

Massachusetts Water Pollution Abatement Trust  
Pool19 Swap  
TURNERS FALLS FD Reamortization  
DWP-13-17

Original Loan Amount	828,674.00	Loan Origination Fee (\$7.5/1000)	0.00
Principal Forgiveness	34,571.00	Loan Term (in years)	18
Principal Paid Down	<u>64,942.00</u>	Loan Rate	2.00%
Outstanding Loan Obligation	729,161.00	Closing Date	2/21/2018
Remaining Balance	<u>(13,425.54)</u>	First Payment	7/15/2018
Net New Loan Obligation	715,735.46		

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/21/2018							
7/15/2018		7,184.21	7,184.21	538.82		7,723.02	
1/15/2019	32,916.57	7,157.35	40,073.92	536.80		40,610.72	48,333.74
7/15/2019		6,828.19	6,828.19	512.11		7,340.30	
1/15/2020	33,632.15	6,828.19	40,460.34	512.11		40,972.45	48,312.75
7/15/2020		6,491.87	6,491.87	486.89		6,978.76	
1/15/2021	34,362.44	6,491.87	40,854.30	486.89		41,341.19	48,319.95
7/15/2021		6,148.24	6,148.24	461.12		6,609.36	
1/15/2022	35,109.43	6,148.24	41,257.67	461.12		41,718.79	48,328.15
7/15/2022		5,797.15	5,797.15	434.79		6,231.93	
1/15/2023	35,872.11	5,797.15	41,669.26	434.79		42,104.05	48,335.98
7/15/2023		5,438.43	5,438.43	407.88		5,846.31	
1/15/2024	36,652.49	5,438.43	42,090.92	407.88		42,498.80	48,345.11
7/15/2024		5,071.90	5,071.90	380.39		5,452.30	
1/15/2025	37,448.55	5,071.90	42,520.45	380.39		42,900.84	48,353.14
7/15/2025		4,697.42	4,697.42	352.31		5,049.72	
1/15/2026	38,262.28	4,697.42	42,959.70	352.31		43,312.01	48,361.73
7/15/2026		4,314.79	4,314.79	323.61		4,638.40	
1/15/2027	39,094.68	4,314.79	43,409.48	323.61		43,733.09	48,371.49
7/15/2027		3,923.85	3,923.85	294.29		4,218.14	
1/15/2028	39,943.75	3,923.85	43,867.59	294.29		44,161.88	48,380.02
7/15/2028		3,524.41	3,524.41	264.33		3,788.74	
1/15/2029	40,811.46	3,524.41	44,335.87	264.33		44,600.20	48,388.94
7/15/2029		3,116.30	3,116.30	233.72		3,350.02	
1/15/2030	41,698.82	3,116.30	44,815.12	233.72		45,048.84	48,398.86
7/15/2030		2,699.31	2,699.31	202.45		2,901.76	
1/15/2031	42,604.82	2,699.31	45,304.13	202.45		45,506.58	48,408.33
7/15/2031		2,273.26	2,273.26	170.49		2,443.75	
1/15/2032	43,531.45	2,273.26	45,804.71	170.49		45,975.21	48,418.96
7/15/2032		1,837.94	1,837.94	137.85		1,975.79	
1/15/2033	44,477.71	1,837.94	46,315.65	137.85		46,453.50	48,429.29
7/15/2033		1,393.17	1,393.17	104.49		1,497.66	
1/15/2034	45,443.58	1,393.17	46,836.74	104.49		46,941.23	48,438.89
7/15/2034		938.73	938.73	70.40		1,009.14	
1/15/2035	46,432.05	938.73	47,370.78	70.40		47,441.19	48,450.32
7/15/2035		474.41	474.41	35.58		509.99	
1/15/2036	47,441.12	474.41	47,915.53	35.58		47,951.11	48,461.11
7/15/2036							
	715,735.46	144,280.29	860,015.75	10,821.02		870,836.77	870,836.77

Notes:

\* This project may qualify for principal forgiveness in accordance with schedule B to the Loan Agreement. Principal forgiveness shown on this schedule is an estimate, and is not a guarantee.

SWAP

Prepared by Public Financial Management, Inc.

Massachusetts Clean Water Trust  
 Series 19  
 Turners Falls Fire District Loan Amortization  
 DWP-13-17

Initial Loan Amount	828,674.00	Loan Origination Fee (\$5.50/1000)	4,367.57
Principal Forgiveness	(34,571.00)	Loan Term (in years)	20
Net Loan Obligation	794,103.00	Loan Rate	2.00%
		Closing Date	2/11/2016
		First Interest Payment	7/15/2016
		First Principal Payment	1/15/2017

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
2/11/2016							
7/15/2016		6,793.99	6,793.99	509.55	4,367.57	11,671.11	
1/15/2017	32,122.00	7,941.03	40,063.03	595.58		40,658.61	52,329.72
7/15/2017		7,619.81	7,619.81	571.49		8,191.30	
1/15/2018	32,820.00	7,619.81	40,439.81	571.49		41,011.30	49,202.59
7/15/2018		7,291.61	7,291.61	546.87		7,838.48	
1/15/2019	33,534.00	7,291.61	40,825.61	546.87		41,372.48	49,210.96
7/15/2019		6,956.27	6,956.27	521.72		7,477.99	
1/15/2020	34,263.00	6,956.27	41,219.27	521.72		41,740.99	49,218.98
7/15/2020		6,613.64	6,613.64	496.02		7,109.66	
1/15/2021	35,007.00	6,613.64	41,620.64	496.02		42,116.66	49,226.33
7/15/2021		6,263.57	6,263.57	469.77		6,733.34	
1/15/2022	35,768.00	6,263.57	42,031.57	469.77		42,501.34	49,234.68
7/15/2022		5,905.89	5,905.89	442.94		6,348.83	
1/15/2023	36,545.00	5,905.89	42,450.89	442.94		42,893.83	49,242.66
7/15/2023		5,540.44	5,540.44	415.53		5,955.97	
1/15/2024	37,340.00	5,540.44	42,880.44	415.53		43,295.97	49,251.95
7/15/2024		5,167.04	5,167.04	387.53		5,554.57	
1/15/2025	38,151.00	5,167.04	43,318.04	387.53		43,705.57	49,260.14
7/15/2025		4,785.53	4,785.53	358.91		5,144.44	
1/15/2026	38,980.00	4,785.53	43,765.53	358.91		44,124.44	49,268.89
7/15/2026		4,395.73	4,395.73	329.68		4,725.41	
1/15/2027	39,828.00	4,395.73	44,223.73	329.68		44,553.41	49,278.82
7/15/2027		3,997.45	3,997.45	299.81		4,297.26	
1/15/2028	40,693.00	3,997.45	44,690.45	299.81		44,990.26	49,287.52
7/15/2028		3,590.52	3,590.52	269.29		3,859.81	
1/15/2029	41,577.00	3,590.52	45,167.52	269.29		45,436.81	49,296.62
7/15/2029		3,174.75	3,174.75	238.11		3,412.86	
1/15/2030	42,481.00	3,174.75	45,655.75	238.11		45,893.86	49,306.71
7/15/2030		2,749.94	2,749.94	206.25		2,956.19	
1/15/2031	43,404.00	2,749.94	46,153.94	206.25		46,360.19	49,316.37
7/15/2031		2,315.90	2,315.90	173.69		2,489.59	
1/15/2032	44,348.00	2,315.90	46,663.90	173.69		46,837.59	49,327.19
7/15/2032		1,872.42	1,872.42	140.43		2,012.85	
1/15/2033	45,312.00	1,872.42	47,184.42	140.43		47,324.85	49,337.70
7/15/2033		1,419.30	1,419.30	106.45		1,525.75	
1/15/2034	46,296.00	1,419.30	47,715.30	106.45		47,821.75	49,347.50
7/15/2034		956.34	956.34	71.73		1,028.07	
1/15/2035	47,303.00	956.34	48,259.34	71.73		48,331.07	49,359.13
7/15/2035		483.31	483.31	36.25		519.56	
1/15/2036	48,331.00	483.31	48,814.31	36.25		48,850.56	49,370.12
7/15/2036							
	794,103.00	176,933.94	971,036.94	13,270.05	4,367.57	988,674.55	988,674.55

Notes:

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