

G.E.	50.00%
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Schedule of Loan Repayments

Initial Loan Obligation: 422,251.00

Date	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayment		
	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	19,490.00	8,632.02	28,122.02	3,910.64	9,305.09	13,215.73	14,906.29	0.00	14,906.29
01-Aug-05	0.00	9,546.40	9,546.40	3,730.13	220.62	3,950.75	0.00	5,595.64	5,595.64
01-Feb-06	19,894.00	9,546.40	29,440.40	3,730.13	9,932.82	13,662.95	15,777.44	0.00	15,777.44
01-Aug-06	0.00	9,651.59	9,651.59	3,545.88	472.16	4,018.04	0.00	5,633.55	5,633.55
01-Feb-07	20,357.00	9,143.49	29,500.49	3,545.88	9,930.31	13,476.19	16,024.29	0.00	16,024.29
01-Aug-07	0.00	9,214.44	9,214.44	3,357.35	457.16	3,814.51	0.00	5,399.94	5,399.94
01-Feb-08	20,830.00	8,730.37	29,560.37	3,357.35	9,927.32	13,284.67	16,275.70	0.00	16,275.70
01-Aug-08	0.00	8,827.85	8,827.85	3,164.44	472.16	3,636.60	0.00	5,191.25	5,191.25
01-Feb-09	21,451.00	8,306.06	29,757.06	3,164.44	9,923.46	13,087.90	16,669.16	0.00	16,669.16
01-Aug-09	0.00	8,264.76	8,264.76	2,965.77	472.16	3,437.93	0.00	4,826.83	4,826.83
01-Feb-10	22,226.00	8,264.76	30,490.76	2,965.77	10,184.36	13,150.13	17,340.63	0.00	17,340.63
01-Aug-10	0.00	7,681.33	7,681.33	2,759.92	472.16	3,232.08	0.00	4,449.25	4,449.25
01-Feb-11	23,003.00	7,681.33	30,684.33	2,759.92	10,184.36	12,944.28	17,740.05	0.00	17,740.05
01-Aug-11	0.00	7,106.25	7,106.25	2,546.89	472.16	3,019.04	0.00	4,087.20	4,087.20
01-Feb-12	25,000.00	7,106.25	32,106.25	2,546.89	10,184.36	12,731.25	19,375.01	0.00	19,375.01
01-Aug-12	0.00	6,450.00	6,450.00	2,315.35	472.16	2,787.51	0.00	3,662.49	3,662.49
01-Feb-13	25,000.00	5,855.85	30,855.85	2,315.35	9,887.29	12,202.64	18,653.22	0.00	18,653.22
01-Aug-13	0.00	5,793.75	5,793.75	2,083.82	472.16	2,555.98	0.00	3,237.78	3,237.78
01-Feb-14	25,000.00	5,104.04	30,104.04	2,083.82	9,839.50	11,923.32	18,180.72	0.00	18,180.72
01-Aug-14	0.00	5,137.50	5,137.50	1,852.28	472.16	2,324.44	0.00	2,813.06	2,813.06
01-Feb-15	25,000.00	4,973.30	29,973.30	1,852.28	10,102.26	11,954.54	18,018.76	0.00	18,018.76
01-Aug-15	0.00	4,481.25	4,481.25	1,620.75	472.16	2,092.91	0.00	2,388.35	2,388.35
01-Feb-16	25,000.00	4,195.10	29,195.10	1,620.75	10,041.28	11,662.03	17,533.07	0.00	17,533.07
01-Aug-16	0.00	3,825.00	3,825.00	1,389.21	472.16	1,861.37	0.00	1,963.63	1,963.63
01-Feb-17	30,000.00	3,364.17	33,364.17	1,389.21	9,953.94	11,343.15	22,021.01	0.00	22,021.01
01-Aug-17	0.00	3,037.50	3,037.50	1,111.37	472.16	1,583.53	0.00	1,453.97	1,453.97
01-Feb-18	30,000.00	2,270.08	32,270.08	1,111.37	9,800.65	10,912.02	21,358.06	0.00	21,358.06
01-Aug-18	0.00	2,250.00	2,250.00	833.53	472.16	1,305.69	0.00	944.31	944.31
01-Feb-19	30,000.00	1,003.98	31,003.98	833.53	9,561.35	10,394.88	20,609.11	0.00	20,609.11
01-Aug-19	0.00	1,500.00	1,500.00	555.68	472.16	1,027.84	0.00	472.16	472.16
01-Feb-20	30,000.00	0.00	30,000.00	555.68	9,462.99 *	10,018.67	19,981.33	0.00	19,981.33
01-Aug-20	0.00	750.00	750.00	277.84	472.16	750.00	0.00	0.00	0.00
01-Feb-21	30,000.00	0.00	30,000.00	277.84	10,774.40 *	11,052.24	18,947.76	0.00	18,947.76
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
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
	<u>\$422,251.00</u>	<u>\$187,694.81</u>	<u>\$609,945.81</u>	<u>\$72,131.03</u>	<u>\$176,283.78</u>	<u>\$248,414.81</u>	<u>\$309,411.60</u>	<u>\$52,119.40</u>	<u>\$361,531.00</u>

\* Includes a credit for debt service savings the Trust expects to receive on such Loan Repayment Date as a result of the refunding of a portion of the Bonds, which savings are allocable to the Borrower pursuant to Section 4(h) of the Loan Agreement.

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

Series 7  
 Brook Acres WINDBROOK ACRES  
 DW-00-09  
 Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.630700%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Jul-01								
01-Feb-02	\$464,148.00	\$15,234.30	\$4,418.07	\$6,064.91	\$4,751.32	\$357.78	\$5,109.10	\$5,109.10
01-Aug-02	460,298.00	10,989.99	4,263.00	472.16	6,254.83	345.22	6,600.05	-
01-Feb-03	460,298.00	29,875.99	4,263.00	10,184.36	15,428.63	345.22	15,773.85	22,373.90
01-Aug-03	441,412.00	10,706.70	4,088.09	472.16	6,146.45	331.06	6,477.51	-
01-Feb-04	441,412.00	29,867.70	4,088.09	10,184.36	15,595.25	331.06	15,926.31	22,403.82
01-Aug-04	422,251.00	10,390.55	3,910.64	472.16	6,007.75	316.69	6,324.44	-
01-Feb-05	422,251.00	29,880.55	3,910.64	10,184.36	15,785.55	316.69	16,102.24	22,426.68
01-Aug-05	402,761.00	10,049.47	3,730.13	472.16	5,847.18	302.07	6,149.25	-
01-Feb-06	402,761.00	29,943.47	3,730.13	10,184.36	16,028.98	302.07	16,331.05	22,480.30
01-Aug-06	382,867.00	9,651.59	3,545.88	472.16	5,633.55	287.15	5,920.70	-
01-Feb-07	382,867.00	30,008.59	3,545.88	10,184.36	16,278.35	287.15	16,565.50	22,486.20
01-Aug-07	362,510.00	9,244.45	3,357.35	472.16	5,414.94	271.88	5,686.82	-
01-Feb-08	362,510.00	30,074.45	3,357.35	10,184.36	16,532.74	271.88	16,804.62	22,491.44
01-Aug-08	341,680.00	8,827.85	3,164.44	472.16	5,191.25	256.26	5,447.51	-
01-Feb-09	341,680.00	30,278.85	3,164.44	10,184.36	16,930.05	256.26	17,186.31	22,633.82
01-Aug-09	320,229.00	8,264.76	2,965.77	472.16	4,826.83	240.17	5,067.00	-
01-Feb-10	320,229.00	30,490.76	2,965.77	10,184.36	17,340.63	240.17	17,580.80	22,647.80
01-Aug-10	298,003.00	7,681.33	2,759.92	472.16	4,449.25	223.50	4,672.75	-
01-Feb-11	298,003.00	30,684.33	2,759.92	10,184.36	17,740.05	223.50	17,963.55	22,636.30
01-Aug-11	275,000.00	7,106.25	2,546.89	472.16	4,087.20	206.25	4,293.45	-
01-Feb-12	275,000.00	32,106.25	2,546.89	10,184.36	19,375.00	206.25	19,581.25	23,874.70
01-Aug-12	250,000.00	6,450.00	2,315.35	472.16	3,662.49	187.50	3,849.99	-
01-Feb-13	250,000.00	31,450.00	2,315.35	10,184.36	18,950.29	187.50	19,137.79	22,987.78
01-Aug-13	225,000.00	5,793.75	2,083.82	472.16	3,237.77	168.75	3,406.52	-
01-Feb-14	225,000.00	30,793.75	2,083.82	10,184.36	18,525.57	168.75	18,694.32	22,100.84
01-Aug-14	200,000.00	5,137.50	1,852.28	472.16	2,813.06	150.00	2,963.06	-
01-Feb-15	200,000.00	30,137.50	1,852.28	10,184.36	18,100.86	150.00	18,250.86	21,213.92
01-Aug-15	175,000.00	4,481.25	1,620.75	472.16	2,388.34	131.25	2,519.59	-
01-Feb-16	175,000.00	29,481.25	1,620.75	10,184.36	17,676.14	131.25	17,807.39	20,326.98
01-Aug-16	150,000.00	3,825.00	1,389.21	472.16	1,963.63	112.50	2,076.13	-
01-Feb-17	150,000.00	33,825.00	1,389.21	10,184.36	22,251.43	112.50	22,363.93	24,440.06
01-Aug-17	120,000.00	3,037.50	1,111.37	472.16	1,453.97	90.00	1,543.97	-
01-Feb-18	120,000.00	33,037.50	1,111.37	10,184.36	21,741.77	90.00	21,831.77	23,375.74
01-Aug-18	90,000.00	2,250.00	833.53	472.16	944.31	67.50	1,011.81	-
01-Feb-19	90,000.00	32,250.00	833.53	10,184.36	21,232.11	67.50	21,299.61	22,311.42
01-Aug-19	60,000.00	1,500.00	555.68	472.16	472.16	45.00	517.16	-
01-Feb-20	60,000.00	31,500.00	555.68	10,184.36	20,759.96	45.00	20,804.96	21,322.12
01-Aug-20	30,000.00	750.00	277.84	472.16	0.00	22.50	22.50	-
01-Feb-21	30,000.00	30,750.00	277.84	10,184.36	20,287.80	22.50	20,310.30	20,332.80
01-Aug-21	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
01-Aug-22	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
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
01-Feb-24	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	-
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	-
		\$727,808.18	\$97,161.95	\$208,538.79	\$422,107.44	\$7,868.28	\$429,975.72	\$429,975.72

Average Annual Net Debt Service: \$21,631.13

Max: 24,440.06  
 Min: 20,326.98  
 Span: 4,113.08