

Massachusetts Clean Water Trust
Series 18
West Springfield Loan Amortization
DWP-11-23-A

Initial Loan Amount	566,384.00	Loan Origination Fee (\$5.50/1000)	3,115.11
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	566,384.00	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		5,915.57	5,915.57	443.67	3,115.11	9,474.35	
1/15/2016	22,911.00	5,663.84	28,574.84	424.79		28,999.63	38,473.97
7/15/2016		5,434.73	5,434.73	407.60		5,842.33	
1/15/2017	23,409.00	5,434.73	28,843.73	407.60		29,251.33	35,093.67
7/15/2017		5,200.64	5,200.64	390.05		5,590.69	
1/15/2018	23,918.00	5,200.64	29,118.64	390.05		29,508.69	35,099.38
7/15/2018		4,961.46	4,961.46	372.11		5,333.57	
1/15/2019	24,437.00	4,961.46	29,398.46	372.11		29,770.57	35,104.14
7/15/2019		4,717.09	4,717.09	353.78		5,070.87	
1/15/2020	24,968.00	4,717.09	29,685.09	353.78		30,038.87	35,109.74
7/15/2020		4,467.41	4,467.41	335.06		4,802.47	
1/15/2021	25,511.00	4,467.41	29,978.41	335.06		30,313.47	35,115.93
7/15/2021		4,212.30	4,212.30	315.92		4,528.22	
1/15/2022	26,066.00	4,212.30	30,278.30	315.92		30,594.22	35,122.45
7/15/2022		3,951.64	3,951.64	296.37		4,248.01	
1/15/2023	26,632.00	3,951.64	30,583.64	296.37		30,880.01	35,128.03
7/15/2023		3,685.32	3,685.32	276.40		3,961.72	
1/15/2024	27,211.00	3,685.32	30,896.32	276.40		31,172.72	35,134.44
7/15/2024		3,413.21	3,413.21	255.99		3,669.20	
1/15/2025	27,802.00	3,413.21	31,215.21	255.99		31,471.20	35,140.40
7/15/2025		3,135.19	3,135.19	235.14		3,370.33	
1/15/2026	28,406.00	3,135.19	31,541.19	235.14		31,776.33	35,146.66
7/15/2026		2,851.13	2,851.13	213.83		3,064.96	
1/15/2027	29,024.00	2,851.13	31,875.13	213.83		32,088.96	35,153.93
7/15/2027		2,560.89	2,560.89	192.07		2,752.96	
1/15/2028	29,655.00	2,560.89	32,215.89	192.07		32,407.96	35,160.91
7/15/2028		2,264.34	2,264.34	169.83		2,434.17	
1/15/2029	30,299.00	2,264.34	32,563.34	169.83		32,733.17	35,167.33
7/15/2029		1,961.35	1,961.35	147.10		2,108.45	
1/15/2030	30,958.00	1,961.35	32,919.35	147.10		33,066.45	35,174.90
7/15/2030		1,651.77	1,651.77	123.88		1,775.65	
1/15/2031	31,630.00	1,651.77	33,281.77	123.88		33,405.65	35,181.31
7/15/2031		1,335.47	1,335.47	100.16		1,435.63	
1/15/2032	32,318.00	1,335.47	33,653.47	100.16		33,753.63	35,189.26
7/15/2032		1,012.29	1,012.29	75.92		1,088.21	
1/15/2033	33,020.00	1,012.29	34,032.29	75.92		34,108.21	35,196.42
7/15/2033		682.09	682.09	51.16		733.25	
1/15/2034	33,738.00	682.09	34,420.09	51.16		34,471.25	35,204.49
7/15/2034		344.71	344.71	25.85		370.56	
1/15/2035	34,471.00	344.71	34,815.71	25.85		34,841.56	35,212.13
7/15/2035							
	566,384.00	127,265.47	693,649.47	9,544.91	3,115.11	706,309.49	706,309.49

Notes:

Massachusetts Water Pollution Abatement Trust
Series 17A
WEST SPRINGFIELD Loan Amortization
DWP-11-23

Initial Loan Amount	9,493,266.00	Loan Origination Fee (\$5.50/1000)	47,148.12
Principal Forgiveness	(920,880.00)	Loan Term (in years)	20
Net Loan Obligation	8,572,386.00	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		25,240.91	25,240.91	1,893.07	47,148.12	74,282.11	
1/15/2014	346,762.00	85,723.86	432,485.86	6,429.29		438,915.15	513,197.26
7/15/2014		82,256.24	82,256.24	6,169.22		88,425.46	
1/15/2015	354,298.00	82,256.24	436,554.24	6,169.22		442,723.46	531,148.92
7/15/2015		78,713.26	78,713.26	5,903.49		84,616.75	
1/15/2016	361,998.00	78,713.26	440,711.26	5,903.49		446,614.75	531,231.51
7/15/2016		75,093.28	75,093.28	5,632.00		80,725.28	
1/15/2017	369,866.00	75,093.28	444,959.28	5,632.00		450,591.28	531,316.55
7/15/2017		71,394.62	71,394.62	5,354.60		76,749.22	
1/15/2018	377,904.00	71,394.62	449,298.62	5,354.60		454,653.22	531,402.43
7/15/2018		67,615.58	67,615.58	5,071.17		72,686.75	
1/15/2019	386,118.00	67,615.58	453,733.58	5,071.17		458,804.75	531,491.50
7/15/2019		63,754.40	63,754.40	4,781.58		68,535.98	
1/15/2020	394,509.00	63,754.40	458,263.40	4,781.58		463,044.98	531,580.96
7/15/2020		59,809.31	59,809.31	4,485.70		64,295.01	
1/15/2021	403,083.00	59,809.31	462,892.31	4,485.70		467,378.01	531,673.02
7/15/2021		55,778.48	55,778.48	4,183.39		59,961.87	
1/15/2022	411,844.00	55,778.48	467,622.48	4,183.39		471,805.87	531,767.73
7/15/2022		51,660.04	51,660.04	3,874.50		55,534.54	
1/15/2023	420,795.00	51,660.04	472,455.04	3,874.50		476,329.54	531,864.09
7/15/2023		47,452.09	47,452.09	3,558.91		51,011.00	
1/15/2024	429,940.00	47,452.09	477,392.09	3,558.91		480,951.00	531,961.99
7/15/2024		43,152.69	43,152.69	3,236.45		46,389.14	
1/15/2025	439,284.00	43,152.69	482,436.69	3,236.45		485,673.14	532,062.28
7/15/2025		38,759.85	38,759.85	2,906.99		41,666.84	
1/15/2026	448,831.00	38,759.85	487,590.85	2,906.99		490,497.84	532,164.68
7/15/2026		34,271.54	34,271.54	2,570.37		36,841.91	
1/15/2027	458,586.00	34,271.54	492,857.54	2,570.37		495,427.91	532,269.81
7/15/2027		29,685.68	29,685.68	2,226.43		31,912.11	
1/15/2028	468,553.00	29,685.68	498,238.68	2,226.43		500,465.11	532,377.21
7/15/2028		25,000.15	25,000.15	1,875.01		26,875.16	
1/15/2029	478,736.00	25,000.15	503,736.15	1,875.01		505,611.16	532,486.32
7/15/2029		20,212.79	20,212.79	1,515.96		21,728.75	
1/15/2030	489,141.00	20,212.79	509,353.79	1,515.96		510,869.75	532,598.50
7/15/2030		15,321.38	15,321.38	1,149.10		16,470.48	
1/15/2031	499,772.00	15,321.38	515,093.38	1,149.10		516,242.48	532,712.97
7/15/2031		10,323.66	10,323.66	774.27		11,097.93	
1/15/2032	510,634.00	10,323.66	520,957.66	774.27		521,731.93	532,829.87
7/15/2032		5,217.32	5,217.32	391.30		5,608.62	
1/15/2033	521,732.00	5,217.32	526,949.32	391.30		527,340.62	532,949.24
7/15/2033							
	8,572,386.00	1,861,909.49	10,434,295.49	139,643.21	47,148.12	10,621,086.83	10,621,086.83

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
West Springfield Loan Amortization
DWP-17-13

Loan Amount Approved	6,914,958.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness*	215,319.00	Loan Term (in years)	20
Amount to be Financed	6,699,639.00	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		30,148.38	30,148.38	2,261.13		32,409.50	32,409.50
7/15/2020	271,007.00	66,996.39	338,003.39	5,024.73		343,028.12	
1/15/2021		64,286.32	64,286.32	4,821.47		69,107.79	412,135.91
7/15/2021	276,897.00	64,286.32	341,183.32	4,821.47		346,004.79	
1/15/2022		61,517.35	61,517.35	4,613.80		66,131.15	412,135.95
7/15/2022	282,915.00	61,517.35	344,432.35	4,613.80		349,046.15	
1/15/2023		58,688.20	58,688.20	4,401.62		63,089.82	412,135.97
7/15/2023	289,064.00	58,688.20	347,752.20	4,401.62		352,153.82	
1/15/2024		55,797.56	55,797.56	4,184.82		59,982.38	412,136.19
7/15/2024	295,346.00	55,797.56	351,143.56	4,184.82		355,328.38	
1/15/2025		52,844.10	52,844.10	3,963.31		56,807.41	412,135.78
7/15/2025	301,765.00	52,844.10	354,609.10	3,963.31		358,572.41	
1/15/2026		49,826.45	49,826.45	3,736.98		53,563.43	412,135.84
7/15/2026	308,324.00	49,826.45	358,150.45	3,736.98		361,887.43	
1/15/2027		46,743.21	46,743.21	3,505.74		50,248.95	412,136.38
7/15/2027	315,025.00	46,743.21	361,768.21	3,505.74		365,273.95	
1/15/2028		43,592.96	43,592.96	3,269.47		46,862.43	412,136.38
7/15/2028	321,871.00	43,592.96	365,463.96	3,269.47		368,733.43	
1/15/2029		40,374.25	40,374.25	3,028.07		43,402.32	412,135.75
7/15/2029	328,867.00	40,374.25	369,241.25	3,028.07		372,269.32	
1/15/2030		37,085.58	37,085.58	2,781.42		39,867.00	412,136.32
7/15/2030	336,014.00	37,085.58	373,099.58	2,781.42		375,881.00	
1/15/2031		33,725.44	33,725.44	2,529.41		36,254.85	412,135.85
7/15/2031	343,317.00	33,725.44	377,042.44	2,529.41		379,571.85	
1/15/2032		30,292.27	30,292.27	2,271.92		32,564.19	412,136.04
7/15/2032	350,779.00	30,292.27	381,071.27	2,271.92		383,343.19	
1/15/2033		26,784.48	26,784.48	2,008.84		28,793.32	412,136.51
7/15/2033	358,402.00	26,784.48	385,186.48	2,008.84		387,195.32	
1/15/2034		23,200.46	23,200.46	1,740.03		24,940.49	412,135.81
7/15/2034	366,192.00	23,200.46	389,392.46	1,740.03		391,132.49	
1/15/2035		19,538.54	19,538.54	1,465.39		21,003.93	412,136.43
7/15/2035	374,150.00	19,538.54	393,688.54	1,465.39		395,153.93	
1/15/2036		15,797.04	15,797.04	1,184.78		16,981.82	412,135.75
7/15/2036	382,282.00	15,797.04	398,079.04	1,184.78		399,263.82	
1/15/2037		11,974.22	11,974.22	898.07		12,872.29	412,136.10
7/15/2037	390,590.00	11,974.22	402,564.22	898.07		403,462.29	
1/15/2038		8,068.32	8,068.32	605.12		8,673.44	412,135.73
7/15/2038	399,079.00	8,068.32	407,147.32	605.12		407,752.44	
1/15/2039		4,077.53	4,077.53	305.81		4,383.34	412,135.79
7/15/2039	407,753.00	4,077.53	411,830.53	305.81		412,136.34	
1/15/2040							412,136.34
	6,699,639.00	1,465,573.33	8,165,212.33	109,918.00		8,275,130.32	8,275,130.32

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 Scheduled Dated May 10, 2023

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 23
West Springfield Loan Amortization
CWP-17-30

Loan Amount Approved	11,746,450.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness*	1,100,598.00	Loan Term (in years)	20
Amount to be Financed	10,645,852.00	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		37,851.92	37,851.92	2,838.89		40,690.81	
1/15/2022	430,635.00	106,458.52	537,093.52	7,984.39		545,077.91	585,768.72
7/15/2022		102,152.17	102,152.17	7,661.41		109,813.58	
1/15/2023	439,995.00	102,152.17	542,147.17	7,661.41		549,808.58	659,622.17
7/15/2023		97,752.22	97,752.22	7,331.42		105,083.64	
1/15/2024	449,557.00	97,752.22	547,309.22	7,331.42		554,640.64	659,724.27
7/15/2024		93,256.65	93,256.65	6,994.25		100,250.90	
1/15/2025	459,328.00	93,256.65	552,584.65	6,994.25		559,578.90	659,829.80
7/15/2025		88,663.37	88,663.37	6,649.75		95,313.12	
1/15/2026	469,311.00	88,663.37	557,974.37	6,649.75		564,624.12	659,937.25
7/15/2026		83,970.26	83,970.26	6,297.77		90,268.03	
1/15/2027	479,511.00	83,970.26	563,481.26	6,297.77		569,779.03	660,047.06
7/15/2027		79,175.15	79,175.15	5,938.14		85,113.29	
1/15/2028	489,932.00	79,175.15	569,107.15	5,938.14		575,045.29	660,158.57
7/15/2028		74,275.83	74,275.83	5,570.69		79,846.52	
1/15/2029	500,580.00	74,275.83	574,855.83	5,570.69		580,426.52	660,273.03
7/15/2029		69,270.03	69,270.03	5,195.25		74,465.28	
1/15/2030	511,460.00	69,270.03	580,730.03	5,195.25		585,925.28	660,390.56
7/15/2030		64,155.43	64,155.43	4,811.66		68,967.09	
1/15/2031	522,575.00	64,155.43	586,730.43	4,811.66		591,542.09	660,509.17
7/15/2031		58,929.68	58,929.68	4,419.73		63,349.41	
1/15/2032	533,933.00	58,929.68	592,862.68	4,419.73		597,282.41	660,631.81
7/15/2032		53,590.35	53,590.35	4,019.28		57,609.63	
1/15/2033	545,537.00	53,590.35	599,127.35	4,019.28		603,146.63	660,756.25
7/15/2033		48,134.98	48,134.98	3,610.12		51,745.10	
1/15/2034	557,394.00	48,134.98	605,528.98	3,610.12		609,139.10	660,884.21
7/15/2034		42,561.04	42,561.04	3,192.08		45,753.12	
1/15/2035	569,508.00	42,561.04	612,069.04	3,192.08		615,261.12	661,014.24
7/15/2035		36,865.96	36,865.96	2,764.95		39,630.91	
1/15/2036	581,885.00	36,865.96	618,750.96	2,764.95		621,515.91	661,146.81
7/15/2036		31,047.11	31,047.11	2,328.53		33,375.64	
1/15/2037	594,532.00	31,047.11	625,579.11	2,328.53		627,907.64	661,283.29
7/15/2037		25,101.79	25,101.79	1,882.63		26,984.42	
1/15/2038	607,453.00	25,101.79	632,554.79	1,882.63		634,437.42	661,421.85
7/15/2038		19,027.26	19,027.26	1,427.04		20,454.30	
1/15/2039	620,655.00	19,027.26	639,682.26	1,427.04		641,109.30	661,563.61
7/15/2039		12,820.71	12,820.71	961.55		13,782.26	
1/15/2040	634,144.00	12,820.71	646,964.71	961.55		647,926.26	661,708.53
7/15/2040		6,479.27	6,479.27	485.95		6,965.22	
1/15/2041	647,927.00	6,479.27	654,406.27	485.95		654,892.22	661,857.43
7/15/2041							
	10,645,852.00	2,318,768.96	12,964,620.96	173,907.67		13,138,528.63	13,138,528.63

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
West Springfield Loan Amortization
CWP-17-30-A

Loan Amount Approved	1,075,769.00	Loan Origination Fee (\$5.00/1000)	0.00
Principal Forgiveness*	100,796.00	Loan Term (in years)	20
Amount to be Financed	974,973.00	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		3,466.57	3,466.57	259.99		3,726.56	
1/15/2022	39,439.00	9,749.73	49,188.73	731.23		49,919.96	53,646.52
7/15/2022		9,355.34	9,355.34	701.65		10,056.99	
1/15/2023	40,296.00	9,355.34	49,651.34	701.65		50,352.99	60,409.98
7/15/2023		8,952.38	8,952.38	671.43		9,623.81	
1/15/2024	41,171.00	8,952.38	50,123.38	671.43		50,794.81	60,418.62
7/15/2024		8,540.67	8,540.67	640.55		9,181.22	
1/15/2025	42,066.00	8,540.67	50,606.67	640.55		51,247.22	60,428.44
7/15/2025		8,120.01	8,120.01	609.00		8,729.01	
1/15/2026	42,981.00	8,120.01	51,101.01	609.00		51,710.01	60,439.02
7/15/2026		7,690.20	7,690.20	576.77		8,266.97	
1/15/2027	43,915.00	7,690.20	51,605.20	576.77		52,181.97	60,448.93
7/15/2027		7,251.05	7,251.05	543.83		7,794.88	
1/15/2028	44,869.00	7,251.05	52,120.05	543.83		52,663.88	60,458.76
7/15/2028		6,802.36	6,802.36	510.18		7,312.54	
1/15/2029	45,844.00	6,802.36	52,646.36	510.18		53,156.54	60,469.07
7/15/2029		6,343.92	6,343.92	475.79		6,819.71	
1/15/2030	46,841.00	6,343.92	53,184.92	475.79		53,660.71	60,480.43
7/15/2030		5,875.51	5,875.51	440.66		6,316.17	
1/15/2031	47,859.00	5,875.51	53,734.51	440.66		54,175.17	60,491.35
7/15/2031		5,396.92	5,396.92	404.77		5,801.69	
1/15/2032	48,899.00	5,396.92	54,295.92	404.77		54,700.69	60,502.38
7/15/2032		4,907.93	4,907.93	368.09		5,276.02	
1/15/2033	49,962.00	4,907.93	54,869.93	368.09		55,238.02	60,514.05
7/15/2033		4,408.31	4,408.31	330.62		4,738.93	
1/15/2034	51,047.00	4,408.31	55,455.31	330.62		55,785.93	60,524.87
7/15/2034		3,897.84	3,897.84	292.34		4,190.18	
1/15/2035	52,157.00	3,897.84	56,054.84	292.34		56,347.18	60,537.36
7/15/2035		3,376.27	3,376.27	253.22		3,629.49	
1/15/2036	53,290.00	3,376.27	56,666.27	253.22		56,919.49	60,548.98
7/15/2036		2,843.37	2,843.37	213.25		3,056.62	
1/15/2037	54,449.00	2,843.37	57,292.37	213.25		57,505.62	60,562.25
7/15/2037		2,298.88	2,298.88	172.42		2,471.30	
1/15/2038	55,632.00	2,298.88	57,930.88	172.42		58,103.30	60,574.59
7/15/2038		1,742.56	1,742.56	130.69		1,873.25	
1/15/2039	56,841.00	1,742.56	58,583.56	130.69		58,714.25	60,587.50
7/15/2039		1,174.15	1,174.15	88.06		1,262.21	
1/15/2040	58,076.00	1,174.15	59,250.15	88.06		59,338.21	60,600.42
7/15/2040		593.39	593.39	44.50		637.89	
1/15/2041	59,339.00	593.39	59,932.39	44.50		59,976.89	60,614.79
7/15/2041							
	974,973.00	212,358.42	1,187,331.42	15,926.88		1,203,258.30	1,203,258.30

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
WEST SPRINGFIELD Reamortization
DWP-17-13

Original Loan Amount	6,914,958.00	Loan Origination Fee (\$5.0/1000)	0.00
Principal Forgiveness	215,319.00	Loan Term (in years)	18
Principal Paid Down	547,904.00	Loan Rate	2.00%
Outstanding Loan Obligation	6,151,735.00	Closing Date	10/22/2021
Remaining Balance	(2,572.00)	First Payment	1/15/2022
Net New Loan Obligation	6,149,163.00		

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		61,505.49	61,505.49	4,612.91		66,118.40	
7/15/2022	282,796.72	61,491.63	344,288.35	4,611.87		348,900.22	
1/15/2023		58,663.66	58,663.66	4,399.77		63,063.44	411,963.65
7/15/2023	288,943.14	58,663.66	347,606.81	4,399.77		352,006.58	
1/15/2024		55,774.23	55,774.23	4,183.07		59,957.30	411,963.88
7/15/2024	295,222.52	55,774.23	350,996.75	4,183.07		355,179.82	
1/15/2025		52,822.01	52,822.01	3,961.65		56,783.66	411,963.47
7/15/2025	301,638.83	52,822.01	354,460.84	3,961.65		358,422.49	
1/15/2026		49,805.62	49,805.62	3,735.42		53,541.04	411,963.53
7/15/2026	308,195.09	49,805.62	358,000.71	3,735.42		361,736.13	
1/15/2027		46,723.67	46,723.67	3,504.28		50,227.94	411,964.07
7/15/2027	314,893.29	46,723.67	361,616.96	3,504.28		365,121.23	
1/15/2028		43,574.73	43,574.73	3,268.11		46,842.84	411,964.07
7/15/2028	321,736.43	43,574.73	365,311.16	3,268.11		368,579.27	
1/15/2029		40,357.37	40,357.37	3,026.80		43,384.17	411,963.44
7/15/2029	328,729.50	40,357.37	369,086.87	3,026.80		372,113.68	
1/15/2030		37,070.07	37,070.07	2,780.26		39,850.33	411,964.01
7/15/2030	335,873.51	37,070.07	372,943.59	2,780.26		375,723.85	
1/15/2031		33,711.34	33,711.34	2,528.35		36,239.69	411,963.54
7/15/2031	343,173.46	33,711.34	376,884.80	2,528.35		379,413.15	
1/15/2032		30,279.61	30,279.61	2,270.97		32,550.58	411,963.73
7/15/2032	350,632.34	30,279.61	380,911.95	2,270.97		383,182.92	
1/15/2033		26,773.28	26,773.28	2,008.00		28,781.28	411,964.19
7/15/2033	358,252.15	26,773.28	385,025.44	2,008.00		387,033.43	
1/15/2034		23,190.76	23,190.76	1,739.31		24,930.07	411,963.50
7/15/2034	366,038.90	23,190.76	389,229.66	1,739.31		390,968.96	
1/15/2035		19,530.37	19,530.37	1,464.78		20,995.15	411,964.11
7/15/2035	373,993.57	19,530.37	393,523.94	1,464.78		394,988.72	
1/15/2036		15,790.44	15,790.44	1,184.28		16,974.72	411,963.44
7/15/2036	382,122.17	15,790.44	397,912.61	1,184.28		399,096.89	
1/15/2037		11,969.21	11,969.21	897.69		12,866.90	411,963.79
7/15/2037	390,426.70	11,969.21	402,395.91	897.69		403,293.60	
1/15/2038		8,064.95	8,064.95	604.87		8,669.82	411,963.42
7/15/2038	398,912.15	8,064.95	406,977.09	604.87		407,581.97	
1/15/2039		4,075.83	4,075.83	305.69		4,381.51	411,963.48
7/15/2039	407,582.52	4,075.83	411,658.35	305.69		411,964.03	
1/15/2040							411,964.03
	6,149,163.00	1,239,351.40	7,388,514.40	92,951.36		7,481,465.76	7,415,347.36

Notes:

* Notwithstanding 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
WEST SPRINGFIELD Loan Amortization
CWP-19-41

Loan Amount Approved	6,222,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	400,356.00	Loan Term (in years)	20
Amount to be Financed	5,821,644.00	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		68,242.60	68,242.60	5,118.20		73,360.80	
1/15/2024	235,491.00	58,216.44	293,707.44	4,366.23		298,073.67	371,434.47
7/15/2024		55,861.53	55,861.53	4,189.61		60,051.14	
1/15/2025	240,609.00	55,861.53	296,470.53	4,189.61		300,660.14	360,711.29
7/15/2025		53,455.44	53,455.44	4,009.16		57,464.60	
1/15/2026	245,839.00	53,455.44	299,294.44	4,009.16		303,303.60	360,768.20
7/15/2026		50,997.05	50,997.05	3,824.78		54,821.83	
1/15/2027	251,182.00	50,997.05	302,179.05	3,824.78		306,003.83	360,825.66
7/15/2027		48,485.23	48,485.23	3,636.39		52,121.62	
1/15/2028	256,641.00	48,485.23	305,126.23	3,636.39		308,762.62	360,884.24
7/15/2028		45,918.82	45,918.82	3,443.91		49,362.73	
1/15/2029	262,219.00	45,918.82	308,137.82	3,443.91		311,581.73	360,944.46
7/15/2029		43,296.63	43,296.63	3,247.25		46,543.88	
1/15/2030	267,918.00	43,296.63	311,214.63	3,247.25		314,461.88	361,005.75
7/15/2030		40,617.45	40,617.45	3,046.31		43,663.76	
1/15/2031	273,740.00	40,617.45	314,357.45	3,046.31		317,403.76	361,067.52
7/15/2031		37,880.05	37,880.05	2,841.00		40,721.05	
1/15/2032	279,690.00	37,880.05	317,570.05	2,841.00		320,411.05	361,132.11
7/15/2032		35,083.15	35,083.15	2,631.24		37,714.39	
1/15/2033	285,768.00	35,083.15	320,851.15	2,631.24		323,482.39	361,196.77
7/15/2033		32,225.47	32,225.47	2,416.91		34,642.38	
1/15/2034	291,979.00	32,225.47	324,204.47	2,416.91		326,621.38	361,263.76
7/15/2034		29,305.68	29,305.68	2,197.93		31,503.61	
1/15/2035	298,325.00	29,305.68	327,630.68	2,197.93		329,828.61	361,332.21
7/15/2035		26,322.43	26,322.43	1,974.18		28,296.61	
1/15/2036	304,809.00	26,322.43	331,131.43	1,974.18		333,105.61	361,402.22
7/15/2036		23,274.34	23,274.34	1,745.58		25,019.92	
1/15/2037	311,433.00	23,274.34	334,707.34	1,745.58		336,452.92	361,472.83
7/15/2037		20,160.01	20,160.01	1,512.00		21,672.01	
1/15/2038	318,202.00	20,160.01	338,362.01	1,512.00		339,874.01	361,546.02
7/15/2038		16,977.99	16,977.99	1,273.35		18,251.34	
1/15/2039	325,118.00	16,977.99	342,095.99	1,273.35		343,369.34	361,620.68
7/15/2039		13,726.81	13,726.81	1,029.51		14,756.32	
1/15/2040	332,183.00	13,726.81	345,909.81	1,029.51		346,939.32	361,695.64
7/15/2040		10,404.98	10,404.98	780.37		11,185.35	
1/15/2041	339,403.00	10,404.98	349,807.98	780.37		350,588.35	361,773.71
7/15/2041		7,010.95	7,010.95	525.82		7,536.77	
1/15/2042	346,779.00	7,010.95	353,789.95	525.82		354,315.77	361,852.54
7/15/2042		3,543.16	3,543.16	265.74		3,808.90	
1/15/2043	354,316.00	3,543.16	357,859.16	265.74		358,124.90	361,933.79
7/15/2043							
	5,821,644.00	1,315,553.38	7,137,197.38	98,666.50		7,235,863.89	7,235,863.89

Notes:

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

Massachusetts Clean Water Trust
Series 24
WEST SPRINGFIELD Loan Amortization
CWP-19-41-A

Loan Amount Approved	1,017,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness*	49,170.00	Loan Term (in years)	20
Amount to be Financed	967,830.00	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		11,345.12	11,345.12	850.88		12,196.00	
1/15/2024	39,150.00	9,678.30	48,828.30	725.87		49,554.17	61,750.17
7/15/2024		9,286.80	9,286.80	696.51		9,983.31	
1/15/2025	40,001.00	9,286.80	49,287.80	696.51		49,984.31	59,967.62
7/15/2025		8,886.79	8,886.79	666.51		9,553.30	
1/15/2026	40,870.00	8,886.79	49,756.79	666.51		50,423.30	59,976.60
7/15/2026		8,478.09	8,478.09	635.86		9,113.95	
1/15/2027	41,758.00	8,478.09	50,236.09	635.86		50,871.95	59,985.89
7/15/2027		8,060.51	8,060.51	604.54		8,665.05	
1/15/2028	42,666.00	8,060.51	50,726.51	604.54		51,331.05	59,996.10
7/15/2028		7,633.85	7,633.85	572.54		8,206.39	
1/15/2029	43,593.00	7,633.85	51,226.85	572.54		51,799.39	60,005.78
7/15/2029		7,197.92	7,197.92	539.84		7,737.76	
1/15/2030	44,540.00	7,197.92	51,737.92	539.84		52,277.76	60,015.53
7/15/2030		6,752.52	6,752.52	506.44		7,258.96	
1/15/2031	45,508.00	6,752.52	52,260.52	506.44		52,766.96	60,025.92
7/15/2031		6,297.44	6,297.44	472.31		6,769.75	
1/15/2032	46,497.00	6,297.44	52,794.44	472.31		53,266.75	60,036.50
7/15/2032		5,832.47	5,832.47	437.44		6,269.91	
1/15/2033	47,508.00	5,832.47	53,340.47	437.44		53,777.91	60,047.81
7/15/2033		5,357.39	5,357.39	401.80		5,759.19	
1/15/2034	48,541.00	5,357.39	53,898.39	401.80		54,300.19	60,059.39
7/15/2034		4,871.98	4,871.98	365.40		5,237.38	
1/15/2035	49,596.00	4,871.98	54,467.98	365.40		54,833.38	60,070.76
7/15/2035		4,376.02	4,376.02	328.20		4,704.22	
1/15/2036	50,673.00	4,376.02	55,049.02	328.20		55,377.22	60,081.44
7/15/2036		3,869.29	3,869.29	290.20		4,159.49	
1/15/2037	51,775.00	3,869.29	55,644.29	290.20		55,934.49	60,093.97
7/15/2037		3,351.54	3,351.54	251.37		3,602.91	
1/15/2038	52,900.00	3,351.54	56,251.54	251.37		56,502.91	60,105.81
7/15/2038		2,822.54	2,822.54	211.69		3,034.23	
1/15/2039	54,050.00	2,822.54	56,872.54	211.69		57,084.23	60,118.46
7/15/2039		2,282.04	2,282.04	171.15		2,453.19	
1/15/2040	55,224.00	2,282.04	57,506.04	171.15		57,677.19	60,130.39
7/15/2040		1,729.80	1,729.80	129.74		1,859.54	
1/15/2041	56,425.00	1,729.80	58,154.80	129.74		58,284.54	60,144.07
7/15/2041		1,165.55	1,165.55	87.42		1,252.97	
1/15/2042	57,651.00	1,165.55	58,816.55	87.42		58,903.97	60,156.93
7/15/2042		589.04	589.04	44.18		633.22	
1/15/2043	58,904.00	589.04	59,493.04	44.18		59,537.22	60,170.44
7/15/2043							
	967,830.00	218,706.58	1,186,536.58	16,402.99		1,202,939.57	1,202,939.57

Notes:

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

Massachusetts Clean Water Trust
Series 24
WEST SPRINGFIELD Loan Amortization
DWP-17-13-A

Loan Amount Approved	245,835.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness	-	Loan Term (in years)	20
Amount to be Financed	245,835.00	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		2,881.73	2,881.73	216.13		3,097.86	
1/15/2024	9,944.00	2,458.35	12,402.35	184.38		12,586.73	15,684.59
7/15/2024		2,358.91	2,358.91	176.92		2,535.83	
1/15/2025	10,160.00	2,358.91	12,518.91	176.92		12,695.83	15,231.66
7/15/2025		2,257.31	2,257.31	169.30		2,426.61	
1/15/2026	10,381.00	2,257.31	12,638.31	169.30		12,807.61	15,234.22
7/15/2026		2,153.50	2,153.50	161.51		2,315.01	
1/15/2027	10,607.00	2,153.50	12,760.50	161.51		12,922.01	15,237.03
7/15/2027		2,047.43	2,047.43	153.56		2,200.99	
1/15/2028	10,837.00	2,047.43	12,884.43	153.56		13,037.99	15,238.97
7/15/2028		1,939.06	1,939.06	145.43		2,084.49	
1/15/2029	11,073.00	1,939.06	13,012.06	145.43		13,157.49	15,241.98
7/15/2029		1,828.33	1,828.33	137.12		1,965.45	
1/15/2030	11,314.00	1,828.33	13,142.33	137.12		13,279.45	15,244.91
7/15/2030		1,715.19	1,715.19	128.64		1,843.83	
1/15/2031	11,560.00	1,715.19	13,275.19	128.64		13,403.83	15,247.66
7/15/2031		1,599.59	1,599.59	119.97		1,719.56	
1/15/2032	11,811.00	1,599.59	13,410.59	119.97		13,530.56	15,250.12
7/15/2032		1,481.48	1,481.48	111.11		1,592.59	
1/15/2033	12,067.00	1,481.48	13,548.48	111.11		13,659.59	15,252.18
7/15/2033		1,360.81	1,360.81	102.06		1,462.87	
1/15/2034	12,330.00	1,360.81	13,690.81	102.06		13,792.87	15,255.74
7/15/2034		1,237.51	1,237.51	92.81		1,330.32	
1/15/2035	12,598.00	1,237.51	13,835.51	92.81		13,928.32	15,258.65
7/15/2035		1,111.53	1,111.53	83.36		1,194.89	
1/15/2036	12,871.00	1,111.53	13,982.53	83.36		14,065.89	15,260.79
7/15/2036		982.82	982.82	73.71		1,056.53	
1/15/2037	13,151.00	982.82	14,133.82	73.71		14,207.53	15,264.06
7/15/2037		851.31	851.31	63.85		915.16	
1/15/2038	13,437.00	851.31	14,288.31	63.85		14,352.16	15,267.32
7/15/2038		716.94	716.94	53.77		770.71	
1/15/2039	13,729.00	716.94	14,445.94	53.77		14,499.71	15,270.42
7/15/2039		579.65	579.65	43.47		623.12	
1/15/2040	14,027.00	579.65	14,606.65	43.47		14,650.12	15,273.25
7/15/2040		439.38	439.38	32.95		472.33	
1/15/2041	14,332.00	439.38	14,771.38	32.95		14,804.33	15,276.67
7/15/2041		296.06	296.06	22.20		318.26	
1/15/2042	14,644.00	296.06	14,940.06	22.20		14,962.26	15,280.53
7/15/2042		149.62	149.62	11.22		160.84	
1/15/2043	14,962.00	149.62	15,111.62	11.22		15,122.84	15,283.68
7/15/2043							
	245,835.00	55,552.94	301,387.94	4,166.47		305,554.41	305,554.41

Massachusetts Water Clean Water Trust
Series 23 Swap
WEST SPRINGFIELD Reamortization
CWP-17-30

Original Loan Amount	11,746,450.00	Loan Origination Fee (\$0.00/1000)	0.00
Principal Forgiveness	1,100,598.00	Loan Term (in years)	18
Principal Paid Down	870,630.00	Loan Rate	2.00%
Outstanding Loan Obligation	9,775,222.00	Closing Date	5/10/2023
Remaining Balance	(141,208.00)	First Payment	7/15/2023
Net New Loan Obligation	9,634,014.00		

Date	Principal	Interest	Total Payments	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
5/10/2023							
7/15/2023		97,242.30	97,242.30	7,293.17		104,535.47	
1/15/2024	443,062.92	96,340.14	539,403.06	7,225.51		546,628.57	651,164.04
7/15/2024		91,909.51	91,909.51	6,893.21		98,802.72	
1/15/2025	452,692.78	91,909.51	544,602.29	6,893.21		551,495.50	650,298.23
7/15/2025		87,382.58	87,382.58	6,553.69		93,936.28	
1/15/2026	462,531.57	87,382.58	549,914.15	6,553.69		556,467.85	650,404.12
7/15/2026		82,757.27	82,757.27	6,206.80		88,964.06	
1/15/2027	472,584.23	82,757.27	555,341.50	6,206.80		561,548.29	650,512.35
7/15/2027		78,031.43	78,031.43	5,852.36		83,883.78	
1/15/2028	482,854.68	78,031.43	560,886.11	5,852.36		566,738.47	650,622.25
7/15/2028		73,202.88	73,202.88	5,490.22		78,693.09	
1/15/2029	493,348.87	73,202.88	566,551.75	5,490.22		572,041.96	650,735.06
7/15/2029		68,269.39	68,269.39	5,120.20		73,389.59	
1/15/2030	504,071.71	68,269.39	572,341.10	5,120.20		577,461.30	650,850.90
7/15/2030		63,228.67	63,228.67	4,742.15		67,970.82	
1/15/2031	515,026.14	63,228.67	578,254.81	4,742.15		582,996.96	650,967.78
7/15/2031		58,078.41	58,078.41	4,355.88		62,434.29	
1/15/2032	526,220.07	58,078.41	584,298.48	4,355.88		588,654.36	651,088.66
7/15/2032		52,816.21	52,816.21	3,961.22		56,777.43	
1/15/2033	537,656.44	52,816.21	590,472.65	3,961.22		594,433.87	651,211.29
7/15/2033		47,439.65	47,439.65	3,557.97		50,997.62	
1/15/2034	549,342.17	47,439.65	596,781.81	3,557.97		600,339.79	651,337.41
7/15/2034		41,946.22	41,946.22	3,145.97		45,092.19	
1/15/2035	561,281.17	41,946.22	603,227.40	3,145.97		606,373.36	651,465.55
7/15/2035		36,333.41	36,333.41	2,725.01		39,058.42	
1/15/2036	573,479.37	36,333.41	609,812.79	2,725.01		612,537.79	651,596.21
7/15/2036		30,598.62	30,598.62	2,294.90		32,893.52	
1/15/2037	585,943.69	30,598.62	616,542.31	2,294.90		618,837.20	651,730.72
7/15/2037		24,739.18	24,739.18	1,855.44		26,594.62	
1/15/2038	598,678.03	24,739.18	623,417.22	1,855.44		625,272.65	651,867.27
7/15/2038		18,752.40	18,752.40	1,406.43		20,158.83	
1/15/2039	611,689.32	18,752.40	630,441.72	1,406.43		631,848.15	652,006.98
7/15/2039		12,635.51	12,635.51	947.66		13,583.17	
1/15/2040	624,983.46	12,635.51	637,618.97	947.66		638,566.64	652,149.81
7/15/2040		6,385.67	6,385.67	478.93		6,864.60	
1/15/2041	638,567.37	6,385.67	644,953.05	478.93		645,431.97	652,296.57
7/15/2041							
	9,634,014.00	1,942,596.47	11,576,610.47	145,694.74		11,722,305.21	11,722,305.21

Notes:

* Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust, interest shall accrue at the Discount Rate set forth in the Loan Agreement only on that portion of the Loan that has been disbursed to or for the account of the Borrower, payable on the date of such refinancing. Thereafter, Loan Repayments shall be payable on the Loan in accordance.

Massachusetts Water Clean Water Trust
Series 24 Swap
WEST SPRINGFIELD Reamortization
CWP-19-41

Original Loan Amount	6,222,000.00	Loan Origination Fee (\$0.00/1000)	0.00
Loan Forgiveness	(400,356.00)	Loan Term (in years)	20
Unused Principal Amount	(379,687.00)	Loan Rate	2.00%
Net New Loan Obligation	<u>5,441,957.00</u>	Closing Date	12/14/2022
		Reamortization Date	12/13/2024
		First Interest	7/15/2023
		First Principal	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		68,242.60	68,242.60	5,118.20		73,360.80	
1/15/2024	235,491.00	58,216.44	293,707.44	4,366.23		298,073.67	371,434.47
7/15/2024		55,861.53	55,861.53	4,189.61		60,051.14	
1/15/2025	224,254.94	55,186.53	279,441.47	4,138.99		283,580.46	343,631.61
7/15/2025		49,822.11	49,822.11	3,736.66		53,558.77	
1/15/2026	229,129.51	49,822.11	278,951.62	3,736.66		282,688.28	336,247.05
7/15/2026		47,530.82	47,530.82	3,564.81		51,095.63	
1/15/2027	234,109.35	47,530.82	281,640.16	3,564.81		285,204.98	336,300.60
7/15/2027		45,189.72	45,189.72	3,389.23		48,578.95	
1/15/2028	239,197.30	45,189.72	284,387.02	3,389.23		287,776.25	336,355.20
7/15/2028		42,797.75	42,797.75	3,209.83		46,007.58	
1/15/2029	244,396.18	42,797.75	287,193.93	3,209.83		290,403.76	336,411.34
7/15/2029		40,353.79	40,353.79	3,026.53		43,380.32	
1/15/2030	249,707.83	40,353.79	290,061.62	3,026.53		293,088.15	336,468.47
7/15/2030		37,856.71	37,856.71	2,839.25		40,695.96	
1/15/2031	255,134.06	37,856.71	292,990.76	2,839.25		295,830.02	336,525.98
7/15/2031		35,305.37	35,305.37	2,647.90		37,953.27	
1/15/2032	260,679.68	35,305.37	295,985.05	2,647.90		298,632.95	336,586.22
7/15/2032		32,698.57	32,698.57	2,452.39		35,150.96	
1/15/2033	266,344.52	32,698.57	299,043.09	2,452.39		301,495.48	336,646.45
7/15/2033		30,035.13	30,035.13	2,252.63		32,287.76	
1/15/2034	272,133.37	30,035.13	302,168.50	2,252.63		304,421.14	336,708.90
7/15/2034		27,313.79	27,313.79	2,048.53		29,362.33	
1/15/2035	278,048.06	27,313.79	305,361.85	2,048.53		307,410.38	336,772.71
7/15/2035		24,533.31	24,533.31	1,840.00		26,373.31	
1/15/2036	284,091.37	24,533.31	308,624.68	1,840.00		310,464.68	336,837.99
7/15/2036		21,692.40	21,692.40	1,626.93		23,319.33	
1/15/2037	290,265.10	21,692.40	311,957.49	1,626.93		313,584.42	336,903.75
7/15/2037		18,789.75	18,789.75	1,409.23		20,198.98	
1/15/2038	296,574.04	18,789.75	315,363.79	1,409.23		316,773.02	336,972.00
7/15/2038		15,824.01	15,824.01	1,186.80		17,010.81	
1/15/2039	303,019.99	15,824.01	318,843.99	1,186.80		320,030.79	337,041.60
7/15/2039		12,793.81	12,793.81	959.54		13,753.34	
1/15/2040	309,604.72	12,793.81	322,398.52	959.54		323,358.06	337,111.40
7/15/2040		9,697.76	9,697.76	727.33		10,425.09	
1/15/2041	316,334.01	9,697.76	326,031.77	727.33		326,759.10	337,184.19
7/15/2041		6,534.42	6,534.42	490.08		7,024.50	
1/15/2042	323,208.63	6,534.42	329,743.05	490.08		330,233.14	337,257.64
7/15/2042		3,302.33	3,302.33	247.68		3,550.01	
1/15/2043	330,233.36	3,302.33	333,535.70	247.68		333,783.37	337,333.38
7/15/2043							
	5,441,957.00	1,241,650.18	6,683,607.18	93,123.76		6,776,730.95	6,776,730.95

Notes:

* Notwithstanding 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.