

Schedule of Loan Repayments

Obligation: 2,380,765.00

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment			
Date	Principal	Interest	Total	DSRF Earnings	Revised Contract Assistance	Total	Principal	Interest	Total	
01-Feb-05	0.00	52,287.55	52,287.55							
01-Aug-05	101,557.00	55,655.84	157,212.84	20,571.24	0.00	20,571.24	0.00	31,716.31	31,716.31	
01-Feb-06	0.00	54,132.49	54,132.49	20,571.24	54,434.70	75,005.94	82,206.90	0.00	82,206.90	
01-Aug-06	104,060.00	54,132.49	158,192.49	19,693.72	327.18	20,020.90	0.00	34,111.59	34,111.59	
01-Feb-07	0.00	51,530.99	51,530.99	19,693.72	54,434.70	74,128.42	84,064.07	0.00	84,064.07	
01-Aug-07	107,683.00	48,838.91	156,521.91	18,794.58	327.18	19,121.76	0.00	32,409.23	32,409.23	
01-Feb-08	0.00	46,046.34	46,046.34	17,864.14	54,434.70	73,229.28	85,984.71	0.00	85,984.71	
01-Aug-08	111,432.00	44,101.87	155,533.87	16,901.30	327.18	18,191.32	0.00	30,647.59	30,647.59	
01-Feb-09	0.00	41,166.07	41,166.07	15,912.98	54,434.70	72,521.23	88,201.23	0.00	88,201.23	
01-Aug-09	114,381.00	38,932.71	153,313.71	14,898.30	327.18	17,228.48	0.00	28,817.86	28,817.86	
01-Feb-10	0.00	36,117.66	36,117.66	13,855.18	54,427.92	71,329.22	89,098.11	0.00	89,098.11	
01-Aug-10	117,432.00	33,608.88	151,040.88	12,788.09	327.18	16,240.16	0.00	27,861.71	27,861.71	
01-Feb-11	0.00	30,194.73	30,194.73	11,708.01	54,427.92	70,340.90	91,192.96	0.00	91,192.96	
01-Aug-11	120,722.00	27,880.97	148,602.97	10,584.74	327.18	15,225.48	0.00	25,940.59	25,940.59	
01-Feb-12	0.00	24,048.91	24,048.91	9,418.25	54,427.92	69,326.22	92,561.84	0.00	92,561.84	
01-Aug-12	123,498.00	21,232.10	144,730.10	8,208.57	327.18	14,182.36	0.00	24,750.35	24,750.35	
01-Feb-13	0.00	18,102.81	18,102.81	6,955.68	55,255.38	68,110.56	93,320.14	0.00	93,320.14	
01-Aug-13	125,000.00	16,188.37	141,188.37	5,859.59	327.18	13,115.27	0.00	25,002.39	25,002.39	
01-Feb-14	0.00	14,442.82	14,442.82	4,320.30	50,350.73	63,138.82	89,742.15	0.00	89,742.15	
01-Aug-14	130,000.00	12,442.82	142,442.82	3,264.98	327.18	12,035.19	0.00	21,573.69	21,573.69	
01-Feb-15	0.00	10,584.74	10,584.74	2,937.80	50,674.50	61,782.51	92,266.40	0.00	92,266.40	
01-Aug-15	135,000.00	8,500.00	143,500.00	1,468.90	327.18	10,911.92	0.00	19,282.81	19,282.81	
01-Feb-16	0.00	6,955.68	6,955.68	0.00	50,276.10	60,860.84	95,135.13	0.00	95,135.13	
01-Aug-16	140,000.00	4,250.00	144,250.00	0.00	327.18	9,745.43	0.00	17,117.94	17,117.94	
01-Feb-17	0.00	3,264.98	3,264.98	0.00	50,137.77	59,555.02	97,676.08	0.00	97,676.08	
01-Aug-17	145,000.00	1,796.00	146,796.00	0.00	327.18	8,535.75	0.00	14,939.83	14,939.83	
01-Feb-18	0.00	0.00	0.00	0.00	51,565.50	59,774.07	101,770.09	0.00	101,770.09	
01-Aug-18	150,000.00	0.00	150,000.00	0.00	327.18	7,282.86	0.00	12,611.12	12,611.12	
01-Feb-19	0.00	0.00	0.00	0.00	54,179.52	61,135.20	106,967.61	0.00	106,967.61	
01-Aug-19	155,000.00	0.00	155,000.00	0.00	327.18	5,986.77	0.00	10,201.60	10,201.60	
01-Feb-20	0.00	0.00	0.00	0.00	51,449.95	57,109.54	106,654.69	0.00	106,654.69	
01-Aug-20	160,000.00	0.00	160,000.00	0.00	327.18	4,647.48	0.00	7,795.34	7,795.34	
01-Feb-21	0.00	0.00	0.00	0.00	53,058.06	57,378.36	110,669.90	0.00	110,669.90	
01-Aug-21	170,000.00	0.00	170,000.00	0.00	327.18	3,264.98	0.00	5,235.02	5,235.02	
01-Feb-22	0.00	0.00	0.00	0.00	55,283.93	58,221.73	120,278.27	0.00	120,278.27	
01-Aug-22	170,000.00	0.00	170,000.00	0.00	327.18	1,796.00	0.00	2,453.92	2,453.92	
01-Feb-23	0.00	0.00	0.00	0.00	55,283.93	56,752.83	117,497.17	0.00	117,497.17	
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	
	2,380,765.00	1,125,796.47	3,506,561.47	425,082.74	963,722.38	1,388,805.12	1,745,287.49	372,468.86	2,117,756.35	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8
Wakefield
DW-00-14
Preliminary Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.320300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Nov-02								
01-Feb-03	\$2,579,664.00	\$21,481.98	\$8,049.11	\$327.18	\$13,105.69	\$698.66	\$13,804.35	\$13,804.35
01-Aug-03	2,579,664.00	158,264.56	22,289.84	55,283.93	80,690.79	1,934.75	82,625.54	--
01-Feb-04	2,480,888.00	58,006.92	21,436.36	327.18	36,243.38	1,860.67	38,104.05	120,729.59
01-Aug-04	2,480,888.00	158,129.92	21,436.36	55,283.93	81,409.63	1,860.67	83,270.30	--
01-Feb-05	2,380,765.00	56,505.07	20,571.24	327.18	35,606.65	1,785.57	37,392.22	120,662.52
01-Aug-05	2,380,765.00	158,062.07	20,571.24	55,283.93	82,206.90	1,785.57	83,992.47	--
01-Feb-06	2,279,208.00	54,981.72	19,693.72	327.18	34,960.82	1,709.41	36,670.23	120,662.70
01-Aug-06	2,279,208.00	159,041.72	19,693.72	55,283.93	84,064.07	1,709.41	85,773.48	--
01-Feb-07	2,175,148.00	52,380.22	18,794.58	327.18	33,258.46	1,631.36	34,889.82	120,663.30
01-Aug-07	2,175,148.00	160,063.22	18,794.58	55,283.93	85,984.71	1,631.36	87,616.07	--
01-Feb-08	2,067,465.00	49,688.14	17,864.14	327.18	31,496.82	1,550.60	33,047.42	120,663.49
01-Aug-08	2,067,465.00	161,120.14	17,864.14	55,283.93	87,972.07	1,550.60	89,522.67	--
01-Feb-09	1,956,033.00	46,902.34	16,901.30	327.18	29,673.86	1,467.02	31,140.88	120,663.55
01-Aug-09	1,956,033.00	161,283.34	16,901.30	55,283.93	89,098.11	1,467.02	90,565.13	--
01-Feb-10	1,841,652.00	44,957.87	15,912.98	327.18	28,717.71	1,381.24	30,098.95	120,664.08
01-Aug-10	1,841,652.00	162,389.87	15,912.98	55,283.93	91,192.96	1,381.24	92,574.20	--
01-Feb-11	1,724,220.00	42,022.07	14,898.30	327.18	26,796.59	1,293.17	28,089.76	120,663.96
01-Aug-11	1,724,220.00	162,744.07	14,898.30	55,283.93	92,561.84	1,293.17	93,855.01	--
01-Feb-12	1,603,498.00	39,788.71	13,855.18	327.18	25,606.35	1,202.62	26,808.97	120,663.98
01-Aug-12	1,603,498.00	163,286.71	13,855.18	55,283.93	94,147.60	1,202.62	95,350.22	--
01-Feb-13	1,480,000.00	37,318.75	12,788.09	327.18	24,203.48	1,110.00	25,313.48	120,663.70
01-Aug-13	1,480,000.00	162,318.75	12,788.09	55,283.93	94,246.73	1,110.00	95,356.73	--
01-Feb-14	1,355,000.00	34,037.50	11,708.01	327.18	22,002.31	1,016.25	23,018.56	118,375.29
01-Aug-14	1,355,000.00	164,037.50	11,708.01	55,283.93	97,045.56	1,016.25	98,061.81	--
01-Feb-15	1,225,000.00	30,625.00	10,584.74	327.18	19,713.08	918.75	20,631.83	118,693.64
01-Aug-15	1,225,000.00	165,625.00	10,584.74	55,283.93	99,756.33	918.75	100,675.08	--
01-Feb-16	1,090,000.00	27,250.00	9,418.25	327.18	17,504.57	817.50	18,322.07	118,997.15
01-Aug-16	1,090,000.00	167,250.00	9,418.25	55,283.93	102,547.82	817.50	103,365.32	--
01-Feb-17	950,000.00	23,750.00	8,208.57	327.18	15,214.25	712.50	15,926.75	119,292.07
01-Aug-17	950,000.00	168,750.00	8,208.57	55,283.93	105,257.50	712.50	105,970.00	--
01-Feb-18	805,000.00	20,125.00	6,955.68	327.18	12,842.14	603.75	13,445.89	119,415.89
01-Aug-18	805,000.00	170,125.00	6,955.68	55,283.93	107,885.39	603.75	108,489.14	--
01-Feb-19	655,000.00	16,375.00	5,659.59	327.18	10,388.23	491.25	10,879.48	119,368.62
01-Aug-19	655,000.00	171,375.00	5,659.59	55,283.93	110,431.48	491.25	110,922.73	--
01-Feb-20	500,000.00	12,500.00	4,320.30	327.18	7,852.52	375.00	8,227.52	119,150.25
01-Aug-20	500,000.00	172,500.00	4,320.30	55,283.93	112,895.77	375.00	113,270.77	--
01-Feb-21	340,000.00	8,500.00	2,937.80	327.18	5,235.02	255.00	5,490.02	118,760.79
01-Aug-21	340,000.00	178,500.00	2,937.80	55,283.93	120,278.27	255.00	120,533.27	--
01-Feb-22	170,000.00	4,250.00	1,468.90	327.18	2,453.92	127.50	2,581.42	123,114.69
01-Aug-22	170,000.00	174,250.00	1,468.90	55,283.93	117,497.17	127.50	117,624.67	--
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117,624.67
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		\$3,980,563.16	\$498,294.41	\$1,112,222.17	\$2,370,046.58	\$43,251.73	\$2,413,298.31	\$2,413,298.31

Average Annual Net Debt Service \$120,424.03

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

Series 5

Title V Loan

Wakefield 97-1082

SCHEDULE C

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Obligation \$105,000.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01	5,532.00						5,532.00		5,532.00
01-Feb-02	\$0.00	\$2,545.21	\$2,545.21	\$1,317.11	\$1,228.10	\$2,545.21	0.00	\$0.00	0.00
01-Aug-02	5,532.00	2,559.43	8,091.43	1,324.47	1,234.96	2,559.43	5,532.00	0.00	5,532.00
01-Feb-03	0.00	2,446.00	2,446.00	1,250.79	1,195.21	2,446.00	0.00	0.00	0.00
01-Aug-03	5,533.00	2,446.00	7,979.00	1,250.79	1,195.21	2,446.00	5,533.00	0.00	5,533.00
01-Feb-04	0.00	2,328.43	2,328.43	1,177.12	1,151.31	2,328.43	0.00	0.00	0.00
01-Aug-04	5,533.00	2,328.43	7,861.43	1,177.12	1,151.31	2,328.43	5,533.00	0.00	5,533.00
01-Feb-05	0.00	2,207.40	2,207.40	1,103.45	1,103.95	2,207.40	0.00	0.00	0.00
01-Aug-05	5,533.00	2,207.40	7,740.40	1,103.45	1,103.95	2,207.40	5,533.00	0.00	5,533.00
01-Feb-06	0.00	2,082.91	2,082.91	1,029.77	1,053.13	2,082.91	0.00	0.00	0.00
01-Aug-06	5,533.00	2,082.91	7,615.91	1,029.77	1,053.13	2,082.91	5,533.00	0.00	5,533.00
01-Feb-07	0.00	1,937.67	1,937.67	956.10	981.57	1,937.67	0.00	0.00	0.00
01-Aug-07	5,533.00	1,937.67	7,470.67	956.10	981.57	1,937.67	5,533.00	0.00	5,533.00
01-Feb-08	0.00	1,792.43	1,792.43	882.43	910.00	1,792.43	(0.00)	0.00	(0.00)
01-Aug-08	5,533.00	1,792.43	7,325.43	882.43	910.00	1,792.43	5,533.00	0.00	5,533.00
01-Feb-09	0.00	1,659.64	1,659.64	808.75	850.89	1,659.64	0.00	0.00	0.00
01-Aug-09	5,533.00	1,659.64	7,192.64	808.75	850.89	1,659.64	5,533.00	0.00	5,533.00
01-Feb-10	0.00	1,514.40	1,514.40	735.08	779.32	1,514.40	0.00	0.00	0.00
01-Aug-10	5,570.00	1,514.40	7,084.40	735.08	779.32	1,514.40	5,570.00	0.00	5,570.00
01-Feb-11	0.00	1,375.15	1,375.15	660.91	714.24	1,375.15	(0.00)	0.00	(0.00)
01-Aug-11	5,570.00	1,375.15	6,945.15	660.91	714.24	1,375.15	5,570.00	0.00	5,570.00
01-Feb-12	0.00	1,225.45	1,225.45	586.74	638.71	1,225.45	0.00	0.00	0.00
01-Aug-12	5,570.00	1,225.45	6,795.45	586.74	638.71	1,225.45	5,570.00	0.00	5,570.00
01-Feb-13	0.00	1,072.27	1,072.27	512.57	559.70	1,072.27	(0.00)	0.00	(0.00)
01-Aug-13	5,570.00	1,072.27	6,642.27	512.57	559.70	1,072.27	5,570.00	0.00	5,570.00
01-Feb-14	0.00	919.08	919.08	438.40	480.69	919.08	0.00	0.00	0.00
01-Aug-14	5,570.00	919.08	6,489.08	438.40	480.69	919.08	5,570.00	0.00	5,570.00
01-Feb-15	0.00	765.90	765.90	364.23	401.68	765.90	0.00	0.00	0.00
01-Aug-15	5,471.00	765.90	6,236.90	364.23	401.68	765.90	5,471.00	0.00	5,471.00
01-Feb-16	0.00	622.30	622.30	291.38	330.91	622.30	0.00	0.00	0.00
01-Aug-16	5,471.00	622.30	6,093.30	291.38	330.91	622.30	5,471.00	0.00	5,471.00
01-Feb-17	0.00	465.01	465.01	218.54	246.48	465.01	0.00	0.00	0.00
01-Aug-17	5,471.00	465.01	5,936.01	218.54	246.48	465.01	5,471.00	0.00	5,471.00
01-Feb-18	0.00	307.73	307.73	145.69	162.04	307.73	0.00	0.00	0.00
01-Aug-18	5,471.00	307.73	5,778.73	145.69	162.04	307.73	5,471.00	0.00	5,471.00
01-Feb-19	0.00	150.45	150.45	72.85	77.60	150.45	0.00	0.00	0.00
01-Aug-19	5,471.00	150.45	5,621.45	72.85	77.60	150.45	5,471.00	0.00	5,471.00
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$105,000.00	\$50,849.04	\$150,317.04	\$25,111.14	\$25,737.90	\$50,849.04	\$105,000.00	\$0.00	\$105,000.00

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

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8

SCHEDULE C

Wakefield 2nd
97-1082-1

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:		46,425.00		Loan Subsidy Amounts						
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		
	Principal	Interest	Total		Total	Principal		Interest	Total	
8/1/04										
1-Feb-05		1,077.00	1,077.00	502.00	575.00	1,077.00	-	-	-	
1-Aug-05	2,584.00	1,077.00	3,661.00	502.00	575.00	1,077.00	2,584.00	-	2,584.00	
1-Feb-06	-	1,038.00	1,038.00	474.00	564.00	1,038.00	-	-	-	
1-Aug-06	2,584.00	1,038.00	3,622.00	474.00	564.00	1,038.00	2,584.00	-	2,584.00	
1-Feb-07	-	999.00	999.00	445.00	554.00	999.00	-	-	-	
1-Aug-07	2,584.00	999.00	3,583.00	445.00	554.00	999.00	2,584.00	-	2,584.00	
1-Feb-08	-	960.00	960.00	417.00	543.00	960.00	-	-	-	
1-Aug-08	2,584.00	960.00	3,544.00	417.00	543.00	960.00	2,584.00	-	2,584.00	
1-Feb-09	-	909.00	909.00	390.00	519.00	909.00	-	-	-	
1-Aug-09	2,584.00	909.00	3,493.00	390.00	519.00	909.00	2,584.00	-	2,584.00	
1-Feb-10	-	844.00	844.00	362.00	482.00	844.00	-	-	-	
1-Aug-10	2,584.00	844.00	3,428.00	362.00	482.00	844.00	2,584.00	-	2,584.00	
1-Feb-11	-	780.00	780.00	334.00	446.00	780.00	-	-	-	
1-Aug-11	2,584.00	780.00	3,364.00	334.00	446.00	780.00	2,584.00	-	2,584.00	
1-Feb-12	-	715.00	715.00	306.00	409.00	715.00	-	-	-	
1-Aug-12	2,507.00	715.00	3,222.00	306.00	409.00	715.00	2,507.00	-	2,507.00	
1-Feb-13	-	652.00	652.00	279.00	373.00	652.00	-	-	-	
1-Aug-13	2,571.00	652.00	3,223.00	279.00	373.00	652.00	2,571.00	-	2,571.00	
1-Feb-14	-	585.00	585.00	251.00	334.00	585.00	-	-	-	
1-Aug-14	2,571.00	585.00	3,156.00	251.00	334.00	585.00	2,571.00	-	2,571.00	
1-Feb-15	-	517.00	517.00	223.00	294.00	517.00	-	-	-	
1-Aug-15	2,571.00	517.00	3,088.00	223.00	294.00	517.00	2,571.00	-	2,571.00	
1-Feb-16	-	453.00	453.00	196.00	257.00	453.00	-	-	-	
1-Aug-16	2,571.00	453.00	3,024.00	196.00	257.00	453.00	2,571.00	-	2,571.00	
1-Feb-17	-	389.00	389.00	168.00	221.00	389.00	-	-	-	
1-Aug-17	2,571.00	389.00	2,960.00	168.00	221.00	389.00	2,571.00	-	2,571.00	
1-Feb-18	-	324.00	324.00	140.00	184.00	324.00	-	-	-	
1-Aug-18	2,571.00	324.00	2,895.00	140.00	184.00	324.00	2,571.00	-	2,571.00	
1-Feb-19	-	260.00	260.00	112.00	148.00	260.00	-	-	-	
1-Aug-19	2,571.00	260.00	2,831.00	112.00	148.00	260.00	2,571.00	-	2,571.00	
1-Feb-20	-	196.00	196.00	85.00	111.00	196.00	-	-	-	
1-Aug-20	2,571.00	196.00	2,767.00	85.00	111.00	196.00	2,571.00	-	2,571.00	
1-Feb-21	-	132.00	132.00	57.00	75.00	132.00	-	-	-	
1-Aug-21	2,631.00	132.00	2,763.00	57.00	75.00	132.00	2,631.00	-	2,631.00	
1-Feb-22	-	66.00	66.00	29.00	37.00	66.00	-	-	-	
1-Aug-22	2,631.00	66.00	2,697.00	29.00	37.00	66.00	2,631.00	-	2,631.00	
1-Feb-23	-	-	-	-	-	-	-	-	-	
1-Aug-23	-	-	-	-	-	-	-	-	-	
1-Feb-24	-	-	-	-	-	-	-	-	-	
1-Aug-24	-	-	-	-	-	-	-	-	-	
1-Feb-25	-	-	-	-	-	-	-	-	-	
1-Aug-25	-	-	-	-	-	-	-	-	-	
1-Feb-26	-	-	-	-	-	-	-	-	-	
1-Aug-26	-	-	-	-	-	-	-	-	-	
1-Feb-27	-	-	-	-	-	-	-	-	-	
1-Aug-27	-	-	-	-	-	-	-	-	-	
1-Feb-28	-	-	-	-	-	-	-	-	-	
1-Aug-28	-	-	-	-	-	-	-	-	-	
1-Feb-29	-	-	-	-	-	-	-	-	-	
1-Aug-29	-	-	-	-	-	-	-	-	-	
1-Feb-30	-	-	-	-	-	-	-	-	-	
1-Aug-30	-	-	-	-	-	-	-	-	-	
1-Feb-31	-	-	-	-	-	-	-	-	-	
1-Aug-31	-	-	-	-	-	-	-	-	-	
1-Feb-32	-	-	-	-	-	-	-	-	-	
1-Aug-32	-	-	-	-	-	-	-	-	-	
1-Feb-33	-	-	-	-	-	-	-	-	-	
1-Aug-33	-	-	-	-	-	-	-	-	-	
	46,425.00	21,792.00	68,217.00	9,540.00	12,252.00	21,792.00	46,425.00	-	46,425.00	

Massachusetts Water Pollution Abatement Trust

Series 16

Wakefield Loan Amortization

97-1082-B

Initial Loan Amount	46,100.00	Loan Origination Fee (\$5.57/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	46,100.00	Loan Rate	0.00%
		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							
7/15/2013	2,272.00		2,272.00			2,272.00	
1/15/2014							2,272.00
7/15/2014	2,276.00		2,276.00			2,276.00	
1/15/2015							2,276.00
7/15/2015	2,279.00		2,279.00			2,279.00	
1/15/2016							2,279.00
7/15/2016	2,283.00		2,283.00			2,283.00	
1/15/2017							2,283.00
7/15/2017	2,286.00		2,286.00			2,286.00	
1/15/2018							2,286.00
7/15/2018	2,289.00		2,289.00			2,289.00	
1/15/2019							2,289.00
7/15/2019	2,293.00		2,293.00			2,293.00	
1/15/2020							2,293.00
7/15/2020	2,296.00		2,296.00			2,296.00	
1/15/2021							2,296.00
7/15/2021	2,300.00		2,300.00			2,300.00	
1/15/2022							2,300.00
7/15/2022	2,303.00		2,303.00			2,303.00	
1/15/2023							2,303.00
7/15/2023	2,307.00		2,307.00			2,307.00	
1/15/2024							2,307.00
7/15/2024	2,310.00		2,310.00			2,310.00	
1/15/2025							2,310.00
7/15/2025	2,314.00		2,314.00			2,314.00	
1/15/2026							2,314.00
7/15/2026	2,317.00		2,317.00			2,317.00	
1/15/2027							2,317.00
7/15/2027	2,321.00		2,321.00			2,321.00	
1/15/2028							2,321.00
7/15/2028	2,324.00		2,324.00			2,324.00	
1/15/2029							2,324.00
7/15/2029	2,327.00		2,327.00			2,327.00	
1/15/2030							2,327.00
7/15/2030	2,331.00		2,331.00			2,331.00	
1/15/2031							2,331.00
7/15/2031	2,334.00		2,334.00			2,334.00	
1/15/2032							2,334.00
7/15/2032	2,338.00		2,338.00			2,338.00	
1/15/2033							2,338.00
	46,100.00		46,100.00			46,100.00	46,100.00

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

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an