

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

Series 5

SCHEDULE C

Title V Loan

Wayland 97-1083

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Obligation \$200,000.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-01	10,532.00						10,532.00		10,532.00
01-Feb-02	\$0.00	\$4,848.15	\$4,848.15	\$2,508.85	\$2,339.30	\$4,848.15	0.00	\$0.00	0.00
01-Aug-02	10,540.00	4,875.23	15,415.23	2,522.86	2,352.37	4,875.23	10,540.00	0.00	10,540.00
01-Feb-03	0.00	4,659.18	4,659.18	2,382.53	2,276.65	4,659.18	0.00	0.00	0.00
01-Aug-03	10,539.00	4,659.18	15,198.18	2,382.53	2,276.65	4,659.18	10,539.00	0.00	10,539.00
01-Feb-04	0.00	4,435.22	4,435.22	2,242.19	2,193.03	4,435.22	(0.00)	0.00	(0.00)
01-Aug-04	10,539.00	4,435.22	14,974.22	2,242.19	2,193.03	4,435.22	10,539.00	0.00	10,539.00
01-Feb-05	0.00	4,204.68	4,204.68	2,101.86	2,102.82	4,204.68	0.00	0.00	0.00
01-Aug-05	10,539.00	4,204.68	14,743.68	2,101.86	2,102.82	4,204.68	10,539.00	0.00	10,539.00
01-Feb-06	0.00	3,967.55	3,967.55	1,961.52	2,006.02	3,967.55	(0.00)	0.00	(0.00)
01-Aug-06	10,539.00	3,967.55	14,506.55	1,961.52	2,006.02	3,967.55	10,539.00	0.00	10,539.00
01-Feb-07	0.00	3,690.90	3,690.90	1,821.19	1,869.71	3,690.90	0.00	0.00	0.00
01-Aug-07	10,539.00	3,690.90	14,229.90	1,821.19	1,869.71	3,690.90	10,539.00	0.00	10,539.00
01-Feb-08	0.00	3,414.24	3,414.24	1,680.86	1,733.39	3,414.24	0.00	0.00	0.00
01-Aug-08	10,539.00	3,414.24	13,953.24	1,680.86	1,733.39	3,414.24	10,539.00	0.00	10,539.00
01-Feb-09	0.00	3,161.30	3,161.30	1,540.52	1,620.78	3,161.30	0.00	0.00	0.00
01-Aug-09	10,539.00	3,161.30	13,700.30	1,540.52	1,620.78	3,161.30	10,539.00	0.00	10,539.00
01-Feb-10	0.00	2,884.65	2,884.65	1,400.19	1,484.46	2,884.65	(0.00)	0.00	(0.00)
01-Aug-10	10,610.00	2,884.65	13,494.65	1,400.19	1,484.46	2,884.65	10,610.00	0.00	10,610.00
01-Feb-11	0.00	2,619.40	2,619.40	1,258.91	1,360.49	2,619.40	0.00	0.00	0.00
01-Aug-11	10,610.00	2,619.40	13,229.40	1,258.91	1,360.49	2,619.40	10,610.00	0.00	10,610.00
01-Feb-12	0.00	2,334.25	2,334.25	1,117.63	1,216.62	2,334.25	0.00	0.00	0.00
01-Aug-12	10,610.00	2,334.25	12,944.25	1,117.63	1,216.62	2,334.25	10,610.00	0.00	10,610.00
01-Feb-13	0.00	2,042.47	2,042.47	976.35	1,066.12	2,042.47	0.00	0.00	0.00
01-Aug-13	10,610.00	2,042.47	12,652.47	976.35	1,066.12	2,042.47	10,610.00	0.00	10,610.00
01-Feb-14	0.00	1,750.68	1,750.68	835.07	915.62	1,750.68	0.00	0.00	0.00
01-Aug-14	10,610.00	1,750.68	12,360.68	835.07	915.62	1,750.68	10,610.00	0.00	10,610.00
01-Feb-15	0.00	1,458.90	1,458.90	693.79	765.12	1,458.90	(0.00)	0.00	(0.00)
01-Aug-15	10,421.00	1,458.90	11,879.90	693.79	765.12	1,458.90	10,421.00	0.00	10,421.00
01-Feb-16	0.00	1,185.36	1,185.36	555.03	630.33	1,185.36	0.00	0.00	0.00
01-Aug-16	10,421.00	1,185.36	11,606.36	555.03	630.33	1,185.36	10,421.00	0.00	10,421.00
01-Feb-17	0.00	885.76	885.76	416.27	469.49	885.76	0.00	0.00	0.00
01-Aug-17	10,421.00	885.76	11,306.76	416.27	469.49	885.76	10,421.00	0.00	10,421.00
01-Feb-18	0.00	586.17	586.17	277.51	308.65	586.17	0.00	0.00	0.00
01-Aug-18	10,421.00	586.17	11,007.17	277.51	308.65	586.17	10,421.00	0.00	10,421.00
01-Feb-19	0.00	286.57	286.57	138.76	147.81	286.57	0.00	0.00	0.00
01-Aug-19	10,421.00	286.57	10,707.57	138.76	147.81	286.57	10,421.00	0.00	10,421.00
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
	\$200,000.00	\$96,857.94	\$286,325.94	\$47,832.05	\$49,025.89	\$96,857.94	\$200,000.00	\$0.00	\$200,000.00

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

Schedule of Loan Repayments

Initial Loan Obligation: 558,440.23

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	12,971.82	12,971.82	7,338.32	0.00	7,338.32	0.00	5,633.49	5,633.49
01-Aug-05	28,032.63	14,095.34	42,127.97	7,338.32	12,666.83	20,005.15	22,122.82	0.00	22,122.82
01-Feb-06	0.00	13,771.83	13,771.83	6,969.95	383.17	7,353.12	0.00	6,418.71	6,418.71
01-Aug-06	28,686.14	13,778.68	42,464.82	6,969.95	12,862.79	19,832.74	22,632.08	0.00	22,632.08
01-Feb-07	0.00	13,500.06	13,500.06	6,593.00	566.94	7,159.94	0.00	6,340.13	6,340.13
01-Aug-07	29,372.32	12,225.38	41,597.70	6,593.00	12,670.10	19,263.09	22,334.61	0.00	22,334.61
01-Feb-08	0.00	13,271.59	13,271.59	6,207.02	566.94	6,773.96	0.00	6,497.63	6,497.63
01-Aug-08	30,075.80	11,651.87	41,727.67	6,207.02	12,956.36	19,163.38	22,564.29	0.00	22,564.29
01-Feb-09	0.00	12,986.49	12,986.49	5,811.80	566.94	6,378.74	0.00	6,807.75	6,807.75
01-Aug-09	30,892.69	9,694.85	40,587.54	5,811.80	12,881.57	18,693.37	21,894.17	0.00	21,894.17
01-Feb-10	0.00	13,231.11	13,231.11	5,405.85	566.94	5,972.79	0.00	7,258.32	7,258.32
01-Aug-10	31,769.16	8,682.33	40,451.49	5,405.85	12,931.63	18,337.48	22,114.01	0.00	22,114.01
01-Feb-11	0.00	12,698.88	12,698.88	4,988.38	566.94	5,555.32	0.00	7,143.56	7,143.56
01-Aug-11	33,636.46	7,710.05	41,346.51	4,988.38	12,839.78	17,828.16	23,518.35	0.00	23,518.35
01-Feb-12	0.00	11,770.56	11,770.56	4,546.37	566.94	5,113.31	0.00	6,657.25	6,657.25
01-Aug-12	33,636.46	6,259.21	39,895.67	4,546.37	12,147.81	16,694.19	23,201.48	0.00	23,201.48
01-Feb-13	0.00	10,113.61	10,113.61	4,104.36	566.94	4,671.30	0.00	5,442.31	5,442.31
01-Aug-13	33,636.46	6,437.89	40,074.35	4,104.36	12,586.77	16,691.13	23,383.22	0.00	23,383.22
01-Feb-14	0.00	9,025.90	9,025.90	3,862.35	566.94	4,229.29	0.00	4,796.60	4,796.60
01-Aug-14	33,636.46	5,871.78	39,508.24	3,862.35	12,605.99	16,268.34	23,239.89	0.00	23,239.89
01-Feb-15	0.00	7,738.40	7,738.40	3,220.35	566.94	3,787.29	0.00	3,951.11	3,951.11
01-Aug-15	38,441.67	5,167.42	43,609.09	3,220.35	12,575.98	15,796.32	27,812.77	0.00	27,812.77
01-Feb-16	0.00	6,355.54	6,355.54	2,715.19	566.94	3,282.13	0.00	3,073.41	3,073.41
01-Aug-16	38,441.67	4,552.53	42,994.20	2,715.19	12,626.24	15,343.43	27,650.76	0.00	27,650.76
01-Feb-17	0.00	4,912.62	4,912.62	2,210.04	566.94	2,776.98	0.00	2,135.64	2,135.64
01-Aug-17	38,441.67	3,871.18	42,312.85	2,210.04	12,655.82	14,865.86	27,446.99	0.00	27,446.99
01-Feb-18	0.00	3,476.85	3,476.85	1,704.89	561.97	2,266.86	0.00	1,209.98	1,209.98
01-Aug-18	43,246.88	3,162.46	46,409.34	1,704.89	12,842.05	14,546.94	31,862.40	0.00	31,862.40
01-Feb-19	0.00	2,093.12	2,093.12	1,136.59	478.27	1,614.86	0.00	478.26	478.26
01-Aug-19	43,246.88	2,270.46	45,517.34	1,136.59	13,073.16	14,209.75	31,307.59	0.00	31,307.59
01-Feb-20	0.00	997.33	997.33	568.30	429.03	997.33	0.00	0.00	0.00
01-Aug-20	43,246.88	1,135.23	44,382.11	568.30	13,004.21	13,572.51	30,809.60	0.00	30,809.60
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	558,440.23	265,482.37	823,922.60	134,365.56	212,017.86	346,383.42	403,895.04	73,644.15	477,539.19

Pool 6 Swap Loans: Administrative Fees

Borrower	Loan Number	Loan Due Date	Loan Gross Prin Bal	Administrative Fee
Wayland	CW-98-108	01-Feb-03	\$612,778.49	\$467.86
Wayland	CW-98-108	01-Aug-03	\$585,904.88	\$459.58
Wayland	CW-98-108	01-Feb-04	\$585,904.88	\$439.43
Wayland	CW-98-108	01-Aug-04	\$558,440.23	\$439.43
Wayland	CW-98-108	01-Feb-05	\$558,440.23	\$418.83
Wayland	CW-98-108	01-Aug-05	\$530,407.60	\$418.83
Wayland	CW-98-108	01-Feb-06	\$530,407.60	\$397.81
Wayland	CW-98-108	01-Aug-06	\$501,721.46	\$397.81
Wayland	CW-98-108	01-Feb-07	\$501,721.46	\$376.29
Wayland	CW-98-108	01-Aug-07	\$472,349.14	\$376.29
Wayland	CW-98-108	01-Feb-08	\$472,349.14	\$354.26
Wayland	CW-98-108	01-Aug-08	\$442,273.34	\$354.26
Wayland	CW-98-108	01-Feb-09	\$442,273.34	\$331.71
Wayland	CW-98-108	01-Aug-09	\$411,380.65	\$331.71
Wayland	CW-98-108	01-Feb-10	\$411,380.65	\$308.54
Wayland	CW-98-108	01-Aug-10	\$379,611.49	\$308.54
Wayland	CW-98-108	01-Feb-11	\$379,611.49	\$284.71
Wayland	CW-98-108	01-Aug-11	\$345,975.03	\$284.71
Wayland	CW-98-108	01-Feb-12	\$345,975.03	\$259.48
Wayland	CW-98-108	01-Aug-12	\$312,338.57	\$259.48
Wayland	CW-98-108	01-Feb-13	\$312,338.57	\$234.25
Wayland	CW-98-108	01-Aug-13	\$278,702.11	\$234.25
Wayland	CW-98-108	01-Feb-14	\$278,702.11	\$209.03
Wayland	CW-98-108	01-Aug-14	\$245,065.65	\$209.03
Wayland	CW-98-108	01-Feb-15	\$245,065.65	\$183.80
Wayland	CW-98-108	01-Aug-15	\$206,623.98	\$183.80
Wayland	CW-98-108	01-Feb-16	\$206,623.98	\$154.97
Wayland	CW-98-108	01-Aug-16	\$168,182.31	\$154.97
Wayland	CW-98-108	01-Feb-17	\$168,182.31	\$126.14
Wayland	CW-98-108	01-Aug-17	\$129,740.64	\$126.14
Wayland	CW-98-108	01-Feb-18	\$129,740.64	\$97.31
Wayland	CW-98-108	01-Aug-18	\$86,493.76	\$97.31
Wayland	CW-98-108	01-Feb-19	\$86,493.76	\$64.87
Wayland	CW-98-108	01-Aug-19	\$43,246.88	\$64.87
Wayland	CW-98-108	01-Feb-20	\$43,246.88	\$32.44
Wayland	CW-98-108	01-Aug-20	\$0.00	\$32.44
Wayland	CW-98-108	01-Feb-21	\$0.00	\$0.00
	CW-98-108	01-Aug-21	\$0.00	\$0.00
	CW-98-108	01-Feb-22	\$0.00	\$0.00
	CW-98-108	01-Aug-22	\$0.00	\$0.00
	CW-98-108	01-Feb-23	\$0.00	\$0.00
	CW-98-108	01-Aug-23	\$0.00	\$0.00
	CW-98-108	01-Feb-24	\$0.00	\$0.00
	CW-98-108	01-Aug-24	\$0.00	
	CW-98-108	01-Feb-25	\$0.00	
	CW-98-108	01-Aug-25	\$0.00	
	CW-98-108	01-Feb-26	\$0.00	
	CW-98-108	01-Aug-26	\$0.00	
	CW-98-108	01-Feb-27	\$0.00	
	CW-98-108	01-Aug-27	\$0.00	
	CW-98-108	01-Feb-28	\$0.00	
	CW-98-108	01-Aug-28	\$0.00	
	CW-98-108	01-Feb-29	\$0.00	
	CW-98-108	01-Aug-29	\$0.00	
	CW-98-108	01-Feb-30	\$0.00	
	CW-98-108	01-Aug-30	\$0.00	
	CW-98-108	01-Feb-31	\$0.00	
	CW-98-108	01-Aug-31	\$0.00	
	CW-98-108	01-Feb-32	\$0.00	
	CW-98-108	01-Aug-32	\$0.00	
	CW-98-108	01-Feb-33	\$0.00	
	CW-98-108	01-Aug-33	\$0.00	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8
Wayland 2nd
7-1083-1
Financial Structuring Analysis

SCHEDULE C

Schedule of Loan Repayments

Initial Loan Obligation: 111,575.00			Loan Subsidy Amounts						
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
1-Aug-04	6,169.00		6,169.00			-	6,169.00	-	6,169.00
1-Feb-05		2,444.00	2,444.00	1,138.00	1,306.00	2,444.00	-	-	-
1-Aug-05	5,866.00	2,444.00	8,310.00	1,138.00	1,306.00	2,444.00	5,866.00	-	5,866.00
1-Feb-06	-	2,356.00	2,356.00	1,075.00	1,281.00	2,356.00	-	-	-
1-Aug-06	5,866.00	2,356.00	8,222.00	1,075.00	1,281.00	2,356.00	5,866.00	-	5,866.00
1-Feb-07	-	2,268.00	2,268.00	1,011.00	1,257.00	2,268.00	-	-	-
1-Aug-07	5,866.00	2,268.00	8,134.00	1,011.00	1,257.00	2,268.00	5,866.00	-	5,866.00
1-Feb-08	-	2,180.00	2,180.00	948.00	1,232.00	2,180.00	-	-	-
1-Aug-08	5,866.00	2,180.00	8,046.00	948.00	1,232.00	2,180.00	5,866.00	-	5,866.00
1-Feb-09	-	2,063.00	2,063.00	885.00	1,178.00	2,063.00	-	-	-
1-Aug-09	5,866.00	2,063.00	7,929.00	885.00	1,178.00	2,063.00	5,866.00	-	5,866.00
1-Feb-10	-	1,916.00	1,916.00	821.00	1,095.00	1,916.00	-	-	-
1-Aug-10	5,866.00	1,916.00	7,782.00	821.00	1,095.00	1,916.00	5,866.00	-	5,866.00
1-Feb-11	-	1,770.00	1,770.00	759.00	1,011.00	1,770.00	-	-	-
1-Aug-11	5,866.00	1,770.00	7,636.00	759.00	1,011.00	1,770.00	5,866.00	-	5,866.00
1-Feb-12	-	1,623.00	1,623.00	695.00	928.00	1,623.00	-	-	-
1-Aug-12	5,692.00	1,623.00	7,315.00	695.00	928.00	1,623.00	5,692.00	-	5,692.00
1-Feb-13	-	1,481.00	1,481.00	634.00	847.00	1,481.00	-	-	-
1-Aug-13	5,838.00	1,481.00	7,319.00	634.00	847.00	1,481.00	5,838.00	-	5,838.00
1-Feb-14	-	1,328.00	1,328.00	571.00	757.00	1,328.00	-	-	-
1-Aug-14	5,838.00	1,328.00	7,166.00	571.00	757.00	1,328.00	5,838.00	-	5,838.00
1-Feb-15	-	1,174.00	1,174.00	507.00	667.00	1,174.00	-	-	-
1-Aug-15	5,838.00	1,174.00	7,012.00	507.00	667.00	1,174.00	5,838.00	-	5,838.00
1-Feb-16	-	1,028.00	1,028.00	444.00	584.00	1,028.00	-	-	-
1-Aug-16	5,838.00	1,028.00	6,866.00	444.00	584.00	1,028.00	5,838.00	-	5,838.00
1-Feb-17	-	882.00	882.00	381.00	501.00	882.00	-	-	-
1-Aug-17	5,838.00	882.00	6,720.00	381.00	501.00	882.00	5,838.00	-	5,838.00
1-Feb-18	-	737.00	737.00	319.00	418.00	737.00	-	-	-
1-Aug-18	5,838.00	737.00	6,575.00	319.00	418.00	737.00	5,838.00	-	5,838.00
1-Feb-19	-	591.00	591.00	256.00	335.00	591.00	-	-	-
1-Aug-19	5,838.00	591.00	6,429.00	256.00	335.00	591.00	5,838.00	-	5,838.00
1-Feb-20	-	445.00	445.00	192.00	253.00	445.00	-	-	-
1-Aug-20	5,838.00	445.00	6,283.00	192.00	253.00	445.00	5,838.00	-	5,838.00
1-Feb-21	-	299.00	299.00	129.00	170.00	299.00	-	-	-
1-Aug-21	5,974.00	299.00	6,273.00	129.00	170.00	299.00	5,974.00	-	5,974.00
1-Feb-22	-	149.00	149.00	64.00	85.00	149.00	-	-	-
1-Aug-22	5,974.00	149.00	6,123.00	64.00	85.00	149.00	5,974.00	-	5,974.00
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	-	-	-	-	-	-	-	-	-
	111,575.00	49,468.00	161,043.00	21,658.00	27,810.00	49,468.00	111,575.00	-	111,575.00