

ECMC Student Loan Trust 2017-1
Monthly Servicing Report

Distribution Date 01/27/2025

Collection Period 12/01/2024 - 12/31/2024

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 | 03/09/2017 | 11/30/2024 | 12/31/2024 |
|---|---|--------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 400,654,794.56 | \$ 185,198,752.85 | \$ 184,384,199.74 |
| | Interest to be Capitalized Balance | 2,187,671.32 | 2,216,128.35 | 2,018,846.68 |
| | Pool Balance | \$ 402,842,465.88 | \$ 187,414,881.20 | \$ 186,403,046.42 |
| | Specified Reserve Account Balance | 18,570,745.00 | 660,293.00 | 660,293.00 |
| | Adjusted Pool ⁽¹⁾ | \$ 421,413,210.88 | \$ 188,075,174.20 | \$ 187,063,339.42 |
| | Weighted Average Coupon (WAC) | 6.09% | 7.04% | 7.04% |
| | Number of Loans | 50,413 | 15,061 | 14,911 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 42,739,185.60 | \$ 42,105,842.07 |
| | Aggregate Outstanding Principal Balance - SOFR | | \$ 144,675,695.60 | \$ 144,297,204.35 |
| | Pool Factor | | 0.465231194 | 0.462719455 |
| | Since Issued Constant Prepayment Rate | | (0.32)% | (0.46)% |

⁽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 | 12/26/2024 | 01/27/2025 |
|---|-----------------|------------|-------------------|-------------------|
| | A | 26828WAA2 | \$ 175,099,189.60 | \$ 174,213,076.49 |

| C | Account Balances | 12/26/2024 | 01/27/2025 |
|---|-----------------------------|---------------|---------------|
| | Reserve Account Balance | \$ 660,293.00 | \$ 660,293.00 |
| | Floor Income Rebate Account | \$ - | \$ - |

| D | Asset / Liability | 12/26/2024 | 01/27/2025 |
|---|-----------------------|-------------------|-------------------|
| | Adjusted Pool Balance | \$ 188,075,174.20 | \$ 187,063,339.42 |
| | Total Notes | \$ 175,099,189.60 | \$ 174,213,076.49 |
| | Difference | \$ 12,975,984.60 | \$ 12,850,262.93 |
| | Parity Ratio | 1.07411 | 1.07376 |

II. Trust Activity 12/01/2024 through 12/31/2024

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 140,015.14 |
| | Guarantor Principal | 871,127.40 |
| | Consolidation Activity Principal | 688,805.91 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 1,699,948.45 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 112,551.08 |
| | Guarantor Interest | 86,772.31 |
| | Consolidation Activity Interest | 19,808.02 |
| | 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 | \$ 219,131.41 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 11,629.21 |
| 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 | \$(87,118.55) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$ - |
| M | AVAILABLE FUNDS | \$ 1,843,590.52 |
| N | Non-Cash Principal Activity During Collection Period | \$(885,395.34) |
| O | Non-Reimbursable Losses During Collection Period | \$ 17,977.48 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2017-1 Portfolio Characteristics

| | | 12/31/2024 | | | | 11/30/2024 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.96% | 787 | \$6,547,432.72 | 3.551% | 6.92% | 821 | \$7,247,923.64 | 3.914% |
| REPAYMENT: | CURRENT | 7.02% | 8,133 | \$98,543,761.16 | 53.445% | 7.09% | 8,545 | \$102,411,762.86 | 55.298% |
| | 31-60 DAYS DELINQUENT | 7.06% | 882 | \$11,515,937.78 | 6.246% | 6.92% | 980 | \$11,809,604.72 | 6.377% |
| | 61-90 DAYS DELINQUENT | 6.97% | 708 | \$8,579,091.81 | 4.653% | 7.05% | 608 | \$7,541,249.26 | 4.072% |
| | 91-120 DAYS DELINQUENT | 7.12% | 514 | \$6,048,628.04 | 3.280% | 6.95% | 283 | \$3,197,374.14 | 1.726% |
| | > 120 DAYS DELINQUENT | 6.78% | 1,180 | \$12,634,516.34 | 6.852% | 6.86% | 1,122 | \$12,194,327.47 | 6.584% |
| | FORBEARANCE | 7.13% | 2,538 | \$38,696,171.66 | 20.987% | 7.02% | 2,587 | \$39,473,744.52 | 21.314% |
| | CLAIMS IN PROCESS | 7.71% | 169 | \$1,818,660.23 | 0.986% | 7.82% | 115 | \$1,322,766.24 | 0.714% |
| TOTAL | | | 14,911 | \$184,384,199.74 | 100.00% | | 15,061 | \$185,198,752.85 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2017-1 Portfolio Characteristics (cont'd)

| | 12/31/2024 | 11/30/2024 |
|--|------------------|------------------|
| Pool Balance | \$186,403,046.42 | \$187,414,881.20 |
| Outstanding Borrower Accrued Interest | \$9,659,072.78 | \$9,709,740.62 |
| Borrower Accrued Interest to be Capitalized | \$2,018,846.68 | \$2,216,128.35 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,450,857.44 | \$1,345,801.04 |
| Total # Loans | 14,911 | 15,061 |
| Total # Borrowers | 5,553 | 5,607 |
| Weighted Average Coupon | 7.04% | 7.04% |
| Weighted Average Remaining Term | 221.40 | 221.18 |
| Non-Reimbursable Losses | \$17,977.48 | \$25,171.36 |
| Cumulative Non-Reimbursable Losses | \$3,831,515.03 | \$3,813,537.55 |
| Since Issued Constant Prepayment Rate (CPR) | -0.46% | -0.32% |
| 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 | \$244,170.83 | \$189,277.59 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$903,410.69 | \$636,105.72 |
| Borrower Interest Accrued | \$1,071,874.35 | \$1,048,880.45 |
| Interest Subsidy Payments Accrued | \$28,973.47 | \$25,542.53 |
| Special Allowance Payments Accrued | \$- | \$- |

V. 2017-1 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 7.33% | 7,058 | 37,946,776.82 | 20.580% |
| | - GSL - Unsubsidized | 7.07% | 4,996 | 37,329,967.34 | 20.246% |
| | - PLUS ⁽²⁾ Loans | 8.50% | 198 | 4,131,499.01 | 2.241% |
| | - SLS ⁽³⁾ Loans | 9.44% | 71 | 742,701.34 | 0.403% |
| | - Consolidation Loans | 6.84% | 2,588 | 104,233,255.23 | 56.530% |
| | Total | 7.04% | 14,911 | \$ 184,384,199.74 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 7.30% | 8,188 | 58,540,305.53 | 31.749% |
| | - Two Year | 7.09% | 3,021 | 15,129,931.53 | 8.206% |
| | - Technical | 7.58% | 1,114 | 6,480,707.45 | 3.515% |
| | - Other | 6.84% | 2,588 | 104,233,255.23 | 56.530% |
| | Total | 7.04% | 14,911 | \$ 184,384,199.74 | 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. 2017-1 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|---------------|----------------------------|
| Total Available Funds | | \$ 1,843,590.52 |
| A Primary Servicing Fee | \$ 27,159.85 | \$ 1,816,430.67 |
| B Administration Fee | \$ 10,873.51 | \$ 1,805,557.16 |
| C Trustee Fees | \$ 3,750.00 | \$ 1,801,807.16 |
| D Class A Noteholders' Interest Distribution Amount | \$ 915,694.05 | \$ 886,113.11 |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ - | \$ 886,113.11 |
| F Reserve Account Reinstatement | \$ - | \$ 886,113.11 |
| G Class A Noteholders' Principal Distribution Amount | \$ 886,113.11 | \$ - |
| 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 Agreement | \$ - | \$ - |
| M R-1 Certificateholder's Distribution Amount | \$ - | \$ - |

Waterfall Triggers

| | |
|--|-------------------|
| A Student Loan Principal Outstanding | \$ 184,384,199.74 |
| B Interest to be Capitalized | \$ 2,018,846.68 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 660,293.00 |
| E Less: Specified Reserve Account Balance | \$(660,293.00) |
| F Total | \$ 186,403,046.42 |
| G Class A Notes Outstanding (after application of available funds) | \$ 174,213,076.49 |
| H Insolvency Event or Event of Default Under Indenture | N |

VII. 2017-1 Distributions**Distribution Amounts**

| | <u>A</u> |
|--|-------------------------|
| Cusip/Isin | 26828WAA2 |
| Beginning Balance | \$ 175,099,189.60 |
| Index | SOFR |
| Spread/Fixed Rate | 1.20% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 12/26/2024 |
| Accrual Period End | 1/27/2025 |
| Daycount Fraction | 0.08888889 |
| Interest Rate* | 5.88327% |
| Accrued Interest Factor | 0.005229573 |
| Current Interest Due | \$ 915,694.05 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - |
| Total Interest Due | \$ 915,694.05 |
| Interest Paid | \$ 915,694.05 |
| Interest Shortfall | \$ - |
| Principal Paid | \$ 886,113.11 |
| Ending Principal Balance | \$ 174,213,076.49 |
| Paydown Factor | 0.002165477 |
| Ending Balance Factor | 0.425740656 |

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

VIII. 2017-1 Reconciliations

| | | |
|----------|--|----------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 175,099,189.60 |
| | Adjusted Pool Balance | \$ 187,063,339.42 |
| | Overcollateralization Amount | \$ 13,094,433.76 |
| | Principal Distribution Amount | \$ 1,130,283.94 |
| | Principal Distribution Amount Paid | \$ 886,113.11 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 660,293.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 660,293.00</u> |
| | Required Reserve Acct Balance | \$ 660,293.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 660,293.00 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ - |
| | Deposits for the Period | \$ - |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ - |