

ECMC Student Loan Trust 2017-2
Monthly Servicing Report

Distribution Date 02/26/2018

Collection Period 01/01/2018 - 01/31/2018

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 | 08/10/2017 | 12/31/2017 | 01/31/2018 |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 465,242,819.94 | \$ 465,826,799.79 | \$ 466,288,052.01 |
| Interest to be Capitalized Balance | 4,785,381.44 | 2,395,264.35 | 2,520,167.90 |
| Pool Balance | \$ 470,028,201.38 | \$ 468,222,064.14 | \$ 468,808,219.91 |
| Specified Reserve Account Balance | 22,681,924.00 | 21,069,992.89 | 21,096,369.90 |
| Adjusted Pool ⁽¹⁾ | \$ 492,710,125.38 | \$ 489,292,057.03 | \$ 489,904,589.81 |
| Weighted Average Coupon (WAC) | 6.04% | 6.02% | 6.03% |
| Number of Loans | 60,472 | 58,436 | 58,085 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 73,980,421.88 | \$ 74,290,972.82 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 394,241,642.26 | \$ 394,517,247.09 |
| Pool Factor | | 0.996157385 | 0.997404450 |
| Since Issued Constant Prepayment Rate | | 10.54% | 8.17% |

⁽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 | 01/25/2018 | 02/26/2018 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 26828VAA4 | \$ 455,041,613.04 | \$ 455,041,613.04 |

| C Account Balances | 01/25/2018 | 02/26/2018 |
|-----------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 21,069,992.89 | \$ 21,096,369.90 |
| Floor Income Rebate Account | \$ 1,199,327.30 | \$ 1,799,555.00 |

| D Asset / Liability | 01/25/2018 | 02/26/2018 |
|----------------------------|-------------------|-------------------|
| Adjusted Pool Balance | \$ 489,292,057.03 | \$ 489,904,589.81 |
| Total Notes | \$ 455,041,613.04 | \$ 455,041,613.04 |
| Difference | \$ 34,250,443.99 | \$ 34,862,976.77 |
| Parity Ratio | 1.07527 | 1.07661 |

II. Trust Activity 01/01/2018 through 01/31/2018

| | | |
|----------|--|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 366,107.03 |
| | Guarantor Principal | 738,607.10 |
| | Consolidation Activity Principal | 2,131,609.24 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 3,236,323.37 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 453,520.55 |
| | Guarantor Interest | 47,754.52 |
| | Consolidation Activity Interest | 70,614.89 |
| | 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 | \$ 571,889.96 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 20,581.92 |
| 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 | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(190,544.36) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(600,227.70) |
| M | AVAILABLE FUNDS | \$ 3,038,023.19 |
| N | Non-Cash Principal Activity During Collection Period | \$(3,697,575.59) |
| O | Non-Reimbursable Losses During Collection Period | \$ 501.08 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2017-2 Portfolio Characteristics

| | | 01/31/2018 | | | | 12/31/2017 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.78% | 2,992 | \$18,320,453.54 | 3.929% | 5.78% | 2,978 | \$18,800,930.62 | 4.036% |
| REPAYMENT: | CURRENT | 6.11% | 28,119 | \$223,405,754.37 | 47.912% | 6.06% | 30,430 | \$239,306,369.40 | 51.372% |
| | 31-60 DAYS DELINQUENT | 5.88% | 3,780 | \$31,656,317.85 | 6.789% | 5.91% | 2,754 | \$23,258,902.31 | 4.993% |
| | 61-90 DAYS DELINQUENT | 5.89% | 1,791 | \$14,526,364.81 | 3.115% | 5.99% | 1,815 | \$14,275,942.33 | 3.065% |
| | 91-120 DAYS DELINQUENT | 5.75% | 961 | \$8,141,109.81 | 1.746% | 6.08% | 985 | \$7,360,107.20 | 1.580% |
| | > 120 DAYS DELINQUENT | 5.81% | 10,481 | \$71,021,226.02 | 15.231% | 5.82% | 11,913 | \$81,626,355.69 | 17.523% |
| | FORBEARANCE | 6.15% | 9,658 | \$95,800,159.22 | 20.545% | 6.20% | 7,305 | \$78,545,331.60 | 16.861% |
| | CLAIMS IN PROCESS | 6.51% | 303 | \$3,416,666.39 | 0.733% | 6.37% | 256 | \$2,652,860.64 | 0.569% |
| TOTAL | | | 58,085 | \$466,288,052.01 | 100.00% | | 58,436 | \$465,826,799.79 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 01/31/2018 | 12/31/2017 |
|--|------------------|------------------|
| Pool Balance | \$468,808,219.91 | \$468,222,064.14 |
| Outstanding Borrower Accrued Interest | \$27,383,667.85 | \$29,440,801.44 |
| Borrower Accrued Interest to be Capitalized | \$2,520,167.90 | \$2,395,264.35 |
| Borrower Accrued Interest >30 Days Delinquent | \$13,360,611.13 | \$15,148,058.09 |
| Total # Loans | 58,085 | 58,436 |
| Total # Borrowers | 20,412 | 20,529 |
| Weighted Average Coupon | 6.03% | 6.02% |
| Weighted Average Remaining Term | 179.74 | 180.36 |
| Non-Reimbursable Losses | \$501.08 | \$(26.72) |
| Cumulative Non-Reimbursable Losses | \$389.22 | \$(111.86) |
| Since Issued Constant Prepayment Rate (CPR) | 8.17% | 10.54% |
| 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 | \$3,702,948.41 | \$2,306,881.86 |
| Borrower Interest Accrued | \$2,824,751.83 | \$2,183,143.96 |
| Interest Subsidy Payments Accrued | \$(391,081.61) | \$214,704.53 |
| Special Allowance Payments Accrued | \$47,644.94 | \$47,890.69 |

V. 2017-2 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 5.74% | 28,171 | 116,589,421.38 | 25.004% |
| | - GSL - Unsubsidized | 5.61% | 20,269 | 112,363,419.73 | 24.097% |
| | - PLUS ⁽²⁾ Loans | 7.41% | 1,000 | 16,549,268.05 | 3.549% |
| | - SLS ⁽³⁾ Loans | 5.68% | 386 | 2,219,083.87 | 0.476% |
| | - Consolidation Loans | 6.30% | 8,259 | 218,566,858.98 | 46.874% |
| | Total | 6.03% | 58,085 | \$ 466,288,052.01 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 5.80% | 33,017 | 181,279,618.40 | 38.877% |
| | - Two Year | 5.71% | 12,765 | 48,959,959.35 | 10.500% |
| | - Technical | 5.99% | 4,038 | 17,457,442.65 | 3.744% |
| | - Other | 6.30% | 8,265 | 218,591,031.61 | 46.879% |
| | Total | 6.03% | 58,085 | \$ 466,288,052.01 | 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. 2017-2 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| Total Available Funds | | \$ 3,038,023.19 |
| A Trustee Fees | \$ 3,250.00 | \$ 3,034,773.19 |
| B Primary Servicing Fee | \$ 86,751.00 | \$ 2,948,022.19 |
| C Administration Fee | \$ 27,347.15 | \$ 2,920,675.04 |
| D Class A Noteholders' Interest Distribution Amount | \$ 1,056,242.59 | \$ 1,864,432.45 |
| E Reserve Account Reinstatement | \$ 26,377.01 | \$ 1,838,055.44 |
| F Class A Noteholders' Principal Distribution Amount | \$ - | \$ 1,838,055.44 |
| G Class A Noteholders' Accelerated Principal Distribution Amount | \$ - | \$ 1,838,055.44 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 1,838,055.44 |
| I Carryover Servicing Fee | \$ - | \$ 1,838,055.44 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 1,838,055.44 |
| K Repayment to the Lender under the Revolving Credit Agreement | \$ - | \$ 1,838,055.44 |
| L R-1 Certificateholder's Distribution Amount | \$ 1,838,055.44 | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 466,288,052.01 |
| B Interest to be Capitalized | \$ 2,520,167.90 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 21,096,369.90 |
| E Less: Specified Reserve Account Balance | \$(21,096,369.90) |
| F Total | \$ 468,808,219.91 |
| G Class A Notes Outstanding (after application of available funds) | \$ 455,041,613.04 |
| H Insolvency Event or Event of Default Under Indenture | N |

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

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26828VAA4 |
| Beginning Balance | \$ 455,041,613.04 |
| Index | LIBOR |
| Spread/Fixed Rate | 1.05% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 1/25/2018 |
| Accrual Period End | 2/26/2018 |
| Daycount Fraction | 0.08888889 |
| Interest Rate* | 2.61135% |
| Accrued Interest Factor | 0.002321200 |
| Current Interest Due | \$ 1,056,242.59 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 1,056,242.59 |
| Interest Paid | \$ 1,056,242.59 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ - |
| Ending Principal Balance | \$ 455,041,613.04 |
| Paydown Factor | 0.000000000 |
| Ending Balance Factor | 0.909174052 |

* 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

| | | |
|----------|--|-------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 455,041,613.04 |
| | Adjusted Pool Balance | \$ 489,904,589.81 |
| | Overcollateralization Amount | \$ 34,293,321.29 |
| | Principal Distribution Amount | \$ - |
| | Principal Distribution Amount Paid | \$ - |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 21,069,992.89 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 26,377.01 |
| | Balance Available | \$ 21,096,369.90 |
| | Required Reserve Acct Balance | \$ 21,096,369.90 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 21,096,369.90 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 1,199,327.30 |
| | Deposits for the Period | \$ 600,227.70 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 1,799,555.00 |