

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

SCHEDULE C

Series 5

the V Loan  
 arlin T5-97-1167

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Oblig \$134,873.00

	Loan Subsidy Amounts								
	Scheduled Loan Repayments			Contract			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Assistance Payments	Total	Principal	Interest	Total
01-Aug-01									
01-Feb-02	\$0.00	\$3,451.16	\$3,451.16	\$1,785.92	\$1,665.24	\$3,451.16	0.00	\$0.00	\$0.00
01-Aug-02	7,504.00	3,470.44	10,974.44	1,795.90	1,674.54	3,470.44	7,504.00	0.00	7,504.00
01-Feb-03	0.00	3,316.64	3,316.64	1,696.00	1,620.64	3,316.64	0.00	0.00	0.00
01-Aug-03	7,502.00	3,316.64	10,818.64	1,696.00	1,620.64	3,316.64	7,502.00	0.00	7,502.00
01-Feb-04	0.00	3,157.22	3,157.22	1,596.11	1,561.11	3,157.22	0.00	0.00	0.00
01-Aug-04	7,502.00	3,157.22	10,659.22	1,596.11	1,561.11	3,157.22	7,502.00	0.00	7,502.00
01-Feb-05	0.00	2,993.11	2,993.11	1,496.21	1,496.90	2,993.11	0.00	0.00	0.00
01-Aug-05	7,502.00	2,993.11	10,495.11	1,496.21	1,496.90	2,993.11	7,502.00	0.00	7,502.00
01-Feb-06	0.00	2,824.30	2,824.30	1,396.31	1,427.99	2,824.30	0.00	0.00	0.00
01-Aug-06	7,502.00	2,824.30	10,326.30	1,396.31	1,427.99	2,824.30	7,502.00	0.00	7,502.00
01-Feb-07	0.00	2,627.37	2,627.37	1,296.42	1,330.95	2,627.37	0.00	0.00	0.00
01-Aug-07	7,502.00	2,627.37	10,129.37	1,296.42	1,330.95	2,627.37	7,502.00	0.00	7,502.00
01-Feb-08	0.00	2,430.43	2,430.43	1,196.52	1,233.91	2,430.43	0.00	0.00	0.00
01-Aug-08	7,502.00	2,430.43	9,932.43	1,196.52	1,233.91	2,430.43	7,502.00	0.00	7,502.00
01-Feb-09	0.00	2,250.38	2,250.38	1,096.62	1,153.75	2,250.38	0.00	0.00	0.00
01-Aug-09	7,502.00	2,250.38	9,752.38	1,096.62	1,153.75	2,250.38	7,502.00	0.00	7,502.00
01-Feb-10	0.00	2,053.44	2,053.44	996.73	1,056.72	2,053.44	0.00	0.00	0.00
01-Aug-10	7,553.00	2,053.44	9,606.44	996.73	1,056.72	2,053.44	7,553.00	0.00	7,553.00
01-Feb-11	0.00	1,864.62	1,864.62	896.15	968.46	1,864.62	0.00	0.00	0.00
01-Aug-11	7,553.00	1,864.62	9,417.62	896.15	968.46	1,864.62	7,553.00	0.00	7,553.00
01-Feb-12	0.00	1,661.64	1,661.64	795.58	866.05	1,661.64	(0.00)	0.00	(0.00)
01-Aug-12	7,553.00	1,661.64	9,214.64	795.58	866.05	1,661.64	7,553.00	0.00	7,553.00
01-Feb-13	0.00	1,453.93	1,453.93	695.01	758.92	1,453.93	(0.00)	0.00	(0.00)
01-Aug-13	7,553.00	1,453.93	9,006.93	695.01	758.92	1,453.93	7,553.00	0.00	7,553.00
01-Feb-14	0.00	1,246.23	1,246.23	594.44	651.78	1,246.23	0.00	0.00	0.00
01-Aug-14	7,553.00	1,246.23	8,799.23	594.44	651.78	1,246.23	7,553.00	0.00	7,553.00
01-Feb-15	0.00	1,038.52	1,038.52	493.87	544.65	1,038.52	0.00	0.00	0.00
01-Aug-15	7,418.00	1,038.52	8,456.52	493.87	544.65	1,038.52	7,418.00	0.00	7,418.00
01-Feb-16	0.00	843.80	843.80	395.10	448.70	843.80	0.00	0.00	0.00
01-Aug-16	7,418.00	843.80	8,261.80	395.10	448.70	843.80	7,418.00	0.00	7,418.00
01-Feb-17	0.00	630.53	630.53	296.32	334.21	630.53	0.00	0.00	0.00
01-Aug-17	7,418.00	630.53	8,048.53	296.32	334.21	630.53	7,418.00	0.00	7,418.00
01-Feb-18	0.00	417.26	417.26	197.55	219.71	417.26	0.00	0.00	0.00
01-Aug-18	7,418.00	417.26	7,835.26	197.55	219.71	417.26	7,418.00	0.00	7,418.00
01-Feb-19	0.00	204.00	204.00	98.77	105.22	204.00	0.00	0.00	0.00
01-Aug-19	7,418.00	204.00	7,622.00	98.77	105.22	204.00	7,418.00	0.00	7,418.00
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
	\$134,873.00	\$68,948.43	\$203,821.43	\$34,049.29	\$34,899.14	\$68,948.43	\$134,873.00	\$0.00	\$134,873.00

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

Schedule of Loan Repayments

Initial Loan Obligation:		38,006.00		Loan Subsidy Amounts					
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
8/1/04									
1-Feb-05		881.00	881.00	410.00	471.00	881.00	-	-	-
1-Aug-05	2,115.00	881.00	2,996.00	410.00	471.00	881.00	2,115.00	-	2,115.00
1-Feb-06	-	850.00	850.00	388.00	462.00	850.00	-	-	-
1-Aug-06	2,115.00	850.00	2,965.00	388.00	462.00	850.00	2,115.00	-	2,115.00
1-Feb-07	-	818.00	818.00	365.00	453.00	818.00	-	-	-
1-Aug-07	2,115.00	818.00	2,933.00	365.00	453.00	818.00	2,115.00	-	2,115.00
1-Feb-08	-	786.00	786.00	342.00	444.00	786.00	-	-	-
1-Aug-08	2,115.00	786.00	2,901.00	342.00	444.00	786.00	2,115.00	-	2,115.00
1-Feb-09	-	744.00	744.00	319.00	425.00	744.00	-	-	-
1-Aug-09	2,115.00	744.00	2,859.00	319.00	425.00	744.00	2,115.00	-	2,115.00
1-Feb-10	-	691.00	691.00	296.00	395.00	691.00	-	-	-
1-Aug-10	2,115.00	691.00	2,806.00	296.00	395.00	691.00	2,115.00	-	2,115.00
1-Feb-11	-	638.00	638.00	273.00	365.00	638.00	-	-	-
1-Aug-11	2,115.00	638.00	2,753.00	273.00	365.00	638.00	2,115.00	-	2,115.00
1-Feb-12	-	585.00	585.00	250.00	335.00	585.00	-	-	-
1-Aug-12	2,053.00	585.00	2,638.00	250.00	335.00	585.00	2,053.00	-	2,053.00
1-Feb-13	-	534.00	534.00	228.00	306.00	534.00	-	-	-
1-Aug-13	2,105.00	534.00	2,639.00	228.00	306.00	534.00	2,105.00	-	2,105.00
1-Feb-14	-	479.00	479.00	206.00	273.00	479.00	-	-	-
1-Aug-14	2,105.00	479.00	2,584.00	206.00	273.00	479.00	2,105.00	-	2,105.00
1-Feb-15	-	423.00	423.00	182.00	241.00	423.00	-	-	-
1-Aug-15	2,105.00	423.00	2,528.00	182.00	241.00	423.00	2,105.00	-	2,105.00
1-Feb-16	-	371.00	371.00	160.00	211.00	371.00	-	-	-
1-Aug-16	2,105.00	371.00	2,476.00	160.00	211.00	371.00	2,105.00	-	2,105.00
1-Feb-17	-	318.00	318.00	137.00	181.00	318.00	-	-	-
1-Aug-17	2,105.00	318.00	2,423.00	137.00	181.00	318.00	2,105.00	-	2,105.00
1-Feb-18	-	266.00	266.00	115.00	151.00	266.00	-	-	-
1-Aug-18	2,105.00	266.00	2,371.00	115.00	151.00	266.00	2,105.00	-	2,105.00
1-Feb-19	-	213.00	213.00	92.00	121.00	213.00	-	-	-
1-Aug-19	2,105.00	213.00	2,318.00	92.00	121.00	213.00	2,105.00	-	2,105.00
1-Feb-20	-	160.00	160.00	69.00	91.00	160.00	-	-	-
1-Aug-20	2,105.00	160.00	2,265.00	69.00	91.00	160.00	2,105.00	-	2,105.00
1-Feb-21	-	108.00	108.00	47.00	61.00	108.00	-	-	-
1-Aug-21	2,154.00	108.00	2,262.00	47.00	61.00	108.00	2,154.00	-	2,154.00
1-Feb-22	-	54.00	54.00	23.00	31.00	54.00	-	-	-
1-Aug-22	2,154.00	54.00	2,208.00	23.00	31.00	54.00	2,154.00	-	2,154.00
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	-	-	-	-	-	-	-	-	-
	38,006.00	17,838.00	55,844.00	7,804.00	10,034.00	17,838.00	38,006.00	-	38,006.00