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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

A. Student Loan Portfolio Characteristics

	9/30/2024	Activity	10/31/2024
i. Portfolio Principal Balance	\$ 227,037,805.10	\$ (2,439,737.95)	\$ 224,598,067.15
ii. Interest Expected to be Capitalized	\$ 4,729,794.07		\$ 4,681,999.78
iii. Pool Balance (i + ii)	\$ 231,767,599.17		\$ 229,280,066.93
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 244,274,088.56		\$ 241,770,387.37
v. Other Accrued Interest	\$ 16,217,004.13		\$ 16,063,558.59
vi. Accrued Interest for IBR PFH (informational only)	\$ 12,475,796.31		\$ 12,279,387.26
vii. Weighted Average Coupon (WAC)	6.443%		6.449%
viii. Weighted Average Remaining Months to Maturity (WARM)	233		234
ix. Number of Loans	36,012		35,621
x. Number of Borrowers	14,718		14,539
xi. Average Borrower Indebtedness	\$ 15,425.86		\$ 15,447.97
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	105.30%		105.30%
Adjusted Pool Balance	\$ 244,274,088.56		\$ 241,770,387.37
Bonds Outstanding after Distribution	\$ 231,979,191.41		\$ 229,601,507.47
Total Parity Ratio (Total Assets/Total Liabilities)	114.32%		114.28%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	110.99%		111.06%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	120.51%		120.50%
Informational purposes only:			
Cash in Transit at month end	\$ 251,128.91		\$ 78,366.65
Outstanding Debt Adjusted for Cash in Transit	\$ 231,728,062.50		\$ 229,523,140.82
Pool Balance to Original Pool Balance	43.88%		43.41%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	105.41%		105.34%

B. Notes	CUSIP	Spread	Coupon Rate	10/25/2024	%	Interest Due	11/25/2024	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 53,730,271.36	23.16%	\$ 88,207.20	\$ 53,149,782.12	23.15%
ii. Class A-1B Notes	606072LG9	0.70%	5.55207%	\$ 166,348,920.05	71.71%	\$ 795,305.73	\$ 164,551,725.35	71.67%
iii. Class B Notes	606072LH7	1.50%	6.35207%	\$ 11,900,000.00	5.13%	\$ 65,091.07	\$ 11,900,000.00	5.18%
iv. Total Notes				\$ 231,979,191.41	100.00%	\$ 948,604.00	\$ 229,601,507.47	100.00%

SOFRA Rate Notes:		Collection Period:		Record Date	
SOFRA Rate for Accrual Period	4.852070%	First Date in Collection Period	10/1/2024	Distribution Date	11/22/2024
First Date in Accrual Period	10/25/2024	Last Date in Collection Period	10/31/2024		11/25/2024
Last Date in Accrual Period	11/24/2024				
Days in Accrual Period	31				

C. Reserve Fund

	9/30/2024	10/31/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,506,489.39	\$ 1,490,320.44
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,506,489.39	\$ 1,490,320.44

D. Other Fund Balances

	9/30/2024	10/31/2024
i. Collection Fund*	\$ 2,461,329.32	\$ 4,007,021.27
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 11,000,000.00
iii. Department Rebate Fund	\$ -	\$ -
iv. Cost of Issuance Fund	\$ -	\$ -

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

Total Fund Balances	\$ 14,967,818.71	\$ 16,497,341.71
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	854,908.72
ii.	Principal Collections from Guarantor		1,480,039.07
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		812,781.40
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	3,147,729.19
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	1,066.38
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		362.79
iv.	Capitalized Interest		(696,003.96)
v.	Total Non-Cash Principal Activity	\$	(694,574.79)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(13,416.45)
ii.	Total Principal Additions	\$	(13,416.45)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	2,439,737.95
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	413,827.23
ii.	Interest Claims Received from Guarantors		136,152.93
iii.	Late Fees & Other		(14.00)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		40,107.90
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	590,074.06
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	31,616.34
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,371,490.70)
iv.	Capitalized Interest		696,003.96
v.	Total Non-Cash Interest Adjustments	\$	(643,870.40)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	4,330.93
ii.	Total Interest Additions	\$	4,330.93
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(49,465.41)
I.	Defaults Paid this Month (Aii + Eii)	\$	1,616,192.00
J.	Cumulative Defaults Paid to Date	\$	76,458,605.22
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	9/30/2024	\$ 4,729,794.07
	Interest Capitalized into Principal During Collection Period (B-iv)		(696,003.96)
	Change in Interest Expected to be Capitalized		648,209.67
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2024	\$ 4,681,999.78

V. Cash Receipts for the Time Period		10/01/24-10/31/24	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	2,334,947.79
ii.	Principal Received from Loans Consolidated		812,781.40
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	3,147,729.19
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	549,980.16
ii.	Interest Received from Loans Consolidated		40,107.90
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		(14.00)
vii.	Total Interest Collections	\$	590,074.06
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	90,638.27
E.	Total Cash Receipts during Collection Period	\$	3,828,441.52

VI. Cash Payment Detail and Available Funds for the Time Period		10/01/24-10/31/24	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	(9,099.52)
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(154,511.73)
D.	Administration Fees	\$	(9,656.98)
E.	Interest Payments on Class A Notes	\$	(877,428.88)
F.	Interest Payments on Class B Notes	\$	(64,153.50)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(96,448.60)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$	(837,315.80)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	(412,590.82)
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	9/30/2024	\$ 2,461,329.32
ii.	Principal Paid During Collection Period (J)		(837,315.80)
iii.	Interest Paid During Collection Period (E & F)		(941,582.38)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		3,737,803.25
v.	Deposits in Transit		172,762.26
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(682,307.65)
vii.	Total Investment Income Received for Month (V-D)		90,638.27
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		5,694.00
xii.	Funds Available for Distribution		\$ 4,007,021.27

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 4,007,021.27	\$ 4,007,021.27
B.	Joint Sharing Agreement Payments	\$ 128,143.58	\$ 3,878,877.69
C.	Trustee Fees	\$ 3,866.32	\$ 3,875,011.37
D.	Servicing Fees	\$ 152,853.38	\$ 3,722,157.99
E.	Administration Fees	\$ 9,553.34	\$ 3,712,604.65
F.	Interest Payments on Class A Notes	\$ 883,512.93	\$ 2,829,091.72
G.	Interest Payments on Class B Notes	\$ 65,091.07	\$ 2,764,000.65
H.	Transfer to Department Rebate Fund	\$ (1,245,686.38)	\$ 4,009,687.03
I.	Monthly Rebate Fees	\$ 94,966.64	\$ 3,914,720.39
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (16,168.95)	\$ 3,930,889.34
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 2,377,683.94	\$ 1,553,205.40
L.	Unpaid Trustee Fees	\$ -	\$ 1,553,205.40
M.	Carryover Servicing Fees	\$ -	
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ 1,553,205.40
O.	Remaining amounts to Authority	\$ 1,553,205.40	\$ -

VIII. Distributions

A. Distribution Amounts					
	Combined	Class A-1A	Class A-1B	Class B	
i. Monthly Interest Due	\$ 948,604.00	\$ 88,207.20	\$ 795,305.73	\$ 65,091.07	
ii. Monthly Interest Paid	\$ 948,604.00	\$ 88,207.20	\$ 795,305.73	\$ 65,091.07	
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -	
iv. Monthly Principal Paid	\$ 2,377,683.94	\$ 580,489.24	\$ 1,797,194.70	\$ -	
v. Total Distribution Amount	\$ 3,326,287.94	\$ 668,696.44	\$ 2,592,500.43	\$ 65,091.07	

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	9/30/2024	\$	231,979,191.41
ii. Adjusted Pool Balance as of	10/31/2024	\$	241,770,387.37
iii. Less Specified Overcollateralization Amount		\$	12,168,879.90
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	229,601,507.47
v. Excess		\$	2,377,683.94
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		\$	2,377,683.94
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	2,377,683.94
x. Principal Distribution Amount Shortfall		\$	-
xi. Noteholders' Principal Distribution Amount		\$	2,377,683.94
Total Principal Distribution Amount Paid		\$	2,377,683.94

C. Additional Principal Paid			
Additional Principal Balance Paid Class A-1A		\$	-
Additional Principal Balance Paid Class A-1B		\$	-
Additional Principal Balance Paid Class B		\$	-

D. Reserve Fund Reconciliation			
i. Beginning Balance	9/30/2024	\$	1,506,489.39
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,506,489.39
iv. Required Reserve Fund Balance		\$	1,490,320.44
v. Excess Reserve - Apply to Collection Fund		\$	16,168.95
vi. Ending Reserve Fund Balance		\$	1,490,320.44

E. Note Balances			
	10/25/2024	Paydown Factors	11/25/2024
Note Balance	\$ 231,979,191.41		\$ 229,601,507.47
Note Pool Factor	19.4940496981	0.1998053733	19.2942443248

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	
Interim:											
In School:											
Subsidized Loans	6.942%	6.858%	19	17	138	144	\$ 94,758.71	\$ 68,591.71	0.04%	0.03%	
Unsubsidized Loans	6.899%	6.888%	13	15	135	142	46,925.00	52,875.00	0.02%	0.02%	
Grace											
Subsidized Loans	6.508%	7.023%	2	4	121	122	7,015.00	33,182.00	0.00%	0.01%	
Unsubsidized Loans	6.800%	0.000%	2	0	121	0	5,950.00	-	0.00%	0.00%	
Total Interim	6.903%	6.903%	36	36	136	139	\$ 154,648.71	\$ 154,648.71	0.07%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	6.339%	6.359%	25,353	25,302	222	222	\$ 156,901,354.85	\$ 155,566,241.74	69.11%	69.26%	
31-60 Days Delinquent	6.545%	6.686%	1,321	1,187	248	246	9,147,286.84	7,618,104.10	4.03%	3.39%	
61-90 Days Delinquent	6.847%	6.426%	636	732	230	255	3,886,898.04	5,695,737.94	1.71%	2.54%	
91-120 Days Delinquent	6.843%	6.885%	477	450	253	227	3,145,480.90	2,969,527.06	1.39%	1.32%	
121-150 Days Delinquent	6.945%	6.889%	378	418	253	263	2,502,288.86	2,649,210.27	1.10%	1.18%	
151-180 Days Delinquent	6.723%	6.872%	305	305	249	272	1,595,106.30	2,153,034.10	0.70%	0.96%	
181-210 Days Delinquent	6.999%	6.841%	267	253	244	260	1,550,624.86	1,326,727.85	0.68%	0.59%	
211-240 Days Delinquent	6.605%	7.006%	260	224	271	234	1,743,320.73	1,196,543.79	0.77%	0.53%	
241-270 Days Delinquent	6.131%	6.429%	134	201	235	268	927,467.84	1,390,387.49	0.41%	0.62%	
271-300 Days Delinquent	7.552%	6.925%	10	7	99	178	1,172.80	20,261.22	0.00%	0.01%	
>300 Days Delinquent	6.467%	6.635%	123	123	243	257	640,635.13	514,592.83	0.28%	0.23%	
Deferment											
Subsidized Loans	6.635%	6.639%	1,150	1,143	220	219	4,531,310.57	4,490,285.87	2.00%	2.00%	
Unsubsidized Loans	6.628%	6.646%	818	808	301	289	6,318,366.09	6,108,290.51	2.78%	2.72%	
Forbearance											
Subsidized Loans	6.817%	6.709%	2,279	2,093	258	261	11,842,061.06	11,147,379.15	5.22%	4.96%	
Unsubsidized Loans	6.698%	6.664%	1,861	1,714	278	278	17,689,822.59	17,291,472.61	7.79%	7.70%	
Total Repayment	6.448%	6.453%	35,372	34,960	233	234	\$ 222,423,197.46	\$ 220,137,796.53	97.97%	98.01%	
Claims In Process	6.214%	6.198%	604	625	216	238	4,459,958.93	4,305,621.91	1.96%	1.92%	
Aged Claims Rejected											
Grand Total	6.443%	6.449%	36,012	35,621	233	234	\$ 227,037,905.10	\$ 224,598,067.15	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

10/31/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.437%	187	3,333	\$ 43,270,881.49	19.27%
Consolidation - Unsubsidized	5.651%	203	3,332	55,800,762.63	24.84%
Stafford Subsidized	7.119%	244	16,553	55,108,586.12	24.54%
Stafford Unsubsidized	7.062%	290	12,005	63,955,751.17	28.48%
PLUS Loans	8.319%	171	398	6,462,085.74	2.86%
Total	6.449%	234	35,621	\$ 224,598,067.15	100.00%
School Type					
4 Year College	6.321%	223	23,052	\$ 149,726,544.47	66.66%
Graduate	7.104%	284	7	119,510.32	0.05%
Proprietary, Tech, Vocational and Other	6.659%	247	6,485	45,154,880.08	20.10%
2 Year College	6.770%	266	6,077	29,597,132.28	13.18%
Total	6.449%	234	35,621	\$ 224,598,067.15	100.00%

XI. Collateral Tables as of 10/31/2024

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	79	\$ 1,114,874.15	0.50%
Armed Forces Americas	0	0.00%	0.00%
Armed Forces Africa	7	16,567.62	0.01%
Alaska	32	156,494.26	0.07%
Alabama	457	2,708,605.46	1.21%
Armed Forces Pacific	1	1,716.96	0.00%
Arkansas	3,775	19,699,549.60	8.77%
American Samoa	0	-	0.00%
Arizona	353	2,112,254.73	0.94%
California	1,407	10,353,518.16	4.61%
Colorado	259	1,524,436.75	0.68%
Connecticut	81	524,520.19	0.23%
District of Columbia	25	216,691.24	0.10%
Delaware	26	241,878.04	0.11%
Florida	753	5,352,287.29	2.38%
Georgia	681	4,593,936.27	2.05%
Guam	0	-	0.00%
Hawaii	18	172,543.67	0.08%
Iowa	155	1,004,044.18	0.45%
Idaho	47	427,184.51	0.19%
Illinois	1,614	8,771,244.70	3.91%
Indiana	178	1,231,212.76	0.55%
Kansas	600	4,250,703.65	1.89%
Kentucky	144	1,138,290.67	0.51%
Louisiana	230	1,212,753.42	0.54%
Massachusetts	111	716,771.17	0.32%
Maryland	147	1,361,774.49	0.61%
Maine	32	233,595.18	0.10%
Michigan	168	1,175,444.63	0.52%
Minnesota	278	1,933,453.46	0.86%
Missouri	14,376	92,280,571.24	41.09%
Mariana Islands	0	0.00%	0.00%
Mississippi	4,018	19,840,440.03	8.83%
Montana	37	303,034.67	0.13%
North Carolina	533	3,405,954.43	1.52%
North Dakota	27	81,790.92	0.04%
Nebraska	128	1,737,383.10	0.77%
New Hampshire	11	277,922.56	0.12%
New Jersey	62	848,172.68	0.38%
New Mexico	60	716,985.48	0.32%
Nevada	111	1,156,887.04	0.52%
New York	325	2,343,312.35	1.04%
Ohio	196	2,313,547.54	1.03%
Oklahoma	311	2,371,347.11	1.06%
Oregon	172	1,009,374.05	0.45%
Pennsylvania	152	1,335,147.89	0.59%
Puerto Rico	8	199,536.59	0.09%
Rhode Island	14	27,836.90	0.01%
South Carolina	149	1,138,031.37	0.51%
South Dakota	17	131,870.68	0.06%
Tennessee	573	3,526,377.85	1.57%
Texas	1,967	11,792,548.34	5.25%
Utah	44	329,186.72	0.15%
Virginia	248	1,977,355.63	0.88%
Virgin Islands	9	174,361.27	0.08%
Vermont	7	124,104.91	0.06%
Washington	237	1,489,458.96	0.66%
Wisconsin	141	990,286.86	0.44%
West Virginia	12	144,260.69	0.06%
Wyoming	18	284,632.08	0.13%
	35,621	\$ 224,598,067.15	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	883	3,968,112.11	1.78%
708 - OSLP	6	38,221.47	0.02%
712 - FGLP	5	50,185.73	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	452	2,012,282.70	0.90%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	388	2,696,718.19	1.20%
726 - MHEAA	2	20,964.30	0.01%
729 - MDHE	0	-	0.00%
730 - MGSPL	0	-	0.00%
731 - NSLP	2,066	11,583,746.84	5.16%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSPLP	20	102,664.65	0.05%
741 - OSAC	3	20,905.44	0.01%
742 - PHEAA	1,365	23,202,729.23	10.33%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	1,462	9,978,170.26	4.44%
751 - ECMC	14	170,614.85	0.08%
753 - NELA	0	-	0.00%
755 - GLHEC	7,357	34,790,301.67	15.49%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,060	5,051,356.78	2.25%
951 - ECMC	20,536	130,891,092.93	58.28%
	35,621	\$ 224,598,067.15	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	2,266	\$ 1,930,793.07	0.86%
24 TO 35	1,277	2,483,402.66	1.11%
36 TO 47	1,285	3,230,114.52	1.44%
48 TO 59	1,230	3,961,054.81	1.76%
60 TO 71	1,252	4,730,323.46	2.11%
72 TO 83	1,166	5,390,301.44	2.40%
84 TO 95	1,172	5,903,402.99	2.63%
96 TO 107	1,143	6,322,669.12	2.82%
108 TO 119	1,320	7,451,176.00	3.32%
120 TO 131	1,352	9,845,207.21	4.38%
132 TO 143	1,398	11,261,011.55	5.01%
144 TO 155	1,172	10,459,180.87	4.66%
156 TO 167	1,105	9,682,347.05	4.31%
168 TO 179	1,118	9,874,303.92	4.40%
180 TO 191	1,030	9,180,248.22	4.09%
192 TO 203	970	9,316,882.64	4.15%
204 TO 215	940	8,323,327.98	3.71%
216 TO 227	950	7,097,457.19	3.16%
228 TO 239	840	6,701,438.17	2.98%
240 TO 251	752	5,212,624.16	2.32%
252 TO 263	689	4,777,735.21	2.13%
264 TO 275	769	5,242,573.54	2.33%
276 TO 287	644	4,504,476.48	2.01%
288 TO 299	841	6,617,388.10	2.95%
300 TO 311	1,013	8,873,357.63	3.95%
312 TO 323	714	5,071,922.32	2.26%
324 TO 335	581	3,580,628.59	1.59%
336 TO 347	494	3,983,118.90	1.77%
348 TO 360	501	3,102,766.22	1.38%
361 AND GREATER	5,637	40,487,033.13	18.03%
	35,621	\$ 224,598,067.15	100.00%

XI. Collateral Tables as of 10/31/2024 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	43	\$ 193,278.74	0.09%	
REPAY YEAR 2	5	28,059.94	0.01%	
REPAY YEAR 3	1	2,939.50	0.00%	
REPAY YEAR 4	35,572	224,373,788.97	99.90%	
Total	35,621	\$ 224,598,067.15	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	60	\$ (4,198.26)	0.00%	
\$499.99 OR LESS	2,343	615,107.28	0.27%	
\$500.00 TO \$999.99	2,580	1,941,567.95	0.86%	
\$1000.00 TO \$1999.99	5,364	8,029,031.17	3.57%	
\$2000.00 TO \$2999.99	4,867	12,118,009.59	5.40%	
\$3000.00 TO \$3999.99	4,266	14,883,170.34	6.63%	
\$4000.00 TO \$5999.99	5,717	28,131,673.97	12.53%	
\$6000.00 TO \$7999.99	3,487	24,118,136.04	10.74%	
\$8000.00 TO \$9999.99	1,970	17,607,877.33	7.84%	
\$10000.00 TO \$14999.99	2,369	28,331,137.18	12.61%	
\$15000.00 TO \$19999.99	870	14,980,423.60	6.67%	
\$20000.00 TO \$24999.99	449	10,028,156.74	4.46%	
\$25000.00 TO \$29999.99	320	6,760,479.38	3.00%	
\$30000.00 TO \$34999.99	206	6,661,124.45	2.97%	
\$35000.00 TO \$39999.99	152	5,703,681.21	2.54%	
\$40000.00 TO \$44999.99	111	4,718,897.50	2.10%	
\$45000.00 TO \$49999.99	93	4,425,088.54	1.97%	
\$50000.00 TO \$54999.99	73	3,821,998.33	1.70%	
\$55000.00 TO \$59999.99	49	2,817,718.52	1.25%	
\$60000.00 TO \$64999.99	42	2,637,834.56	1.17%	
\$65000.00 TO \$69999.99	25	1,696,464.76	0.76%	
\$70000.00 TO \$74999.99	29	2,101,344.37	0.94%	
\$75000.00 TO \$79999.99	18	1,386,373.46	0.62%	
\$80000.00 TO \$84999.99	23	1,900,090.60	0.85%	
\$85000.00 TO \$89999.99	23	2,009,990.34	0.89%	
\$90000.00 AND GREATER	115	15,176,888.20	6.76%	
Total	35,621	\$ 224,598,067.15	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	33,883	\$ 210,682,984.81	93.80%	
Rehab loans	1,738	13,915,082.34	6.20%	
Total	35,621	\$ 224,598,067.15	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$	4,681,999.78	
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	12,279,387.26	
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	3,221,646.29	
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	2,556,783.44	

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	31,096	\$ 194,758,318.59	86.71%
31 to 60	1,187	7,618,104.10	3.39%
61 to 90	732	5,695,737.94	2.54%
91 to 120	450	2,969,527.06	1.32%
121 and Greater	2,156	13,556,379.46	6.04%
Total	35,621	\$ 224,598,067.15	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	19	\$ 208,804.86	0.09%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	819	8,546,303.59	3.81%
3.00% TO 3.49%	703	8,048,513.13	3.58%
3.50% TO 3.99%	831	9,052,222.24	4.03%
4.00% TO 4.49%	455	7,612,275.93	3.39%
4.50% TO 4.99%	954	9,073,313.70	4.04%
5.00% TO 5.49%	471	6,930,125.83	3.09%
5.50% TO 5.99%	365	4,127,194.17	1.84%
6.00% TO 6.49%	505	5,802,577.21	2.58%
6.50% TO 6.99%	14,740	84,169,478.95	37.48%
7.00% TO 7.49%	3,439	20,025,572.30	8.92%
7.50% TO 7.99%	11,168	42,637,658.18	18.98%
8.00% TO 8.49%	751	11,077,280.35	4.93%
8.50% TO 8.99%	351	5,463,724.41	2.43%
9.00% OR GREATER	50	1,823,042.30	0.81%
Total	35,621	\$ 224,598,067.15	100.00%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH SOFR	34,606	\$ 217,088,157.46	96.66%
91 DAY T-BILL INDEX	1,015	7,509,909.69	3.34%
Total	35,621	\$ 224,598,067.15	100.00%

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	4,392	\$ 29,176,085.50	12.99%
PRE-APRIL 1, 2006	17,064	95,221,447.54	42.40%
PRE-OCTOBER 1, 1993	76	321,124.46	0.14%
PRE-OCTOBER 1, 2007	14,089	99,879,409.65	44.47%
Total	35,621	\$ 224,598,067.15	100.00%

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	76	\$ 321,124.46	0.14%
OCTOBER 1, 1993 - JUNE 30, 2006	17,709	98,167,916.79	43.71%
JULY 1, 2006 - PRESENT	17,836	126,109,025.90	56.15%
Total	35,621	\$ 224,598,067.15	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	5.5521%
Notes	606072LH7	1.50%	6.3520700%

SOFr Rate for Accrual Period	4.85207%
First Date in Accrual Period	10/25/24
Last Date in Accrual Period	11/24/24
Days in Accrual Period	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$	3,134,613.76
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$	3,800,145.29
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$	2,557,378.84
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$	1,824,936.72
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$	2,400,418.55
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$	1,358,346.60
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$	3,491,308.56
12/27/2021	\$ 496,661,954.86	12/31/2021	0.69%	6.65%	\$	3,451,666.21
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$	3,058,587.37
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$	3,624,084.80
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$	8,352,293.71
4/25/2022	\$ 476,623,851.16	4/30/2022	1.13%	8.90%	\$	5,377,696.60
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$	4,027,412.94
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$	4,511,465.86
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$	5,255,427.61
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$	10,515,418.21
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$	8,719,556.50
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$	14,210,896.93
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$	21,196,206.12
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$	12,955,380.51
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$	2,398,751.07
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$	5,947,146.29
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$	4,947,690.03
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$	3,540,243.60
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$	2,840,144.69
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$	4,112,774.78
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$	3,225,727.44
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$	4,276,910.09
9/25/2023	\$ 343,932,524.50	9/30/2023	1.20%	24.36%	\$	4,135,568.63
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$	6,495,023.94
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$	4,098,137.00
12/28/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$	9,112,207.04
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$	9,836,240.83
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$	11,983,514.26
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$	6,418,801.19
4/30/2024	\$ 293,401,943.46	4/30/2024	2.83%	25.51%	\$	8,302,763.65
5/31/2024	\$ 284,236,296.82	5/31/2024	4.83%	30.16%	\$	13,737,063.20
6/30/2024	\$ 271,285,660.61	6/30/2024	4.81%	34.90%	\$	13,045,455.56
7/31/2024	\$ 259,312,678.16	7/31/2024	3.18%	38.45%	\$	8,257,753.14
8/31/2024	\$ 251,334,476.11	8/31/2024	2.46%	40.43%	\$	6,194,985.39
9/30/2024	\$ 245,155,782.10	9/30/2024	0.27%	40.03%	\$	662,735.23
10/31/2024	\$ 244,274,088.56	10/31/2024	0.99%	38.51%	\$	2,412,756.26

*** 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
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,810,476.77	94.84%	10,272	\$ 193,021,377.47	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	89.76%	9,279	\$ 182,595,918.46	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 165,525,048.94	38%	20%	92
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	93
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,082,930.73	38%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	38%	22%	96
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	98
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	99
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,805	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.65	62.63%	6,130	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,068,569.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,260	\$ 128,543,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	109
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	108
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110
4/30/2024	\$ 271,471,730.57	51.40%	5,750	\$ 112,194,115.04	41%	26%	111
5/31/2024	\$ 268,604,729.87	48.96%	5,382	\$ 103,914,391.73	40%	25%	112
6/30/2024	\$ 246,709,069.21	46.71%	5,920	\$ 96,736,283.82	39%	25%	114
7/31/2024	\$ 238,782,390.57	45.21%	4,751	\$ 91,950,398.45	39%	24%	115
8/31/2024	\$ 232,643,598.71	44.05%	4,550	\$ 89,429,344.96	38%	24%	116
9/30/2024	\$ 231,767,599.17	43.88%	4,439	\$ 88,243,083.51	38%	23%	117
10/31/2024	\$ 229,280,066.93	43.41%	4,263	\$ 86,743,826.32	38%	23%	118

* 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
4/30/2021 **	\$ 112,194,061.81	6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24	7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18	8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91	8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64	8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38	9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18	2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53	2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39	2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34	3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86	2,630	\$ 8,085,364.94	369
5/31/2022	\$ 49,129,334.57	2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31	2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24	2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06	3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52	2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16	2,938	\$ 23,623,974.80	1,437
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,226,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	289
2/28/2023	\$ 45,519,199.02	2,379	\$ 5,962,761.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,667,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 638,291.67	37
9/30/2023	\$ 30,706,909.54	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,831	\$ 792,781.86	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 578,415.48	45
2/29/2024	\$ 42,839,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7
4/30/2024	\$ 31,538,754.76	1,510	\$ 468,318.79	23
5/31/2024	\$ 29,180,342.97	1,393	\$ 43,525.60	4
6/30/2024	\$ 30,280,814.88	1,432	\$ 810,189.46	67
7/31/2024	\$ 30,797,182.96	1,630	\$ 3,204,681.94	232
8/31/2024	\$ 30,183,421.86	1,601	\$ 2,685,276.75	181
9/30/2024	\$ 29,530,600.62	1,593	\$ 2,804,700.61	200
10/31/2024	\$ 28,438,851.76	1,410	\$ 1,561,795.65	110

* 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	1,329,127.16 \$	29,583.98 \$	1,358,711.13
Interest Losses	163,572.80 \$	3,069.22 \$	166,642.02
Total Claim Write-offs	\$ 1,492,699.96 \$	32,653.19 \$	1,525,353.15

XVII. Principal Acceleration Trigger

Distribution Date Range	Principal Balance	Compliance (Yes/No)	
5/25/2026	4/25/2027	315,000,000	
5/25/2027	4/25/2028	276,000,000	
5/25/2028	4/25/2029	239,000,000	
5/25/2029	4/25/2030	202,000,000	
5/25/2030	4/25/2031	169,000,000	

The Principal Acceleration Trigger table does not start until 5/25/2026.
The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note

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