

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 6
 Title V Loans
 Georgetown 97-1191

SCHEDULE C

Final Loan Structuring Analysis
 Schedule of Loan Repayments

Outstanding Loan Obligation: \$197,403.08

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Aug-02	10,400.36	5,097.32	15,497.68	2,594.02	2,503.30	5,097.32	10,400.36	-	10,400.36
01-Feb-03	-	4,850.32	4,850.32	2,457.36	2,392.96	4,850.32	-	-	-
01-Aug-03	10,400.36	4,850.32	15,250.68	2,457.36	2,392.96	4,850.32	10,400.36	-	10,400.36
01-Feb-04	-	4,603.31	4,603.31	2,320.69	2,282.62	4,603.31	-	-	-
01-Aug-04	10,400.36	4,603.31	15,003.67	2,320.69	2,282.62	4,603.31	10,400.36	-	10,400.36
01-Feb-05	-	4,369.30	4,369.30	2,184.02	2,185.28	4,369.30	-	-	-
01-Aug-05	10,400.36	4,369.30	14,769.66	2,184.02	2,185.28	4,369.30	10,400.36	-	10,400.36
01-Feb-06	-	4,135.29	4,135.29	2,047.35	2,087.94	4,135.29	-	-	-
01-Aug-06	10,400.36	4,135.29	14,535.65	2,047.35	2,087.94	4,135.29	10,400.36	-	10,400.36
01-Feb-07	-	3,875.28	3,875.28	1,910.68	1,964.60	3,875.28	-	-	-
01-Aug-07	10,400.36	3,875.28	14,275.64	1,910.68	1,964.60	3,875.28	10,400.36	-	10,400.36
01-Feb-08	-	3,634.77	3,634.77	1,774.01	1,860.76	3,634.77	-	-	-
01-Aug-08	10,400.36	3,634.77	14,035.13	1,774.01	1,860.76	3,634.77	10,400.36	-	10,400.36
01-Feb-09	-	3,374.76	3,374.76	1,637.34	1,737.42	3,374.76	-	-	-
01-Aug-09	10,400.36	3,374.76	13,775.12	1,637.34	1,737.42	3,374.76	10,400.36	-	10,400.36
01-Feb-10	-	3,101.76	3,101.76	1,500.68	1,601.08	3,101.76	-	-	-
01-Aug-10	10,400.20	3,101.76	13,501.96	1,500.68	1,601.08	3,101.76	10,400.20	-	10,400.20
01-Feb-11	-	2,828.75	2,828.75	1,364.01	1,464.74	2,828.75	-	-	-
01-Aug-11	10,400.00	2,828.75	13,228.75	1,364.01	1,464.74	2,828.75	10,400.00	-	10,400.00
01-Feb-12	-	2,555.75	2,555.75	1,227.35	1,328.40	2,555.75	-	-	-
01-Aug-12	10,400.00	2,555.75	12,955.75	1,227.35	1,328.40	2,555.75	10,400.00	-	10,400.00
01-Feb-13	-	2,295.75	2,295.75	1,090.68	1,205.07	2,295.75	-	-	-
01-Aug-13	10,400.00	2,295.75	12,695.75	1,090.68	1,205.07	2,295.75	10,400.00	-	10,400.00
01-Feb-14	-	2,003.25	2,003.25	954.02	1,049.23	2,003.25	-	-	-
01-Aug-14	10,400.00	2,003.25	12,403.25	954.02	1,049.23	2,003.25	10,400.00	-	10,400.00
01-Feb-15	-	1,710.75	1,710.75	817.35	893.40	1,710.75	-	-	-
01-Aug-15	10,400.00	1,710.75	12,110.75	817.35	893.40	1,710.75	10,400.00	-	10,400.00
01-Feb-16	-	1,418.25	1,418.25	680.69	737.56	1,418.25	-	-	-
01-Aug-16	10,400.00	1,418.25	11,818.25	680.69	737.56	1,418.25	10,400.00	-	10,400.00
01-Feb-17	-	1,125.75	1,125.75	544.03	581.72	1,125.75	-	-	-
01-Aug-17	10,400.00	1,125.75	11,525.75	544.03	581.72	1,125.75	10,400.00	-	10,400.00
01-Feb-18	-	833.25	833.25	407.36	425.89	833.25	-	-	-
01-Aug-18	10,400.00	833.25	11,233.25	407.36	425.89	833.25	10,400.00	-	10,400.00
01-Feb-19	-	540.75	540.75	270.70	270.05	540.75	-	-	-
01-Aug-19	10,400.00	540.75	10,940.75	270.70	270.05	540.75	10,400.00	-	10,400.00
01-Feb-20	-	267.75	267.75	134.04	133.71	267.75	-	-	-
01-Aug-20	10,200.00	267.75	10,467.75	134.04	133.71	267.75	10,200.00	-	10,200.00
01-Feb-21	-	-	-	-	-	-	-	-	-
01-Aug-21	-	-	-	-	-	-	-	-	-
01-Feb-22	-	-	-	-	-	-	-	-	-
01-Aug-22	-	-	-	-	-	-	-	-	-
01-Feb-23	-	-	-	-	-	-	-	-	-
01-Aug-23	-	-	-	-	-	-	-	-	-
	197,403.08	100,146.90	297,549.98	49,238.74	50,908.16	100,146.90	197,403.08	-	197,403.08

G.E.	50.00%
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Schedule of Loan Repayments

Initial Loan Obligation: 1,899,012.00

Date	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	43,812.23	43,812.23	19,963.55	0.00	19,963.55	0.00	23,648.68	23,648.68
01-Aug-05	92,456.00	47,798.12	140,254.12	19,963.55	49,577.40	69,540.95	70,713.16	0.00	23,648.68
01-Feb-06	0.00	46,725.36	46,725.36	18,991.60	1,757.95	20,749.55	0.00	25,975.81	25,975.81
01-Aug-06	95,091.00	46,747.85	141,838.85	18,991.60	50,220.03	69,211.63	72,627.21	0.00	25,975.81
01-Feb-07	0.00	45,808.68	45,808.68	17,991.95	2,360.61	20,352.56	0.00	25,456.12	25,456.12
01-Aug-07	98,168.00	41,628.49	139,796.49	17,991.95	49,588.12	67,580.07	72,216.42	0.00	25,456.12
01-Feb-08	0.00	44,710.03	44,710.03	16,959.95	2,360.61	19,320.56	0.00	25,389.47	25,389.47
01-Aug-08	101,341.00	39,398.30	140,739.30	16,959.95	50,526.87	67,486.82	73,252.48	0.00	25,389.47
01-Feb-09	0.00	43,707.29	43,707.29	15,894.59	2,360.61	18,255.20	0.00	25,462.09	25,462.09
01-Aug-09	104,354.00	32,912.69	137,266.69	15,894.59	50,281.63	66,176.22	71,090.47	0.00	25,462.09
01-Feb-10	0.00	44,690.48	44,690.48	14,797.56	2,360.61	17,158.17	0.00	27,532.31	27,532.31
01-Aug-10	107,602.00	29,773.20	137,375.20	14,797.56	50,445.79	65,243.34	72,131.86	0.00	27,532.31
01-Feb-11	0.00	42,855.31	42,855.31	13,666.38	2,360.61	16,026.99	0.00	26,828.32	26,828.32
01-Aug-11	110,000.00	26,514.82	136,514.82	13,666.38	50,145.80	63,812.18	72,702.63	0.00	26,828.32
01-Feb-12	0.00	39,801.67	39,801.67	12,509.99	2,360.61	14,870.60	0.00	24,931.07	24,931.07
01-Aug-12	115,000.00	20,050.27	135,050.27	12,509.99	47,422.33	59,932.33	75,117.94	0.00	24,931.07
01-Feb-13	0.00	34,769.28	34,769.28	11,301.05	2,360.61	13,661.66	0.00	21,107.62	21,107.62
01-Aug-13	120,000.00	23,280.99	143,280.99	11,301.05	49,573.73	60,874.78	82,406.21	0.00	21,107.62
01-Feb-14	0.00	29,618.86	29,618.86	10,039.53	2,360.61	12,400.14	0.00	82,406.21	82,406.21
01-Aug-14	125,000.00	19,558.76	144,558.76	10,039.53	49,255.75	59,295.28	85,263.48	0.00	82,406.21
01-Feb-15	0.00	26,129.50	26,129.50	8,725.46	2,360.61	11,086.07	0.00	15,043.43	15,043.43
01-Aug-15	130,000.00	18,073.47	148,073.47	8,725.46	49,488.74	58,214.20	89,859.27	0.00	15,043.43
01-Feb-16	0.00	21,185.16	21,185.16	7,358.82	2,360.61	9,719.43	0.00	89,859.27	89,859.27
01-Aug-16	130,000.00	15,424.54	145,424.54	7,358.82	49,411.89	56,770.71	86,653.83	0.00	89,859.27
01-Feb-17	0.00	16,644.13	16,644.13	5,962.18	2,360.61	8,352.79	0.00	8,291.34	8,291.34
01-Aug-17	135,000.00	13,042.60	148,042.60	5,962.18	48,466.05	55,458.23	92,584.37	0.00	8,291.34
01-Feb-18	0.00	11,647.83	11,647.83	4,572.98	2,343.90	6,916.88	0.00	4,730.95	4,730.95
01-Aug-18	140,000.00	10,629.63	150,629.63	4,572.98	50,168.00	54,730.98	95,898.65	0.00	4,730.95
01-Feb-19	0.00	7,139.47	7,139.47	3,101.22	2,058.47	5,159.69	0.00	1,979.78	1,979.78
01-Aug-19	145,000.00	7,743.75	152,743.75	3,101.22	50,922.74	54,023.96	98,719.79	0.00	1,979.78
01-Feb-20	0.00	3,459.63	3,459.63	1,576.89	1,882.74	3,459.63	0.00	0.00	0.00
01-Aug-20	150,000.00	3,937.50	153,937.50	1,576.89	50,683.81	52,260.70	101,676.80	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
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
	\$1,899,012.00	\$899,019.88	\$2,798,031.88	\$366,887.39	\$831,178.48	\$1,198,065.86	\$1,314,914.57	\$285,051.45	\$1,718,508.75

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Series 6
 Georgetown
 DW-00-05
 Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.256300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
08-Nov-00								
01-Feb-01	\$2,245,182.00	\$26,799.69	\$10,883.47	\$2,360.61	\$13,555.61	\$776.46	\$14,332.07	\$14,332.07
01-Aug-01	2,245,182.00	141,119.82	23,602.70	50,683.81	66,833.31	1,683.89	68,517.20	-
01-Feb-02	2,162,182.00	56,148.57	22,730.15	2,360.61	31,057.81	1,621.64	32,679.45	101,196.65
01-Aug-02	2,162,182.00	141,457.57	22,730.15	50,683.81	68,043.61	1,621.64	69,665.25	-
01-Feb-03	2,076,873.00	54,122.48	21,833.34	2,360.61	29,928.53	1,557.65	31,486.18	101,151.43
01-Aug-03	2,076,873.00	141,861.48	21,833.34	50,683.81	69,344.33	1,557.65	70,901.98	-
01-Feb-04	1,989,134.00	52,038.68	20,910.97	2,360.61	28,767.10	1,491.85	30,258.95	101,160.93
01-Aug-04	1,989,134.00	142,160.68	20,910.97	50,683.81	70,565.90	1,491.85	72,057.75	-
01-Feb-05	1,899,012.00	50,010.94	19,963.55	2,360.61	27,686.78	1,424.26	29,111.04	101,168.79
01-Aug-05	1,899,012.00	142,466.94	19,963.55	50,683.81	71,819.58	1,424.26	73,243.84	-
01-Feb-06	1,806,556.00	47,930.68	18,991.60	2,360.61	26,578.47	1,354.92	27,933.39	101,177.23
01-Aug-06	1,806,556.00	143,021.68	18,991.60	50,683.81	73,346.27	1,354.92	74,701.19	-
01-Feb-07	1,711,465.00	45,553.40	17,991.95	2,360.61	25,200.84	1,283.60	26,484.44	101,185.63
01-Aug-07	1,711,465.00	143,721.40	17,991.95	50,683.81	75,045.64	1,283.60	76,329.24	-
01-Feb-08	1,613,297.00	42,976.49	16,959.95	2,360.61	23,655.93	1,209.97	24,865.90	101,195.14
01-Aug-08	1,613,297.00	144,317.49	16,959.95	50,683.81	76,673.73	1,209.97	77,883.70	-
01-Feb-09	1,511,956.00	40,442.97	15,894.59	2,360.61	22,187.77	1,133.97	23,321.74	101,205.44
01-Aug-09	1,511,956.00	144,796.97	15,894.59	50,683.81	78,218.57	1,133.97	79,352.54	-
01-Feb-10	1,407,602.00	37,964.56	14,797.56	2,360.61	20,806.39	1,055.70	21,862.09	101,214.63
01-Aug-10	1,407,602.00	145,566.56	14,797.56	50,683.81	80,085.19	1,055.70	81,140.89	-
01-Feb-11	1,300,000.00	35,140.00	13,666.38	2,360.61	19,113.01	975.00	20,088.01	101,228.90
01-Aug-11	1,300,000.00	145,140.00	13,666.38	50,683.81	80,789.81	975.00	81,764.81	-
01-Feb-12	1,190,000.00	32,252.50	12,509.99	2,360.61	17,381.90	892.50	18,274.40	100,039.21
01-Aug-12	1,190,000.00	147,252.50	12,509.99	50,683.81	84,058.70	892.50	84,951.20	-
01-Feb-13	1,075,000.00	29,090.00	11,301.05	2,360.61	15,428.34	806.25	16,234.59	101,185.79
01-Aug-13	1,075,000.00	149,090.00	11,301.05	50,683.81	87,105.14	806.25	87,911.39	-
01-Feb-14	955,000.00	26,030.00	10,039.53	2,360.61	13,629.86	716.25	14,346.11	102,257.50
01-Aug-14	955,000.00	151,030.00	10,039.53	50,683.81	90,306.66	716.25	91,022.91	-
01-Feb-15	830,000.00	22,514.38	8,725.46	2,360.61	11,428.31	622.50	12,050.81	103,073.72
01-Aug-15	830,000.00	152,514.38	8,725.46	50,683.81	93,105.11	622.50	93,727.61	-
01-Feb-16	700,000.00	19,134.38	7,358.82	2,360.61	9,414.95	525.00	9,939.95	103,667.56
01-Aug-16	700,000.00	149,134.38	7,358.82	50,683.81	91,091.75	525.00	91,616.75	-
01-Feb-17	570,000.00	15,478.13	5,992.18	2,360.61	7,125.34	427.50	7,552.84	99,169.59
01-Aug-17	570,000.00	150,478.13	5,992.18	50,683.81	93,802.14	427.50	94,229.64	-
01-Feb-18	435,000.00	11,681.25	4,572.98	2,360.61	4,747.66	326.25	5,073.91	99,303.55
01-Aug-18	435,000.00	151,681.25	4,572.98	50,683.81	96,424.46	326.25	96,750.71	-
01-Feb-19	295,000.00	7,743.75	3,101.22	2,360.61	2,281.92	221.25	2,503.17	99,253.88
01-Aug-19	295,000.00	152,743.75	3,101.22	50,683.81	98,958.72	221.25	99,179.97	-
01-Feb-20	150,000.00	3,937.50	1,576.89	2,360.61	0.00	112.50	112.50	99,292.47
01-Aug-20	150,000.00	153,937.50	1,576.89	50,683.81	101,676.80	112.50	101,789.30	-
01-Feb-21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101,789.30
01-Aug-21	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
01-Aug-22	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
01-Aug-23	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
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
	\$3,590,482.83	\$532,322.49	\$1,060,888.40	\$1,997,271.94	\$37,977.47	\$2,035,249.41	\$2,035,249.41	

Average Annual Net Debt Service: \$101,227.35

Max: 103,667.56
 Min: 99,169.59
 Span: 4,497.97

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Series 7

SCHEDULE C

Georgetown 2nd
 97-1191-1

Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:		192,065.03		Loan Subsidy Amounts			Net Loan Repayments		
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments		
	Principal	Interest	Total				Principal	Interest	Total
24-Jul-03									
2/1/2004	10,684.03	4,590.42	15,274.45	2,223.49*	2,366.93	4,590.42	10,684.03	-	10,684.03
8/1/2004	-	4,414.13	4,414.13	2,099.80	2,314.33	4,414.13	-	-	-
2/1/2005	10,684.03	4,414.13	15,098.16	2,099.80	2,314.33	4,414.13	10,684.03	-	10,684.03
8/1/2005	-	4,227.16	4,227.16	1,976.12	2,251.04	4,227.16	-	-	-
2/1/2006	10,684.03	4,227.16	14,911.19	1,976.12	2,251.04	4,227.16	10,684.03	-	10,684.03
8/1/2006	-	4,013.48	4,013.48	1,852.43	2,161.05	4,013.48	-	-	-
2/1/2007	10,684.03	4,013.48	14,697.51	1,852.43	2,161.05	4,013.48	10,684.03	-	10,684.03
8/1/2007	-	3,799.80	3,799.80	1,728.74	2,071.06	3,799.80	-	-	-
2/1/2008	10,684.03	3,799.80	14,483.83	1,728.74	2,071.06	3,799.80	10,684.03	-	10,684.03
8/1/2008	-	3,586.12	3,586.12	1,605.06	1,981.06	3,586.12	-	-	-
2/1/2009	10,684.03	3,586.12	14,270.15	1,605.06	1,981.06	3,586.12	10,684.03	-	10,684.03
8/1/2009	-	3,305.66	3,305.66	1,481.37	1,824.29	3,305.66	-	-	-
2/1/2010	10,684.03	3,305.66	13,989.69	1,481.37	1,824.29	3,305.66	10,684.03	-	10,684.03
8/1/2010	-	3,025.20	3,025.20	1,357.68	1,667.52	3,025.20	-	-	-
2/1/2011	10,450.45	3,025.20	13,475.65	1,357.68	1,667.52	3,025.20	10,450.45	-	10,450.45
8/1/2011	-	2,763.94	2,763.94	1,236.70	1,527.24	2,763.94	-	-	-
2/1/2012	10,660.88	2,763.94	13,424.82	1,236.70	1,527.24	2,763.94	10,660.88	-	10,660.88
8/1/2012	-	2,484.09	2,484.09	1,113.28	1,370.81	2,484.09	-	-	-
2/1/2013	10,660.88	2,484.09	13,144.97	1,113.28	1,370.81	2,484.09	10,660.88	-	10,660.88
8/1/2013	-	2,204.25	2,204.25	989.87	1,214.38	2,204.25	-	-	-
2/1/2014	10,660.88	2,204.25	12,865.13	989.87	1,214.38	2,204.25	10,660.88	-	10,660.88
8/1/2014	-	1,924.40	1,924.40	866.45	1,057.95	1,924.40	-	-	-
2/1/2015	10,660.88	1,924.40	12,585.28	866.45	1,057.95	1,924.40	10,660.88	-	10,660.88
8/1/2015	-	1,644.55	1,644.55	743.03	901.52	1,644.55	-	-	-
2/1/2016	10,660.88	1,644.55	12,305.43	743.03	901.52	1,644.55	10,660.88	-	10,660.88
8/1/2016	-	1,364.70	1,364.70	619.61	745.09	1,364.70	-	-	-
2/1/2017	10,660.88	1,364.70	12,025.58	619.61	745.09	1,364.70	10,660.88	-	10,660.88
8/1/2017	-	1,084.85	1,084.85	496.19	588.66	1,084.85	-	-	-
2/1/2018	10,660.88	1,084.85	11,745.73	496.19	588.66	1,084.85	10,660.88	-	10,660.88
8/1/2018	-	805.01	805.01	372.77	432.24	805.01	-	-	-
2/1/2019	10,660.88	805.01	11,465.89	372.77	432.24	805.01	10,660.88	-	10,660.88
8/1/2019	-	538.48	538.48	249.36	289.12	538.48	-	-	-
2/1/2020	10,660.88	538.48	11,199.36	249.36	289.12	538.48	10,660.88	-	10,660.88
8/1/2020	-	271.96	271.96	125.94	146.02	271.96	-	-	-
2/1/2021	10,878.45	271.96	11,150.41	125.94	146.02	271.96	10,878.45	-	10,878.45
8/1/2021	-	-	-	-	-	-	-	-	-
2/1/2022	-	-	-	-	-	-	-	-	-
8/1/2022	-	-	-	-	-	-	-	-	-
	192,065.03	87,505.98	279,571.01	40,052.29	47,453.69	87,505.98	192,065.03	-	192,065.03