

**ECMC Student Loan Trust 2017-2**  
**Monthly Servicing Report**

**Distribution Date 12/28/2020**

**Collection Period 11/01/2020 - 11/30/2020**

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**

| <b>A</b> | <b>Student Loan Portfolio Characteristics</b>   | <b>08/10/2017</b>        | <b>10/31/2020</b>        | <b>11/30/2020</b>        |
|----------|---|--------------------------|--------------------------|--------------------------|
|          | Principal Balance                               | \$ 465,242,819.94        | \$ 331,621,081.17        | \$ 329,056,969.93        |
|          | Interest to be Capitalized Balance              | 4,785,381.44             | 1,872,350.31             | 2,105,802.73             |
|          | Pool Balance                                    | \$ 470,028,201.38        | \$ 333,493,431.48        | \$ 331,162,772.66        |
|          | Specified Reserve Account Balance               | 22,681,924.00            | 1,167,227.01             | 1,159,069.70             |
|          | <b>Adjusted Pool <sup>(1)</sup></b>             | <b>\$ 492,710,125.38</b> | <b>\$ 334,660,658.49</b> | <b>\$ 332,321,842.36</b> |
|          | Weighted Average Coupon (WAC)                   | 6.04%                    | 6.01%                    | 6.01%                    |
|          | Number of Loans                                 | 60,472                   | 35,394                   | 35,074                   |
|          | Aggregate Outstanding Principal Balance - Tbill |                          | \$ 58,786,531.43         | \$ 58,586,200.53         |
|          | Aggregate Outstanding Principal Balance - LIBOR |                          | \$ 274,706,900.05        | \$ 272,576,572.13        |
|          | Pool Factor                                     |                          | 0.709517919              | 0.704559368              |
|          | Since Issued Constant Prepayment Rate           |                          | 5.74%                    | 5.60%                    |

<sup>(1)</sup> 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>B</b> | <b>Debt Securities</b> | <b>Cusip/Isin</b> | <b>11/25/2020</b> | <b>12/28/2020</b> |
|----------|------------------------|-------------------|-------------------|-------------------|
| A        |                        | 26828VAA4         | \$ 311,234,412.40 | \$ 309,059,313.39 |

| <b>C</b> | <b>Account Balances</b>     | <b>11/25/2020</b> | <b>12/28/2020</b> |
|----------|-----------------------------|-------------------|-------------------|
|          | Reserve Account Balance     | \$ 1,167,227.01   | \$ 1,159,069.70   |
|          | Floor Income Rebate Account | \$ 2,492,123.55   | \$ 558,702.76     |

| <b>D</b> | <b>Asset / Liability</b> | <b>11/25/2020</b> | <b>12/28/2020</b> |
|----------|--------------------------|-------------------|-------------------|
|          | Adjusted Pool Balance    | \$ 334,660,658.49 | \$ 332,321,842.36 |
|          | Total Notes              | \$ 311,234,412.40 | \$ 309,059,313.39 |
|          | Difference               | \$ 23,426,246.09  | \$ 23,262,528.97  |
|          | Parity Ratio             | 1.07527           | 1.07527           |

**II. Trust Activity 11/01/2020 through 11/30/2020**

|          |   |                         |
|----------|---|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                         |
|          | Borrower Principal  | 389,471.63              |
|          | Guarantor Principal   | 1,567,915.08            |
|          | Consolidation Activity Principal  | 1,716,439.65            |
|          | Seller Principal Reimbursement  | -                       |
|          | Servicer Principal Reimbursement  | -                       |
|          | Rejected Claim Repurchased Principal                                    | -                       |
|          | Other Principal Deposits  | -                       |
|          | <b>Total Principal Receipts</b>   | <b>\$ 3,673,826.36</b>  |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                         |
|          | Borrower Interest   | 286,309.59              |
|          | Guarantor Interest  | 118,347.71              |
|          | Consolidation Activity Interest   | 43,050.35               |
|          | Special Allowance Payments  | 30,512.87               |
|          | Interest Subsidy Payments   | 379,915.45              |
|          | Seller Interest Reimbursement   | 0.00                    |
|          | Servicer Interest Reimbursement   | 0.00                    |
|          | Rejected Claim Repurchased Interest                                     | 0.00                    |
|          | Other Interest Deposits   | 0.00                    |
|          | <b>Total Interest Receipts</b>  | <b>\$ 858,135.97</b>    |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ 8,157.31</b>      |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 58.95</b>         |
| <b>E</b> | <b>Funds Borrowed from Next Collection Period</b>                       | <b>\$ -</b>             |
| <b>F</b> | <b>Funds Repaid from Prior Collection Period</b>                        | <b>\$ -</b>             |
| <b>G</b> | <b>Loan Sale or Purchase Proceeds</b>                                   | <b>\$ -</b>             |
| <b>H</b> | <b>Initial Deposits to Collection Account</b>                           | <b>\$ -</b>             |
| <b>I</b> | <b>Excess Transferred from Other Accounts</b>                           | <b>\$ 2,492,123.55</b>  |
| <b>J</b> | <b>Other Deposits</b>   | <b>\$ -</b>             |
| <b>K</b> | <b>Funds Released from Capitalized Interest Account</b>                 | <b>\$ -</b>             |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                                 |                         |
|          | Servicing Fees to Servicer  | \$ -                    |
|          | Consolidation Loan Rebate Fees to Dept. of Education                    | \$(141,071.17)          |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$(1,811,791.10)        |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$(558,702.76)          |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 4,520,737.11</b>  |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(1,109,715.12)</b> |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 29,158.65</b>     |
| <b>P</b> | <b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ -</b>             |
| <b>Q</b> | <b>Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>             |

III. 2017-2 Portfolio Characteristics

|              |                        | 11/30/2020        |               |                         |                | 10/31/2020        |               |                         |                |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
|              |                        | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal |
| INTERIM:     | DEFERMENT              | 5.57%             | 2,241         | \$17,044,271.92         | 5.180%         | 5.57%             | 2,225         | \$16,592,317.20         | 5.003%         |
| REPAYMENT:   | CURRENT                | 6.06%             | 22,946        | \$211,986,579.58        | 64.422%        | 6.04%             | 22,486        | \$203,395,066.40        | 61.334%        |
|              | 31-60 DAYS DELINQUENT  | 5.86%             | 1,257         | \$11,019,169.89         | 3.349%         | 6.26%             | 1,219         | \$12,161,977.19         | 3.667%         |
|              | 61-90 DAYS DELINQUENT  | 6.24%             | 700           | \$7,050,832.95          | 2.143%         | 5.60%             | 800           | \$7,507,174.38          | 2.264%         |
|              | 91-120 DAYS DELINQUENT | 5.54%             | 583           | \$5,867,294.64          | 1.783%         | 5.72%             | 436           | \$3,401,849.52          | 1.026%         |
|              | > 120 DAYS DELINQUENT  | 5.69%             | 1,393         | \$10,202,526.59         | 3.101%         | 5.78%             | 1,332         | \$9,986,600.91          | 3.011%         |
|              | FORBEARANCE            | 6.09%             | 5,681         | \$63,916,035.91         | 19.424%        | 6.09%             | 6,548         | \$75,883,991.48         | 22.883%        |
|              | CLAIMS IN PROCESS      | 5.46%             | 273           | \$1,970,258.45          | 0.599%         | 5.53%             | 346           | \$2,687,275.24          | 0.810%         |
|              | AGED CLAIMS REJECTED   | 0.00%             | 0             | \$-                     | 0.000%         | 2.43%             | 2             | \$4,828.85              | 0.001%         |
| <b>TOTAL</b> |                        |                   | <b>35,074</b> | <b>\$329,056,969.93</b> | <b>100.00%</b> |                   | <b>35,394</b> | <b>\$331,621,081.17</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

IV. 2017-2 Portfolio Characteristics (cont'd)

|  | 11/30/2020       | 10/31/2020       |
|--|------------------|------------------|
| Pool Balance                                       | \$331,162,772.66 | \$333,493,431.48 |
| Outstanding Borrower Accrued Interest              | \$12,677,609.26  | \$12,735,684.57  |
| Borrower Accrued Interest to be Capitalized        | \$2,105,802.73   | \$1,872,350.31   |
| Borrower Accrued Interest >30 Days Delinquent      | \$1,444,604.89   | \$1,562,562.19   |
| Total # Loans                                      | 35,074           | 35,394           |
| Total # Borrowers                                  | 12,601           | 12,713           |
| Weighted Average Coupon                            | 6.01%            | 6.01%            |
| Weighted Average Remaining Term                    | 181.15           | 179.42           |
| Non-Reimbursable Losses                            | \$29,158.65      | \$29,233.21      |
| Cumulative Non-Reimbursable Losses                 | \$3,312,886.08   | \$3,283,727.43   |
| Since Issued Constant Prepayment Rate (CPR)        | 5.60%            | 5.74%            |
| 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 | \$1,143,774.50   | \$1,614,747.34   |
| Borrower Interest Accrued                          | \$1,533,864.01   | \$1,936,300.16   |
| Interest Subsidy Payments Accrued                  | \$96,829.88      | \$(245,049.98)   |
| Special Allowance Payments Accrued                 | \$3,558.16       | \$11,387.55      |

V. 2017-2 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 5.56%                      | 16,895        | 76,497,725.83            | 23.248%         |
|   | - GSL - Unsubsidized              | 5.38%                      | 11,907        | 73,548,540.09            | 22.351%         |
|   | - PLUS <sup>(2)</sup> Loans       | 7.34%                      | 528           | 10,205,385.31            | 3.101%          |
|   | - SLS <sup>(3)</sup> Loans        | 4.93%                      | 197           | 1,361,373.28             | 0.414%          |
|   | - Consolidation Loans             | 6.42%                      | 5,547         | 167,443,945.42           | 50.886%         |
|   | <b>Total</b>                      | <b>6.01%</b>               | <b>35,074</b> | <b>\$ 329,056,969.93</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 5.58%                      | 19,112        | 116,044,934.85           | 35.266%         |
|   | - Two Year                        | 5.56%                      | 7,994         | 33,613,452.71            | 10.215%         |
|   | - Technical                       | 5.73%                      | 2,419         | 11,944,070.82            | 3.630%          |
|   | - Other                           | 6.42%                      | 5,549         | 167,454,511.55           | 50.889%         |
|   | <b>Total</b>                      | <b>6.01%</b>               | <b>35,074</b> | <b>\$ 329,056,969.93</b> | <b>100.000%</b> |

\*Percentages may not total 100% due to rounding.

<sup>(1)</sup> Guaranteed Stafford Loan

<sup>(2)</sup> Parent Loans for Undergraduate Students

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

VI. 2017-2 Waterfall for Distributions

|   | Paid            | Remaining<br>Funds Balance |
|---|-----------------|----------------------------|
| <b>Total Available Funds</b>  |                 | <b>\$ 4,520,737.11</b>     |
| A Primary Servicing Fee   | \$ 53,554.25    | \$ 4,467,182.86            |
| B Administration Fee  | \$ 19,317.83    | \$ 4,447,865.03            |
| C Trustee Fees  | \$ 3,250.00     | \$ 4,444,615.03            |
| D Class A Noteholders' Interest Distribution Amount                       | \$ 342,394.94   | \$ 4,102,220.09            |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ -            | \$ 4,102,220.09            |
| F Reserve Account Reinstatement   | \$ -            | \$ 4,102,220.09            |
| G Class A Noteholders' Principal Distribution Amount                      | \$ 2,175,099.01 | \$ 1,927,121.08            |
| H Class A Noteholders' Accelerated Principal Distribution Amount          | \$ -            | \$ 1,927,121.08            |
| I Unpaid Expenses of The Trustees   | \$ -            | \$ 1,927,121.08            |
| J Carryover Servicing Fee   | \$ -            | \$ 1,927,121.08            |
| K Remaining Amounts to the Noteholders after the first auction date       | \$ -            | \$ 1,927,121.08            |
| L Repayment to the Lender under the Revolving Credit Agreement            | \$ -            | \$ 1,927,121.08            |
| M R-1 Certificateholder's Distribution Amount                             | \$ 1,927,121.08 | \$ -                       |

**Waterfall Triggers**

|  |                   |
|--|-------------------|
| A Student Loan Principal Outstanding                               | \$ 329,056,969.93 |
| B Interest to be Capitalized                                       | \$ 2,105,802.73   |
| C Capitalized Interest Account Balance                             | \$ -              |
| D Reserve Account Balance (after any reinstatement)                | \$ 1,159,069.70   |
| E Less: Specified Reserve Account Balance                          | \$(1,159,069.70)  |
| F Total  | \$ 331,162,772.66 |
| G Class A Notes Outstanding (after application of available funds) | \$ 309,059,313.39 |
| H Insolvency Event or Event of Default Under Indenture             | N                 |

**VII. 2017-2 Distributions****Distribution Amounts**

|  | <u>A</u>                |
|--|-------------------------|
| Cusip/Isin   | 26828VAA4               |
| Beginning Balance  | \$ 311,234,412.40       |
| Index  | LIBOR                   |
| Spread/Fixed Rate  | 1.05%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 11/25/2020              |
| Accrual Period End   | 12/28/2020              |
| Daycount Fraction  | 0.09166667              |
| Interest Rate*   | 1.20013%                |
| Accrued Interest Factor                                    | 0.001100119             |
| Current Interest Due                                       | \$ 342,394.94           |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    |
| Total Interest Due   | \$ 342,394.94           |
| Interest Paid  | \$ 342,394.94           |
| Interest Shortfall   | \$ -                    |
| Principal Paid   | \$ 2,175,099.01         |
| Ending Principal Balance                                   | \$ 309,059,313.39       |
| Paydown Factor   | 0.004345852             |
| Ending Balance Factor                                      | 0.617501126             |

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



**VIII. 2017-2 Reconciliations**

|          |  |                        |
|----------|--|------------------------|
| <b>A</b> | <b>Principal Distribution Reconciliation</b> |                        |
|          | Notes Outstanding Principal Balance          | \$ 311,234,412.40      |
|          | Adjusted Pool Balance                        | \$ 332,321,842.36      |
|          | Overcollateralization Amount                 | \$ 23,262,528.97       |
|          | Principal Distribution Amount                | \$ 2,175,099.01        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 2,175,099.01</b> |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                        |
|          | Beginning Period Balance                     | \$ 1,167,227.01        |
|          | Reserve Funds Utilized                       | 0.00                   |
|          | Reserve Funds Reinstated                     | 0.00                   |
|          | Balance Available                            | <u>\$ 1,167,227.01</u> |
|          | Required Reserve Acct Balance                | \$ 1,159,069.70        |
|          | Release to Collection Account                | \$ 8,157.31            |
|          | Ending Reserve Account Balance               | \$ 1,159,069.70        |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                        |
|          | Beginning Period Balance                     | \$ 2,492,123.55        |
|          | Deposits for the Period                      | \$ 558,702.76          |
|          | Release to Collection Account                | \$(2,492,123.55)       |
|          | Ending Balance                               | \$ 558,702.76          |