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**I. Principal Parties to the Transaction**

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank National Association

**II. Explanations / Definitions / Abbreviations**

Cash Flows
Record Date
Claim Write-Offs
Principal Shortfall
Parity Ratio
Total Note Factor/ Note Pool Factor

**III. Deal Parameters**

<b>A. Student Loan Portfolio Characteristics</b>		<b>2/29/2024</b>		<b>Activity</b>		<b>3/31/2024</b>	
i. Portfolio Principal Balance		\$	108,930,702.04	\$	(2,652,325.80)	\$	106,278,376.24
ii. Interest Expected to be Capitalized			1,935,766.10				2,074,547.37
<b>iii. Pool Balance (i + ii)</b>		<b>\$</b>	<b>110,866,468.14</b>			<b>\$</b>	<b>108,352,923.61</b>
<b>iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)</b>		<b>\$</b>	<b>115,987,100.18</b>			<b>\$</b>	<b>113,457,217.61</b>
v. Other Accrued Interest		\$	7,183,366.10			\$	6,895,856.08
Accrued Interest for IBR PFH (informational only)		\$	4,955,834.10			\$	4,765,134.66
vi. Weighted Average Coupon (WAC)			6.510%				6.508%
vii. Weighted Average Remaining Months to Maturity (WARM)			211				215
viii. Number of Loans			15,935				15,385
ix. Number of Borrowers			8,323				8,039
x. Average Borrower Indebtedness		\$	13,087.91			\$	13,220.35
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)			105.51%				105.62%
Adjusted Pool Balance		\$	115,987,100.18			\$	113,457,217.61
Bonds Outstanding after Distribution		\$	109,931,802.37			\$	107,421,511.44
Total Parity Ratio (Total Assets/Total Liabilities)			112.21%				113.03%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)			110.01%				110.24%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)			116.74%				117.87%
Informational purposes only:							
Cash in Transit at month end		\$	606,658.40			\$	357,644.54
Outstanding Debt Adjusted for Cash in Transit		\$	109,325,143.97			\$	107,063,866.90
Pool Balance to Original Pool Balance			54.90%				53.65%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)			106.09%				105.97%

<b>B. Notes</b>		<b>CUSIP</b>	<b>Spread</b>	<b>Coupon Rate</b>	<b>3/25/2024</b>	<b>%</b>	<b>Interest Due</b>	<b>4/25/2024</b>	<b>%</b>		
i. Class A-1A Notes		606072LJ3	n/a	1.58000%	\$	8,194,181.53	\$	10,789.01	\$	7,999,081.20	7.45%
ii. Class A-1B Notes		606072LK0	0.57%	6.01389%	\$	97,237,620.84	\$	503,557.42	\$	94,922,430.24	88.36%
iii. Class B Notes		606072LL8	1.15%	6.59389%	\$	4,500,000.00	\$	25,551.32	\$	4,500,000.00	4.19%
<b>iv. Total Notes</b>					<b>\$</b>	<b>109,931,802.37</b>		<b>539,897.75</b>	<b>\$</b>	<b>107,421,511.44</b>	<b>100.00%</b>

<b>SOFR Rate Notes:</b>		<b>Collection Period:</b>		<b>Record Date</b>	4/24/2024
<b>SOFR Rate for Accrual Period</b>	5.443890%	<b>First Date in Collection Period</b>	3/1/2024	<b>Distribution Date</b>	4/25/2024
<b>First Date in Accrual Period</b>	3/25/2024	<b>Last Date in Collection Period</b>	3/31/2024		
<b>Last Date in Accrual Period</b>	4/24/2024				
<b>Days in Accrual Period</b>	31				

<b>C. Reserve Fund</b>		<b>2/29/2024</b>	<b>3/31/2024</b>	
i. Required Reserve Fund Balance		0.65%	0.65%	
ii. Specified Reserve Fund Balance	\$	720,632.04	\$	704,294.00
iii. Reserve Fund Floor Balance	\$	201,159.00	\$	201,159.00
iv. Reserve Fund Balance after Distribution Date	\$	720,632.04	\$	704,294.00

<b>D. Other Fund Balances</b>		<b>2/29/2024</b>	<b>3/31/2024</b>	
i. Collection Fund*	\$	6,381,609.68	\$	3,176,222.16
ii. Capitalized Interest Fund After Distribution Date	\$	4,400,000.00	\$	4,400,000.00
iii. Department Rebate Fund	\$	-	\$	-
iv. Cost of Issuance Fund	\$	-	\$	-

(\* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation".)

<b>Total Fund Balances</b>	<b>\$</b>	<b>11,502,241.72</b>	<b>\$</b>	<b>8,280,516.16</b>
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<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$	529,612.05
ii.	Principal Collections from Guarantor		528,451.95
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		1,403,195.06
vi.	Other System Adjustments		-
vii.	<b>Total Principal Collections</b>	\$	<b>2,461,259.06</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$	297.17
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		1,246.18
iv.	Capitalized Interest		(223,873.72)
v.	<b>Total Non-Cash Principal Activity</b>	\$	<b>(222,330.37)</b>
<b>C.</b>	<b>Student Loan Principal Additions</b>		
i.	New Loan Additions	\$	413,397.11
ii.	<b>Total Principal Additions</b>	\$	<b>413,397.11</b>
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Cii)</b>	\$	<b>2,652,325.80</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$	208,144.79
ii.	Interest Claims Received from Guarantors		44,948.18
iii.	Late Fees & Other		-
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		159,964.57
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	<b>Total Interest Collections</b>	\$	<b>413,057.54</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	\$	9,895.28
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(767,625.41)
iv.	Capitalized Interest		223,873.72
v.	<b>Total Non-Cash Interest Adjustments</b>	\$	<b>(533,856.41)</b>
<b>G.</b>	<b>Student Loan Interest Additions</b>		
i.	New Loan Additions	\$	89,538.64
ii.	<b>Total Interest Additions</b>	\$	<b>89,538.64</b>
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	\$	<b>(31,260.23)</b>
<b>I.</b>	<b>Defaults Paid this Month (Aii + Eii)</b>	\$	<b>573,400.13</b>
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	\$	<b>25,253,999.51</b>
<b>K.</b>	<b>Interest Expected to be Capitalized</b>		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	2/29/2024	\$ 1,935,766.10
	Interest Capitalized into Principal During Collection Period (B-iv)		(223,873.72)
	Change in Interest Expected to be Capitalized		362,654.99
	Interest Expected to be Capitalized - Ending (III - A-ii)	3/31/2024	\$ 2,074,547.37

V. Cash Receipts for the Time Period		03/01/2024-03/31/2024	
<b>A.</b>	<b>Principal Collections</b>		
i.	Principal Payments Received - Cash	\$	1,058,064.00
ii.	Principal Received from Loans Consolidated		1,403,195.06
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	<b>Total Principal Collections</b>	\$	<b>2,461,259.06</b>
<b>B.</b>	<b>Interest Collections</b>		
i.	Interest Payments Received - Cash	\$	253,092.97
ii.	Interest Received from Loans Consolidated		159,964.57
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		-
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		-
vii.	<b>Total Interest Collections</b>	\$	<b>413,057.54</b>
<b>C.</b>	<b>Other Reimbursements</b>	\$	-
<b>D.</b>	<b>Investment Earnings</b>	\$	<b>52,891.70</b>
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>	\$	<b>2,927,208.30</b>

VI. Cash Payment Detail and Available Funds for the Time Period		03/01/2024-03/31/2024	
<b>Funds Previously Remitted: Collection Account</b>			
<b>A.</b>	Joint Sharing Agreement Payments	\$	502,935.75
<b>B.</b>	Trustee Fees	\$	(2,904.90)
<b>C.</b>	Servicing Fees	\$	(73,910.98)
<b>D.</b>	Administration Fees	\$	(4,619.44)
<b>E.</b>	Interest Payments on Class A Notes	\$	(492,600.18)
<b>F.</b>	Interest Payments on Class B Notes	\$	(23,048.94)
<b>G.</b>	Transfer to Department Rebate Fund	\$	-
<b>H.</b>	Monthly Rebate Fees	\$	(53,324.65)
<b>I.</b>	Transfer to Reserve Fund	\$	-
<b>J.</b>	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class I	\$	(6,264,239.40)
<b>K.</b>	Unpaid Trustee fees	\$	-
<b>L.</b>	Carryover Servicing Fees	\$	-
<b>M.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
<b>N.</b>	Remaining amounts to Authority	\$	-
<b>O.</b>	<b>Collection Fund Reconciliation</b>		
i.	Beginning Balance:	2/29/2024	\$ 6,381,609.68
ii.	Principal Paid During Collection Period (J)		(6,264,239.40)
iii.	Interest Paid During Collection Period (E & F)		(515,649.12)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		2,874,316.60
v.	Deposits in Transit		249,013.86
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		368,175.78
vii.	Total Investment Income Received for Month (V-D)		52,891.70
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		30,103.06
xii.	<b>Funds Available for Distribution</b>	\$	<b>3,176,222.16</b>

**VII. Waterfall for Distribution**

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 3,176,222.16	\$ 3,176,222.16
B.	Joint Sharing Agreement Payments	\$ 12,306.61	\$ 3,163,915.55
C.	Trustee Fees	\$ 916.10	\$ 3,162,999.45
D.	Servicing Fees	\$ 72,235.28	\$ 3,090,764.17
E.	Administration Fees	\$ 4,514.71	\$ 3,086,249.46
F.	Interest Payments on Class A Notes	\$ 514,346.43	\$ 2,571,903.03
G.	Interest Payments on Class B Notes	\$ 25,551.32	\$ 2,546,351.71
H.	Transfer to Department Rebate Fund	\$ -	\$ 2,546,351.71
I.	Monthly Rebate Fees	\$ 52,398.82	\$ 2,493,952.89
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (16,338.04)	\$ 2,510,290.93
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	<b>\$ 2,510,290.93</b>	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

**VIII. Distributions**

<b>A. Distribution Amounts</b>				
	<b>Combined</b>	<b>Class A-1A</b>	<b>Class A-1B</b>	<b>Class B</b>
i. Monthly Interest Due	\$ 539,897.75	\$ 10,789.01	\$ 503,557.42	\$ 25,551.32
ii. Monthly Interest Paid	\$ 539,897.75	\$ 10,789.01	\$ 503,557.42	\$ 25,551.32
<b>iii. Interest Shortfall</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
iv. Monthly Principal Paid	\$ 2,510,290.93	\$ 195,100.33	\$ 2,315,190.60	\$ -
<b>v. Total Distribution Amount</b>	<b>\$ 3,050,188.68</b>	<b>\$ 205,889.34</b>	<b>\$ 2,818,748.02</b>	<b>\$ 25,551.32</b>

<b>B. Principal Distribution Amount Reconciliation</b>	
i. Notes Outstanding as of 2/29/2024	\$ 109,931,802.37
ii. Adjusted Pool Balance as of 3/31/2024	\$ 113,457,217.61
iii. Less Specified Overcollateralization Amount	\$ 6,240,146.97
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount	\$ 107,217,070.64
v. Excess	\$ 2,714,731.73
vi. Principal Shortfall for preceding Distribution Date	\$ -
vii. Amounts Due on a Note Final Maturity Date	\$ -
viii. Total Principal Distribution Amount as defined by Indenture	\$ 2,714,731.73
ix. Actual Principal Distribution Amount based on amounts in Collection Fund	\$ 2,510,290.93
x. Principal Distribution Amount Shortfall	\$ 204,440.80
<b>xi. Noteholders' Principal Distribution Amount</b>	<b>\$ 2,510,290.93</b>
<b>Total Principal Distribution Amount Paid</b>	<b>\$ 2,510,290.93</b>

<b>E. Note Balances</b>			
	<b>3/25/2024</b>	<b>Paydown Factors</b>	<b>4/25/2024</b>
Note Balance	\$ 109,931,802.37		\$ 107,421,511.44
Note Pool Factor	24.4292894156	0.5578424289	23.8714469867

<b>C. Additional Principal Paid</b>	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

<b>D. Reserve Fund Reconciliation</b>	
i. Beginning Balance 2/29/2024	\$ 720,632.04
ii. Amounts, if any, necessary to reinstate the balance	\$ -
iii. Total Reserve Fund Balance Available	\$ 720,632.04
iv. Required Reserve Fund Balance	\$ 704,294.00
v. Excess Reserve - Apply to Collection Fund	\$ 16,338.04
vi. Ending Reserve Fund Balance	\$ 704,294.00

**IX. Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Amount		%	
	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024	2/29/2024	3/31/2024
<b>Interim:</b>										
<b>In School</b>										
Subsidized Loans	7.067%	7.010%	9	10	148	143	\$ 30,831.00	\$ 39,331.00	0.03%	0.04%
Unsubsidized Loans	7.124%	7.085%	5	10	152	136	16,647.00	48,001.00	0.02%	0.05%
<b>Grace</b>										
Subsidized Loans	6.940%	7.160%	3	2	123	124	13,875.00	5,375.00	0.01%	0.01%
Unsubsidized Loans	7.088%	7.160%	8	3	122	122	48,577.00	17,223.00	0.04%	0.02%
<b>Total Interim</b>	<b>7.074%</b>	<b>7.074%</b>	<b>25</b>	<b>25</b>	<b>134</b>	<b>136</b>	<b>\$ 109,930.00</b>	<b>\$ 109,930.00</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Repayment</b>										
<b>Active</b>										
0-30 Days Delinquent	6.378%	6.379%	11,177	10,726	203	206	\$ 73,871,209.36	\$ 71,206,121.60	67.81%	67.00%
31-60 Days Delinquent	6.758%	6.802%	395	468	204	209	2,923,720.06	3,261,688.90	2.68%	3.07%
61-90 Days Delinquent	6.704%	6.562%	271	241	181	181	1,726,986.98	1,484,386.91	1.59%	1.40%
91-120 Days Delinquent	6.588%	6.577%	195	157	212	186	1,303,260.98	1,106,832.29	1.20%	1.04%
121-150 Days Delinquent	7.353%	6.674%	137	163	210	201	1,058,494.17	974,022.74	0.97%	0.92%
151-180 Days Delinquent	6.229%	7.311%	127	124	197	190	1,283,112.22	994,217.99	1.18%	0.94%
181-210 Days Delinquent	6.988%	6.933%	115	94	192	222	1,429,193.05	750,163.39	1.31%	0.71%
211-240 Days Delinquent	6.619%	6.893%	138	85	200	190	1,023,155.70	1,231,267.03	0.94%	1.16%
241-270 Days Delinquent	7.351%	6.718%	114	98	199	201	806,221.12	748,654.20	0.74%	0.70%
271-300 Days Delinquent	0.000%	7.760%	0	4	411	411	-	26,202.40	0.00%	0.02%
>300 Days Delinquent	6.960%	7.335%	110	66	181	215	584,483.66	336,757.39	0.54%	0.32%
<b>Deferment</b>										
Subsidized Loans	6.716%	6.677%	470	457	200	205	2,244,655.09	2,162,066.74	2.06%	2.03%
Unsubsidized Loans	6.712%	6.692%	395	386	257	255	2,941,481.11	2,905,623.20	2.70%	2.73%
<b>Forbearance</b>										
Subsidized Loans	6.779%	6.724%	943	950	236	243	5,589,709.17	6,136,152.01	5.13%	5.77%
Unsubsidized Loans	6.791%	6.708%	914	932	260	271	9,381,746.79	10,173,735.34	8.61%	9.57%
<b>Total Repayment</b>	<b>6.500%</b>	<b>6.493%</b>	<b>15,501</b>	<b>14,951</b>	<b>211</b>	<b>215</b>	<b>\$ 106,167,429.46</b>	<b>\$ 103,497,892.13</b>	<b>97.46%</b>	<b>97.38%</b>
Claims In Process	6.888%	7.055%	409	409	206	214	\$ 2,653,342.58	\$ 2,670,554.11	2.44%	2.51%
Aged Claims Rejected										
<b>Grand Total</b>	<b>6.510%</b>	<b>6.508%</b>	<b>15,935</b>	<b>15,385</b>	<b>211</b>	<b>215</b>	<b>\$ 108,930,702.04</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	<b>100.00%</b>

**X. Portfolio Characteristics by School and Program as of**

3/31/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.575%	189	1,765	\$ 18,245,399.64	17.17%
Consolidation - Unsubsidized	5.834%	194	2,539	37,175,261.46	34.98%
Stafford Subsidized	7.288%	218	5,999	21,991,491.10	20.69%
Stafford Unsubsidized	7.262%	264	4,873	26,140,950.01	24.60%
PLUS Loans	8.405%	188	209	2,725,274.03	2.56%
<b>Total</b>	<b>6.508%</b>	<b>215</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>
<b>School Type</b>					
4 Year College	6.428%	207	10,415	\$ 74,764,569.61	70.35%
Graduate	7.090%	217	4	50,153.39	0.05%
Proprietary, Tech, Vocational and Other	6.670%	231	2,542	18,670,481.01	17.57%
2 Year College	6.731%	240	2,424	12,793,172.23	12.04%
<b>Total</b>	<b>6.508%</b>	<b>215</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>

Distribution of the Student Loans by Geographic Location *				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	33	\$ 327,200.94	0.31%	
Armed Forces Americas	0	-	0.00%	
Armed Forces Africa	4	8,572.39	0.01%	
Alaska	17	70,250.79	0.07%	
Alabama	138	850,837.30	0.80%	
Armed Forces Pacific	8	18,870.89	0.02%	
Arkansas	865	6,274,973.06	5.90%	
American Samoa	0	-	0.00%	
Arizona	125	1,552,174.05	1.46%	
California	735	5,324,938.83	5.01%	
Colorado	146	715,793.94	0.67%	
Connecticut	28	255,711.51	0.24%	
District of Columbia	10	112,978.47	0.11%	
Delaware	7	107,599.74	0.10%	
Florida	352	2,598,656.95	2.45%	
Georgia	309	2,230,639.29	2.10%	
Guam	0	-	0.00%	
Hawaii	8	49,346.25	0.05%	
Iowa	65	425,378.84	0.40%	
Idaho	19	175,606.97	0.17%	
Illinois	567	3,773,779.52	3.55%	
Indiana	64	427,972.54	0.40%	
Kansas	325	2,161,792.49	2.03%	
Kentucky	64	794,764.27	0.75%	
Louisiana	61	391,987.79	0.37%	
Massachusetts	51	695,403.08	0.65%	
Maryland	71	580,800.96	0.55%	
Maine	5	52,281.04	0.05%	
Michigan	67	864,295.63	0.81%	
Minnesota	78	718,565.36	0.68%	
Missouri	7,271	47,543,888.06	44.74%	
Mariana Islands	0	-	0.00%	
Mississippi	1,791	10,956,691.81	10.31%	
Montana	23	65,333.22	0.06%	
North Carolina	193	1,392,998.63	1.31%	
North Dakota	18	196,054.61	0.18%	
Nebraska	45	280,106.01	0.26%	
New Hampshire	20	206,148.24	0.19%	
New Jersey	48	875,665.28	0.82%	
New Mexico	6	44,726.11	0.04%	
Nevada	39	478,041.14	0.45%	
New York	175	1,940,297.52	1.83%	
Ohio	84	623,278.89	0.59%	
Oklahoma	106	799,516.75	0.75%	
Oregon	93	525,404.99	0.49%	
Pennsylvania	61	571,528.72	0.54%	
Puerto Rico	0	-	0.00%	
Rhode Island	15	56,768.86	0.05%	
South Carolina	52	361,723.75	0.34%	
South Dakota	1	5,239.21	0.00%	
Tennessee	197	1,330,252.80	1.25%	
Texas	609	4,100,880.27	3.86%	
Utah	19	97,080.88	0.09%	
Virginia	125	853,307.72	0.80%	
Virgin Islands	1	253.07	0.00%	
Vermont	3	7,986.91	0.01%	
Washington	105	869,375.33	0.82%	
Wisconsin	50	407,917.49	0.38%	
West Virginia	6	49,654.96	0.05%	
Wyoming	7	77,082.12	0.07%	
	15,385	\$ 106,278,376.24	100.00%	

\*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Guarantee Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	411	2,290,463.46	2.16%
708 - CSLP	0	-	0.00%
712 - FGLP	1	3,737.97	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	74	384,359.24	0.36%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	68	213,127.60	0.20%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	1,055	5,960,055.35	5.61%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHES	0	-	0.00%
740 - OGSLLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	1,204	20,063,090.08	18.88%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	265	1,159,926.70	1.09%
751 - ECMC	1	13,234.29	0.01%
753 - NELA	0	-	0.00%
755 - GLHEC	2,201	11,622,336.09	10.94%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	474	2,559,089.91	2.41%
951 - ECMC	9,631	62,008,955.55	58.35%
	15,385	\$ 106,278,376.24	100.00%

Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	1,049	\$ 912,821.51	0.86%
24 TO 35	661	1,444,188.80	1.36%
36 TO 47	855	1,941,913.41	1.83%
48 TO 59	572	2,021,544.58	1.90%
60 TO 71	541	2,207,337.69	2.08%
72 TO 83	581	2,745,366.22	2.58%
84 TO 95	587	3,515,947.56	3.31%
96 TO 107	554	3,622,177.01	3.41%
108 TO 119	633	4,650,392.54	4.38%
120 TO 131	627	3,765,927.32	3.54%
132 TO 143	716	5,668,942.82	5.33%
144 TO 155	650	5,539,525.10	5.21%
156 TO 167	692	6,851,502.87	6.45%
168 TO 179	641	5,578,410.32	5.25%
180 TO 191	599	5,513,717.10	5.19%
192 TO 203	448	4,424,298.19	4.16%
204 TO 215	336	3,652,127.64	3.44%
216 TO 227	386	3,006,398.23	2.83%
228 TO 239	312	2,560,637.39	2.41%
240 TO 251	303	2,950,706.96	2.78%
252 TO 263	279	2,514,970.09	2.37%
264 TO 275	218	2,189,358.71	2.06%
276 TO 287	246	2,114,416.66	1.99%
288 TO 299	230	2,423,193.04	2.28%
300 TO 311	355	3,352,549.84	3.15%
312 TO 323	215	1,683,542.81	1.58%
324 TO 335	207	1,437,086.75	1.35%
336 TO 347	189	1,523,129.28	1.43%
348 TO 360	178	1,457,425.73	1.37%
361 AND GREATER	1,725	15,008,620.07	14.12%
	15,385	\$ 106,278,376.24	100.00%



Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	35	\$ 158,358.54	0.15%	
REPAY YEAR 2	9	66,373.89	0.06%	
REPAY YEAR 3	2	13,134.65	0.01%	
REPAY YEAR 4	15,339	106,040,509.16	99.78%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	23	\$ (1,777.83)	0.00%	
\$499.99 OR LESS	1,020	222,502.40	0.21%	
\$500.00 TO \$999.99	972	731,579.93	0.69%	
\$1000.00 TO \$1999.99	1,940	2,916,351.21	2.74%	
\$2000.00 TO \$2999.99	1,824	4,572,268.15	4.30%	
\$3000.00 TO \$3999.99	1,746	6,061,926.71	5.70%	
\$4000.00 TO \$5999.99	2,458	12,149,988.28	11.43%	
\$6000.00 TO \$7999.99	1,862	12,958,489.81	12.19%	
\$8000.00 TO \$9999.99	1,071	9,506,221.58	8.94%	
\$10000.00 TO \$14999.99	1,144	13,836,482.00	13.02%	
\$15000.00 TO \$19999.99	422	7,273,802.56	6.84%	
\$20000.00 TO \$24999.99	263	5,881,366.91	5.53%	
\$25000.00 TO \$29999.99	163	4,471,484.10	4.21%	
\$30000.00 TO \$34999.99	114	3,690,319.91	3.47%	
\$35000.00 TO \$39999.99	83	3,097,813.73	2.91%	
\$40000.00 TO \$44999.99	65	2,748,922.72	2.59%	
\$45000.00 TO \$49999.99	45	2,127,404.10	2.00%	
\$50000.00 TO \$54999.99	25	1,308,877.88	1.23%	
\$55000.00 TO \$59999.99	23	1,312,966.91	1.24%	
\$60000.00 TO \$64999.99	19	1,179,439.31	1.11%	
\$65000.00 TO \$69999.99	20	1,346,235.54	1.27%	
\$70000.00 TO \$74999.99	17	1,224,519.49	1.15%	
\$75000.00 TO \$79999.99	10	773,807.11	0.73%	
\$80000.00 TO \$84999.99	4	331,001.88	0.31%	
\$85000.00 TO \$89999.99	5	436,629.82	0.41%	
\$90000.00 AND GREATER	47	6,119,752.03	5.76%	
	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	14,300	\$ 100,427,066.97	94.49%	
Rehab loans	1,085	5,851,309.27	5.51%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$	2,074,547.37	
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	4,765,134.66	
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	952,384.90	
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	1,137,424.96	

Distribution of the Student Loans by Number of Days Delinquent				
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal	
0 to 30	13,476	\$ 92,693,628.89	87.22%	
31 to 60	468	3,261,688.90	3.07%	
61 to 90	241	1,484,386.91	1.40%	
91 to 120	157	1,106,832.29	1.04%	
121 and Greater	1,043	7,731,839.25	7.28%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by Interest Rate				
Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1.99% OR LESS	11	\$ 53,391.44	0.05%	
2.00% TO 2.49%	0	-	0.00%	
2.50% TO 2.99%	479	3,618,601.61	3.40%	
3.00% TO 3.49%	163	1,520,599.89	1.43%	
3.50% TO 3.99%	195	2,043,724.86	1.92%	
4.00% TO 4.49%	149	1,833,223.29	1.72%	
4.50% TO 4.99%	1,142	9,111,407.00	8.57%	
5.00% TO 5.49%	686	7,375,235.67	6.94%	
5.50% TO 5.99%	254	4,016,715.84	3.78%	
6.00% TO 6.49%	351	4,342,180.94	4.09%	
6.50% TO 6.99%	4,371	26,927,320.35	25.34%	
7.00% TO 7.49%	1,033	12,263,407.37	11.54%	
7.50% TO 7.99%	6,025	27,027,525.78	25.45%	
8.00% TO 8.49%	321	3,611,404.38	3.40%	
8.50% TO 8.99%	202	2,414,845.74	2.27%	
9.00% OR GREATER	3	118,792.08	0.11%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by SAP Interest Rate Index				
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1 MONTH SOFR	14,952	\$ 104,232,009.43	98.07%	
91 DAY T-BILL INDEX	433	2,046,366.81	1.93%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
POST-OCTOBER 1, 2007	1,300	\$ 11,039,792.08	10.39%	
PRE-APRIL 1, 2006	7,922	40,530,676.70	38.14%	
PRE-OCTOBER 1, 1993	34	115,437.91	0.11%	
PRE-OCTOBER 1, 2007	6,129	54,592,469.55	51.37%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
PRIOR TO OCTOBER 1, 1993	34	\$ 115,437.91	0.11%	
OCTOBER 1, 1993 - JUNE 30, 2006	8,811	47,968,284.47	45.13%	
JULY 1, 2006 - PRESENT	6,540	58,194,653.86	54.76%	
<b>Total</b>	<b>15,385</b>	<b>\$ 106,278,376.24</b>	<b>100.00%</b>	

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	6.0139%
Notes	606072LL8	1.15%	6.59389%

  

SOFI Rate for Accrual Period	5.44389%
First Date in Accrual Period	3/25/24
Last Date in Accrual Period	4/24/24
Days in Accrual Period	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
10/31/2021	\$ 202,229,171.38	10/31/2021	0.52%	6.18%	\$ 1,042,205.56	
11/26/2021	\$ 198,070,092.12	11/30/2021	0.87%	8.40%	\$ 1,730,385.81	
12/27/2021	\$ 196,191,175.86	12/31/2021	0.57%	7.92%	\$ 1,110,291.77	
1/25/2022	\$ 194,355,872.40	1/31/2022	0.72%	8.16%	\$ 1,405,391.94	
2/25/2022	\$ 192,782,063.95	2/28/2022	0.90%	8.74%	\$ 1,728,896.76	
3/25/2022	\$ 191,055,555.51	3/31/2022	1.41%	10.18%	\$ 2,703,096.76	
4/25/2022	\$ 187,963,307.40	4/30/2022	1.07%	10.71%	\$ 2,019,044.53	
5/25/2022	\$ 185,005,108.89	5/31/2022	0.82%	10.75%	\$ 1,524,460.56	
6/27/2022	\$ 182,622,107.68	6/30/2022	1.34%	11.47%	\$ 2,447,289.60	
7/25/2022	\$ 179,879,488.67	7/31/2022	1.24%	11.97%	\$ 2,225,318.63	
8/25/2022	\$ 176,784,293.17	8/31/2022	2.20%	13.47%	\$ 3,884,888.72	
9/26/2022	\$ 172,831,370.78	9/30/2022	2.03%	14.65%	\$ 3,504,828.37	
10/25/2022	\$ 168,908,326.39	10/31/2022	2.98%	17.36%	\$ 5,031,573.48	
11/25/2022	\$ 163,854,306.99	11/30/2022	4.75%	21.59%	\$ 7,785,351.34	
12/27/2022	\$ 155,576,473.14	12/31/2022	3.61%	25.63%	\$ 5,610,699.61	
1/25/2023	\$ 149,730,397.90	1/31/2023	0.63%	26.32%	\$ 939,598.12	
2/27/2023	\$ 148,538,955.93	2/28/2023	1.93%	27.29%	\$ 2,862,630.00	
3/27/2023	\$ 145,592,102.01	3/31/2023	1.31%	27.29%	\$ 1,900,826.10	
4/25/2023	\$ 143,505,025.56	4/30/2023	1.16%	27.45%	\$ 1,667,879.07	
5/25/2023	\$ 141,331,105.19	5/31/2023	1.02%	27.81%	\$ 1,446,351.90	
6/26/2023	\$ 139,689,057.37	6/30/2023	0.63%	27.02%	\$ 886,555.46	
7/25/2023	\$ 138,534,965.57	7/31/2023	0.55%	26.19%	\$ 759,794.53	
8/25/2023	\$ 137,382,713.73	8/31/2023	1.23%	24.81%	\$ 1,690,956.93	
9/25/2023	\$ 133,736,390.47	9/30/2023	1.01%	23.87%	\$ 1,346,963.66	
10/25/2023	\$ 132,128,134.22	10/31/2023	1.86%	22.22%	\$ 2,462,389.38	
11/27/2023	\$ 129,626,553.30	11/30/2023	0.86%	17.53%	\$ 1,148,947.71	
12/26/2023	\$ 128,247,895.27	12/31/2023	2.88%	16.22%	\$ 3,691,507.72	
1/25/2024	\$ 124,450,589.72	1/31/2024	3.06%	19.02%	\$ 3,802,402.94	
2/26/2024	\$ 120,648,442.66	2/29/2024	4.14%	21.39%	\$ 4,997,892.59	
3/25/2024	\$ 115,987,100.18	3/31/2024	1.88%	22.49%	\$ 2,180,182.10	

\*\*\* Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

XIV. Income Based Repayment PFH Statistics									
EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR		
9/30/2021	\$ 201,957,221.52	100.00%	4,244	\$ 64,647,830.02	32%	18%	83		
10/31/2021	\$ 190,762,558.12	94.46%	4,220	\$ 65,089,629.63	34%	19%	84		
11/30/2021	\$ 188,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%	18%	84		
12/31/2021	\$ 187,139,465.87	92.66%	4,019	\$ 62,600,494.80	33%	18%	85		
1/31/2022	\$ 185,575,821.11	91.89%	3,969	\$ 62,414,638.88	34%	18%	85		
2/28/2022	\$ 183,860,462.50	91.04%	3,887	\$ 61,593,515.38	34%	17%	86		
3/31/2022	\$ 180,788,184.20	89.52%	3,848	\$ 61,237,849.33	34%	18%	87		
4/30/2022	\$ 177,849,089.81	88.06%	3,746	\$ 60,180,744.56	34%	19%	88		
5/31/2022	\$ 175,481,478.07	86.89%	3,719	\$ 60,244,352.01	34%	19%	89		
6/30/2022	\$ 172,756,570.96	85.54%	3,660	\$ 58,467,432.53	34%	19%	90		
7/31/2022	\$ 169,681,364.30	84.02%	3,635	\$ 57,290,176.19	34%	19%	91		
8/31/2022	\$ 165,753,969.98	82.07%	3,551	\$ 55,780,198.92	34%	20%	92		
9/30/2022	\$ 161,856,260.70	80.14%	3,470	\$ 54,372,207.66	34%	20%	93		
10/31/2022	\$ 156,834,880.27	77.66%	3,351	\$ 52,828,789.08	34%	20%	94		
11/30/2022	\$ 148,610,504.86	73.59%	3,251	\$ 50,902,582.19	34%	20%	95		
12/31/2022	\$ 142,802,183.71	70.71%	3,205	\$ 49,540,106.77	35%	20%	96		
1/31/2023	\$ 141,618,436.10	70.12%	3,138	\$ 49,723,194.82	35%	20%	98		
2/28/2023	\$ 138,690,613.03	68.67%	3,141	\$ 49,733,074.79	36%	21%	98		
3/31/2023	\$ 136,617,014.96	67.65%	3,031	\$ 48,190,651.48	35%	20%	100		
4/30/2023	\$ 134,457,133.82	66.58%	2,902	\$ 46,604,053.60	35%	20%	101		
5/31/2023	\$ 132,825,690.38	65.77%	2,842	\$ 46,371,560.81	35%	20%	102		
6/30/2023	\$ 131,679,051.73	65.20%	2,798	\$ 45,902,026.42	35%	21%	103		
7/31/2023	\$ 130,534,241.16	64.63%	2,806	\$ 46,540,138.12	36%	21%	104		
8/31/2023	\$ 128,501,133.10	63.63%	2,776	\$ 45,909,494.02	36%	21%	104		
9/30/2023	\$ 126,903,263.01	62.84%	2,830	\$ 46,411,956.46	37%	22%	105		
10/31/2023	\$ 124,417,837.36	61.61%	2,803	\$ 45,982,730.63	37%	22%	105		
11/30/2023	\$ 123,048,082.73	60.93%	2,845	\$ 46,244,200.26	38%	22%	105		
12/31/2023	\$ 119,275,300.27	59.06%	2,833	\$ 46,062,986.77	38%	23%	106		
1/31/2024	\$ 115,487,707.56	57.19%	2,799	\$ 44,106,584.10	38%	24%	106		
2/29/2024	\$ 110,866,468.14	54.90%	2,684	\$ 41,260,580.68	37%	23%	107		
3/31/2024	\$ 108,352,923.61	53.65%	2,636	\$ 41,066,575.51	38%	23%	108		

\* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

**XV. National Disaster Forbearances Statistics\***

EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb
9/30/2021	\$ 61,026,646.64	4,086	\$ 51,705,561.22	3,589
10/31/2021	\$ 15,964,086.33	862	\$ 1,133,126.04	55
11/30/2021	\$ 24,241,246.12	1,389	\$ 4,789,066.27	287
12/31/2021	\$ 19,279,551.40	1,115	\$ 2,368,745.98	136
1/31/2022	\$ 23,207,397.72	1,332	\$ 4,708,864.01	255
2/28/2022	\$ 31,371,371.96	1,762	\$ 5,746,222.66	309
3/31/2022	\$ 29,072,037.15	1,635	\$ 4,499,698.39	235
4/30/2022	\$ 19,292,517.92	1,158	\$ 3,230,101.44	155
5/31/2022	\$ 17,764,789.24	1,051	\$ 2,937,197.97	146
6/30/2022	\$ 21,222,812.48	1,210	\$ 4,505,270.34	222
7/31/2022	\$ 16,443,549.65	1,000	\$ 2,766,310.82	143
8/31/2022	\$ 22,865,209.55	1,436	\$ 9,739,321.26	691
9/30/2022	\$ 19,586,876.64	1,282	\$ 8,558,572.85	587
10/31/2022	\$ 21,396,130.48	1,393	\$ 10,259,760.56	741
11/30/2022	\$ 13,954,852.36	879	\$ 2,332,235.18	189
12/31/2022	\$ 12,103,507.57	752	\$ 2,302,880.66	143
1/31/2023	\$ 13,865,471.06	806	\$ 2,279,984.98	129
2/28/2023	\$ 17,132,209.32	1,060	\$ 2,441,233.63	145
3/31/2023	\$ 17,581,673.46	1,016	\$ 2,578,289.77	152
4/30/2023	\$ 15,279,692.19	914	\$ 3,052,720.22	190
5/31/2023	\$ 14,182,552.97	843	\$ 2,174,982.91	126
6/30/2023	\$ 14,051,431.83	815	\$ 2,392,248.98	123
7/31/2023	\$ 12,980,373.90	764	\$ 417,405.85	22
8/31/2023	\$ 11,617,098.72	729	\$ 361,914.50	26
9/30/2023	\$ 11,837,102.19	714	\$ 181,678.95	13
10/31/2023	\$ 11,943,633.62	730	\$ 347,660.69	23
11/30/2023	\$ 12,085,836.75	764	\$ 276,812.09	20
12/31/2023	\$ 11,989,517.24	739	\$ 12,154.17	2
1/31/2024	\$ 12,226,231.44	771	\$ 288,969.81	21
2/29/2024	\$ 14,970,755.91	919	\$ 350,465.36	15
3/31/2024	\$ 16,309,727.16	885	\$ 35,593.17	4

\* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.  
 \*\* MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

XVI. Cumulative Realized Losses - Claim Write-offs			
	Prior Periods	Current Period	Total Cumulative
Principal Losses	\$ 451,976.08	\$ 9,045.51	\$ 461,021.59
Interest Losses	\$ 51,819.24	\$ 1,079.36	\$ 52,898.60
Total Claim Write-offs	\$ 503,795.32	\$ 10,124.86	\$ 513,920.18

XVII. Principal Acceleration Trigger			
Distribution Date Range	Principal Balance	Compliance (Yes/No)	
10/26/2026	9/27/2027	121,000,000	
10/25/2027	9/25/2028	106,000,000	
10/25/2028	9/25/2029	92,000,000	
10/25/2029	9/25/2030	78,000,000	
10/25/2030	9/25/2031	64,000,000	

The Principal Acceleration Trigger table does not start until 10/26/2026.  
 The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note