

ECMC Student Loan Trust 2020-1E

Monthly Servicing Report

Distribution Date 11/25/2024

Collection Period 10/01/2024 - 10/31/2024

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 | 09/30/2024 | 10/31/2024 |
| | Principal Balance | \$ 303,253,322.68 | \$ 175,596,957.06 | \$ 175,182,974.56 |
| | Interest to be Capitalized Balance | 6,874,335.37 | 1,223,156.09 | 1,447,759.77 |
| | Pool Balance | \$ 310,127,658.05 | \$ 176,820,113.15 | \$ 176,630,734.33 |
| | Specified Reserve Account Balance | 13,486,170.00 | - N/A - | - N/A - |
| | Accrued and Unpaid Interest (Not to be Capitalized) | \$ 19,607,187.28 | \$ 4,514,936.51 | \$ 4,395,880.58 |
| | Adjusted Pool | \$ 343,221,015.33 | \$ 176,820,113.15 | \$ 176,630,734.33 |
| | Weighted Average Coupon (WAC) | 5.52% | 6.41% | 6.42% |
| | Number of Loans | 37,565 | 17,474 | 17,351 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 24,052,123.84 | \$ 24,056,052.62 |
| | Aggregate Outstanding Principal Balance - SOFR | | \$ 152,767,989.31 | \$ 152,574,681.71 |
| | Pool Factor | | 0.570152673 | 0.569542025 |
| | Since Issued Constant Prepayment Rate | | 5.78% | 5.55% |
| | B | Debt Securities | Cusip/Isin | 10/25/2024 |
| A | | 26832GAA1 | \$ 161,967,062.74 | \$ 160,733,968.24 |
| C | Account Balances | | | |
| | | 10/25/2024 | 11/25/2024 | |
| | Reserve Account Balance | \$ 618,870.40 | \$ 618,207.57 | |
| Floor Income Rebate Account | \$ - | \$ - | | |
| D | Asset / Liability | | | |
| | | 10/25/2024 | 11/25/2024 | |
| | Adjusted Pool Balance | \$ 176,820,113.15 | \$ 176,630,734.33 | |
| | Total Notes | \$ 161,967,062.74 | \$ 160,733,968.24 | |
| | Difference | \$ 14,853,050.41 | \$ 15,896,766.09 | |
| Parity Ratio | 1.09170 | 1.09890 | | |

II. Trust Activity 10/01/2024 through 10/31/2024

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 187,151.03 |
| | Guarantor Principal | 752,813.42 |
| | Consolidation Activity Principal | 113,691.16 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 1,053,655.61 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 118,848.03 |
| | Guarantor Interest | 38,157.17 |
| | Consolidation Activity Interest | 4,568.80 |
| | Special Allowance Payments | 801,596.80 |
| | Interest Subsidy Payments | 138,514.93 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 0.00 |
| | Total Interest Receipts | \$ 1,101,685.73 |
| C | Reserves in Excess of Requirement | \$ 662.83 |
| D | Investment Income | \$ 8,484.98 |
| 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 | \$(90,891.27) |
| | Floor Income Rebate Fees to Dept. of Education | \$(5,750.35) |
| | Funds Allocated to the Floor Income Rebate Account | \$ - |
| L | AVAILABLE FUNDS | \$ 2,067,847.53 |
| M | Non-Cash Principal Activity During Collection Period | \$(639,673.11) |
| N | Non-Reimbursable Losses During Collection Period | \$ 13,206.82 |
| O | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| P | Aggregate Loan Substitutions | \$ - |

III. 2020-1E Portfolio Characteristics

| | | 10/31/2024 | | | | 09/30/2024 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.01% | 894 | \$7,266,527.91 | 4.148% | 5.91% | 904 | \$7,431,750.02 | 4.232% |
| REPAYMENT: | CURRENT | 6.39% | 10,291 | \$95,241,787.98 | 54.367% | 6.45% | 10,542 | \$98,803,919.66 | 56.267% |
| | 31-60 DAYS DELINQUENT | 6.70% | 832 | \$10,418,707.99 | 5.947% | 6.43% | 643 | \$7,411,386.27 | 4.221% |
| | 61-90 DAYS DELINQUENT | 6.51% | 433 | \$5,398,605.62 | 3.082% | 6.33% | 396 | \$4,366,885.35 | 2.487% |
| | 91-120 DAYS DELINQUENT | 6.24% | 252 | \$3,245,012.62 | 1.852% | 6.32% | 352 | \$2,905,639.60 | 1.655% |
| | > 120 DAYS DELINQUENT | 6.42% | 1,288 | \$11,210,878.66 | 6.400% | 6.41% | 1,486 | \$13,734,264.06 | 7.821% |
| | FORBEARANCE | 6.48% | 3,113 | \$40,596,829.63 | 23.174% | 6.43% | 2,935 | \$39,194,138.28 | 22.321% |
| | CLAIMS IN PROCESS | 6.33% | 246 | \$1,801,584.81 | 1.028% | 6.33% | 214 | \$1,745,934.48 | 0.994% |
| | AGED CLAIMS REJECTED | 7.70% | 2 | \$3,039.34 | 0.002% | 7.70% | 2 | \$3,039.34 | 0.002% |
| TOTAL | | | 17,351 | \$175,182,974.56 | 100.00% | | 17,474 | \$175,596,957.06 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 10/31/2024 | 09/30/2024 |
|--|------------------|------------------|
| Pool Balance | \$176,630,734.33 | \$176,820,113.15 |
| Outstanding Borrower Accrued Interest | \$5,843,640.35 | \$5,738,092.60 |
| Borrower Accrued Interest to be Capitalized | \$1,447,759.77 | \$1,223,156.09 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,061,822.82 | \$1,028,544.97 |
| Total # Loans | 17,351 | 17,474 |
| Total # Borrowers | 7,510 | 7,567 |
| Weighted Average Coupon | 6.42% | 6.41% |
| Weighted Average Remaining Term | 197.03 | 196.37 |
| Non-Reimbursable Losses | \$13,206.82 | \$11,406.61 |
| Cumulative Non-Reimbursable Losses | \$1,787,812.98 | \$1,774,606.16 |
| Since Issued Constant Prepayment Rate (CPR) | 5.55% | 5.78% |
| 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 | \$- | \$1,060,759.77 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$652,890.60 | \$866,297.81 |
| Borrower Interest Accrued | \$1,053,284.57 | \$884,772.05 |
| Interest Subsidy Payments Accrued | \$(97,876.43) | \$40,589.50 |
| Special Allowance Payments Accrued | \$- | \$- |

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

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 7.53% | 7,991 | 34,421,141.10 | 19.649% |
| | - GSL - Unsubsidized | 7.36% | 5,373 | 33,252,773.92 | 18.982% |
| | - PLUS ⁽²⁾ Loans | 8.49% | 255 | 3,949,772.33 | 2.255% |
| | - SLS ⁽³⁾ Loans | 8.51% | 176 | 1,188,132.74 | 0.678% |
| | - Consolidation Loans | 5.63% | 3,556 | 102,371,154.47 | 58.437% |
| | Total | 6.42% | 17,351 | \$ 175,182,974.56 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 7.53% | 9,508 | 54,952,046.58 | 31.368% |
| | - Two Year | 7.39% | 3,335 | 13,340,711.60 | 7.615% |
| | - Technical | 7.83% | 952 | 4,519,061.91 | 2.580% |
| | - Other | 5.63% | 3,556 | 102,371,154.47 | 58.437% |
| | Total | 6.42% | 17,351 | \$ 175,182,974.56 | 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 | | \$ 2,067,847.53 |
| A Primary Servicing Fees | \$ 36,694.49 | \$ 2,031,153.04 |
| B (i) Administration Fee | \$ 10,303.46 | \$ 2,020,849.58 |
| (ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees | \$ 3,250.00 | \$ 2,017,599.58 |
| (iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees | \$ - | \$ 2,017,599.58 |
| C Class A Noteholders' Interest Distribution Amount | \$ 305,037.97 | \$ 1,712,561.61 |
| D Class A Noteholders' Principal Distribution Amount on Maturity Date | \$ - | \$ 1,712,561.61 |
| E Reserve Account Reinstatement | \$ - | \$ 1,712,561.61 |
| F Class A Noteholders' Principal Distribution Amount | \$ 1,233,094.50 | \$ 479,467.11 |
| G Accelerated Principal Distribution Amount | \$ - | \$ 479,467.11 |
| H Unpaid Expenses of the Administrator and the Trustees | \$ - | \$ 479,467.11 |
| I Carryover Servicing Fee | \$ - | \$ 479,467.11 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 479,467.11 |
| K Repayment to the Lender under the Revolving Credit Agreement | \$ - | \$ 479,467.11 |
| L Class R Certificateholder's Distribution Amount | \$ 479,467.11 | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 175,182,974.56 |
| B Accrued and Unpaid Interest | \$ 5,843,640.35 |
| C Reserve Account Balance (after any reinstatement) | \$ 618,207.57 |
| D Less: Specified Reserve Account Balance | \$(618,207.57) |
| E Total | \$ 181,026,614.91 |
| F Class A Notes Outstanding (after application of available funds) | \$ 160,733,968.24 |
| G Insolvency Event or Event of Default Under Indenture | N |

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

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26832GAA1 |
| Beginning Balance | \$ 161,967,062.74 |
| Index | FIXED |
| Spread/Fixed Rate | 2.26% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 10/25/2024 |
| Accrual Period End | 11/25/2024 |
| Daycount Fraction | 0.08611111 |
| Interest Rate* | 2.26000% |
| Accrued Interest Factor | 0.001883333 |
| Current Interest Due | \$ 305,037.97 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 305,037.97 |
| Interest Paid | \$ 305,037.97 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ 1,233,094.50 |
| Ending Principal Balance | \$ 160,733,968.24 |
| Paydown Factor | 0.003805847 |
| Ending Balance Factor | 0.496092495 |

* 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 | \$ 161,967,062.74 |
| | Adjusted Pool Balance | \$ 176,630,734.33 |
| | Specified Overcollateralization Amount | \$ 15,896,766.09 |
| | Principal Distribution Amount | \$ 1,233,094.50 |
| | Principal Distribution Amount Paid | \$ 1,233,094.50 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 618,870.40 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 618,870.40</u> |
| | Required Reserve Acct Balance | \$ 618,207.57 |
| | Release to Collection Account | \$ 662.83 |
| | Ending Reserve Account Balance | \$ 618,207.57 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ - |
| | Deposits for the Period | \$ - |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ - |