

ECMC Student Loan Trust 2020-1E

Monthly Servicing Report

Distribution Date 05/25/2022

Collection Period 04/01/2022 - 04/30/2022

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *Master Servicer*

Manufacturers and Traders Trust Company - *Indenture Trustee*

Manufacturers and Traders Trust Company - *Eligible Lender Trustee*

I. Deal Parameters

| A | Student Loan Portfolio Characteristics | 05/14/2020 | 03/31/2022 | 04/30/2022 |
|----------|---|--------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 303,253,322.68 | \$ 263,824,299.97 | \$ 259,536,864.46 |
| | Interest to be Capitalized Balance | 6,874,335.37 | 1,087,548.65 | 987,285.19 |
| | Pool Balance | \$ 310,127,658.05 | \$ 264,911,848.62 | \$ 260,524,149.65 |
| | Specified Reserve Account Balance | 13,486,170.00 | 6,622,796.22 | 6,513,103.74 |
| | Accrued and Unpaid Interest (Not to be Capitalized) | \$ 19,607,187.28 | \$ 5,896,571.05 | \$ 5,840,628.84 |
| | Adjusted Pool | \$ 343,221,015.33 | \$ 277,431,215.89 | \$ 272,877,882.23 |
| | Weighted Average Coupon (WAC) | 5.52% | 4.93% | 4.93% |
| | Number of Loans | 37,565 | 29,339 | 28,764 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 35,665,570.55 | \$ 34,969,589.20 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 229,246,278.07 | \$ 225,554,560.45 |
| | Pool Factor | | 0.854202590 | 0.840054548 |
| | Since Issued Constant Prepayment Rate | | 4.38% | 4.62% |

| B | Debt Securities | Cusip/Isin | 04/25/2022 | 05/25/2022 |
|----------|------------------------|-------------------|-------------------|-------------------|
| | A | 26832GAA1 | \$ 252,462,406.46 | \$ 248,318,872.83 |

| C | Account Balances | 04/25/2022 | 05/25/2022 |
|----------|-----------------------------|-------------------|-------------------|
| | Reserve Account Balance | \$ 6,622,796.22 | \$ 6,513,103.74 |
| | Floor Income Rebate Account | \$ 417,896.98 | \$ 618,486.11 |

| D | Asset / Liability | 04/25/2022 | 05/25/2022 |
|----------|--------------------------|-------------------|-------------------|
| | Adjusted Pool Balance | \$ 277,431,215.89 | \$ 272,877,882.23 |
| | Total Notes | \$ 252,462,406.46 | \$ 248,318,872.83 |
| | Difference | \$ 24,968,809.43 | \$ 24,559,009.40 |
| | Parity Ratio | 1.09890 | 1.09890 |

II. Trust Activity 04/01/2022 through 04/30/2022

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 209,635.42 |
| | Guarantor Principal | 3,732,446.42 |
| | Consolidation Activity Principal | 1,016,881.55 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 4,958,963.39 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 182,933.00 |
| | Guarantor Interest | 183,222.16 |
| | Consolidation Activity Interest | 28,264.66 |
| | Special Allowance Payments | 0.00 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 0.00 |
| | Total Interest Receipts | \$ 394,419.82 |
| C | Reserves in Excess of Requirement | \$ 109,692.48 |
| D | Investment Income | \$ 2,082.86 |
| 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 | \$ - |
| J | Other Deposits | \$ - |
| K | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(127,370.51) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(200,589.13) |
| L | AVAILABLE FUNDS | \$ 5,137,198.91 |
| M | Non-Cash Principal Activity During Collection Period | \$(671,527.88) |
| N | Non-Reimbursable Losses During Collection Period | \$ 32,329.96 |
| O | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| P | Aggregate Loan Substitutions | \$ - |

III. 2020-1E Portfolio Characteristics

| | | 04/30/2022 | | | | 03/31/2022 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 4.23% | 1,426 | \$9,334,336.81 | 3.597% | 4.24% | 1,418 | \$9,453,639.43 | 3.583% |
| REPAYMENT: | CURRENT | 4.90% | 17,219 | \$146,522,624.02 | 56.455% | 4.87% | 17,539 | \$150,006,787.53 | 56.859% |
| | 31-60 DAYS DELINQUENT | 4.94% | 1,496 | \$15,010,096.95 | 5.783% | 5.19% | 1,523 | \$14,935,338.39 | 5.661% |
| | 61-90 DAYS DELINQUENT | 5.28% | 871 | \$9,032,267.35 | 3.480% | 5.00% | 1,019 | \$9,328,615.54 | 3.536% |
| | 91-120 DAYS DELINQUENT | 4.94% | 784 | \$6,861,760.18 | 2.644% | 5.35% | 774 | \$7,819,746.95 | 2.964% |
| | > 120 DAYS DELINQUENT | 4.86% | 2,508 | \$22,427,454.52 | 8.641% | 4.75% | 2,429 | \$20,960,842.98 | 7.945% |
| | FORBEARANCE | 5.08% | 3,750 | \$44,229,546.54 | 17.042% | 5.14% | 3,854 | \$43,682,342.24 | 16.557% |
| | CLAIMS IN PROCESS | 5.28% | 706 | \$6,106,466.50 | 2.353% | 5.41% | 779 | \$7,624,675.32 | 2.890% |
| | AGED CLAIMS REJECTED | 3.11% | 4 | \$12,311.59 | 0.005% | 3.11% | 4 | \$12,311.59 | 0.005% |
| TOTAL | | | 28,764 | \$259,536,864.46 | 100.00% | | 29,339 | \$263,824,299.97 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2020-1E Portfolio Characteristics (cont'd)

| | 04/30/2022 | 03/31/2022 |
|--|------------------|------------------|
| Pool Balance | \$260,524,149.65 | \$264,911,848.62 |
| Outstanding Borrower Accrued Interest | \$6,827,914.03 | \$6,984,119.70 |
| Borrower Accrued Interest to be Capitalized | \$987,285.19 | \$1,087,548.65 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,758,548.88 | \$1,830,718.07 |
| Total # Loans | 28,764 | 29,339 |
| Total # Borrowers | 12,472 | 12,725 |
| Weighted Average Coupon | 4.93% | 4.93% |
| Weighted Average Remaining Term | 183.13 | 183.36 |
| Non-Reimbursable Losses | \$32,329.96 | \$46,542.22 |
| Cumulative Non-Reimbursable Losses | \$776,493.88 | \$744,163.92 |
| Since Issued Constant Prepayment Rate (CPR) | 4.62% | 4.38% |
| 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 | \$- | \$- |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$702,326.69 | \$903,010.06 |
| Borrower Interest Accrued | \$1,227,574.90 | \$794,649.70 |
| Interest Subsidy Payments Accrued | \$(187,996.84) | \$86,148.35 |
| Special Allowance Payments Accrued | \$16,626.18 | \$7,259.26 |

V. 2020-1E Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 4.23% | 13,535 | 55,483,394.08 | 21.378% |
| | - GSL - Unsubsidized | 4.02% | 9,205 | 52,637,676.04 | 20.281% |
| | - PLUS ⁽²⁾ Loans | 6.08% | 420 | 5,847,270.19 | 2.253% |
| | - SLS ⁽³⁾ Loans | 3.83% | 289 | 1,716,044.98 | 0.661% |
| | - Consolidation Loans | 5.50% | 5,315 | 143,852,479.17 | 55.427% |
| | Total | 4.93% | 28,764 | \$ 259,536,864.46 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 4.20% | 15,482 | 84,293,820.96 | 32.479% |
| | - Two Year | 4.14% | 6,065 | 23,056,090.95 | 8.884% |
| | - Technical | 4.62% | 1,901 | 8,328,783.16 | 3.209% |
| | - Other | 5.50% | 5,316 | 143,858,169.39 | 55.429% |
| | Total | 4.93% | 28,764 | \$ 259,536,864.46 | 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. 2020-1E Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|--|-----------------|----------------------------|
| Total Available Funds | | \$ 5,137,198.91 |
| A Primary Servicing Fees | \$ 60,595.39 | \$ 5,076,603.52 |
| B (i) Administration Fee | \$ 15,197.24 | \$ 5,061,406.28 |
| (ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees | \$ 3,250.00 | \$ 5,058,156.28 |
| (iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees | \$ - | \$ 5,058,156.28 |
| C Class A Noteholders' Interest Distribution Amount | \$ 475,470.87 | \$ 4,582,685.41 |
| D Class A Noteholders' Principal Distribution Amount on Maturity Date | \$ - | \$ 4,582,685.41 |
| E Reserve Account Reinstatement | \$ - | \$ 4,582,685.41 |
| F Class A Noteholders' Principal Distribution Amount | \$ 4,143,533.63 | \$ 439,151.78 |
| G Accelerated Principal Distribution Amount | \$ - | \$ 439,151.78 |
| H Unpaid Expenses of the Administrator and the Trustees | \$ - | \$ 439,151.78 |
| I Carryover Servicing Fee | \$ - | \$ 439,151.78 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 439,151.78 |
| K Repayment to the Lender under the Revolving Credit Agreement | \$ - | \$ 439,151.78 |
| L Class R Certificateholder's Distribution Amount | \$ 439,151.78 | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 259,536,864.46 |
| B Accrued and Unpaid Interest | \$ 6,827,914.03 |
| C Reserve Account Balance (after any reinstatement) | \$ 6,513,103.74 |
| D Less: Specified Reserve Account Balance | \$(6,513,103.74) |
| E Total | \$ 266,364,778.49 |
| F Class A Notes Outstanding (after application of available funds) | \$ 248,318,872.83 |
| G Insolvency Event or Event of Default Under Indenture | N |

VII. 2020-1E Distributions**Distribution Amounts**

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26832GAA1 |
| Beginning Balance | \$ 252,462,406.46 |
| Index | FIXED |
| Spread/Fixed Rate | 2.26% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 4/25/2022 |
| Accrual Period End | 5/25/2022 |
| Daycount Fraction | 0.08333333 |
| Interest Rate* | 2.26000% |
| Accrued Interest Factor | 0.001883333 |
| Current Interest Due | \$ 475,470.87 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 475,470.87 |
| Interest Paid | \$ 475,470.87 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ 4,143,533.63 |
| Ending Principal Balance | \$ 248,318,872.83 |
| Paydown Factor | 0.012788684 |
| Ending Balance Factor | 0.766416274 |

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://www.navient.com/about/investors/data/abrate.txt>.

VIII. 2020-1E Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 252,462,406.46 |
| | Adjusted Pool Balance | \$ 272,877,882.23 |
| | Specified Overcollateralization Amount | \$ 24,559,009.40 |
| | Principal Distribution Amount | \$ 4,143,533.63 |
| | Principal Distribution Amount Paid | \$ 4,143,533.63 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 6,622,796.22 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 6,622,796.22</u> |
| | Required Reserve Acct Balance | \$ 6,513,103.74 |
| | Release to Collection Account | \$ 109,692.48 |
| | Ending Reserve Account Balance | \$ 6,513,103.74 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 417,896.98 |
| | Deposits for the Period | \$ 200,589.13 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 618,486.11 |