

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

**Distribution Date 11/25/2022**

**Collection Period 10/01/2022 - 10/31/2022**

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          | 08/10/2017               | 09/30/2022               | 10/31/2022               |
|---|---|--------------------------|--------------------------|--------------------------|
|   | Principal Balance                               | \$ 465,242,819.94        | \$ 298,229,082.17        | \$ 295,629,894.84        |
|   | Interest to be Capitalized Balance              | 4,785,381.44             | 2,647,553.05             | 2,915,464.57             |
|   | Pool Balance                                    | \$ 470,028,201.38        | \$ 300,876,635.22        | \$ 298,545,359.41        |
|   | Specified Reserve Account Balance               | 22,681,924.00            | 1,053,068.22             | 1,044,908.76             |
|   | <b>Adjusted Pool</b> <sup>(1)</sup>             | <b>\$ 492,710,125.38</b> | <b>\$ 301,929,703.44</b> | <b>\$ 299,590,268.17</b> |
|   | Weighted Average Coupon (WAC)                   | 6.04%                    | 6.23%                    | 6.24%                    |
|   | Number of Loans                                 | 60,472                   | 29,364                   | 29,019                   |
|   | Aggregate Outstanding Principal Balance - Tbill |                          | \$ 54,102,461.38         | \$ 53,924,303.57         |
|   | Aggregate Outstanding Principal Balance - LIBOR |                          | \$ 246,774,173.84        | \$ 244,621,055.84        |
|   | Pool Factor                                     |                          | 0.640124644              | 0.635164781              |
|   | Since Issued Constant Prepayment Rate           |                          | 2.14%                    | 2.08%                    |

<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 | Debt Securities | Cusip/Isin | 10/25/2022        | 11/25/2022        |
|---|-----------------|------------|-------------------|-------------------|
|   | A               | 26828VAA4  | \$ 280,794,624.20 | \$ 278,618,949.40 |

| C | Account Balances            | 10/25/2022      | 11/25/2022      |
|---|-----------------------------|-----------------|-----------------|
|   | Reserve Account Balance     | \$ 1,053,068.22 | \$ 1,044,908.76 |
|   | Floor Income Rebate Account | \$ 828,731.13   | \$ 1,066,167.38 |

| D | Asset / Liability     | 10/25/2022        | 11/25/2022        |
|---|-----------------------|-------------------|-------------------|
|   | Adjusted Pool Balance | \$ 301,929,703.44 | \$ 299,590,268.17 |
|   | Total Notes           | \$ 280,794,624.20 | \$ 278,618,949.40 |
|   | Difference            | \$ 21,135,079.24  | \$ 20,971,318.77  |
|   | Parity Ratio          | 1.07527           | 1.07527           |

**II. Trust Activity 10/01/2022 through 10/31/2022**

|          |   |                         |
|----------|---|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                         |
|          | Borrower Principal  | 363,895.45              |
|          | Guarantor Principal   | 893,708.80              |
|          | Consolidation Activity Principal  | 2,367,139.93            |
|          | Seller Principal Reimbursement  | -                       |
|          | Servicer Principal Reimbursement  | -                       |
|          | Rejected Claim Repurchased Principal                                    | -                       |
|          | Other Principal Deposits  | -                       |
|          | <b>Total Principal Receipts</b>   | <b>\$ 3,624,744.18</b>  |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                         |
|          | Borrower Interest   | 223,646.09              |
|          | Guarantor Interest  | 79,315.66               |
|          | Consolidation Activity Interest   | 68,543.84               |
|          | Special Allowance Payments  | 389,849.61              |
|          | Interest Subsidy Payments   | 161,495.74              |
|          | 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>\$ 922,850.94</b>    |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ 8,159.46</b>      |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 10,451.78</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>\$ -</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                    | \$(130,413.23)          |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$(709,104.64)          |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$(237,436.25)          |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 3,489,252.24</b>  |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(1,025,556.85)</b> |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 22,817.12</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

|              |                        | 10/31/2022     |               |                         |                | 09/30/2022     |               |                         |                |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
|              |                        | Wtd Avg Coupon | # Loans       | Principal               | % of Principal | Wtd Avg Coupon | # Loans       | Principal               | % of Principal |
| INTERIM:     | DEFERMENT              | 5.85%          | 1,507         | \$11,831,324.15         | 4.002%         | 5.83%          | 1,438         | \$11,557,298.21         | 3.875%         |
| REPAYMENT:   | CURRENT                | 6.31%          | 15,279        | \$154,383,039.88        | 52.222%        | 6.27%          | 15,521        | \$153,807,195.71        | 51.574%        |
|              | 31-60 DAYS DELINQUENT  | 6.01%          | 1,005         | \$11,499,389.26         | 3.890%         | 5.93%          | 1,463         | \$15,851,678.42         | 5.315%         |
|              | 61-90 DAYS DELINQUENT  | 5.99%          | 913           | \$9,604,041.24          | 3.249%         | 6.06%          | 1,067         | \$10,814,451.45         | 3.626%         |
|              | 91-120 DAYS DELINQUENT | 6.12%          | 810           | \$8,387,745.35          | 2.837%         | 6.46%          | 795           | \$10,585,779.02         | 3.550%         |
|              | > 120 DAYS DELINQUENT  | 6.33%          | 2,634         | \$27,304,725.64         | 9.236%         | 6.30%          | 2,558         | \$26,221,370.76         | 8.792%         |
|              | FORBEARANCE            | 6.18%          | 6,400         | \$68,313,224.12         | 23.108%        | 6.24%          | 6,112         | \$66,227,624.90         | 22.207%        |
|              | CLAIMS IN PROCESS      | 6.50%          | 470           | \$4,298,361.96          | 1.454%         | 6.20%          | 409           | \$3,155,640.46          | 1.058%         |
|              | AGED CLAIMS REJECTED   | 9.00%          | 1             | \$8,043.24              | 0.003%         | 9.00%          | 1             | \$8,043.24              | 0.003%         |
| <b>TOTAL</b> |                        |                | <b>29,019</b> | <b>\$295,629,894.84</b> | <b>100.00%</b> |                | <b>29,364</b> | <b>\$298,229,082.17</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

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

|  | 10/31/2022       | 09/30/2022       |
|--|------------------|------------------|
| Pool Balance                                       | \$298,545,359.41 | \$300,876,635.22 |
| Outstanding Borrower Accrued Interest              | \$13,178,702.01  | \$13,076,610.48  |
| Borrower Accrued Interest to be Capitalized        | \$2,915,464.57   | \$2,647,553.05   |
| Borrower Accrued Interest >30 Days Delinquent      | \$2,241,246.70   | \$2,302,894.87   |
| Total # Loans                                      | 29,019           | 29,364           |
| Total # Borrowers                                  | 10,354           | 10,476           |
| Weighted Average Coupon                            | 6.24%            | 6.23%            |
| Weighted Average Remaining Term                    | 193.89           | 193.57           |
| Non-Reimbursable Losses                            | \$22,817.12      | \$16,385.11      |
| Cumulative Non-Reimbursable Losses                 | \$3,737,182.30   | \$3,714,365.18   |
| Since Issued Constant Prepayment Rate (CPR)        | 2.08%            | 2.14%            |
| 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 | \$1,048,219.40   | \$1,481,403.41   |
| Borrower Interest Accrued                          | \$1,683,614.30   | \$1,477,810.35   |
| Interest Subsidy Payments Accrued                  | \$(111,517.89)   | \$51,697.33      |
| Special Allowance Payments Accrued                 | \$98,025.89      | \$5,701.10       |

V. 2017-2 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 5.92%                      | 13,769        | 65,514,939.83            | 22.161%         |
|   | - GSL - Unsubsidized              | 5.76%                      | 9,948         | 65,425,644.20            | 22.131%         |
|   | - PLUS <sup>(2)</sup> Loans       | 7.70%                      | 408           | 8,836,208.17             | 2.989%          |
|   | - SLS <sup>(3)</sup> Loans        | 7.44%                      | 151           | 1,152,800.19             | 0.390%          |
|   | - Consolidation Loans             | 6.48%                      | 4,743         | 154,700,302.45           | 52.329%         |
|   | <b>Total</b>                      | <b>6.24%</b>               | <b>29,019</b> | <b>\$ 295,629,894.84</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 5.97%                      | 15,689        | 101,209,212.64           | 34.235%         |
|   | - Two Year                        | 5.92%                      | 6,611         | 29,627,164.26            | 10.022%         |
|   | - Technical                       | 6.12%                      | 1,974         | 10,080,250.44            | 3.410%          |
|   | - Other                           | 6.48%                      | 4,745         | 154,713,267.50           | 52.333%         |
|   | <b>Total</b>                      | <b>6.24%</b>               | <b>29,019</b> | <b>\$ 295,629,894.84</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>\$ 3,489,252.24</b>     |
| A Primary Servicing Fee   | \$ 48,850.72    | \$ 3,440,401.52            |
| B Administration Fee  | \$ 17,415.15    | \$ 3,422,986.37            |
| C Trustee Fees  | \$ 3,250.00     | \$ 3,419,736.37            |
| D Class A Noteholders' Interest Distribution Amount                       | \$ 1,120,859.37 | \$ 2,298,877.00            |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ -            | \$ 2,298,877.00            |
| F Reserve Account Reinstatement   | \$ -            | \$ 2,298,877.00            |
| G Class A Noteholders' Principal Distribution Amount                      | \$ 2,175,674.80 | \$ 123,202.20              |
| H Class A Noteholders' Accelerated Principal Distribution Amount          | \$ -            | \$ 123,202.20              |
| I Unpaid Expenses of The Trustees   | \$ -            | \$ 123,202.20              |
| J Carryover Servicing Fee   | \$ -            | \$ 123,202.20              |
| K Remaining Amounts to the Noteholders after the first auction date       | \$ -            | \$ 123,202.20              |
| L Repayment to the Lender under the Revolving Credit Agreement            | \$ -            | \$ 123,202.20              |
| M R-1 Certificateholder's Distribution Amount                             | \$ 123,202.20   | \$ -                       |

**Waterfall Triggers**

|  |                   |
|--|-------------------|
| A Student Loan Principal Outstanding                               | \$ 295,629,894.84 |
| B Interest to be Capitalized                                       | \$ 2,915,464.57   |
| C Capitalized Interest Account Balance                             | \$ -              |
| D Reserve Account Balance (after any reinstatement)                | \$ 1,044,908.76   |
| E Less: Specified Reserve Account Balance                          | \$(1,044,908.76)  |
| F Total  | \$ 298,545,359.41 |
| G Class A Notes Outstanding (after application of available funds) | \$ 278,618,949.40 |
| H Insolvency Event or Event of Default Under Indenture             | N                 |

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

|  | <u>A</u>                |
|--|-------------------------|
| Cusip/Isin   | 26828VAA4               |
| Beginning Balance  | \$ 280,794,624.20       |
| Index  | LIBOR                   |
| Spread/Fixed Rate  | 1.05%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 10/25/2022              |
| Accrual Period End   | 11/25/2022              |
| Daycount Fraction  | 0.08611111              |
| Interest Rate*   | 4.63557%                |
| Accrued Interest Factor                                    | 0.003991741             |
| Current Interest Due                                       | \$ 1,120,859.37         |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    |
| Total Interest Due   | \$ 1,120,859.37         |
| Interest Paid  | \$ 1,120,859.37         |
| Interest Shortfall   | \$ -                    |
| Principal Paid   | \$ 2,175,674.80         |
| Ending Principal Balance                                   | \$ 278,618,949.40       |
| Paydown Factor   | 0.004347003             |
| Ending Balance Factor                                      | 0.556681218             |

\* 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          | \$ 280,794,624.20      |
|          | Adjusted Pool Balance                        | \$ 299,590,268.17      |
|          | Overcollateralization Amount                 | \$ 20,971,318.77       |
|          | Principal Distribution Amount                | \$ 2,175,674.80        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 2,175,674.80</b> |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                        |
|          | Beginning Period Balance                     | \$ 1,053,068.22        |
|          | Reserve Funds Utilized                       | 0.00                   |
|          | Reserve Funds Reinstated                     | 0.00                   |
|          | Balance Available                            | <u>\$ 1,053,068.22</u> |
|          | Required Reserve Acct Balance                | \$ 1,044,908.76        |
|          | Release to Collection Account                | \$ 8,159.46            |
|          | Ending Reserve Account Balance               | \$ 1,044,908.76        |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                        |
|          | Beginning Period Balance                     | \$ 828,731.13          |
|          | Deposits for the Period                      | \$ 237,436.25          |
|          | Release to Collection Account                | \$ -                   |
|          | Ending Balance                               | \$ 1,066,167.38        |