

Massachusetts Water Pollution Abatement Trust  
Water Pollution Abatement Revenue Bonds  
(Pool Loan Program Bonds)  
Series 6  
Title V Loans  
Bernardston 97-1178

SCHEDULE C

Final Loan Structuring Analysis  
Schedule of Loan Repayments

Outstanding Loan Obligation: \$95,215.44

	Loan Subsidy Amounts								
	Scheduled Loan Repayments			Contract Assistance			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Payments	Total	Principal	Interest	Total
01-Aug-02	5,016.51	2,458.64	7,475.15	1,251.20	1,207.44	2,458.64	5,016.51	-	5,016.51
01-Feb-03	-	2,339.50	2,339.50	1,185.28	1,154.22	2,339.50	-	-	-
01-Aug-03	5,016.51	2,339.50	7,356.01	1,185.28	1,154.22	2,339.50	5,016.51	-	5,016.51
01-Feb-04	-	2,220.36	2,220.36	1,119.36	1,101.00	2,220.36	-	-	-
01-Aug-04	5,016.51	2,220.36	7,236.87	1,119.36	1,101.00	2,220.36	5,016.51	-	5,016.51
01-Feb-05	-	2,107.49	2,107.49	1,053.44	1,054.05	2,107.49	-	-	-
01-Aug-05	5,016.51	2,107.49	7,124.00	1,053.44	1,054.05	2,107.49	5,016.51	-	5,016.51
01-Feb-06	-	1,994.62	1,994.62	987.52	1,007.10	1,994.62	-	-	-
01-Aug-06	5,016.51	1,994.62	7,011.13	987.52	1,007.10	1,994.62	5,016.51	-	5,016.51
01-Feb-07	-	1,869.20	1,869.20	921.60	947.60	1,869.20	-	-	-
01-Aug-07	5,016.51	1,869.20	6,885.71	921.60	947.60	1,869.20	5,016.51	-	5,016.51
01-Feb-08	-	1,753.20	1,753.20	855.68	897.52	1,753.20	-	-	-
01-Aug-08	5,016.51	1,753.20	6,769.71	855.68	897.52	1,753.20	5,016.51	-	5,016.51
01-Feb-09	-	1,627.78	1,627.78	789.76	838.02	1,627.78	-	-	-
01-Aug-09	5,016.51	1,627.78	6,644.29	789.76	838.02	1,627.78	5,016.51	-	5,016.51
01-Feb-10	-	1,496.10	1,496.10	723.84	772.26	1,496.10	-	-	-
01-Aug-10	5,016.43	1,496.10	6,512.53	723.84	772.26	1,496.10	5,016.43	-	5,016.43
01-Feb-11	-	1,364.42	1,364.42	657.92	706.50	1,364.42	-	-	-
01-Aug-11	5,016.34	1,364.42	6,380.76	657.92	706.50	1,364.42	5,016.34	-	5,016.34
01-Feb-12	-	1,232.74	1,232.74	592.00	640.74	1,232.74	-	-	-
01-Aug-12	5,016.34	1,232.74	6,249.08	592.00	640.74	1,232.74	5,016.34	-	5,016.34
01-Feb-13	-	1,107.33	1,107.33	526.08	581.25	1,107.33	-	-	-
01-Aug-13	5,016.34	1,107.33	6,123.67	526.08	581.25	1,107.33	5,016.34	-	5,016.34
01-Feb-14	-	966.25	966.25	460.16	506.09	966.25	-	-	-
01-Aug-14	5,016.34	966.25	5,982.59	460.16	506.09	966.25	5,016.34	-	5,016.34
01-Feb-15	-	825.16	825.16	394.24	430.92	825.16	-	-	-
01-Aug-15	5,016.34	825.16	5,841.50	394.24	430.92	825.16	5,016.34	-	5,016.34
01-Feb-16	-	684.08	684.08	328.32	355.76	684.08	-	-	-
01-Aug-16	5,016.34	684.08	5,700.42	328.32	355.76	684.08	5,016.34	-	5,016.34
01-Feb-17	-	542.99	542.99	262.41	280.58	542.99	-	-	-
01-Aug-17	5,016.34	542.99	5,559.33	262.41	280.58	542.99	5,016.34	-	5,016.34
01-Feb-18	-	401.91	401.91	196.49	205.42	401.91	-	-	-
01-Aug-18	5,016.34	401.91	5,418.25	196.49	205.42	401.91	5,016.34	-	5,016.34
01-Feb-19	-	260.83	260.83	130.57	130.26	260.83	-	-	-
01-Aug-19	5,016.34	260.83	5,277.17	130.57	130.26	260.83	5,016.34	-	5,016.34
01-Feb-20	-	129.15	129.15	64.65	64.50	129.15	-	-	-
01-Aug-20	4,919.87	129.15	5,049.02	64.65	64.50	129.15	4,919.87	-	4,919.87
01-Feb-21	-	-	-	-	-	-	-	-	-
01-Aug-21	-	-	-	-	-	-	-	-	-
01-Feb-22	-	-	-	-	-	-	-	-	-
01-Aug-22	-	-	-	-	-	-	-	-	-
01-Feb-23	-	-	-	-	-	-	-	-	-
01-Aug-23	-	-	-	-	-	-	-	-	-
	95,215.44	48,304.86	143,520.30	23,749.84	24,555.02	48,304.86	95,215.44	-	95,215.44