

Massachusetts Water Pollution Abatement Trust
 Water Pollution Abatement Revenue Bonds
 (Pool Loan Program Bonds)

Revised SCHEDULE C

Series 12

Hadley

DW-05-19

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Principal Amount: \$4,958,032.03

	Schedule of Loan Repayments			Admin. Fee 0.07500%	Total Due
	Principal	Interest	Total		
09-Dec-08					
15-Jan-09	-	50,582.22	50,582.22	3,793.67	54,375.89
15-Jul-09	231,136.57	49,580.32	280,716.89	3,718.52	284,435.41
15-Jan-10	-	47,268.95	47,268.95	3,545.17	50,814.12
15-Jul-10	235,805.64	47,268.95	283,074.59	3,545.17	286,619.76
15-Jan-11	-	44,910.90	44,910.90	3,368.32	48,279.22
15-Jul-11	240,570.29	44,910.90	285,481.19	3,368.32	288,849.51
15-Jan-12	-	42,505.20	42,505.20	3,187.89	45,693.09
15-Jul-12	245,429.54	42,505.20	287,934.74	3,187.89	291,122.63
15-Jan-13	-	40,050.90	40,050.90	3,003.82	43,054.72
15-Jul-13	250,388.29	40,050.90	290,439.19	3,003.82	293,443.01
15-Jan-14	-	37,547.02	37,547.02	2,816.03	40,363.05
15-Jul-14	255,446.52	37,547.02	292,993.54	2,816.03	295,809.57
15-Jan-15	-	34,992.55	34,992.55	2,624.44	37,616.99
15-Jul-15	260,607.16	34,992.55	295,599.71	2,624.44	298,224.15
15-Jan-16	-	32,386.48	32,386.48	2,428.99	34,815.47
15-Jul-16	265,871.20	32,386.48	298,257.68	2,428.99	300,686.67
15-Jan-17	-	29,727.77	29,727.77	2,229.58	31,957.35
15-Jul-17	271,242.52	29,727.77	300,970.29	2,229.58	303,199.87
15-Jan-18	-	27,015.34	27,015.34	2,026.15	29,041.49
15-Jul-18	276,722.11	27,015.34	303,737.45	2,026.15	305,763.60
15-Jan-19	-	24,248.12	24,248.12	1,818.61	26,066.73
15-Jul-19	282,312.89	24,248.12	306,561.01	1,818.61	308,379.62
15-Jan-20	-	21,424.99	21,424.99	1,606.87	23,031.86
15-Jul-20	288,015.83	21,424.99	309,440.82	1,606.87	311,047.69
15-Jan-21	-	18,544.83	18,544.83	1,390.86	19,935.69
15-Jul-21	293,834.85	18,544.83	312,379.68	1,390.86	313,770.54
15-Jan-22	-	15,606.49	15,606.49	1,170.49	16,776.98
15-Jul-22	299,770.90	15,606.49	315,377.39	1,170.49	316,547.88
15-Jan-23	-	12,608.78	12,608.78	945.66	13,554.44
15-Jul-23	305,826.93	12,608.78	318,435.71	945.66	319,381.37
15-Jan-24	-	9,550.51	9,550.51	716.29	10,266.80
15-Jul-24	312,004.88	9,550.51	321,555.39	716.29	322,271.68
15-Jan-25	-	6,430.46	6,430.46	482.28	6,912.74
15-Jul-25	318,307.67	6,430.46	324,738.13	482.28	325,220.41
15-Jan-26	-	3,247.38	3,247.38	243.55	3,490.93
15-Jul-26	324,738.24	3,247.38	327,985.62	243.55	328,229.17
15-Jan-27	-	-	-	-	-
15-Jul-27	-	-	-	-	-
15-Jan-28	-	-	-	-	-
15-Jul-28	-	-	-	-	-
15-Jan-29	-	-	-	-	-
15-Jul-29	-	-	-	-	-
15-Jan-30	-	-	-	-	-
15-Jul-30	-	-	-	-	-
15-Jan-31	-	-	-	-	-
15-Jul-31	-	-	-	-	-
15-Jan-32	-	-	-	-	-
15-Jul-32	-	-	-	-	-
15-Jan-33	-	-	-	-	-
15-Jul-33	-	-	-	-	-
15-Jan-34	-	-	-	-	-
15-Jul-34	-	-	-	-	-
15-Jan-35	-	-	-	-	-
15-Jul-35	-	-	-	-	-
15-Jan-36	-	-	-	-	-
15-Jul-36	-	-	-	-	-
15-Jan-37	-	-	-	-	-
	<u>\$4,958,032.03</u>	<u>\$996,295.88</u>	<u>\$5,954,327.91</u>	<u>\$74,722.19</u>	<u>\$6,029,050.10</u>

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$5,533,800.00

Date	Schedule of Loan Repayments			Admin. Fee 0.8750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$218,247.00	\$64,868.43	\$283,115.43	\$4,150.35	31,030.15	\$318,295.93
15-Jan-08	0.00	53,155.53	53,155.53	3,986.66		57,142.19
15-Jul-08	232,283.00	53,155.53	285,438.53	3,986.66		289,425.19
15-Jan-09	0.00	50,832.70	50,832.70	3,812.45		54,645.15
15-Jul-09	236,975.00	50,832.70	287,807.70	3,812.45		291,620.15
15-Jan-10	0.00	48,462.95	48,462.95	3,634.72		52,097.67
15-Jul-10	241,762.00	48,462.95	290,224.95	3,634.72		293,859.67
15-Jan-11	0.00	46,045.33	46,045.33	3,453.40		49,498.73
15-Jul-11	246,647.00	46,045.33	292,692.33	3,453.40		296,145.73
15-Jan-12	0.00	43,578.86	43,578.86	3,268.41		46,847.27
15-Jul-12	251,629.00	43,578.86	295,207.86	3,268.41		298,476.27
15-Jan-13	0.00	41,062.57	41,062.57	3,079.69		44,142.26
15-Jul-13	256,713.00	41,062.57	297,775.57	3,079.69		300,855.26
15-Jan-14	0.00	38,495.44	38,495.44	2,887.16		41,382.60
15-Jul-14	261,899.00	38,495.44	300,394.44	2,887.16		303,281.60
15-Jan-15	0.00	35,876.45	35,876.45	2,690.73		38,567.18
15-Jul-15	267,190.00	35,876.45	303,066.45	2,690.73		305,757.18
15-Jan-16	0.00	33,204.55	33,204.55	2,490.34		35,694.89
15-Jul-16	272,587.00	33,204.55	305,791.55	2,490.34		308,281.89
15-Jan-17	0.00	30,478.68	30,478.68	2,285.90		32,764.58
15-Jul-17	278,094.00	30,478.68	308,572.68	2,285.90		310,858.58
15-Jan-18	0.00	27,697.74	27,697.74	2,077.33		29,775.07
15-Jul-18	283,712.00	27,697.74	311,409.74	2,077.33		313,487.07
15-Jan-19	0.00	24,860.62	24,860.62	1,864.55		26,725.17
15-Jul-19	289,444.00	24,860.62	314,304.62	1,864.55		316,169.17
15-Jan-20	0.00	21,966.18	21,966.18	1,647.46		23,613.64
15-Jul-20	295,291.00	21,966.18	317,257.18	1,647.46		318,904.64
15-Jan-21	0.00	19,013.27	19,013.27	1,426.00		20,439.27
15-Jul-21	301,257.00	19,013.27	320,270.27	1,426.00		321,696.27
15-Jan-22	0.00	16,000.70	16,000.70	1,200.05		17,200.75
15-Jul-22	307,343.00	16,000.70	323,343.70	1,200.05		324,543.75
15-Jan-23	0.00	12,927.27	12,927.27	969.55		13,896.82
15-Jul-23	313,552.00	12,927.27	326,479.27	969.55		327,448.82
15-Jan-24	0.00	9,791.75	9,791.75	734.38		10,526.13
15-Jul-24	319,886.00	9,791.75	329,677.75	734.38		330,412.13
15-Jan-25	0.00	6,592.89	6,592.89	494.47		7,087.36
15-Jul-25	326,348.00	6,592.89	332,940.89	494.47		333,435.36
15-Jan-26	0.00	3,329.41	3,329.41	249.71		3,579.12
15-Jul-26	332,941.00	3,329.41	336,270.41	249.71		336,520.12
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
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
	\$5,533,800.00	\$1,191,614.21	\$6,725,414.21	\$88,656.27	\$31,030.15	\$6,845,100.63

Massachusetts Clean Water Trust
Series 21
Hadley Loan Amortization
DW-16-03

Loan Amount Approved	177,117.00	Loan Origination Fee (\$5.00/1000)	864.99
Principal Forgiveness*	(4,119.00)	Loan Term (in years)	10
Amount to be Financed	172,998.00	Loan Rate	2.00%
		Closing Date	9/12/2018
		First Interest Payment	1/15/2019
		First Principal Payment	7/15/2019

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
9/12/2018							
1/15/2019		1,182.15	1,182.15	88.66	864.99	2,135.80	2,135.80
7/15/2019	15,675.00	1,729.98	17,404.98	129.75		17,534.73	
1/15/2020		1,573.23	1,573.23	117.99		1,691.22	19,225.95
7/15/2020	16,015.00	1,573.23	17,588.23	117.99		17,706.22	
1/15/2021		1,413.08	1,413.08	105.98		1,519.06	19,225.28
7/15/2021	16,363.00	1,413.08	17,776.08	105.98		17,882.06	
1/15/2022		1,249.45	1,249.45	93.71		1,343.16	19,225.22
7/15/2022	16,719.00	1,249.45	17,968.45	93.71		18,062.16	
1/15/2023		1,082.26	1,082.26	81.17		1,163.43	19,225.59
7/15/2023	17,082.00	1,082.26	18,164.26	81.17		18,245.43	
1/15/2024		911.44	911.44	68.36		979.80	19,225.23
7/15/2024	17,454.00	911.44	18,365.44	68.36		18,433.80	
1/15/2025		736.90	736.90	55.27		792.17	19,225.97
7/15/2025	17,833.00	736.90	18,569.90	55.27		18,625.17	
1/15/2026		558.57	558.57	41.89		600.46	19,225.63
7/15/2026	18,220.00	558.57	18,778.57	41.89		18,820.46	
1/15/2027		376.37	376.37	28.23		404.60	19,225.06
7/15/2027	18,616.00	376.37	18,992.37	28.23		19,020.60	
1/15/2028		190.21	190.21	14.27		204.48	19,225.07
7/15/2028	19,021.00	190.21	19,211.21	14.27		19,225.48	
1/15/2029							19,225.48
	172,998.00	19,095.15	192,093.15	1,432.14	864.99	194,390.28	194,390.28

Notes:

*This project may qualify for principal forgiveness in accordance with Schedule B to the Loan Agreement.