

ECMC Student Loan Trust 2016-1

Monthly Servicing Report

Distribution Date 12/27/2016

Collection Period 11/01/2016 - 11/30/2016

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *Master Servicer*

Deutsche Bank Trust Company Americas - *Indenture Trustee*

U.S. Bank National Association - *Eligible Lender Trustee*

I. Deal Parameters

| A Student Loan Portfolio Characteristics | 08/24/2016 | 10/31/2016 | 11/30/2016 |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 357,885,767.73 | \$ 353,451,094.20 | \$ 350,414,992.70 |
| Interest to be Capitalized Balance | 651,819.92 | 959,545.41 | 1,168,310.87 |
| Pool Balance | \$ 362,809,943.45 | \$ 354,410,639.61 | \$ 351,583,303.57 |
| Specified Reserve Account Balance | 17,044,159.00 | 15,948,478.78 | 15,821,248.66 |
| Adjusted Pool ⁽¹⁾ | \$ 379,854,102.45 | \$ 370,359,118.39 | \$ 367,404,552.23 |
| Weighted Average Coupon (WAC) | 5.90% | 5.91% | 5.90% |
| Number of Loans | 45,619 | 44,892 | 44,431 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 52,474,717.06 | \$ 51,774,407.11 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 301,935,922.55 | \$ 299,808,896.46 |
| Pool Factor | | 0.976849301 | 0.969056416 |
| Since Issued Constant Prepayment Rate | | 60.38% | 32.08% |

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

| B Debt Securities | Cusip/Isin | 11/25/2016 | 12/27/2016 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 26827XAA1 | \$ 350,752,208.60 | \$ 346,968,888.08 |

| C Account Balances | 11/25/2016 | 12/27/2016 |
|-----------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 15,948,478.78 | \$ 15,821,248.66 |
| Floor Income Rebate Account | \$ 1,320,993.12 | \$ 553,529.01 |

| D Asset / Liability | 11/25/2016 | 12/27/2016 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 370,359,118.39 | \$ 367,404,552.23 |
| Total Notes | \$ 350,752,208.60 | \$ 346,968,888.08 |
| Difference | \$ 19,606,909.79 | \$ 20,435,664.15 |
| Parity Ratio | 1.05590 | 1.05890 |

II. Trust Activity 11/01/2016 through 11/30/2016

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 312,256.97 |
| | Guarantor Principal | 1,920,125.99 |
| | Consolidation Activity Principal | 1,646,577.74 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 3,878,960.70 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 285,094.07 |
| | Guarantor Interest | 109,362.81 |
| | Consolidation Activity Interest | 27,753.38 |
| | Special Allowance Payments | 12,162.83 |
| | Interest Subsidy Payments | 138,807.18 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 0.00 |
| | Total Interest Receipts | \$ 573,180.27 |
| C | Reserves in Excess of Requirement | \$ 127,230.12 |
| D | Investment Income | \$ 4,196.69 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ 1,320,993.12 |
| J | Other Deposits | \$ - |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(139,375.79) |
| | Floor Income Rebate Fees to Dept. of Education | \$(735,333.19) |
| | Funds Allocated to the Floor Income Rebate Account | \$(553,529.01) |
| M | AVAILABLE FUNDS | \$ 4,476,322.91 |
| N | Non-Cash Principal Activity During Collection Period | \$(842,859.20) |
| O | Non-Reimbursable Losses During Collection Period | \$ 34,356.75 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2016-1 Portfolio Characteristics

| | | 11/30/2016 | | | | 10/31/2016 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.56% | 2,748 | \$18,199,076.09 | 5.194% | 5.62% | 2,759 | \$17,514,851.08 | 4.955% |
| REPAYMENT: | CURRENT | 5.80% | 22,444 | \$164,498,786.47 | 46.944% | 5.83% | 23,109 | \$174,761,918.75 | 49.444% |
| | 31-60 DAYS DELINQUENT | 5.74% | 2,061 | \$15,939,518.82 | 4.549% | 5.87% | 1,913 | \$14,334,373.74 | 4.056% |
| | 61-90 DAYS DELINQUENT | 6.11% | 1,040 | \$8,203,072.98 | 2.341% | 5.92% | 824 | \$5,634,175.36 | 1.594% |
| | 91-120 DAYS DELINQUENT | 5.85% | 656 | \$4,301,197.91 | 1.227% | 6.26% | 574 | \$4,448,697.63 | 1.259% |
| | > 120 DAYS DELINQUENT | 6.00% | 8,600 | \$67,070,442.38 | 19.140% | 5.99% | 9,391 | \$73,198,317.76 | 20.710% |
| | FORBEARANCE | 6.06% | 6,399 | \$67,881,491.77 | 19.372% | 5.97% | 5,838 | \$58,967,120.65 | 16.683% |
| | CLAIMS IN PROCESS | 7.30% | 483 | \$4,321,406.28 | 1.233% | 7.63% | 484 | \$4,591,639.23 | 1.299% |
| TOTAL | | | 44,431 | \$350,414,992.70 | 100.00% | | 44,892 | \$353,451,094.20 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2016-1 Portfolio Characteristics (cont'd)

| | 11/30/2016 | 10/31/2016 |
|--|------------------|------------------|
| Pool Balance | \$351,583,303.57 | \$354,410,639.61 |
| Outstanding Borrower Accrued Interest | \$6,518,714.56 | \$6,246,058.64 |
| Borrower Accrued Interest to be Capitalized | \$1,168,310.87 | \$959,545.41 |
| Borrower Accrued Interest >30 Days Delinquent | \$3,333,364.70 | \$3,169,393.95 |
| Total # Loans | 44,431 | 44,892 |
| Total # Borrowers | 15,763 | 15,913 |
| Weighted Average Coupon | 5.90% | 5.91% |
| Weighted Average Remaining Term | 183.57 | 184.35 |
| Non-Reimbursable Losses | \$34,356.75 | \$- |
| Cumulative Non-Reimbursable Losses | \$34,356.75 | \$- |
| Since Issued Constant Prepayment Rate (CPR) | 32.08% | 60.38% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$- | \$- |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$5,282,654.51 | \$6,318,228.50 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$896,007.17 | \$656,388.21 |
| Borrower Interest Accrued | \$1,581,736.99 | \$1,652,373.56 |
| Interest Subsidy Payments Accrued | \$130,211.91 | \$122,778.14 |
| Special Allowance Payments Accrued | \$12,695.63 | \$13,483.59 |

V. 2016-1 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 5.64% | 22,093 | 88,453,450.54 | 25.242% |
| | - GSL - Unsubsidized | 5.32% | 14,914 | 82,708,821.25 | 23.603% |
| | - PLUS ⁽²⁾ Loans | 7.56% | 829 | 14,013,086.10 | 3.999% |
| | - SLS ⁽³⁾ Loans | 5.86% | 417 | 2,723,950.76 | 0.777% |
| | - Consolidation Loans | 6.20% | 6,178 | 162,515,684.05 | 46.378% |
| | Total | 5.90% | 44,431 | \$ 350,414,992.70 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 5.66% | 24,870 | 136,822,259.47 | 39.046% |
| | - Two Year | 5.54% | 9,722 | 36,228,956.15 | 10.339% |
| | - Technical | 5.81% | 3,649 | 14,749,204.29 | 4.209% |
| | - Other | 6.20% | 6,190 | 162,614,572.79 | 46.406% |
| | Total | 5.90% | 44,431 | \$ 350,414,992.70 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2016-1 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| Total Available Funds | | \$ 4,476,322.91 |
| A Trustee Fees | \$ 2,450.00 | \$ 4,473,872.91 |
| B Primary Servicing Fee | \$ 66,992.75 | \$ 4,406,880.16 |
| C Administration Fee | \$ 20,509.03 | \$ 4,386,371.13 |
| D Class A Noteholders' Interest Distribution Amount | \$ 603,050.61 | \$ 3,783,320.52 |
| E Reserve Account Reinstatement | \$ - | \$ 3,783,320.52 |
| F Class A Noteholders' Principal Distribution Amount | \$ 3,783,320.52 | \$ - |
| G Class A Noteholders' Accelerated Principal Distribution Amount | \$ - | \$ - |
| H Unpaid Expenses of The Trustees | \$ - | \$ - |
| I Carryover Servicing Fee | \$ - | \$ - |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ - |
| K Repayment to the Lender under the Revolving Credit Agreement | \$ - | \$ - |
| L R-1 Certificateholder's Distribution Amount | \$ - | \$ - |
| M R-2 Certificateholder's Distribution Amount | \$ - | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 350,414,992.70 |
| B Interest to be Capitalized | \$ 1,168,310.87 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 15,821,248.66 |
| E Less: Specified Reserve Account Balance | \$(15,821,248.66) |
| F Total | \$ 351,583,303.57 |
| G Class A Notes Outstanding (after application of available funds) | \$ 346,968,888.08 |
| H Insolvency Event or Event of Default Under Indenture | N |

VII. 2016-1 Distributions**Distribution Amounts**

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26827XAA1 |
| Beginning Balance | \$ 350,752,208.60 |
| Index | LIBOR |
| Spread/Fixed Rate | 1.35% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 11/25/2016 |
| Accrual Period End | 12/27/2016 |
| Daycount Fraction | 0.08888889 |
| Interest Rate* | 1.93422% |
| Accrued Interest Factor | 0.001719307 |
| Current Interest Due | \$ 603,050.61 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 603,050.61 |
| Interest Paid | \$ 603,050.61 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ 3,783,320.52 |
| Ending Principal Balance | \$ 346,968,888.08 |
| Paydown Factor | 0.010123951 |
| Ending Balance Factor | 0.928469061 |

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <http://www.ecmcgroup.org/investors/>.

VIII. 2016-1 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 350,752,208.60 |
| | Adjusted Pool Balance | \$ 367,404,552.23 |
| | Overcollateralization Amount | \$ 25,718,318.66 |
| | Principal Distribution Amount | \$ 9,065,975.03 |
| | Principal Distribution Amount Paid | \$ 3,783,320.52 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 15,948,478.78 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | \$ 15,948,478.78 |
| | Required Reserve Acct Balance | \$ 15,821,248.66 |
| | Release to Collection Account | \$ 127,230.12 |
| | Ending Reserve Account Balance | \$ 15,821,248.66 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 1,320,993.12 |
| | Deposits for the Period | \$ 553,529.01 |
| | Release to Collection Account | \$(1,320,993.12) |
| | Ending Balance | \$ 553,529.01 |