

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 4
 Hingham
 96-55
 Final Loan Structuring Analysis

Revised Schedule C

Schedule of Loan Repayments

Initial Loan Obligation: 2,505,200.00

Loan Subsidy Amounts

G.E. 50.00%

	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	55,120.28	55,120.28						
01-Aug-05	155,400.00	52,203.88	207,603.88	28,658.24	737.09	29,395.33	0.00	25,724.95	25,724.95
01-Feb-06	0.00	61,016.50	61,016.50	28,658.24	58,749.77	87,408.00	120,195.88	0.00	120,195.88
01-Aug-06	159,100.00	49,565.46	208,665.46	26,880.54	2,986.02	29,866.56	0.00	31,149.94	31,149.94
01-Feb-07	0.00	59,468.25	59,468.25	26,880.54	60,199.18	87,079.72	121,585.74	0.00	121,585.74
01-Aug-07	163,700.00	41,139.16	204,839.16	25,060.51	2,986.02	28,046.53	0.00	31,421.72	31,421.72
01-Feb-08	0.00	57,892.31	57,892.31	25,060.51	59,233.06	84,293.58	120,545.58	0.00	120,545.58
01-Aug-08	167,900.00	34,530.10	202,430.10	23,187.87	2,986.02	26,173.89	0.00	31,718.43	31,718.43
01-Feb-09	0.00	56,189.36	56,189.36	21,267.17	58,907.25	82,095.12	120,334.98	0.00	120,334.98
01-Aug-09	172,200.00	26,179.82	198,379.82	21,267.17	2,986.02	24,253.19	0.00	31,936.17	31,936.17
01-Feb-10	0.00	51,636.33	51,636.33	19,297.29	56,445.85	77,713.02	120,666.80	0.00	120,666.80
01-Aug-10	177,400.00	28,852.00	206,252.00	19,297.29	2,986.02	22,283.31	0.00	29,353.02	29,353.02
01-Feb-11	0.00	45,631.98	45,631.98	17,267.93	59,259.01	78,556.30	127,695.70	0.00	127,695.70
01-Aug-11	182,800.00	15,942.32	198,742.32	17,267.93	2,986.02	20,253.95	0.00	25,378.03	25,378.03
01-Feb-12	0.00	39,618.50	39,618.50	15,176.78	54,412.50	71,680.42	127,061.90	0.00	127,061.90
01-Aug-12	97,400.00	108,426.98	205,826.98	15,176.78	2,986.02	18,162.80	0.00	21,455.70	21,455.70
01-Feb-13	0.00	38,929.50	38,929.50	14,062.58	59,557.46	74,734.24	97,400.00	33,692.74	131,092.74
01-Aug-13	190,000.00	19,737.88	209,737.88	14,062.58	2,986.02	17,048.60	0.00	21,880.91	21,880.91
01-Feb-14	0.00	32,129.03	32,129.03	11,889.07	57,342.04	71,404.61	138,333.26	0.00	138,333.26
01-Aug-14	195,700.00	20,594.60	216,294.60	11,889.07	2,986.02	14,875.09	0.00	17,253.94	17,253.94
01-Feb-15	0.00	24,974.79	24,974.79	9,650.36	59,135.06	71,024.13	145,270.47	0.00	145,270.47
01-Aug-15	201,700.00	17,595.41	219,295.41	9,650.36	2,986.02	12,636.38	0.00	12,338.41	12,338.41
01-Feb-16	0.00	17,490.59	17,490.59	7,343.02	58,985.05	68,635.41	150,660.00	0.00	150,660.00
01-Aug-16	207,800.00	14,616.20	222,416.20	7,343.02	2,986.02	10,329.04	0.00	7,161.56	7,161.56
01-Feb-17	0.00	10,728.27	10,728.27	4,965.89	59,423.12	66,766.13	155,650.07	0.00	155,650.07
01-Aug-17	213,900.00	5,759.07	219,659.07	4,965.89	2,923.91	7,889.79	0.00	2,838.48	2,838.48
01-Feb-18	0.00	5,505.00	5,505.00	4,965.89	57,656.99	62,622.88	157,036.19	0.00	157,036.19
01-Aug-18	220,200.00	5,505.00	225,705.00	2,518.98	2,986.02	5,505.00	0.00	0.00	0.00
01-Feb-19	0.00	0.00	0.00	2,518.98	60,203.71	62,722.69	162,982.31	0.00	162,982.31
				0.00	0.00	0.00	0.00	0.00	0.00
	\$2,505,200.00	\$996,978.60	\$3,502,178.60	\$454,452.44	\$869,003.28	\$1,313,455.72	\$1,865,418.90	\$323,303.98	\$2,188,722.88

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

Series 4

Hingham
 \$5 96-55
 Pool Loan Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.575800%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
09-Dec-1998								
01-Aug-1999	\$3,378,700.00	\$238,409.14	\$49,816.38	\$90,305.56	\$98,287.20	\$3,266.08	\$101,553.28	--
01-Feb-2000	3,240,100.00	74,492.88	37,065.12	2,986.02	34,441.74	2,430.08	36,871.82	\$138,425.10
01-Aug-2000	3,240,100.00	215,892.88	37,065.12	60,203.71	118,624.05	2,430.08	121,054.13	--
01-Feb-2001	3,098,700.00	71,488.13	35,447.58	2,986.02	33,054.53	2,324.03	35,378.56	156,432.69
01-Aug-2001	3,098,700.00	215,788.13	35,447.58	60,203.71	120,136.84	2,324.03	122,460.87	--
01-Feb-2002	2,954,400.00	68,602.13	33,796.86	2,986.02	31,819.25	2,215.80	34,035.05	156,495.92
01-Aug-2002	2,954,400.00	215,602.13	33,796.86	60,203.71	121,601.56	2,215.80	123,817.36	--
01-Feb-2003	2,807,400.00	65,662.13	32,115.25	2,986.02	30,560.86	2,105.55	32,666.41	156,483.77
01-Aug-2003	2,807,400.00	215,362.13	32,115.25	60,203.71	123,043.17	2,105.55	125,148.72	--
01-Feb-2004	2,657,700.00	62,668.13	30,402.76	2,986.02	29,279.35	1,993.28	31,272.63	156,421.35
01-Aug-2004	2,657,700.00	215,168.13	30,402.76	60,203.71	124,561.66	1,993.28	126,554.94	--
01-Feb-2005	2,505,200.00	59,618.13	28,658.24	2,986.02	27,973.87	1,878.90	29,852.77	156,407.71
01-Aug-2005	2,505,200.00	215,018.13	28,658.24	60,203.71	126,156.18	1,878.90	128,035.08	--
01-Feb-2006	2,349,800.00	56,510.13	26,880.54	2,986.02	26,643.57	1,762.35	28,405.92	156,441.00
01-Aug-2006	2,349,800.00	215,610.13	26,880.54	60,203.71	128,525.88	1,762.35	130,288.23	--
01-Feb-2007	2,190,700.00	52,532.63	25,060.51	2,986.02	24,486.10	1,643.03	26,129.13	156,417.36
01-Aug-2007	2,190,700.00	216,232.63	25,060.51	60,203.71	130,968.41	1,643.03	132,611.44	--
01-Feb-2008	2,027,000.00	48,440.13	23,187.87	2,986.02	22,266.24	1,520.25	23,786.49	156,397.93
01-Aug-2008	2,027,000.00	216,340.13	23,187.87	60,203.71	132,948.55	1,520.25	134,468.80	--
01-Feb-2009	1,859,100.00	44,872.25	21,267.17	2,986.02	20,619.06	1,394.33	22,013.39	156,482.19
01-Aug-2009	1,859,100.00	217,072.25	21,267.17	60,203.71	135,601.37	1,394.33	136,995.70	--
01-Feb-2010	1,686,900.00	40,459.63	19,297.29	2,986.02	18,176.32	1,265.18	19,441.50	156,437.20
01-Aug-2010	1,686,900.00	217,859.63	19,297.29	60,203.71	138,358.63	1,265.18	139,623.81	--
01-Feb-2011	1,509,500.00	35,913.75	17,267.93	2,986.02	15,659.80	1,132.13	16,791.93	156,415.74
01-Aug-2011	1,509,500.00	218,713.75	17,267.93	60,203.71	141,242.11	1,132.13	142,374.24	--
01-Feb-2012	1,326,700.00	31,229.50	15,176.78	2,986.02	13,066.70	995.03	14,061.73	156,435.97
01-Aug-2012	1,326,700.00	214,819.49	15,176.78	60,203.71	139,439.00	995.03	140,434.03	--
01-Feb-2013	1,229,300.00	31,229.50	14,062.58	2,986.02	14,180.90	921.98	15,102.88	155,536.91
01-Aug-2013	1,229,300.00	221,229.50	14,062.58	60,203.71	146,963.21	921.98	147,885.19	--
01-Feb-2014	1,039,300.00	26,360.75	11,889.07	2,986.02	11,485.66	779.48	12,265.14	160,150.33
01-Aug-2014	1,039,300.00	222,060.75	11,889.07	60,203.71	149,967.97	779.48	150,747.45	--
01-Feb-2015	843,600.00	21,345.94	9,650.36	2,986.02	8,709.56	632.70	9,342.26	160,089.71
01-Aug-2015	843,600.00	223,045.94	9,650.36	60,203.71	153,191.87	632.70	153,824.57	--
01-Feb-2016	641,900.00	16,177.38	7,343.02	2,986.02	5,848.34	481.43	6,329.77	160,154.34
01-Aug-2016	641,900.00	223,977.38	7,343.02	60,203.71	156,430.65	481.43	156,912.08	--
01-Feb-2017	434,100.00	10,852.50	4,965.89	2,986.02	2,900.59	325.58	3,226.17	160,138.25
01-Aug-2017	434,100.00	224,752.50	4,965.89	60,203.71	159,582.90	325.58	159,908.48	--
01-Feb-2018	220,200.00	5,505.00	2,518.98	2,986.02	0.00	165.15	165.15	160,073.63
01-Aug-2018	220,200.00	225,705.00	2,518.98	60,203.71	162,982.31	165.15	163,147.46	--
01-Feb-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163,147.46
01-Aug-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		\$5,212,620.37	\$841,923.98	\$1,290,910.39	\$3,079,785.96	\$55,198.60	\$3,134,984.56	\$3,134,984.56

Total may not add due to penny rounding.

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

Title V Loan
 Hingham 97-2005

SCHEDULE C

Final Loan Structuring Analysis

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

Transfer Date:	25-Oct-00		Loan Subsidy Amounts				Net Loan Repayments		
	Scheduled Loan Repayments			Equity Earnings	Assistance Payments	Total	Principal	Interest	Total
	Principal	Interest	Total						
25-Oct-00									
1-Feb-01	-	1,161.36	1,161.36	596.92	564.44	1,161.36	-	-	-
1-Aug-01	5,436.00	2,177.54	7,613.54	1,119.22	1,058.33	2,177.54	5,436.00	-	5,436.00
1-Feb-02	-	2,068.82	2,068.82	1,057.03	1,011.79	2,068.82	-	-	-
1-Aug-02	5,436.00	2,068.82	7,504.82	1,057.03	1,011.79	2,068.82	5,436.00	-	5,436.00
1-Feb-03	-	1,960.10	1,960.10	994.85	965.26	1,960.10	-	-	-
1-Aug-03	5,436.00	1,960.10	7,396.10	994.85	965.26	1,960.10	5,436.00	-	5,436.00
1-Feb-04	-	1,851.38	1,851.38	932.66	918.72	1,851.38	-	-	-
1-Aug-04	5,436.00	1,851.38	7,287.38	932.66	918.72	1,851.38	5,436.00	-	5,436.00
1-Feb-05	-	1,742.66	1,742.66	870.48	872.19	1,742.66	-	-	-
1-Aug-05	5,436.00	1,742.66	7,178.66	870.48	872.19	1,742.66	5,436.00	-	5,436.00
1-Feb-06	-	1,633.94	1,633.94	808.29	825.65	1,633.94	-	-	-
1-Aug-06	5,436.00	1,633.94	7,069.94	808.29	825.65	1,633.94	5,436.00	-	5,436.00
1-Feb-07	-	1,498.04	1,498.04	746.11	751.94	1,498.04	-	-	-
1-Aug-07	5,436.00	1,498.04	6,934.04	746.11	751.94	1,498.04	5,436.00	-	5,436.00
1-Feb-08	-	1,362.14	1,362.14	683.92	678.22	1,362.14	-	-	-
1-Aug-08	5,436.00	1,362.14	6,798.14	683.92	678.22	1,362.14	5,436.00	-	5,436.00
1-Feb-09	-	1,246.63	1,246.63	621.74	624.89	1,246.63	-	-	-
1-Aug-09	5,436.00	1,246.63	6,682.63	621.74	624.89	1,246.63	5,436.00	-	5,436.00
1-Feb-10	-	1,107.33	1,107.33	559.55	547.78	1,107.33	-	-	-
1-Aug-10	5,436.00	1,107.33	6,543.33	559.55	547.78	1,107.33	5,436.00	-	5,436.00
1-Feb-11	-	968.03	968.03	497.37	470.67	968.03	-	-	-
1-Aug-11	5,436.00	968.03	6,404.03	497.37	470.67	968.03	5,436.00	-	5,436.00
1-Feb-12	-	828.74	828.74	435.18	393.55	828.74	-	-	-
1-Aug-12	5,436.00	5,639.09	11,075.09	435.18	5,203.91	5,639.09	5,436.00	-	5,436.00
1-Feb-13	-	828.74	828.74	373.00	455.74	828.74	-	-	-
1-Aug-13	5,436.00	828.74	6,264.74	373.00	455.74	828.74	5,436.00	-	5,436.00
1-Feb-14	-	689.44	689.44	310.81	378.63	689.44	-	-	-
1-Aug-14	5,434.00	689.44	6,123.44	310.81	378.63	689.44	5,434.00	-	5,434.00
1-Feb-15	-	550.19	550.19	248.65	301.54	550.19	-	-	-
1-Aug-15	5,434.00	550.19	5,984.19	248.65	301.54	550.19	5,434.00	-	5,434.00
1-Feb-16	-	410.95	410.95	186.49	224.46	410.95	-	-	-
1-Aug-16	5,434.00	410.95	5,844.95	186.49	224.46	410.95	5,434.00	-	5,434.00
1-Feb-17	-	271.70	271.70	124.32	147.38	271.70	-	-	-
1-Aug-17	5,434.00	271.70	5,705.70	124.32	147.38	271.70	5,434.00	-	5,434.00
1-Feb-18	-	135.85	135.85	62.16	73.69	135.85	-	-	-
1-Aug-18	5,434.00	135.85	5,569.85	62.16	73.69	135.85	5,434.00	-	5,434.00
1-Feb-19	-	-	-	-	-	-	-	-	-
1-Aug-19	-	-	-	-	-	-	-	-	-
1-Feb-20	-	-	-	-	-	-	-	-	-
1-Aug-20	-	-	-	-	-	-	-	-	-
1-Feb-21	-	-	-	-	-	-	-	-	-
1-Aug-21	-	-	-	-	-	-	-	-	-
1-Feb-22	-	-	-	-	-	-	-	-	-
	97,838.00	46,458.66	144,296.66	20,741.35	25,717.31	46,458.66	97,838.00	-	97,838.00

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

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$400,000.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$15,776.00	\$4,688.89	\$20,464.89			
15-Jan-08	0.00	3,842.24	3,842.24	\$300.00	2,242.95	\$23,007.84
15-Jul-08	16,790.00	3,842.24	20,632.24	288.17		4,130.41
15-Jan-09	0.00	3,674.34	3,674.34	288.17		20,920.41
15-Jul-09	17,129.00	3,674.34	20,803.34	275.58		3,949.92
15-Jan-10	0.00	3,503.05	3,503.05	275.58		21,078.92
15-Jul-10	17,475.00	3,503.05	20,978.05	262.73		3,765.78
15-Jan-11	0.00	3,328.30	3,328.30	262.73		21,240.78
15-Jul-11	17,828.00	3,328.30	21,156.30	249.62		3,577.92
15-Jan-12	0.00	3,150.02	3,150.02	249.62		21,405.92
15-Jul-12	18,189.00	3,150.02	21,339.02	236.25		3,386.27
15-Jan-13	0.00	2,968.13	2,968.13	236.25		21,575.27
15-Jul-13	18,556.00	2,968.13	21,524.13	222.61		3,190.74
15-Jan-14	0.00	2,782.57	2,782.57	222.61		21,746.74
15-Jul-14	18,931.00	2,782.57	21,713.57	208.69		2,991.26
15-Jan-15	0.00	2,593.26	2,593.26	208.69		21,922.26
15-Jul-15	19,313.00	2,593.26	21,906.26	194.49		2,787.75
15-Jan-16	0.00	2,400.13	2,400.13	194.49		22,100.75
15-Jul-16	19,703.00	2,400.13	22,103.13	180.01		2,580.14
15-Jan-17	0.00	2,203.10	2,203.10	180.01		22,283.14
15-Jul-17	20,102.00	2,203.10	22,305.10	165.23		2,368.33
15-Jan-18	0.00	2,002.08	2,002.08	165.23		22,470.33
15-Jul-18	20,508.00	2,002.08	22,510.08	150.16		2,152.24
15-Jan-19	0.00	1,797.00	1,797.00	150.16		22,660.24
15-Jul-19	20,922.00	1,797.00	22,719.00	134.78		1,931.78
15-Jan-20	0.00	1,587.78	1,587.78	134.78		22,853.78
15-Jul-20	21,345.00	1,587.78	22,932.78	119.08		1,706.86
15-Jan-21	0.00	1,374.33	1,374.33	119.08		23,051.86
15-Jul-21	21,776.00	1,374.33	23,150.33	103.07		1,477.40
15-Jan-22	0.00	1,156.57	1,156.57	103.07		23,253.40
15-Jul-22	22,216.00	1,156.57	23,372.57	86.74		1,243.31
15-Jan-23	0.00	934.41	934.41	86.74		23,459.31
15-Jul-23	22,664.00	934.41	23,598.41	70.08		1,004.49
15-Jan-24	0.00	707.77	707.77	70.08		23,668.49
15-Jul-24	23,122.00	707.77	23,829.77	53.08		760.85
15-Jan-25	0.00	476.55	476.55	53.08		23,882.85
15-Jul-25	23,589.00	476.55	24,065.55	35.74		512.29
15-Jan-26	0.00	240.66	240.66	35.74		24,101.29
15-Jul-26	24,066.00	240.66	24,306.66	18.05		258.71
15-Jan-27	0.00	0.00	0.00	18.05		24,324.71
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$400,000.00	\$86,133.47	\$486,133.47	\$6,408.32	\$2,242.95	\$494,784.74