Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Barnstable Loan Amortization
## CWP-24-46

| | | | |
|---|---|---|---|
| Loan Amount Approved | 9,000,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 540,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 8,460,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 5,217.00 | | 5,217.00 | | | |
| 1/15/2028 | 275,914.00 | | 275,914.00 | 6,345.00 | | 282,259.00 | 287,476.00 | 75,000.00 | 212,476.00 |
| 7/15/2028 | | | | 6,138.06 | | 6,138.06 | | | |
| 1/15/2029 | 276,328.00 | | 276,328.00 | 6,138.06 | | 282,466.06 | 288,604.13 | 75,000.00 | 213,604.13 |
| 7/15/2029 | | | | 5,930.82 | | 5,930.82 | | | |
| 1/15/2030 | 276,742.00 | | 276,742.00 | 5,930.82 | | 282,672.82 | 288,603.64 | 75,000.00 | 213,603.64 |
| 7/15/2030 | | | | 5,723.26 | | 5,723.26 | | | |
| 1/15/2031 | 277,157.00 | | 277,157.00 | 5,723.26 | | 282,880.26 | 288,603.52 | 75,000.00 | 213,603.52 |
| 7/15/2031 | | | | 5,515.39 | | 5,515.39 | | | |
| 1/15/2032 | 277,573.00 | | 277,573.00 | 5,515.39 | | 283,088.39 | 288,603.79 | 75,000.00 | 213,603.79 |
| 7/15/2032 | | | | 5,307.21 | | 5,307.21 | | | |
| 1/15/2033 | 277,990.00 | | 277,990.00 | 5,307.21 | | 283,297.21 | 288,604.43 | 75,000.00 | 213,604.43 |
| 7/15/2033 | | | | 5,098.72 | | 5,098.72 | | | |
| 1/15/2034 | 278,407.00 | | 278,407.00 | 5,098.72 | | 283,505.72 | 288,604.44 | 75,000.00 | 213,604.44 |
| 7/15/2034 | | | | 4,889.92 | | 4,889.92 | | | |
| 1/15/2035 | 278,824.00 | | 278,824.00 | 4,889.92 | | 283,713.92 | 288,603.83 | 75,000.00 | 213,603.83 |
| 7/15/2035 | | | | 4,680.80 | | 4,680.80 | | | |
| 1/15/2036 | 279,242.00 | | 279,242.00 | 4,680.80 | | 283,922.80 | 288,603.60 | 75,000.00 | 213,603.60 |
| 7/15/2036 | | | | 4,471.37 | | 4,471.37 | | | |
| 1/15/2037 | 279,661.00 | | 279,661.00 | 4,471.37 | | 284,132.37 | 288,603.73 | 75,000.00 | 213,603.73 |
| 7/15/2037 | | | | 4,261.62 | | 4,261.62 | | | |
| 1/15/2038 | 280,081.00 | | 280,081.00 | 4,261.62 | | 284,342.62 | 288,604.24 | 75,000.00 | 213,604.24 |
| 7/15/2038 | | | | 4,051.56 | | 4,051.56 | | | |
| 1/15/2039 | 280,501.00 | | 280,501.00 | 4,051.56 | | 284,552.56 | 288,604.12 | 75,000.00 | 213,604.12 |
| 7/15/2039 | | | | 3,841.19 | | 3,841.19 | | | |
| 1/15/2040 | 280,922.00 | | 280,922.00 | 3,841.19 | | 284,763.19 | 288,604.37 | 75,000.00 | 213,604.37 |
| 7/15/2040 | | | | 3,630.49 | | 3,630.49 | | | |
| 1/15/2041 | 281,343.00 | | 281,343.00 | 3,630.49 | | 284,973.49 | 288,603.99 | 75,000.00 | 213,603.99 |
| 7/15/2041 | | | | 3,419.49 | | 3,419.49 | | | |
| 1/15/2042 | 281,765.00 | | 281,765.00 | 3,419.49 | | 285,184.49 | 288,603.97 | 75,000.00 | 213,603.97 |
| 7/15/2042 | | | | 3,208.16 | | 3,208.16 | | | |
| 1/15/2043 | 282,188.00 | | 282,188.00 | 3,208.16 | | 285,396.16 | 288,604.33 | 75,000.00 | 213,604.33 |
| 7/15/2043 | | | | 2,996.52 | | 2,996.52 | | | |
| 1/15/2044 | 282,611.00 | | 282,611.00 | 2,996.52 | | 285,607.52 | 288,604.04 | 75,000.00 | 213,604.04 |
| 7/15/2044 | | | | 2,784.56 | | 2,784.56 | | | |
| 1/15/2045 | 283,035.00 | | 283,035.00 | 2,784.56 | | 285,819.56 | 288,604.13 | 75,000.00 | 213,604.13 |
| 7/15/2045 | | | | 2,572.29 | | 2,572.29 | | | |
| 1/15/2046 | 283,459.00 | | 283,459.00 | 2,572.29 | | 286,031.29 | 288,603.57 | 75,000.00 | 213,603.57 |
| 7/15/2046 | | | | 2,359.69 | | 2,359.69 | | | |
| 1/15/2047 | 283,885.00 | | 283,885.00 | 2,359.69 | | 286,244.69 | 288,604.39 | 75,000.00 | 213,604.39 |
| 7/15/2047 | | | | 2,146.78 | | 2,146.78 | | | |
| 1/15/2048 | 284,310.00 | | 284,310.00 | 2,146.78 | | 286,456.78 | 288,603.56 | 75,000.00 | 213,603.56 |
| 7/15/2048 | | | | 1,933.55 | | 1,933.55 | | | |
| 1/15/2049 | 284,737.00 | | 284,737.00 | 1,933.55 | | 286,670.55 | 288,604.09 | 75,000.00 | 213,604.09 |
| 7/15/2049 | | | | 1,719.99 | | 1,719.99 | | | |
| 1/15/2050 | 285,164.00 | | 285,164.00 | 1,719.99 | | 286,883.99 | 288,603.99 | 75,000.00 | 213,603.99 |
| 7/15/2050 | | | | 1,506.12 | | 1,506.12 | | | |
| 1/15/2051 | 285,592.00 | | 285,592.00 | 1,506.12 | | 287,098.12 | 288,604.24 | 75,000.00 | 213,604.24 |
| 7/15/2051 | | | | 1,291.93 | | 1,291.93 | | | |
| 1/15/2052 | 286,020.00 | | 286,020.00 | 1,291.93 | | 287,311.93 | 288,603.85 | 75,000.00 | 213,603.85 |
| 7/15/2052 | | | | 1,077.41 | | 1,077.41 | | | |
| 1/15/2053 | 286,449.00 | | 286,449.00 | 1,077.41 | | 287,526.41 | 288,603.82 | 75,000.00 | 213,603.82 |
| 7/15/2053 | | | | 862.58 | | 862.58 | | | |
| 1/15/2054 | 286,879.00 | | 286,879.00 | 862.58 | | 287,741.58 | 288,604.15 | 75,000.00 | 213,604.15 |
| 7/15/2054 | | | | 647.42 | | 647.42 | | | |
| 1/15/2055 | 287,309.00 | | 287,309.00 | 647.42 | | 287,956.42 | 288,603.83 | 75,000.00 | 213,603.83 |
| 7/15/2055 | | | | 431.93 | | 431.93 | | | |
| 1/15/2056 | 287,740.00 | | 287,740.00 | 431.93 | | 288,171.93 | 288,603.87 | 75,000.00 | 213,603.87 |
| 7/15/2056 | | | | 216.13 | | 216.13 | | | |
| 1/15/2057 | 288,172.00 | | 288,172.00 | 216.13 | | 288,388.13 | 288,604.26 | 75,000.00 | 213,604.26 |
| | 8,460,000.00 | | 8,460,000.00 | 196,991.93 | | 8,656,991.93 | 8,656,991.93 | 2,250,000.00 | 6,406,991.93 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Barnstable Loan Amortization
## CWP-24-46-A

| | | | |
|---|---|---|---|
| Loan Amount Approved | 1,000,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 60,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 940,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 579.67 | | 579.67 | | | |
| 1/15/2028 | 30,657.00 | | 30,657.00 | 705.00 | | 31,362.00 | 31,941.67 | 8,333.00 | 23,608.67 |
| 7/15/2028 | | | | 682.01 | | 682.01 | | | |
| 1/15/2029 | 30,703.00 | | 30,703.00 | 682.01 | | 31,385.01 | 32,067.01 | 8,333.00 | 23,734.01 |
| 7/15/2029 | | | | 658.98 | | 658.98 | | | |
| 1/15/2030 | 30,749.00 | | 30,749.00 | 658.98 | | 31,407.98 | 32,066.96 | 8,333.00 | 23,733.96 |
| 7/15/2030 | | | | 635.92 | | 635.92 | | | |
| 1/15/2031 | 30,795.00 | | 30,795.00 | 635.92 | | 31,430.92 | 32,066.84 | 8,333.00 | 23,733.84 |
| 7/15/2031 | | | | 612.82 | | 612.82 | | | |
| 1/15/2032 | 30,842.00 | | 30,842.00 | 612.82 | | 31,454.82 | 32,067.64 | 8,333.00 | 23,734.64 |
| 7/15/2032 | | | | 589.69 | | 589.69 | | | |
| 1/15/2033 | 30,888.00 | | 30,888.00 | 589.69 | | 31,477.69 | 32,067.38 | 8,333.00 | 23,734.38 |
| 7/15/2033 | | | | 566.52 | | 566.52 | | | |
| 1/15/2034 | 30,934.00 | | 30,934.00 | 566.52 | | 31,500.52 | 32,067.05 | 8,333.00 | 23,734.05 |
| 7/15/2034 | | | | 543.32 | | 543.32 | | | |
| 1/15/2035 | 30,981.00 | | 30,981.00 | 543.32 | | 31,524.32 | 32,067.65 | 8,333.00 | 23,734.65 |
| 7/15/2035 | | | | 520.09 | | 520.09 | | | |
| 1/15/2036 | 31,027.00 | | 31,027.00 | 520.09 | | 31,547.09 | 32,067.18 | 8,333.00 | 23,734.18 |
| 7/15/2036 | | | | 496.82 | | 496.82 | | | |
| 1/15/2037 | 31,074.00 | | 31,074.00 | 496.82 | | 31,570.82 | 32,067.64 | 8,333.00 | 23,734.64 |
| 7/15/2037 | | | | 473.51 | | 473.51 | | | |
| 1/15/2038 | 31,120.00 | | 31,120.00 | 473.51 | | 31,593.51 | 32,067.03 | 8,333.00 | 23,734.03 |
| 7/15/2038 | | | | 450.17 | | 450.17 | | | |
| 1/15/2039 | 31,167.00 | | 31,167.00 | 450.17 | | 31,617.17 | 32,067.35 | 8,333.00 | 23,734.35 |
| 7/15/2039 | | | | 426.80 | | 426.80 | | | |
| 1/15/2040 | 31,214.00 | | 31,214.00 | 426.80 | | 31,640.80 | 32,067.59 | 8,333.00 | 23,734.59 |
| 7/15/2040 | | | | 403.39 | | 403.39 | | | |
| 1/15/2041 | 31,260.00 | | 31,260.00 | 403.39 | | 31,663.39 | 32,066.77 | 8,333.00 | 23,733.77 |
| 7/15/2041 | | | | 379.94 | | 379.94 | | | |
| 1/15/2042 | 31,307.00 | | 31,307.00 | 379.94 | | 31,686.94 | 32,066.88 | 8,333.00 | 23,733.88 |
| 7/15/2042 | | | | 356.46 | | 356.46 | | | |
| 1/15/2043 | 31,354.00 | | 31,354.00 | 356.46 | | 31,710.46 | 32,066.92 | 8,333.00 | 23,733.92 |
| 7/15/2043 | | | | 332.95 | | 332.95 | | | |
| 1/15/2044 | 31,401.00 | | 31,401.00 | 332.95 | | 31,733.95 | 32,066.89 | 8,333.00 | 23,733.89 |
| 7/15/2044 | | | | 309.40 | | 309.40 | | | |
| 1/15/2045 | 31,448.00 | | 31,448.00 | 309.40 | | 31,757.40 | 32,066.79 | 8,333.00 | 23,733.79 |
| 7/15/2045 | | | | 285.81 | | 285.81 | | | |
| 1/15/2046 | 31,496.00 | | 31,496.00 | 285.81 | | 31,781.81 | 32,067.62 | 8,333.00 | 23,734.62 |
| 7/15/2046 | | | | 262.19 | | 262.19 | | | |
| 1/15/2047 | 31,543.00 | | 31,543.00 | 262.19 | | 31,805.19 | 32,067.37 | 8,333.00 | 23,734.37 |
| 7/15/2047 | | | | 238.53 | | 238.53 | | | |
| 1/15/2048 | 31,590.00 | | 31,590.00 | 238.53 | | 31,828.53 | 32,067.06 | 8,334.00 | 23,733.06 |
| 7/15/2048 | | | | 214.84 | | 214.84 | | | |
| 1/15/2049 | 31,637.00 | | 31,637.00 | 214.84 | | 31,851.84 | 32,066.68 | 8,334.00 | 23,732.68 |
| 7/15/2049 | | | | 191.11 | | 191.11 | | | |
| 1/15/2050 | 31,685.00 | | 31,685.00 | 191.11 | | 31,876.11 | 32,067.22 | 8,334.00 | 23,733.22 |
| 7/15/2050 | | | | 167.35 | | 167.35 | | | |
| 1/15/2051 | 31,732.00 | | 31,732.00 | 167.35 | | 31,899.35 | 32,066.69 | 8,334.00 | 23,732.69 |
| 7/15/2051 | | | | 143.55 | | 143.55 | | | |
| 1/15/2052 | 31,780.00 | | 31,780.00 | 143.55 | | 31,923.55 | 32,067.09 | 8,334.00 | 23,733.09 |
| 7/15/2052 | | | | 119.71 | | 119.71 | | | |
| 1/15/2053 | 31,828.00 | | 31,828.00 | 119.71 | | 31,947.71 | 32,067.42 | 8,334.00 | 23,733.42 |
| 7/15/2053 | | | | 95.84 | | 95.84 | | | |
| 1/15/2054 | 31,875.00 | | 31,875.00 | 95.84 | | 31,970.84 | 32,066.68 | 8,334.00 | 23,732.68 |
| 7/15/2054 | | | | 71.93 | | 71.93 | | | |
| 1/15/2055 | 31,923.00 | | 31,923.00 | 71.93 | | 31,994.93 | 32,066.87 | 8,334.00 | 23,732.87 |
| 7/15/2055 | | | | 47.99 | | 47.99 | | | |
| 1/15/2056 | 31,971.00 | | 31,971.00 | 47.99 | | 32,018.99 | 32,066.99 | 8,334.00 | 23,732.99 |
| 7/15/2056 | | | | 24.01 | | 24.01 | | | |
| 1/15/2057 | 32,019.00 | | 32,019.00 | 24.01 | | 32,043.01 | 32,067.03 | 8,334.00 | 23,733.03 |
| | 940,000.00 | | 940,000.00 | 21,887.96 | | 961,887.96 | 961,887.96 | 250,000.00 | 711,887.96 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Barnstable Loan Amortization
## CWP-24-64

| | | | |
|---|---|---|---|
| Loan Amount Approved | 30,000,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 1,800,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 28,200,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 17,390.00 | | 17,390.00 | | | |
| 1/15/2028 | 919,713.00 | | 919,713.00 | 21,150.00 | | 940,863.00 | 958,253.00 | 250,000.00 | 708,253.00 |
| 7/15/2028 | | | | 20,460.22 | | 20,460.22 | | | |
| 1/15/2029 | 921,093.00 | | 921,093.00 | 20,460.22 | | 941,553.22 | 962,013.43 | 250,000.00 | 712,013.43 |
| 7/15/2029 | | | | 19,769.40 | | 19,769.40 | | | |
| 1/15/2030 | 922,475.00 | | 922,475.00 | 19,769.40 | | 942,244.40 | 962,013.79 | 250,000.00 | 712,013.79 |
| 7/15/2030 | | | | 19,077.54 | | 19,077.54 | | | |
| 1/15/2031 | 923,858.00 | | 923,858.00 | 19,077.54 | | 942,935.54 | 962,013.08 | 250,000.00 | 712,013.08 |
| 7/15/2031 | | | | 18,384.65 | | 18,384.65 | | | |
| 1/15/2032 | 925,244.00 | | 925,244.00 | 18,384.65 | | 943,628.65 | 962,013.29 | 250,000.00 | 712,013.29 |
| 7/15/2032 | | | | 17,690.71 | | 17,690.71 | | | |
| 1/15/2033 | 926,632.00 | | 926,632.00 | 17,690.71 | | 944,322.71 | 962,013.43 | 250,000.00 | 712,013.43 |
| 7/15/2033 | | | | 16,995.74 | | 16,995.74 | | | |
| 1/15/2034 | 928,022.00 | | 928,022.00 | 16,995.74 | | 945,017.74 | 962,013.48 | 250,000.00 | 712,013.48 |
| 7/15/2034 | | | | 16,299.72 | | 16,299.72 | | | |
| 1/15/2035 | 929,414.00 | | 929,414.00 | 16,299.72 | | 945,713.72 | 962,013.44 | 250,000.00 | 712,013.44 |
| 7/15/2035 | | | | 15,602.66 | | 15,602.66 | | | |
| 1/15/2036 | 930,808.00 | | 930,808.00 | 15,602.66 | | 946,410.66 | 962,013.32 | 250,000.00 | 712,013.32 |
| 7/15/2036 | | | | 14,904.56 | | 14,904.56 | | | |
| 1/15/2037 | 932,204.00 | | 932,204.00 | 14,904.56 | | 947,108.56 | 962,013.11 | 250,000.00 | 712,013.11 |
| 7/15/2037 | | | | 14,205.40 | | 14,205.40 | | | |
| 1/15/2038 | 933,602.00 | | 933,602.00 | 14,205.40 | | 947,807.40 | 962,012.81 | 250,000.00 | 712,012.81 |
| 7/15/2038 | | | | 13,505.20 | | 13,505.20 | | | |
| 1/15/2039 | 935,003.00 | | 935,003.00 | 13,505.20 | | 948,508.20 | 962,013.40 | 250,000.00 | 712,013.40 |
| 7/15/2039 | | | | 12,803.95 | | 12,803.95 | | | |
| 1/15/2040 | 936,405.00 | | 936,405.00 | 12,803.95 | | 949,208.95 | 962,012.90 | 250,000.00 | 712,012.90 |
| 7/15/2040 | | | | 12,101.65 | | 12,101.65 | | | |
| 1/15/2041 | 937,810.00 | | 937,810.00 | 12,101.65 | | 949,911.65 | 962,013.29 | 250,000.00 | 712,013.29 |
| 7/15/2041 | | | | 11,398.29 | | 11,398.29 | | | |
| 1/15/2042 | 939,217.00 | | 939,217.00 | 11,398.29 | | 950,615.29 | 962,013.58 | 250,000.00 | 712,013.58 |
| 7/15/2042 | | | | 10,693.88 | | 10,693.88 | | | |
| 1/15/2043 | 940,626.00 | | 940,626.00 | 10,693.88 | | 951,319.88 | 962,013.75 | 250,000.00 | 712,013.75 |
| 7/15/2043 | | | | 9,988.41 | | 9,988.41 | | | |
| 1/15/2044 | 942,036.00 | | 942,036.00 | 9,988.41 | | 952,024.41 | 962,012.81 | 250,000.00 | 712,012.81 |
| 7/15/2044 | | | | 9,281.88 | | 9,281.88 | | | |
| 1/15/2045 | 943,450.00 | | 943,450.00 | 9,281.88 | | 952,731.88 | 962,013.76 | 250,000.00 | 712,013.76 |
| 7/15/2045 | | | | 8,574.29 | | 8,574.29 | | | |
| 1/15/2046 | 944,865.00 | | 944,865.00 | 8,574.29 | | 953,439.29 | 962,013.58 | 250,000.00 | 712,013.58 |
| 7/15/2046 | | | | 7,865.64 | | 7,865.64 | | | |
| 1/15/2047 | 946,282.00 | | 946,282.00 | 7,865.64 | | 954,147.64 | 962,013.28 | 250,000.00 | 712,013.28 |
| 7/15/2047 | | | | 7,155.93 | | 7,155.93 | | | |
| 1/15/2048 | 947,701.00 | | 947,701.00 | 7,155.93 | | 954,856.93 | 962,012.86 | 250,000.00 | 712,012.86 |
| 7/15/2048 | | | | 6,445.16 | | 6,445.16 | | | |
| 1/15/2049 | 949,123.00 | | 949,123.00 | 6,445.16 | | 955,568.16 | 962,013.31 | 250,000.00 | 712,013.31 |
| 7/15/2049 | | | | 5,733.31 | | 5,733.31 | | | |
| 1/15/2050 | 950,547.00 | | 950,547.00 | 5,733.31 | | 956,280.31 | 962,013.63 | 250,000.00 | 712,013.63 |
| 7/15/2050 | | | | 5,020.40 | | 5,020.40 | | | |
| 1/15/2051 | 951,973.00 | | 951,973.00 | 5,020.40 | | 956,993.40 | 962,013.81 | 250,000.00 | 712,013.81 |
| 7/15/2051 | | | | 4,306.42 | | 4,306.42 | | | |
| 1/15/2052 | 953,400.00 | | 953,400.00 | 4,306.42 | | 957,706.42 | 962,012.85 | 250,000.00 | 712,012.85 |
| 7/15/2052 | | | | 3,591.37 | | 3,591.37 | | | |
| 1/15/2053 | 954,831.00 | | 954,831.00 | 3,591.37 | | 958,422.37 | 962,013.75 | 250,000.00 | 712,013.75 |
| 7/15/2053 | | | | 2,875.25 | | 2,875.25 | | | |
| 1/15/2054 | 956,263.00 | | 956,263.00 | 2,875.25 | | 959,138.25 | 962,013.50 | 250,000.00 | 712,013.50 |
| 7/15/2054 | | | | 2,158.05 | | 2,158.05 | | | |
| 1/15/2055 | 957,697.00 | | 957,697.00 | 2,158.05 | | 959,855.05 | 962,013.10 | 250,000.00 | 712,013.10 |
| 7/15/2055 | | | | 1,439.78 | | 1,439.78 | | | |
| 1/15/2056 | 959,134.00 | | 959,134.00 | 1,439.78 | | 960,573.78 | 962,013.56 | 250,000.00 | 712,013.56 |
| 7/15/2056 | | | | 720.43 | | 720.43 | | | |
| 1/15/2057 | 960,572.00 | | 960,572.00 | 720.43 | | 961,292.43 | 962,012.86 | 250,000.00 | 712,012.86 |
| | 28,200,000.00 | | 28,200,000.00 | 656,639.74 | | 28,856,639.74 | 28,856,639.74 | 7,500,000.00 | 21,356,639.74 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Dennis Loan Amortization
CWP-25-74

| | | | |
|---|---|---|---|
| Loan Amount Approved | 50,000,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 6,000,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 44,000,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2026 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 27,133.33 | | 27,133.33 | | | |
| 1/15/2028 | 1,466,667.00 | | 1,466,667.00 | 33,000.00 | | 1,499,667.00 | 1,526,800.33 | 416,667.00 | 1,110,133.33 |
| 7/15/2028 | | | | 31,900.00 | | 31,900.00 | | | |
| 1/15/2029 | 1,466,667.00 | | 1,466,667.00 | 31,900.00 | | 1,498,567.00 | 1,530,467.00 | 416,667.00 | 1,113,800.00 |
| 7/15/2029 | | | | 30,800.00 | | 30,800.00 | | | |
| 1/15/2030 | 1,466,667.00 | | 1,466,667.00 | 30,800.00 | | 1,497,467.00 | 1,528,267.00 | 416,667.00 | 1,111,600.00 |
| 7/15/2030 | | | | 29,700.00 | | 29,700.00 | | | |
| 1/15/2031 | 1,466,667.00 | | 1,466,667.00 | 29,700.00 | | 1,496,367.00 | 1,526,067.00 | 416,667.00 | 1,109,400.00 |
| 7/15/2031 | | | | 28,600.00 | | 28,600.00 | | | |
| 1/15/2032 | 1,466,667.00 | | 1,466,667.00 | 28,600.00 | | 1,495,267.00 | 1,523,867.00 | 416,667.00 | 1,107,200.00 |
| 7/15/2032 | | | | 27,500.00 | | 27,500.00 | | | |
| 1/15/2033 | 1,466,667.00 | | 1,466,667.00 | 27,500.00 | | 1,494,167.00 | 1,521,667.00 | 416,667.00 | 1,105,000.00 |
| 7/15/2033 | | | | 26,400.00 | | 26,400.00 | | | |
| 1/15/2034 | 1,466,667.00 | | 1,466,667.00 | 26,400.00 | | 1,493,067.00 | 1,519,467.00 | 416,667.00 | 1,102,800.00 |
| 7/15/2034 | | | | 25,300.00 | | 25,300.00 | | | |
| 1/15/2035 | 1,466,667.00 | | 1,466,667.00 | 25,300.00 | | 1,491,967.00 | 1,517,267.00 | 416,667.00 | 1,100,600.00 |
| 7/15/2035 | | | | 24,200.00 | | 24,200.00 | | | |
| 1/15/2036 | 1,466,667.00 | | 1,466,667.00 | 24,200.00 | | 1,490,867.00 | 1,515,067.00 | 416,667.00 | 1,098,400.00 |
| 7/15/2036 | | | | 23,100.00 | | 23,100.00 | | | |
| 1/15/2037 | 1,466,667.00 | | 1,466,667.00 | 23,100.00 | | 1,489,767.00 | 1,512,867.00 | 416,667.00 | 1,096,200.00 |
| 7/15/2037 | | | | 22,000.00 | | 22,000.00 | | | |
| 1/15/2038 | 1,466,667.00 | | 1,466,667.00 | 22,000.00 | | 1,488,667.00 | 1,510,667.00 | 416,667.00 | 1,094,000.00 |
| 7/15/2038 | | | | 20,900.00 | | 20,900.00 | | | |
| 1/15/2039 | 1,466,667.00 | | 1,466,667.00 | 20,900.00 | | 1,487,567.00 | 1,508,466.99 | 416,667.00 | 1,091,799.99 |
| 7/15/2039 | | | | 19,800.00 | | 19,800.00 | | | |
| 1/15/2040 | 1,466,667.00 | | 1,466,667.00 | 19,800.00 | | 1,486,467.00 | 1,506,266.99 | 416,667.00 | 1,089,599.99 |
| 7/15/2040 | | | | 18,700.00 | | 18,700.00 | | | |
| 1/15/2041 | 1,466,667.00 | | 1,466,667.00 | 18,700.00 | | 1,485,367.00 | 1,504,066.99 | 416,667.00 | 1,087,399.99 |
| 7/15/2041 | | | | 17,600.00 | | 17,600.00 | | | |
| 1/15/2042 | 1,466,667.00 | | 1,466,667.00 | 17,600.00 | | 1,484,267.00 | 1,501,866.99 | 416,667.00 | 1,085,199.99 |
| 7/15/2042 | | | | 16,500.00 | | 16,500.00 | | | |
| 1/15/2043 | 1,466,667.00 | | 1,466,667.00 | 16,500.00 | | 1,483,167.00 | 1,499,666.99 | 416,667.00 | 1,082,999.99 |
| 7/15/2043 | | | | 15,400.00 | | 15,400.00 | | | |
| 1/15/2044 | 1,466,667.00 | | 1,466,667.00 | 15,400.00 | | 1,482,067.00 | 1,497,466.99 | 416,667.00 | 1,080,799.99 |
| 7/15/2044 | | | | 14,300.00 | | 14,300.00 | | | |
| 1/15/2045 | 1,466,667.00 | | 1,466,667.00 | 14,300.00 | | 1,480,967.00 | 1,495,266.99 | 416,667.00 | 1,078,599.99 |
| 7/15/2045 | | | | 13,200.00 | | 13,200.00 | | | |
| 1/15/2046 | 1,466,667.00 | | 1,466,667.00 | 13,200.00 | | 1,479,867.00 | 1,493,066.99 | 416,667.00 | 1,076,399.99 |
| 7/15/2046 | | | | 12,100.00 | | 12,100.00 | | | |
| 1/15/2047 | 1,466,667.00 | | 1,466,667.00 | 12,100.00 | | 1,478,767.00 | 1,490,866.99 | 416,667.00 | 1,074,199.99 |
| 7/15/2047 | | | | 11,000.00 | | 11,000.00 | | | |
| 1/15/2048 | 1,466,666.00 | | 1,466,666.00 | 11,000.00 | | 1,477,666.00 | 1,488,665.99 | 416,666.00 | 1,071,999.99 |
| 7/15/2048 | | | | 9,900.00 | | 9,900.00 | | | |
| 1/15/2049 | 1,466,666.00 | | 1,466,666.00 | 9,900.00 | | 1,476,566.00 | 1,486,465.99 | 416,666.00 | 1,069,799.99 |
| 7/15/2049 | | | | 8,800.00 | | 8,800.00 | | | |
| 1/15/2050 | 1,466,666.00 | | 1,466,666.00 | 8,800.00 | | 1,475,466.00 | 1,484,265.99 | 416,666.00 | 1,067,599.99 |
| 7/15/2050 | | | | 7,700.00 | | 7,700.00 | | | |
| 1/15/2051 | 1,466,666.00 | | 1,466,666.00 | 7,700.00 | | 1,474,366.00 | 1,482,065.99 | 416,666.00 | 1,065,399.99 |
| 7/15/2051 | | | | 6,600.00 | | 6,600.00 | | | |
| 1/15/2052 | 1,466,666.00 | | 1,466,666.00 | 6,600.00 | | 1,473,266.00 | 1,479,865.99 | 416,666.00 | 1,063,199.99 |
| 7/15/2052 | | | | 5,500.00 | | 5,500.00 | | | |
| 1/15/2053 | 1,466,666.00 | | 1,466,666.00 | 5,500.00 | | 1,472,166.00 | 1,477,666.00 | 416,666.00 | 1,061,000.00 |
| 7/15/2053 | | | | 4,400.00 | | 4,400.00 | | | |
| 1/15/2054 | 1,466,666.00 | | 1,466,666.00 | 4,400.00 | | 1,471,066.00 | 1,475,466.00 | 416,666.00 | 1,058,800.00 |
| 7/15/2054 | | | | 3,300.00 | | 3,300.00 | | | |
| 1/15/2055 | 1,466,666.00 | | 1,466,666.00 | 3,300.00 | | 1,469,966.00 | 1,473,266.00 | 416,666.00 | 1,056,600.00 |
| 7/15/2055 | | | | 2,200.00 | | 2,200.00 | | | |
| 1/15/2056 | 1,466,666.00 | | 1,466,666.00 | 2,200.00 | | 1,468,866.00 | 1,471,066.00 | 416,666.00 | 1,054,400.00 |
| 7/15/2056 | | | | 1,100.00 | | 1,100.00 | | | |
| 1/15/2057 | 1,466,666.00 | | 1,466,666.00 | 1,100.00 | | 1,467,766.00 | 1,468,866.00 | 416,666.00 | 1,052,200.00 |
| | 44,000,000.00 | | 44,000,000.00 | 1,017,133.18 | | 45,017,133.18 | 45,017,133.18 | 12,500,000.00 | 32,517,133.18 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Harwich Loan Amortization
CWP-23-19-B

| | | | |
|---|---|---|---|
| Loan Amount Approved | 31,555,170.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 31,555,170.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 19,459.02 | | 19,459.02 | | | |
| 1/15/2028 | 1,029,139.00 | | 1,029,139.00 | 23,666.38 | | 1,052,805.38 | 1,072,264.40 | 262,960.00 | 809,304.40 |
| 7/15/2028 | | | | 22,894.52 | | 22,894.52 | | | |
| 1/15/2029 | 1,030,682.00 | | 1,030,682.00 | 22,894.52 | | 1,053,576.52 | 1,076,471.05 | 262,960.00 | 813,511.05 |
| 7/15/2029 | | | | 22,121.51 | | 22,121.51 | | | |
| 1/15/2030 | 1,032,228.00 | | 1,032,228.00 | 22,121.51 | | 1,054,349.51 | 1,076,471.02 | 262,960.00 | 813,511.02 |
| 7/15/2030 | | | | 21,347.34 | | 21,347.34 | | | |
| 1/15/2031 | 1,033,777.00 | | 1,033,777.00 | 21,347.34 | | 1,055,124.34 | 1,076,471.68 | 262,960.00 | 813,511.68 |
| 7/15/2031 | | | | 20,572.01 | | 20,572.01 | | | |
| 1/15/2032 | 1,035,327.00 | | 1,035,327.00 | 20,572.01 | | 1,055,899.01 | 1,076,471.02 | 262,960.00 | 813,511.02 |
| 7/15/2032 | | | | 19,795.51 | | 19,795.51 | | | |
| 1/15/2033 | 1,036,880.00 | | 1,036,880.00 | 19,795.51 | | 1,056,675.51 | 1,076,471.03 | 262,960.00 | 813,511.03 |
| 7/15/2033 | | | | 19,017.85 | | 19,017.85 | | | |
| 1/15/2034 | 1,038,436.00 | | 1,038,436.00 | 19,017.85 | | 1,057,453.85 | 1,076,471.71 | 262,960.00 | 813,511.71 |
| 7/15/2034 | | | | 18,239.03 | | 18,239.03 | | | |
| 1/15/2035 | 1,039,993.00 | | 1,039,993.00 | 18,239.03 | | 1,058,232.03 | 1,076,471.05 | 262,960.00 | 813,511.05 |
| 7/15/2035 | | | | 17,459.03 | | 17,459.03 | | | |
| 1/15/2036 | 1,041,553.00 | | 1,041,553.00 | 17,459.03 | | 1,059,012.03 | 1,076,471.06 | 262,960.00 | 813,511.06 |
| 7/15/2036 | | | | 16,677.87 | | 16,677.87 | | | |
| 1/15/2037 | 1,043,116.00 | | 1,043,116.00 | 16,677.87 | | 1,059,793.87 | 1,076,471.73 | 262,960.00 | 813,511.73 |
| 7/15/2037 | | | | 15,895.53 | | 15,895.53 | | | |
| 1/15/2038 | 1,044,680.00 | | 1,044,680.00 | 15,895.53 | | 1,060,575.53 | 1,076,471.06 | 262,960.00 | 813,511.06 |
| 7/15/2038 | | | | 15,112.02 | | 15,112.02 | | | |
| 1/15/2039 | 1,046,247.00 | | 1,046,247.00 | 15,112.02 | | 1,061,359.02 | 1,076,471.04 | 262,960.00 | 813,511.04 |
| 7/15/2039 | | | | 14,327.33 | | 14,327.33 | | | |
| 1/15/2040 | 1,047,817.00 | | 1,047,817.00 | 14,327.33 | | 1,062,144.33 | 1,076,471.67 | 262,960.00 | 813,511.67 |
| 7/15/2040 | | | | 13,541.47 | | 13,541.47 | | | |
| 1/15/2041 | 1,049,389.00 | | 1,049,389.00 | 13,541.47 | | 1,062,930.47 | 1,076,471.94 | 262,960.00 | 813,511.94 |
| 7/15/2041 | | | | 12,754.43 | | 12,754.43 | | | |
| 1/15/2042 | 1,050,963.00 | | 1,050,963.00 | 12,754.43 | | 1,063,717.43 | 1,076,471.86 | 262,960.00 | 813,511.86 |
| 7/15/2042 | | | | 11,966.21 | | 11,966.21 | | | |
| 1/15/2043 | 1,052,539.00 | | 1,052,539.00 | 11,966.21 | | 1,064,505.21 | 1,076,471.41 | 262,960.00 | 813,511.41 |
| 7/15/2043 | | | | 11,176.80 | | 11,176.80 | | | |
| 1/15/2044 | 1,054,118.00 | | 1,054,118.00 | 11,176.80 | | 1,065,294.80 | 1,076,471.61 | 262,960.00 | 813,511.61 |
| 7/15/2044 | | | | 10,386.21 | | 10,386.21 | | | |
| 1/15/2045 | 1,055,699.00 | | 1,055,699.00 | 10,386.21 | | 1,066,085.21 | 1,076,471.43 | 262,960.00 | 813,511.43 |
| 7/15/2045 | | | | 9,594.44 | | 9,594.44 | | | |
| 1/15/2046 | 1,057,283.00 | | 1,057,283.00 | 9,594.44 | | 1,066,877.44 | 1,076,471.88 | 262,960.00 | 813,511.88 |
| 7/15/2046 | | | | 8,801.48 | | 8,801.48 | | | |
| 1/15/2047 | 1,058,868.00 | | 1,058,868.00 | 8,801.48 | | 1,067,669.48 | 1,076,470.96 | 262,960.00 | 813,510.96 |
| 7/15/2047 | | | | 8,007.33 | | 8,007.33 | | | |
| 1/15/2048 | 1,060,457.00 | | 1,060,457.00 | 8,007.33 | | 1,068,464.33 | 1,076,471.65 | 262,960.00 | 813,511.65 |
| 7/15/2048 | | | | 7,211.98 | | 7,211.98 | | | |
| 1/15/2049 | 1,062,047.00 | | 1,062,047.00 | 7,211.98 | | 1,069,258.98 | 1,076,470.97 | 262,960.00 | 813,510.97 |
| 7/15/2049 | | | | 6,415.45 | | 6,415.45 | | | |
| 1/15/2050 | 1,063,641.00 | | 1,063,641.00 | 6,415.45 | | 1,070,056.45 | 1,076,471.90 | 262,960.00 | 813,511.90 |
| 7/15/2050 | | | | 5,617.72 | | 5,617.72 | | | |
| 1/15/2051 | 1,065,236.00 | | 1,065,236.00 | 5,617.72 | | 1,070,853.72 | 1,076,471.44 | 262,959.00 | 813,512.44 |
| 7/15/2051 | | | | 4,818.79 | | 4,818.79 | | | |
| 1/15/2052 | 1,066,834.00 | | 1,066,834.00 | 4,818.79 | | 1,071,652.79 | 1,076,471.58 | 262,959.00 | 813,512.58 |
| 7/15/2052 | | | | 4,018.67 | | 4,018.67 | | | |
| 1/15/2053 | 1,068,434.00 | | 1,068,434.00 | 4,018.67 | | 1,072,452.67 | 1,076,471.33 | 262,959.00 | 813,512.33 |
| 7/15/2053 | | | | 3,217.34 | | 3,217.34 | | | |
| 1/15/2054 | 1,070,037.00 | | 1,070,037.00 | 3,217.34 | | 1,073,254.34 | 1,076,471.68 | 262,959.00 | 813,512.68 |
| 7/15/2054 | | | | 2,414.81 | | 2,414.81 | | | |
| 1/15/2055 | 1,071,642.00 | | 1,071,642.00 | 2,414.81 | | 1,074,056.81 | 1,076,471.63 | 262,959.00 | 813,512.63 |
| 7/15/2055 | | | | 1,611.08 | | 1,611.08 | | | |
| 1/15/2056 | 1,073,249.00 | | 1,073,249.00 | 1,611.08 | | 1,074,860.08 | 1,076,471.16 | 262,959.00 | 813,512.16 |
| 7/15/2056 | | | | 806.14 | | 806.14 | | | |
| 1/15/2057 | 1,074,859.00 | | 1,074,859.00 | 806.14 | | 1,075,665.14 | 1,076,471.29 | 262,959.00 | 813,512.29 |
| | 31,555,170.00 | | 31,555,170.00 | 734,765.22 | | 32,289,935.22 | 32,289,935.22 | 7,888,793.00 | 24,401,142.22 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Harwich Loan Amortization
CWP-23-19-C

| | | | |
|---|---|---|---|
| Loan Amount Approved | 3,160,909.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 3,160,909.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 1,949.23 | | 1,949.23 | | | |
| 1/15/2028 | 103,090.00 | | 103,090.00 | 2,370.68 | | 105,460.68 | 107,409.91 | 26,341.00 | 81,068.91 |
| 7/15/2028 | | | | 2,293.36 | | 2,293.36 | | | |
| 1/15/2029 | 103,244.00 | | 103,244.00 | 2,293.36 | | 105,537.36 | 107,830.73 | 26,341.00 | 81,489.73 |
| 7/15/2029 | | | | 2,215.93 | | 2,215.93 | | | |
| 1/15/2030 | 103,399.00 | | 103,399.00 | 2,215.93 | | 105,614.93 | 107,830.86 | 26,341.00 | 81,489.86 |
| 7/15/2030 | | | | 2,138.38 | | 2,138.38 | | | |
| 1/15/2031 | 103,554.00 | | 103,554.00 | 2,138.38 | | 105,692.38 | 107,830.76 | 26,341.00 | 81,489.76 |
| 7/15/2031 | | | | 2,060.72 | | 2,060.72 | | | |
| 1/15/2032 | 103,710.00 | | 103,710.00 | 2,060.72 | | 105,770.72 | 107,831.43 | 26,341.00 | 81,490.43 |
| 7/15/2032 | | | | 1,982.93 | | 1,982.93 | | | |
| 1/15/2033 | 103,865.00 | | 103,865.00 | 1,982.93 | | 105,847.93 | 107,830.87 | 26,341.00 | 81,489.87 |
| 7/15/2033 | | | | 1,905.04 | | 1,905.04 | | | |
| 1/15/2034 | 104,021.00 | | 104,021.00 | 1,905.04 | | 105,926.04 | 107,831.07 | 26,341.00 | 81,490.07 |
| 7/15/2034 | | | | 1,827.02 | | 1,827.02 | | | |
| 1/15/2035 | 104,177.00 | | 104,177.00 | 1,827.02 | | 106,004.02 | 107,831.04 | 26,341.00 | 81,490.04 |
| 7/15/2035 | | | | 1,748.89 | | 1,748.89 | | | |
| 1/15/2036 | 104,333.00 | | 104,333.00 | 1,748.89 | | 106,081.89 | 107,830.77 | 26,341.00 | 81,489.77 |
| 7/15/2036 | | | | 1,670.64 | | 1,670.64 | | | |
| 1/15/2037 | 104,490.00 | | 104,490.00 | 1,670.64 | | 106,160.64 | 107,831.27 | 26,341.00 | 81,490.27 |
| 7/15/2037 | | | | 1,592.27 | | 1,592.27 | | | |
| 1/15/2038 | 104,647.00 | | 104,647.00 | 1,592.27 | | 106,239.27 | 107,831.54 | 26,341.00 | 81,490.54 |
| 7/15/2038 | | | | 1,513.78 | | 1,513.78 | | | |
| 1/15/2039 | 104,803.00 | | 104,803.00 | 1,513.78 | | 106,316.78 | 107,830.57 | 26,341.00 | 81,489.57 |
| 7/15/2039 | | | | 1,435.18 | | 1,435.18 | | | |
| 1/15/2040 | 104,961.00 | | 104,961.00 | 1,435.18 | | 106,396.18 | 107,831.36 | 26,341.00 | 81,490.36 |
| 7/15/2040 | | | | 1,356.46 | | 1,356.46 | | | |
| 1/15/2041 | 105,118.00 | | 105,118.00 | 1,356.46 | | 106,474.46 | 107,830.92 | 26,341.00 | 81,489.92 |
| 7/15/2041 | | | | 1,277.62 | | 1,277.62 | | | |
| 1/15/2042 | 105,276.00 | | 105,276.00 | 1,277.62 | | 106,553.62 | 107,831.25 | 26,341.00 | 81,490.25 |
| 7/15/2042 | | | | 1,198.67 | | 1,198.67 | | | |
| 1/15/2043 | 105,434.00 | | 105,434.00 | 1,198.67 | | 106,632.67 | 107,831.33 | 26,341.00 | 81,490.33 |
| 7/15/2043 | | | | 1,119.59 | | 1,119.59 | | | |
| 1/15/2044 | 105,592.00 | | 105,592.00 | 1,119.59 | | 106,711.59 | 107,831.18 | 26,341.00 | 81,490.18 |
| 7/15/2044 | | | | 1,040.40 | | 1,040.40 | | | |
| 1/15/2045 | 105,750.00 | | 105,750.00 | 1,040.40 | | 106,790.40 | 107,830.79 | 26,341.00 | 81,489.79 |
| 7/15/2045 | | | | 961.08 | | 961.08 | | | |
| 1/15/2046 | 105,909.00 | | 105,909.00 | 961.08 | | 106,870.08 | 107,831.17 | 26,341.00 | 81,490.17 |
| 7/15/2046 | | | | 881.65 | | 881.65 | | | |
| 1/15/2047 | 106,068.00 | | 106,068.00 | 881.65 | | 106,949.65 | 107,831.30 | 26,341.00 | 81,490.30 |
| 7/15/2047 | | | | 802.10 | | 802.10 | | | |
| 1/15/2048 | 106,227.00 | | 106,227.00 | 802.10 | | 107,029.10 | 107,831.20 | 26,341.00 | 81,490.20 |
| 7/15/2048 | | | | 722.43 | | 722.43 | | | |
| 1/15/2049 | 106,386.00 | | 106,386.00 | 722.43 | | 107,108.43 | 107,830.86 | 26,341.00 | 81,489.86 |
| 7/15/2049 | | | | 642.64 | | 642.64 | | | |
| 1/15/2050 | 106,546.00 | | 106,546.00 | 642.64 | | 107,188.64 | 107,831.28 | 26,341.00 | 81,490.28 |
| 7/15/2050 | | | | 562.73 | | 562.73 | | | |
| 1/15/2051 | 106,706.00 | | 106,706.00 | 562.73 | | 107,268.73 | 107,831.46 | 26,341.00 | 81,490.46 |
| 7/15/2051 | | | | 482.70 | | 482.70 | | | |
| 1/15/2052 | 106,866.00 | | 106,866.00 | 482.70 | | 107,348.70 | 107,831.40 | 26,341.00 | 81,490.40 |
| 7/15/2052 | | | | 402.55 | | 402.55 | | | |
| 1/15/2053 | 107,026.00 | | 107,026.00 | 402.55 | | 107,428.55 | 107,831.11 | 26,341.00 | 81,490.11 |
| 7/15/2053 | | | | 322.28 | | 322.28 | | | |
| 1/15/2054 | 107,186.00 | | 107,186.00 | 322.28 | | 107,508.28 | 107,830.57 | 26,341.00 | 81,489.57 |
| 7/15/2054 | | | | 241.89 | | 241.89 | | | |
| 1/15/2055 | 107,347.00 | | 107,347.00 | 241.89 | | 107,588.89 | 107,830.79 | 26,340.00 | 81,490.79 |
| 7/15/2055 | | | | 161.38 | | 161.38 | | | |
| 1/15/2056 | 107,508.00 | | 107,508.00 | 161.38 | | 107,669.38 | 107,830.77 | 26,340.00 | 81,490.77 |
| 7/15/2056 | | | | 80.75 | | 80.75 | | | |
| 1/15/2057 | 107,670.00 | | 107,670.00 | 80.75 | | 107,750.75 | 107,831.51 | 26,340.00 | 81,491.51 |
| | 3,160,909.00 | | 3,160,909.00 | 73,602.08 | | 3,234,511.08 | 3,234,511.08 | 790,227.00 | 2,444,284.08 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Harwich Loan Amortization
CWP-24-76

| | | | |
|---|---|---|---|
| Loan Amount Approved | 1,019,598.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 33,647.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 985,951.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 608.00 | | 608.00 | | | |
| 1/15/2028 | 32,155.00 | | 32,155.00 | 739.46 | | 32,895.46 | 33,503.47 | 8,497.00 | 25,006.47 |
| 7/15/2028 | | | | 715.35 | | 715.35 | | | |
| 1/15/2029 | 32,204.00 | | 32,204.00 | 715.35 | | 32,919.35 | 33,634.69 | 8,497.00 | 25,137.69 |
| 7/15/2029 | | | | 691.19 | | 691.19 | | | |
| 1/15/2030 | 32,252.00 | | 32,252.00 | 691.19 | | 32,943.19 | 33,634.39 | 8,497.00 | 25,137.39 |
| 7/15/2030 | | | | 667.01 | | 667.01 | | | |
| 1/15/2031 | 32,301.00 | | 32,301.00 | 667.01 | | 32,968.01 | 33,635.01 | 8,497.00 | 25,138.01 |
| 7/15/2031 | | | | 642.78 | | 642.78 | | | |
| 1/15/2032 | 32,349.00 | | 32,349.00 | 642.78 | | 32,991.78 | 33,634.56 | 8,497.00 | 25,137.56 |
| 7/15/2032 | | | | 618.52 | | 618.52 | | | |
| 1/15/2033 | 32,398.00 | | 32,398.00 | 618.52 | | 33,016.52 | 33,635.04 | 8,497.00 | 25,138.04 |
| 7/15/2033 | | | | 594.22 | | 594.22 | | | |
| 1/15/2034 | 32,446.00 | | 32,446.00 | 594.22 | | 33,040.22 | 33,634.44 | 8,497.00 | 25,137.44 |
| 7/15/2034 | | | | 569.88 | | 569.88 | | | |
| 1/15/2035 | 32,495.00 | | 32,495.00 | 569.88 | | 33,064.88 | 33,634.77 | 8,497.00 | 25,137.77 |
| 7/15/2035 | | | | 545.51 | | 545.51 | | | |
| 1/15/2036 | 32,544.00 | | 32,544.00 | 545.51 | | 33,089.51 | 33,635.03 | 8,497.00 | 25,138.03 |
| 7/15/2036 | | | | 521.11 | | 521.11 | | | |
| 1/15/2037 | 32,592.00 | | 32,592.00 | 521.11 | | 33,113.11 | 33,634.21 | 8,497.00 | 25,137.21 |
| 7/15/2037 | | | | 496.66 | | 496.66 | | | |
| 1/15/2038 | 32,641.00 | | 32,641.00 | 496.66 | | 33,137.66 | 33,634.32 | 8,497.00 | 25,137.32 |
| 7/15/2038 | | | | 472.18 | | 472.18 | | | |
| 1/15/2039 | 32,690.00 | | 32,690.00 | 472.18 | | 33,162.18 | 33,634.36 | 8,497.00 | 25,137.36 |
| 7/15/2039 | | | | 447.66 | | 447.66 | | | |
| 1/15/2040 | 32,739.00 | | 32,739.00 | 447.66 | | 33,186.66 | 33,634.33 | 8,497.00 | 25,137.33 |
| 7/15/2040 | | | | 423.11 | | 423.11 | | | |
| 1/15/2041 | 32,788.00 | | 32,788.00 | 423.11 | | 33,211.11 | 33,634.22 | 8,497.00 | 25,137.22 |
| 7/15/2041 | | | | 398.52 | | 398.52 | | | |
| 1/15/2042 | 32,838.00 | | 32,838.00 | 398.52 | | 33,236.52 | 33,635.04 | 8,497.00 | 25,138.04 |
| 7/15/2042 | | | | 373.89 | | 373.89 | | | |
| 1/15/2043 | 32,887.00 | | 32,887.00 | 373.89 | | 33,260.89 | 33,634.78 | 8,497.00 | 25,137.78 |
| 7/15/2043 | | | | 349.22 | | 349.22 | | | |
| 1/15/2044 | 32,936.00 | | 32,936.00 | 349.22 | | 33,285.22 | 33,634.45 | 8,497.00 | 25,137.45 |
| 7/15/2044 | | | | 324.52 | | 324.52 | | | |
| 1/15/2045 | 32,986.00 | | 32,986.00 | 324.52 | | 33,310.52 | 33,635.04 | 8,497.00 | 25,138.04 |
| 7/15/2045 | | | | 299.78 | | 299.78 | | | |
| 1/15/2046 | 33,035.00 | | 33,035.00 | 299.78 | | 33,334.78 | 33,634.57 | 8,497.00 | 25,137.57 |
| 7/15/2046 | | | | 275.01 | | 275.01 | | | |
| 1/15/2047 | 33,085.00 | | 33,085.00 | 275.01 | | 33,360.01 | 33,635.01 | 8,497.00 | 25,138.01 |
| 7/15/2047 | | | | 250.19 | | 250.19 | | | |
| 1/15/2048 | 33,134.00 | | 33,134.00 | 250.19 | | 33,384.19 | 33,634.39 | 8,496.00 | 25,138.39 |
| 7/15/2048 | | | | 225.34 | | 225.34 | | | |
| 1/15/2049 | 33,184.00 | | 33,184.00 | 225.34 | | 33,409.34 | 33,634.68 | 8,496.00 | 25,138.68 |
| 7/15/2049 | | | | 200.45 | | 200.45 | | | |
| 1/15/2050 | 33,234.00 | | 33,234.00 | 200.45 | | 33,434.45 | 33,634.91 | 8,496.00 | 25,138.91 |
| 7/15/2050 | | | | 175.53 | | 175.53 | | | |
| 1/15/2051 | 33,284.00 | | 33,284.00 | 175.53 | | 33,459.53 | 33,635.06 | 8,496.00 | 25,139.06 |
| 7/15/2051 | | | | 150.57 | | 150.57 | | | |
| 1/15/2052 | 33,334.00 | | 33,334.00 | 150.57 | | 33,484.57 | 33,635.13 | 8,496.00 | 25,139.13 |
| 7/15/2052 | | | | 125.57 | | 125.57 | | | |
| 1/15/2053 | 33,384.00 | | 33,384.00 | 125.57 | | 33,509.57 | 33,635.13 | 8,496.00 | 25,139.13 |
| 7/15/2053 | | | | 100.53 | | 100.53 | | | |
| 1/15/2054 | 33,434.00 | | 33,434.00 | 100.53 | | 33,534.53 | 33,635.05 | 8,496.00 | 25,139.05 |
| 7/15/2054 | | | | 75.45 | | 75.45 | | | |
| 1/15/2055 | 33,484.00 | | 33,484.00 | 75.45 | | 33,559.45 | 33,634.90 | 8,496.00 | 25,138.90 |
| 7/15/2055 | | | | 50.34 | | 50.34 | | | |
| 1/15/2056 | 33,534.00 | | 33,534.00 | 50.34 | | 33,584.34 | 33,634.68 | 8,496.00 | 25,138.68 |
| 7/15/2056 | | | | 25.19 | | 25.19 | | | |
| 1/15/2057 | 33,584.00 | | 33,584.00 | 25.19 | | 33,609.19 | 33,634.38 | 8,496.00 | 25,138.38 |
| 7/15/2057 | | | | | | | | | |
| | 985,951.00 | | 985,951.00 | 22,958.01 | | 1,008,910.01 | 1,008,910.01 | 254,900.00 | 754,010.01 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Mashpee Loan Amortization
## CWP-24-78

| | | | |
|---|---|---|---|
| Loan Amount Approved | 44,750,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 2,685,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 42,065,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2026 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 25,940.08 | | 25,940.08 | | | |
| 1/15/2028 | 1,402,167.00 | | 1,402,167.00 | 31,548.75 | | 1,433,715.75 | 1,459,655.83 | 372,917.00 | 1,086,738.83 |
| 7/15/2028 | | | | 30,497.12 | | 30,497.12 | | | |
| 1/15/2029 | 1,402,167.00 | | 1,402,167.00 | 30,497.12 | | 1,432,664.12 | 1,463,161.25 | 372,917.00 | 1,090,244.25 |
| 7/15/2029 | | | | 29,445.50 | | 29,445.50 | | | |
| 1/15/2030 | 1,402,167.00 | | 1,402,167.00 | 29,445.50 | | 1,431,612.50 | 1,461,058.00 | 372,917.00 | 1,088,141.00 |
| 7/15/2030 | | | | 28,393.87 | | 28,393.87 | | | |
| 1/15/2031 | 1,402,167.00 | | 1,402,167.00 | 28,393.87 | | 1,430,560.87 | 1,458,954.75 | 372,917.00 | 1,086,037.75 |
| 7/15/2031 | | | | 27,342.25 | | 27,342.25 | | | |
| 1/15/2032 | 1,402,167.00 | | 1,402,167.00 | 27,342.25 | | 1,429,509.25 | 1,456,851.50 | 372,917.00 | 1,083,934.50 |
| 7/15/2032 | | | | 26,290.62 | | 26,290.62 | | | |
| 1/15/2033 | 1,402,167.00 | | 1,402,167.00 | 26,290.62 | | 1,428,457.62 | 1,454,748.25 | 372,917.00 | 1,081,831.25 |
| 7/15/2033 | | | | 25,239.00 | | 25,239.00 | | | |
| 1/15/2034 | 1,402,167.00 | | 1,402,167.00 | 25,239.00 | | 1,427,406.00 | 1,452,645.00 | 372,917.00 | 1,079,728.00 |
| 7/15/2034 | | | | 24,187.37 | | 24,187.37 | | | |
| 1/15/2035 | 1,402,167.00 | | 1,402,167.00 | 24,187.37 | | 1,426,354.37 | 1,450,541.75 | 372,917.00 | 1,077,624.75 |
| 7/15/2035 | | | | 23,135.75 | | 23,135.75 | | | |
| 1/15/2036 | 1,402,167.00 | | 1,402,167.00 | 23,135.75 | | 1,425,302.75 | 1,448,438.50 | 372,917.00 | 1,075,521.50 |
| 7/15/2036 | | | | 22,084.12 | | 22,084.12 | | | |
| 1/15/2037 | 1,402,167.00 | | 1,402,167.00 | 22,084.12 | | 1,424,251.12 | 1,446,335.25 | 372,917.00 | 1,073,418.25 |
| 7/15/2037 | | | | 21,032.50 | | 21,032.50 | | | |
| 1/15/2038 | 1,402,167.00 | | 1,402,167.00 | 21,032.50 | | 1,423,199.50 | 1,444,232.00 | 372,917.00 | 1,071,315.00 |
| 7/15/2038 | | | | 19,980.87 | | 19,980.87 | | | |
| 1/15/2039 | 1,402,167.00 | | 1,402,167.00 | 19,980.87 | | 1,422,147.87 | 1,442,128.74 | 372,917.00 | 1,069,211.74 |
| 7/15/2039 | | | | 18,929.25 | | 18,929.25 | | | |
| 1/15/2040 | 1,402,167.00 | | 1,402,167.00 | 18,929.25 | | 1,421,096.25 | 1,440,025.49 | 372,917.00 | 1,067,108.49 |
| 7/15/2040 | | | | 17,877.62 | | 17,877.62 | | | |
| 1/15/2041 | 1,402,167.00 | | 1,402,167.00 | 17,877.62 | | 1,420,044.62 | 1,437,922.24 | 372,917.00 | 1,065,005.24 |
| 7/15/2041 | | | | 16,826.00 | | 16,826.00 | | | |
| 1/15/2042 | 1,402,167.00 | | 1,402,167.00 | 16,826.00 | | 1,418,993.00 | 1,435,818.99 | 372,917.00 | 1,062,901.99 |
| 7/15/2042 | | | | 15,774.37 | | 15,774.37 | | | |
| 1/15/2043 | 1,402,167.00 | | 1,402,167.00 | 15,774.37 | | 1,417,941.37 | 1,433,715.74 | 372,917.00 | 1,060,798.74 |
| 7/15/2043 | | | | 14,722.75 | | 14,722.75 | | | |
| 1/15/2044 | 1,402,167.00 | | 1,402,167.00 | 14,722.75 | | 1,416,889.75 | 1,431,612.49 | 372,917.00 | 1,058,695.49 |
| 7/15/2044 | | | | 13,671.12 | | 13,671.12 | | | |
| 1/15/2045 | 1,402,167.00 | | 1,402,167.00 | 13,671.12 | | 1,415,838.12 | 1,429,509.24 | 372,917.00 | 1,056,592.24 |
| 7/15/2045 | | | | 12,619.50 | | 12,619.50 | | | |
| 1/15/2046 | 1,402,167.00 | | 1,402,167.00 | 12,619.50 | | 1,414,786.50 | 1,427,405.99 | 372,917.00 | 1,054,488.99 |
| 7/15/2046 | | | | 11,567.87 | | 11,567.87 | | | |
| 1/15/2047 | 1,402,167.00 | | 1,402,167.00 | 11,567.87 | | 1,413,734.87 | 1,425,302.74 | 372,917.00 | 1,052,385.74 |
| 7/15/2047 | | | | 10,516.25 | | 10,516.25 | | | |
| 1/15/2048 | 1,402,166.00 | | 1,402,166.00 | 10,516.25 | | 1,412,682.25 | 1,423,198.49 | 372,916.00 | 1,050,282.49 |
| 7/15/2048 | | | | 9,464.62 | | 9,464.62 | | | |
| 1/15/2049 | 1,402,166.00 | | 1,402,166.00 | 9,464.62 | | 1,411,630.62 | 1,421,095.24 | 372,916.00 | 1,048,179.24 |
| 7/15/2049 | | | | 8,413.00 | | 8,413.00 | | | |
| 1/15/2050 | 1,402,166.00 | | 1,402,166.00 | 8,413.00 | | 1,410,579.00 | 1,418,991.99 | 372,916.00 | 1,046,075.99 |
| 7/15/2050 | | | | 7,361.37 | | 7,361.37 | | | |
| 1/15/2051 | 1,402,166.00 | | 1,402,166.00 | 7,361.37 | | 1,409,527.37 | 1,416,888.74 | 372,916.00 | 1,043,972.74 |
| 7/15/2051 | | | | 6,309.75 | | 6,309.75 | | | |
| 1/15/2052 | 1,402,166.00 | | 1,402,166.00 | 6,309.75 | | 1,408,475.75 | 1,414,785.49 | 372,916.00 | 1,041,869.49 |
| 7/15/2052 | | | | 5,258.12 | | 5,258.12 | | | |
| 1/15/2053 | 1,402,166.00 | | 1,402,166.00 | 5,258.12 | | 1,407,424.12 | 1,412,682.25 | 372,916.00 | 1,039,766.25 |
| 7/15/2053 | | | | 4,206.50 | | 4,206.50 | | | |
| 1/15/2054 | 1,402,166.00 | | 1,402,166.00 | 4,206.50 | | 1,406,372.50 | 1,410,579.00 | 372,916.00 | 1,037,663.00 |
| 7/15/2054 | | | | 3,154.87 | | 3,154.87 | | | |
| 1/15/2055 | 1,402,166.00 | | 1,402,166.00 | 3,154.87 | | 1,405,320.87 | 1,408,475.75 | 372,916.00 | 1,035,559.75 |
| 7/15/2055 | | | | 2,103.25 | | 2,103.25 | | | |
| 1/15/2056 | 1,402,166.00 | | 1,402,166.00 | 2,103.25 | | 1,404,269.25 | 1,406,372.50 | 372,916.00 | 1,033,456.50 |
| 7/15/2056 | | | | 1,051.62 | | 1,051.62 | | | |
| 1/15/2057 | 1,402,166.00 | | 1,402,166.00 | 1,051.62 | | 1,403,217.62 | 1,404,269.25 | 372,916.00 | 1,031,353.25 |
| | 42,065,000.00 | | 42,065,000.00 | 972,402.43 | | 43,037,402.43 | 43,037,402.43 | 11,187,500.00 | 31,849,902.43 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Mashpee Loan Amortization
## CWP-24-78-A

| | | | |
|---|---|---|---|
| Loan Amount Approved | 5,250,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 315,000.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 4,935,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2026 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 3,043.25 | | 3,043.25 | | | |
| 1/15/2028 | 164,500.00 | | 164,500.00 | 3,701.25 | | 168,201.25 | 171,244.50 | 43,750.00 | 127,494.50 |
| 7/15/2028 | | | | 3,577.88 | | 3,577.88 | | | |
| 1/15/2029 | 164,500.00 | | 164,500.00 | 3,577.88 | | 168,077.88 | 171,655.75 | 43,750.00 | 127,905.75 |
| 7/15/2029 | | | | 3,454.50 | | 3,454.50 | | | |
| 1/15/2030 | 164,500.00 | | 164,500.00 | 3,454.50 | | 167,954.50 | 171,409.00 | 43,750.00 | 127,659.00 |
| 7/15/2030 | | | | 3,331.13 | | 3,331.13 | | | |
| 1/15/2031 | 164,500.00 | | 164,500.00 | 3,331.13 | | 167,831.13 | 171,162.25 | 43,750.00 | 127,412.25 |
| 7/15/2031 | | | | 3,207.75 | | 3,207.75 | | | |
| 1/15/2032 | 164,500.00 | | 164,500.00 | 3,207.75 | | 167,707.75 | 170,915.50 | 43,750.00 | 127,165.50 |
| 7/15/2032 | | | | 3,084.38 | | 3,084.38 | | | |
| 1/15/2033 | 164,500.00 | | 164,500.00 | 3,084.38 | | 167,584.38 | 170,668.75 | 43,750.00 | 126,918.75 |
| 7/15/2033 | | | | 2,961.00 | | 2,961.00 | | | |
| 1/15/2034 | 164,500.00 | | 164,500.00 | 2,961.00 | | 167,461.00 | 170,422.00 | 43,750.00 | 126,672.00 |
| 7/15/2034 | | | | 2,837.63 | | 2,837.63 | | | |
| 1/15/2035 | 164,500.00 | | 164,500.00 | 2,837.63 | | 167,337.63 | 170,175.25 | 43,750.00 | 126,425.25 |
| 7/15/2035 | | | | 2,714.25 | | 2,714.25 | | | |
| 1/15/2036 | 164,500.00 | | 164,500.00 | 2,714.25 | | 167,214.25 | 169,928.50 | 43,750.00 | 126,178.50 |
| 7/15/2036 | | | | 2,590.88 | | 2,590.88 | | | |
| 1/15/2037 | 164,500.00 | | 164,500.00 | 2,590.88 | | 167,090.88 | 169,681.75 | 43,750.00 | 125,931.75 |
| 7/15/2037 | | | | 2,467.50 | | 2,467.50 | | | |
| 1/15/2038 | 164,500.00 | | 164,500.00 | 2,467.50 | | 166,967.50 | 169,435.00 | 43,750.00 | 125,685.00 |
| 7/15/2038 | | | | 2,344.13 | | 2,344.13 | | | |
| 1/15/2039 | 164,500.00 | | 164,500.00 | 2,344.13 | | 166,844.13 | 169,188.25 | 43,750.00 | 125,438.25 |
| 7/15/2039 | | | | 2,220.75 | | 2,220.75 | | | |
| 1/15/2040 | 164,500.00 | | 164,500.00 | 2,220.75 | | 166,720.75 | 168,941.50 | 43,750.00 | 125,191.50 |
| 7/15/2040 | | | | 2,097.38 | | 2,097.38 | | | |
| 1/15/2041 | 164,500.00 | | 164,500.00 | 2,097.38 | | 166,597.38 | 168,694.75 | 43,750.00 | 124,944.75 |
| 7/15/2041 | | | | 1,974.00 | | 1,974.00 | | | |
| 1/15/2042 | 164,500.00 | | 164,500.00 | 1,974.00 | | 166,474.00 | 168,448.00 | 43,750.00 | 124,698.00 |
| 7/15/2042 | | | | 1,850.63 | | 1,850.63 | | | |
| 1/15/2043 | 164,500.00 | | 164,500.00 | 1,850.63 | | 166,350.63 | 168,201.25 | 43,750.00 | 124,451.25 |
| 7/15/2043 | | | | 1,727.25 | | 1,727.25 | | | |
| 1/15/2044 | 164,500.00 | | 164,500.00 | 1,727.25 | | 166,227.25 | 167,954.50 | 43,750.00 | 124,204.50 |
| 7/15/2044 | | | | 1,603.88 | | 1,603.88 | | | |
| 1/15/2045 | 164,500.00 | | 164,500.00 | 1,603.88 | | 166,103.88 | 167,707.75 | 43,750.00 | 123,957.75 |
| 7/15/2045 | | | | 1,480.50 | | 1,480.50 | | | |
| 1/15/2046 | 164,500.00 | | 164,500.00 | 1,480.50 | | 165,980.50 | 167,461.00 | 43,750.00 | 123,711.00 |
| 7/15/2046 | | | | 1,357.13 | | 1,357.13 | | | |
| 1/15/2047 | 164,500.00 | | 164,500.00 | 1,357.13 | | 165,857.13 | 167,214.25 | 43,750.00 | 123,464.25 |
| 7/15/2047 | | | | 1,233.75 | | 1,233.75 | | | |
| 1/15/2048 | 164,500.00 | | 164,500.00 | 1,233.75 | | 165,733.75 | 166,967.50 | 43,750.00 | 123,217.50 |
| 7/15/2048 | | | | 1,110.38 | | 1,110.38 | | | |
| 1/15/2049 | 164,500.00 | | 164,500.00 | 1,110.38 | | 165,610.38 | 166,720.75 | 43,750.00 | 122,970.75 |
| 7/15/2049 | | | | 987.00 | | 987.00 | | | |
| 1/15/2050 | 164,500.00 | | 164,500.00 | 987.00 | | 165,487.00 | 166,474.00 | 43,750.00 | 122,724.00 |
| 7/15/2050 | | | | 863.63 | | 863.63 | | | |
| 1/15/2051 | 164,500.00 | | 164,500.00 | 863.63 | | 165,363.63 | 166,227.25 | 43,750.00 | 122,477.25 |
| 7/15/2051 | | | | 740.25 | | 740.25 | | | |
| 1/15/2052 | 164,500.00 | | 164,500.00 | 740.25 | | 165,240.25 | 165,980.50 | 43,750.00 | 122,230.50 |
| 7/15/2052 | | | | 616.88 | | 616.88 | | | |
| 1/15/2053 | 164,500.00 | | 164,500.00 | 616.88 | | 165,116.88 | 165,733.75 | 43,750.00 | 121,983.75 |
| 7/15/2053 | | | | 493.50 | | 493.50 | | | |
| 1/15/2054 | 164,500.00 | | 164,500.00 | 493.50 | | 164,993.50 | 165,487.00 | 43,750.00 | 121,737.00 |
| 7/15/2054 | | | | 370.13 | | 370.13 | | | |
| 1/15/2055 | 164,500.00 | | 164,500.00 | 370.13 | | 164,870.13 | 165,240.25 | 43,750.00 | 121,490.25 |
| 7/15/2055 | | | | 246.75 | | 246.75 | | | |
| 1/15/2056 | 164,500.00 | | 164,500.00 | 246.75 | | 164,746.75 | 164,993.50 | 43,750.00 | 121,243.50 |
| 7/15/2056 | | | | 123.38 | | 123.38 | | | |
| 1/15/2057 | 164,500.00 | | 164,500.00 | 123.38 | | 164,623.38 | 164,746.75 | 43,750.00 | 120,996.75 |
| | 4,935,000.00 | | 4,935,000.00 | 114,080.75 | | 5,049,080.75 | 5,049,080.75 | 1,312,500.00 | 3,736,580.75 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Provincetown Loan Amortization
CW-24-41

| | | | |
|---|---|---|---|
| Loan Amount Approved | 1,003,391.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| | | Loan Rate | 1.50% |
| Amount to be Financed | 1,003,391.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | 6,187.58 | 6,187.58 | 618.76 | | 6,806.34 | | | |
| 1/15/2028 | 42,755.00 | 7,525.43 | 50,280.43 | 752.54 | | 51,032.98 | 57,839.31 | 12,543.00 | 45,296.31 |
| 7/15/2028 | | 7,204.77 | 7,204.77 | 720.48 | | 7,925.25 | | | |
| 1/15/2029 | 43,461.00 | 7,204.77 | 50,665.77 | 720.48 | | 51,386.25 | 59,311.49 | 12,543.00 | 46,768.49 |
| 7/15/2029 | | 6,878.81 | 6,878.81 | 687.88 | | 7,566.69 | | | |
| 1/15/2030 | 44,178.00 | 6,878.81 | 51,056.81 | 687.88 | | 51,744.69 | 59,311.39 | 12,543.00 | 46,768.39 |
| 7/15/2030 | | 6,547.48 | 6,547.48 | 654.75 | | 7,202.23 | | | |
| 1/15/2031 | 44,907.00 | 6,547.48 | 51,454.48 | 654.75 | | 52,109.23 | 59,311.45 | 12,543.00 | 46,768.45 |
| 7/15/2031 | | 6,210.68 | 6,210.68 | 621.07 | | 6,831.74 | | | |
| 1/15/2032 | 45,647.00 | 6,210.68 | 51,857.68 | 621.07 | | 52,478.74 | 59,310.49 | 12,543.00 | 46,767.49 |
| 7/15/2032 | | 5,868.32 | 5,868.32 | 586.83 | | 6,455.15 | | | |
| 1/15/2033 | 46,401.00 | 5,868.32 | 52,269.32 | 586.83 | | 52,856.15 | 59,311.31 | 12,543.00 | 46,768.31 |
| 7/15/2033 | | 5,520.32 | 5,520.32 | 552.03 | | 6,072.35 | | | |
| 1/15/2034 | 47,166.00 | 5,520.32 | 52,686.32 | 552.03 | | 53,238.35 | 59,310.69 | 12,543.00 | 46,767.69 |
| 7/15/2034 | | 5,166.57 | 5,166.57 | 516.66 | | 5,683.23 | | | |
| 1/15/2035 | 47,945.00 | 5,166.57 | 53,111.57 | 516.66 | | 53,628.23 | 59,311.45 | 12,543.00 | 46,768.45 |
| 7/15/2035 | | 4,806.98 | 4,806.98 | 480.70 | | 5,287.68 | | | |
| 1/15/2036 | 48,736.00 | 4,806.98 | 53,542.98 | 480.70 | | 54,023.68 | 59,311.36 | 12,542.00 | 46,769.36 |
| 7/15/2036 | | 4,441.46 | 4,441.46 | 444.15 | | 4,885.61 | | | |
| 1/15/2037 | 49,540.00 | 4,441.46 | 53,981.46 | 444.15 | | 54,425.61 | 59,311.22 | 12,542.00 | 46,769.22 |
| 7/15/2037 | | 4,069.91 | 4,069.91 | 406.99 | | 4,476.90 | | | |
| 1/15/2038 | 50,357.00 | 4,069.91 | 54,426.91 | 406.99 | | 54,833.90 | 59,310.81 | 12,542.00 | 46,768.81 |
| 7/15/2038 | | 3,692.24 | 3,692.24 | 369.22 | | 4,061.46 | | | |
| 1/15/2039 | 51,188.00 | 3,692.24 | 54,880.24 | 369.22 | | 55,249.46 | 59,310.92 | 12,542.00 | 46,768.92 |
| 7/15/2039 | | 3,308.33 | 3,308.33 | 330.83 | | 3,639.16 | | | |
| 1/15/2040 | 52,033.00 | 3,308.33 | 55,341.33 | 330.83 | | 55,672.16 | 59,311.32 | 12,542.00 | 46,769.32 |
| 7/15/2040 | | 2,918.08 | 2,918.08 | 291.81 | | 3,209.89 | | | |
| 1/15/2041 | 52,891.00 | 2,918.08 | 55,809.08 | 291.81 | | 56,100.89 | 59,310.77 | 12,542.00 | 46,768.77 |
| 7/15/2041 | | 2,521.40 | 2,521.40 | 252.14 | | 2,773.53 | | | |
| 1/15/2042 | 53,764.00 | 2,521.40 | 56,285.40 | 252.14 | | 56,537.53 | 59,311.07 | 12,542.00 | 46,769.07 |
| 7/15/2042 | | 2,118.17 | 2,118.17 | 211.82 | | 2,329.98 | | | |
| 1/15/2043 | 54,651.00 | 2,118.17 | 56,769.17 | 211.82 | | 56,980.98 | 59,310.96 | 12,542.00 | 46,768.96 |
| 7/15/2043 | | 1,708.28 | 1,708.28 | 170.83 | | 1,879.11 | | | |
| 1/15/2044 | 55,553.00 | 1,708.28 | 57,261.28 | 170.83 | | 57,432.11 | 59,311.22 | 12,542.00 | 46,769.22 |
| 7/15/2044 | | 1,291.64 | 1,291.64 | 129.16 | | 1,420.80 | | | |
| 1/15/2045 | 56,469.00 | 1,291.64 | 57,760.64 | 129.16 | | 57,889.80 | 59,310.60 | 12,542.00 | 46,768.60 |
| 7/15/2045 | | 868.12 | 868.12 | 86.81 | | 954.93 | | | |
| 1/15/2046 | 57,401.00 | 868.12 | 58,269.12 | 86.81 | | 58,355.93 | 59,310.86 | 12,542.00 | 46,768.86 |
| 7/15/2046 | | 437.61 | 437.61 | 43.76 | | 481.37 | | | |
| 1/15/2047 | 58,348.00 | 437.61 | 58,785.61 | 43.76 | | 58,829.37 | 59,310.74 | 12,542.00 | 46,768.74 |
| | 1,003,391.00 | 164,871.30 | 1,168,262.30 | 16,487.13 | | 1,184,749.42 | 1,184,749.42 | 250,848.00 | 933,901.42 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Provincetown Loan Amortization
CW-24-81

| | | | |
|---|---|---|---|
| Loan Amount Approved | 848,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| | | Loan Rate | 1.50% |
| Amount to be Financed | 848,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | 5,229.33 | 5,229.33 | 522.93 | | 5,752.27 | | | |
| 1/15/2028 | 36,134.00 | 6,360.00 | 42,494.00 | 636.00 | | 43,130.00 | 48,882.27 | 21,200.00 | 27,682.27 |
| 7/15/2028 | | 6,089.00 | 6,089.00 | 608.90 | | 6,697.89 | | | |
| 1/15/2029 | 36,730.00 | 6,089.00 | 42,819.00 | 608.90 | | 43,427.89 | 50,125.79 | 21,200.00 | 28,925.79 |
| 7/15/2029 | | 5,813.52 | 5,813.52 | 581.35 | | 6,394.87 | | | |
| 1/15/2030 | 37,336.00 | 5,813.52 | 43,149.52 | 581.35 | | 43,730.87 | 50,125.74 | 21,200.00 | 28,925.74 |
| 7/15/2030 | | 5,533.50 | 5,533.50 | 553.35 | | 6,086.85 | | | |
| 1/15/2031 | 37,952.00 | 5,533.50 | 43,485.50 | 553.35 | | 44,038.85 | 50,125.70 | 21,200.00 | 28,925.70 |
| 7/15/2031 | | 5,248.86 | 5,248.86 | 524.89 | | 5,773.75 | | | |
| 1/15/2032 | 38,578.00 | 5,248.86 | 43,826.86 | 524.89 | | 44,351.75 | 50,125.49 | 21,200.00 | 28,925.49 |
| 7/15/2032 | | 4,959.53 | 4,959.53 | 495.95 | | 5,455.48 | | | |
| 1/15/2033 | 39,215.00 | 4,959.53 | 44,174.53 | 495.95 | | 44,670.48 | 50,125.96 | 21,200.00 | 28,925.96 |
| 7/15/2033 | | 4,665.41 | 4,665.41 | 466.54 | | 5,131.95 | | | |
| 1/15/2034 | 39,862.00 | 4,665.41 | 44,527.41 | 466.54 | | 44,993.95 | 50,125.91 | 21,200.00 | 28,925.91 |
| 7/15/2034 | | 4,366.45 | 4,366.45 | 436.64 | | 4,803.09 | | | |
| 1/15/2035 | 40,520.00 | 4,366.45 | 44,886.45 | 436.64 | | 45,323.09 | 50,126.18 | 21,200.00 | 28,926.18 |
| 7/15/2035 | | 4,062.55 | 4,062.55 | 406.25 | | 4,468.80 | | | |
| 1/15/2036 | 41,188.00 | 4,062.55 | 45,250.55 | 406.25 | | 45,656.80 | 50,125.60 | 21,200.00 | 28,925.60 |
| 7/15/2036 | | 3,753.64 | 3,753.64 | 375.36 | | 4,129.00 | | | |
| 1/15/2037 | 41,868.00 | 3,753.64 | 45,621.64 | 375.36 | | 45,997.00 | 50,126.00 | 21,200.00 | 28,926.00 |
| 7/15/2037 | | 3,439.63 | 3,439.63 | 343.96 | | 3,783.59 | | | |
| 1/15/2038 | 42,559.00 | 3,439.63 | 45,998.63 | 343.96 | | 46,342.59 | 50,126.18 | 21,200.00 | 28,926.18 |
| 7/15/2038 | | 3,120.44 | 3,120.44 | 312.04 | | 3,432.48 | | | |
| 1/15/2039 | 43,261.00 | 3,120.44 | 46,381.44 | 312.04 | | 46,693.48 | 50,125.96 | 21,200.00 | 28,925.96 |
| 7/15/2039 | | 2,795.98 | 2,795.98 | 279.60 | | 3,075.58 | | | |
| 1/15/2040 | 43,975.00 | 2,795.98 | 46,770.98 | 279.60 | | 47,050.58 | 50,126.15 | 21,200.00 | 28,926.15 |
| 7/15/2040 | | 2,466.17 | 2,466.17 | 246.62 | | 2,712.78 | | | |
| 1/15/2041 | 44,700.00 | 2,466.17 | 47,166.17 | 246.62 | | 47,412.78 | 50,125.56 | 21,200.00 | 28,925.56 |
| 7/15/2041 | | 2,130.92 | 2,130.92 | 213.09 | | 2,344.01 | | | |
| 1/15/2042 | 45,438.00 | 2,130.92 | 47,568.92 | 213.09 | | 47,782.01 | 50,126.01 | 21,200.00 | 28,926.01 |
| 7/15/2042 | | 1,790.13 | 1,790.13 | 179.01 | | 1,969.14 | | | |
| 1/15/2043 | 46,187.00 | 1,790.13 | 47,977.13 | 179.01 | | 48,156.14 | 50,125.29 | 21,200.00 | 28,925.29 |
| 7/15/2043 | | 1,443.73 | 1,443.73 | 144.37 | | 1,588.10 | | | |
| 1/15/2044 | 46,949.00 | 1,443.73 | 48,392.73 | 144.37 | | 48,537.10 | 50,125.20 | 21,200.00 | 28,925.20 |
| 7/15/2044 | | 1,091.61 | 1,091.61 | 109.16 | | 1,200.77 | | | |
| 1/15/2045 | 47,724.00 | 1,091.61 | 48,815.61 | 109.16 | | 48,924.77 | 50,125.54 | 21,200.00 | 28,925.54 |
| 7/15/2045 | | 733.68 | 733.68 | 73.37 | | 807.05 | | | |
| 1/15/2046 | 48,512.00 | 733.68 | 49,245.68 | 73.37 | | 49,319.05 | 50,126.10 | 21,200.00 | 28,926.10 |
| 7/15/2046 | | 369.84 | 369.84 | 36.98 | | 406.82 | | | |
| 1/15/2047 | 49,312.00 | 369.84 | 49,681.84 | 36.98 | | 49,718.82 | 50,125.65 | 21,200.00 | 28,925.65 |
| | 848,000.00 | 139,338.44 | 987,338.44 | 13,933.84 | | 1,001,272.28 | 1,001,272.28 | 424,000.00 | 577,272.28 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Provincetown Loan Amortization
CW-25-27-A

| | | | |
|---|---|---|---|
| Loan Amount Approved | 1,291,860.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| | | Loan Rate | 1.50% |
| Amount to be Financed | 1,291,860.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | 7,966.47 | 7,966.47 | 796.65 | | 8,763.12 | | | |
| 1/15/2028 | 55,047.00 | 9,688.95 | 64,735.95 | 968.90 | | 65,704.85 | 74,467.96 | 16,149.00 | 58,318.96 |
| 7/15/2028 | | 9,276.10 | 9,276.10 | 927.61 | | 10,203.71 | | | |
| 1/15/2029 | 55,955.00 | 9,276.10 | 65,231.10 | 927.61 | | 66,158.71 | 76,362.41 | 16,149.00 | 60,213.41 |
| 7/15/2029 | | 8,856.44 | 8,856.44 | 885.64 | | 9,742.08 | | | |
| 1/15/2030 | 56,879.00 | 8,856.44 | 65,735.44 | 885.64 | | 66,621.08 | 76,363.16 | 16,149.00 | 60,214.16 |
| 7/15/2030 | | 8,429.84 | 8,429.84 | 842.98 | | 9,272.83 | | | |
| 1/15/2031 | 57,817.00 | 8,429.84 | 66,246.84 | 842.98 | | 67,089.83 | 76,362.65 | 16,149.00 | 60,213.65 |
| 7/15/2031 | | 7,996.22 | 7,996.22 | 799.62 | | 8,795.84 | | | |
| 1/15/2032 | 58,771.00 | 7,996.22 | 66,767.22 | 799.62 | | 67,566.84 | 76,362.67 | 16,149.00 | 60,213.67 |
| 7/15/2032 | | 7,555.43 | 7,555.43 | 755.54 | | 8,310.98 | | | |
| 1/15/2033 | 59,741.00 | 7,555.43 | 67,296.43 | 755.54 | | 68,051.98 | 76,362.95 | 16,148.00 | 60,214.95 |
| 7/15/2033 | | 7,107.38 | 7,107.38 | 710.74 | | 7,818.11 | | | |
| 1/15/2034 | 60,726.00 | 7,107.38 | 67,833.38 | 710.74 | | 68,544.11 | 76,362.23 | 16,148.00 | 60,214.23 |
| 7/15/2034 | | 6,651.93 | 6,651.93 | 665.19 | | 7,317.12 | | | |
| 1/15/2035 | 61,728.00 | 6,651.93 | 68,379.93 | 665.19 | | 69,045.12 | 76,362.25 | 16,148.00 | 60,214.25 |
| 7/15/2035 | | 6,188.97 | 6,188.97 | 618.90 | | 6,807.87 | | | |
| 1/15/2036 | 62,747.00 | 6,188.97 | 68,935.97 | 618.90 | | 69,554.87 | 76,362.73 | 16,148.00 | 60,214.73 |
| 7/15/2036 | | 5,718.37 | 5,718.37 | 571.84 | | 6,290.20 | | | |
| 1/15/2037 | 63,782.00 | 5,718.37 | 69,500.37 | 571.84 | | 70,072.20 | 76,362.41 | 16,148.00 | 60,214.41 |
| 7/15/2037 | | 5,240.00 | 5,240.00 | 524.00 | | 5,764.00 | | | |
| 1/15/2038 | 64,835.00 | 5,240.00 | 70,075.00 | 524.00 | | 70,599.00 | 76,363.01 | 16,148.00 | 60,215.01 |
| 7/15/2038 | | 4,753.74 | 4,753.74 | 475.37 | | 5,229.11 | | | |
| 1/15/2039 | 65,904.00 | 4,753.74 | 70,657.74 | 475.37 | | 71,133.11 | 76,362.23 | 16,148.00 | 60,214.23 |
| 7/15/2039 | | 4,259.46 | 4,259.46 | 425.95 | | 4,685.41 | | | |
| 1/15/2040 | 66,992.00 | 4,259.46 | 71,251.46 | 425.95 | | 71,677.41 | 76,362.81 | 16,148.00 | 60,214.81 |
| 7/15/2040 | | 3,757.02 | 3,757.02 | 375.70 | | 4,132.72 | | | |
| 1/15/2041 | 68,097.00 | 3,757.02 | 71,854.02 | 375.70 | | 72,229.72 | 76,362.44 | 16,148.00 | 60,214.44 |
| 7/15/2041 | | 3,246.29 | 3,246.29 | 324.63 | | 3,570.92 | | | |
| 1/15/2042 | 69,221.00 | 3,246.29 | 72,467.29 | 324.63 | | 72,791.92 | 76,362.84 | 16,148.00 | 60,214.84 |
| 7/15/2042 | | 2,727.14 | 2,727.14 | 272.71 | | 2,999.85 | | | |
| 1/15/2043 | 70,363.00 | 2,727.14 | 73,090.14 | 272.71 | | 73,362.85 | 76,362.70 | 16,148.00 | 60,214.70 |
| 7/15/2043 | | 2,199.41 | 2,199.41 | 219.94 | | 2,419.35 | | | |
| 1/15/2044 | 71,524.00 | 2,199.41 | 73,723.41 | 219.94 | | 73,943.35 | 76,362.71 | 16,148.00 | 60,214.71 |
| 7/15/2044 | | 1,662.98 | 1,662.98 | 166.30 | | 1,829.28 | | | |
| 1/15/2045 | 72,704.00 | 1,662.98 | 74,366.98 | 166.30 | | 74,533.28 | 76,362.56 | 16,148.00 | 60,214.56 |
| 7/15/2045 | | 1,117.70 | 1,117.70 | 111.77 | | 1,229.47 | | | |
| 1/15/2046 | 73,904.00 | 1,117.70 | 75,021.70 | 111.77 | | 75,133.47 | 76,362.95 | 16,148.00 | 60,214.95 |
| 7/15/2046 | | 563.42 | 563.42 | 56.34 | | 619.76 | | | |
| 1/15/2047 | 75,123.00 | 563.42 | 75,686.42 | 56.34 | | 75,742.76 | 76,362.53 | 16,148.00 | 60,214.53 |
| | 1,291,860.00 | 212,271.09 | 1,504,131.09 | 21,227.11 | | 1,525,358.20 | 1,525,358.20 | 322,965.00 | 1,202,393.20 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Wareham Loan Amortization
## CWP-24-23

| | | | |
|---|---|---|---|
| Loan Amount Approved | 20,000,000.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 3,650,000.00 | Loan Term (in years) | 20 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 16,350,000.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 10,082.50 | | 10,082.50 | | | |
| 1/15/2028 | 805,912.00 | | 805,912.00 | 12,262.50 | | 818,174.50 | 828,257.00 | 44,775.00 | 783,482.00 |
| 7/15/2028 | | | | 11,658.07 | | 11,658.07 | | | |
| 1/15/2029 | 807,121.00 | | 807,121.00 | 11,658.07 | | 818,779.07 | 830,437.13 | 44,775.00 | 785,662.13 |
| 7/15/2029 | | | | 11,052.73 | | 11,052.73 | | | |
| 1/15/2030 | 808,331.00 | | 808,331.00 | 11,052.73 | | 819,383.73 | 830,436.45 | 44,775.00 | 785,661.45 |
| 7/15/2030 | | | | 10,446.48 | | 10,446.48 | | | |
| 1/15/2031 | 809,544.00 | | 809,544.00 | 10,446.48 | | 819,990.48 | 830,436.95 | 44,775.00 | 785,661.95 |
| 7/15/2031 | | | | 9,839.32 | | 9,839.32 | | | |
| 1/15/2032 | 810,758.00 | | 810,758.00 | 9,839.32 | | 820,597.32 | 830,436.64 | 44,775.00 | 785,661.64 |
| 7/15/2032 | | | | 9,231.25 | | 9,231.25 | | | |
| 1/15/2033 | 811,974.00 | | 811,974.00 | 9,231.25 | | 821,205.25 | 830,436.50 | 44,775.00 | 785,661.50 |
| 7/15/2033 | | | | 8,622.27 | | 8,622.27 | | | |
| 1/15/2034 | 813,192.00 | | 813,192.00 | 8,622.27 | | 821,814.27 | 830,436.54 | 44,775.00 | 785,661.54 |
| 7/15/2034 | | | | 8,012.38 | | 8,012.38 | | | |
| 1/15/2035 | 814,412.00 | | 814,412.00 | 8,012.38 | | 822,424.38 | 830,436.75 | 44,775.00 | 785,661.75 |
| 7/15/2035 | | | | 7,401.57 | | 7,401.57 | | | |
| 1/15/2036 | 815,634.00 | | 815,634.00 | 7,401.57 | | 823,035.57 | 830,437.13 | 44,775.00 | 785,662.13 |
| 7/15/2036 | | | | 6,789.84 | | 6,789.84 | | | |
| 1/15/2037 | 816,857.00 | | 816,857.00 | 6,789.84 | | 823,646.84 | 830,436.68 | 44,775.00 | 785,661.68 |
| 7/15/2037 | | | | 6,177.20 | | 6,177.20 | | | |
| 1/15/2038 | 818,082.00 | | 818,082.00 | 6,177.20 | | 824,259.20 | 830,436.40 | 44,775.00 | 785,661.40 |
| 7/15/2038 | | | | 5,563.64 | | 5,563.64 | | | |
| 1/15/2039 | 819,310.00 | | 819,310.00 | 5,563.64 | | 824,873.64 | 830,437.27 | 44,775.00 | 785,662.27 |
| 7/15/2039 | | | | 4,949.15 | | 4,949.15 | | | |
| 1/15/2040 | 820,538.00 | | 820,538.00 | 4,949.15 | | 825,487.15 | 830,436.31 | 44,775.00 | 785,661.31 |
| 7/15/2040 | | | | 4,333.75 | | 4,333.75 | | | |
| 1/15/2041 | 821,769.00 | | 821,769.00 | 4,333.75 | | 826,102.75 | 830,436.50 | 44,775.00 | 785,661.50 |
| 7/15/2041 | | | | 3,717.42 | | 3,717.42 | | | |
| 1/15/2042 | 823,002.00 | | 823,002.00 | 3,717.42 | | 826,719.42 | 830,436.85 | 44,775.00 | 785,661.85 |
| 7/15/2042 | | | | 3,100.17 | | 3,100.17 | | | |
| 1/15/2043 | 824,236.00 | | 824,236.00 | 3,100.17 | | 827,336.17 | 830,436.35 | 44,775.00 | 785,661.35 |
| 7/15/2043 | | | | 2,482.00 | | 2,482.00 | | | |
| 1/15/2044 | 825,473.00 | | 825,473.00 | 2,482.00 | | 827,955.00 | 830,436.99 | 44,775.00 | 785,661.99 |
| 7/15/2044 | | | | 1,862.89 | | 1,862.89 | | | |
| 1/15/2045 | 826,711.00 | | 826,711.00 | 1,862.89 | | 828,573.89 | 830,436.78 | 44,775.00 | 785,661.78 |
| 7/15/2045 | | | | 1,242.86 | | 1,242.86 | | | |
| 1/15/2046 | 827,951.00 | | 827,951.00 | 1,242.86 | | 829,193.86 | 830,436.72 | 44,775.00 | 785,661.72 |
| 7/15/2046 | | | | 621.89 | | 621.89 | | | |
| 1/15/2047 | 829,193.00 | | 829,193.00 | 621.89 | | 829,814.89 | 830,436.79 | 44,775.00 | 785,661.79 |
| | 16,350,000.00 | | 16,350,000.00 | 256,554.74 | | 16,606,554.74 | 16,606,554.74 | 895,500.00 | 15,711,054.74 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

Massachusetts Clean Water Trust
Series 28
Wellfleet Loan Amortization
CW-24-50

| | | | |
|---|---|---|---|
| Loan Amount Approved | 2,419,152.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness | - | Loan Term (in years) | 20 |
| | | Loan Rate | 1.50% |
| Amount to be Financed | 2,419,152.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2028 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | 14,918.10 | 14,918.10 | 1,491.81 | | 16,409.91 | | | |
| 1/15/2028 | 103,082.00 | 18,143.64 | 121,225.64 | 1,814.36 | | 123,040.00 | 139,449.92 | 30,240.00 | 109,209.92 |
| 7/15/2028 | | 17,370.53 | 17,370.53 | 1,737.05 | | 19,107.58 | | | |
| 1/15/2029 | 104,782.00 | 17,370.53 | 122,152.53 | 1,737.05 | | 123,889.58 | 142,997.16 | 30,240.00 | 112,757.16 |
| 7/15/2029 | | 16,584.66 | 16,584.66 | 1,658.47 | | 18,243.13 | | | |
| 1/15/2030 | 106,511.00 | 16,584.66 | 123,095.66 | 1,658.47 | | 124,754.13 | 142,997.25 | 30,240.00 | 112,757.25 |
| 7/15/2030 | | 15,785.83 | 15,785.83 | 1,578.58 | | 17,364.41 | | | |
| 1/15/2031 | 108,269.00 | 15,785.83 | 124,054.83 | 1,578.58 | | 125,633.41 | 142,997.82 | 30,240.00 | 112,757.82 |
| 7/15/2031 | | 14,973.81 | 14,973.81 | 1,497.38 | | 16,471.19 | | | |
| 1/15/2032 | 110,055.00 | 14,973.81 | 125,028.81 | 1,497.38 | | 126,526.19 | 142,997.38 | 30,240.00 | 112,757.38 |
| 7/15/2032 | | 14,148.40 | 14,148.40 | 1,414.84 | | 15,563.24 | | | |
| 1/15/2033 | 111,871.00 | 14,148.40 | 126,019.40 | 1,414.84 | | 127,434.24 | 142,997.47 | 30,240.00 | 112,757.47 |
| 7/15/2033 | | 13,309.37 | 13,309.37 | 1,330.94 | | 14,640.30 | | | |
| 1/15/2034 | 113,717.00 | 13,309.37 | 127,026.37 | 1,330.94 | | 128,357.30 | 142,997.60 | 30,240.00 | 112,757.60 |
| 7/15/2034 | | 12,456.49 | 12,456.49 | 1,245.65 | | 13,702.14 | | | |
| 1/15/2035 | 115,593.00 | 12,456.49 | 128,049.49 | 1,245.65 | | 129,295.14 | 142,997.27 | 30,240.00 | 112,757.27 |
| 7/15/2035 | | 11,589.54 | 11,589.54 | 1,158.95 | | 12,748.49 | | | |
| 1/15/2036 | 117,501.00 | 11,589.54 | 129,090.54 | 1,158.95 | | 130,249.49 | 142,997.99 | 30,239.00 | 112,758.99 |
| 7/15/2036 | | 10,708.28 | 10,708.28 | 1,070.83 | | 11,779.11 | | | |
| 1/15/2037 | 119,439.00 | 10,708.28 | 130,147.28 | 1,070.83 | | 131,218.11 | 142,997.22 | 30,239.00 | 112,758.22 |
| 7/15/2037 | | 9,812.49 | 9,812.49 | 981.25 | | 10,793.74 | | | |
| 1/15/2038 | 121,410.00 | 9,812.49 | 131,222.49 | 981.25 | | 132,203.74 | 142,997.48 | 30,239.00 | 112,758.48 |
| 7/15/2038 | | 8,901.92 | 8,901.92 | 890.19 | | 9,792.11 | | | |
| 1/15/2039 | 123,413.00 | 8,901.92 | 132,314.92 | 890.19 | | 133,205.11 | 142,997.21 | 30,239.00 | 112,758.21 |
| 7/15/2039 | | 7,976.32 | 7,976.32 | 797.63 | | 8,773.95 | | | |
| 1/15/2040 | 125,450.00 | 7,976.32 | 133,426.32 | 797.63 | | 134,223.95 | 142,997.90 | 30,239.00 | 112,758.90 |
| 7/15/2040 | | 7,035.44 | 7,035.44 | 703.54 | | 7,738.99 | | | |
| 1/15/2041 | 127,520.00 | 7,035.44 | 134,555.44 | 703.54 | | 135,258.99 | 142,997.97 | 30,239.00 | 112,758.97 |
| 7/15/2041 | | 6,079.04 | 6,079.04 | 607.90 | | 6,686.95 | | | |
| 1/15/2042 | 129,624.00 | 6,079.04 | 135,703.04 | 607.90 | | 136,310.95 | 142,997.89 | 30,239.00 | 112,758.89 |
| 7/15/2042 | | 5,106.86 | 5,106.86 | 510.69 | | 5,617.55 | | | |
| 1/15/2043 | 131,762.00 | 5,106.86 | 136,868.86 | 510.69 | | 137,379.55 | 142,997.10 | 30,239.00 | 112,758.10 |
| 7/15/2043 | | 4,118.65 | 4,118.65 | 411.86 | | 4,530.51 | | | |
| 1/15/2044 | 133,937.00 | 4,118.65 | 138,055.65 | 411.86 | | 138,467.51 | 142,998.02 | 30,239.00 | 112,759.02 |
| 7/15/2044 | | 3,114.12 | 3,114.12 | 311.41 | | 3,425.53 | | | |
| 1/15/2045 | 136,147.00 | 3,114.12 | 139,261.12 | 311.41 | | 139,572.53 | 142,998.06 | 30,239.00 | 112,759.06 |
| 7/15/2045 | | 2,093.02 | 2,093.02 | 209.30 | | 2,302.32 | | | |
| 1/15/2046 | 138,393.00 | 2,093.02 | 140,486.02 | 209.30 | | 140,695.32 | 142,997.64 | 30,239.00 | 112,758.64 |
| 7/15/2046 | | 1,055.07 | 1,055.07 | 105.51 | | 1,160.58 | | | |
| 1/15/2047 | 140,676.00 | 1,055.07 | 141,731.07 | 105.51 | | 141,836.58 | 142,997.15 | 30,239.00 | 112,758.15 |
| | 2,419,152.00 | 397,501.38 | 2,816,653.38 | 39,750.14 | | 2,856,403.52 | 2,856,403.52 | 604,788.00 | 2,251,615.52 |

Notes:

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Yarmouth Loan Amortization
## CWP-24-67

| | | | |
|---|---|---|---|
| Loan Amount Approved | 45,845,300.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 5,501,436.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 40,343,864.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2026 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 24,878.72 | | 24,878.72 | | | |
| 1/15/2028 | 382,045.00 | | 382,045.00 | 30,257.90 | | 412,302.90 | 437,181.62 | 382,045.00 | 55,136.62 |
| 7/15/2028 | | | | 29,971.36 | | 29,971.36 | | | |
| 1/15/2029 | 382,045.00 | | 382,045.00 | 29,971.36 | | 412,016.36 | 441,987.72 | 382,045.00 | 59,942.72 |
| 7/15/2029 | | | | 29,684.83 | | 29,684.83 | | | |
| 1/15/2030 | 1,413,564.00 | | 1,413,564.00 | 29,684.83 | | 1,443,248.83 | 1,472,933.66 | 382,045.00 | 1,090,888.66 |
| 7/15/2030 | | | | 28,624.66 | | 28,624.66 | | | |
| 1/15/2031 | 1,413,564.00 | | 1,413,564.00 | 28,624.66 | | 1,442,188.66 | 1,470,813.32 | 382,045.00 | 1,088,768.32 |
| 7/15/2031 | | | | 27,564.48 | | 27,564.48 | | | |
| 1/15/2032 | 1,413,564.00 | | 1,413,564.00 | 27,564.48 | | 1,441,128.48 | 1,468,692.96 | 382,045.00 | 1,086,647.96 |
| 7/15/2032 | | | | 26,504.31 | | 26,504.31 | | | |
| 1/15/2033 | 1,413,564.00 | | 1,413,564.00 | 26,504.31 | | 1,440,068.31 | 1,466,572.62 | 382,044.00 | 1,084,528.62 |
| 7/15/2033 | | | | 25,444.14 | | 25,444.14 | | | |
| 1/15/2034 | 1,413,564.00 | | 1,413,564.00 | 25,444.14 | | 1,439,008.14 | 1,464,452.28 | 382,044.00 | 1,082,408.28 |
| 7/15/2034 | | | | 24,383.97 | | 24,383.97 | | | |
| 1/15/2035 | 1,413,564.00 | | 1,413,564.00 | 24,383.97 | | 1,437,947.97 | 1,462,331.94 | 382,044.00 | 1,080,287.94 |
| 7/15/2035 | | | | 23,323.79 | | 23,323.79 | | | |
| 1/15/2036 | 1,413,564.00 | | 1,413,564.00 | 23,323.79 | | 1,436,887.79 | 1,460,211.58 | 382,044.00 | 1,078,167.58 |
| 7/15/2036 | | | | 22,263.62 | | 22,263.62 | | | |
| 1/15/2037 | 1,413,564.00 | | 1,413,564.00 | 22,263.62 | | 1,435,827.62 | 1,458,091.24 | 382,044.00 | 1,076,047.24 |
| 7/15/2037 | | | | 21,203.45 | | 21,203.45 | | | |
| 1/15/2038 | 1,413,564.00 | | 1,413,564.00 | 21,203.45 | | 1,434,767.45 | 1,455,970.90 | 382,044.00 | 1,073,926.90 |
| 7/15/2038 | | | | 20,143.27 | | 20,143.27 | | | |
| 1/15/2039 | 1,413,564.00 | | 1,413,564.00 | 20,143.27 | | 1,433,707.27 | 1,453,850.54 | 382,044.00 | 1,071,806.54 |
| 7/15/2039 | | | | 19,083.10 | | 19,083.10 | | | |
| 1/15/2040 | 1,413,563.00 | | 1,413,563.00 | 19,083.10 | | 1,432,646.10 | 1,451,729.20 | 382,044.00 | 1,069,685.20 |
| 7/15/2040 | | | | 18,022.93 | | 18,022.93 | | | |
| 1/15/2041 | 1,413,563.00 | | 1,413,563.00 | 18,022.93 | | 1,431,585.93 | 1,449,608.86 | 382,044.00 | 1,067,564.86 |
| 7/15/2041 | | | | 16,962.76 | | 16,962.76 | | | |
| 1/15/2042 | 1,413,563.00 | | 1,413,563.00 | 16,962.76 | | 1,430,525.76 | 1,447,488.52 | 382,044.00 | 1,065,444.52 |
| 7/15/2042 | | | | 15,902.58 | | 15,902.58 | | | |
| 1/15/2043 | 1,413,563.00 | | 1,413,563.00 | 15,902.58 | | 1,429,465.58 | 1,445,368.16 | 382,044.00 | 1,063,324.16 |
| 7/15/2043 | | | | 14,842.41 | | 14,842.41 | | | |
| 1/15/2044 | 1,413,563.00 | | 1,413,563.00 | 14,842.41 | | 1,428,405.41 | 1,443,247.82 | 382,044.00 | 1,061,203.82 |
| 7/15/2044 | | | | 13,782.24 | | 13,782.24 | | | |
| 1/15/2045 | 1,413,563.00 | | 1,413,563.00 | 13,782.24 | | 1,427,345.24 | 1,441,127.48 | 382,044.00 | 1,059,083.48 |
| 7/15/2045 | | | | 12,722.07 | | 12,722.07 | | | |
| 1/15/2046 | 1,413,563.00 | | 1,413,563.00 | 12,722.07 | | 1,426,285.07 | 1,439,007.14 | 382,044.00 | 1,056,963.14 |
| 7/15/2046 | | | | 11,661.89 | | 11,661.89 | | | |
| 1/15/2047 | 1,413,563.00 | | 1,413,563.00 | 11,661.89 | | 1,425,224.89 | 1,436,886.78 | 382,044.00 | 1,054,842.78 |
| 7/15/2047 | | | | 10,601.72 | | 10,601.72 | | | |
| 1/15/2048 | 1,413,563.00 | | 1,413,563.00 | 10,601.72 | | 1,424,164.72 | 1,434,766.44 | 382,044.00 | 1,052,722.44 |
| 7/15/2048 | | | | 9,541.55 | | 9,541.55 | | | |
| 1/15/2049 | 1,413,563.00 | | 1,413,563.00 | 9,541.55 | | 1,423,104.55 | 1,432,646.10 | 382,044.00 | 1,050,602.10 |
| 7/15/2049 | | | | 8,481.38 | | 8,481.38 | | | |
| 1/15/2050 | 1,413,563.00 | | 1,413,563.00 | 8,481.38 | | 1,422,044.38 | 1,430,525.76 | 382,044.00 | 1,048,481.76 |
| 7/15/2050 | | | | 7,421.21 | | 7,421.21 | | | |
| 1/15/2051 | 1,413,563.00 | | 1,413,563.00 | 7,421.21 | | 1,420,984.21 | 1,428,405.42 | 382,044.00 | 1,046,361.42 |
| 7/15/2051 | | | | 6,361.03 | | 6,361.03 | | | |
| 1/15/2052 | 1,413,563.00 | | 1,413,563.00 | 6,361.03 | | 1,419,924.03 | 1,426,285.06 | 382,044.00 | 1,044,241.06 |
| 7/15/2052 | | | | 5,300.86 | | 5,300.86 | | | |
| 1/15/2053 | 1,413,563.00 | | 1,413,563.00 | 5,300.86 | | 1,418,863.86 | 1,424,164.72 | 382,044.00 | 1,042,120.72 |
| 7/15/2053 | | | | 4,240.69 | | 4,240.69 | | | |
| 1/15/2054 | 1,413,563.00 | | 1,413,563.00 | 4,240.69 | | 1,417,803.69 | 1,422,044.38 | 382,044.00 | 1,040,000.38 |
| 7/15/2054 | | | | 3,180.52 | | 3,180.52 | | | |
| 1/15/2055 | 1,413,563.00 | | 1,413,563.00 | 3,180.52 | | 1,416,743.52 | 1,419,924.04 | 382,044.00 | 1,037,880.04 |
| 7/15/2055 | | | | 2,120.34 | | 2,120.34 | | | |
| 1/15/2056 | 1,413,563.00 | | 1,413,563.00 | 2,120.34 | | 1,415,683.34 | 1,417,803.68 | 382,044.00 | 1,035,759.68 |
| 7/15/2056 | | | | 1,060.17 | | 1,060.17 | | | |
| 1/15/2057 | 1,413,563.00 | | 1,413,563.00 | 1,060.17 | | 1,414,623.17 | 1,415,683.34 | 382,044.00 | 1,033,639.34 |
| | 40,343,864.00 | | 40,343,864.00 | 975,939.28 | | 41,319,803.28 | 41,319,803.28 | 11,461,325.00 | 29,858,478.28 |

Notes:

*This project qualifies for loan forgiveness in accordance with Schedule B to the Financing Agreement

** Represents subsidy expected (subject to availability of funds) from the Cape Cod and Islands Water Protection Fund Board.
Borrower remains obligated for Total Payments and bears all risk that all or a portion of the subsidy is unavailable on any payment date.

Prepared by PFM Financial Advisors LLC

# Massachusetts Clean Water Trust
## Series 28
## Yarmouth Loan Amortization
## CWP-24-67-A

| | | | |
|---|---|---|---|
| Loan Amount Approved | 4,154,700.00 | Loan Origination Fee ($0.00/1000) | 0.00 |
| Loan Forgiveness* | 498,564.00 | Loan Term (in years) | 30 |
| | | Loan Rate | 0.00% |
| Amount to be Financed | 3,656,136.00 | Closing Date | 2/17/2027 |
| | | First Interest Payment | 7/15/2027 |
| | | First Principal Payment | 1/15/2026 |

| Date | Principal | Interest | Total Payments | Admin Fee (0.15%) | Loan Origination Fee | Total Payments | Total Annual Payments | Cape Cod Fund Subsidy** | Total Annual Payments |
|---|---|---|---|---|---|---|---|---|---|
| 2/17/2027 | | | | | | | | | |
| 7/15/2027 | | | | 2,254.62 | | 2,254.62 | | | |
| 1/15/2028 | 34,623.00 | | 34,623.00 | 2,742.10 | | 37,365.10 | 39,619.72 | 34,623.00 | 4,996.72 |
| 7/15/2028 | | | | 2,716.13 | | 2,716.13 | | | |
| 1/15/2029 | 34,623.00 | | 34,623.00 | 2,716.13 | | 37,339.13 | 40,055.26 | 34,623.00 | 5,432.26 |
| 7/15/2029 | | | | 2,690.17 | | 2,690.17 | | | |
| 1/15/2030 | 128,104.00 | | 128,104.00 | 2,690.17 | | 130,794.17 | 133,484.34 | 34,623.00 | 98,861.34 |
| 7/15/2030 | | | | 2,594.09 | | 2,594.09 | | | |
| 1/15/2031 | 128,104.00 | | 128,104.00 | 2,594.09 | | 130,698.09 | 133,292.18 | 34,623.00 | 98,669.18 |
| 7/15/2031 | | | | 2,498.01 | | 2,498.01 | | | |
| 1/15/2032 | 128,104.00 | | 128,104.00 | 2,498.01 | | 130,602.01 | 133,100.02 | 34,623.00 | 98,477.02 |
| 7/15/2032 | | | | 2,401.93 | | 2,401.93 | | | |
| 1/15/2033 | 128,104.00 | | 128,104.00 | 2,401.93 | | 130,505.93 | 132,907.86 | 34,623.00 | 98,284.86 |
| 7/15/2033 | | | | 2,305.86 | | 2,305.86 | | | |
| 1/15/2034 | 128,104.00 | | 128,104.00 | 2,305.86 | | 130,409.86 | 132,715.72 | 34,623.00 | 98,092.72 |
| 7/15/2034 | | | | 2,209.78 | | 2,209.78 | | | |
| 1/15/2035 | 128,104.00 | | 128,104.00 | 2,209.78 | | 130,313.78 | 132,523.56 | 34,623.00 | 97,900.56 |
| 7/15/2035 | | | | 2,113.70 | | 2,113.70 | | | |
| 1/15/2036 | 128,103.00 | | 128,103.00 | 2,113.70 | | 130,216.70 | 132,330.40 | 34,623.00 | 97,707.40 |
| 7/15/2036 | | | | 2,017.62 | | 2,017.62 | | | |
| 1/15/2037 | 128,103.00 | | 128,103.00 | 2,017.62 | | 130,120.62 | 132,138.24 | 34,623.00 | 97,515.24 |
| 7/15/2037 | | | | 1,921.55 | | 1,921.55 | | | |
| 1/15/2038 | 128,103.00 | | 128,103.00 | 1,921.55 | | 130,024.55 | 131,946.10 | 34,623.00 | 97,323.10 |
| 7/15/2038 | | | | 1,825.47 | | 1,825.47 | | | |
| 1/15/2039 | 128,103.00 | | 128,103.00 | 1,825.47 | | 129,928.47 | 131,753.94 | 34,623.00 | 97,130.94 |
| 7/15/2039 | | | | 1,729.39 | | 1,729.39 | | | |
| 1/15/2040 | 128,103.00 | | 128,103.00 | 1,729.39 | | 129,832.39 | 131,561.78 | 34,623.00 | 96,938.78 |
| 7/15/2040 | | | | 1,633.31 | | 1,633.31 | | | |
| 1/15/2041 | 128,103.00 | | 128,103.00 | 1,633.31 | | 129,736.31 | 131,369.62 | 34,623.00 | 96,746.62 |
| 7/15/2041 | | | | 1,537.24 | | 1,537.24 | | | |
| 1/15/2042 | 128,103.00 | | 128,103.00 | 1,537.24 | | 129,640.24 | 131,177.48 | 34,623.00 | 96,554.48 |
| 7/15/2042 | | | | 1,441.16 | | 1,441.16 | | | |
| 1/15/2043 | 128,103.00 | | 128,103.00 | 1,441.16 | | 129,544.16 | 130,985.32 | 34,622.00 | 96,363.32 |
| 7/15/2043 | | | | 1,345.08 | | 1,345.08 | | | |
| 1/15/2044 | 128,103.00 | | 128,103.00 | 1,345.08 | | 129,448.08 | 130,793.16 | 34,622.00 | 96,171.16 |
| 7/15/2044 | | | | 1,249.00 | | 1,249.00 | | | |
| 1/15/2045 | 128,103.00 | | 128,103.00 | 1,249.00 | | 129,352.00 | 130,601.00 | 34,622.00 | 95,979.00 |
| 7/15/2045 | | | | 1,152.93 | | 1,152.93 | | | |
| 1/15/2046 | 128,103.00 | | 128,103.00 | 1,152.93 | | 129,255.93 | 130,408.86 | 34,622.00 | 95,786.86 |
| 7/15/2046 | | | | 1,056.85 | | 1,056.85 | | | |
| 1/15/2047 | 128,103.00 | | 128,103.00 | 1,056.85 | | 129,159.85 | 130,216.70 | 34,622.00 | 95,594.70 |
| 7/15/2047 | | | | 960.77 | | 960.77 | | | |
| 1/15/2048 | 128,103.00 | | 128,103.00 | 960.77 | | 129,063.77 | 130,024.54 | 34,622.00 | 95,402.54 |
| 7/15/2048 | | | | 864.70 | | 864.70 | | | |
| 1/15/2049 | 128,103.00 | | 128,103.00 | 864.70 | | 128,967.70 | 129,832.40 | 34,622.00 | 95,210.40 |
| 7/15/2049 | | | | 768.62 | | 768.62 | | | |
| 1/15/2050 | 128,103.00 | | 128,103.00 | 768.62 | | 128,871.62 | 129,640.24 | 34,622.00 | 95,018.24 |
| 7/15/2050 | | | | 672.54 | | 672.54 | | | |
| 1/15/2051 | 128,103.00 | | 128,103.00 | 672.54 | | 128,775.54 | 129,448.08 | 34,622.00 | 94,826.08 |
| 7/15/2051 | | | | 576.46 | | 576.46 | | | |
| 1/15/2052 | 128,103.00 | | 128,103.00 | 576.46 | | 128,679.46 | 129,255.92 | 34,622.00 | 94,633.92 |
| 7/15/2052 | | | | 480.39 | | 480.39 | | | |
| 1/15/2053 | 128,103.00 | | 128,103.00 | 480.39 | | 128,583.39 | 129,063.78 | 34,622.00 | 94,441.78 |
| 7/15/2053 | | | | 384.31 | | 384.31 | | | |
| 1/15/2054 | 128,103.00 | | 128,103.00 | 384.31 | | 128,487.31 | 128,871.62 | 34,622.00 | 94,249.62 |
| 7/15/2054 | | | | 288.23 | | 288.23 | | | |
| 1/15/2055 | 128,103.00 | | 128,103.00 | 288.23 | | 128,391.23 | 128,679.46 | 34,622.00 | 94,057.46 |
| 7/15/2055 | | | | 192.15 | | 192.15 | | | |
| 1/15/2056 | 128,103.00 | | 128,103.00 | 192.15 | | 128,295.15 | 128,487.30 | 34,622.00 | 93,865.30 |
| 7/15/2056 | | | | 96.08 | | 96.08 | | | |
| 1/15/2057 | 128,103.00 | | 128,103.00 | 96.08 | | 128,199.08 | 128,295.16 | 34,622.00 | 93,673.16 |
| | 3,656,136.00 | | 3,656,136.00 | 88,443.76 | | 3,744,579.76 | 3,744,579.76 | 1,038,675.00 | 2,705,904.76 |

Notes:

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