

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

Series 5

Title V Loan

Amherst 97-1100

SCHEDULE C

Financial Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Obligation: \$100,000.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity	Contract	Total	Principal	Interest	Total
				Earnings	Assistance Payments				
01-Aug-01	5,266.00						5,266.00		5,266.00
01-Feb-02	\$0.00	\$2,424.07	\$2,424.07	\$1,254.42	\$1,169.65	\$2,424.07	0.00	\$0.00	0.00
01-Aug-02	5,269.00	2,437.62	7,706.62	1,261.43	1,176.19	2,437.62	5,269.00	0.00	5,269.00
01-Feb-03	0.00	2,329.59	2,329.59	1,191.26	1,138.33	2,329.59	0.00	0.00	0.00
01-Aug-03	5,270.00	2,329.59	7,599.59	1,191.26	1,138.33	2,329.59	5,270.00	0.00	5,270.00
01-Feb-04	0.00	2,217.61	2,217.61	1,121.10	1,096.52	2,217.61	(0.00)	0.00	(0.00)
01-Aug-04	5,270.00	2,217.61	7,487.61	1,121.10	1,096.52	2,217.61	5,270.00	0.00	5,270.00
01-Feb-05	0.00	2,102.34	2,102.34	1,050.93	1,051.41	2,102.34	0.00	0.00	0.00
01-Aug-05	5,270.00	2,102.34	7,372.34	1,050.93	1,051.41	2,102.34	5,270.00	0.00	5,270.00
01-Feb-06	0.00	1,983.77	1,983.77	980.76	1,003.01	1,983.77	(0.00)	0.00	(0.00)
01-Aug-06	5,270.00	1,983.77	7,253.77	980.76	1,003.01	1,983.77	5,270.00	0.00	5,270.00
01-Feb-07	0.00	1,845.45	1,845.45	910.60	934.85	1,845.45	0.00	0.00	0.00
01-Aug-07	5,270.00	1,845.45	7,115.45	910.60	934.85	1,845.45	5,270.00	0.00	5,270.00
01-Feb-08	0.00	1,707.12	1,707.12	840.43	866.69	1,707.12	0.00	0.00	0.00
01-Aug-08	5,270.00	1,707.12	6,977.12	840.43	866.69	1,707.12	5,270.00	0.00	5,270.00
01-Feb-09	0.00	1,580.65	1,580.65	770.26	810.39	1,580.65	0.00	0.00	0.00
01-Aug-09	5,270.00	1,580.65	6,850.65	770.26	810.39	1,580.65	5,270.00	0.00	5,270.00
01-Feb-10	0.00	1,442.33	1,442.33	700.09	742.23	1,442.33	(0.00)	0.00	(0.00)
01-Aug-10	5,305.00	1,442.33	6,747.33	700.09	742.23	1,442.33	5,305.00	0.00	5,305.00
01-Feb-11	0.00	1,309.70	1,309.70	629.45	680.24	1,309.70	0.00	0.00	0.00
01-Aug-11	5,305.00	1,309.70	6,614.70	629.45	680.24	1,309.70	5,305.00	0.00	5,305.00
01-Feb-12	0.00	1,167.12	1,167.12	558.81	608.31	1,167.12	0.00	0.00	0.00
01-Aug-12	5,305.00	1,167.12	6,472.12	558.81	608.31	1,167.12	5,305.00	0.00	5,305.00
01-Feb-13	0.00	1,021.23	1,021.23	488.17	533.06	1,021.23	0.00	0.00	0.00
01-Aug-13	5,305.00	1,021.23	6,326.23	488.17	533.06	1,021.23	5,305.00	0.00	5,305.00
01-Feb-14	0.00	875.34	875.34	417.53	457.81	875.34	0.00	0.00	0.00
01-Aug-14	5,305.00	875.34	6,180.34	417.53	457.81	875.34	5,305.00	0.00	5,305.00
01-Feb-15	0.00	729.45	729.45	346.89	382.56	729.45	(0.00)	0.00	(0.00)
01-Aug-15	5,210.00	729.45	5,939.45	346.89	382.56	729.45	5,210.00	0.00	5,210.00
01-Feb-16	0.00	592.68	592.68	277.51	315.16	592.68	0.00	0.00	0.00
01-Aug-16	5,210.00	592.68	5,802.68	277.51	315.16	592.68	5,210.00	0.00	5,210.00
01-Feb-17	0.00	442.88	442.88	208.14	234.75	442.88	0.00	0.00	0.00
01-Aug-17	5,210.00	442.88	5,652.88	208.14	234.75	442.88	5,210.00	0.00	5,210.00
01-Feb-18	0.00	293.08	293.08	138.76	154.33	293.08	0.00	0.00	0.00
01-Aug-18	5,210.00	293.08	5,503.08	138.76	154.33	293.08	5,210.00	0.00	5,210.00
01-Feb-19	0.00	143.29	143.29	69.38	73.91	143.29	0.00	0.00	0.00
01-Aug-19	5,210.00	143.29	5,353.29	69.38	73.91	143.29	5,210.00	0.00	5,210.00
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
	\$100,000.00	\$48,428.97	\$143,162.97	\$23,916.02	\$24,512.95	\$48,428.97	\$100,000.00	\$0.00	\$100,000.00

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