

**FORM OF MONTHLY REPORT
ADJUSTABLE RATE STUDENT LOAN-BACKED BONDS, SERIES 2023-1 & Series 2024-2
FOR DISTRIBUTION ON 12/01/2024**

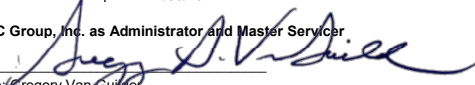
This Monthly Report is being provided by ECMC Group, Inc. (the "Issuer") pursuant to Section 5.3 of the Trust Indenture (the "Indenture"), dated as of 10/31/2024, between the Issuer and Manufacturers and Traders Trust Company (the "Trustee").

The Issuer hereby directs the Trustee to make the following payments and transfers 2023-1 and 2024-2 revenue sub account into the Master revenue account. 2023-1 sub-account interest payment \$1,070,217.92, Trustee/ELT fee \$3500, Admin \$152,886.65, and Cons Loan fee \$106,330.94, and 2024-2 revenue sub account interest payment \$2,012,936.12, Admin \$286,103.16, and Cons Loan fee \$273,428.06, Trustee/ELT fee \$3500, into Master Revenue Account.

Order of Priority:	Amount:
FIRST: An amount sufficient to provide for the reconciliation of Special Allowance Payments under the Higher Education Act among the Issuer, the trust estates of the Issuer under any Joint Sharing Agreement and the United States Department of Education, or to make any other payments due and payable to the United States Department of Education related to the Financed Loans (including, without limitation, consolidation loan rebate fees).	\$379,759.00
SECOND: An amount sufficient to pay (i) (a) the Trustee Fees, ELT Fees and Administrator Fees in connection with the Financed Loans which are then payable to the Trustee, Eligible Lender Trustee, the Issuer or any Servicer, and (b) any expense reimbursement and indemnity amounts due and owing to the Trustee, the Tender Agent and the Eligible Lender Trustee (provided, however, that the maximum amount of such expense reimbursement and indemnity payable to the Trustee, the Tender Agent or the Eligible Lender Trustee during any year (beginning January 1 of each year) prior to any Event of Default shall be limited to the Expense Cap); and (ii) any Program Expenses which are estimated to become so payable during the next monthly period, as set forth in the Monthly Report delivered to the Trustee and which amount shall not exceed any limitations with respect thereto set forth in a Supplemental Indenture.	\$445,989.81
THIRD: An amount sufficient to pay Remarketing Agent Fees and Credit Enhancement Fees and such other fees permitted in a Credit Confirmation with respect thereto in connection with the Bonds which are then payable or which are estimated to become payable during the next month, as set forth in a Monthly Report delivered to the Trustee.	\$0.00
FOURTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Senior Bonds (at maturity, mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Senior Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Senior Bonds (at maturity, optional redemption, mandatory redemption or mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Senior Bonds on the next Interest Payment Date and if principal on the Senior Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$3,083,154.04
FIFTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Senior Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Senior Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Senior Subordinate Bonds (at maturity, optional redemption, mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Senior Subordinate Bonds on the next Interest Payment Date and if principal on the Senior Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
SIXTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Subordinate Bonds (at maturity, optional redemption, mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Subordinate Bonds on the next Interest Payment Date and if principal on the Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
SEVENTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Junior Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Junior Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Junior Subordinate Bonds (at maturity, optional redemption, mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Junior Subordinate Bonds on the next Interest Payment Date and if principal on the Junior Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
EIGHTH: Into the Reserve Account any amount necessary to increase the amount on deposit therein to the Reserve Account Requirement.	\$0.00
NINTH: Subject to the limits set forth in any Supplemental Indenture, the amount, if any, necessary to pay any other amounts due to Credit Providers (other than any contingent amount or contingent default amount) and estimated Program Expenses, other than as provided for in clauses (i) through (iii) above, then unpaid, as determined by the Issuer (as set forth in the Monthly Report delivered to the Trustee), less the amounts previously transferred but not used for such purpose, plus the amount, if any, necessary to reimburse the Issuer for Program Expenses incurred since the delivery of the Bonds and not previously paid or reimbursed from amounts transferred from the Revenue Account or, in the case of Costs of Issuance, from the Loan Account.	\$0.00
TENTH: Except as limited by any Supplemental Indenture, upon receipt by the Trustee of a Direction of the Issuer, into the Payment Account for any mandatory redemptions as set forth in a Supplemental Indenture, all remaining amounts in the Revenue Account after giving effect to the above transfers, provided that no such deposit shall be made after any date specified in a Supplemental Indenture as the last date for such transfer, as such date may be extended pursuant to any subsequent Supplemental Indenture.	\$35,000,000.00
ELEVENTH: Into the Payment Account the amount, if any, which when added to the amount already within such account will be sufficient to pay the Redemption Price of any Bonds which have been called for optional redemption prior to maturity.	\$0.00
TWELFTH: An amount sufficient to pay any outstanding Trustee Fees, ELT Fees and Administrator Fees and any expense reimbursement and indemnity amounts due and owing to the Trustee, the Tender Agent and the Eligible Trustee to the extent not paid under clause SECOND above, without regard to any Expense Cap.	\$0.00
THIRTEENTH: Except as limited by any Supplemental Indenture, when the Asset Requirement is satisfied, any amounts in excess of the amounts needed to satisfy the Asset Requirement may be transferred to the Issuer, at the Direction of the Issuer, free and clear of the lien or the pledge of the Indenture.	\$0.00
FOURTEENTH: To set aside, in a separate account to be maintained by the Trustee hereunder, as required by any agreement between the Issuer and a Credit Provider, an amount equal to any contingent amount or contingent default amount (as described in such agreement).	\$0.00

* Transfer will be completed 11/30/2024

ECMC Group, Inc. as Administrator and Master Servicer

By: 
Name: Gregory Van Gulder
Title: Chief Investment Officer

ECMC Group, Inc.
Adjustable Rate Student Loan-Backed Bonds, Series 2023-1 & Series 2024-2

Parity Ratio as of 10/31/2024

Parity Ratio

Aggregate Market Value

Calculated by the Issuer:

(a) with respect to any Eligible Loan, the unpaid principal amount thereof plus any accrued and unpaid interest, Interest Subsidy Payments and Special Allowance Payments (net of any negative Special Allowance Payments, if any), less any Unguaranteed Amounts on Defaulted Student Loans (provided, however, that any Eligible Loan that becomes an Impaired Loan will have a value of \$0.00) \$744,374,464.86

Calculated by the Trustee:

(b) with respect to any funds of the Issuer held under the Indenture and on deposit in any commercial bank or as to any banker's acceptance or repurchase agreement or investment contract, the amount thereof plus accrued and unpaid interest \$0.00

(c) with respect to any Permitted Investments (as defined in the Trust Indenture) constituting shares in an investment company, the bid price of the shares as reported by the investment company plus accrued and unpaid interest \$52,875,245.47

(d) as to guaranteed investment contracts or other investment agreements permitted by the terms of the Indenture which are redeemable at the option of the owner thereof at par, par plus accrued interest \$0.00

(e) as to other investments, at the option of the Issuer: (i) the lower of the bid prices at such time of determination for such investments by any two nationally recognized government securities dealers (selected by the Issuer) at the time making a market in such investments or (ii) the bid price published by a nationally recognized pricing service \$0.00

Aggregate Market Value **\$797,249,710.33**

Bond Principal, Accrued Interest and Other Obligations

(a) aggregate principal amount of the Parity Bonds (including Bank Bonds), and any Subordinate Bonds \$766,218,000.00

(b) outstanding Reimbursement Obligations \$0.00

(c) accrued interest thereon \$0.00

(d) accrued and unpaid Administrator Fees, Servicing Fees, Program Expenses, Remarketing Agent Fees, Trustee Fees, ELT Fees and Facility Fees \$4,481,860.17

(e) accrued but unpaid payments due to the Department with respect to the Financed Eligible Loans \$0.00

Bond Principal, Accrued Interest and Other Obligations **\$770,699,860.17**

Parity Ratio = Aggregate Market Value ÷ Bond Principal, Accrued Interest and Other Obligations **103.44%**

Minimum Parity Ratio **103.15%**

Equals or Exceeds [Minimum Parity Ratio]% **Yes**

ECMC Group, Inc.
Adjustable Rate Student Loan-Backed Bonds, Series 2023-1

Loan Characteristics as of 10/31/2024

Portfolio Summary

Total Current Balance	\$702,383,701.86
Total Accrued Interest	\$54,248,379.40
Accrued Interest to be Capitalized (non-IBR)	\$24,466,699.66
Accrued Interest to be Capitalized (IBR)	\$16,347,223.77
Accrued Interest Not to be Capitalized	\$13,434,455.97
Total Nr Loans	77,719
Avg Balance per Loan	\$9,037.48
Total Nr Accounts	27,240
Avg Balance per Borrower	\$25,785.01
Wtd Avg Remaining Term	176.01
Wtd Avg Interim Months	0.00
Wtd Avg Borrower Rate	6.29%
Wtd Avg Gross Borrower Rate	6.29%
Wtd Avg Net Borrower Rate	6.29%
Wtd Avg Incentives	0.00%
% Fixed Rate Loans	86.15%
% Variable Rate Loans	13.85%
Wtd Avg Borrower Fixed Rate	6.05%
Wtd Avg Borrower Variable Rate Margin	2.60%
Wtd Avg SAP Margin	6.21%
% Floor Income Loans	48.68%
% Floor Income Fixed Rate Loans	35.47%
% PFH Loans	23.61%
% PFH Loans Excl. Defer/Forb/Delq	20.49%
% Rehab Loans	96.06%
Wtd Avg Seasoning (Repay)	62.88
Wtd Avg Floor Income Fixed Rate	5.36%
Cumulative Claim Principal	\$0.00
Cumulative Rejects Principal	\$0.00
Cumulative Rejects Principal (% Cumulative Claim Principal)	0.00%

Loan Program	Current Balance	% Total Balance	# Loans
Stafford Unsubsidized	\$145,156,131.04	20.67%	25,353
Stafford Subsidized	\$122,493,576.35	17.44%	33,106
Consolidation Unsubsidized	\$218,405,979.18	31.09%	8,629
Consolidation Subsidized	\$197,551,423.50	28.13%	9,406
PLUS Unsubsidized	\$17,476,659.75	2.49%	1,020
SLS Unsubsidized	\$1,299,932.04	0.19%	205
TOTALS	\$702,383,701.86	100.00%	77,719

School Type	Current Balance	% Total Balance	# Loans
2-Year	\$53,617,655.75	7.63%	14,968
4-Year +	\$180,675,995.44	25.72%	33,449
Vocational/Proprietary	\$52,132,647.99	7.42%	11,267
Other/Consolidation/Unknown	\$415,957,402.68	59.22%	18,035
TOTALS	\$702,383,701.86	100.00%	77,719

Loan Status	Current Balance	% Total Balance	# Loans
School	\$0.00	0.00%	0
Grace	\$0.00	0.00%	0
Deferment	\$37,693,740.50	5.37%	5,172
Forbearance	\$102,423,755.95	14.58%	9,693
Repayment	\$541,424,821.16	77.08%	60,338
Claim	\$20,841,384.25	2.97%	2,516
TOTALS	\$702,383,701.86	100.00%	77,719

Rehab	Current Balance	% Total Balance	# Loans
Non-Rehab	\$27,674,696.43	3.94%	3,796
Rehab	\$674,709,005.43	96.06%	73,923
TOTALS	\$702,383,701.86	100.00%	77,719

Income Based Repayment (IBR)	Current Balance	% Total Balance	# Loans
Non-PFH	\$536,560,619.92	76.39%	62,734
PFH	\$143,947,515.62	20.49%	12,887
PFH & Deferment	\$4,603,576.00	0.66%	612
PFH & Delinquent	\$7,404,692.25	1.05%	645
PFH & Forbearance	\$9,867,298.07	1.40%	841
TOTALS	\$702,383,701.86	100.00%	77,719

Interest Rate Type	Current Balance	% Total Balance	# Loans
Fixed Rate	\$ 605,100,332.47	86.15%	50,480
Variable Rate	\$ 97,283,369.39	13.85%	27,239
TOTALS	\$702,383,701.86	100.00%	77,719

Borrower Rate Schema	Current Balance	% Total Balance	# Loans
Consol 3Mo+3.10<8.25	1,198,008.05	0.17%	61
Consol Fxd	404,235,593.17	56.67%	17,888
Consol Fxd Pre97	16,573,767.72	2.32%	370
Consol HEAL 3Mo+3.00	169,138.84	0.02%	3
PLUS 1Yr+3.10<10	12,443.70	0.00%	4
PLUS 1Yr+3.10<9	1,096,548.63	0.15%	115
PLUS 1Yr+3.25<12	91,692.91	0.01%	16
PLUS 3Mo+3.10<9	1,721,027.59	0.24%	229
PLUS Fxd 8.50	15,221,486.59	2.13%	686
SLS 1Yr+3.10<11	288,324.24	0.04%	28
SLS 1Yr+3.25<11	207,577.32	0.03%	29

SLS 1Yr+3.25<12	766,835.92	0.11%	149
SLS Fxd 12	52,322.90	0.01%	3
Staf 3Mo+1.70/2.30<8.25	83,396,138.90	11.69%	24,596
Staf 3Mo+2.50/3.10<8.25	5,460,454.24	0.77%	1,378
Staf 3Mo+3.10<10	1,169,964.48	0.16%	332
Staf 3Mo+3.10<8	72,071.53	0.01%	13
Staf 3Mo+3.10<8.25	1,162,878.61	0.16%	326
Staf 3Mo+3.25<10	1,471,558.56	0.21%	387
Staf Fxd 0.0	179,521.46	0.03%	14
Staf Fxd 5.6	3,106,867.01	0.44%	851
Staf Fxd 6.0	9,297,380.96	1.30%	2,230
Staf Fxd 6.8	162,695,429.78	22.81%	28,741
Staf Fxd 7	448,471.06	0.06%	83
Staf Fxd 8	2,537,624.27	0.36%	452
Staf Fxd 9	706,689.46	0.10%	115
TOTALS	\$713,339,817.90	100.00%	79,099

Borrower Interest Rate	Current Balance	% Total Balance	# Loans
1.99% or less	\$184,121.59	0.03%	16
2 to 2.49	\$67,121.76	0.01%	3
2.5 to 2.99	\$17,473,705.15	2.49%	1,178
3 to 3.49	\$30,048,732.12	4.28%	1,743
3.5 to 3.99	\$40,469,463.20	5.76%	2,121
4 to 4.49	\$40,382,859.72	5.75%	2,031
4.5 to 4.99	\$46,686,945.35	6.65%	2,215
5 to 5.49	\$36,780,901.23	5.24%	1,893
5.5 to 5.99	\$20,730,554.05	2.95%	1,462
6 to 6.49	\$30,925,942.70	4.40%	3,020
6.5 to 6.99	\$197,300,466.40	28.09%	29,720
7 to 7.49	\$47,675,143.06	6.79%	2,537
7.5 to 7.99	\$102,468,741.66	14.59%	24,236
8 to 8.49	\$56,211,358.29	8.00%	3,469
8.5 to 8.99	\$19,752,464.30	2.81%	1,681
9.00% or greater	\$15,225,181.28	2.17%	394
TOTALS	\$702,383,701.86	100.00%	77,719

Floor Income	Current Balance	% Total Balance	# Loans
Floor	\$341,911,898.10	48.68%	37,430
Non-Floor	\$360,471,803.76	51.32%	40,289
TOTALS	\$702,383,701.86	100.00%	77,719

Floor Income - Fixed Rate Loans Only	Current Balance	% Total Balance	# Loans
Floor	\$249,143,267.63	41.17%	11,508
Non-Floor	\$355,957,064.84	58.83%	38,972
TOTALS	\$605,100,332.47	100.00%	50,480

SAP Basis Type	Current Balance	% Total Balance	# Loans
S+1.19 ExInt	5,343,495.82	0.76%	1,073
S+1.74/2.34	73,689,378.42	10.49%	21,589
S+1.74/2.34 ExInt	104,403,510.54	14.86%	19,052
S+1.79 ExInt	72,729,947.05	10.35%	12,630
S+2.09 ExInt	16,313,165.62	2.32%	651
S+2.64	224,424,272.16	31.95%	10,509
S+2.64 ExInt	161,681,684.73	23.02%	6,883
T+2.20/2.80	4,566,212.42	0.65%	1,338
T+2.50/3.10	462,387.68	0.07%	100
T+3.10	28,400,118.82	4.04%	2,617
T+3.25	8,344,730.58	1.19%	931
T+3.50	2,024,798.02	0.29%	346
TOTALS	\$702,383,701.86	100.00%	77,719

Incentives - ACH	Current Balance	% Total Balance	# Loans
EARNED - 0.25%	\$0.00	0.00%	0
EARNED - 0.33%	\$0.00	0.00%	0
EARNED - 0.5%	\$0.00	0.00%	0
EARNED - 1%	\$0.00	0.00%	0
EARNED - 1.25%	\$0.00	0.00%	0
EARNED - 1.5%	\$0.00	0.00%	0
EARNED - 1.75%	\$0.00	0.00%	0
EARNED - 2%	\$0.00	0.00%	0
EARNED - 2.5%	\$0.00	0.00%	0
EARNED - 3%	\$0.00	0.00%	0
ELIGIBLE - 0.25%	\$0.00	0.00%	0
ELIGIBLE - 0.33%	\$0.00	0.00%	0
ELIGIBLE - 0.5%	\$0.00	0.00%	0
ELIGIBLE - 1%	\$0.00	0.00%	0
ELIGIBLE - 1.25%	\$0.00	0.00%	0
ELIGIBLE - 1.5%	\$0.00	0.00%	0
ELIGIBLE - 1.75%	\$0.00	0.00%	0
ELIGIBLE - 2%	\$0.00	0.00%	0
ELIGIBLE - 2.5%	\$0.00	0.00%	0
ELIGIBLE - 3%	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTALS	\$0.00	0.00%	0

Incentives - OTP	Current Balance	% Total Balance	# Loans
EARNED - 0.25%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 0.375%ReducedRateAfter6MonthsOnTime	\$0.00	0.00%	0
EARNED - 0.375%ReducedRateAfter6MonthsOnTime ; EARNED - 1.375%ReducedRateAfter42MonthsOnTime	\$0.00	0.00%	0
EARNED - 0.5%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter24MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.5%ReducedRateAfter12MonthsOnTime	\$0.00	0.00%	0

EARNED - 1.5%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.75%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.75%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 0.25%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1.5%ReducedRateAfter12MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1.75%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTALS	\$0.00	0.00%	0

Incentives - Prin Reduction	Current Balance	% Total Balance	# Loans
ELIGIBLE - 1%PrincipalReductionAfter12MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter24MonthsO	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter15MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter1MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter1MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter13MonthsOn	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter24MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter36MonthsO	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%PrincipalReductionAfter48MonthsOnTime	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTALS	\$0.00	0.00%	0

Guarantee Percent	Current Balance	% Total Balance	# Loans
97	\$334,250,813.61	47.59%	38,114
98	\$356,155,559.77	50.71%	38,113
100	\$11,977,328.48	1.71%	1,492
TOTALS	\$702,383,701.86	100.00%	77,719

Remaining Term	Current Balance	% Total Balance	# Loans
0 to 24	\$2,854,809.16	0.41%	2,865
25 to 36	\$3,765,084.69	0.54%	2,295
37 to 48	\$6,579,080.02	0.94%	2,931
49 to 60	\$8,018,875.81	1.14%	2,728
61 to 72	\$11,754,865.90	1.67%	3,594
73 to 84	\$26,677,404.80	3.80%	7,065
85 to 96	\$41,640,497.65	5.93%	7,558
97 to 108	\$61,279,140.15	8.72%	9,374
109 to 120	\$54,841,387.82	7.81%	6,720
121 to 132	\$63,918,489.39	9.10%	6,286
133 to 144	\$52,633,823.67	7.49%	4,571
145 to 156	\$39,578,247.87	5.63%	2,831
157 to 168	\$33,301,051.23	4.74%	2,287
169 to 180	\$27,837,434.22	3.96%	2,010
181 to 192	\$21,577,452.09	3.07%	1,913
193 to 220	\$52,985,844.21	7.54%	4,171
221 to 260	\$57,173,220.95	8.14%	4,131
261 to 300	\$48,923,730.56	6.97%	2,440
Over 300	\$87,043,261.67	12.39%	1,949
TOTALS	\$702,383,701.86	100.00%	77,719

Seasoning Months	Current Balance	% Total Balance	# Loans
Not in Repayment	\$175,635,107.52	25.01%	19,409
0 to 12 months	\$118,458,998.05	16.87%	13,130
13 to 24 months	\$21,048,095.79	3.00%	2,789
25 to 36 months	\$76,551,448.49	10.90%	7,495
37 to 48 months	\$40,570,650.33	5.78%	4,008
49 to 60 months	\$35,410,852.99	5.04%	3,655
61 to 72 months	\$58,241,907.62	8.29%	5,750
73 to 84 months	\$40,442,870.90	5.76%	6,380
85 to 96 months	\$28,064,921.07	4.00%	4,334
97 to 108 months	\$44,126,812.82	6.28%	4,217
109 to 120 months	\$9,010,482.06	1.28%	952
More than 120 months	\$54,821,554.22	7.81%	5,600
TOTALS	\$702,383,701.86	100.00%	77,719

Delinquency	Current Balance	% Total Balance	# Loans
Not in Repayment	\$20,841,384.25	2.97%	2,516
0-30 days	\$543,953,293.42	77.44%	61,441
31-60 days	\$30,529,236.17	4.35%	3,089
61-90 days	\$24,169,180.23	3.44%	2,374
91-120 days	\$15,882,817.11	2.26%	1,584
121 and Greater	\$67,007,790.68	9.54%	6,715
TOTALS	\$702,383,701.86	100.00%	77,719

Current Account Balance	Current Balance	% Total Balance	# Loans
\$2,000.00 or less	\$2,402,300.08	0.34%	4,044
\$2,000.01 to \$4,000.00	\$8,143,855.68	1.16%	5,310
\$4,000.01 to \$6,000.00	\$11,652,902.05	1.66%	5,051
\$6,000.01 to \$8,000.00	\$14,168,291.79	2.02%	4,754
\$8,000.01 to \$10,000.00	\$15,147,654.67	2.16%	4,150
\$10,000.01 to \$15,000.00	\$42,454,533.80	6.04%	9,140
\$15,000.01 to \$20,000.00	\$45,918,180.61	6.54%	7,674
\$20,000.01 to \$25,000.00	\$38,897,890.14	5.54%	5,545
\$25,000.01 to \$30,000.00	\$38,024,567.17	5.41%	4,700
\$30,000.01 to \$40,000.00	\$71,539,438.21	10.19%	7,734
\$40,000.01 to \$50,000.00	\$58,328,830.38	8.30%	5,314
\$50,000.01 to \$60,000.00	\$51,608,126.10	7.35%	4,130
\$60,000.01 to \$70,000.00	\$39,137,022.25	5.57%	2,469
\$70,000.01 to \$80,000.00	\$32,347,084.18	4.61%	1,935
\$80,000.01 or more	\$232,613,024.75	33.12%	5,769
TOTALS	\$702,383,701.86	100.00%	77,719

Current Loan Balance	Current Balance	% Total Balance	# Loans
\$2,000.00 or less	2,402,300.08	0.34%	4,044
\$2,000.01 to \$4,000.00	8,143,855.68	1.16%	5,310
\$4,000.01 to \$6,000.00	11,652,902.05	1.66%	5,051
\$6,000.01 to \$8,000.00	14,168,291.79	2.02%	4,754
\$8,000.01 to \$10,000.00	15,147,654.67	2.16%	4,150
\$10,000.01 to \$15,000.00	42,454,533.80	6.04%	9,140
\$15,000.01 to \$20,000.00	45,918,180.61	6.54%	7,674
\$20,000.01 to \$25,000.00	38,897,890.14	5.54%	5,545
\$25,000.01 to \$30,000.00	38,024,567.17	5.41%	4,700
\$30,000.01 to \$40,000.00	71,539,438.21	10.19%	7,734
\$40,000.01 to \$50,000.00	58,328,830.38	8.30%	5,314
\$50,000.01 to \$60,000.00	51,608,126.10	7.35%	4,130
\$60,000.01 to \$70,000.00	39,137,022.25	5.57%	2,469
\$70,000.01 to \$80,000.00	32,347,084.18	4.61%	1,935
\$80,000.01 or more	232,613,024.75	33.12%	5,769
TOTALS	\$702,383,701.86	100.00%	77,719

Guarantor	Current Balance	% Total Balance	# Loans
American Student Assistance	\$0.00	0.00%	0
College Assist	\$15,694,450.00	5.92%	1,226
Educational Credit Management Corporation	\$184,614,781.67	74.29%	21,479
Florida Department of Education	\$0.00	0.00%	0
Great Lakes Higher Education Guaranty Corporation	\$ 486,044,941.07	13.84%	51,750
Kentucky Higher Education Assistance Authority	\$0.00	0.00%	0
Michigan Guaranty Agency	\$ 16,029,529.12	5.95%	3,264
National Student Loan Program	\$0.00	0.00%	0
Oklahoma Guaranteed Student Loan Program	\$0.00	0.00%	0
Pennsylvania Higher Education Assistance Agency	\$0.00	0.00%	0
Texas Guaranteed Student Loan Corporation	\$0.00	0.00%	0
Utah Higher Education Assistance Authority	\$0.00	0.00%	0
TOTALS	\$702,383,701.86	100.00%	77,719

States	Current Balance	% Total Balance	# Loans
Alabama	\$9,279,563.70	1.32%	899
Alaska	\$1,708,051.06	0.24%	194
Arizona	\$16,996,852.05	2.42%	1,778
Arkansas	\$12,112,115.42	1.72%	1,727
Armed Forces	\$458,352.99	0.07%	48
Armed Forces Pacific	\$61,284.51	0.01%	12
California	\$59,893,469.76	8.53%	5,307
Colorado	\$11,075,673.45	1.58%	1,145
Connecticut	\$6,908,808.04	0.98%	715
Delaware	\$1,839,964.84	0.26%	144
District of Columbia	\$1,753,546.40	0.25%	130
Florida	\$47,965,492.50	6.83%	4,530
Georgia	\$34,058,119.25	4.85%	2,927
Guam	\$193,046.13	0.03%	26
Hawaii	\$2,166,825.92	0.31%	219
Idaho	\$2,921,600.87	0.42%	283
Illinois	\$22,707,791.21	3.23%	2,282
Indiana	\$15,656,535.28	2.23%	1,801
Iowa	\$7,613,366.52	1.08%	1,042
Kansas	\$6,298,298.48	0.90%	673
Kentucky	\$6,374,518.59	0.91%	707
Louisiana	\$10,238,164.18	1.46%	1,019
Maine	\$3,244,233.00	0.46%	417
Maryland	\$15,005,225.38	2.14%	1,207
Massachusetts	\$12,549,950.45	1.79%	1,458
Michigan	\$30,830,481.35	4.39%	4,568
Minnesota	\$20,177,798.50	2.87%	3,548
Mississippi	\$7,170,836.08	1.02%	949
Missouri	\$20,292,474.02	2.89%	2,600
Montana	\$2,471,044.04	0.35%	312
Nebraska	\$2,072,084.47	0.30%	244
Nevada	\$6,325,184.39	0.90%	650
New Hampshire	\$2,976,148.47	0.42%	232
New Jersey	\$11,373,785.17	1.62%	826
New Mexico	\$3,669,840.74	0.52%	341
New York	\$29,529,354.86	4.20%	2,179
North Carolina	\$19,194,808.92	2.73%	1,892
North Dakota	\$3,938,763.05	0.56%	542
Northern Mariana Islands	\$41,373.70	0.01%	5
Ohio	\$45,946,427.62	6.54%	7,318
Oklahoma	\$5,880,467.97	0.84%	538
Oregon	\$6,799,323.71	0.97%	786
Other	\$1,219,950.21	0.17%	61
Pennsylvania	\$19,649,894.36	2.80%	1,841
Puerto Rico	\$4,045,561.04	0.58%	349
Rhode Island	\$2,583,749.01	0.37%	282
South Carolina	\$29,438,058.60	4.19%	3,667
South Dakota	\$3,203,070.91	0.46%	473
Tennessee	\$17,219,653.49	2.45%	2,028
Texas	\$40,985,521.82	5.84%	3,834
Utah	\$4,446,572.51	0.63%	387
Vermont	\$1,287,928.55	0.18%	79
Virgin Islands	\$174,097.38	0.02%	20
Virginia	\$17,021,100.01	2.42%	1,729
Washington	\$10,690,012.50	1.52%	1,141
West Virginia	\$2,368,968.15	0.34%	268
Wisconsin	\$19,146,941.19	2.73%	3,173
Wyoming	\$1,131,575.09	0.16%	167
TOTALS	\$702,383,701.86	100.00%	77,719