

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)
 Series 6
 Title V Loans
 Phillipston 97-1186

SCHEDULE C

Final Loan Structuring Analysis
 Schedule of Loan Repayments

Outstanding Loan Obligation: \$146,078.31

| | Loan Subsidy Amounts | | | | | | | | |
|-----------|---------------------------|-----------|------------|---------------------|-----------|-----------|---------------------|----------|------------|
| | Scheduled Loan Repayments | | | Contract Assistance | | | Net Loan Repayments | | |
| | Principal | Interest | Total | Equity Earnings | Payments | Total | Principal | Interest | Total |
| 01-Aug-02 | 7,696.27 | 3,772.02 | 11,468.29 | 1,919.58 | 1,852.44 | 3,772.02 | 7,696.27 | - | 7,696.27 |
| 01-Feb-03 | - | 3,589.23 | 3,589.23 | 1,818.44 | 1,770.79 | 3,589.23 | - | - | - |
| 01-Aug-03 | 7,696.27 | 3,589.23 | 11,285.50 | 1,818.44 | 1,770.79 | 3,589.23 | 7,696.27 | - | 7,696.27 |
| 01-Feb-04 | - | 3,406.45 | 3,406.45 | 1,717.31 | 1,689.14 | 3,406.45 | - | - | - |
| 01-Aug-04 | 7,696.27 | 3,406.45 | 11,102.72 | 1,717.31 | 1,689.14 | 3,406.45 | 7,696.27 | - | 7,696.27 |
| 01-Feb-05 | - | 3,233.28 | 3,233.28 | 1,616.17 | 1,617.11 | 3,233.28 | - | - | - |
| 01-Aug-05 | 7,696.27 | 3,233.28 | 10,929.55 | 1,616.17 | 1,617.11 | 3,233.28 | 7,696.27 | - | 7,696.27 |
| 01-Feb-06 | - | 3,060.12 | 3,060.12 | 1,515.04 | 1,545.08 | 3,060.12 | - | - | - |
| 01-Aug-06 | 7,696.27 | 3,060.12 | 10,756.39 | 1,515.04 | 1,545.08 | 3,060.12 | 7,696.27 | - | 7,696.27 |
| 01-Feb-07 | - | 2,867.71 | 2,867.71 | 1,413.90 | 1,453.81 | 2,867.71 | - | - | - |
| 01-Aug-07 | 7,696.27 | 2,867.71 | 10,563.98 | 1,413.90 | 1,453.81 | 2,867.71 | 7,696.27 | - | 7,696.27 |
| 01-Feb-08 | - | 2,689.73 | 2,689.73 | 1,312.77 | 1,376.96 | 2,689.73 | - | - | - |
| 01-Aug-08 | 7,696.27 | 2,689.73 | 10,386.00 | 1,312.77 | 1,376.96 | 2,689.73 | 7,696.27 | - | 7,696.27 |
| 01-Feb-09 | - | 2,497.33 | 2,497.33 | 1,211.64 | 1,285.69 | 2,497.33 | - | - | - |
| 01-Aug-09 | 7,696.27 | 2,497.33 | 10,193.60 | 1,211.64 | 1,285.69 | 2,497.33 | 7,696.27 | - | 7,696.27 |
| 01-Feb-10 | - | 2,295.30 | 2,295.30 | 1,110.50 | 1,184.80 | 2,295.30 | - | - | - |
| 01-Aug-10 | 7,696.15 | 2,295.30 | 9,991.45 | 1,110.50 | 1,184.80 | 2,295.30 | 7,696.15 | - | 7,696.15 |
| 01-Feb-11 | - | 2,093.28 | 2,093.28 | 1,009.37 | 1,083.91 | 2,093.28 | - | - | - |
| 01-Aug-11 | 7,696.00 | 2,093.28 | 9,789.28 | 1,009.37 | 1,083.91 | 2,093.28 | 7,696.00 | - | 7,696.00 |
| 01-Feb-12 | - | 1,891.26 | 1,891.26 | 908.24 | 983.02 | 1,891.26 | - | - | - |
| 01-Aug-12 | 7,696.00 | 1,891.26 | 9,587.26 | 908.24 | 983.02 | 1,891.26 | 7,696.00 | - | 7,696.00 |
| 01-Feb-13 | - | 1,698.86 | 1,698.86 | 807.10 | 891.76 | 1,698.86 | - | - | - |
| 01-Aug-13 | 7,696.00 | 1,698.86 | 9,394.86 | 807.10 | 891.76 | 1,698.86 | 7,696.00 | - | 7,696.00 |
| 01-Feb-14 | - | 1,482.41 | 1,482.41 | 705.97 | 776.44 | 1,482.41 | - | - | - |
| 01-Aug-14 | 7,696.00 | 1,482.41 | 9,178.41 | 705.97 | 776.44 | 1,482.41 | 7,696.00 | - | 7,696.00 |
| 01-Feb-15 | - | 1,265.96 | 1,265.96 | 604.84 | 661.12 | 1,265.96 | - | - | - |
| 01-Aug-15 | 7,696.00 | 1,265.96 | 8,961.96 | 604.84 | 661.12 | 1,265.96 | 7,696.00 | - | 7,696.00 |
| 01-Feb-16 | - | 1,049.51 | 1,049.51 | 503.71 | 545.80 | 1,049.51 | - | - | - |
| 01-Aug-16 | 7,696.00 | 1,049.51 | 8,745.51 | 503.71 | 545.80 | 1,049.51 | 7,696.00 | - | 7,696.00 |
| 01-Feb-17 | - | 833.06 | 833.06 | 402.58 | 430.48 | 833.06 | - | - | - |
| 01-Aug-17 | 7,696.00 | 833.06 | 8,529.06 | 402.58 | 430.48 | 833.06 | 7,696.00 | - | 7,696.00 |
| 01-Feb-18 | - | 616.61 | 616.61 | 301.45 | 315.16 | 616.61 | - | - | - |
| 01-Aug-18 | 7,696.00 | 616.61 | 8,312.61 | 301.45 | 315.16 | 616.61 | 7,696.00 | - | 7,696.00 |
| 01-Feb-19 | - | 400.16 | 400.16 | 200.32 | 199.84 | 400.16 | - | - | - |
| 01-Aug-19 | 7,696.00 | 400.16 | 8,096.16 | 200.32 | 199.84 | 400.16 | 7,696.00 | - | 7,696.00 |
| 01-Feb-20 | - | 198.14 | 198.14 | 99.19 | 98.95 | 198.14 | - | - | - |
| 01-Aug-20 | 7,548.00 | 198.14 | 7,746.14 | 99.19 | 98.95 | 198.14 | 7,548.00 | - | 7,548.00 |
| 01-Feb-21 | - | - | - | - | - | - | - | - | - |
| 01-Aug-21 | - | - | - | - | - | - | - | - | - |
| 01-Feb-22 | - | - | - | - | - | - | - | - | - |
| 01-Aug-22 | - | - | - | - | - | - | - | - | - |
| 01-Feb-23 | - | - | - | - | - | - | - | - | - |
| 01-Aug-23 | - | - | - | - | - | - | - | - | - |
| | 146,078.31 | 74,108.82 | 220,187.13 | 36,436.66 | 37,672.16 | 74,108.82 | 146,078.31 | - | 146,078.31 |