Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 22
Wareham Fire District Loan Amortization
DWP-17-09

Loan Amount Approved	7,000,000.00		Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness*	653,904.00		Loan Term (in years)	20
Amount to be Financed	6,346,096.00	-	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		28,557.43	28,557.43	2,141.81		30,699.24	30,699.24
7/15/2020	256,706.00	63,460.96	320,166.96	4,759.57		324,926.53	
1/15/2021		60,893.90	60,893.90	4,567.04		65,460.94	390,387.47
7/15/2021	262,285.00	60,893.90	323,178.90	4,567.04		327,745.94	
1/15/2022		58,271.05	58,271.05	4,370.33		62,641.38	390,387.32
7/15/2022	267,985.00	58,271.05	326,256.05	4,370.33		330,626.38	
1/15/2023		55,591.20	55,591.20	4,169.34		59,760.54	390,386.92
7/15/2023	273,810.00	55,591.20	329,401.20	4,169.34		333,570.54	
1/15/2024		52,853.10	52,853.10	3,963.98		56,817.08	390,387.62
7/15/2024	279,761.00	52,853.10	332,614.10	3,963.98		336,578.08	
1/15/2025		50,055.49	50,055.49	3,754.16		53,809.65	390,387.73
7/15/2025	285,841.00	50,055.49	335,896.49	3,754.16		339,650.65	
1/15/2026		47,197.08	47,197.08	3,539.78		50,736.86	390,387.51
7/15/2026	292,053.00	47,197.08	339,250.08	3,539.78		342,789.86	
1/15/2027		44,276.55	44,276.55	3,320.74		47,597.29	390,387.15
7/15/2027	298,401.00	44,276.55	342,677.55	3,320.74		345,998.29	
1/15/2028		41,292.54	41,292.54	3,096.94		44,389.48	390,387.77
7/15/2028	304,886.00	41,292.54	346,178.54	3,096.94		349,275.48	
1/15/2029		38,243.68	38,243.68	2,868.28		41,111.96	390,387.44
7/15/2029	311,512.00	38,243.68	349,755.68	2,868.28		352,623.96	
1/15/2030		35,128.56	35,128.56	2,634.64		37,763.20	390,387.16
7/15/2030	318,283.00	35,128.56	353,411.56	2,634.64		356,046.20	
1/15/2031		31,945.73	31,945.73	2,395.93		34,341.66	390,387.86
7/15/2031	325,200.00	31,945.73	357,145.73	2,395.93		359,541.66	
1/15/2032		28,693.73	28,693.73	2,152.03		30,845.76	390,387.42
7/15/2032	332,268.00	28,693.73	360,961.73	2,152.03		363,113.76	
1/15/2033		25,371.05	25,371.05	1,902.83		27,273.88	390,387.64
7/15/2033	339,489.00	25,371.05	364,860.05	1,902.83		366,762.88	
1/15/2034		21,976.16	21,976.16	1,648.21		23,624.37	390,387.25
7/15/2034	346,867.00	21,976.16	368,843.16	1,648.21		370,491.37	
1/15/2035		18,507.49	18,507.49	1,388.06		19,895.55	390,386.92
7/15/2035	354,406.00	18,507.49	372,913.49	1,388.06		374,301.55	
1/15/2036		14,963.43	14,963.43	1,122.26		16,085.69	390,387.24
7/15/2036	362,109.00	14,963.43	377,072.43	1,122.26		378,194.69	
1/15/2037		11,342.34	11,342.34	850.68		12,193.02	390,387.70
7/15/2037	369,979.00	11,342.34	381,321.34	850.68		382,172.02	
1/15/2038		7,642.55	7,642.55	573.19		8,215.74	390,387.76
7/15/2038	378,020.00	7,642.55	385,662.55	573.19		386,235.74	
1/15/2039		3,862.35	3,862.35	289.68		4,152.03	390,387.77
7/15/2039	386,235.00	3,862.35	390,097.35	289.68		390,387.03	
1/15/2040							390,387.03
	6,346,096.00	1,388,234.35	7,734,330.35	104,117.58		7,838,447.93	7,838,447.93

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
Wareham Fire District Loan Amortization
DWP-17-09-A

Loan Amount Approved	7,000,000.00	Loan Origination Fee ($5.00/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	7,000,000.00	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		24,888.89	24,888.89	1,866.67		26,755.56	
1/15/2022	283,157.00	70,000.00	353,157.00	5,250.00		358,407.00	385,162.56
7/15/2022		67,168.43	67,168.43	5,037.63		72,206.06	
1/15/2023	289,311.00	67,168.43	356,479.43	5,037.63		361,517.06	433,723.12
7/15/2023		64,275.32	64,275.32	4,820.65		69,095.97	
1/15/2024	295,599.00	64,275.32	359,874.32	4,820.65		364,694.97	433,790.94
7/15/2024		61,319.33	61,319.33	4,598.95		65,918.28	
1/15/2025	302,023.00	61,319.33	363,342.33	4,598.95		367,941.28	433,859.56
7/15/2025		58,299.10	58,299.10	4,372.43		62,671.53	
1/15/2026	308,587.00	58,299.10	366,886.10	4,372.43		371,258.53	433,930.07
7/15/2026		55,213.23	55,213.23	4,140.99		59,354.22	
1/15/2027	315,294.00	55,213.23	370,507.23	4,140.99		374,648.22	434,002.44
7/15/2027		52,060.29	52,060.29	3,904.52		55,964.81	
1/15/2028	322,147.00	52,060.29	374,207.29	3,904.52		378,111.81	434,076.62
7/15/2028		48,838.82	48,838.82	3,662.91		52,501.73	
1/15/2029	329,148.00	48,838.82	377,986.82	3,662.91		381,649.73	434,151.46
7/15/2029		45,547.34	45,547.34	3,416.05		48,963.39	
1/15/2030	336,302.00	45,547.34	381,849.34	3,416.05		385,265.39	434,228.78
7/15/2030		42,184.32	42,184.32	3,163.82		45,348.14	
1/15/2031	343,611.00	42,184.32	385,795.32	3,163.82		388,959.14	434,307.29
7/15/2031		38,748.21	38,748.21	2,906.12		41,654.33	
1/15/2032	351,078.00	38,748.21	389,826.21	2,906.12		392,732.33	434,386.65
7/15/2032		35,237.43	35,237.43	2,642.81		37,880.24	
1/15/2033	358,709.00	35,237.43	393,946.43	2,642.81		396,589.24	434,469.47
7/15/2033		31,650.34	31,650.34	2,373.78		34,024.12	
1/15/2034	366,505.00	31,650.34	398,155.34	2,373.78		400,529.12	434,553.23
7/15/2034		27,985.29	27,985.29	2,098.90		30,084.19	
1/15/2035	374,470.00	27,985.29	402,455.29	2,098.90		404,554.19	434,638.37
7/15/2035		24,240.59	24,240.59	1,818.04		26,058.63	
1/15/2036	382,609.00	24,240.59	406,849.59	1,818.04		408,667.63	434,726.27
7/15/2036		20,414.50	20,414.50	1,531.09		21,945.59	
1/15/2037	390,924.00	20,414.50	411,338.50	1,531.09		412,869.59	434,815.18
7/15/2037		16,505.26	16,505.26	1,237.89		17,743.15	
1/15/2038	399,421.00	16,505.26	415,926.26	1,237.89		417,164.15	434,907.31
7/15/2038		12,511.05	12,511.05	938.33		13,449.38	
1/15/2039	408,101.00	12,511.05	420,612.05	938.33		421,550.38	434,999.76
7/15/2039		8,430.04	8,430.04	632.25		9,062.29	
1/15/2040	416,971.00	8,430.04	425,401.04	632.25		426,033.29	435,095.59
7/15/2040		4,260.33	4,260.33	319.52		4,579.85	
1/15/2041	426,033.00	4,260.33	430,293.33	319.52		430,612.85	435,192.71
7/15/2041							
	7,000,000.00	1,524,667.33	8,524,667.33	114,350.05		8,639,017.38	8,639,017.38