

Draft Schedule C

Prepared by MCWT

Nov, 18 2022 - 11:29 AM

**Massachusetts Clean Water Trust
Preliminary Structuring Analysis
Town of Hudson
CW-21-36 (Wright-Pierce Estimates)**

Initial Obligation Amount	20,589,483.00	Loan Origination Fee (\$5.5/1000)	104,377.59
Loan Forgiveness*	492,476.00	Loan Term (in years)	20
ARPA Loan Forgiveness*	1,119,263.00	Loan Rate	2.00%
Net Loan Obligation	18,977,744.00	Closing Date	11/15/2023
		First Interest	1/15/2024
		First Principal	7/15/2024

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Payments	Total Annual Payments
11/15/2023							
1/15/2024		63,259.15	63,259.15	14,233.31	104,377.59	181,870.05	181,870.05
7/15/2024	767,669.00	189,777.44	957,446.44	14,233.31		971,679.75	
1/15/2025		182,100.75	182,100.75	13,657.56		195,758.31	1,167,438.05
7/15/2025	784,353.00	182,100.75	966,453.75	13,657.56		980,111.31	
1/15/2026		174,257.22	174,257.22	13,089.29		187,326.51	1,167,437.82
7/15/2026	801,400.00	174,257.22	975,657.22	13,089.29		988,726.51	
1/15/2027		166,243.22	166,243.22	12,468.24		178,711.46	1,167,437.97
7/15/2027	818,817.00	166,243.22	985,060.22	12,468.24		997,528.46	
1/15/2028		158,055.05	158,055.05	11,854.13		169,909.18	1,167,437.64
7/15/2028	836,613.00	158,055.05	994,668.05	11,854.13		1,008,522.18	
1/15/2029		149,688.92	149,688.92	11,226.67		160,915.59	1,167,437.77
7/15/2029	854,796.00	149,688.92	1,004,484.92	11,226.67		1,015,711.59	
1/15/2030		141,140.96	141,140.96	10,585.57		151,726.53	1,167,438.12
7/15/2030	873,374.00	141,140.96	1,014,514.96	10,585.57		1,025,100.53	
1/15/2031		132,407.22	132,407.22	9,930.54		142,337.76	1,167,438.29
7/15/2031	892,355.00	132,407.22	1,024,762.22	9,930.54		1,034,692.76	
1/15/2032		123,483.67	123,483.67	9,261.28		132,744.95	1,167,437.71
7/15/2032	911,749.00	123,483.67	1,035,232.67	9,261.28		1,044,493.85	
1/15/2033		114,366.18	114,366.18	8,577.46		122,943.64	1,167,437.59
7/15/2033	931,555.00	114,366.18	1,045,931.18	8,577.46		1,054,508.64	
1/15/2034		105,050.53	105,050.53	7,878.79		112,929.32	1,167,437.96
7/15/2034	951,811.00	105,050.53	1,056,861.53	7,878.79		1,064,740.32	
1/15/2035		95,532.42	95,532.42	7,164.93		102,697.35	1,167,437.67
7/15/2035	972,498.00	95,532.42	1,068,030.42	7,164.93		1,075,195.35	
1/15/2036		85,807.44	85,807.44	6,435.56		92,243.00	1,167,438.35
7/15/2036	993,633.00	85,807.44	1,079,440.44	6,435.56		1,085,876.00	
1/15/2037		75,871.11	75,871.11	5,690.33		81,561.44	1,167,437.44
7/15/2037	1,015,229.00	75,871.11	1,091,100.11	5,690.33		1,096,790.44	
1/15/2038		65,718.82	65,718.82	4,928.91		70,647.73	1,167,438.17
7/15/2038	1,037,293.00	65,718.82	1,103,011.82	4,928.91		1,107,940.73	
1/15/2039		55,345.89	55,345.89	4,150.94		59,496.83	1,167,437.56
7/15/2039	1,059,837.00	55,345.89	1,115,182.89	4,150.94		1,119,333.83	
1/15/2040		44,747.52	44,747.52	3,356.06		48,103.58	1,167,437.42
7/15/2040	1,082,872.00	44,747.52	1,127,619.52	3,356.06		1,130,975.58	
1/15/2041		33,918.80	33,918.80	2,543.91		36,462.71	1,167,438.29
7/15/2041	1,106,406.00	33,918.80	1,140,324.80	2,543.91		1,142,868.71	
1/15/2042		22,854.74	22,854.74	1,714.11		24,568.85	1,167,437.56
7/15/2042	1,130,453.00	22,854.74	1,153,307.74	1,714.11		1,155,021.85	
1/15/2043		11,550.21	11,550.21	866.27		12,416.48	1,167,438.32
7/15/2043	1,155,021.00	11,550.21	1,166,571.21	866.27		1,167,437.48	
1/15/2044							1,167,437.48
	18,977,744.00	4,129,317.93	23,107,061.93	319,187.72	104,377.59	23,530,627.24	23,530,627.24

Notes:

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