BETTERMENT SCHEDULE
Newbury Plum Island Water/Sewer Project
WATER

Betterment Number:
Assistance Recipient:

		Date of Loan Disbursement	10/01/2006
Betterment Amount	$6,423.00		
Interest Rate per Year	2.00%	Date to Begin Interest Accrual	10/01/2006
Number of Years	20	First Payment Date	02/01/2007

Periodic Principal Payment Amount	$321.15
Total Principal Repaid	$6,423.00
Total Interest Paid	$1,220.38
Total Principal and Interest	$7,643.38

Payment Date	Years Remaining	Beginning Balance	Principal	Interest	Payment	Ending Balance
02/01/2007	20	$6,423.00	$321.15	[redacted]	$321.15	$6,101.85
02/01/2008	19	$6,101.85	$321.15	$122.04	$443.19	$5,780.70
02/01/2009	18	$5,780.70	$321.15	$115.61	$436.76	$5,459.55
02/01/2010	17	$5,459.55	$321.15	$109.19	$430.34	$5,138.40
02/01/2011	16	$5,138.40	$321.15	$102.77	$423.92	$4,817.25
02/01/2012	15	$4,817.25	$321.15	$96.35	$417.50	$4,496.10
02/01/2013	14	$4,496.10	$321.15	$89.92	$411.07	$4,174.95
02/01/2014	13	$4,174.95	$321.15	$83.50	$404.65	$3,853.80
02/01/2015	12	$3,853.80	$321.15	$77.08	$398.23	$3,532.65
02/01/2016	11	$3,532.65	$321.15	$70.65	$391.80	$3,211.50
02/01/2017	10	$3,211.50	$321.15	$64.23	$385.38	$2,890.35
02/01/2018	9	$2,890.35	$321.15	$57.81	$378.96	$2,569.20
02/01/2019	8	$2,569.20	$321.15	$51.38	$372.53	$2,248.05
02/01/2020	7	$2,248.05	$321.15	$44.96	$366.11	$1,926.90
02/01/2021	6	$1,926.90	$321.15	$38.54	$359.69	$1,605.75
02/01/2022	5	$1,605.75	$321.15	$32.12	$353.27	$1,284.60
02/01/2023	4	$1,284.60	$321.15	$25.69	$346.84	$963.45
02/01/2024	3	$963.45	$321.15	$19.27	$340.42	$642.30
02/01/2025	2	$642.30	$321.15	$12.85	$334.00	$321.15
02/01/2026	1	$321.15	$321.15	$6.42	$327.57	$0.00