

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

SCHEDULE C

Series S

File V Loan
 Longmeadow 97-1190

Preliminary Loan Structuring Analysis

Schedule of Loan Repayments

Outstanding Loan Oblig \$23,227.00

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity	Contract	Total	Principal	Interest	Total
				Earnings	Assistance Payments				
01-Aug-01									
01-Feb-02	\$0.00	\$594.34	\$594.34	\$307.56	\$286.78	\$594.34	0.00	\$0.00	\$0.00
01-Aug-02	1,293.00	597.66	1,890.66	309.28	288.38	597.66	1,293.00	0.00	1,293.00
01-Feb-03	0.00	571.17	571.17	292.08	279.10	571.17	0.00	0.00	0.00
01-Aug-03	1,292.00	571.17	1,863.17	292.08	279.10	571.17	1,292.00	0.00	1,292.00
01-Feb-04	0.00	543.72	543.72	274.87	268.85	543.72	0.00	0.00	0.00
01-Aug-04	1,292.00	543.72	1,835.72	274.87	268.85	543.72	1,292.00	0.00	1,292.00
01-Feb-05	0.00	515.45	515.45	257.67	257.79	515.45	0.00	0.00	0.00
01-Aug-05	1,292.00	515.45	1,807.45	257.67	257.79	515.45	1,292.00	0.00	1,292.00
01-Feb-06	0.00	486.38	486.38	240.46	245.92	486.38	0.00	0.00	0.00
01-Aug-06	1,292.00	486.38	1,778.38	240.46	245.92	486.38	1,292.00	0.00	1,292.00
01-Feb-07	0.00	452.47	452.47	223.26	229.21	452.47	0.00	0.00	0.00
01-Aug-07	1,292.00	452.47	1,744.47	223.26	229.21	452.47	1,292.00	0.00	1,292.00
01-Feb-08	0.00	418.55	418.55	206.06	212.50	418.55	0.00	0.00	0.00
01-Aug-08	1,292.00	418.55	1,710.55	206.06	212.50	418.55	1,292.00	0.00	1,292.00
01-Feb-09	0.00	387.55	387.55	188.85	198.69	387.55	0.00	0.00	0.00
01-Aug-09	1,292.00	387.55	1,679.55	188.85	198.69	387.55	1,292.00	0.00	1,292.00
01-Feb-10	0.00	353.63	353.63	171.65	181.98	353.63	0.00	0.00	0.00
01-Aug-10	1,301.00	353.63	1,654.63	171.65	181.98	353.63	1,301.00	0.00	1,301.00
01-Feb-11	0.00	321.11	321.11	154.83	166.78	321.11	(0.00)	0.00	(0.00)
01-Aug-11	1,301.00	321.11	1,622.11	154.83	166.78	321.11	1,301.00	0.00	1,301.00
01-Feb-12	0.00	286.16	286.16	137.01	149.15	286.16	0.00	0.00	0.00
01-Aug-12	1,301.00	286.16	1,587.16	137.01	149.15	286.16	1,301.00	0.00	1,301.00
01-Feb-13	0.00	250.39	250.39	119.69	130.70	250.39	(0.00)	0.00	(0.00)
01-Aug-13	1,301.00	250.39	1,551.39	119.69	130.70	250.39	1,301.00	0.00	1,301.00
01-Feb-14	0.00	214.62	214.62	102.87	112.25	214.62	0.00	0.00	0.00
01-Aug-14	1,301.00	214.62	1,515.62	102.87	112.25	214.62	1,301.00	0.00	1,301.00
01-Feb-15	0.00	178.85	178.85	85.05	93.80	178.85	0.00	0.00	0.00
01-Aug-15	1,277.00	178.85	1,455.85	85.05	93.80	178.85	1,277.00	0.00	1,277.00
01-Feb-16	0.00	145.31	145.31	68.04	77.27	145.31	0.00	0.00	0.00
01-Aug-16	1,277.00	145.31	1,422.31	68.04	77.27	145.31	1,277.00	0.00	1,277.00
01-Feb-17	0.00	108.59	108.59	51.03	57.56	108.59	0.00	0.00	0.00
01-Aug-17	1,277.00	108.59	1,385.59	51.03	57.56	108.59	1,277.00	0.00	1,277.00
01-Feb-18	0.00	71.86	71.86	34.02	37.84	71.86	0.00	0.00	0.00
01-Aug-18	1,277.00	71.86	1,348.86	34.02	37.84	71.86	1,277.00	0.00	1,277.00
01-Feb-19	0.00	35.13	35.13	17.01	18.12	35.13	0.00	0.00	0.00
01-Aug-19	1,277.00	35.13	1,312.13	17.01	18.12	35.13	1,277.00	0.00	1,277.00
01-Feb-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
	\$23,227.00	\$11,873.88	\$35,100.88	\$5,863.76	\$6,010.11	\$11,873.88	\$23,227.00	\$0.00	\$23,227.00

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

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

SCHEDULE C

Pool Program Bonds, Pool 12

Longmeadow

CW-05-05

Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$3,919,089.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$154,565.00	\$45,940.43	\$200,505.43	\$2,939.32	21,975.84	\$225,420.59
15-Jan-08	0.00	37,645.24	37,645.24	2,823.39		40,468.63
15-Jul-08	164,505.00	37,645.24	202,150.24	2,823.39		204,973.63
15-Jan-09	0.00	36,000.19	36,000.19	2,700.01		38,700.20
15-Jul-09	167,828.00	36,000.19	203,828.19	2,700.01		206,528.20
15-Jan-10	0.00	34,321.91	34,321.91	2,574.14		36,896.05
15-Jul-10	171,219.00	34,321.91	205,540.91	2,574.14		208,115.05
15-Jan-11	0.00	32,609.72	32,609.72	2,445.73		35,055.45
15-Jul-11	174,677.00	32,609.72	207,286.72	2,445.73		209,732.45
15-Jan-12	0.00	30,862.95	30,862.95	2,314.72		33,177.67
15-Jul-12	178,206.00	30,862.95	209,068.95	2,314.72		211,383.67
15-Jan-13	0.00	29,080.89	29,080.89	2,181.07		31,261.96
15-Jul-13	181,806.00	29,080.89	210,886.89	2,181.07		213,067.96
15-Jan-14	0.00	27,262.83	27,262.83	2,044.71		29,307.54
15-Jul-14	185,479.00	27,262.83	212,741.83	2,044.71		214,786.54
15-Jan-15	0.00	25,408.04	25,408.04	1,905.60		27,313.64
15-Jul-15	189,226.00	25,408.04	214,634.04	1,905.60		216,539.64
15-Jan-16	0.00	23,515.78	23,515.78	1,763.68		25,279.46
15-Jul-16	193,049.00	23,515.78	216,564.78	1,763.68		218,328.46
15-Jan-17	0.00	21,585.29	21,585.29	1,618.90		23,204.19
15-Jul-17	196,949.00	21,585.29	218,534.29	1,618.90		220,153.19
15-Jan-18	0.00	19,615.80	19,615.80	1,471.19		21,086.99
15-Jul-18	200,928.00	19,615.80	220,543.80	1,471.19		222,014.99
15-Jan-19	0.00	17,606.52	17,606.52	1,320.49		18,927.01
15-Jul-19	204,987.00	17,606.52	222,593.52	1,320.49		223,914.01
15-Jan-20	0.00	15,556.65	15,556.65	1,166.75		16,723.40
15-Jul-20	209,128.00	15,556.65	224,684.65	1,166.75		225,851.40
15-Jan-21	0.00	13,465.37	13,465.37	1,009.90		14,475.27
15-Jul-21	213,353.00	13,465.37	226,818.37	1,009.90		227,828.27
15-Jan-22	0.00	11,331.84	11,331.84	849.89		12,181.73
15-Jul-22	217,663.00	11,331.84	228,994.84	849.89		229,844.73
15-Jan-23	0.00	9,155.21	9,155.21	686.64		9,841.85
15-Jul-23	222,060.00	9,155.21	231,215.21	686.64		231,901.85
15-Jan-24	0.00	6,934.61	6,934.61	520.10		7,454.71
15-Jul-24	226,546.00	6,934.61	233,480.61	520.10		234,000.71
15-Jan-25	0.00	4,669.15	4,669.15	350.19		5,019.34
15-Jul-25	231,123.00	4,669.15	235,792.15	350.19		236,142.34
15-Jan-26	0.00	2,357.92	2,357.92	176.84		2,534.76
15-Jul-26	235,792.00	2,357.92	238,149.92	176.84		238,326.76
15-Jan-27	0.00	0.00	0.00	0.00		0.00
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
	\$3,919,089.00	\$643,912.25	\$4,763,001.25	\$62,787.20	\$21,975.84	\$4,847,764.29