

BETTERMENT SCHEDULE
Newbury Plum Island Water/Sewer Project
SEWER

Betterment Number:
 Assistance Recipient:

Date of Loan Disbursement **10/01/2006**

Betterment Amount **\$10,401.00**
 Interest Rate per Year **2.65%** Date to Begin Interest Accrual **10/01/2006**
 Number of Years **30** First Payment Date **02/01/2007**

Periodic Principal Payment Amount **\$346.70**
 Total Principal Repaid **\$10,401.00**
 Total Interest Paid **\$3,996.60**
 Total Principal and Interest **\$14,397.60**

Payment Date	Years Remaining	Beginning Balance	Principal	Interest	Payment	Ending Balance
02/01/2007	30	\$10,401.00	\$346.70		\$346.70	\$10,054.30
02/01/2008	29	\$10,054.30	\$346.70	\$266.44	\$613.14	\$9,707.60
02/01/2009	28	\$9,707.60	\$346.70	\$257.25	\$603.95	\$9,360.90
02/01/2010	27	\$9,360.90	\$346.70	\$248.06	\$594.76	\$9,014.20
02/01/2011	26	\$9,014.20	\$346.70	\$238.88	\$585.58	\$8,667.50
02/01/2012	25	\$8,667.50	\$346.70	\$229.69	\$576.39	\$8,320.80
02/01/2013	24	\$8,320.80	\$346.70	\$220.50	\$567.20	\$7,974.10
02/01/2014	23	\$7,974.10	\$346.70	\$211.31	\$558.01	\$7,627.40
02/01/2015	22	\$7,627.40	\$346.70	\$202.13	\$548.83	\$7,280.70
02/01/2016	21	\$7,280.70	\$346.70	\$192.94	\$539.64	\$6,934.00
02/01/2017	20	\$6,934.00	\$346.70	\$183.75	\$530.45	\$6,587.30
02/01/2018	19	\$6,587.30	\$346.70	\$174.56	\$521.26	\$6,240.60
02/01/2019	18	\$6,240.60	\$346.70	\$165.38	\$512.08	\$5,893.90
02/01/2020	17	\$5,893.90	\$346.70	\$156.19	\$502.89	\$5,547.20
02/01/2021	16	\$5,547.20	\$346.70	\$147.00	\$493.70	\$5,200.50
02/01/2022	15	\$5,200.50	\$346.70	\$137.81	\$484.51	\$4,853.80
02/01/2023	14	\$4,853.80	\$346.70	\$128.63	\$475.33	\$4,507.10
02/01/2024	13	\$4,507.10	\$346.70	\$119.44	\$466.14	\$4,160.40
02/01/2025	12	\$4,160.40	\$346.70	\$110.25	\$456.95	\$3,813.70
02/01/2026	11	\$3,813.70	\$346.70	\$101.06	\$447.76	\$3,467.00
02/01/2027	10	\$3,467.00	\$346.70	\$91.88	\$438.58	\$3,120.30
02/01/2028	9	\$3,120.30	\$346.70	\$82.69	\$429.39	\$2,773.60
02/01/2029	8	\$2,773.60	\$346.70	\$73.50	\$420.20	\$2,426.90
02/01/2030	7	\$2,426.90	\$346.70	\$64.31	\$411.01	\$2,080.20
02/01/2031	6	\$2,080.20	\$346.70	\$55.13	\$401.83	\$1,733.50
02/01/2032	5	\$1,733.50	\$346.70	\$45.94	\$392.64	\$1,386.80
02/01/2033	4	\$1,386.80	\$346.70	\$36.75	\$383.45	\$1,040.10
02/01/2034	3	\$1,040.10	\$346.70	\$27.56	\$374.26	\$693.40
02/01/2035	2	\$693.40	\$346.70	\$18.38	\$365.08	\$346.70
02/01/2036	1	\$346.70	\$346.70	\$9.19	\$355.89	\$0.00