.00	10,401.59	116,287.59	780.12		117,067.71	
1/15/2025		9,342.73	9,342.73	700.70		10,043.43	127,111.14
7/15/2025	108,187.00	9,342.73	117,529.73	700.70		118,230.43	
1/15/2026		8,260.86	8,260.86	619.56		8,880.42	127,110.86
7/15/2026	110,538.00	8,260.86	118,798.86	619.56		119,418.42	
1/15/2027		7,155.48	7,155.48	536.66		7,692.14	127,110.57
7/15/2027	112,941.00	7,155.48	120,096.48	536.66		120,633.14	
1/15/2028		6,026.07	6,026.07	451.96		6,478.03	127,111.17
7/15/2028	115,395.00	6,026.07	121,421.07	451.96		121,873.03	
1/15/2029		4,872.12	4,872.12	365.41		5,237.53	127,110.55
7/15/2029	117,903.00	4,872.12	122,775.12	365.41		123,140.53	
1/15/2030		3,693.09	3,693.09	276.98		3,970.07	127,110.60
7/15/2030	120,466.00	3,693.09	124,159.09	276.98		124,436.07	
1/15/2031		2,488.43	2,488.43	186.63		2,675.06	127,111.13
7/15/2031	123,084.00	2,488.43	125,572.43	186.63		125,759.06	
1/15/2032		1,257.59	1,257.59	94.32		1,351.91	127,110.97
7/15/2032	125,759.00	1,257.59	127,016.59	94.32		127,110.91	
1/15/2033							127,110.91
	2,066,298.00	467,049.46	2,533,347.46	34,753.20	11,509.28	2,579,609.94	2,579,609.94

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.

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

Massachusetts Water Pollution Abatement Trust
Series 16
SWSC Loan Amortization
CWS-08-36-A

Initial Loan Amount	6,200,000.00	Loan Origination Fee ($5.57/1000)	34,534.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	6,200,000.00	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		73,022.22	73,022.22	4,650.00	34,534.00	112,206.22	112,206.22
7/15/2013	250,796.00	62,000.00	312,796.00	4,650.00		317,446.00	
1/15/2014		59,492.04	59,492.04	4,461.90		63,953.94	381,399.94
7/15/2014	256,247.00	59,492.04	315,739.04	4,461.90		320,200.94	
1/15/2015		56,929.57	56,929.57	4,269.72		61,199.29	381,400.23
7/15/2015	261,816.00	56,929.57	318,745.57	4,269.72		323,015.29	
1/15/2016		54,311.41	54,311.41	4,073.36		58,384.77	381,400.05
7/15/2016	267,506.00	54,311.41	321,817.41	4,073.36		325,890.77	
1/15/2017		51,636.35	51,636.35	3,872.73		55,509.08	381,399.84
7/15/2017	273,320.00	51,636.35	324,956.35	3,872.73		328,829.08	
1/15/2018		48,903.15	48,903.15	3,667.74		52,570.89	381,399.96
7/15/2018	279,261.00	48,903.15	328,164.15	3,667.74		331,831.89	
1/15/2019		46,110.54	46,110.54	3,458.29		49,568.83	381,400.72
7/15/2019	285,330.00	46,110.54	331,440.54	3,458.29		334,898.83	
1/15/2020		43,257.24	43,257.24	3,244.29		46,501.53	381,400.36
7/15/2020	291,531.00	43,257.24	334,788.24	3,244.29		338,032.53	
1/15/2021		40,341.93	40,341.93	3,025.64		43,367.57	381,400.11
7/15/2021	297,867.00	40,341.93	338,208.93	3,025.64		341,234.57	
1/15/2022		37,363.26	37,363.26	2,802.24		40,165.50	381,400.08
7/15/2022	304,341.00	37,363.26	341,704.26	2,802.24		344,506.50	
1/15/2023		34,319.85	34,319.85	2,573.99		36,893.84	381,400.34
7/15/2023	310,955.00	34,319.85	345,274.85	2,573.99		347,848.84	
1/15/2024		31,210.30	31,210.30	2,340.77		33,551.07	381,399.91
7/15/2024	317,713.00	31,210.30	348,923.30	2,340.77		351,264.07	
1/15/2025		28,033.17	28,033.17	2,102.49		30,135.66	381,399.73
7/15/2025	324,619.00	28,033.17	352,652.17	2,102.49		354,754.66	
1/15/2026		24,786.98	24,786.98	1,859.02		26,646.00	381,400.66
7/15/2026	331,674.00	24,786.98	356,460.98	1,859.02		358,320.00	
1/15/2027		21,470.24	21,470.24	1,610.27		23,080.51	381,400.51
7/15/2027	338,882.00	21,470.24	360,352.24	1,610.27		361,962.51	
1/15/2028		18,081.42	18,081.42	1,356.11		19,437.53	381,400.03
7/15/2028	346,247.00	18,081.42	364,328.42	1,356.11		365,684.53	
1/15/2029		14,618.95	14,618.95	1,096.42		15,715.37	381,399.90
7/15/2029	353,773.00	14,618.95	368,391.95	1,096.42		369,488.37	
1/15/2030		11,081.22	11,081.22	831.09		11,912.31	381,400.68
7/15/2030	361,461.00	11,081.22	372,542.22	831.09		373,373.31	
1/15/2031		7,466.61	7,466.61	560.00		8,026.61	381,399.92
7/15/2031	369,317.00	7,466.61	376,783.61	560.00		377,343.61	
1/15/2032		3,773.44	3,773.44	283.01		4,056.45	381,400.05
7/15/2032	377,344.00	3,773.44	381,117.44	283.01		381,400.45	
1/15/2033							381,400.45
	6,200,000.00	1,401,397.56	7,601,397.56	104,278.15	34,534.00	7,740,209.71	7,740,209.71

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.

**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
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 15

SCHEDULE C

SWSC
CWS-08-36

Final Structuring Analysis

Loan Interest Rate	**2.00%**
ARRA Principal Forgiveness*	2,607,968
Total Loan Amount	12,352,073

Schedule of Loan Repayments

Initial Loan Obligation:	**$9,744,105.00**

	Schedule of Loan Repayments			Admin. Fee	Loan	Total
Date	Principal	Interest	Total	0.00075	Origination Fee	Due
08-Jul-10						
15-Jan-11	$0.00	$101,230.42	$101,230.42	$7,308.08	64,798.30	$173,336.80
15-Jul-11	400,229.00	97,441.05	497,670.05	7,308.08		504,978.13
15-Jan-12	0.00	93,438.76	93,438.76	7,007.91		100,446.67
15-Jul-12	408,315.00	93,438.76	501,753.76	7,007.91		508,761.67
15-Jan-13	0.00	89,355.61	89,355.61	6,701.67		96,057.28
15-Jul-13	416,564.00	89,355.61	505,919.61	6,701.67		512,621.28
15-Jan-14	0.00	85,189.97	85,189.97	6,389.25		91,579.22
15-Jul-14	424,979.00	85,189.97	510,168.97	6,389.25		516,558.22
15-Jan-15	0.00	80,940.18	80,940.18	6,070.51		87,010.69
15-Jul-15	433,564.00	80,940.18	514,504.18	6,070.51		520,574.69
15-Jan-16	0.00	76,604.54	76,604.54	5,745.34		82,349.88
15-Jul-16	442,323.00	76,604.54	518,927.54	5,745.34		524,672.88
15-Jan-17	0.00	72,181.31	72,181.31	5,413.60		77,594.91
15-Jul-17	451,259.00	72,181.31	523,440.31	5,413.60		528,853.91
15-Jan-18	0.00	67,668.72	67,668.72	5,075.15		72,743.87
15-Jul-18	460,375.00	67,668.72	528,043.72	5,075.15		533,118.87
15-Jan-19	0.00	63,064.97	63,064.97	4,729.87		67,794.84
15-Jul-19	469,676.00	63,064.97	532,740.97	4,729.87		537,470.84
15-Jan-20	0.00	58,368.21	58,368.21	4,377.62		62,745.83
15-Jul-20	479,164.00	58,368.21	537,532.21	4,377.62		541,909.83
15-Jan-21	0.00	53,576.57	53,576.57	4,018.24		57,594.81
15-Jul-21	488,844.00	53,576.57	542,420.57	4,018.24		546,438.81
15-Jan-22	0.00	48,688.13	48,688.13	3,651.61		52,339.74
15-Jul-22	498,720.00	48,688.13	547,408.13	3,651.61		551,059.74
15-Jan-23	0.00	43,700.93	43,700.93	3,277.57		46,978.50
15-Jul-23	508,795.00	43,700.93	552,495.93	3,277.57		555,773.50
15-Jan-24	0.00	38,612.98	38,612.98	2,895.97		41,508.95
15-Jul-24	519,074.00	38,612.98	557,686.98	2,895.97		560,582.95
15-Jan-25	0.00	33,422.24	33,422.24	2,506.67		35,928.91
15-Jul-25	529,560.00	33,422.24	562,982.24	2,506.67		565,488.91
15-Jan-26	0.00	28,126.64	28,126.64	2,109.50		30,236.14
15-Jul-26	540,259.00	28,126.64	568,385.64	2,109.50		570,495.14
15-Jan-27	0.00	22,724.05	22,724.05	1,704.30		24,428.35
15-Jul-27	551,173.00	22,724.05	573,897.05	1,704.30		575,601.35
15-Jan-28	0.00	17,212.32	17,212.32	1,290.92		18,503.24
15-Jul-28	562,308.00	17,212.32	579,520.32	1,290.92		580,811.24
15-Jan-29	0.00	11,589.24	11,589.24	869.19		12,458.43
15-Jul-29	573,667.00	11,589.24	585,256.24	869.19		586,125.43
15-Jan-30	0.00	5,852.57	5,852.57	438.94		6,291.51
15-Jul-30	585,257.00	5,852.57	591,109.57	438.94		591,548.51
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
	$9,744,105.00	$2,179,307.35	$11,923,412.35	$163,163.82	$64,798.30	$12,151,374.47

* 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 Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Springfield
98-133
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

hedule of Loan Repayments

itial Loan Obligation: 244,207.11

	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	5,661.78	5,661.78	3,209.06	0.00	3,209.06	0.00	2,452.72	2,452.72
01-Aug-05	12,188.24	6,162.28	18,350.52	3,209.06	5,523.67	8,732.74	9,617.79	0.00	9,617.79
01-Feb-06	0.00	6,022.67	6,022.67	3,048.90	176.06	3,224.96	0.00	2,797.72	2,797.72
01-Aug-06	12,477.92	6,025.68	18,503.60	3,048.90	5,609.55	8,658.45	9,845.15	0.00	9,845.15
01-Feb-07	0.00	5,905.91	5,905.91	2,884.93	256.59	3,141.52	0.00	2,764.39	2,764.39
01-Aug-07	12,781.30	5,347.32	18,128.62	2,884.93	5,525.10	8,410.04	9,718.58	0.00	9,718.58
01-Feb-08	0.00	5,807.88	5,807.88	2,716.98	256.59	2,973.57	0.00	2,834.31	2,834.31
01-Aug-08	13,092.52	5,098.08	18,190.60	2,716.98	5,650.55	8,367.53	9,823.07	0.00	9,823.07
01-Feb-09	0.00	5,685.13	5,685.13	2,544.93	256.59	2,801.52	0.00	2,883.61	2,883.61
01-Aug-09	13,453.64	4,242.65	17,696.29	2,544.93	5,617.78	8,162.71	9,533.58	0.00	9,533.58
01-Feb-10	0.00	5,794.54	5,794.54	2,368.14	256.59	2,624.73	0.00	3,169.81	3,169.81
01-Aug-10	13,841.19	3,801.15	17,642.34	2,368.14	5,639.71	8,007.85	9,634.49	0.00	9,634.49
01-Feb-11	0.00	5,563.41	5,563.41	2,186.26	256.59	2,442.85	0.00	3,120.57	3,120.57
01-Aug-11	14,679.91	3,379.95	18,059.86	2,186.26	5,599.63	7,785.89	10,273.97	0.00	10,273.97
01-Feb-12	0.00	5,155.77	5,155.77	1,993.35	256.59	2,249.94	0.00	2,905.82	2,905.82
01-Aug-12	14,679.91	2,746.19	17,426.10	1,993.35	5,297.09	7,290.44	10,135.66	0.00	10,135.66
01-Feb-13	0.00	4,432.09	4,432.09	1,800.45	256.59	2,057.04	0.00	2,375.05	2,375.05
01-Aug-13	14,679.91	2,825.14	17,505.05	1,800.45	5,489.04	7,289.48	10,215.57	0.00	10,215.57
01-Feb-14	0.00	3,957.18	3,957.18	1,607.54	256.59	1,864.13	0.00	2,093.05	2,093.05
01-Aug-14	14,679.91	2,578.30	17,258.21	1,607.54	5,497.43	7,104.97	10,153.25	0.00	10,153.25
01-Feb-15	0.00	3,395.05	3,395.05	1,414.64	256.59	1,671.23	0.00	1,723.82	1,723.82
01-Aug-15	14,679.91	2,344.28	17,024.19	1,414.64	5,525.51	6,940.15	10,084.04	0.00	10,084.04
01-Feb-16	0.00	2,859.49	2,859.49	1,221.73	256.59	1,478.32	0.00	1,381.17	1,381.17
01-Aug-16	14,679.91	2,104.87	16,784.78	1,221.73	5,521.84	6,743.57	10,041.22	0.00	10,041.22
01-Feb-17	0.00	2,265.81	2,265.81	1,028.83	256.59	1,285.42	0.00	980.39	980.39
01-Aug-17	19,573.21	1,777.07	21,350.28	1,028.83	5,495.76	6,524.59	14,825.69	0.00	14,825.69
01-Feb-18	0.00	1,573.59	1,573.59	771.62	254.34	1,025.96	0.00	547.63	547.63
01-Aug-18	19,573.21	1,431.31	21,004.52	771.62	5,598.13	6,369.75	14,634.77	0.00	14,634.77
01-Feb-19	0.00	947.33	947.33	514.41	216.46	730.87	0.00	216.46	216.46
01-Aug-19	19,573.21	1,027.59	20,600.80	514.41	5,702.73	6,217.14	14,383.66	0.00	14,383.66
01-Feb-20	0.00	451.39	451.39	257.21	194.18	451.38	0.00	0.00	0.00
01-Aug-20	19,573.21	513.80	20,087.01	257.21	5,671.52	5,928.73	14,158.28	0.00	14,158.28
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
	244,207.11	116,884.70	361,091.81	59,137.96	92,628.55	151,766.51	177,078.78	32,246.52	209,325.30

Pool 6 Swap Loans: Administrative Fees

Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fee
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-03	$267,819.25	$202.81
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-03	$256,143.83	$200.86
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-04	$256,143.83	$192.11
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-04	$244,207.11	$192.11
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-05	$244,207.11	$183.16
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-05	$232,018.87	$183.16
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-06	$232,018.87	$174.01
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-06	$219,540.95	$174.01
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-07	$219,540.95	$164.66
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-07	$206,759.65	$164.66
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-08	$206,759.65	$155.07
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-08	$193,667.13	$155.07
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-09	$193,667.13	$145.25
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-09	$180,213.49	$145.25
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-10	$180,213.49	$135.16
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-10	$166,372.30	$135.16
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-11	$166,372.30	$124.78
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-11	$151,692.39	$124.78
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-12	$151,692.39	$113.77
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-12	$137,012.48	$113.77
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-13	$137,012.48	$102.76
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-13	$122,332.57	$102.76
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-14	$122,332.57	$91.75
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-14	$107,652.66	$91.75
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-15	$107,652.66	$80.74
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-15	$92,972.75	$80.74
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-16	$92,972.75	$69.73
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-16	$78,292.84	$69.73
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-17	$78,292.84	$58.72
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-17	$58,719.63	$58.72
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-18	$58,719.63	$44.04
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-18	$39,146.42	$44.04
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-19	$39,146.42	$29.36
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-19	$19,573.21	$29.36
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Feb-20	$19,573.21	$14.68
SWSC - Springfield Water & Sewer Comm	CW-98-133	01-Aug-20	$0.00	$14.68
	CW-98-133	01-Feb-21	$0.00	$0.00
	CW-98-133	01-Aug-21	$0.00	$0.00
	CW-98-133	01-Feb-22	$0.00	$0.00
	CW-98-133	01-Aug-22	$0.00	$0.00
	CW-98-133	01-Feb-23	$0.00	$0.00
	CW-98-133	01-Aug-23	$0.00	$0.00
	CW-98-133	01-Feb-24	$0.00	$0.00
	CW-98-133	01-Aug-24	$0.00	
	CW-98-133	01-Feb-25	$0.00	
	CW-98-133	01-Aug-25	$0.00	
	CW-98-133	01-Feb-26	$0.00	
	CW-98-133	01-Aug-26	$0.00	
	CW-98-133	01-Feb-27	$0.00	
	CW-98-133	01-Aug-27	$0.00	
	CW-98-133	01-Feb-28	$0.00	
	CW-98-133	01-Aug-28	$0.00	
	CW-98-133	01-Feb-29	$0.00	
	CW-98-133	01-Aug-29	$0.00	
	CW-98-133	01-Feb-30	$0.00	
	CW-98-133	01-Aug-30	$0.00	
	CW-98-133	01-Feb-31	$0.00	
	CW-98-133	01-Aug-31	$0.00	
	CW-98-133	01-Feb-32	$0.00	
	CW-98-133	01-Aug-32	$0.00	
	CW-98-133	01-Feb-33	$0.00	
	CW-98-133	01-Aug-33	$0.00	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Springfield
95-07
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	97,095.84

	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	2,217.36	2,217.36	1,275.91	0.00	1,275.91	0.00	941.45	941.45
01-Aug-05	5,015.94	2,443.94	7,459.88	1,275.91	2,179.72	3,455.63	4,004.25	0.00	4,004.25
01-Feb-06	0.00	2,383.79	2,383.79	1,210.00	99.56	1,309.56	0.00	1,074.22	1,074.22
01-Aug-06	5,138.94	2,384.96	7,523.90	1,210.00	2,213.34	3,423.34	4,100.56	0.00	4,100.56
01-Feb-07	0.00	2,331.71	2,331.71	1,142.47	131.09	1,273.56	0.00	1,058.16	1,058.16
01-Aug-07	5,267.94	2,113.03	7,380.97	1,142.47	2,180.28	3,322.75	4,058.22	0.00	4,058.22
01-Feb-08	0.00	2,287.23	2,287.23	1,073.24	131.09	1,204.33	0.00	1,082.89	1,082.89
01-Aug-08	5,399.94	2,009.35	7,409.29	1,073.24	2,229.39	3,302.63	4,106.66	0.00	4,106.66
01-Feb-09	0.00	2,232.32	2,232.32	1,002.29	131.09	1,133.38	0.00	1,098.94	1,098.94
01-Aug-09	5,552.93	1,667.62	7,220.55	1,002.29	2,216.56	3,218.85	4,001.70	0.00	4,001.70
01-Feb-10	0.00	2,267.64	2,267.64	929.32	131.09	1,060.41	0.00	1,207.23	1,207.23
01-Aug-10	5,720.93	1,487.26	7,208.19	929.32	2,225.15	3,154.46	4,053.73	0.00	4,053.73
01-Feb-11	0.00	2,169.22	2,169.22	854.14	131.09	985.23	0.00	1,183.99	1,183.99
01-Aug-11	4,999.94	1,348.62	6,348.56	854.14	2,211.59	3,065.73	3,282.83	0.00	3,282.83
01-Feb-12	0.00	1,999.33	1,999.33	788.44	131.09	919.53	0.00	1,079.80	1,079.80
01-Aug-12	4,999.94	1,125.69	6,125.63	788.44	2,101.64	2,890.07	3,235.55	0.00	3,235.55
01-Feb-13	0.00	1,746.11	1,746.11	722.73	131.09	853.82	0.00	892.29	892.29
01-Aug-13	4,999.94	1,164.55	6,164.49	722.73	2,171.71	2,894.44	3,270.05	0.00	3,270.05
01-Feb-14	0.00	1,581.76	1,581.76	657.03	131.09	788.12	0.00	793.64	793.64
01-Aug-14	4,999.94	1,083.23	6,083.17	657.03	2,174.60	2,831.63	3,251.54	0.00	3,251.54
01-Feb-15	0.00	1,387.61	1,387.61	591.33	131.09	722.42	0.00	665.20	665.20
01-Aug-15	4,999.94	1,012.61	6,012.55	591.33	2,198.11	2,789.44	3,223.11	0.00	3,223.11
01-Feb-16	0.00	1,224.02	1,224.02	525.62	131.09	656.71	0.00	567.31	567.31
01-Aug-16	4,999.94	928.37	5,928.31	525.62	2,183.05	2,708.67	3,219.64	0.00	3,219.64
01-Feb-17	0.00	996.88	996.88	459.92	131.09	591.01	0.00	405.87	405.87
01-Aug-17	4,999.94	850.42	5,850.36	459.92	2,189.37	2,649.29	3,201.06	0.00	3,201.06
01-Feb-18	0.00	803.94	803.94	394.22	129.94	524.16	0.00	279.78	279.78
01-Aug-18	9,999.88	731.25	10,731.13	394.22	2,200.10	2,594.32	8,136.81	0.00	8,136.81
01-Feb-19	0.00	483.98	483.98	262.81	110.59	373.40	0.00	110.59	110.59
01-Aug-19	9,999.88	524.99	10,524.87	262.81	2,253.54	2,516.36	8,008.51	0.00	8,008.51
01-Feb-20	0.00	230.61	230.61	131.41	99.20	230.61	0.00	0.00	0.00
01-Aug-20	9,999.88	262.50	10,262.38	131.41	2,237.60	2,369.01	7,893.37	0.00	7,893.37
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
	97,095.84	47,481.92	144,577.76	24,041.74	37,047.04	61,088.78	71,047.61	12,441.37	83,488.98

Pool 6 Swap Loans: Administrative Fees

Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fee
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-03	$106,802.72	$2,514.25
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-03	$102,004.78	$2,403.91
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-04	$102,004.78	$2,297.57
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-04	$97,095.84	$2,297.57
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-05	$97,095.84	$2,188.91
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-05	$92,079.90	$2,188.91
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-06	$92,079.90	$2,078.02
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-06	$86,940.96	$2,078.02
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-07	$86,940.96	$1,964.58
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-07	$81,673.02	$1,964.58
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-08	$81,673.02	$1,848.45
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-08	$76,273.08	$1,848.45
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-09	$76,273.08	$1,729.57
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-09	$70,720.15	$1,729.57
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-10	$70,720.15	$1,607.48
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-10	$64,999.22	$1,607.48
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-11	$64,999.22	$1,481.96
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-11	$59,999.28	$1,481.96
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-12	$59,999.28	$1,352.80
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-12	$54,999.34	$1,352.80
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-13	$54,999.34	$1,220.24
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-13	$49,999.40	$1,220.24
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-14	$49,999.40	$1,084.28
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-14	$44,999.46	$1,084.28
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-15	$44,999.46	$941.52
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-15	$39,999.52	$941.52
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-16	$39,999.52	$795.36
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-16	$34,999.58	$795.36
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-17	$34,999.58	$645.81
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-17	$29,999.64	$645.81
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-18	$29,999.64	$489.45
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-18	$19,999.76	$489.45
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-19	$19,999.76	$329.70
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-19	$9,999.88	$329.70
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Feb-20	$9,999.88	$166.55
SWSC - Springfield Water & Sewer Comm	CW-95-07	01-Aug-20	$0.00	$166.55
	CW-95-07	01-Feb-21	$0.00	$0.00
	CW-95-07	01-Aug-21	$0.00	$0.00
	CW-95-07	01-Feb-22	$0.00	$0.00
	CW-95-07	01-Aug-22	$0.00	$0.00
	CW-95-07	01-Feb-23	$0.00	$0.00
	CW-95-07	01-Aug-23	$0.00	$0.00
	CW-95-07	01-Feb-24	$0.00	$0.00
	CW-95-07	01-Aug-24	$0.00	
	CW-95-07	01-Feb-25	$0.00	
	CW-95-07	01-Aug-25	$0.00	
	CW-95-07	01-Feb-26	$0.00	
	CW-95-07	01-Aug-26	$0.00	
	CW-95-07	01-Feb-27	$0.00	
	CW-95-07	01-Aug-27	$0.00	
	CW-95-07	01-Feb-28	$0.00	
	CW-95-07	01-Aug-28	$0.00	
	CW-95-07	01-Feb-29	$0.00	
	CW-95-07	01-Aug-29	$0.00	
	CW-95-07	01-Feb-30	$0.00	
	CW-95-07	01-Aug-30	$0.00	
	CW-95-07	01-Feb-31	$0.00	
	CW-95-07	01-Aug-31	$0.00	
	CW-95-07	01-Feb-32	$0.00	
	CW-95-07	01-Aug-32	$0.00	
	CW-95-07	01-Feb-33	$0.00	
	CW-95-07	01-Aug-33	$0.00	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Springfield
94-24
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation: 5,133,206.00

	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	119,373.22	119,373.22	67,454.18	0.00	67,454.18	0.00	51,919.05	51,919.05
01-Aug-05	260,920.00	129,574.51	390,494.51	67,454.18	116,817.49	184,271.67	206,222.85	0.00	206,222.85
01-Feb-06	0.00	126,512.63	126,512.63	64,025.49	3,432.46	67,457.95	0.00	59,054.68	59,054.68
01-Aug-06	266,924.00	126,575.32	393,499.32	64,025.49	118,609.09	182,634.58	210,864.74	0.00	210,864.74
01-Feb-07	0.00	123,911.52	123,911.52	60,517.91	5,112.61	65,630.52	0.00	58,281.00	58,281.00
01-Aug-07	273,224.00	112,257.60	385,481.60	60,517.91	116,847.40	177,365.31	208,116.29	0.00	208,116.29
01-Feb-08	0.00	121,714.44	121,714.44	56,927.54	5,112.61	62,040.15	0.00	59,674.29	59,674.29
01-Aug-08	279,684.00	106,905.90	386,589.90	56,927.54	119,464.53	176,392.07	210,197.83	0.00	210,197.83
01-Feb-09	0.00	118,990.00	118,990.00	53,252.28	5,112.61	58,364.89	0.00	60,625.11	60,625.11
01-Aug-09	287,192.00	88,895.79	376,087.79	53,252.28	118,780.81	172,033.09	204,054.69	0.00	204,054.69
01-Feb-10	0.00	121,101.78	121,101.78	49,478.37	5,112.61	54,590.98	0.00	66,510.80	66,510.80
01-Aug-10	295,262.00	79,514.00	374,776.00	49,478.37	119,238.47	168,716.83	206,059.17	0.00	206,059.17
01-Feb-11	0.00	116,109.46	116,109.46	45,598.40	5,112.61	50,711.01	0.00	65,398.45	65,398.45
01-Aug-11	305,000.00	70,614.06	375,614.06	45,598.40	118,405.90	164,004.30	211,609.75	0.00	211,609.75
01-Feb-12	0.00	107,587.39	107,587.39	41,590.47	5,112.61	46,703.08	0.00	60,884.31	60,884.31
01-Aug-12	310,000.00	57,152.78	367,152.78	41,590.47	112,032.91	153,623.38	213,529.39	0.00	213,529.39
01-Feb-13	0.00	92,546.44	92,546.44	37,516.84	5,112.61	42,629.45	0.00	49,916.99	49,916.99
01-Aug-13	320,000.00	58,339.78	378,339.78	37,516.84	115,983.83	153,500.67	224,839.11	0.00	224,839.11
01-Feb-14	0.00	82,511.28	82,511.28	33,311.80	5,112.61	38,424.41	0.00	44,086.87	44,086.87
01-Aug-14	330,000.00	52,548.83	382,548.83	33,311.80	116,085.44	149,397.25	233,151.58	0.00	233,151.58
01-Feb-15	0.00	70,224.21	70,224.21	28,975.35	5,112.61	34,087.96	0.00	36,136.25	36,136.25
01-Aug-15	340,000.00	46,704.50	386,704.50	28,975.35	116,160.88	145,136.23	241,568.27	0.00	241,568.27
01-Feb-16	0.00	57,375.65	57,375.65	24,507.50	5,112.61	29,620.11	0.00	27,755.55	27,755.55
01-Aug-16	350,000.00	41,036.44	391,036.44	24,507.50	116,486.05	140,993.54	250,042.90	0.00	250,042.90
01-Feb-17	0.00	44,287.80	44,287.80	19,908.24	5,112.61	25,020.85	0.00	19,266.95	19,266.95
01-Aug-17	365,000.00	34,576.98	399,576.98	19,908.24	116,612.41	136,520.65	263,056.33	0.00	263,056.33
01-Feb-18	0.00	30,802.63	30,802.63	15,111.86	5,068.61	20,180.47	0.00	10,622.16	10,622.16
01-Aug-18	375,000.00	28,073.86	403,073.86	15,111.86	118,493.66	133,605.53	269,468.33	0.00	269,468.33
01-Feb-19	0.00	18,754.77	18,754.77	10,184.08	4,318.12	14,502.20	0.00	4,252.57	4,252.57
01-Aug-19	385,000.00	20,343.75	405,343.75	10,184.08	120,523.85	130,707.93	274,635.82	0.00	274,635.82
01-Feb-20	0.00	8,993.90	8,993.90	5,124.89	3,869.01	8,993.90	0.00	0.00	0.00
01-Aug-20	390,000.00	10,237.50	400,237.50	5,124.89	119,902.05	125,026.94	275,210.56	0.00	275,210.56
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
	5,133,206.00	2,424,148.74	7,557,354.74	1,226,970.43	1,953,371.68	3,180,342.12	3,702,627.61	674,385.02	4,377,012.63

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Series 6

Springfield
94-24

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	$6,123,103.00	$73,286.26	$37,102.00	$5,112.61	$31,071.65	$2,117.57	$33,189.22	$33,189.22
01-Aug-01	6,123,103.00	398,220.07	80,462.17	119,902.05	197,855.85	4,592.33	202,448.18	--
01-Feb-02	5,883,817.00	153,251.02	77,317.77	5,112.61	70,820.64	4,412.86	75,233.50	277,681.68
01-Aug-02	5,883,817.00	397,897.02	77,317.77	119,902.05	200,677.20	4,412.86	205,090.06	--
01-Feb-03	5,639,171.00	147,440.68	74,102.94	5,112.61	68,225.13	4,229.38	72,454.51	277,544.57
01-Aug-03	5,639,171.00	397,708.68	74,102.94	119,902.05	203,703.69	4,229.38	207,933.07	--
01-Feb-04	5,388,903.00	141,496.81	70,814.23	5,112.61	65,569.97	4,041.68	69,611.65	277,544.72
01-Aug-04	5,388,903.00	397,193.81	70,814.23	119,902.05	206,477.53	4,041.68	210,519.21	--
01-Feb-05	5,133,206.00	135,743.63	67,454.18	5,112.61	63,176.84	3,849.90	67,026.74	277,545.95
01-Aug-05	5,133,206.00	396,663.63	67,454.18	119,902.05	209,307.40	3,849.90	213,157.30	--
01-Feb-06	4,872,286.00	129,872.93	64,025.49	5,112.61	60,734.83	3,654.21	64,389.04	277,546.34
01-Aug-06	4,872,286.00	396,796.93	64,025.49	119,902.05	212,869.39	3,654.21	216,523.60	--
01-Feb-07	4,605,362.00	123,199.83	60,517.91	5,112.61	57,569.31	3,454.02	61,023.33	277,546.93
01-Aug-07	4,605,362.00	396,423.83	60,517.91	119,902.05	216,003.87	3,454.02	219,457.89	--
01-Feb-08	4,332,138.00	116,881.52	56,927.54	5,112.61	54,841.37	3,249.10	58,090.47	277,548.36
01-Aug-08	4,332,138.00	396,565.52	56,927.54	119,902.05	219,735.93	3,249.10	222,985.03	--
01-Feb-09	4,052,454.00	109,889.42	53,252.28	5,112.61	51,524.53	3,039.34	54,563.87	277,548.90
01-Aug-09	4,052,454.00	397,081.42	53,252.28	119,902.05	223,927.09	3,039.34	226,966.43	--
01-Feb-10	3,765,262.00	102,350.63	49,478.37	5,112.61	47,759.65	2,823.95	50,583.60	277,550.03
01-Aug-10	3,765,262.00	397,612.63	49,478.37	119,902.05	228,232.21	2,823.95	231,056.16	--
01-Feb-11	3,470,000.00	94,600.00	45,598.40	5,112.61	43,888.99	2,602.50	46,491.49	277,547.65
01-Aug-11	3,470,000.00	399,600.00	45,598.40	119,902.05	234,099.55	2,602.50	236,702.05	--
01-Feb-12	3,165,000.00	86,593.75	41,590.47	5,112.61	39,890.67	2,373.75	42,264.42	278,966.47
01-Aug-12	3,165,000.00	396,593.75	41,590.47	119,902.05	235,101.23	2,373.75	237,474.98	--
01-Feb-13	2,855,000.00	78,843.75	37,516.84	5,112.61	36,214.30	2,141.25	38,355.55	275,830.53
01-Aug-13	2,855,000.00	398,843.75	37,516.84	119,902.05	241,424.86	2,141.25	243,566.11	--
01-Feb-14	2,535,000.00	69,843.75	33,311.80	5,112.61	31,419.34	1,901.25	33,320.59	276,886.70
01-Aug-14	2,535,000.00	399,843.75	33,311.80	119,902.05	246,629.90	1,901.25	248,531.15	--
01-Feb-15	2,205,000.00	60,562.50	28,975.35	5,112.61	26,474.54	1,653.75	28,128.29	276,659.44
01-Aug-15	2,205,000.00	400,562.50	28,975.35	119,902.05	251,685.10	1,653.75	253,338.85	--
01-Feb-16	1,865,000.00	51,000.00	24,507.50	5,112.61	21,379.89	1,398.75	22,778.64	276,117.49
01-Aug-16	1,865,000.00	401,000.00	24,507.50	119,902.05	256,590.45	1,398.75	257,989.20	--
01-Feb-17	1,515,000.00	41,156.25	19,908.24	5,112.61	16,135.40	1,136.25	17,271.65	275,260.85
01-Aug-17	1,515,000.00	406,156.25	19,908.24	119,902.05	266,345.96	1,136.25	267,482.21	--
01-Feb-18	1,150,000.00	30,890.63	15,111.86	5,112.61	10,666.16	862.50	11,528.66	279,010.87
01-Aug-18	1,150,000.00	405,890.63	15,111.86	119,902.05	270,876.72	862.50	271,739.22	--
01-Feb-19	775,000.00	20,343.75	10,184.08	5,112.61	5,047.06	581.25	5,628.31	277,367.53
01-Aug-19	775,000.00	405,343.75	10,184.08	119,902.05	275,257.62	581.25	275,838.87	--
01-Feb-20	390,000.00	10,237.50	5,124.89	5,112.61	0.00	292.50	292.50	276,131.37
01-Aug-20	390,000.00	400,237.50	5,124.89	119,902.05	275,210.56	292.50	275,503.06	--
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275,503.06
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	--
		$9,763,720.03	$1,789,004.45	$2,500,293.20	$5,474,422.38	$102,106.28	$5,576,528.66	$5,576,528.66

Average Annual Net Debt Service:	$277,459.11

Max:	279,010.87
Min:	275,260.85
Span:	3,750.02

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 8
S.W.S.C
CW-01-39
Final Loan Structuring Analysis

AMENDED SCHEDULE C

G.E.	50.00%

Schedule of Loan Repayments

Initial Loan Obligation:	3,203,860.93

	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	73,099.81	73,099.81	35,623.38	0.00	35,623.38	0.00	37,476.43	37,476.43
01-Aug-05	143,661.90	74,459.95	218,121.85	34,604.10	65,097.51	99,701.61	118,420.24	0.00	118,420.24
01-Feb-06	0.00	72,305.03	72,305.03	33,052.44	66.82	33,119.26	0.00	39,185.77	39,185.77
01-Aug-06	145,092.65	72,305.03	217,397.68	33,052.44	65,097.51	98,149.95	119,247.73	0.00	119,247.73
01-Feb-07	0.00	70,128.63	70,128.63	31,485.33	66.82	31,552.15	0.00	38,576.48	38,576.48
01-Aug-07	146,537.53	70,128.63	216,666.16	31,485.33	65,097.51	96,582.84	120,083.32	0.00	120,083.32
01-Feb-08	0.00	67,930.57	67,930.57	29,902.62	66.82	29,969.44	0.00	37,961.13	37,961.13
01-Aug-08	148,745.78	68,452.26	217,198.04	29,902.62	65,354.44	95,257.06	121,940.98	0.00	121,940.98
01-Feb-09	0.00	64,947.83	64,947.83	28,296.06	66.82	28,362.88	0.00	36,584.95	36,584.95
01-Aug-09	152,509.99	64,947.83	217,457.82	28,296.06	65,089.69	93,385.75	124,072.07	0.00	124,072.07
01-Feb-10	0.00	61,135.09	61,135.09	26,648.83	66.82	26,715.65	0.00	34,419.44	34,419.44
01-Aug-10	157,143.94	61,135.09	218,279.03	26,648.83	65,089.69	91,738.52	126,540.51	0.00	126,540.51
01-Feb-11	0.00	57,206.49	57,206.49	24,951.56	66.82	25,018.38	0.00	32,188.11	32,188.11
01-Aug-11	161,919.08	57,206.49	219,125.57	24,951.56	65,089.69	90,041.25	129,084.32	0.00	129,084.32
01-Feb-12	0.00	53,158.51	53,158.51	23,202.71	66.82	23,269.53	0.00	29,888.98	29,888.98
01-Aug-12	166,842.95	53,158.51	220,001.46	23,202.71	66,045.68	89,248.39	130,753.07	0.00	130,753.07
01-Feb-13	0.00	50,899.41	50,899.41	21,400.68	66.82	21,467.50	0.00	29,431.91	29,431.91
01-Aug-13	174,137.91	38,772.03	212,909.94	21,400.68	60,229.95	81,630.63	131,279.30	0.00	131,279.30
01-Feb-14	0.00	44,912.24	44,912.24	19,519.86	66.82	19,586.68	0.00	25,325.56	25,325.56
01-Aug-14	178,844.34	33,668.62	212,512.96	19,519.86	59,963.84	79,483.70	133,029.26	0.00	133,029.26
01-Feb-15	0.00	40,217.64	40,217.64	17,588.21	66.82	17,655.03	0.00	22,562.61	22,562.61
01-Aug-15	183,550.78	29,519.77	213,070.55	17,588.21	60,262.41	77,850.62	135,219.93	0.00	135,219.93
01-Feb-16	0.00	35,680.20	35,680.20	15,605.72	66.82	15,672.54	0.00	20,007.66	20,007.66
01-Aug-16	188,257.21	24,592.41	212,849.62	15,605.72	60,157.51	75,763.23	137,086.39	0.00	137,086.39
01-Feb-17	0.00	31,102.56	31,102.56	13,572.40	66.82	13,639.22	0.00	17,463.34	17,463.34
01-Aug-17	192,963.64	23,207.25	216,170.89	13,572.40	61,842.85	75,415.25	140,755.64	0.00	140,755.64
01-Feb-18	0.00	26,327.88	26,327.88	11,488.25	66.82	11,555.07	0.00	14,772.81	14,772.81
01-Aug-18	202,376.50	24,260.85	226,637.35	11,488.25	64,807.58	76,295.83	150,341.52	0.00	150,341.52
01-Feb-19	0.00	21,320.24	21,320.24	9,302.44	66.82	9,369.26	0.00	11,950.98	11,950.98
01-Aug-19	207,082.93	12,842.78	219,925.71	9,302.44	61,701.88	71,004.32	148,921.39	0.00	148,921.39
01-Feb-20	0.00	16,290.42	16,290.42	7,065.78	66.82	7,132.60	0.00	9,157.82	9,157.82
01-Aug-20	211,789.36	11,339.75	223,129.11	7,065.78	63,571.12	70,636.90	152,492.22	0.00	152,492.22
01-Feb-21	0.00	11,060.11	11,060.11	4,778.30	66.82	4,845.12	0.00	6,214.99	6,214.99
01-Aug-21	221,202.22	11,060.11	232,262.33	4,778.30	66,078.66	70,856.96	161,405.37	0.00	161,405.37
01-Feb-22	0.00	5,530.06	5,530.06	2,389.15	66.82	2,455.97	0.00	3,074.09	3,074.09
01-Aug-22	221,202.22	5,530.06	226,732.28	2,389.15	66,078.66	68,467.81	158,264.47	0.00	158,264.47
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
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
	3,203,860.93	1,539,840.11	4,743,701.04	710,728.16	1,147,792.11	1,858,520.27	2,438,937.73	446,243.05	2,885,180.77

Pool 8 Swap Loans: Administrative Fees				
Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fees
SWSC	CW-01-39	01-Feb-05	$3,203,860.93	$2,473.67
SWSC	CW-01-39	01-Aug-05	3,060,199.03	$2,402.90
SWSC	CW-01-39	01-Feb-06	3,060,199.03	$2,295.15
SWSC	CW-01-39	01-Aug-06	2,915,106.38	$2,295.15
SWSC	CW-01-39	01-Feb-07	2,915,106.38	$2,186.33
SWSC	CW-01-39	01-Aug-07	2,768,568.85	$2,186.33
SWSC	CW-01-39	01-Feb-08	2,768,568.85	$2,076.43
SWSC	CW-01-39	01-Aug-08	2,619,823.07	$2,076.43
SWSC	CW-01-39	01-Feb-09	2,619,823.07	$1,964.87
SWSC	CW-01-39	01-Aug-09	2,467,313.08	$1,964.87
SWSC	CW-01-39	01-Feb-10	2,467,313.08	$1,850.48
SWSC	CW-01-39	01-Aug-10	2,310,169.14	$1,850.48
SWSC	CW-01-39	01-Feb-11	2,310,169.14	$1,732.63
SWSC	CW-01-39	01-Aug-11	2,148,250.06	$1,732.63
SWSC	CW-01-39	01-Feb-12	2,148,250.06	$1,611.19
SWSC	CW-01-39	01-Aug-12	1,981,407.11	$1,611.19
SWSC	CW-01-39	01-Feb-13	1,981,407.11	$1,486.06
SWSC	CW-01-39	01-Aug-13	1,807,269.20	$1,486.06
SWSC	CW-01-39	01-Feb-14	1,807,269.20	$1,355.45
SWSC	CW-01-39	01-Aug-14	1,628,424.86	$1,355.45
SWSC	CW-01-39	01-Feb-15	1,628,424.86	$1,221.32
SWSC	CW-01-39	01-Aug-15	1,444,874.08	$1,221.32
SWSC	CW-01-39	01-Feb-16	1,444,874.08	$1,083.66
SWSC	CW-01-39	01-Aug-16	1,256,616.87	$1,083.66
SWSC	CW-01-39	01-Feb-17	1,256,616.87	$942.46
SWSC	CW-01-39	01-Aug-17	1,063,653.23	$942.46
SWSC	CW-01-39	01-Feb-18	1,063,653.23	$797.74
SWSC	CW-01-39	01-Aug-18	861,276.73	$797.74
SWSC	CW-01-39	01-Feb-19	861,276.73	$645.96
SWSC	CW-01-39	01-Aug-19	654,193.80	$645.96
SWSC	CW-01-39	01-Feb-20	654,193.80	$490.65
SWSC	CW-01-39	01-Aug-20	442,404.44	$490.65
SWSC	CW-01-39	01-Feb-21	442,404.44	$331.80
SWSC	CW-01-39	01-Aug-21	221,202.22	$331.80
SWSC	CW-01-39	01-Feb-22	221,202.22	$165.90
SWSC	CW-01-39	01-Aug-22	0.00	$165.90
SWSC	CW-01-39	01-Feb-23	0.00	$0.00
SWSC	CW-01-39	01-Aug-23	0.00	$0.00
SWSC	CW-01-39	01-Feb-24	0.00	$0.00
SWSC	CW-01-39	01-Aug-24	0.00	$0.00
SWSC	CW-01-39	01-Feb-25	0.00	$0.00
SWSC	CW-01-39	01-Aug-25	0.00	$0.00
SWSC	CW-01-39	01-Feb-26	0.00	$0.00
SWSC	CW-01-39	01-Aug-26	0.00	$0.00
SWSC	CW-01-39	01-Feb-27	0.00	$0.00
SWSC	CW-01-39	01-Aug-27	0.00	$0.00
SWSC	CW-01-39	01-Feb-28	0.00	$0.00
SWSC	CW-01-39	01-Aug-28	0.00	$0.00
SWSC	CW-01-39	01-Feb-29	0.00	$0.00
SWSC	CW-01-39	01-Aug-29	0.00	$0.00
SWSC	CW-01-39	01-Feb-30	0.00	$0.00
SWSC	CW-01-39	01-Aug-30	0.00	$0.00
SWSC	CW-01-39	01-Feb-31	0.00	$0.00
SWSC	CW-01-39	01-Aug-31	0.00	$0.00
SWSC	CW-01-39	01-Feb-32	0.00	$0.00
SWSC	CW-01-39	01-Aug-32	0.00	$0.00
SWSC	CW-01-39	01-Feb-33	0.00	$0.00
SWSC	CW-01-39	01-Aug-33	0.00	$0.00
SWSC	CW-01-39	01-Feb-34	0.00	$0.00
SWSC	CW-01-39	01-Aug-34	0.00	$0.00
SWSC	CW-01-39	01-Feb-35	0.00	$0.00
SWSC	CW-01-39	01-Aug-35	0.00	$0.00

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

Revised SCHEDULE C

Springfield W & Sewer Com
CW-06-27

Final Loan Structuring Analysis
Revised Schedule of Loan Repayments

Outstanding Loan Obligation:	**$27,763,101.99**

	Schedule of Loan Repayments			*Admin. Fee*	*Total*
	Principal	Interest	Total	*0.07500%*	*Due*
15-Dec-09					
15-Jan-10	-	352,329.06	352,329.06	20,940.41	373,269.47
15-Jul-10	702,335.34	335,100.65	1,037,435.99	15,107.63	1,052,543.62
15-Jan-11	-	326,623.46	326,623.46	14,580.88	341,204.34
15-Jul-11	719,496.55	326,623.46	1,046,120.01	14,580.88	1,060,700.89
15-Jan-12	-	317,939.13	317,939.13	14,041.25	331,980.38
15-Jul-12	737,077.86	317,939.13	1,055,016.99	14,041.25	1,069,058.24
15-Jan-13	-	309,042.61	309,042.61	13,488.44	322,531.05
15-Jul-13	755,087.74	309,042.61	1,064,130.35	13,488.44	1,077,618.79
15-Jan-14	-	299,928.69	299,928.69	12,922.13	312,850.82
15-Jul-14	773,538.42	299,928.69	1,073,467.11	12,922.13	1,086,389.24
15-Jan-15	-	290,592.08	290,592.08	12,341.97	302,934.05
15-Jul-15	792,440.27	290,592.08	1,083,032.35	12,341.97	1,095,374.32
15-Jan-16	-	281,027.33	281,027.33	11,747.64	292,774.97
15-Jul-16	811,803.64	281,027.33	1,092,830.97	11,747.64	1,104,578.61
15-Jan-17	-	271,228.86	271,228.86	11,138.79	282,367.65
15-Jul-17	831,639.85	271,228.86	1,102,868.71	11,138.79	1,114,007.50
15-Jan-18	-	261,190.97	261,190.97	10,515.06	271,706.03
15-Jul-18	851,961.12	261,190.97	1,113,152.09	10,515.06	1,123,667.15
15-Jan-19	-	250,907.79	250,907.79	9,876.09	260,783.88
15-Jul-19	872,777.83	250,907.79	1,123,685.62	9,876.09	1,133,561.71
15-Jan-20	-	240,373.37	240,373.37	9,221.51	249,594.88
15-Jul-20	894,104.10	240,373.37	1,134,477.47	9,221.51	1,143,698.98
15-Jan-21	-	229,581.53	229,581.53	8,550.93	238,132.46
15-Jul-21	915,952.18	229,581.53	1,145,533.71	8,550.93	1,154,084.64
15-Jan-22	-	218,525.99	218,525.99	7,863.97	226,389.96
15-Jul-22	938,333.37	218,525.99	1,156,859.36	7,863.97	1,164,723.33
15-Jan-23	-	207,200.30	207,200.30	7,160.22	214,360.52
15-Jul-23	961,260.86	207,200.30	1,168,461.16	7,160.22	1,175,621.38
15-Jan-24	-	195,597.89	195,597.89	6,439.27	202,037.16
15-Jul-24	984,749.71	195,597.89	1,180,347.60	6,439.27	1,186,786.87
15-Jan-25	-	183,711.96	183,711.96	5,700.71	189,412.67
15-Jul-25	1,008,812.17	183,711.96	1,192,524.13	5,700.71	1,198,224.84
15-Jan-26	-	171,535.59	171,535.59	4,944.10	176,479.69
15-Jul-26	1,033,462.37	171,535.59	1,204,997.96	4,944.10	1,209,942.06
15-Jan-27	-	159,061.70	159,061.70	4,169.00	163,230.70
15-Jul-27	1,058,714.44	159,061.70	1,217,776.14	4,169.00	1,221,945.14
15-Jan-28	-	146,283.03	146,283.03	3,374.97	149,658.00
15-Jul-28	1,084,584.39	146,283.03	1,230,867.42	3,374.97	1,234,242.39
15-Jan-29	-	133,192.09	133,192.09	2,561.53	135,753.62
15-Jul-29	1,111,086.35	133,192.09	1,244,278.44	2,561.53	1,246,839.97
15-Jan-30	-	119,781.28	119,781.28	1,728.21	121,509.49
15-Jul-30	1,138,235.39	119,781.28	1,258,016.67	1,728.21	1,259,744.88
15-Jan-31	-	106,042.77	106,042.77	874.54	106,917.31
15-Jul-31	1,166,048.45	106,042.77	1,272,091.22	874.54	1,272,965.76
15-Jan-32	-	91,968.57	91,968.57	874.54	92,843.11
15-Jul-32	1,194,540.63	91,968.57	1,286,509.20	1,770.44	1,288,279.64
15-Jan-33	-	77,550.46	77,550.46	1,770.44	79,320.90
15-Jul-33	1,223,728.85	77,550.46	1,301,279.31	2,688.24	1,303,967.55
15-Jan-34	-	62,780.05	62,780.05	2,688.24	65,468.29
15-Jul-34	1,253,631.03	62,780.05	1,316,411.08	3,628.46	1,320,039.54
15-Jan-35	-	47,648.73	47,648.73	3,628.46	51,277.19
15-Jul-35	1,284,263.18	47,648.73	1,331,911.91	4,591.66	1,336,503.57
15-Jan-36	-	32,147.67	32,147.67	4,591.66	36,739.33
15-Jul-36	1,315,644.13	32,147.67	1,347,791.80	5,578.39	1,353,370.19
15-Jan-37	-	16,267.85	16,267.85	5,578.39	21,846.24
15-Jul-37	1,347,791.77	16,267.85	1,364,059.62	6,589.24	1,370,648.86
15-Jan-38	-	-	-	6,589.24	6,589.24
	$27,763,101.99	$10,782,893.21	$38,545,995.20	$433,097.86	$38,979,093.06

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 13
Springfield W & Sewer Comm
CW-06-27
Final Structuring Analysis

SCHEDULE C

Interest Rate: 2.414%

Schedule of Payments

Initial Principal Amount: $30,859,146.00

Date	Schedule of Payments Principal	Interest	Total	Admin. Fee 0.00075	Origination Fee	Total Due
18-Dec-07						
15-Jul-08	$655,315.00	$428,340.38	$1,083,655.38	$23,144.36	197,498.53	$1,304,298.27
15-Jan-09	0.00	364,560.25	364,560.25	22,652.87		387,213.12
15-Jul-09	727,880.00	364,560.25	1,092,440.25	22,652.87		1,115,093.12
15-Jan-10	0.00	355,774.74	355,774.74	22,106.96		377,881.70
15-Jul-10	745,666.00	355,774.74	1,101,440.74	22,106.96		1,123,547.70
15-Jan-11	0.00	346,774.55	346,774.55	21,547.71		368,322.26
15-Jul-11	763,886.00	346,774.55	1,110,660.55	21,547.71		1,132,208.26
15-Jan-12	0.00	337,554.44	337,554.44	20,974.80		358,529.24
15-Jul-12	782,552.00	337,554.44	1,120,106.44	20,974.80		1,141,081.24
15-Jan-13	0.00	328,109.04	328,109.04	20,387.89		348,496.93
15-Jul-13	801,673.00	328,109.04	1,129,782.04	20,387.89		1,150,169.93
15-Jan-14	0.00	318,432.84	318,432.84	19,786.63		338,219.47
15-Jul-14	821,262.00	318,432.84	1,139,694.84	19,786.63		1,159,481.47
15-Jan-15	0.00	308,520.21	308,520.21	19,170.68		327,690.89
15-Jul-15	841,330.00	308,520.21	1,149,850.21	19,170.68		1,169,020.89
15-Jan-16	0.00	298,365.36	298,365.36	18,539.69		316,905.05
15-Jul-16	861,888.00	298,365.36	1,160,253.36	18,539.69		1,178,793.05
15-Jan-17	0.00	287,962.37	287,962.37	17,893.27		305,855.64
15-Jul-17	882,948.00	287,962.37	1,170,910.37	17,893.27		1,188,803.64
15-Jan-18	0.00	277,305.19	277,305.19	17,231.06		294,536.25
15-Jul-18	904,523.00	277,305.19	1,181,828.19	17,231.06		1,199,059.25
15-Jan-19	0.00	266,387.59	266,387.59	16,552.67		282,940.26
15-Jul-19	926,624.00	266,387.59	1,193,011.59	16,552.67		1,209,564.26
15-Jan-20	0.00	255,203.24	255,203.24	15,857.70		271,060.94
15-Jul-20	949,266.00	255,203.24	1,204,469.24	15,857.70		1,220,326.94
15-Jan-21	0.00	243,745.60	243,745.60	15,145.75		258,891.35
15-Jul-21	972,462.00	243,745.60	1,216,207.60	15,145.75		1,231,353.35
15-Jan-22	0.00	232,007.99	232,007.99	14,416.40		246,424.39
15-Jul-22	996,224.00	232,007.99	1,228,231.99	14,416.40		1,242,648.39
15-Jan-23	0.00	219,983.56	219,983.56	13,669.24		233,652.80
15-Jul-23	1,020,566.00	219,983.56	1,240,549.56	13,669.24		1,254,218.80
15-Jan-24	0.00	207,665.33	207,665.33	12,903.81		220,569.14
15-Jul-24	1,045,504.00	207,665.33	1,253,169.33	12,903.81		1,266,073.14
15-Jan-25	0.00	195,046.10	195,046.10	12,119.68		207,165.78
15-Jul-25	1,071,051.00	195,046.10	1,266,097.10	12,119.68		1,278,216.78
15-Jan-26	0.00	182,118.51	182,118.51	11,316.39		193,434.90
15-Jul-26	1,097,222.00	182,118.51	1,279,340.51	11,316.39		1,290,656.90
15-Jan-27	0.00	168,875.04	168,875.04	10,493.48		179,368.52
15-Jul-27	1,124,032.00	168,875.04	1,292,907.04	10,493.48		1,303,400.52
15-Jan-28	0.00	155,307.98	155,307.98	9,650.45		164,958.43
15-Jul-28	1,151,498.00	155,307.98	1,306,805.98	9,650.45		1,316,456.43
15-Jan-29	0.00	141,409.40	141,409.40	8,786.83		150,196.23
15-Jul-29	1,179,635.00	141,409.40	1,321,044.40	8,786.83		1,329,831.23
15-Jan-30	0.00	127,171.20	127,171.20	7,902.10		135,073.30
15-Jul-30	1,208,459.00	127,171.20	1,335,630.20	7,902.10		1,343,532.30
15-Jan-31	0.00	112,585.10	112,585.10	6,995.76		119,580.86
15-Jul-31	1,237,988.00	112,585.10	1,350,573.10	6,995.76		1,357,568.86
15-Jan-32	0.00	97,642.59	97,642.59	6,067.27		103,709.86
15-Jul-32	1,268,238.00	97,642.59	1,365,880.59	6,067.27		1,371,947.86
15-Jan-33	0.00	82,334.95	82,334.95	5,116.09		87,451.04
15-Jul-33	1,299,227.00	82,334.95	1,381,561.95	5,116.09		1,386,678.04
15-Jan-34	0.00	66,653.28	66,653.28	4,141.67		70,794.95
15-Jul-34	1,330,974.00	66,653.28	1,397,627.28	4,141.67		1,401,768.95
15-Jan-35	0.00	50,588.43	50,588.43	3,143.44		53,731.87
15-Jul-35	1,363,496.00	50,588.43	1,414,084.43	3,143.44		1,417,227.87
15-Jan-36	0.00	34,131.03	34,131.03	2,120.82		36,251.85
15-Jul-36	1,396,813.00	34,131.03	1,430,944.03	2,120.82		1,433,064.85
15-Jan-37	0.00	17,271.50	17,271.50	1,073.21		18,344.71
15-Jul-37	1,430,944.00	17,271.50	1,448,215.50	1,073.21		1,449,288.71
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
	$30,859,146.00	$12,587,315.20	$43,446,461.20	$778,673.00	$197,498.53	$44,422,632.73

Massachusetts Clean Water Trust
Series 20
Springfield Water Sewer Commission Loan Amortization
CWP-14-27

Loan Amount Approved	23,475,000.00		Loan Origination Fee ($5.50/1000)	126,215.03
Principal Forgiveness	526,813.00		Loan Term (in years)	20
Amount to be Financed	22,948,187.00	-	Loan Rate	2.00%
			Closing Date	4/13/2017
			First Interest Payment	7/15/2017
			First Principal Payment	1/15/2018

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
4/13/2017							
7/15/2017		117,290.73	117,290.73	8,796.81	126,215.03	252,302.57	
1/15/2018	928,276.00	229,481.87	1,157,757.87	17,211.14		1,174,969.01	1,427,271.58
7/15/2018		220,199.11	220,199.11	16,514.93		236,714.04	
1/15/2019	948,452.00	220,199.11	1,168,651.11	16,514.93		1,185,166.04	1,421,880.09
7/15/2019		210,714.59	210,714.59	15,803.59		226,518.18	
1/15/2020	969,065.00	210,714.59	1,179,779.59	15,803.59		1,195,583.18	1,422,101.37
7/15/2020		201,023.94	201,023.94	15,076.80		216,100.74	
1/15/2021	990,127.00	201,023.94	1,191,150.94	15,076.80		1,206,227.74	1,422,328.47
7/15/2021		191,122.67	191,122.67	14,334.20		205,456.87	
1/15/2022	1,011,646.00	191,122.67	1,202,768.67	14,334.20		1,217,102.87	1,422,559.74
7/15/2022		181,006.21	181,006.21	13,575.47		194,581.68	
1/15/2023	1,033,633.00	181,006.21	1,214,639.21	13,575.47		1,228,214.68	1,422,796.35
7/15/2023		170,669.88	170,669.88	12,800.24		183,470.12	
1/15/2024	1,056,097.00	170,669.88	1,226,766.88	12,800.24		1,239,567.12	1,423,037.24
7/15/2024		160,108.91	160,108.91	12,008.17		172,117.08	
1/15/2025	1,079,050.00	160,108.91	1,239,158.91	12,008.17		1,251,167.08	1,423,284.16
7/15/2025		149,318.41	149,318.41	11,198.88		160,517.29	
1/15/2026	1,102,502.00	149,318.41	1,251,820.41	11,198.88		1,263,019.29	1,423,536.58
7/15/2026		138,293.39	138,293.39	10,372.00		148,665.39	
1/15/2027	1,126,463.00	138,293.39	1,264,756.39	10,372.00		1,275,128.39	1,423,793.79
7/15/2027		127,028.76	127,028.76	9,527.16		136,555.92	
1/15/2028	1,150,945.00	127,028.76	1,277,973.76	9,527.16		1,287,500.92	1,424,056.83
7/15/2028		115,519.31	115,519.31	8,663.95		124,183.26	
1/15/2029	1,175,959.00	115,519.31	1,291,478.31	8,663.95		1,300,142.26	1,424,325.52
7/15/2029		103,759.72	103,759.72	7,781.98		111,541.70	
1/15/2030	1,201,517.00	103,759.72	1,305,276.72	7,781.98		1,313,058.70	1,424,600.40
7/15/2030		91,744.55	91,744.55	6,880.84		98,625.39	
1/15/2031	1,227,631.00	91,744.55	1,319,375.55	6,880.84		1,326,256.39	1,424,881.78
7/15/2031		79,468.24	79,468.24	5,960.12		85,428.36	
1/15/2032	1,254,312.00	79,468.24	1,333,780.24	5,960.12		1,339,740.36	1,425,168.72
7/15/2032		66,925.12	66,925.12	5,019.38		71,944.50	
1/15/2033	1,281,572.00	66,925.12	1,348,497.12	5,019.38		1,353,516.50	1,425,461.01
7/15/2033		54,109.40	54,109.40	4,058.21		58,167.61	
1/15/2034	1,309,425.00	54,109.40	1,363,534.40	4,058.21		1,367,592.61	1,425,760.21
7/15/2034		41,015.15	41,015.15	3,076.14		44,091.29	
1/15/2035	1,337,884.00	41,015.15	1,378,899.15	3,076.14		1,381,975.29	1,426,066.57
7/15/2035		27,636.31	27,636.31	2,072.72		29,709.03	
1/15/2036	1,366,961.00	27,636.31	1,394,597.31	2,072.72		1,396,670.03	1,426,379.07
7/15/2036		13,966.70	13,966.70	1,047.50		15,014.20	
1/15/2037	1,396,670.00	13,966.70	1,410,636.70	1,047.50		1,411,684.20	1,426,698.41
7/15/2037							
	22,948,187.00	5,034,033.34	27,982,220.34	377,552.50	126,215.03	28,485,987.87	28,485,987.87

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 19
SPRINGFIELD WSC Reamortization
DWP-13-16

Original Loan Amount	22,587,589.00	Loan Origination Fee ($5.5/1000)	0.00
Principal Forgivenesss	942,314.00	Loan Term (in years)	17
Principal Paid Down	2,684,221.00	Loan Rate	2.00%
Outstanding Loan Obligation	18,961,054.00	Closing Date	4/11/2019
Remaining Balance	(291,906.66)	First Payment	7/15/2019
Net New Loan Obligation	18,669,147.34		

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		188,086.14	188,086.14	14,106.46		202,192.60	
1/15/2020	919,533.38	186,691.47	1,106,224.85	14,001.86		1,120,226.71	1,322,419.31
7/15/2020		177,496.14	177,496.14	13,312.21		190,808.35	
1/15/2021	939,517.90	177,496.14	1,117,014.04	13,312.21		1,130,326.25	1,321,134.60
7/15/2021		168,100.96	168,100.96	12,607.57		180,708.53	
1/15/2022	959,937.63	168,100.96	1,128,038.59	12,607.57		1,140,646.16	1,321,354.70
7/15/2022		158,501.58	158,501.58	11,887.62		170,389.20	
1/15/2023	980,800.42	158,501.58	1,139,302.01	11,887.62		1,151,189.63	1,321,578.83
7/15/2023		148,693.58	148,693.58	11,152.02		159,845.60	
1/15/2024	1,002,116.13	148,693.58	1,150,809.71	11,152.02		1,161,961.72	1,321,807.32
7/15/2024		138,672.42	138,672.42	10,400.43		149,072.85	
1/15/2025	1,023,896.58	138,672.42	1,162,569.00	10,400.43		1,172,969.43	1,322,042.28
7/15/2025		128,433.45	128,433.45	9,632.51		138,065.96	
1/15/2026	1,046,149.64	128,433.45	1,174,583.09	9,632.51		1,184,215.60	1,322,281.57
7/15/2026		117,971.96	117,971.96	8,847.90		126,819.85	
1/15/2027	1,068,886.14	117,971.96	1,186,858.09	8,847.90		1,195,705.99	1,322,525.84
7/15/2027		107,283.10	107,283.10	8,046.23		115,329.33	
1/15/2028	1,092,116.91	107,283.10	1,199,400.00	8,046.23		1,207,446.23	1,322,775.56
7/15/2028		96,361.93	96,361.93	7,227.14		103,589.07	
1/15/2029	1,115,852.78	96,361.93	1,212,214.71	7,227.14		1,219,441.85	1,323,030.92
7/15/2029		85,203.40	85,203.40	6,390.25		91,593.65	
1/15/2030	1,140,103.59	85,203.40	1,225,306.99	6,390.25		1,231,697.24	1,323,290.89
7/15/2030		73,802.36	73,802.36	5,535.18		79,337.54	
1/15/2031	1,164,882.16	73,802.36	1,238,684.52	5,535.18		1,244,219.70	1,323,557.23
7/15/2031		62,153.54	62,153.54	4,661.52		66,815.06	
1/15/2032	1,190,199.30	62,153.54	1,252,352.84	4,661.52		1,257,014.36	1,323,829.42
7/15/2032		50,251.55	50,251.55	3,768.87		54,020.41	
1/15/2033	1,216,066.85	50,251.55	1,266,318.39	3,768.87		1,270,087.26	1,324,107.67
7/15/2033		38,090.88	38,090.88	2,856.82		40,947.70	
1/15/2034	1,242,496.60	38,090.88	1,280,587.48	2,856.82		1,283,444.29	1,324,391.99
7/15/2034		25,665.91	25,665.91	1,924.94		27,590.86	
1/15/2035	1,269,500.37	25,665.91	1,295,166.28	1,924.94		1,297,091.23	1,324,682.09
7/15/2035		12,970.91	12,970.91	972.82		13,943.73	
1/15/2036	1,297,090.97	12,970.91	1,310,061.88	972.82		1,311,034.69	1,324,978.42
7/15/2036							
	18,669,147.34	3,554,084.94	22,223,232.28	266,556.37		22,489,788.65	22,489,788.65

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.

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust
Series 19
Springfield Water & Sewer Commission Loan Amortization
DWP-13-16

Initial Loan Amount	22,587,589.00	Loan Origination Fee ($5.50/1000)	119,049.01
Principal Forgiveness	(942,314.00)	Loan Term (in years)	20
Net Loan Obligation	21,645,275.00	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		185,187.35	185,187.35	13,889.05	119,049.01	318,125.42	
1/15/2017	875,573.00	216,452.75	1,092,025.75	16,233.96		1,108,259.71	1,426,385.12
7/15/2017		207,697.02	207,697.02	15,577.28		223,274.30	
1/15/2018	894,603.00	207,697.02	1,102,300.02	15,577.28		1,117,877.30	1,341,151.59
7/15/2018		198,750.99	198,750.99	14,906.32		213,657.31	
1/15/2019	914,045.00	198,750.99	1,112,795.99	14,906.32		1,127,702.31	1,341,359.63
7/15/2019		189,610.54	189,610.54	14,220.79		203,831.33	
1/15/2020	933,911.00	189,610.54	1,123,521.54	14,220.79		1,137,742.33	1,341,573.66
7/15/2020		180,271.43	180,271.43	13,520.36		193,791.79	
1/15/2021	954,208.00	180,271.43	1,134,479.43	13,520.36		1,147,999.79	1,341,791.57
7/15/2021		170,729.35	170,729.35	12,804.70		183,534.05	
1/15/2022	974,947.00	170,729.35	1,145,676.35	12,804.70		1,158,481.05	1,342,015.10
7/15/2022		160,979.88	160,979.88	12,073.49		173,053.37	
1/15/2023	996,136.00	160,979.88	1,157,115.88	12,073.49		1,169,189.37	1,342,242.74
7/15/2023		151,018.52	151,018.52	11,326.39		162,344.91	
1/15/2024	1,017,785.00	151,018.52	1,168,803.52	11,326.39		1,180,129.91	1,342,474.82
7/15/2024		140,840.67	140,840.67	10,563.05		151,403.72	
1/15/2025	1,039,906.00	140,840.67	1,180,746.67	10,563.05		1,191,309.72	1,342,713.44
7/15/2025		130,441.61	130,441.61	9,783.12		140,224.73	
1/15/2026	1,062,507.00	130,441.61	1,192,948.61	9,783.12		1,202,731.73	1,342,956.46
7/15/2026		119,816.54	119,816.54	8,986.24		128,802.78	
1/15/2027	1,085,599.00	119,816.54	1,205,415.54	8,986.24		1,214,401.78	1,343,204.56
7/15/2027		108,960.55	108,960.55	8,172.04		117,132.59	
1/15/2028	1,109,193.00	108,960.55	1,218,153.55	8,172.04		1,226,325.59	1,343,458.18
7/15/2028		97,868.62	97,868.62	7,340.15		105,208.77	
1/15/2029	1,133,300.00	97,868.62	1,231,168.62	7,340.15		1,238,508.77	1,343,717.53
7/15/2029		86,535.62	86,535.62	6,490.17		93,025.79	
1/15/2030	1,157,930.00	86,535.62	1,244,465.62	6,490.17		1,250,955.79	1,343,981.58
7/15/2030		74,956.32	74,956.32	5,621.72		80,578.04	
1/15/2031	1,183,096.00	74,956.32	1,258,052.32	5,621.72		1,263,674.04	1,344,252.09
7/15/2031		63,125.36	63,125.36	4,734.40		67,859.76	
1/15/2032	1,208,809.00	63,125.36	1,271,934.36	4,734.40		1,276,668.76	1,344,528.52
7/15/2032		51,037.27	51,037.27	3,827.80		54,865.07	
1/15/2033	1,235,081.00	51,037.27	1,286,118.27	3,827.80		1,289,946.07	1,344,811.13
7/15/2033		38,686.46	38,686.46	2,901.48		41,587.94	
1/15/2034	1,261,924.00	38,686.46	1,300,610.46	2,901.48		1,303,511.94	1,345,099.89
7/15/2034		26,067.22	26,067.22	1,955.04		28,022.26	
1/15/2035	1,289,350.00	26,067.22	1,315,417.22	1,955.04		1,317,372.26	1,345,394.52
7/15/2035		13,173.72	13,173.72	988.03		14,161.75	
1/15/2036	1,317,372.00	13,173.72	1,330,545.72	988.03		1,331,533.75	1,345,695.50
7/15/2036							
	21,645,275.00	4,822,775.48	26,468,050.48	361,708.16	119,049.01	26,948,807.66	26,948,807.66

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
Springfield Water & Sewer Commission Loan Amortization
CW-14-27

Loan Amount Approved	2,000,000.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-		Loan Term (in years)	20
Amount to be Financed	2,000,000.00	-	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		9,000.00	9,000.00	675.00		9,675.00	9,675.00
7/15/2020	80,902.00	20,000.00	100,902.00	1,500.00		102,402.00	
1/15/2021		19,190.98	19,190.98	1,439.32		20,630.30	123,032.30
7/15/2021	82,660.00	19,190.98	101,850.98	1,439.32		103,290.30	
1/15/2022		18,364.38	18,364.38	1,377.33		19,741.71	123,032.01
7/15/2022	84,457.00	18,364.38	102,821.38	1,377.33		104,198.71	
1/15/2023		17,519.81	17,519.81	1,313.99		18,833.80	123,032.50
7/15/2023	86,292.00	17,519.81	103,811.81	1,313.99		105,125.80	
1/15/2024		16,656.89	16,656.89	1,249.27		17,906.16	123,031.95
7/15/2024	88,168.00	16,656.89	104,824.89	1,249.27		106,074.16	
1/15/2025		15,775.21	15,775.21	1,183.14		16,958.35	123,032.51
7/15/2025	90,084.00	15,775.21	105,859.21	1,183.14		107,042.35	
1/15/2026		14,874.37	14,874.37	1,115.58		15,989.95	123,032.30
7/15/2026	92,042.00	14,874.37	106,916.37	1,115.58		108,031.95	
1/15/2027		13,953.95	13,953.95	1,046.55		15,000.50	123,032.44
7/15/2027	94,042.00	13,953.95	107,995.95	1,046.55		109,042.50	
1/15/2028		13,013.53	13,013.53	976.01		13,989.54	123,032.04
7/15/2028	96,086.00	13,013.53	109,099.53	976.01		110,075.54	
1/15/2029		12,052.67	12,052.67	903.95		12,956.62	123,032.17
7/15/2029	98,174.00	12,052.67	110,226.67	903.95		111,130.62	
1/15/2030		11,070.93	11,070.93	830.32		11,901.25	123,031.87
7/15/2030	100,308.00	11,070.93	111,378.93	830.32		112,209.25	
1/15/2031		10,067.85	10,067.85	755.09		10,822.94	123,032.19
7/15/2031	102,488.00	10,067.85	112,555.85	755.09		113,310.94	
1/15/2032		9,042.97	9,042.97	678.22		9,721.19	123,032.13
7/15/2032	104,716.00	9,042.97	113,758.97	678.22		114,437.19	
1/15/2033		7,995.81	7,995.81	599.69		8,595.50	123,032.69
7/15/2033	106,992.00	7,995.81	114,987.81	599.69		115,587.50	
1/15/2034		6,925.89	6,925.89	519.44		7,445.33	123,032.83
7/15/2034	109,317.00	6,925.89	116,242.89	519.44		116,762.33	
1/15/2035		5,832.72	5,832.72	437.45		6,270.17	123,032.51
7/15/2035	111,693.00	5,832.72	117,525.72	437.45		117,963.17	
1/15/2036		4,715.79	4,715.79	353.68		5,069.47	123,032.65
7/15/2036	114,120.00	4,715.79	118,835.79	353.68		119,189.47	
1/15/2037		3,574.59	3,574.59	268.09		3,842.68	123,032.16
7/15/2037	116,600.00	3,574.59	120,174.59	268.09		120,442.68	
1/15/2038		2,408.59	2,408.59	180.64		2,589.23	123,031.92
7/15/2038	119,135.00	2,408.59	121,543.59	180.64		121,724.23	
1/15/2039		1,217.24	1,217.24	91.29		1,308.53	123,032.77
7/15/2039	121,724.00	1,217.24	122,941.24	91.29		123,032.53	
1/15/2040							123,032.53
	2,000,000.00	437,508.34	2,437,508.34	32,813.13		2,470,321.47	2,470,321.47

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
Springfield Water & Sewer Commission Loan Amortization
CWP-18-18

Loan Amount Approved	54,000,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	4,892,418.00	Loan Term (in years)	20
Amount to be Financed	49,107,582.00	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		174,604.74	174,604.74	13,095.36		187,700.09	
1/15/2022	1,986,451.00	491,075.82	2,477,526.82	36,830.69		2,514,357.51	2,702,057.60
7/15/2022		471,211.31	471,211.31	35,340.85		506,552.16	
1/15/2023	2,029,624.00	471,211.31	2,500,835.31	35,340.85		2,536,176.16	3,042,728.32
7/15/2023		450,915.07	450,915.07	33,818.63		484,733.70	
1/15/2024	2,073,735.00	450,915.07	2,524,650.07	33,818.63		2,558,468.70	3,043,202.40
7/15/2024		430,177.72	430,177.72	32,263.33		462,441.05	
1/15/2025	2,118,805.00	430,177.72	2,548,982.72	32,263.33		2,581,246.05	3,043,687.10
7/15/2025		408,989.67	408,989.67	30,674.23		439,663.90	
1/15/2026	2,164,854.00	408,989.67	2,573,843.67	30,674.23		2,604,517.90	3,044,181.79
7/15/2026		387,341.13	387,341.13	29,050.58		416,391.71	
1/15/2027	2,211,904.00	387,341.13	2,599,245.13	29,050.58		2,628,295.71	3,044,687.43
7/15/2027		365,222.09	365,222.09	27,391.66		392,613.75	
1/15/2028	2,259,977.00	365,222.09	2,625,199.09	27,391.66		2,652,590.75	3,045,204.49
7/15/2028		342,622.32	342,622.32	25,696.67		368,318.99	
1/15/2029	2,309,094.00	342,622.32	2,651,716.32	25,696.67		2,677,412.99	3,045,731.99
7/15/2029		319,531.38	319,531.38	23,964.85		343,496.23	
1/15/2030	2,359,280.00	319,531.38	2,678,811.38	23,964.85		2,702,776.23	3,046,272.47
7/15/2030		295,938.58	295,938.58	22,195.39		318,133.97	
1/15/2031	2,410,555.00	295,938.58	2,706,493.58	22,195.39		2,728,688.97	3,046,822.95
7/15/2031		271,833.03	271,833.03	20,387.48		292,220.51	
1/15/2032	2,462,945.00	271,833.03	2,734,778.03	20,387.48		2,755,165.51	3,047,386.01
7/15/2032		247,203.58	247,203.58	18,540.27		265,743.85	
1/15/2033	2,516,474.00	247,203.58	2,763,677.58	18,540.27		2,782,217.85	3,047,961.70
7/15/2033		222,038.84	222,038.84	16,652.91		238,691.75	
1/15/2034	2,571,166.00	222,038.84	2,793,204.84	16,652.91		2,809,857.75	3,048,549.51
7/15/2034		196,327.18	196,327.18	14,724.54		211,051.72	
1/15/2035	2,627,047.00	196,327.18	2,823,374.18	14,724.54		2,838,098.72	3,049,150.44
7/15/2035		170,056.71	170,056.71	12,754.25		182,810.96	
1/15/2036	2,684,142.00	170,056.71	2,854,198.71	12,754.25		2,866,952.96	3,049,763.93
7/15/2036		143,215.29	143,215.29	10,741.15		153,956.44	
1/15/2037	2,742,479.00	143,215.29	2,885,694.29	10,741.15		2,896,435.44	3,050,391.87
7/15/2037		115,790.50	115,790.50	8,684.29		124,474.79	
1/15/2038	2,802,083.00	115,790.50	2,917,873.50	8,684.29		2,926,557.79	3,051,032.58
7/15/2038		87,769.67	87,769.67	6,582.73		94,352.40	
1/15/2039	2,862,982.00	87,769.67	2,950,751.67	6,582.73		2,957,334.40	3,051,686.79
7/15/2039		59,139.85	59,139.85	4,435.49		63,575.34	
1/15/2040	2,925,205.00	59,139.85	2,984,344.85	4,435.49		2,988,780.34	3,052,355.68
7/15/2040		29,887.80	29,887.80	2,241.59		32,129.39	
1/15/2041	2,988,780.00	29,887.80	3,018,667.80	2,241.59		3,020,909.39	3,053,038.77
7/15/2041							
	49,107,582.00	10,696,104.00	59,803,686.00	802,207.80		60,605,893.80	60,605,893.80

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.

Massachusetts Clean Water Trust
Series 23
Springfield Water & Sewer Commission Loan Amortization
CWP-18-18-A

Loan Amount Approved	6,000,000.00
Principal Forgiveness*	747,377.00
Amount to be Financed	5,252,623.00

Loan Origination Fee ($5.00/1000)	0.00
Loan Term (in years)	20
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		18,675.99	18,675.99	1,400.70		20,076.69	
1/15/2022	212,474.00	52,526.23	265,000.23	3,939.47		268,939.70	289,016.39
7/15/2022		50,401.49	50,401.49	3,780.11		54,181.60	
1/15/2023	217,092.00	50,401.49	267,493.49	3,780.11		271,273.60	325,455.20
7/15/2023		48,230.57	48,230.57	3,617.29		51,847.86	
1/15/2024	221,810.00	48,230.57	270,040.57	3,617.29		273,657.86	325,505.73
7/15/2024		46,012.47	46,012.47	3,450.94		49,463.41	
1/15/2025	226,631.00	46,012.47	272,643.47	3,450.94		276,094.41	325,557.81
7/15/2025		43,746.16	43,746.16	3,280.96		47,027.12	
1/15/2026	231,556.00	43,746.16	275,302.16	3,280.96		278,583.12	325,610.24
7/15/2026		41,430.60	41,430.60	3,107.30		44,537.90	
1/15/2027	236,589.00	41,430.60	278,019.60	3,107.30		281,126.90	325,664.79
7/15/2027		39,064.71	39,064.71	2,929.85		41,994.56	
1/15/2028	241,731.00	39,064.71	280,795.71	2,929.85		283,725.56	325,720.13
7/15/2028		36,647.40	36,647.40	2,748.56		39,395.96	
1/15/2029	246,984.00	36,647.40	283,631.40	2,748.56		286,379.96	325,775.91
7/15/2029		34,177.56	34,177.56	2,563.32		36,740.88	
1/15/2030	252,352.00	34,177.56	286,529.56	2,563.32		289,092.88	325,833.75
7/15/2030		31,654.04	31,654.04	2,374.05		34,028.09	
1/15/2031	257,837.00	31,654.04	289,491.04	2,374.05		291,865.09	325,893.19
7/15/2031		29,075.67	29,075.67	2,180.68		31,256.35	
1/15/2032	263,440.00	29,075.67	292,515.67	2,180.68		294,696.35	325,952.69
7/15/2032		26,441.27	26,441.27	1,983.10		28,424.37	
1/15/2033	269,166.00	26,441.27	295,607.27	1,983.10		297,590.37	326,014.73
7/15/2033		23,749.61	23,749.61	1,781.22		25,530.83	
1/15/2034	275,016.00	23,749.61	298,765.61	1,781.22		300,546.83	326,077.66
7/15/2034		20,999.45	20,999.45	1,574.96		22,574.41	
1/15/2035	280,993.00	20,999.45	301,992.45	1,574.96		303,567.41	326,141.82
7/15/2035		18,189.52	18,189.52	1,364.21		19,553.73	
1/15/2036	287,100.00	18,189.52	305,289.52	1,364.21		306,653.73	326,207.47
7/15/2036		15,318.52	15,318.52	1,148.89		16,467.41	
1/15/2037	293,340.00	15,318.52	308,658.52	1,148.89		309,807.41	326,274.82
7/15/2037		12,385.12	12,385.12	928.88		13,314.00	
1/15/2038	299,715.00	12,385.12	312,100.12	928.88		313,029.00	326,343.01
7/15/2038		9,387.97	9,387.97	704.10		10,092.07	
1/15/2039	306,229.00	9,387.97	315,616.97	704.10		316,321.07	326,413.14
7/15/2039		6,325.68	6,325.68	474.43		6,800.11	
1/15/2040	312,884.00	6,325.68	319,209.68	474.43		319,684.11	326,484.21
7/15/2040		3,196.84	3,196.84	239.76		3,436.60	
1/15/2041	319,684.00	3,196.84	322,880.84	239.76		323,120.60	326,557.21
7/15/2041							
	5,252,623.00	1,144,071.52	6,396,694.52	85,805.36		6,482,499.89	6,482,499.89

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
SPRINGFIELD WSC Reamortization
CW-14-27

Original Loan Amount	2,000,000.00	Loan Origination Fee ($5.0/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	163,562.00	Loan Rate	2.00%
Outstanding Loan Obligation	1,836,438.00	Closing Date	10/22/2021
Remaining Balance	(38,806.00)	First Payment	1/15/2022
Net New Loan Obligation	1,797,632.00		

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		18,185.44	18,185.44	1,363.91		19,549.35	
7/15/2022	82,672.33	17,976.32	100,648.65	1,348.22		101,996.88	
1/15/2023		17,149.60	17,149.60	1,286.22		18,435.82	120,432.69
7/15/2023	84,468.54	17,149.60	101,618.14	1,286.22		102,904.36	
1/15/2024		16,304.91	16,304.91	1,222.87		17,527.78	120,432.14
7/15/2024	86,304.91	16,304.91	102,609.83	1,222.87		103,832.69	
1/15/2025		15,441.86	15,441.86	1,158.14		16,600.00	120,432.70
7/15/2025	88,180.42	15,441.86	103,622.29	1,158.14		104,780.42	
1/15/2026		14,560.06	14,560.06	1,092.00		15,652.06	120,432.49
7/15/2026	90,097.05	14,560.06	104,657.11	1,092.00		105,749.11	
1/15/2027		13,659.09	13,659.09	1,024.43		14,683.52	120,432.63
7/15/2027	92,054.78	13,659.09	105,713.87	1,024.43		106,738.30	
1/15/2028		12,738.54	12,738.54	955.39		13,693.93	120,432.23
7/15/2028	94,055.59	12,738.54	106,794.13	955.39		107,749.52	
1/15/2029		11,797.98	11,797.98	884.85		12,682.83	120,432.35
7/15/2029	96,099.46	11,797.98	107,897.45	884.85		108,782.30	
1/15/2030		10,836.99	10,836.99	812.77		11,649.76	120,432.06
7/15/2030	98,188.38	10,836.99	109,025.36	812.77		109,838.14	
1/15/2031		9,855.11	9,855.11	739.13		10,594.24	120,432.38
7/15/2031	100,322.31	9,855.11	110,177.41	739.13		110,916.55	
1/15/2032		8,851.88	8,851.88	663.89		9,515.77	120,432.32
7/15/2032	102,503.24	8,851.88	111,355.12	663.89		112,019.01	
1/15/2033		7,826.85	7,826.85	587.01		8,413.86	120,432.88
7/15/2033	104,731.15	7,826.85	112,558.00	587.01		113,145.01	
1/15/2034		6,779.54	6,779.54	508.47		7,288.00	120,433.02
7/15/2034	107,007.01	6,779.54	113,786.55	508.47		114,295.02	
1/15/2035		5,709.47	5,709.47	428.21		6,137.68	120,432.69
7/15/2035	109,332.81	5,709.47	115,042.28	428.21		115,470.49	
1/15/2036		4,616.14	4,616.14	346.21		4,962.35	120,432.84
7/15/2036	111,708.51	4,616.14	116,324.65	346.21		116,670.86	
1/15/2037		3,499.05	3,499.05	262.43		3,761.48	120,432.35
7/15/2037	114,136.10	3,499.05	117,635.16	262.43		117,897.59	
1/15/2038		2,357.69	2,357.69	176.83		2,534.52	120,432.11
7/15/2038	116,617.55	2,357.69	118,975.25	176.83		119,152.07	
1/15/2039		1,191.52	1,191.52	89.36		1,280.88	120,432.96
7/15/2039	119,151.84	1,191.52	120,343.36	89.36		120,432.72	
1/15/2040							120,432.72
	1,797,632.00	362,514.32	2,160,146.32	27,188.57		2,187,334.89	2,167,785.54

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.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 24
SPRINGFIELD WATER & SEWER COMMISSION Loan Amortization
CWP-18-18-D

Loan Amount Approved	55,044,592.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	55,044,592.00	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		645,244.94	645,244.94	48,393.37		693,638.31	
1/15/2024	2,226,609.00	550,445.92	2,777,054.92	41,283.44		2,818,338.36	3,511,976.67
7/15/2024		528,179.83	528,179.83	39,613.49		567,793.32	
1/15/2025	2,275,001.00	528,179.83	2,803,180.83	39,613.49		2,842,794.32	3,410,587.63
7/15/2025		505,429.82	505,429.82	37,907.24		543,337.06	
1/15/2026	2,324,445.00	505,429.82	2,829,874.82	37,907.24		2,867,782.06	3,411,119.11
7/15/2026		482,185.37	482,185.37	36,163.90		518,349.27	
1/15/2027	2,374,964.00	482,185.37	2,857,149.37	36,163.90		2,893,313.27	3,411,662.55
7/15/2027		458,435.73	458,435.73	34,382.68		492,818.41	
1/15/2028	2,426,581.00	458,435.73	2,885,016.73	34,382.68		2,919,399.41	3,412,217.82
7/15/2028		434,169.92	434,169.92	32,562.74		466,732.66	
1/15/2029	2,479,319.00	434,169.92	2,913,488.92	32,562.74		2,946,051.66	3,412,784.33
7/15/2029		409,376.73	409,376.73	30,703.25		440,079.98	
1/15/2030	2,533,204.00	409,376.73	2,942,580.73	30,703.25		2,973,283.98	3,413,363.97
7/15/2030		384,044.69	384,044.69	28,803.35		412,848.04	
1/15/2031	2,588,259.00	384,044.69	2,972,303.69	28,803.35		3,001,107.04	3,413,955.08
7/15/2031		358,162.10	358,162.10	26,862.16		385,024.26	
1/15/2032	2,644,512.00	358,162.10	3,002,674.10	26,862.16		3,029,536.26	3,414,560.52
7/15/2032		331,716.98	331,716.98	24,878.77		356,595.75	
1/15/2033	2,701,987.00	331,716.98	3,033,703.98	24,878.77		3,058,582.75	3,415,178.51
7/15/2033		304,697.11	304,697.11	22,852.28		327,549.39	
1/15/2034	2,760,710.00	304,697.11	3,065,407.11	22,852.28		3,088,259.39	3,415,808.79
7/15/2034		277,090.01	277,090.01	20,781.75		297,871.76	
1/15/2035	2,820,711.00	277,090.01	3,097,801.01	20,781.75		3,118,582.76	3,416,454.52
7/15/2035		248,882.90	248,882.90	18,666.22		267,549.12	
1/15/2036	2,882,015.00	248,882.90	3,130,897.90	18,666.22		3,149,564.12	3,417,113.24
7/15/2036		220,062.75	220,062.75	16,504.71		236,567.46	
1/15/2037	2,944,652.00	220,062.75	3,164,714.75	16,504.71		3,181,219.46	3,417,786.91
7/15/2037		190,616.23	190,616.23	14,296.22		204,912.45	
1/15/2038	3,008,650.00	190,616.23	3,199,266.23	14,296.22		3,213,562.45	3,418,474.89
7/15/2038		160,529.73	160,529.73	12,039.73		172,569.46	
1/15/2039	3,074,039.00	160,529.73	3,234,568.73	12,039.73		3,246,608.46	3,419,177.92
7/15/2039		129,789.34	129,789.34	9,734.20		139,523.54	
1/15/2040	3,140,849.00	129,789.34	3,270,638.34	9,734.20		3,280,372.54	3,419,896.08
7/15/2040		98,380.85	98,380.85	7,378.56		105,759.41	
1/15/2041	3,209,111.00	98,380.85	3,307,491.85	7,378.56		3,314,870.41	3,420,629.83
7/15/2041		66,289.74	66,289.74	4,971.73		71,261.47	
1/15/2042	3,278,856.00	66,289.74	3,345,145.74	4,971.73		3,350,117.47	3,421,378.94
7/15/2042		33,501.18	33,501.18	2,512.59		36,013.77	
1/15/2043	3,350,118.00	33,501.18	3,383,619.18	2,512.59		3,386,131.77	3,422,145.54
7/15/2043							
	55,044,592.00	12,438,772.88	67,483,364.88	932,907.97		68,416,272.85	68,416,272.85

Massachusetts Clean Water Trust
Series 24
SPRINGFIELD WATER & SEWER COMMISSION Loan Amortization
CWP-18-18-E

Loan Amount Approved	6,341,902.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	6,341,902.00	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		74,341.18	74,341.18	5,575.59		79,916.77	
1/15/2024	256,536.00	63,419.02	319,955.02	4,756.43		324,711.45	404,628.22
7/15/2024		60,853.66	60,853.66	4,564.02		65,417.68	
1/15/2025	262,112.00	60,853.66	322,965.66	4,564.02		327,529.68	392,947.37
7/15/2025		58,232.54	58,232.54	4,367.44		62,599.98	
1/15/2026	267,808.00	58,232.54	326,040.54	4,367.44		330,407.98	393,007.96
7/15/2026		55,554.46	55,554.46	4,166.58		59,721.04	
1/15/2027	273,629.00	55,554.46	329,183.46	4,166.58		333,350.04	393,071.09
7/15/2027		52,818.17	52,818.17	3,961.36		56,779.53	
1/15/2028	279,576.00	52,818.17	332,394.17	3,961.36		336,355.53	393,135.07
7/15/2028		50,022.41	50,022.41	3,751.68		53,774.09	
1/15/2029	285,652.00	50,022.41	335,674.41	3,751.68		339,426.09	393,200.18
7/15/2029		47,165.89	47,165.89	3,537.44		50,703.33	
1/15/2030	291,860.00	47,165.89	339,025.89	3,537.44		342,563.33	393,266.66
7/15/2030		44,247.29	44,247.29	3,318.55		47,565.84	
1/15/2031	298,204.00	44,247.29	342,451.29	3,318.55		345,769.84	393,335.67
7/15/2031		41,265.25	41,265.25	3,094.89		44,360.14	
1/15/2032	304,685.00	41,265.25	345,950.25	3,094.89		349,045.14	393,405.29
7/15/2032		38,218.40	38,218.40	2,866.38		41,084.78	
1/15/2033	311,306.00	38,218.40	349,524.40	2,866.38		352,390.78	393,475.56
7/15/2033		35,105.34	35,105.34	2,632.90		37,738.24	
1/15/2034	318,072.00	35,105.34	353,177.34	2,632.90		355,810.24	393,548.48
7/15/2034		31,924.62	31,924.62	2,394.35		34,318.97	
1/15/2035	324,985.00	31,924.62	356,909.62	2,394.35		359,303.97	393,622.93
7/15/2035		28,674.77	28,674.77	2,150.61		30,825.38	
1/15/2036	332,048.00	28,674.77	360,722.77	2,150.61		362,873.38	393,698.76
7/15/2036		25,354.29	25,354.29	1,901.57		27,255.86	
1/15/2037	339,265.00	25,354.29	364,619.29	1,901.57		366,520.86	393,776.72
7/15/2037		21,961.64	21,961.64	1,647.12		23,608.76	
1/15/2038	346,638.00	21,961.64	368,599.64	1,647.12		370,246.76	393,855.53
7/15/2038		18,495.26	18,495.26	1,387.14		19,882.40	
1/15/2039	354,172.00	18,495.26	372,667.26	1,387.14		374,054.40	393,936.81
7/15/2039		14,953.54	14,953.54	1,121.52		16,075.06	
1/15/2040	361,870.00	14,953.54	376,823.54	1,121.52		377,945.06	394,020.11
7/15/2040		11,334.84	11,334.84	850.11		12,184.95	
1/15/2041	369,734.00	11,334.84	381,068.84	850.11		381,918.95	394,103.91
7/15/2041		7,637.50	7,637.50	572.81		8,210.31	
1/15/2042	377,770.00	7,637.50	385,407.50	572.81		385,980.31	394,190.63
7/15/2042		3,859.80	3,859.80	289.49		4,149.29	
1/15/2043	385,980.00	3,859.80	389,839.80	289.49		390,129.29	394,278.57
7/15/2043							
	6,341,902.00	1,433,119.54	7,775,021.54	107,483.97		7,882,505.51	7,882,505.51

Massachusetts Clean Water Trust
Series 24
SPRINGFIELD WATER & SEWER COMMISSION Loan Amortization
DWP-20-01

Loan Amount Approved	15,000,000.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	2,970,000.00	Loan Term (in years)	20
Amount to be Financed	12,030,000.00	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		141,018.33	141,018.33	10,576.38		151,594.71	
1/15/2024	486,626.00	120,300.00	606,926.00	9,022.50		615,948.50	767,543.21
7/15/2024		115,433.74	115,433.74	8,657.53		124,091.27	
1/15/2025	497,202.00	115,433.74	612,635.74	8,657.53		621,293.27	745,384.54
7/15/2025		110,461.72	110,461.72	8,284.63		118,746.35	
1/15/2026	508,008.00	110,461.72	618,469.72	8,284.63		626,754.35	745,500.70
7/15/2026		105,381.64	105,381.64	7,903.62		113,285.26	
1/15/2027	519,049.00	105,381.64	624,430.64	7,903.62		632,334.26	745,619.53
7/15/2027		100,191.15	100,191.15	7,514.34		107,705.49	
1/15/2028	530,329.00	100,191.15	630,520.15	7,514.34		638,034.49	745,739.97
7/15/2028		94,887.86	94,887.86	7,116.59		102,004.45	
1/15/2029	541,855.00	94,887.86	636,742.86	7,116.59		643,859.45	745,863.90
7/15/2029		89,469.31	89,469.31	6,710.20		96,179.51	
1/15/2030	553,632.00	89,469.31	643,101.31	6,710.20		649,811.51	745,991.02
7/15/2030		83,932.99	83,932.99	6,294.97		90,227.96	
1/15/2031	565,664.00	83,932.99	649,596.99	6,294.97		655,891.96	746,119.93
7/15/2031		78,276.35	78,276.35	5,870.73		84,147.08	
1/15/2032	577,958.00	78,276.35	656,234.35	5,870.73		662,105.08	746,252.15
7/15/2032		72,496.77	72,496.77	5,437.26		77,934.03	
1/15/2033	590,519.00	72,496.77	663,015.77	5,437.26		668,453.03	746,387.06
7/15/2033		66,591.58	66,591.58	4,994.37		71,585.95	
1/15/2034	603,353.00	66,591.58	669,944.58	4,994.37		674,938.95	746,524.90
7/15/2034		60,558.05	60,558.05	4,541.85		65,099.90	
1/15/2035	616,467.00	60,558.05	677,025.05	4,541.85		681,566.90	746,666.81
7/15/2035		54,393.38	54,393.38	4,079.50		58,472.88	
1/15/2036	629,865.00	54,393.38	684,258.38	4,079.50		688,337.88	746,810.77
7/15/2036		48,094.73	48,094.73	3,607.10		51,701.83	
1/15/2037	643,554.00	48,094.73	691,648.73	3,607.10		695,255.83	746,957.67
7/15/2037		41,659.19	41,659.19	3,124.44		44,783.63	
1/15/2038	657,541.00	41,659.19	699,200.19	3,124.44		702,324.63	747,108.26
7/15/2038		35,083.78	35,083.78	2,631.28		37,715.06	
1/15/2039	671,831.00	35,083.78	706,914.78	2,631.28		709,546.06	747,261.13
7/15/2039		28,365.47	28,365.47	2,127.41		30,492.88	
1/15/2040	686,433.00	28,365.47	714,798.47	2,127.41		716,925.88	747,418.76
7/15/2040		21,501.14	21,501.14	1,612.59		23,113.73	
1/15/2041	701,351.00	21,501.14	722,852.14	1,612.59		724,464.73	747,578.45
7/15/2041		14,487.63	14,487.63	1,086.57		15,574.20	
1/15/2042	716,594.00	14,487.63	731,081.63	1,086.57		732,168.20	747,742.40
7/15/2042		7,321.69	7,321.69	549.13		7,870.82	
1/15/2043	732,169.00	7,321.69	739,490.69	549.13		740,039.82	747,910.63
7/15/2043							
	12,030,000.00	2,718,494.67	14,748,494.67	203,887.10		14,952,381.77	14,952,381.77

Notes:

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

Massachusetts Clean Water Trust
Series 25
SWSC Loan Amortization
CWP-18-18-C

Loan Amount Approved	1,649,713.00	Loan Origination Fee ($0.00/1000)	0.00
		Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	1,649,713.00	Closing Date	11/21/2023
		First Interest Payment	7/15/2024
		First Principal Payment	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024		21,446.27	21,446.27	1,608.47		23,054.74	
1/15/2025	66,732.00	16,497.13	83,229.13	1,237.28		84,466.41	107,521.15
7/15/2025		15,829.81	15,829.81	1,187.24		17,017.05	
1/15/2026	68,183.00	15,829.81	84,012.81	1,187.24		85,200.05	102,217.09
7/15/2026		15,147.98	15,147.98	1,136.10		16,284.08	
1/15/2027	69,665.00	15,147.98	84,812.98	1,136.10		85,949.08	102,233.16
7/15/2027		14,451.33	14,451.33	1,083.85		15,535.18	
1/15/2028	71,179.00	14,451.33	85,630.33	1,083.85		86,714.18	102,249.36
7/15/2028		13,739.54	13,739.54	1,030.47		14,770.01	
1/15/2029	72,726.00	13,739.54	86,465.54	1,030.47		87,496.01	102,266.01
7/15/2029		13,012.28	13,012.28	975.92		13,988.20	
1/15/2030	74,306.00	13,012.28	87,318.28	975.92		88,294.20	102,282.40
7/15/2030		12,269.22	12,269.22	920.19		13,189.41	
1/15/2031	75,921.00	12,269.22	88,190.22	920.19		89,110.41	102,299.82
7/15/2031		11,510.01	11,510.01	863.25		12,373.26	
1/15/2032	77,571.00	11,510.01	89,081.01	863.25		89,944.26	102,317.52
7/15/2032		10,734.30	10,734.30	805.07		11,539.37	
1/15/2033	79,257.00	10,734.30	89,991.30	805.07		90,796.37	102,335.75
7/15/2033		9,941.73	9,941.73	745.63		10,687.36	
1/15/2034	80,980.00	9,941.73	90,921.73	745.63		91,667.36	102,354.72
7/15/2034		9,131.93	9,131.93	684.89		9,816.82	
1/15/2035	82,740.00	9,131.93	91,871.93	684.89		92,556.82	102,373.65
7/15/2035		8,304.53	8,304.53	622.84		8,927.37	
1/15/2036	84,538.00	8,304.53	92,842.53	622.84		93,465.37	102,392.74
7/15/2036		7,459.15	7,459.15	559.44		8,018.59	
1/15/2037	86,375.00	7,459.15	93,834.15	559.44		94,393.59	102,412.17
7/15/2037		6,595.40	6,595.40	494.66		7,090.06	
1/15/2038	88,253.00	6,595.40	94,848.40	494.66		95,343.06	102,433.11
7/15/2038		5,712.87	5,712.87	428.47		6,141.34	
1/15/2039	90,171.00	5,712.87	95,883.87	428.47		96,312.34	102,453.67
7/15/2039		4,811.16	4,811.16	360.84		5,172.00	
1/15/2040	92,130.00	4,811.16	96,941.16	360.84		97,302.00	102,473.99
7/15/2040		3,889.86	3,889.86	291.74		4,181.60	
1/15/2041	94,133.00	3,889.86	98,022.86	291.74		98,314.60	102,496.20
7/15/2041		2,948.53	2,948.53	221.14		3,169.67	
1/15/2042	96,179.00	2,948.53	99,127.53	221.14		99,348.67	102,518.34
7/15/2042		1,986.74	1,986.74	149.01		2,135.75	
1/15/2043	98,269.00	1,986.74	100,255.74	149.01		100,404.75	102,540.49
7/15/2043		1,004.05	1,004.05	75.30		1,079.35	
1/15/2044	100,405.00	1,004.05	101,409.05	75.30		101,484.35	102,563.71
7/15/2044							
	1,649,713.00	374,904.24	2,024,617.24	28,117.82		2,052,735.06	2,052,735.06

Massachusetts Clean Water Trust
Series 25
SWSC Loan Amortization
CWP-21-11

Loan Amount Approved	33,692,134.00		Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	5,862,431.00		Loan Term (in years)	20
			Loan Rate	2.00%
Amount to be Financed	27,829,703.00		Closing Date	11/21/2023
			First Interest Payment	7/15/2024
			First Principal Payment	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024		361,786.14	361,786.14	27,133.96		388,920.10	
1/15/2025	1,125,739.00	278,297.03	1,404,036.03	20,872.28		1,424,908.31	1,813,828.41
7/15/2025		267,039.64	267,039.64	20,027.97		287,067.61	
1/15/2026	1,150,206.00	267,039.64	1,417,245.64	20,027.97		1,437,273.61	1,724,341.23
7/15/2026		255,537.58	255,537.58	19,165.32		274,702.90	
1/15/2027	1,175,204.00	255,537.58	1,430,741.58	19,165.32		1,449,906.90	1,724,609.80
7/15/2027		243,785.54	243,785.54	18,283.92		262,069.46	
1/15/2028	1,200,746.00	243,785.54	1,444,531.54	18,283.92		1,462,815.46	1,724,884.91
7/15/2028		231,778.08	231,778.08	17,383.36		249,161.44	
1/15/2029	1,226,842.00	231,778.08	1,458,620.08	17,383.36		1,476,003.44	1,725,164.87
7/15/2029		219,509.66	219,509.66	16,463.22		235,972.88	
1/15/2030	1,253,506.00	219,509.66	1,473,015.66	16,463.22		1,489,478.88	1,725,451.77
7/15/2030		206,974.60	206,974.60	15,523.10		222,497.70	
1/15/2031	1,280,749.00	206,974.60	1,487,723.60	15,523.10		1,503,246.70	1,725,744.39
7/15/2031		194,167.11	194,167.11	14,562.53		208,729.64	
1/15/2032	1,308,584.00	194,167.11	1,502,751.11	14,562.53		1,517,313.64	1,726,043.29
7/15/2032		181,081.27	181,081.27	13,581.10		194,662.37	
1/15/2033	1,337,025.00	181,081.27	1,518,106.27	13,581.10		1,531,687.37	1,726,349.73
7/15/2033		167,711.02	167,711.02	12,578.33		180,289.35	
1/15/2034	1,366,083.00	167,711.02	1,533,794.02	12,578.33		1,546,372.35	1,726,661.69
7/15/2034		154,050.19	154,050.19	11,553.76		165,603.95	
1/15/2035	1,395,773.00	154,050.19	1,549,823.19	11,553.76		1,561,376.95	1,726,980.91
7/15/2035		140,092.46	140,092.46	10,506.93		150,599.39	
1/15/2036	1,426,108.00	140,092.46	1,566,200.46	10,506.93		1,576,707.39	1,727,306.79
7/15/2036		125,831.38	125,831.38	9,437.35		135,268.73	
1/15/2037	1,457,103.00	125,831.38	1,582,934.38	9,437.35		1,592,371.73	1,727,640.47
7/15/2037		111,260.35	111,260.35	8,344.53		119,604.88	
1/15/2038	1,488,771.00	111,260.35	1,600,031.35	8,344.53		1,608,375.88	1,727,980.75
7/15/2038		96,372.64	96,372.64	7,227.95		103,600.59	
1/15/2039	1,521,127.00	96,372.64	1,617,499.64	7,227.95		1,624,727.59	1,728,328.18
7/15/2039		81,161.37	81,161.37	6,087.10		87,248.47	
1/15/2040	1,554,187.00	81,161.37	1,635,348.37	6,087.10		1,641,435.47	1,728,683.95
7/15/2040		65,619.50	65,619.50	4,921.46		70,540.96	
1/15/2041	1,587,965.00	65,619.50	1,653,584.50	4,921.46		1,658,505.96	1,729,046.93
7/15/2041		49,739.85	49,739.85	3,730.49		53,470.34	
1/15/2042	1,622,477.00	49,739.85	1,672,216.85	3,730.49		1,675,947.34	1,729,417.68
7/15/2042		33,515.08	33,515.08	2,513.63		36,028.71	
1/15/2043	1,657,740.00	33,515.08	1,691,255.08	2,513.63		1,693,768.71	1,729,797.42
7/15/2043		16,937.68	16,937.68	1,270.33		18,208.01	
1/15/2044	1,693,768.00	16,937.68	1,710,705.68	1,270.33		1,711,976.01	1,730,184.01
7/15/2044							
	27,829,703.00	6,324,413.17	34,154,116.17	474,330.99		34,628,447.16	34,628,447.16

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

Massachusetts Clean Water Trust
Series 25
SWSC Loan Amortization
DWP-21-03

Loan Amount Approved	11,573,681.00	Loan Origination Fee ($0.00/1000)	0.00
Loan Forgiveness*	3,006,522.00	Loan Term (in years)	20
		Loan Rate	2.00%
Amount to be Financed	8,567,159.00	Closing Date	11/21/2023
		First Interest Payment	7/15/2024
		First Principal Payment	1/15/2025

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/21/2023							
7/15/2024		111,373.07	111,373.07	8,352.98		119,726.05	
1/15/2025	346,550.00	85,671.59	432,221.59	6,425.37		438,646.96	558,373.01
7/15/2025		82,206.09	82,206.09	6,165.46		88,371.55	
1/15/2026	354,082.00	82,206.09	436,288.09	6,165.46		442,453.55	530,825.09
7/15/2026		78,665.27	78,665.27	5,899.90		84,565.17	
1/15/2027	361,777.00	78,665.27	440,442.27	5,899.90		446,342.17	530,907.33
7/15/2027		75,047.50	75,047.50	5,628.56		80,676.06	
1/15/2028	369,640.00	75,047.50	444,687.50	5,628.56		450,316.06	530,992.13
7/15/2028		71,351.10	71,351.10	5,351.33		76,702.43	
1/15/2029	377,674.00	71,351.10	449,025.10	5,351.33		454,376.43	531,078.87
7/15/2029		67,574.36	67,574.36	5,068.08		72,642.44	
1/15/2030	385,882.00	67,574.36	453,456.36	5,068.08		458,524.44	531,166.87
7/15/2030		63,715.54	63,715.54	4,778.67		68,494.21	
1/15/2031	394,269.00	63,715.54	457,984.54	4,778.67		462,763.21	531,257.41
7/15/2031		59,772.85	59,772.85	4,482.96		64,255.81	
1/15/2032	402,838.00	59,772.85	462,610.85	4,482.96		467,093.81	531,349.63
7/15/2032		55,744.47	55,744.47	4,180.84		59,925.31	
1/15/2033	411,593.00	55,744.47	467,337.47	4,180.84		471,518.31	531,443.61
7/15/2033		51,628.54	51,628.54	3,872.14		55,500.68	
1/15/2034	420,538.00	51,628.54	472,166.54	3,872.14		476,038.68	531,539.36
7/15/2034		47,423.16	47,423.16	3,556.74		50,979.90	
1/15/2035	429,678.00	47,423.16	477,101.16	3,556.74		480,657.90	531,637.79
7/15/2035		43,126.38	43,126.38	3,234.48		46,360.86	
1/15/2036	439,016.00	43,126.38	482,142.38	3,234.48		485,376.86	531,737.72
7/15/2036		38,736.22	38,736.22	2,905.22		41,641.44	
1/15/2037	448,558.00	38,736.22	487,294.22	2,905.22		490,199.44	531,840.87
7/15/2037		34,250.64	34,250.64	2,568.80		36,819.44	
1/15/2038	458,307.00	34,250.64	492,557.64	2,568.80		495,126.44	531,945.88
7/15/2038		29,667.57	29,667.57	2,225.07		31,892.64	
1/15/2039	468,267.00	29,667.57	497,934.57	2,225.07		500,159.64	532,052.28
7/15/2039		24,984.90	24,984.90	1,873.87		26,858.77	
1/15/2040	478,444.00	24,984.90	503,428.90	1,873.87		505,302.77	532,161.54
7/15/2040		20,200.46	20,200.46	1,515.03		21,715.49	
1/15/2041	488,843.00	20,200.46	509,043.46	1,515.03		510,558.49	532,273.99
7/15/2041		15,312.03	15,312.03	1,148.40		16,460.43	
1/15/2042	499,467.00	15,312.03	514,779.03	1,148.40		515,927.43	532,387.86
7/15/2042		10,317.36	10,317.36	773.80		11,091.16	
1/15/2043	510,322.00	10,317.36	520,639.36	773.80		521,413.16	532,504.32
7/15/2043		5,214.14	5,214.14	391.06		5,605.20	
1/15/2044	521,414.00	5,214.14	526,628.14	391.06		527,019.20	532,624.40
7/15/2044							
	8,567,159.00	1,946,921.82	10,514,080.82	146,019.14		10,660,099.95	10,660,099.95

Notes:

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