

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14
Swampscott
CW-07-22
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$342,310.00

| Date | Schedule of Loan Repayments | | | Admin. Fee 0.07500% | Loan Origination Fee | Total Due |
|-----------|-----------------------------|-------------|--------------|------------------------|-------------------------|--------------|
| | Principal | Interest | Total | | | |
| 18-Mar-09 | | | | | | |
| 15-Jul-09 | \$15,198.00 | \$2,225.02 | \$17,423.02 | \$256.73 | 2,132.59 | \$19,812.34 |
| 15-Jan-10 | 0.00 | 3,271.12 | 3,271.12 | 245.33 | | 3,516.45 |
| 15-Jul-10 | 14,294.00 | 3,271.12 | 17,565.12 | 245.33 | | 17,810.45 |
| 15-Jan-11 | 0.00 | 3,128.18 | 3,128.18 | 234.61 | | 3,362.79 |
| 15-Jul-11 | 14,583.00 | 3,128.18 | 17,711.18 | 234.61 | | 17,945.79 |
| 15-Jan-12 | 0.00 | 2,982.35 | 2,982.35 | 223.68 | | 3,206.03 |
| 15-Jul-12 | 14,878.00 | 2,982.35 | 17,860.35 | 223.68 | | 18,084.03 |
| 15-Jan-13 | 0.00 | 2,833.57 | 2,833.57 | 212.52 | | 3,046.09 |
| 15-Jul-13 | 15,178.00 | 2,833.57 | 18,011.57 | 212.52 | | 18,224.09 |
| 15-Jan-14 | 0.00 | 2,681.79 | 2,681.79 | 201.13 | | 2,882.92 |
| 15-Jul-14 | 15,485.00 | 2,681.79 | 18,166.79 | 201.13 | | 18,367.92 |
| 15-Jan-15 | 0.00 | 2,526.94 | 2,526.94 | 189.52 | | 2,716.46 |
| 15-Jul-15 | 15,798.00 | 2,526.94 | 18,324.94 | 189.52 | | 18,514.46 |
| 15-Jan-16 | 0.00 | 2,368.96 | 2,368.96 | 177.67 | | 2,546.63 |
| 15-Jul-16 | 16,117.00 | 2,368.96 | 18,485.96 | 177.67 | | 18,663.63 |
| 15-Jan-17 | 0.00 | 2,207.79 | 2,207.79 | 165.58 | | 2,373.37 |
| 15-Jul-17 | 16,442.00 | 2,207.79 | 18,649.79 | 165.58 | | 18,815.37 |
| 15-Jan-18 | 0.00 | 2,043.37 | 2,043.37 | 153.25 | | 2,196.62 |
| 15-Jul-18 | 16,775.00 | 2,043.37 | 18,818.37 | 153.25 | | 18,971.62 |
| 15-Jan-19 | 0.00 | 1,875.62 | 1,875.62 | 140.67 | | 2,016.29 |
| 15-Jul-19 | 17,114.00 | 1,875.62 | 18,989.62 | 140.67 | | 19,130.29 |
| 15-Jan-20 | 0.00 | 1,704.48 | 1,704.48 | 127.84 | | 1,832.32 |
| 15-Jul-20 | 17,459.00 | 1,704.48 | 19,163.48 | 127.84 | | 19,291.32 |
| 15-Jan-21 | 0.00 | 1,529.89 | 1,529.89 | 114.74 | | 1,644.63 |
| 15-Jul-21 | 17,812.00 | 1,529.89 | 19,341.89 | 114.74 | | 19,456.63 |
| 15-Jan-22 | 0.00 | 1,351.77 | 1,351.77 | 101.38 | | 1,453.15 |
| 15-Jul-22 | 18,172.00 | 1,351.77 | 19,523.77 | 101.38 | | 19,625.15 |
| 15-Jan-23 | 0.00 | 1,170.05 | 1,170.05 | 87.75 | | 1,257.80 |
| 15-Jul-23 | 18,539.00 | 1,170.05 | 19,709.05 | 87.75 | | 19,796.80 |
| 15-Jan-24 | 0.00 | 984.66 | 984.66 | 73.85 | | 1,058.51 |
| 15-Jul-24 | 18,913.00 | 984.66 | 19,897.66 | 73.85 | | 19,971.51 |
| 15-Jan-25 | 0.00 | 795.53 | 795.53 | 59.66 | | 855.19 |
| 15-Jul-25 | 19,296.00 | 795.53 | 20,091.53 | 59.66 | | 20,151.19 |
| 15-Jan-26 | 0.00 | 602.57 | 602.57 | 45.19 | | 647.76 |
| 15-Jul-26 | 19,685.00 | 602.57 | 20,287.57 | 45.19 | | 20,332.76 |
| 15-Jan-27 | 0.00 | 405.72 | 405.72 | 30.43 | | 436.15 |
| 15-Jul-27 | 20,083.00 | 405.72 | 20,488.72 | 30.43 | | 20,519.15 |
| 15-Jan-28 | 0.00 | 204.89 | 204.89 | 15.37 | | 220.26 |
| 15-Jul-28 | 20,489.00 | 204.89 | 20,693.89 | 15.37 | | 20,709.26 |
| 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 |
| 15-Jul-39 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| 15-Jan-40 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 |
| | \$342,310.00 | \$71,563.52 | \$413,873.52 | \$5,457.07 | \$2,132.59 | \$421,463.18 |