

ECMC Student Loan Trust 2016-1

Monthly Servicing Report

Distribution Date 10/25/2016

Collection Period 08/24/2016 - 09/30/2016

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

Deutsche Bank Trust Company Americas - *Indenture Trustee*

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

ECMC Group, INC. - *Master Servicer*

I. Deal Parameters

A	Student Loan Portfolio Characteristics	08/24/2016	09/30/2016
	Principal Balance	\$ 357,885,767.73	\$ 354,637,866.64
	Interest to be Capitalized Balance	651,819.92	806,944.14
	Pool Balance	\$ 362,809,943.45	\$ 355,444,810.78
	Specified Reserve Account Balance	17,044,159.00	15,995,016.49
	Adjusted Pool ⁽¹⁾	\$ 379,854,102.45	\$ 371,439,827.27
	Weighted Average Coupon (WAC)	5.90%	5.90%
	Number of Loans	45,619	45,131
	Aggregate Outstanding Principal Balance - Tbill		\$ 52,510,221.25
	Aggregate Outstanding Principal Balance - LIBOR		\$ 302,934,589.53
	Pool Factor	1.000000000	0.979699750
	Since Issued Constant Prepayment Rate		31.44%

⁽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	08/24/2016	10/25/2016
	A	26827XAA1	\$ 373,700,000.00	\$ 351,570,168.25

C	Account Balances	08/24/2016	10/25/2016
	Reserve Account Balance	\$ 17,044,159.00	\$ 15,995,016.49
	Capitalized Interest Account Balance	\$ -	\$ -
	Floor Income Rebate Account	\$ -	\$ 735,333.19
	Supplemental Loan Purchase Account	\$ -	\$ -

D	Asset / Liability	08/24/2016	10/25/2016
	Adjusted Pool Balance + Supplemental Loan Purchase	\$ 395,803,257.00	\$ 371,439,827.27
	Total Notes	\$ 373,700,000.00	\$ 351,570,168.25
	Difference	\$ 22,103,257.00	\$ 19,869,659.02
	Parity Ratio	1.05915	1.05652

II. Trust Activity 08/24/2016 through 09/30/2016

A	Student Loan Principal Receipts	
	Borrower Principal	1,336,357.68
	Guarantor Principal	-
	Consolidation Activity Principal	2,878,406.53
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	-
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	Total Principal Receipts	\$ 4,214,764.21
B	Student Loan Interest Receipts	
	Borrower Interest	388,924.19
	Guarantor Interest	0.00
	Consolidation Activity Interest	29,948.86
	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	\$ 418,873.05
C	Reserves in Excess of Requirement	\$ 1,049,142.51
D	Investment Income	\$ 7,820.47
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	\$ 18,751,492.00
I	Excess Transferred from Other Accounts	\$ -
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	\$(176,096.66)
	Floor Income Rebate Fees to Dept. of Education	\$ -
	Funds Allocated to the Floor Income Rebate Account	\$(735,333.19)
M	AVAILABLE FUNDS	\$ 23,530,662.39
N	Non-Cash Principal Activity During Collection Period	\$(976,863.12)
O	Non-Reimbursable Losses During Collection Period	\$ -
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
Q	Aggregate Loan Substitutions	\$ -

III. 2016-1 Portfolio Characteristics

		09/30/2016			
		Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.63%	2,563	\$16,311,528.89	4.599%
REPAYMENT:	CURRENT	5.83%	23,213	\$171,955,121.97	48.488%
	31-60 DAYS DELINQUENT	5.97%	1,538	\$12,118,714.82	3.417%
	61-90 DAYS DELINQUENT	6.27%	700	\$5,107,876.53	1.440%
	91-120 DAYS DELINQUENT	5.90%	3,395	\$26,625,404.21	7.508%
	> 120 DAYS DELINQUENT	6.09%	7,418	\$58,287,959.06	16.436%
	FORBEARANCE	5.89%	6,081	\$62,016,077.57	17.487%
	CLAIMS IN PROCESS	7.81%	223	\$2,215,183.59	0.625%
TOTAL			45,131	\$354,637,866.64	100.00%

* Percentages may not total 100% due to rounding

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

09/30/2016

Pool Balance	\$355,444,810.78
Outstanding Borrower Accrued Interest	\$5,577,480.64
Borrower Accrued Interest to be Capitalized	\$806,944.14
Borrower Accrued Interest >30 Days Delinquent	\$2,837,549.05
Total # Loans	45,131
Total # Borrowers	16,003
Weighted Average Coupon	5.90%
Weighted Average Remaining Term	184.55
Non-Reimbursable Losses	\$-
Cumulative Non-Reimbursable Losses	\$-
Since Issued Constant Prepayment Rate (CPR)	31.44%
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	\$6,131,128.89
Note Interest Shortfall	\$-
Unpaid Interest Carryover	\$-
Non-Cash Principal Activity - Capitalized Interest	\$975,625.63
Borrower Interest Accrued	\$2,047,874.54
Interest Subsidy Payments Accrued	\$138,695.17
Special Allowance Payments Accrued	\$12,162.83

V. 2016-1 Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL ⁽¹⁾ - Subsidized	5.64%	22,472	89,925,462.49	25.357%
	- GSL - Unsubsidized	5.32%	15,135	83,984,708.40	23.682%
	- PLUS ⁽²⁾ Loans	7.58%	846	14,276,535.63	4.026%
	- SLS ⁽³⁾ Loans	5.85%	420	2,717,957.50	0.766%
	- Consolidation Loans	6.20%	6,258	163,733,202.62	46.169%
	Total	5.90%	45,131	\$ 354,637,866.64	100.000%
B	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	5.66%	25,236	139,003,995.41	39.196%
	- Two Year	5.54%	10,139	37,882,555.40	10.682%
	- Technical	5.81%	3,478	13,951,235.26	3.934%
	- Other	6.20%	6,278	163,800,080.57	46.188%
	Total	5.90%	45,131	\$ 354,637,866.64	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		\$ 23,530,662.39
A Trustee Fees	\$ -	\$ 23,530,662.39
B Primary Servicing Fee	\$ 85,668.62	\$ 23,444,993.77
C Administration Fee	\$ 26,106.71	\$ 23,418,887.06
D Rating Agency Surveillance Fees	\$ -	\$ 22,129,831.75
E Class A Noteholders' Interest Distribution Amount	\$ 1,289,055.31	\$ 22,129,831.75
F Reserve Account Reinstatement	\$ -	\$ 22,129,831.75
G Class A Noteholders' Principal Distribution Amount	\$ 22,129,831.75	\$ -
H Class A Noteholders' Accelerated Principal Distribution Amount	\$ -	\$ -
I Unpaid Expenses of The Trustees	\$ -	\$ -
J Carryover Servicing Fee	\$ -	\$ -
K Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ -
L Repayment to the Lender under the Revolving Credit	\$ -	\$ -
M R-1 Certificateholder's Distribution Amount	\$ -	\$ -
N R-2 Certificateholder's Distribution Amount	\$ -	\$ -

Waterfall Triggers

A Student Loan Principal Outstanding	\$ 354,637,866.64
B Interest to be Capitalized	\$ 806,944.14
C Capitalized Interest Account Balance	\$ -
D Reserve Account Balance (after any reinstatement)	\$ 15,995,016.49
E Less: Specified Reserve Account Balance	\$(15,995,016.49)
F Total	\$ 355,444,810.78
G Class A Notes Outstanding (after application of available funds)	\$ 351,570,168.25
H Insolvency Event or Event of Default Under Indenture	N

VII. 2016-1 Distributions

Distribution Amounts

	<u>A</u>
Cusip/Isin	26827XAA1
Beginning Balance	\$ 373,700,000.00
Index	LIBOR
Spread/Fixed Rate	1.35%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	8/24/2016
Accrual Period End	10/25/2016
Daycount Fraction	0.17222222
Interest Rate*	2.00290%
Accrued Interest Factor	0.003449439
Current Interest Due	\$ 1,289,055.31
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 1,289,055.31
Interest Paid	\$ 1,289,055.31
Interest Shortfall	\$ -
Principal Paid	\$ 22,129,831.75
Ending Principal Balance	\$ 351,570,168.25
Paydown Factor	0.059218174
Ending Balance Factor	0.940781826

VIII. 2016-1 Reconciliations

A	Principal Distribution Reconciliation	
	Notes Outstanding Principal Balance	\$ 373,700,000.00
	Adjusted Pool Balance	\$ 371,439,827.27
	Overcollateralization Amount	\$ 26,000,787.91
	Principal Distribution Amount	\$ 28,260,960.64
	Principal Distribution Amount Paid	\$ 22,129,831.75
B	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 17,044,159.00
	Reserve Funds Utilized	0.00
	Reserve Funds Reinstated	0.00
	Balance Available	\$ 17,044,159.00
	Required Reserve Acct Balance	\$ 15,995,016.49
	Release to Collection Account	\$ 1,049,142.51
	Ending Reserve Account Balance	\$ 15,995,016.49
C	Floor Income Rebate Account	
	Beginning Period Balance	\$ -
	Deposits for the Period	\$ 735,333.19
	Release to Collection Account	\$ -
	Ending Balance	\$ 735,333.19
D	Supplemental Purchase Account	
	Beginning Period Balance	\$ -
	Supplemental Loan Purchases	\$ -
	Transfers to Collection Account	\$ -
	Ending Balance	\$ -