

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

Revised Schedule C

Series 3

Melrose 96-12

Schedule of Loan Repayments

Initial Loan Obligation:		\$232,977.00		Loan Subsidy Amounts						
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		
	Principal	Interest	Total		Equity Earnings	Assistance Payments		Total	Principal	Interest
01-Aug-01										
01-Feb-02	11,807.00	6,311.04	18,118.04	3,147.87	5,515.96	8,663.83	9,454.20	0.00	9,454.20	
01-Aug-02	0.00	5,957.73	5,957.73	2,988.34	262.25	3,250.59	0.00	2,707.15	2,707.15	
01-Feb-03	12,067.00	6,026.69	18,093.69	2,988.34	5,515.96	8,504.30	9,589.39	0.00	9,589.39	
01-Aug-03	0.00	5,725.64	5,725.64	2,825.30	262.25	3,087.55	0.00	2,638.10	2,638.10	
01-Feb-04	12,338.00	5,683.24	18,021.24	2,825.30	5,515.96	8,341.26	9,679.98	0.00	9,679.98	
01-Aug-04	0.00	5,439.77	5,439.77	2,658.59	391.19	3,049.78	0.00	2,518.93	2,518.93	
01-Feb-05	12,640.00	5,349.75	17,989.75	2,658.59	5,387.03	8,045.62	9,815.19	0.00	9,815.19	
01-Aug-05	0.00	5,123.77	5,123.77	2,487.80	566.65	3,054.46	0.00	2,373.72	2,373.72	
01-Feb-06	12,949.00	5,036.88	17,985.88	2,487.80	5,211.56	7,699.37	9,982.11	0.00	9,982.11	
01-Aug-06	0.00	4,735.30	4,735.30	2,312.84	803.05	3,115.90	0.00	2,160.21	2,160.21	
01-Feb-07	13,396.00	4,645.19	18,041.19	2,312.84	4,975.16	7,288.00	10,212.38	0.00	10,212.38	
01-Aug-07	0.00	4,333.42	4,333.42	2,131.84	1,050.62	3,182.46	0.00	1,939.33	1,939.33	
01-Feb-08	13,857.00	4,240.09	18,097.09	2,131.84	4,727.60	6,859.44	10,449.28	0.00	10,449.28	
01-Aug-08	0.00	3,969.67	3,969.67	1,944.62	1,229.01	3,173.63	0.00	1,762.80	1,762.80	
01-Feb-09	14,231.00	3,884.62	18,115.62	1,944.62	4,549.20	6,493.82	10,655.04	0.00	10,655.04	
01-Aug-09	0.00	3,592.55	3,592.55	1,752.33	1,414.34	3,166.68	0.00	1,577.97	1,577.97	
01-Feb-10	14,622.00	3,502.67	18,124.67	1,752.33	4,363.87	6,116.20	10,856.37	0.00	10,856.37	
01-Aug-10	0.00	3,197.76	3,197.76	1,554.77	1,288.18	2,842.95	0.00	1,380.74	1,380.74	
01-Feb-11	15,039.00	3,095.71	18,134.71	1,554.77	4,490.03	6,044.80	11,063.98	0.00	11,063.98	
01-Aug-11	0.00	2,791.70	2,791.70	1,351.57	1,167.05	2,518.62	0.00	1,177.88	1,177.88	
01-Feb-12	15,467.00	2,696.51	18,163.51	1,351.57	4,611.16	5,962.73	11,295.98	0.00	11,295.98	
01-Aug-12	0.00	2,366.36	2,366.36	1,142.59	1,094.70	2,237.29	0.00	961.52	961.52	
01-Feb-13	15,923.00	2,269.27	18,192.27	1,142.59	4,683.51	5,826.10	11,533.72	0.00	11,533.72	
01-Aug-13	0.00	1,928.48	1,928.48	927.44	947.36	1,874.81	0.00	738.79	738.79	
01-Feb-14	16,392.00	1,823.52	18,215.52	927.44	4,830.85	5,758.29	11,772.12	0.00	11,772.12	
01-Aug-14	0.00	1,469.50	1,469.50	705.96	795.57	1,501.54	0.00	501.29	501.29	
01-Feb-15	16,892.00	1,366.09	18,258.09	705.96	4,982.64	5,688.60	12,036.17	0.00	12,036.17	
01-Aug-15	0.00	994.42	994.42	477.73	632.38	1,110.10	0.00	254.44	254.44	
01-Feb-16	17,411.00	885.60	18,296.60	477.73	5,145.84	5,623.56	12,302.91	0.00	12,302.91	
01-Aug-16	0.00	504.73	504.73	242.48	454.87	697.34	0.00	0.00	0.00	
01-Feb-17	17,946.00	393.98	18,339.98	242.48	5,323.35	5,565.83	12,581.53	0.00	12,581.53	
	232,977.00	109,341.66	342,318.66	54,156.27	92,189.17	146,345.44	173,280.36	22,692.86	195,973.22	

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Municipal Loan Program Bonds)
 Series 3

Truse MeLROSE
2 96-12

Lamont Financial Services Corporation
 Municipal Loan Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.404600%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
29-Apr-97								
01-Aug-97	\$278,001.00	\$3,744.35	\$1,919.84	\$174.83	\$1,649.68	\$106.57	\$1,756.25	--
01-Feb-98	278,001.00	18,276.91	3,756.21	5,515.96	9,004.74	208.50	9,213.24	\$10,969.49
01-Aug-98	267,050.00	7,079.52	3,608.25	262.25	3,209.02	200.29	3,409.31	--
01-Feb-99	267,050.00	18,233.52	3,608.25	5,515.96	9,109.31	200.29	9,309.60	12,718.91
01-Aug-99	255,896.00	6,839.71	3,457.54	262.25	3,119.92	191.92	3,311.84	--
01-Feb-2000	255,896.00	18,188.71	3,457.54	5,515.96	9,215.21	191.92	9,407.13	12,718.97
01-Aug-2000	244,547.00	6,584.35	3,304.20	262.25	3,017.90	183.41	3,201.31	--
01-Feb-2001	244,547.00	18,154.35	3,304.20	5,515.96	9,334.19	183.41	9,517.60	12,718.91
01-Aug-2001	232,977.00	6,318.24	3,147.87	262.25	2,908.12	174.73	3,082.85	--
01-Feb-2002	232,977.00	18,125.24	3,147.87	5,515.96	9,461.41	174.73	9,636.14	12,718.99
01-Aug-2002	221,170.00	6,037.83	2,988.34	262.25	2,787.24	165.88	2,953.12	--
01-Feb-2003	221,170.00	18,104.83	2,988.34	5,515.96	9,600.53	165.88	9,766.41	12,719.53
01-Aug-2003	209,103.00	5,748.22	2,825.30	262.25	2,660.67	156.83	2,817.50	--
01-Feb-2004	209,103.00	18,086.22	2,825.30	5,515.96	9,744.96	156.83	9,901.79	12,719.29
01-Aug-2004	196,765.00	5,439.77	2,658.59	262.25	2,518.93	147.57	2,666.50	--
01-Feb-2005	196,765.00	18,079.77	2,658.59	5,515.96	9,905.22	147.57	10,052.79	12,719.29
01-Aug-2005	184,125.00	5,123.77	2,487.80	262.25	2,373.72	138.09	2,511.81	--
01-Feb-2006	184,125.00	18,072.77	2,487.80	5,515.96	10,069.01	138.09	10,207.10	12,718.91
01-Aug-2006	171,176.00	4,735.30	2,312.84	262.25	2,160.21	128.38	2,288.59	--
01-Feb-2007	171,176.00	18,131.30	2,312.84	5,515.96	10,302.50	128.38	10,430.88	12,719.47
01-Aug-2007	157,780.00	4,333.42	2,131.84	262.25	1,939.33	118.34	2,057.67	--
01-Feb-2008	157,780.00	18,190.42	2,131.84	5,515.96	10,542.62	118.34	10,660.96	12,718.63
01-Aug-2008	143,923.00	3,969.67	1,944.62	262.25	1,762.80	107.94	1,870.74	--
01-Feb-2009	143,923.00	18,200.67	1,944.62	5,515.96	10,740.09	107.94	10,848.03	12,718.77
01-Aug-2009	129,692.00	3,592.55	1,752.33	262.25	1,577.97	97.27	1,675.24	--
01-Feb-2010	129,692.00	18,214.55	1,752.33	5,515.96	10,946.26	97.27	11,043.53	12,718.77
01-Aug-2010	115,070.00	3,197.76	1,554.77	262.25	1,380.74	86.30	1,467.04	--
01-Feb-2011	115,070.00	18,236.76	1,554.77	5,515.96	11,166.03	86.30	11,252.33	12,719.37
01-Aug-2011	100,031.00	2,791.70	1,351.57	262.25	1,177.88	75.02	1,252.90	--
01-Feb-2012	100,031.00	18,258.70	1,351.57	5,515.96	11,391.17	75.02	11,466.19	12,719.09
01-Aug-2012	84,564.00	2,366.36	1,142.59	262.25	961.52	63.42	1,024.94	--
01-Feb-2013	84,564.00	18,289.36	1,142.59	5,515.96	11,630.81	63.42	11,694.23	12,719.17
01-Aug-2013	68,641.00	1,928.48	927.44	262.25	738.79	51.48	790.27	--
01-Feb-2014	68,641.00	18,320.48	927.44	5,515.96	11,877.08	51.48	11,928.56	12,718.83
01-Aug-2014	52,249.00	1,469.50	705.96	262.25	501.29	39.19	540.48	--
01-Feb-2015	52,249.00	18,361.50	705.96	5,515.96	12,139.58	39.19	12,178.77	12,719.25
01-Aug-2015	35,357.00	994.42	477.73	262.25	254.44	26.52	280.96	--
01-Feb-2016	35,357.00	18,405.42	477.73	5,515.96	12,411.73	26.52	12,438.25	12,719.21
01-Aug-2016	17,946.00	504.73	242.48	262.25	0.00	13.46	13.46	--
01-Feb-2017	17,946.00	18,450.73	242.48	5,515.96	12,692.29	13.46	12,705.75	12,719.21
01-Aug-2017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	--
	\$447,181.86	\$83,720.17	\$115,476.86	\$247,984.91	\$4,647.15	\$252,632.06	\$252,632.06	

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

Revised Schedule C

Series 3

Melrose 96-13

Schedule of Loan Repayments

Initial Loan Obligation:		\$108,945.00		Loan Subsidy Amounts						
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments	Total	Net Loan Repayments			
	Principal	Interest	Total				Principal	Interest	Total	
01-Aug-01										
01-Feb-02	5,521.00	2,951.17	8,472.17	1,472.01	2,579.39	4,051.40	4,420.77	0.00	4,420.77	
01-Aug-02	0.00	2,785.97	2,785.97	1,397.41	122.64	1,520.05	0.00	1,265.91	1,265.91	
01-Feb-03	5,643.00	2,818.21	8,461.21	1,397.41	2,579.39	3,976.81	4,484.40	0.00	4,484.40	
01-Aug-03	0.00	2,677.43	2,677.43	1,321.17	122.64	1,443.81	0.00	1,233.62	1,233.62	
01-Feb-04	5,769.00	2,657.60	8,426.60	1,321.17	2,579.39	3,900.56	4,526.04	0.00	4,526.04	
01-Aug-04	0.00	2,543.76	2,543.76	1,243.22	182.93	1,426.15	0.00	1,177.90	1,177.90	
01-Feb-05	5,911.00	2,501.66	8,412.66	1,243.22	2,519.10	3,762.32	4,590.05	0.00	4,590.05	
01-Aug-05	0.00	2,395.99	2,395.99	1,163.35	264.99	1,428.34	0.00	1,110.00	1,110.00	
01-Feb-06	6,055.00	2,355.36	8,410.36	1,163.35	2,437.05	3,600.40	4,667.61	0.00	4,667.61	
01-Aug-06	0.00	2,214.34	2,214.34	1,081.54	375.53	1,457.07	0.00	1,010.16	1,010.16	
01-Feb-07	6,264.00	2,172.20	8,436.20	1,081.54	2,326.50	3,408.04	4,775.27	0.00	4,775.27	
01-Aug-07	0.00	2,026.42	2,026.42	996.91	491.30	1,488.20	0.00	906.87	906.87	
01-Feb-08	6,480.00	1,982.78	8,462.78	996.91	2,210.73	3,207.64	4,886.48	0.00	4,886.48	
01-Aug-08	0.00	1,856.32	1,856.32	909.35	574.72	1,484.07	0.00	824.33	824.33	
01-Feb-09	6,655.00	1,816.55	8,471.55	909.35	2,127.31	3,036.66	4,982.80	0.00	4,982.80	
01-Aug-09	0.00	1,679.96	1,679.96	819.43	661.39	1,480.82	0.00	737.89	737.89	
01-Feb-10	6,838.00	1,637.93	8,475.93	819.43	2,040.65	2,860.08	5,077.11	0.00	5,077.11	
01-Aug-10	0.00	1,495.33	1,495.33	727.04	602.39	1,329.43	0.00	645.65	645.65	
01-Feb-11	7,032.00	1,447.61	8,479.61	727.04	2,099.64	2,826.68	5,173.18	0.00	5,173.18	
01-Aug-11	0.00	1,305.47	1,305.47	632.03	545.75	1,177.77	0.00	550.80	550.80	
01-Feb-12	7,233.00	1,260.96	8,493.96	632.03	2,156.29	2,788.32	5,282.54	0.00	5,282.54	
01-Aug-12	0.00	1,106.56	1,106.56	534.30	511.91	1,046.21	0.00	449.62	449.62	
01-Feb-13	7,446.00	1,061.16	8,507.16	534.30	2,190.12	2,724.42	5,393.47	0.00	5,393.47	
01-Aug-13	0.00	901.80	901.80	433.69	443.02	876.71	0.00	345.47	345.47	
01-Feb-14	7,665.00	852.72	8,517.72	433.69	2,259.02	2,692.71	5,504.63	0.00	5,504.63	
01-Aug-14	0.00	687.18	687.18	330.13	372.03	702.16	0.00	234.41	234.41	
01-Feb-15	7,899.00	638.82	8,537.82	330.13	2,330.00	2,660.12	5,628.31	0.00	5,628.31	
01-Aug-15	0.00	465.02	465.02	223.40	295.72	519.12	0.00	118.98	118.98	
01-Feb-16	8,142.00	414.14	8,556.14	223.40	2,406.31	2,629.71	5,753.34	0.00	5,753.34	
01-Aug-16	0.00	236.03	236.03	113.39	212.71	326.10	0.00	0.00	0.00	
01-Feb-17	8,392.00	184.24	8,576.24	113.39	2,489.32	2,602.71	5,883.46	0.00	5,883.46	
	108,945.00	51,130.69	160,075.69	25,324.73	43,109.88	68,434.61	81,029.46	10,611.62	91,641.08	

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Water Loan Program Bonds)
 Series 3

Office Melrose
96-13
 Financial Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 5.404600%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending 30-Jun]
29-Apr-97								
01-Aug-97	\$130,000.00	\$1,750.95	\$897.76	\$81.76	\$771.43	\$49.83	\$821.26	--
01-Feb-98	130,000.00	8,546.77	1,756.50	2,579.39	4,210.88	97.50	4,308.38	\$5,129.64
01-Aug-98	124,879.00	3,310.55	1,687.30	122.64	1,500.61	93.66	1,594.27	--
01-Feb-99	124,879.00	8,526.55	1,687.30	2,579.39	4,259.86	93.66	4,353.52	5,947.79
01-Aug-99	119,663.00	3,198.40	1,616.83	122.64	1,458.93	89.75	1,548.68	--
01-Feb-2000	119,663.00	8,505.40	1,616.83	2,579.39	4,309.18	89.75	4,398.93	5,947.61
01-Aug-2000	114,356.00	3,079.00	1,545.12	122.64	1,411.24	85.77	1,497.01	--
01-Feb-2001	114,356.00	8,490.00	1,545.12	2,579.39	4,365.49	85.77	4,451.26	5,948.27
01-Aug-2001	108,945.00	2,954.54	1,472.01	122.64	1,359.89	81.71	1,441.60	--
01-Feb-2002	108,945.00	8,475.54	1,472.01	2,579.39	4,424.14	81.71	4,505.85	5,947.45
01-Aug-2002	103,424.00	2,823.42	1,397.41	122.64	1,303.37	77.57	1,380.94	--
01-Feb-2003	103,424.00	8,466.42	1,397.41	2,579.39	4,489.62	77.57	4,567.19	5,948.13
01-Aug-2003	97,781.00	2,687.99	1,321.17	122.64	1,244.18	73.34	1,317.52	--
01-Feb-2004	97,781.00	8,456.99	1,321.17	2,579.39	4,556.43	73.34	4,629.77	5,947.29
01-Aug-2004	92,012.00	2,543.76	1,243.22	122.64	1,177.90	69.01	1,246.91	--
01-Feb-2005	92,012.00	8,454.76	1,243.22	2,579.39	4,632.15	69.01	4,701.16	5,948.07
01-Aug-2005	86,101.00	2,395.99	1,163.35	122.64	1,110.00	64.58	1,174.58	--
01-Feb-2006	86,101.00	8,450.99	1,163.35	2,579.39	4,708.25	64.58	4,772.83	5,947.41
01-Aug-2006	80,046.00	2,214.34	1,081.54	122.64	1,010.16	60.03	1,070.19	--
01-Feb-2007	80,046.00	8,478.34	1,081.54	2,579.39	4,817.41	60.03	4,877.44	5,947.63
01-Aug-2007	73,782.00	2,026.42	996.91	122.64	906.87	55.34	962.21	--
01-Feb-2008	73,782.00	8,506.42	996.91	2,579.39	4,930.12	55.34	4,985.46	5,947.67
01-Aug-2008	67,302.00	1,856.32	909.35	122.64	824.33	50.48	874.81	--
01-Feb-2009	67,302.00	8,511.32	909.35	2,579.39	5,022.58	50.48	5,073.06	5,947.87
01-Aug-2009	60,647.00	1,679.96	819.43	122.64	737.89	45.49	783.38	--
01-Feb-2010	60,647.00	8,517.96	819.43	2,579.39	5,119.14	45.49	5,164.63	5,948.01
01-Aug-2010	53,809.00	1,495.33	727.04	122.64	645.65	40.36	686.01	--
01-Feb-2011	53,809.00	8,527.33	727.04	2,579.39	5,220.90	40.36	5,261.26	5,947.27
01-Aug-2011	46,777.00	1,305.47	632.03	122.64	550.80	35.08	585.88	--
01-Feb-2012	46,777.00	8,538.47	632.03	2,579.39	5,327.05	35.08	5,362.13	5,948.01
01-Aug-2012	39,544.00	1,106.56	534.30	122.64	449.62	29.66	479.28	--
01-Feb-2013	39,544.00	8,552.56	534.30	2,579.39	5,438.87	29.66	5,468.53	5,947.81
01-Aug-2013	32,098.00	901.80	433.69	122.64	345.47	24.07	369.54	--
01-Feb-2014	32,098.00	8,566.80	433.69	2,579.39	5,553.72	24.07	5,577.79	5,947.33
01-Aug-2014	24,433.00	687.18	330.13	122.64	234.41	18.32	252.73	--
01-Feb-2015	24,433.00	8,586.18	330.13	2,579.39	5,676.66	18.32	5,694.98	5,947.71
01-Aug-2015	16,534.00	465.02	223.40	122.64	118.98	12.40	131.38	--
01-Feb-2016	16,534.00	8,607.02	223.40	2,579.39	5,804.23	12.40	5,816.63	5,948.01
01-Aug-2016	8,392.00	236.03	113.39	122.64	0.00	6.29	6.29	--
01-Feb-2017	8,392.00	8,628.03	113.39	2,579.39	5,935.25	6.29	5,941.54	5,947.83
01-Aug-2017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	--
		\$209,112.88	\$39,149.50	\$53,999.78	\$115,963.66	\$2,173.15	\$118,136.81	\$118,136.81

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 9
Melrose
CW-02-32
Final Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding:	9,614.11
G.E.	2.00%

Schedule of Loan Repayments

Initial Loan Obligation:	354,664.00
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Loan Subsidy Amounts

Date	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-07	0.00	8,554.97	8,554.97	2,475.43	536.37	3,011.80	0.00	5,543.17	5,543.17
01-Aug-07	15,936.00	8,250.43	24,186.43	2,475.43	1,759.10	4,234.52	15,936.00	4,015.91	19,951.91
01-Feb-08	0.00	8,091.07	8,091.07	2,364.20	489.02	2,853.22	0.00	5,237.85	5,237.85
01-Aug-08	16,059.00	8,091.07	24,150.07	2,364.20	1,759.10	4,123.30	16,059.00	3,967.77	20,026.77
01-Feb-09	0.00	7,906.39	7,906.39	2,252.11	489.02	2,741.13	0.00	5,165.26	5,165.26
01-Aug-09	16,433.00	7,906.39	24,339.39	2,252.11	1,759.10	4,011.21	16,433.00	3,895.18	20,328.18
01-Feb-10	0.00	7,495.57	7,495.57	2,137.42	489.02	2,626.44	0.00	4,869.13	4,869.13
01-Aug-10	16,872.00	7,495.57	24,367.57	2,137.42	1,759.10	3,896.51	16,872.00	3,599.06	20,471.06
01-Feb-11	0.00	7,242.49	7,242.49	2,019.66	489.02	2,508.68	0.00	4,733.81	4,733.81
01-Aug-11	17,372.00	7,242.49	24,614.49	2,019.66	1,759.10	3,778.75	17,372.00	3,463.74	20,835.74
01-Feb-12	0.00	6,764.76	6,764.76	1,898.40	489.02	2,387.43	0.00	4,377.33	4,377.33
01-Aug-12	18,111.00	6,764.76	24,875.76	1,898.40	1,759.10	3,657.50	18,111.00	3,107.26	21,218.26
01-Feb-13	0.00	6,266.70	6,266.70	1,772.00	489.02	2,261.02	0.00	4,005.68	4,005.68
01-Aug-13	18,881.00	6,266.70	25,147.70	1,772.00	1,759.10	3,531.10	18,881.00	2,735.60	21,616.60
01-Feb-14	0.00	5,747.47	5,747.47	1,640.21	489.02	2,129.24	0.00	3,618.23	3,618.23
01-Aug-14	20,000.00	5,747.47	25,747.47	1,640.21	1,759.10	3,399.31	20,000.00	2,348.16	22,348.16
01-Feb-15	0.00	5,197.47	5,197.47	1,500.62	489.02	1,989.64	0.00	3,207.83	3,207.83
01-Aug-15	20,000.00	5,197.47	25,197.47	1,500.62	1,759.10	3,259.72	20,000.00	1,937.75	21,937.75
01-Feb-16	0.00	4,647.47	4,647.47	1,361.03	489.02	1,850.05	0.00	2,797.42	2,797.42
01-Aug-16	20,000.00	4,647.47	24,647.47	1,361.03	1,759.10	3,120.13	20,000.00	1,527.34	21,527.34
01-Feb-17	0.00	4,122.47	4,122.47	1,221.44	489.02	1,710.46	0.00	2,412.01	2,412.01
01-Aug-17	20,000.00	3,959.22	23,959.22	1,221.44	1,731.82	2,953.26	20,000.00	1,005.96	21,005.96
01-Feb-18	0.00	3,606.21	3,606.21	1,081.84	490.48	1,572.33	0.00	2,033.89	2,033.89
01-Aug-18	25,000.00	3,214.34	28,214.34	1,081.84	1,695.09	2,776.93	25,000.00	437.41	25,437.41
01-Feb-19	0.00	2,979.69	2,979.69	907.35	495.45	1,402.80	0.00	1,576.89	1,576.89
01-Aug-19	25,000.00	2,736.85	27,736.85	907.35	1,724.95	2,632.31	25,000.00	104.54	25,104.54
01-Feb-20	0.00	2,359.93	2,359.93	732.86	496.32	1,229.19	0.00	1,130.74	1,130.74
01-Aug-20	25,000.00	2,148.74	27,148.74	732.86	1,731.12	2,463.98	24,684.76	0.00	24,684.76
01-Feb-21	0.00	1,747.54	1,747.54	558.37	498.43	1,056.80	0.00	690.74	690.74
01-Aug-21	25,000.00	1,571.19	26,571.19	558.37	1,739.04	2,297.42	24,273.77	0.00	24,273.77
01-Feb-22	0.00	1,148.95	1,148.95	383.88	502.84	886.72	0.00	262.23	262.23
01-Aug-22	25,000.00	825.26	25,825.26	383.88	1,811.78	2,195.66	23,629.60	0.00	23,629.60
01-Feb-23	0.00	638.42	638.42	209.39	429.03	638.42	0.00	0.00	0.00
01-Aug-23	30,000.00	0.00	30,000.00	209.39	1,734.95	1,944.34	28,055.66	0.00	28,055.66
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$354,664.00	\$166,582.97	\$521,246.97	\$49,032.41	\$38,098.89	\$87,131.30	\$350,307.80	\$83,807.88	\$434,115.68

Pool Program Bonds, Pool 9

Melrose
 CW-02-32
 Financial Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:		\$400,693.00		Loan Subsidy Amounts			Net Loan Repayments			
Date	Scheduled Loan Repayments			Equity Earnings	Contract Assistance Payments		Total	Net Loan Repayments		
	Principal	Interest	Total		Assistance Payments	Total		Principal	Interest	Total
06-Nov-03										
01-Feb-04	\$0.00	\$4,369.70	\$4,369.70	\$1,320.66	\$540.61	\$1,861.27	\$0.00	\$2,508.43	\$2,508.43	
01-Aug-04	15,162.00	9,253.49	24,415.49	2,796.69	1,810.69	4,607.38	15,162.00	4,646.11	19,808.11	
01-Feb-05	0.00	9,101.87	9,101.87	2,690.87	540.61	3,231.48	0.00	5,870.39	5,870.39	
01-Aug-05	15,268.00	9,101.87	24,369.87	2,690.87	1,810.69	4,501.56	15,268.00	4,600.31	19,868.31	
01-Feb-06	0.00	8,949.19	8,949.19	2,584.30	540.61	3,124.91	0.00	5,824.28	5,824.28	
01-Aug-06	15,599.00	8,949.19	24,548.19	2,584.30	1,810.69	4,394.99	15,599.00	4,554.20	20,153.20	
01-Feb-07	0.00	8,559.21	8,559.21	2,475.43	540.61	3,016.04	0.00	5,543.17	5,543.17	
01-Aug-07	15,936.00	8,559.21	24,495.21	2,475.43	1,810.69	4,286.12	15,936.00	4,273.09	20,209.09	
01-Feb-08	0.00	8,399.85	8,399.85	2,364.20	540.61	2,904.81	0.00	5,495.04	5,495.04	
01-Aug-08	16,059.00	8,399.85	24,458.85	2,364.20	1,810.69	4,174.89	16,059.00	4,224.96	20,283.96	
01-Feb-09	0.00	8,215.17	8,215.17	2,252.11	540.61	2,792.72	0.00	5,422.45	5,422.45	
01-Aug-09	16,433.00	8,215.17	24,648.17	2,252.11	1,810.69	4,062.80	16,433.00	4,152.37	20,585.37	
01-Feb-10	0.00	7,804.35	7,804.35	2,137.42	540.61	2,678.03	0.00	5,126.32	5,126.32	
01-Aug-10	16,872.00	7,804.35	24,676.35	2,137.42	1,810.69	3,948.11	16,872.00	3,856.24	20,728.24	
01-Feb-11	0.00	7,551.27	7,551.27	2,019.66	540.61	2,560.27	0.00	4,991.00	4,991.00	
01-Aug-11	17,372.00	7,551.27	24,923.27	2,019.66	1,810.69	3,830.35	17,372.00	3,720.92	21,092.92	
01-Feb-12	0.00	7,073.54	7,073.54	1,898.41	540.61	2,439.02	0.00	4,634.52	4,634.52	
01-Aug-12	18,111.00	7,073.54	25,184.54	1,898.41	1,810.69	3,709.10	18,111.00	3,364.44	21,475.44	
01-Feb-13	0.00	6,575.48	6,575.48	1,772.00	540.61	2,312.61	0.00	4,262.87	4,262.87	
01-Aug-13	18,881.00	6,575.48	25,456.48	1,772.00	1,810.69	3,582.69	18,881.00	2,992.79	21,873.79	
01-Feb-14	0.00	6,056.25	6,056.25	1,640.21	540.61	2,180.82	0.00	3,875.43	3,875.43	
01-Aug-14	20,000.00	6,056.25	26,056.25	1,640.21	1,810.69	3,450.90	20,000.00	2,605.35	22,605.35	
01-Feb-15	0.00	5,506.25	5,506.25	1,500.62	540.61	2,041.23	0.00	3,465.02	3,465.02	
01-Aug-15	20,000.00	5,506.25	25,506.25	1,500.62	1,810.69	3,311.31	20,000.00	2,194.94	22,194.94	
01-Feb-16	0.00	4,956.25	4,956.25	1,361.03	540.61	1,901.64	0.00	3,054.61	3,054.61	
01-Aug-16	20,000.00	4,956.25	24,956.25	1,361.03	1,810.69	3,171.72	20,000.00	1,784.53	21,784.53	
01-Feb-17	0.00	4,431.25	4,431.25	1,221.44	540.61	1,762.05	0.00	2,669.20	2,669.20	
01-Aug-17	20,000.00	4,431.25	24,431.25	1,221.44	1,810.69	3,032.13	20,000.00	1,399.12	21,399.12	
01-Feb-18	0.00	3,906.25	3,906.25	1,081.84	540.61	1,622.45	0.00	2,283.80	2,283.80	
01-Aug-18	25,000.00	3,906.25	28,906.25	1,081.84	1,810.69	2,892.53	25,000.00	1,013.72	26,013.72	
01-Feb-19	0.00	3,250.00	3,250.00	907.35	540.61	1,447.96	0.00	1,802.04	1,802.04	
01-Aug-19	25,000.00	3,250.00	28,250.00	907.35	1,810.69	2,718.04	25,000.00	531.96	25,531.96	
01-Feb-20	0.00	2,625.00	2,625.00	732.86	540.61	1,273.47	0.00	1,351.53	1,351.53	
01-Aug-20	25,000.00	2,625.00	27,625.00	732.86	1,810.69	2,543.55	25,000.00	81.45	25,081.45	
01-Feb-21	0.00	2,000.00	2,000.00	558.37	540.61	1,098.98	0.00	901.02	901.02	
01-Aug-21	25,000.00	2,000.00	27,000.00	558.37	1,810.69	2,369.06	24,630.94	0.00	24,630.94	
01-Feb-22	0.00	1,375.00	1,375.00	383.88	540.61	924.49	0.00	450.51	450.51	
01-Aug-22	25,000.00	1,375.00	26,375.00	383.88	1,810.69	2,194.57	24,180.43	0.00	24,180.43	
01-Feb-23	0.00	750.00	750.00	209.39	540.61	750.00	0.00	0.00	0.00	
01-Aug-23	30,000.00	750.00	30,750.00	209.39	1,810.69	2,020.08	28,729.92	0.00	28,729.92	
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	\$400,693.00	\$227,795.55	\$628,488.55	\$63,700.13	\$47,025.93	\$110,726.06	\$398,234.30	\$119,528.19	\$517,762.49	

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 9
Melrose
CW-02-32
Final Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.188200%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
06-Nov-03								
01-Feb-04	\$400,693.00	\$4,369.70	1,320.66	\$540.61	\$2,508.43	\$141.91	\$2,650.34	\$2,650.34
01-Aug-04	400,693.00	24,415.49	2,796.69	1,810.69	19,808.11	300.52	20,108.63	--
01-Feb-05	385,531.00	9,101.87	2,690.87	540.61	5,870.39	289.15	6,159.54	26,268.17
01-Aug-05	385,531.00	24,369.87	2,690.87	1,810.69	19,868.31	289.15	20,157.46	--
01-Feb-06	370,263.00	8,949.19	2,584.30	540.61	5,824.28	277.70	6,101.98	26,259.44
01-Aug-06	370,263.00	24,548.19	2,584.30	1,810.69	20,153.20	277.70	20,430.90	--
01-Feb-07	354,664.00	8,559.21	2,475.43	540.61	5,543.17	266.00	5,809.17	26,240.07
01-Aug-07	354,664.00	24,495.21	2,475.43	1,810.69	20,209.09	266.00	20,475.09	--
01-Feb-08	338,728.00	8,399.85	2,364.20	540.61	5,495.04	254.05	5,749.09	26,224.18
01-Aug-08	338,728.00	24,458.85	2,364.20	1,810.69	20,283.96	254.05	20,538.01	--
01-Feb-09	322,669.00	8,215.17	2,252.11	540.61	5,422.45	242.00	5,664.45	26,202.46
01-Aug-09	322,669.00	24,648.17	2,252.11	1,810.69	20,585.37	242.00	20,827.37	--
01-Feb-10	306,236.00	7,804.35	2,137.42	540.61	5,126.32	229.68	5,356.00	26,183.37
01-Aug-10	306,236.00	24,676.35	2,137.42	1,810.69	20,728.24	229.68	20,957.92	--
01-Feb-11	289,364.00	7,551.27	2,019.66	540.61	4,991.00	217.02	5,208.02	26,165.94
01-Aug-11	289,364.00	24,923.27	2,019.66	1,810.69	21,092.92	217.02	21,309.94	--
01-Feb-12	271,992.00	7,073.54	1,898.41	540.61	4,634.52	203.99	4,838.51	26,148.45
01-Aug-12	271,992.00	25,184.54	1,898.41	1,810.69	21,475.44	203.99	21,679.43	--
01-Feb-13	253,881.00	6,575.48	1,772.00	540.61	4,262.87	190.41	4,453.28	26,132.71
01-Aug-13	253,881.00	25,456.48	1,772.00	1,810.69	21,873.79	190.41	22,064.20	--
01-Feb-14	235,000.00	6,056.25	1,640.21	540.61	3,875.43	176.25	4,051.68	26,115.88
01-Aug-14	235,000.00	26,056.25	1,640.21	1,810.69	22,605.35	176.25	22,781.60	--
01-Feb-15	215,000.00	5,506.25	1,500.62	540.61	3,465.02	161.25	3,626.27	26,407.87
01-Aug-15	215,000.00	25,506.25	1,500.62	1,810.69	22,194.94	161.25	22,356.19	--
01-Feb-16	195,000.00	4,956.25	1,361.03	540.61	3,054.61	146.25	3,200.86	25,557.05
01-Aug-16	195,000.00	24,956.25	1,361.03	1,810.69	21,784.53	146.25	21,930.78	--
01-Feb-17	175,000.00	4,431.25	1,221.44	540.61	2,669.20	131.25	2,800.45	24,731.23
01-Aug-17	175,000.00	24,431.25	1,221.44	1,810.69	21,399.12	131.25	21,530.37	--
01-Feb-18	155,000.00	3,906.25	1,081.84	540.61	2,283.80	116.25	2,400.05	23,930.42
01-Aug-18	155,000.00	28,906.25	1,081.84	1,810.69	26,013.72	116.25	26,129.97	--
01-Feb-19	130,000.00	3,250.00	907.35	540.61	1,802.04	97.50	1,899.54	28,029.51
01-Aug-19	130,000.00	28,250.00	907.35	1,810.69	25,531.96	97.50	25,629.46	--
01-Feb-20	105,000.00	2,625.00	732.86	540.61	1,351.53	78.75	1,430.28	27,059.74
01-Aug-20	105,000.00	27,625.00	732.86	1,810.69	25,081.45	78.75	25,160.20	--
01-Feb-21	80,000.00	2,000.00	558.37	540.61	901.02	60.00	961.02	26,121.22
01-Aug-21	80,000.00	27,000.00	558.37	1,810.69	24,630.94	60.00	24,690.94	--
01-Feb-22	55,000.00	1,375.00	383.88	540.61	450.51	41.25	491.76	25,182.70
01-Aug-22	55,000.00	26,375.00	383.88	1,810.69	24,180.43	41.25	24,221.68	--
01-Feb-23	30,000.00	750.00	209.39	540.61	0.00	22.50	22.50	24,244.18
01-Aug-23	30,000.00	30,750.00	209.39	1,810.69	28,729.92	22.50	28,752.42	--
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,752.42
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
01-Feb-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
		\$628,488.55	\$63,700.13	\$47,025.93	\$517,762.42	\$6,844.93	\$524,607.35	\$524,607.35

Average Annual Net Debt Service: \$26,234.27

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement and Drinking Water Revenue Bonds
 (Pool Program Bonds)
 Pool Program Bonds, Pool 12

SCHEDULE C

Melrose
 CW-05-19

Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$2,627,046.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$103,608.00	\$30,794.82	\$134,402.82			
15-Jan-08	0.00	25,234.38	25,234.38	\$1,970.28	14,730.86	\$151,103.96
15-Jul-08	110,271.00	25,234.38	135,505.38	1,892.58		27,126.96
15-Jan-09	0.00	24,131.67	24,131.67	1,809.88		137,397.96
15-Jul-09	112,499.00	24,131.67	136,630.67	1,809.88		25,941.55
15-Jan-10	0.00	23,006.68	23,006.68	1,725.50		138,440.55
15-Jul-10	114,771.00	23,006.68	137,777.68	1,725.50		24,732.18
15-Jan-11	0.00	21,858.97	21,858.97	1,639.42		139,503.18
15-Jul-11	117,090.00	21,858.97	138,948.97	1,639.42		23,498.39
15-Jan-12	0.00	20,688.07	20,688.07	1,551.61		140,588.39
15-Jul-12	119,455.00	20,688.07	140,143.07	1,551.61		22,239.68
15-Jan-13	0.00	19,493.52	19,493.52	1,462.01		141,694.68
15-Jul-13	121,868.00	19,493.52	141,361.52	1,462.01		20,955.53
15-Jan-14	0.00	18,274.84	18,274.84	1,370.61		142,823.53
15-Jul-14	124,330.00	18,274.84	142,604.84	1,370.61		19,645.45
15-Jan-15	0.00	17,031.54	17,031.54	1,277.37		143,975.45
15-Jul-15	126,842.00	17,031.54	143,873.54	1,277.37		18,308.91
15-Jan-16	0.00	15,763.12	15,763.12	1,182.23		145,150.91
15-Jul-16	129,405.00	15,763.12	145,168.12	1,182.23		16,945.35
15-Jan-17	0.00	14,469.07	14,469.07	1,085.18		146,350.35
15-Jul-17	132,019.00	14,469.07	146,488.07	1,085.18		15,554.25
15-Jan-18	0.00	13,148.88	13,148.88	986.17		147,573.25
15-Jul-18	134,686.00	13,148.88	147,834.88	986.17		14,135.05
15-Jan-19	0.00	11,802.02	11,802.02	885.15		148,821.05
15-Jul-19	137,407.00	11,802.02	149,209.02	885.15		12,687.17
15-Jan-20	0.00	10,427.95	10,427.95	782.10		150,094.17
15-Jul-20	140,183.00	10,427.95	150,610.95	782.10		11,210.05
15-Jan-21	0.00	9,026.12	9,026.12	676.96		151,393.05
15-Jul-21	143,015.00	9,026.12	152,041.12	676.96		9,703.08
15-Jan-22	0.00	7,595.97	7,595.97	569.70		152,718.08
15-Jul-22	145,904.00	7,595.97	153,499.97	569.70		8,165.67
15-Jan-23	0.00	6,136.93	6,136.93	460.27		154,069.67
15-Jul-23	148,852.00	6,136.93	154,988.93	460.27		6,597.20
15-Jan-24	0.00	4,648.41	4,648.41	348.63		155,449.20
15-Jul-24	151,859.00	4,648.41	156,507.41	348.63		4,997.04
15-Jan-25	0.00	3,129.82	3,129.82	234.74		156,856.04
15-Jul-25	154,926.00	3,129.82	158,055.82	234.74		3,364.56
15-Jan-26	0.00	1,580.56	1,580.56	118.54		158,290.56
15-Jul-26	158,056.00	1,580.56	159,636.56	118.54		1,699.10
15-Jan-27	0.00	0.00	0.00	0.00		159,755.10
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
	\$2,627,046.00	\$565,691.86	\$3,192,737.86	\$42,087.58	\$14,730.86	\$3,249,556.30

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

SCHEDULE C

Pool Program Bonds, Pool 13

Melrose
CW-05-19-A

Loan Interest Rate	2.00%
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Final Structuring Analysis

Schedule of Loan Repayments

Initial Loan Obligation:	\$663,609.00
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Date	Schedule of Loan Repayments			Admin. Fee 0.00075	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Dec-07						
15-Jul-08	\$26,312.00	\$7,631.50	\$33,943.50	\$497.71	4,247.10	\$38,688.31
15-Jan-09	0.00	6,372.97	6,372.97	477.97		6,850.94
15-Jul-09	27,849.00	6,372.97	34,221.97	477.97		34,699.94
15-Jan-10	0.00	6,094.48	6,094.48	457.09		6,551.57
15-Jul-10	28,412.00	6,094.48	34,506.48	457.09		34,963.57
15-Jan-11	0.00	5,810.36	5,810.36	435.78		6,246.14
15-Jul-11	28,986.00	5,810.36	34,796.36	435.78		35,232.14
15-Jan-12	0.00	5,520.50	5,520.50	414.04		5,934.54
15-Jul-12	29,571.00	5,520.50	35,091.50	414.04		35,505.54
15-Jan-13	0.00	5,224.79	5,224.79	391.86		5,616.65
15-Jul-13	30,169.00	5,224.79	35,393.79	391.86		35,785.65
15-Jan-14	0.00	4,923.10	4,923.10	369.23		5,292.33
15-Jul-14	30,778.00	4,923.10	35,701.10	369.23		36,070.33
15-Jan-15	0.00	4,615.32	4,615.32	346.15		4,961.47
15-Jul-15	31,400.00	4,615.32	36,015.32	346.15		36,361.47
15-Jan-16	0.00	4,301.32	4,301.32	322.60		4,623.92
15-Jul-16	32,034.00	4,301.32	36,335.32	322.60		36,657.92
15-Jan-17	0.00	3,980.98	3,980.98	298.57		4,279.55
15-Jul-17	32,681.00	3,980.98	36,661.98	298.57		36,960.55
15-Jan-18	0.00	3,654.17	3,654.17	274.06		3,928.23
15-Jul-18	33,341.00	3,654.17	36,995.17	274.06		37,269.23
15-Jan-19	0.00	3,320.76	3,320.76	249.06		3,569.82
15-Jul-19	34,015.00	3,320.76	37,335.76	249.06		37,584.82
15-Jan-20	0.00	2,980.61	2,980.61	223.55		3,204.16
15-Jul-20	34,702.00	2,980.61	37,682.61	223.55		37,906.16
15-Jan-21	0.00	2,633.59	2,633.59	197.52		2,831.11
15-Jul-21	35,403.00	2,633.59	38,036.59	197.52		38,234.11
15-Jan-22	0.00	2,279.56	2,279.56	170.97		2,450.53
15-Jul-22	36,119.00	2,279.56	38,398.56	170.97		38,569.53
15-Jan-23	0.00	1,918.37	1,918.37	143.88		2,062.25
15-Jul-23	36,848.00	1,918.37	38,766.37	143.88		38,910.25
15-Jan-24	0.00	1,549.89	1,549.89	116.24		1,666.13
15-Jul-24	37,593.00	1,549.89	39,142.89	116.24		39,259.13
15-Jan-25	0.00	1,173.96	1,173.96	88.05		1,262.01
15-Jul-25	38,352.00	1,173.96	39,525.96	88.05		39,614.01
15-Jan-26	0.00	790.44	790.44	59.28		849.72
15-Jul-26	39,127.00	790.44	39,917.44	59.28		39,976.72
15-Jan-27	0.00	399.17	399.17	29.94		429.11
15-Jul-27	39,917.00	399.17	40,316.17	29.94		40,346.11
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
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
	\$663,609.00	\$142,720.18	\$806,329.18	\$10,629.39	\$4,247.10	\$821,205.67