

Massachusetts Clean Water Trust
Series 18
Harvard Loan Amortization
T5-13-1037

Initial Loan Amount	230,570.00	Loan Origination Fee (\$5.50/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	230,570.00	Loan Rate	0.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015							
1/15/2016	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2016							
1/15/2017	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2017							
1/15/2018	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2018							
1/15/2019	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2019							
1/15/2020	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2020							
1/15/2021	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2021							
1/15/2022	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2022							
1/15/2023	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2023							
1/15/2024	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2024							
1/15/2025	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2025							
1/15/2026	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2026							
1/15/2027	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2027							
1/15/2028	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2028							
1/15/2029	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2029							
1/15/2030	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2030							
1/15/2031	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2031							
1/15/2032	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2032							
1/15/2033	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2033							
1/15/2034	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2034							
1/15/2035	11,528.50		11,528.50			11,528.50	11,528.50
7/15/2035							
	230,570.00		230,570.00			230,570.00	230,570.00

Notes:

Massachusetts Clean Water Trust
Pool 17 - 2015 Swap
HARVARD Reamortization
CW-10-34

Original Loan Amount	2,540,382.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	18
Principal Paid Down	<u>207,755.00</u>	Loan Rate	2.00%
Outstanding Loan Obligation	2,332,627.00	Closing Date	5/14/2015
Remaining Balance	<u>(1,612.43)</u>	First Payment	7/15/2015
Net New Loan Obligation	<u>2,331,014.57</u>		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/14/2015							
7/15/2015		23,320.81	23,320.81	1,748.26		25,069.07	
1/15/2016	107,201.85	23,310.15	130,511.99	1,748.26		132,260.25	157,329.32
7/15/2016		22,238.13	22,238.13	1,667.86		23,905.99	
1/15/2017	109,532.23	22,238.13	131,770.36	1,667.86		133,438.22	157,344.21
7/15/2017		21,142.80	21,142.80	1,585.71		22,728.52	
1/15/2018	111,912.59	21,142.80	133,055.39	1,585.71		134,641.10	157,369.62
7/15/2018		20,023.68	20,023.68	1,501.78		21,525.45	
1/15/2019	114,344.90	20,023.68	134,368.58	1,501.78		135,870.36	157,395.81
7/15/2019		18,880.23	18,880.23	1,416.02		20,296.25	
1/15/2020	116,830.19	18,880.23	135,710.42	1,416.02		137,126.43	157,422.68
7/15/2020		17,711.93	17,711.93	1,328.39		19,040.32	
1/15/2021	119,369.43	17,711.93	137,081.36	1,328.39		138,409.75	157,450.07
7/15/2021		16,518.23	16,518.23	1,238.87		17,757.10	
1/15/2022	121,963.63	16,518.23	138,481.87	1,238.87		139,720.74	157,477.84
7/15/2022		15,298.60	15,298.60	1,147.39		16,445.99	
1/15/2023	124,613.80	15,298.60	139,912.40	1,147.39		141,059.79	157,505.79
7/15/2023		14,052.46	14,052.46	1,053.93		15,106.39	
1/15/2024	127,321.93	14,052.46	141,374.39	1,053.93		142,428.32	157,534.72
7/15/2024		12,779.24	12,779.24	958.44		13,737.68	
1/15/2025	130,090.01	12,779.24	142,869.25	958.44		143,827.70	157,565.38
7/15/2025		11,478.34	11,478.34	860.88		12,339.22	
1/15/2026	132,917.06	11,478.34	144,395.40	860.88		145,256.27	157,595.49
7/15/2026		10,149.17	10,149.17	761.19		10,910.36	
1/15/2027	135,806.06	10,149.17	145,955.23	761.19		146,716.42	157,626.77
7/15/2027		8,791.11	8,791.11	659.33		9,450.44	
1/15/2028	138,757.02	8,791.11	147,548.13	659.33		148,207.46	157,657.90
7/15/2028		7,403.54	7,403.54	555.27		7,958.80	
1/15/2029	141,772.93	7,403.54	149,176.47	555.27		149,731.74	157,690.54
7/15/2029		5,985.81	5,985.81	448.94		6,434.75	
1/15/2030	144,853.80	5,985.81	150,839.61	448.94		151,288.55	157,723.29
7/15/2030		4,537.27	4,537.27	340.30		4,877.57	
1/15/2031	148,002.62	4,537.27	152,539.89	340.30		152,880.19	157,757.76
7/15/2031		3,057.25	3,057.25	229.29		3,286.54	
1/15/2032	151,219.40	3,057.25	154,276.64	229.29		154,505.94	157,792.47
7/15/2032		1,545.05	1,545.05	115.88		1,660.93	
1/15/2033	154,505.12	1,545.05	156,050.18	115.88		156,166.05	157,826.98
7/15/2033							
	2,331,014.57	469,816.62	2,800,831.19	35,235.45		2,836,066.64	2,836,066.64

Massachusetts Water Pollution Abatement Trust
 Series 17A
 HARVARD Loan Amortization
 CW-10-34

Initial Loan Amount	2,540,382.00	Loan Origination Fee (\$5.50/1000)	13,972.10
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	2,540,382.00	Loan Rate	2.00%
		Closing Date	5/22/2013
		First Interest Payment	7/15/2013
		First Principal Payment	1/15/2014

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
5/22/2013							
7/15/2013		7,480.01	7,480.01	561.00	13,972.10	22,013.12	
1/15/2014	102,761.00	25,403.82	128,164.82	1,905.29		130,070.11	152,083.22
7/15/2014		24,376.21	24,376.21	1,828.22		26,204.43	
1/15/2015	104,994.00	24,376.21	129,370.21	1,828.22		131,198.43	157,402.85
7/15/2015		23,326.27	23,326.27	1,749.47		25,075.74	
1/15/2016	107,276.00	23,326.27	130,602.27	1,749.47		132,351.74	157,427.48
7/15/2016		22,253.51	22,253.51	1,669.01		23,922.52	
1/15/2017	109,608.00	22,253.51	131,861.51	1,669.01		133,530.52	157,453.05
7/15/2017		21,157.43	21,157.43	1,586.81		22,744.24	
1/15/2018	111,990.00	21,157.43	133,147.43	1,586.81		134,734.24	157,478.47
7/15/2018		20,037.53	20,037.53	1,502.81		21,540.34	
1/15/2019	114,424.00	20,037.53	134,461.53	1,502.81		135,964.34	157,504.69
7/15/2019		18,893.29	18,893.29	1,417.00		20,310.29	
1/15/2020	116,911.00	18,893.29	135,804.29	1,417.00		137,221.29	157,531.57
7/15/2020		17,724.18	17,724.18	1,329.31		19,053.49	
1/15/2021	119,452.00	17,724.18	137,176.18	1,329.31		138,505.49	157,558.99
7/15/2021		16,529.66	16,529.66	1,239.72		17,769.38	
1/15/2022	122,048.00	16,529.66	138,577.66	1,239.72		139,817.38	157,586.77
7/15/2022		15,309.18	15,309.18	1,148.19		16,457.37	
1/15/2023	124,700.00	15,309.18	140,009.18	1,148.19		141,157.37	157,614.74
7/15/2023		14,062.18	14,062.18	1,054.66		15,116.84	
1/15/2024	127,410.00	14,062.18	141,472.18	1,054.66		142,526.84	157,643.69
7/15/2024		12,788.08	12,788.08	959.11		13,747.19	
1/15/2025	130,180.00	12,788.08	142,968.08	959.11		143,927.19	157,674.37
7/15/2025		11,486.28	11,486.28	861.47		12,347.75	
1/15/2026	133,009.00	11,486.28	144,495.28	861.47		145,356.75	157,704.50
7/15/2026		10,156.19	10,156.19	761.71		10,917.90	
1/15/2027	135,900.00	10,156.19	146,056.19	761.71		146,817.90	157,735.81
7/15/2027		8,797.19	8,797.19	659.79		9,456.98	
1/15/2028	138,853.00	8,797.19	147,650.19	659.79		148,309.98	157,766.96
7/15/2028		7,408.66	7,408.66	555.65		7,964.31	
1/15/2029	141,871.00	7,408.66	149,279.66	555.65		149,835.31	157,799.62
7/15/2029		5,989.95	5,989.95	449.25		6,439.20	
1/15/2030	144,954.00	5,989.95	150,943.95	449.25		151,393.20	157,832.39
7/15/2030		4,540.41	4,540.41	340.53		4,880.94	
1/15/2031	148,105.00	4,540.41	152,645.41	340.53		152,985.94	157,866.88
7/15/2031		3,059.36	3,059.36	229.45		3,288.81	
1/15/2032	151,324.00	3,059.36	154,383.36	229.45		154,612.81	157,901.62
7/15/2032		1,546.12	1,546.12	115.96		1,662.08	
1/15/2033	154,612.00	1,546.12	156,158.12	115.96		156,274.08	157,936.16
7/15/2033							
	2,540,382.00	551,767.19	3,092,149.19	41,382.54	13,972.10	3,147,503.83	3,147,503.83