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I. Principal Parties to the Transaction

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank National Association

II. Explanations / Definitions / Abbreviations

Cash Flows
Record Date
Claim Write-Offs
Principal Shortfall
Parity Ratio
Total Note Factor/ Note Pool Factor

III. Deal Parameters

A. Student Loan Portfolio Characteristics

	10/31/2024	Activity	11/30/2024
i. Portfolio Principal Balance	\$ 224,588,067.15	\$ (1,963,647.15)	\$ 222,634,420.00
ii. Interest Expected to be Capitalized	4,681,999.78		4,526,211.29
iii. Pool Balance (i + ii)	\$ 229,280,066.93		\$ 227,160,631.29
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 241,770,387.37		\$ 239,637,175.39
v. Other Accrued Interest	\$ 18,063,558.59		\$ 18,185,307.13
vi. Accrued Interest for IBR PFH (informational only)	\$ 12,279,387.28		\$ 12,272,891.48
vii. Weighted Average Coupon (WAC)	6.449%		6.457%
viii. Weighted Average Remaining Months to Maturity (WARM)	234		235
ix. Number of Loans	35,621		35,419
x. Number of Borrowers	14,539		14,417
xi. Average Borrower Indebtedness	\$ 15,447.97		\$ 15,442.49
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	105.30%		105.27%
Adjusted Pool Balance	\$ 241,770,387.37		\$ 239,637,175.39
Bonds Outstanding after Distribution	\$ 229,601,507.47		\$ 227,645,995.84
Total Parity Ratio (Total Assets/Total Liabilities)	114.28%		113.82%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	111.06%		111.07%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	120.50%		120.05%
Informational purposes only:			
Cash in Transit at month end	\$ 78,366.65		\$ 210,407.64
Outstanding Debt Adjusted for Cash in Transit	\$ 229,523,140.82		\$ 227,435,588.20
Pool Balance to Original Pool Balance	43.41%		43.01%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	105.34%		105.36%

B. Notes	CUSIP	Spread	Coupon Rate	11/25/2024	%	Interest Due	12/26/2024	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 53,149,782.12	23.15%	\$ 87,254.23	\$ 52,672,362.29	23.14%
ii. Class A-1B Notes	606072LG9	0.70%	5.40219%	\$ 164,551,725.35	71.67%	\$ 765,475.84	\$ 163,073,633.55	71.63%
iii. Class B Notes	606072LH7	1.50%	6.20219%	\$ 11,900,000.00	5.18%	\$ 63,555.22	\$ 11,900,000.00	5.23%
iv. Total Notes				\$ 229,601,507.47	100.00%	\$ 916,285.29	\$ 227,645,995.84	100.00%

SOFRA Rate Notes:		Collection Period:		Record Date	
SOFRA Rate for Accrual Period	4.702190%	First Date in Collection Period	11/1/2024	Distribution Date	12/24/2024
First Date in Accrual Period	11/25/2024	Last Date in Collection Period	11/30/2024		12/26/2024
Last Date in Accrual Period	12/25/2024				
Days in Accrual Period	31				

C. Reserve Fund

	10/31/2024	11/30/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,490,320.44	\$ 1,476,544.10
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,490,320.44	\$ 1,476,544.10

D. Other Fund Balances

	10/31/2024	11/30/2024
i. Collection Fund*	\$ 4,007,021.27	\$ 3,251,204.18
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 11,000,000.00
iii. Department Rebate Fund	\$ -	\$ -
iv. Cost of Issuance Fund	\$ -	\$ -

(* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation".)

Total Fund Balances	\$ 16,497,341.71	\$ 15,727,748.28
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	892,415.66
ii.	Principal Collections from Guarantor		523,580.34
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		1,041,191.00
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	2,457,187.00
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	(87.89)
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		4,887.65
iv.	Capitalized Interest		(515,137.20)
v.	Total Non-Cash Principal Activity	\$	(510,337.44)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	16,797.59
ii.	Total Principal Additions	\$	16,797.59
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	1,963,647.15
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	390,684.93
ii.	Interest Claims Received from Guarantors		67,319.98
iii.	Late Fees & Other		(1.82)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		220,087.57
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		1,155,136.17
ix.	Interest Benefit Payments		90,550.21
x.	Total Interest Collections	\$	1,923,777.04
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	6,161.32
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,406,135.22)
iv.	Capitalized Interest		515,137.20
v.	Total Non-Cash Interest Adjustments	\$	(884,836.70)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	34,133.25
ii.	Total Interest Additions	\$	34,133.25
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	1,073,073.59
I.	Defaults Paid this Month (Aii + Eii)	\$	590,900.32
J.	Cumulative Defaults Paid to Date	\$	77,049,505.54
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-i)	10/31/2024	\$ 4,681,999.78
	Interest Capitalized into Principal During Collection Period (B-iv)		(515,137.20)
	Change in Interest Expected to be Capitalized		359,348.71
	Interest Expected to be Capitalized - Ending (III - A-ii)	11/30/2024	\$ 4,526,211.29

V. Cash Receipts for the Time Period		11/01/24-11/30/24	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	1,415,996.00
ii.	Principal Received from Loans Consolidated		1,041,191.00
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	2,457,187.00
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	458,004.91
ii.	Interest Received from Loans Consolidated		220,087.57
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		1,245,686.38
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(1.82)
vii.	Total Interest Collections	\$	1,923,777.04
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	65,028.59
E.	Total Cash Receipts during Collection Period	\$	4,445,992.63

VI. Cash Payment Detail and Available Funds for the Time Period		11/01/24-11/30/24	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	50,929.02
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(152,853.38)
D.	Administration Fees	\$	(9,553.34)
E.	Interest Payments on Class A Notes	\$	(883,512.93)
F.	Interest Payments on Class B Notes	\$	(65,091.07)
G.	Transfer to Department Rebate Fund	\$	1,245,686.38
H.	Monthly Rebate Fees	\$	(94,966.64)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$	(2,377,683.94)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	(1,553,205.40)
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	10/31/2024	\$ 4,007,021.27
ii.	Principal Paid During Collection Period (J)		(2,377,683.94)
iii.	Interest Paid During Collection Period (E & F)		(948,604.00)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		4,380,964.04
v.	Deposits in Transit		(1,377,727.37)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(513,963.36)
vii.	Total Investment Income Received for Month (V-D)		65,028.59
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		16,168.95
xii.	Funds Available for Distribution		\$ 3,251,204.18

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 3,251,204.18	\$ 3,251,204.18
B.	Joint Sharing Agreement Payments	\$ 132,738.68	\$ 3,118,465.50
C.	Trustee Fees	\$ 5,740.04	\$ 3,112,725.46
D.	Servicing Fees	\$ 151,440.42	\$ 2,961,285.04
E.	Administration Fees	\$ 9,465.03	\$ 2,951,820.01
F.	Interest Payments on Class A Notes	\$ 852,730.07	\$ 2,099,089.94
G.	Interest Payments on Class B Notes	\$ 63,555.22	\$ 2,035,534.72
H.	Transfer to Department Rebate Fund	\$ -	\$ 2,035,534.72
I.	Monthly Rebate Fees	\$ 93,799.43	\$ 1,941,735.29
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (13,776.34)	\$ 1,955,511.63
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 1,955,511.63	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

VIII. Distributions

A. Distribution Amounts				
	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 916,285.29	\$ 87,254.23	\$ 765,475.84	\$ 63,555.22
ii. Monthly Interest Paid	\$ 916,285.29	\$ 87,254.23	\$ 765,475.84	\$ 63,555.22
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 1,955,511.63	\$ 477,419.83	\$ 1,478,091.80	\$ -
v. Total Distribution Amount	\$ 2,871,796.92	\$ 564,674.06	\$ 2,243,567.64	\$ 63,555.22

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	10/31/2024	\$	229,601,507.47
ii. Adjusted Pool Balance as of	11/30/2024	\$	239,637,175.39
iii. Less Specified Overcollateralization Amount		\$	12,061,510.26
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	227,575,665.13
v. Excess		\$	2,025,842.34
vi. Principal Shortfall for preceding Distribution Date		\$	-
vii. Amounts Due on a Note Final Maturity Date		\$	-
viii. Total Principal Distribution Amount as defined by Indenture		\$	2,025,842.34
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	1,955,511.63
x. Principal Distribution Amount Shortfall		\$	70,330.71
xi. Noteholders' Principal Distribution Amount		\$	1,955,511.63
Total Principal Distribution Amount Paid		\$	1,955,511.63

C. Additional Principal Paid	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

D. Reserve Fund Reconciliation			
i. Beginning Balance	10/31/2024	\$	1,490,320.44
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,490,320.44
iv. Required Reserve Fund Balance		\$	1,476,544.10
v. Excess Reserve - Apply to Collection Fund		\$	13,776.34
vi. Ending Reserve Fund Balance		\$	1,476,544.10

E. Note Balances			
	11/25/2024	Paydown Factors	12/26/2024
Note Balance	\$ 229,601,507.47		\$ 227,645,995.84
Note Pool Factor	19.2942443250	0.1643287084	19.1299156166

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024	
Interim:											
In School:											
Subsidized Loans	6.858%	6.858%	17	17	144	143	\$ 68,591.71	\$ 68,591.71	0.03%	0.03%	
Unsubsidized Loans	6.888%	6.888%	15	15	142	142	52,875.00	52,875.00	0.02%	0.02%	
Grace											
Subsidized Loans	7.023%	7.023%	4	4	122	121	33,182.00	33,182.00	0.01%	0.01%	
Unsubsidized Loans	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
Total Interim	6.903%	6.903%	36	36	139	138	\$ 154,648.71	\$ 154,648.71	0.07%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	6.359%	6.371%	25,302	24,883	222	224	\$ 155,566,241.74	\$ 151,968,681.63	69.26%	68.26%	
31-60 Days Delinquent	6.586%	6.678%	1,187	1,218	246	242	7,618,104.10	8,984,213.49	3.39%	4.04%	
61-90 Days Delinquent	6.426%	6.504%	732	794	255	241	5,695,737.94	5,181,054.59	2.54%	2.33%	
91-120 Days Delinquent	6.885%	6.920%	450	578	227	273	2,969,527.06	4,028,584.10	1.32%	1.81%	
121-150 Days Delinquent	6.889%	6.701%	418	333	263	218	2,649,210.27	2,153,746.19	1.18%	0.97%	
151-180 Days Delinquent	6.872%	6.826%	305	348	272	263	2,153,034.10	2,423,835.29	0.96%	1.09%	
181-210 Days Delinquent	6.841%	6.924%	253	243	260	279	1,326,727.85	1,810,492.97	0.59%	0.81%	
211-240 Days Delinquent	7.006%	6.854%	224	242	234	247	1,196,543.79	1,173,417.97	0.53%	0.53%	
241-270 Days Delinquent	6.429%	6.925%	201	193	268	227	1,390,387.49	1,121,858.88	0.62%	0.50%	
271-300 Days Delinquent	6.925%	6.800%	7	1	178	291	20,261.22	55.73	0.01%	0.00%	
>300 Days Delinquent	6.635%	7.122%	123	115	257	279	514,592.83	374,035.38	0.23%	0.17%	
Deferment											
Subsidized Loans	6.639%	6.632%	1,143	1,122	219	218	4,490,285.87	4,447,594.57	2.00%	2.00%	
Unsubsidized Loans	6.646%	6.619%	808	792	289	287	6,108,290.51	6,121,206.63	2.72%	2.75%	
Forbearance											
Subsidized Loans	6.709%	6.708%	2,093	2,134	261	262	11,147,379.15	11,124,158.15	4.96%	5.00%	
Unsubsidized Loans	6.664%	6.554%	1,714	1,701	278	280	17,291,472.61	16,844,063.21	7.70%	7.57%	
Total Repayment	6.453%	6.460%	34,960	34,697	234	235	\$ 220,137,796.53	\$ 217,756,998.78	98.01%	97.81%	
Claims In Process	6.198%	6.264%	625	686	238	247	4,305,621.91	4,722,772.51	1.92%	2.12%	
Aged Claims Rejected											
Grand Total	6.449%	6.457%	35,621	35,419	234	235	\$ 224,598,067.15	\$ 222,634,420.00	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

11/30/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.448%	188	3,301	\$ 42,899,718.10	19.27%
Consolidation - Unsubsidized	5.655%	205	3,296	54,666,878.07	24.55%
Stafford Subsidized	7.120%	246	16,468	54,844,269.70	24.63%
Stafford Unsubsidized	7.064%	291	11,964	63,807,396.36	28.66%
PLUS Loans	8.319%	169	390	6,416,157.77	2.88%
Total	6.457%	235	35,419	\$ 222,634,420.00	100.00%
School Type					
4 Year College	6.330%	225	22,943	\$ 148,430,171.62	66.67%
Graduate	7.110%	283	7	119,261.33	0.05%
Proprietary, Tech, Vocational and Other	6.657%	248	6,429	44,740,758.91	20.10%
2 Year College	6.786%	267	6,040	29,344,228.14	13.18%
Total	6.457%	235	35,419	\$ 222,634,420.00	100.00%

XI. Collateral Tables as of 11/30/2024

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	79	\$ 1,114,224.00	0.50%
Armed Forces Americas	0	0.00%	0.00%
Armed Forces Africa	7	16,351.71	0.01%
Alaska	28	142,934.86	0.06%
Alabama	451	2,680,522.37	1.20%
Armed Forces Pacific	1	1,677.59	0.00%
Arkansas	3,754	19,571,180.19	8.79%
American Samoa	0	-	0.00%
Arizona	359	2,145,433.38	0.96%
California	1,391	10,228,772.33	4.59%
Colorado	259	1,504,150.03	0.68%
Connecticut	79	521,741.96	0.23%
District of Columbia	25	220,195.73	0.10%
Delaware	26	241,720.05	0.11%
Florida	751	5,283,287.92	2.37%
Georgia	680	4,606,695.76	2.07%
Guam	0	-	0.00%
Hawaii	21	182,339.07	0.08%
Iowa	152	998,107.14	0.45%
Idaho	45	424,497.99	0.19%
Illinois	1,590	8,687,904.50	3.90%
Indiana	184	1,291,248.02	0.58%
Kansas	591	3,931,092.87	1.77%
Kentucky	141	1,133,946.16	0.51%
Louisiana	228	1,296,756.18	0.58%
Massachusetts	110	713,835.08	0.32%
Maryland	147	1,325,787.22	0.60%
Maine	32	233,013.89	0.10%
Michigan	166	969,412.83	0.44%
Minnesota	276	1,928,598.75	0.87%
Missouri	14,292	91,607,298.82	41.15%
Mariana Islands	0	0.00%	0.00%
Mississippi	4,015	19,740,795.21	8.87%
Montana	37	301,311.70	0.14%
North Carolina	534	3,358,194.71	1.51%
North Dakota	26	81,313.22	0.04%
Nebraska	128	1,732,678.25	0.78%
New Hampshire	11	276,750.06	0.12%
New Jersey	62	844,324.26	0.38%
New Mexico	63	729,265.04	0.33%
Nevada	109	1,154,529.00	0.52%
New York	325	2,338,516.31	1.05%
Ohio	190	2,174,522.94	0.98%
Oklahoma	310	2,375,564.81	1.07%
Oregon	170	1,001,724.09	0.45%
Pennsylvania	153	1,328,965.40	0.60%
Puerto Rico	8	199,074.98	0.09%
Rhode Island	14	27,246.74	0.01%
South Carolina	147	1,133,529.52	0.51%
South Dakota	16	117,641.75	0.05%
Tennessee	566	3,523,902.49	1.58%
Texas	1,964	11,725,901.81	5.27%
Utah	42	331,477.77	0.15%
Virginia	244	1,946,785.31	0.87%
Virgin Islands	9	174,238.20	0.08%
Vermont	7	123,970.76	0.06%
Washington	233	1,473,107.10	0.66%
Wisconsin	141	987,199.34	0.44%
West Virginia	12	143,918.95	0.06%
Wyoming	18	285,243.88	0.13%
	35,419	\$ 222,634,420.00	100.00%

*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Guarantee Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	878	3,953,106.53	1.78%
708 - OSLP	8	38,084.04	0.02%
712 - FGLP	5	50,185.73	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	443	2,015,829.26	0.91%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	385	2,697,288.39	1.21%
726 - MHEAA	2	20,836.95	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	2,060	11,517,998.60	5.17%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	20	102,658.94	0.05%
741 - OSAC	3	21,764.07	0.01%
742 - PHEAA	1,355	22,983,302.35	10.32%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	1,454	9,937,259.37	4.46%
751 - ECMC	14	169,707.21	0.08%
753 - NELA	0	-	0.00%
755 - GLHEC	7,323	34,585,699.32	15.53%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,076	5,126,612.27	2.30%
951 - ECMC	20,393	129,414,084.97	58.13%
	35,419	\$ 222,634,420.00	100.00%

Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	2,317	\$ 1,810,673.99	0.81%
24 TO 35	1,253	2,415,150.92	1.08%
36 TO 47	1,252	3,141,908.64	1.41%
48 TO 59	1,263	4,145,540.69	1.86%
60 TO 71	1,245	4,625,450.22	2.08%
72 TO 83	1,142	5,224,792.36	2.35%
84 TO 95	1,115	5,567,092.92	2.50%
96 TO 107	1,211	6,641,533.27	2.98%
108 TO 119	1,255	7,262,301.21	3.26%
120 TO 131	1,352	9,773,102.89	4.39%
132 TO 143	1,370	11,068,247.65	4.97%
144 TO 155	1,147	9,935,234.27	4.46%
156 TO 167	1,061	9,373,492.68	4.21%
168 TO 179	1,104	9,728,040.89	4.37%
180 TO 191	1,021	9,011,746.38	4.05%
192 TO 203	990	9,569,616.69	4.30%
204 TO 215	938	7,801,855.62	3.50%
216 TO 227	865	6,592,013.87	2.96%
228 TO 239	847	7,055,784.20	3.17%
240 TO 251	733	5,006,366.08	2.25%
252 TO 263	691	4,842,319.40	2.18%
264 TO 275	746	5,255,145.37	2.36%
276 TO 287	656	4,498,679.83	2.02%
288 TO 299	782	6,472,420.73	2.91%
300 TO 311	1,077	9,254,576.02	4.16%
312 TO 323	718	4,986,729.72	2.23%
324 TO 335	579	3,431,646.01	1.54%
336 TO 347	486	3,921,034.76	1.76%
348 TO 360	498	2,963,194.80	1.33%
361 AND GREATER	5,705	41,288,727.92	18.55%
	35,419	\$ 222,634,420.00	100.00%

XI. Collateral Tables as of 11/30/2024 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	43	\$ 193,278.74	0.09%	
REPAY YEAR 2	1	2,781.11	0.00%	
REPAY YEAR 3	5	28,184.02	0.01%	
REPAY YEAR 4	35,370	222,410,176.13	99.90%	
Total	35,419	\$ 222,634,420.00	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	134	\$ (116,033.26)	-0.05%	
\$499.99 OR LESS	2,345	606,880.18	0.27%	
\$500.00 TO \$999.99	2,562	1,930,261.91	0.87%	
\$1000.00 TO \$1999.99	5,309	7,957,087.87	3.57%	
\$2000.00 TO \$2999.99	4,810	11,980,647.65	5.38%	
\$3000.00 TO \$3999.99	4,218	14,722,623.00	6.61%	
\$4000.00 TO \$5999.99	5,680	27,957,721.03	12.56%	
\$6000.00 TO \$7999.99	3,467	24,003,770.84	10.78%	
\$8000.00 TO \$9999.99	1,946	17,384,949.24	7.81%	
\$10000.00 TO \$14999.99	2,370	28,327,656.50	12.72%	
\$15000.00 TO \$19999.99	869	14,949,479.76	6.71%	
\$20000.00 TO \$24999.99	446	9,955,139.73	4.47%	
\$25000.00 TO \$29999.99	307	6,405,645.96	2.87%	
\$30000.00 TO \$34999.99	208	6,728,641.31	3.02%	
\$35000.00 TO \$39999.99	153	5,731,026.31	2.57%	
\$40000.00 TO \$44999.99	112	4,762,758.04	2.14%	
\$45000.00 TO \$49999.99	90	4,284,483.98	1.92%	
\$50000.00 TO \$54999.99	71	3,713,640.17	1.67%	
\$55000.00 TO \$59999.99	49	2,815,211.37	1.26%	
\$60000.00 TO \$64999.99	42	2,635,016.75	1.18%	
\$65000.00 TO \$69999.99	25	1,698,023.62	0.76%	
\$70000.00 TO \$74999.99	31	2,248,990.23	1.01%	
\$75000.00 TO \$79999.99	17	1,308,258.65	0.59%	
\$80000.00 TO \$84999.99	23	1,898,244.99	0.85%	
\$85000.00 TO \$89999.99	23	2,008,936.41	0.90%	
\$90000.00 AND GREATER	112	14,735,357.76	6.62%	
Total	35,419	\$ 222,634,420.00	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	33,691	\$ 208,882,992.92	93.82%	
Rehab loans	1,728	13,751,427.08	6.18%	
Total	35,419	\$ 222,634,420.00	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$		4,526,211.29
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$		12,272,891.48
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$		3,126,643.31
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$		2,734,350.92

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	30,668	\$ 190,660,352.90	85.64%
31 to 60	1,218	8,984,213.49	4.04%
61 to 90	794	5,181,054.59	2.33%
91 to 120	578	4,028,584.10	1.81%
121 and Greater	2,161	13,780,214.92	6.19%
Total	35,419	\$ 222,634,420.00	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	20	\$ 216,175.59	0.10%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	803	8,215,520.00	3.69%
3.00% TO 3.49%	688	7,829,266.02	3.52%
3.50% TO 3.99%	820	9,016,014.62	4.05%
4.00% TO 4.49%	451	7,513,362.33	3.37%
4.50% TO 4.99%	941	8,853,324.51	3.98%
5.00% TO 5.49%	467	6,881,643.65	3.09%
5.50% TO 5.99%	369	4,163,067.91	1.87%
6.00% TO 6.49%	493	5,750,865.66	2.58%
6.50% TO 6.99%	14,674	83,655,726.20	37.58%
7.00% TO 7.49%	3,405	19,893,866.50	8.94%
7.50% TO 7.99%	11,149	42,593,198.36	19.13%
8.00% TO 8.49%	743	10,807,472.73	4.85%
8.50% TO 8.99%	346	5,422,872.14	2.44%
9.00% OR GREATER	50	1,822,043.78	0.82%
Total	35,419	\$ 222,634,420.00	100.00%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH SOFR	34,407	\$ 215,384,741.56	96.74%
91 DAY T-BILL INDEX	1,012	7,249,678.44	3.26%
Total	35,419	\$ 222,634,420.00	100.00%

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	4,366	\$ 28,984,342.37	13.02%
PRE-APRIL 1, 2006	16,966	93,929,522.32	42.19%
PRE-OCTOBER 1, 1993	76	321,503.36	0.14%
PRE-OCTOBER 1, 2007	14,011	99,399,051.95	44.65%
Total	35,419	\$ 222,634,420.00	100.00%

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
PRIOR TO OCTOBER 1, 1993	76	\$ 321,503.36	0.14%
OCTOBER 1, 1993 - JUNE 30, 2006	17,608	96,861,241.88	43.51%
JULY 1, 2006 - PRESENT	17,735	125,451,674.76	56.35%
Total	35,419	\$ 222,634,420.00	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	5.4022%
Notes	606072LH7	1.50%	6.2021900%

SOFRA Rate for Accrual Period	4.70219%
First Date in Accrual Period	11/25/24
Last Date in Accrual Period	12/25/24
Days in Accrual Period	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$	3,134,613.76
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$	3,800,145.29
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$	2,557,378.84
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$	1,824,936.72
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$	2,400,418.55
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$	1,358,346.60
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$	3,491,308.56
12/27/2021	\$ 496,661,954.86	12/31/2021	0.69%	6.65%	\$	3,451,666.21
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$	3,058,587.37
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$	3,624,084.80
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$	8,352,293.71
4/25/2022	\$ 476,623,851.16	4/30/2022	1.13%	8.90%	\$	5,377,696.60
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$	4,027,412.94
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$	4,511,465.86
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$	5,255,427.61
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$	10,515,418.21
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$	8,719,556.50
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$	14,210,896.93
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$	21,196,206.12
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$	12,955,380.51
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$	2,398,751.07
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$	5,947,146.29
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$	4,947,690.03
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$	3,540,243.60
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$	2,840,144.69
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$	4,112,774.78
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$	3,225,727.44
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$	4,276,910.09
9/25/2023	\$ 343,932,524.50	9/30/2023	1.20%	24.36%	\$	4,135,568.63
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$	6,495,023.94
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$	4,098,137.00
12/28/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$	9,112,207.04
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$	9,836,240.83
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$	11,983,514.26
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$	6,418,801.19
4/30/2024	\$ 293,401,943.46	4/30/2024	2.83%	25.51%	\$	8,302,763.65
5/31/2024	\$ 284,236,296.82	5/31/2024	4.83%	30.16%	\$	13,737,063.20
6/30/2024	\$ 271,285,660.61	6/30/2024	4.81%	34.90%	\$	13,045,455.56
7/31/2024	\$ 259,312,678.16	7/31/2024	3.18%	38.45%	\$	8,257,753.14
8/31/2024	\$ 251,334,476.11	8/31/2024	2.46%	40.43%	\$	6,194,985.39
9/30/2024	\$ 245,155,782.10	9/30/2024	0.27%	40.03%	\$	662,735.23
10/31/2024	\$ 244,274,088.56	10/31/2024	0.99%	38.51%	\$	2,412,756.26
11/30/2024	\$ 241,770,387.37	11/30/2024	0.75%	37.96%	\$	1,812,873.31

*** Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

XIV. Income Based Repayment PFH Statistics

EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,910,476.77	94.84%	10,272	\$ 193,021,377.87	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	90.00%	9,279	\$ 182,595,918.46	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 165,525,048.94	38%	20%	92
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	93
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,082,930.73	38%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	38%	22%	96
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	98
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	99
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,655	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.65	62.63%	6,130	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,066,569.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,302	\$ 128,545,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	108
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	109
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110
4/30/2024	\$ 271,471,730.57	51.40%	5,750	\$ 112,194,115.04	41%	26%	111
5/31/2024	\$ 268,604,729.87	48.96%	5,382	\$ 103,914,391.73	40%	25%	112
6/30/2024	\$ 246,709,069.21	46.71%	5,920	\$ 96,736,283.82	39%	25%	114
7/31/2024	\$ 238,782,390.57	45.21%	4,751	\$ 91,950,398.45	39%	24%	115
8/31/2024	\$ 232,643,598.71	44.05%	4,550	\$ 89,429,344.96	38%	24%	116
9/30/2024	\$ 231,767,599.17	43.88%	4,439	\$ 88,243,083.51	38%	23%	117
10/31/2024	\$ 229,280,066.93	43.41%	4,263	\$ 86,743,826.32	38%	23%	118
11/30/2024	\$ 227,160,631.29	43.01%	4,162	\$ 86,424,404.64	38%	23%	120

* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

XV. National Disaster Forbearances Statistics*

EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb
4/30/2021 **	\$ 112,194,061.81	6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24	7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18	8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91	8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64	8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38	9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18	2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53	2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39	2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34	3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86	2,630	\$ 8,085,364.94	369
5/31/2022	\$ 49,129,334.57	2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31	2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24	2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06	3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52	2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16	2,938	\$ 23,623,974.80	1,437
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,228,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	289
2/28/2023	\$ 45,519,199.02	2,379	\$ 5,962,761.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,667,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 638,291.67	37
9/30/2023	\$ 30,706,909.54	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,531	\$ 792,781.86	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 575,415.48	45
2/29/2024	\$ 42,639,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7
4/30/2024	\$ 31,538,754.76	1,510	\$ 468,318.79	23
5/31/2024	\$ 29,180,342.97	1,393	\$ 43,525.60	4
6/30/2024	\$ 30,280,814.88	1,432	\$ 810,189.46	67
7/31/2024	\$ 30,797,182.96	1,630	\$ 3,204,681.94	232
8/31/2024	\$ 30,183,421.86	1,601	\$ 2,685,276.75	181
9/30/2024	\$ 29,530,600.62	1,593	\$ 2,804,700.61	200
10/31/2024	\$ 28,438,851.76	1,410	\$ 1,561,795.65	110
11/30/2024	\$ 27,958,124.73	1,418	\$ 1,849,135.02	134

* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.
 ** MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

XVII. Cumulative Realized Losses - Claim Write-offs

	Prior Periods	Current Period	Total Cumulative
Principal Losses	1,358,711.13	\$ 4,756.78	\$ 1,363,467.91
Interest Losses	166,662.02	\$ 604.80	\$ 167,266.81
Total Claim Write-offs	\$ 1,525,373.15	\$ 5,361.58	\$ 1,530,734.73

XVII. Principal Acceleration Trigger

Distribution Date Range	Principal Balance	Compliance (Yes/No)
5/25/2026	4/25/2027	315,000,000
5/25/2027	4/25/2028	276,000,000
5/25/2028	4/25/2029	239,000,000
5/25/2029	4/25/2030	202,000,000
5/25/2030	4/25/2031	169,000,000

The Principal Acceleration Trigger table does not start until 5/25/2026.
 The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note

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