

Massachusetts Water Pollution Abatement Trust  
 Water Pollution Abatement Revenue Bonds  
 (Pool Loan Program Bonds)  
 Series 4

Title V Loan

Hardwick 97-1046

SCHEDULE C

Final Loan Structuring Analysis

Schedule of Loan Repayments [As of October 25, 2000 Swap]

Transfer Date: 25-Oct-00

25-Oct-00	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
1-Feb-01	-	395.45	395.45	203.26	192.20	395.45	-	-	-
1-Aug-01	1,851.01	741.48	2,592.49	381.10	360.37	741.48	1,851.01	-	1,851.01
1-Feb-02	-	704.46	704.46	359.93	344.53	704.46	-	-	-
1-Aug-02	1,851.01	704.46	2,555.47	359.93	344.53	704.46	1,851.01	-	1,851.01
1-Feb-03	-	667.43	667.43	338.76	328.68	667.43	-	-	-
1-Aug-03	1,851.01	667.43	2,518.45	338.76	328.68	667.43	1,851.01	-	1,851.01
1-Feb-04	-	630.41	630.41	317.58	312.83	630.41	-	-	-
1-Aug-04	1,851.01	630.41	2,481.43	317.58	312.83	630.41	1,851.01	-	1,851.01
1-Feb-05	-	593.39	593.39	296.41	296.99	593.39	-	-	-
1-Aug-05	1,851.01	593.39	2,444.41	296.41	296.99	593.39	1,851.01	-	1,851.01
1-Feb-06	-	556.37	556.37	275.23	281.14	556.37	-	-	-
1-Aug-06	1,851.01	556.37	2,407.39	275.23	281.14	556.37	1,851.01	-	1,851.01
1-Feb-07	-	510.10	510.10	254.06	256.04	510.10	-	-	-
1-Aug-07	1,851.01	510.10	2,361.11	254.06	256.04	510.10	1,851.01	-	1,851.01
1-Feb-08	-	463.82	463.82	232.88	230.94	463.82	-	-	-
1-Aug-08	1,851.01	463.82	2,314.84	232.88	230.94	463.82	1,851.01	-	1,851.01
1-Feb-09	-	424.49	424.49	211.71	212.78	424.49	-	-	-
1-Aug-09	1,851.01	424.49	2,275.50	211.71	212.78	424.49	1,851.01	-	1,851.01
1-Feb-10	-	377.06	377.06	190.53	186.52	377.06	-	-	-
1-Aug-10	1,851.01	377.06	2,228.07	190.53	186.52	377.06	1,851.01	-	1,851.01
1-Feb-11	-	329.63	329.63	169.36	160.27	329.63	-	-	-
1-Aug-11	1,851.01	329.63	2,180.64	169.36	160.27	329.63	1,851.01	-	1,851.01
1-Feb-12	-	282.19	282.19	148.18	134.01	282.19	-	-	-
1-Aug-12	1,851.01	1,920.17	3,771.18	148.18	1,771.98	1,920.17	1,851.01	-	1,851.01
1-Feb-13	-	282.19	282.19	127.01	155.18	282.19	-	-	-
1-Aug-13	1,851.01	282.19	2,133.21	127.01	155.18	282.19	1,851.01	-	1,851.01
1-Feb-14	-	234.76	234.76	105.83	128.93	234.76	-	-	-
1-Aug-14	1,850.33	234.76	2,085.09	105.83	128.93	234.76	1,850.33	-	1,850.33
1-Feb-15	-	187.35	187.35	84.67	102.68	187.35	-	-	-
1-Aug-15	1,850.33	187.35	2,037.68	84.67	102.68	187.35	1,850.33	-	1,850.33
1-Feb-16	-	139.93	139.93	63.50	76.43	139.93	-	-	-
1-Aug-16	1,850.33	139.93	1,990.26	63.50	76.43	139.93	1,850.33	-	1,850.33
1-Feb-17	-	92.52	92.52	42.33	50.18	92.52	-	-	-
1-Aug-17	1,850.33	92.52	1,942.85	42.33	50.18	92.52	1,850.33	-	1,850.33
1-Feb-18	-	46.26	46.26	21.17	25.09	46.26	-	-	-
1-Aug-18	1,850.33	46.26	1,896.59	21.17	25.09	46.26	1,850.33	-	1,850.33
1-Feb-19	-	-	-	-	-	-	-	-	-
1-Aug-19	-	-	-	-	-	-	-	-	-
1-Feb-20	-	-	-	-	-	-	-	-	-
1-Aug-20	-	-	-	-	-	-	-	-	-
1-Feb-21	-	-	-	-	-	-	-	-	-
1-Aug-21	-	-	-	-	-	-	-	-	-
1-Feb-22	-	-	-	-	-	-	-	-	-
	33,314.82	15,819.64	49,134.46	7,062.64	8,757.00	15,819.64	33,314.82	-	33,314.82

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