

Massachusetts Water Pollution Abatement Trust
 Series 16
 Stow Loan Amortization
 DWWP-10-01

Initial Loan Amount	670,000.00	Loan Origination Fee (\$5.57/1000)	0.00
Principal Forgiveness	-	Loan Term (in years)	12
Net Loan Obligation	670,000.00	Loan Rate	0.00%
		Closing Date	6/13/2012
		First Payment	1/15/2013

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
6/13/2012							
1/15/2013							
7/15/2013	55,374.00		55,374.00			55,374.00	
1/15/2014							55,374.00
7/15/2014	55,457.00		55,457.00			55,457.00	
1/15/2015							55,457.00
7/15/2015	55,540.00		55,540.00			55,540.00	
1/15/2016							55,540.00
7/15/2016	55,624.00		55,624.00			55,624.00	
1/15/2017							55,624.00
7/15/2017	55,707.00		55,707.00			55,707.00	
1/15/2018							55,707.00
7/15/2018	55,791.00		55,791.00			55,791.00	
1/15/2019							55,791.00
7/15/2019	55,874.00		55,874.00			55,874.00	
1/15/2020							55,874.00
7/15/2020	55,958.00		55,958.00			55,958.00	
1/15/2021							55,958.00
7/15/2021	56,042.00		56,042.00			56,042.00	
1/15/2022							56,042.00
7/15/2022	56,126.00		56,126.00			56,126.00	
1/15/2023							56,126.00
7/15/2023	56,211.00		56,211.00			56,211.00	
1/15/2024							56,211.00
7/15/2024	56,296.00		56,296.00			56,296.00	
1/15/2025							56,296.00
	670,000.00		670,000.00			670,000.00	670,000.00

Notes:

* Not withstanding the schedule of Loan Repayments set forth above, until the Loan is refinanced with proceeds of bonds to be issued by the Trust interest

**This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an