

G.E. 50.00%

Schedule of Payments

Initial Principal Amount: 2,520,133.00

Date	Schedule of Payments			Subsidy Amounts			Net Payments		
	Principal	Interest	Total	Equity Earnings	Commonwealth Subsidies	Total	Principal	Interest	Total
01-Feb-05	0.00	61,527.64	61,527.64	26,845.46	0.00	26,845.46	0.00	34,682.18	34,682.18
01-Aug-05	66,306.00	63,718.74	130,024.74	26,845.46	42,861.92	69,707.39	60,317.35	0.00	60,317.35
01-Feb-06	0.00	66,476.75	66,476.75	26,139.15	2,442.90	28,582.05	0.00	37,894.71	37,894.71
01-Aug-06	68,035.00	60,407.03	128,442.03	26,139.15	42,634.55	68,773.70	59,668.33	0.00	59,668.33
01-Feb-07	0.00	66,277.03	66,277.03	25,414.41	2,442.90	27,857.31	0.00	38,419.72	38,419.72
01-Aug-07	69,878.00	59,841.42	129,719.42	25,414.41	43,833.41	69,247.82	60,471.60	0.00	60,471.60
01-Feb-08	0.00	66,033.42	66,033.42	24,670.04	2,442.90	27,112.94	0.00	38,920.47	38,920.47
01-Aug-08	71,843.00	54,377.38	126,220.38	24,670.04	42,641.55	67,311.59	58,908.79	0.00	58,908.79
01-Feb-09	0.00	65,747.36	65,747.36	23,904.74	2,442.90	26,347.64	0.00	39,399.72	39,399.72
01-Aug-09	74,071.00	53,608.79	127,679.79	23,904.74	43,929.13	67,833.88	59,845.92	0.00	59,845.92
01-Feb-10	0.00	65,422.53	65,422.53	23,115.71	2,442.90	25,558.61	0.00	39,863.92	39,863.92
01-Aug-10	75,000.00	46,134.28	121,134.28	23,115.71	40,481.32	63,597.03	57,537.25	0.00	57,537.25
01-Feb-11	0.00	62,182.07	62,182.07	22,316.78	2,442.90	24,759.68	0.00	37,422.39	37,422.39
01-Aug-11	80,000.00	46,145.23	126,145.23	22,316.78	42,084.31	64,401.09	61,744.14	0.00	61,744.14
01-Feb-12	0.00	61,352.10	61,352.10	21,464.59	2,442.90	23,907.49	0.00	37,444.61	37,444.61
01-Aug-12	80,000.00	48,207.36	128,207.36	21,464.59	43,059.75	64,524.34	63,683.02	0.00	63,683.02
01-Feb-13	0.00	56,890.85	56,890.85	20,612.39	2,442.90	23,055.29	0.00	33,835.56	33,835.56
01-Aug-13	85,000.00	46,834.05	131,834.05	20,612.39	43,847.54	64,459.94	67,374.11	0.00	67,374.11
01-Feb-14	0.00	55,302.24	55,302.24	19,706.94	2,442.90	22,149.84	0.00	33,152.40	33,152.40
01-Aug-14	90,000.00	46,626.02	136,626.02	19,706.94	43,327.35	63,034.29	73,591.73	0.00	73,591.73
01-Feb-15	0.00	49,747.38	49,747.38	18,748.22	2,442.90	21,191.12	0.00	28,556.26	28,556.26
01-Aug-15	90,000.00	44,836.09	134,836.09	18,748.22	43,215.19	61,963.42	72,872.67	0.00	72,872.67
01-Feb-16	0.00	46,498.00	46,498.00	17,789.51	2,442.90	20,232.41	0.00	26,265.59	26,265.59
01-Aug-16	95,000.00	42,862.83	137,862.83	17,789.51	43,062.24	60,851.75	77,011.08	0.00	77,011.08
01-Feb-17	0.00	43,004.11	43,004.11	16,777.53	2,442.90	19,220.43	0.00	23,783.68	23,783.68
01-Aug-17	95,000.00	41,369.70	136,369.70	16,777.53	43,590.19	60,367.72	76,001.98	0.00	76,001.98
01-Feb-18	0.00	39,348.36	39,348.36	15,765.55	2,012.39	17,777.94	0.00	21,570.42	21,570.42
01-Aug-18	100,000.00	39,970.82	139,970.82	15,765.55	44,197.00	59,962.55	80,008.27	0.00	80,008.27
01-Feb-19	0.00	36,467.49	36,467.49	14,700.31	2,009.45	16,709.76	0.00	19,757.72	19,757.72
01-Aug-19	105,000.00	37,334.38	142,334.38	14,700.31	44,316.28	59,016.59	83,317.79	0.00	83,317.79
01-Feb-20	0.00	34,446.88	34,446.88	13,581.81	2,442.90	16,024.71	0.00	18,422.17	18,422.17
01-Aug-20	110,000.00	34,446.88	144,446.88	13,581.81	44,316.28	57,898.09	86,548.79	0.00	86,548.79
01-Feb-21	0.00	31,490.63	31,490.63	12,410.05	2,442.90	14,852.95	0.00	16,637.68	16,637.68
01-Aug-21	110,000.00	31,490.63	141,490.63	12,410.05	44,316.28	56,726.33	84,764.30	0.00	84,764.30
01-Feb-22	0.00	26,723.17	26,723.17	11,238.28	2,442.90	13,681.18	0.00	13,041.99	13,041.99
01-Aug-22	115,000.00	0.00	115,000.00	11,238.28	62,287.28	73,525.56	41,474.44	0.00	41,474.44
01-Feb-23	0.00	25,443.75	25,443.75	10,013.26	2,442.90	12,456.16	0.00	12,987.59	12,987.59
01-Aug-23	120,000.00	2,176.19	122,176.19	10,013.26	44,316.28	54,329.54	67,846.65	0.00	67,846.65
01-Feb-24	0.00	22,218.75	22,218.75	8,734.97	2,442.90	11,177.87	0.00	11,040.88	11,040.88
01-Aug-24	125,000.00	22,218.75	147,218.75	8,734.97	44,316.28	53,051.25	94,167.50	0.00	94,167.50
01-Feb-25	0.00	18,859.38	18,859.38	7,403.42	2,442.90	9,846.32	0.00	9,013.06	9,013.06
01-Aug-25	130,000.00	18,859.38	148,859.38	7,403.42	44,316.28	51,719.70	97,139.68	0.00	97,139.68
01-Feb-26	0.00	15,365.63	15,365.63	6,018.61	2,442.90	8,461.51	0.00	6,904.12	6,904.12
01-Aug-26	135,000.00	15,365.63	150,365.63	6,018.61	44,316.28	50,334.89	100,030.74	0.00	100,030.74
01-Feb-27	0.00	11,737.50	11,737.50	4,580.53	2,442.90	7,023.43	0.00	4,714.07	4,714.07
01-Aug-27	140,000.00	11,737.50	151,737.50	4,580.53	44,316.28	48,896.81	102,840.69	0.00	102,840.69
01-Feb-28	0.00	7,975.00	7,975.00	3,089.20	2,442.90	5,532.10	0.00	2,442.90	2,442.90
01-Aug-28	145,000.00	7,975.00	152,975.00	3,089.20	44,316.28	47,405.48	105,569.52	0.00	105,569.52
01-Feb-29	0.00	3,987.50	3,987.50	1,544.60	2,442.90	3,987.50	0.00	0.00	0.00
01-Aug-29	145,000.00	3,987.50	148,987.50	1,544.60	44,316.28	45,860.88	103,126.62	0.00	103,126.62
	\$2,520,133.00	\$1,921,057.08	\$4,441,190.08	\$793,172.10	\$1,165,981.19	\$1,959,153.29	\$1,895,862.98	\$586,173.81	\$2,482,036.79

*Includes a credit for debt service savings the Trust expects to receive on such Payment Date as a result of the refunding of a portion of the Bonds, which savings are allocable to the Issuer pursuant to Section 4(j) of the Bond Purchase Agreement.

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 5

Hinsdale
98-62

Final Loan Structuring Analysis

Administrative Fee Schedule

Date	Principal Outstanding	Administrative Fee Payable @ 0.075000%
06-Oct-1999		
01-Feb-2000	2,829,724.00	1,355.91
01-Aug-2000	2,829,724.00	2,122.29
01-Feb-2001	2,770,413.00	2,077.81
01-Aug-2001	2,770,413.00	2,077.81
01-Feb-2002	2,709,855.00	2,032.39
01-Aug-2002	2,709,855.00	2,032.39
01-Feb-2003	2,648,028.00	1,986.02
01-Aug-2003	2,648,028.00	1,986.02
01-Feb-2004	2,584,827.00	1,938.62
01-Aug-2004	2,584,827.00	1,938.62
01-Feb-2005	2,520,133.00	1,890.10
01-Aug-2005	2,520,133.00	1,890.10
01-Feb-2006	2,453,827.00	1,840.37
01-Aug-2006	2,453,827.00	1,840.37
01-Feb-2007	2,385,792.00	1,789.34
01-Aug-2007	2,385,792.00	1,789.34
01-Feb-2008	2,315,914.00	1,736.94
01-Aug-2008	2,315,914.00	1,736.94
01-Feb-2009	2,244,071.00	1,683.05
01-Aug-2009	2,244,071.00	1,683.05
01-Feb-2010	2,170,000.00	1,627.50
01-Aug-2010	2,170,000.00	1,627.50
01-Feb-2011	2,095,000.00	1,571.25
01-Aug-2011	2,095,000.00	1,571.25
01-Feb-2012	2,015,000.00	1,511.25
01-Aug-2012	2,015,000.00	1,511.25
01-Feb-2013	1,935,000.00	1,451.25
01-Aug-2013	1,935,000.00	1,451.25
01-Feb-2014	1,850,000.00	1,387.50
01-Aug-2014	1,850,000.00	1,387.50
01-Feb-2015	1,760,000.00	1,320.00
01-Aug-2015	1,760,000.00	1,320.00
01-Feb-2016	1,670,000.00	1,252.50
01-Aug-2016	1,670,000.00	1,252.50
01-Feb-2017	1,575,000.00	1,181.25
01-Aug-2017	1,575,000.00	1,181.25
01-Feb-2018	1,480,000.00	1,110.00
01-Aug-2018	1,480,000.00	1,110.00
01-Feb-2019	1,380,000.00	1,035.00
01-Aug-2019	1,380,000.00	1,035.00
01-Feb-2020	1,275,000.00	956.25
01-Aug-2020	1,275,000.00	956.25
01-Feb-2021	1,165,000.00	873.75
01-Aug-2021	1,165,000.00	873.75
01-Feb-2022	1,055,000.00	791.25
01-Aug-2022	1,055,000.00	791.25
01-Feb-2023	940,000.00	705.00
01-Aug-2023	940,000.00	705.00
01-Feb-2024	820,000.00	615.00
01-Aug-2024	820,000.00	615.00
01-Feb-2025	695,000.00	521.25
01-Aug-2025	695,000.00	521.25
01-Feb-2026	565,000.00	423.75
01-Aug-2026	565,000.00	423.75
01-Feb-2027	430,000.00	322.50
01-Aug-2027	430,000.00	322.50
01-Feb-2028	290,000.00	217.50
01-Aug-2028	290,000.00	217.50
01-Feb-2029	145,000.00	108.75
01-Aug-2029	145,000.00	108.75
01-Feb-2030	0.00	0.00
01-Aug-2030	0.00	0.00
		<u>\$75,392.48</u>