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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

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			
	7/31/2018	Activity	10/31/2018
i. Portfolio Principal Balance	\$ 249,844,973.30	\$ 9,064,586.97	\$ 240,780,386.33
ii. Interest Expected to be Capitalized	1,452,482.66		1,609,420.43
iii. Pool Balance (i + ii)	\$ 251,297,455.96		\$ 242,389,806.76
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 252,545,169.13		\$ 243,637,519.93
v. Other Accrued Interest	\$ 7,705,420.12		\$ 7,754,563.03
vi. Weighted Average Coupon (WAC)	5.382%		5.381%
vii. Weighted Average Remaining Months to Maturity (WARM)	154		157
viii. Number of Loans	45,572		43,432
ix. Number of Borrowers	21,173		20,141
x. Average Borrower Indebtedness	\$ 11,800.17		\$ 11,954.74
xi. Portfolio Yield (Trust Income - Trust Expenses) / (Student Loans + Cash)	0.07%		0.26%
xii. Parity Ratio (Adjusted Pool Balance / Bond Outstanding after Distributions)	126.61%		128.13%
Adjusted Pool Balance	\$ 252,545,169.13		\$ 243,637,519.93
Bond Outstanding after Distribution	\$ 199,467,536.78		\$ 190,148,166.37

Informational Purposes Only:			
Cash in Transit at month end	\$ 753,712.53		\$ 726,679.46
Outstanding Debt Adjusted for Cash in Transit	\$ 198,713,824.25		\$ 189,421,486.91
Pool Balance to Original Pool Balance	30.21%		29.14%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	127.09%		128.62%

B. Notes		CUSIP	Spread	Coupon Rate	8/27/2018	%	Interest Due	11/26/2018	%
i. Class A-1 Notes	606072KS4	0.85%	3.16138%	\$ 199,467,536.78	100.00%	\$ 1,593,998.17	\$ 190,148,166.37	100.00%	0.00%
				\$ 199,467,536.78	100.00%	\$ 1,593,998.17	\$ 190,148,166.37	100.00%	

LIBOR Rate Notes:		Collection Period:		Record Date	
LIBOR Rate for Accrual Period	2.311380%	First Date in Collection Period	8/1/2018	Distribution Date	11/23/2018
First Date in Accrual Period	8/27/2018	Last Date in Collection Period	10/31/2018		11/26/2018
Last Date in Accrual Period	11/25/2018				
Days in Accrual Period	91				

C. Reserve Fund			
	7/31/2018		10/31/2018
i. Required Reserve Fund Balance	0.25%		0.25%
ii. Specified Reserve Fund Balance	\$ 1,247,713.17		\$ 1,247,713.17
iii. Reserve Fund Floor Balance	\$ 1,247,713.17		\$ 1,247,713.17
iv. Reserve Fund Balance after Distribution Date	\$ 1,247,713.17		\$ 1,247,713.17

D. Other Fund Balances			
	7/31/2018		10/31/2018
i. Collection Fund*	\$ 13,003,740.19		\$ 11,370,768.97
ii. Capitalized Interest Fund	\$ -		\$ -
iii. Department Rebate Fund	\$ 80,249.26		\$ 98,693.88
iv. Acquisition Fund	\$ -		\$ -

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

Total Fund Balances	\$ 14,331,702.62		\$ 12,717,176.02
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	4,513,058.03
ii.	Principal Collections from Guarantor		3,504,737.90
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		3,064,831.27
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	11,082,687.20
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	2,422.35
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		551.26
iv.	Capitalized Interest		(1,125,809.72)
v.	Total Non-Cash Principal Activity	\$	(1,122,836.11)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(895,264.12)
ii.	Total Principal Additions	\$	(895,264.12)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	9,064,586.97
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	1,479,829.00
ii.	Interest Claims Received from Guarantors		105,052.37
iii.	Late Fees & Other		21,848.86
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		137,946.72
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		(264,599.93)
ix.	Interest Benefit Payments		227,028.85
x.	Total Interest Collections	\$	1,707,105.87
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	59,462.03
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(3,023,049.17)
iv.	Capitalized Interest		1,125,809.72
v.	Total Non-Cash Interest Adjustments	\$	(1,837,777.42)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	(29,865.59)
ii.	Total Interest Additions	\$	(29,865.59)
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(160,537.14)
I.	Defaults Paid this Quarter (Aii + Eii)	\$	3,609,850.27
J.	Cumulative Defaults Paid to Date	\$	226,401,928.27
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2018	1,452,482.66
	Interest Capitalized into Principal During Collection Period (B-iv)		(1,125,809.72)
	Change in Interest Expected to be Capitalized		1,282,747.49
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2018	\$ 1,609,420.43

V. Cash Receipts for the Time Period		08/01/18-10/31/18	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	8,017,855.93
ii.	Principal Received from Loans Consolidated		3,064,831.27
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	11,082,687.20
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	1,584,881.37
ii.	Interest Received from Loans Consolidated		137,946.72
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(37,571.08)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		21,848.86
vii.	Total Interest Collections	\$	1,707,105.87
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	60,073.46
E.	Total Cash Receipts during Collection Period	\$	12,849,666.53

VI. Cash Payment Detail and Available Funds for the Time Period		08/01/18-10/31/18	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee & Custodian Fees	\$	(10,520.34)
C.	Servicing Fees	\$	(496,259.51)
D.	Administration Fees	\$	(31,016.22)
E.	Transfer to Department Rebate Fund	\$	(56,015.70)
F.	Monthly Rebate Fees	\$	(372,075.43)
G.	Interest Payments on Notes	\$	(1,747,077.38)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(10,939,213.20)
J.	Carryover Administration and Servicing Fees	\$	-
K.	Collection Fund Reconciliation		
i.	Beginning Balance:	7/31/2018	\$ 13,003,740.19
ii.	Principal Paid During Collection Period (I)		(10,939,213.20)
iii.	Interest Paid During Collection Period (G)		(1,747,077.38)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		12,789,793.07
v.	Deposits in Transit		(830,659.97)
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(965,887.20)
vii.	Total Investment Income Received for Quarter (V-D)		60,073.46
viii.	Funds transferred from the Acquisition Fund		0.00
ix.	Funds transferred from the Capitalized Interest Fund		0.00
x.	Funds transferred from the Department Rebate Fund		0.00
xi.	Funds transferred from the Reserve Fund		0.00
xii.	Funds Available for Distribution	\$	11,370,768.97

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 11,370,768.97	\$ 11,370,768.97
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ 155,050.82	\$ 11,215,718.15
C.	Trustee & Custodian Fee	\$ 8,311.15	\$ 11,207,407.00
D.	Servicing Fee	\$ 161,593.20	\$ 11,045,813.80
E.	Administration Fee	\$ 10,099.58	\$ 11,035,714.22
F.	Department Rebate Fund	\$ 925.32	\$ 11,034,788.90
G.	Monthly Rebate Fees	\$ 121,420.32	\$ 10,913,368.58
H.	Interest Payments on Notes	\$ 1,593,998.17	\$ 9,319,370.41
I.	Reserve Fund Deposits	\$ -	\$ 9,319,370.41
J.	Principal Distribution Amount	\$ 8,907,649.20	\$ 411,721.21
K.	Carryover Administration and Servicing Fees	\$ -	\$ 411,721.21
L.	Additional Principal	\$ 411,721.21	\$ 0.00

VIII. Distributions

A.		
Distribution Amounts	Combined	Class A-1
i. Quarterly Interest Due	\$ 1,593,998.17	\$ 1,593,998.17
ii. Quarterly Interest Paid	\$ 1,593,998.17	\$ 1,593,998.17
iii. Interest Shortfall	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -
v. Interest Carryover Paid	\$ -	\$ -
vi. Interest Carryover	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 9,319,370.41	\$ 9,319,370.41
viii. Total Distribution Amount	\$ 10,913,368.58	\$ 10,913,368.58

B.		
Principal Distribution Amount Reconciliation		
i. Adjusted Pool Balance as of 7/31/2018		\$ 252,545,169.13
ii. Adjusted Pool Balance as of 10/31/2018		\$ 243,637,519.93
iii. Excess		\$ 8,907,649.20
iv. Principal Shortfall for preceding Distribution Date		\$ -
v. Amounts Due on a Note Final Maturity Date		\$ -
vi. Total Principal Distribution Amount as defined by Indenture		\$ 8,907,649.20
vii. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 8,907,649.20
viii. Principal Distribution Amount Shortfall		\$ (0.00)
ix. Noteholders' Principal Distribution Amount		\$ 8,907,649.20
Total Principal Distribution Amount Paid		\$ 8,907,649.20

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ 411,721.21

D.		
Reserve Fund Reconciliation		
i. Beginning Balance	7/31/2018	\$ 1,247,713.17
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 1,247,713.17
iv. Required Reserve Fund Balance		\$ 1,247,713.17
v. Excess Reserve - Apply to Unpaid Collection Fund		\$ -
vi. Ending Reserve Fund Balance		\$ 1,247,713.17

E.			
Note Balances	8/27/2018	Paydown Factors	11/26/2018
i. Total Note Factor	1.0000000000	0.0467212388	0.9532787612
ii. A-1 Note Balance	\$ 199,467,536.78		\$ 190,148,166.37
A-1 Note Pool Factor	1.0000000000	0.0467212388	0.9532787612

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	7/31/2018	10/31/2018	7/31/2018	10/31/2018	7/31/2018	10/31/2018	7/31/2018	10/31/2018	7/31/2018	10/31/2018	
Interim:											
In School											
Subsidized Loans	5.708%	5.671%	50	38	146	153	\$ 192,562.31	\$ 136,502.00	0.08%	0.06%	
Unsubsidized Loans	5.680%	5.617%	38	37	145	149	136,883.96	144,697.63	0.05%	0.06%	
Grace											
Subsidized Loans	5.686%	5.867%	11	16	121	122	21,524.52	63,636.83	0.01%	0.03%	
Unsubsidized Loans	4.996%	5.168%	11	7	123	122	44,811.22	27,834.33	0.02%	0.01%	
Total Interim	5.617%	5.646%	110	98	142	144	\$ 395,782.01	\$ 372,670.79	0.16%	0.15%	
Repayment											
Active											
0-30 Days Delinquent	5.298%	5.287%	34,762	32,194	153	154	\$ 192,387,220.41	\$ 178,537,567.14	77.00%	74.15%	
31-60 Days Delinquent	5.935%	5.679%	1,517	1,364	153	158	8,273,005.28	7,863,381.40	3.31%	3.27%	
61-90 Days Delinquent	5.637%	6.011%	820	692	159	161	5,033,351.14	4,535,533.09	2.01%	1.88%	
91-120 Days Delinquent	5.687%	5.962%	771	448	153	148	3,878,225.78	2,824,189.48	1.55%	1.17%	
121-150 Days Delinquent	5.873%	5.904%	655	469	156	164	3,865,655.94	2,467,954.15	1.55%	1.02%	
151-180 Days Delinquent	5.576%	5.655%	509	314	155	161	2,556,394.94	2,089,569.96	1.02%	0.87%	
181-210 Days Delinquent	5.741%	5.945%	348	378	143	148	1,715,093.69	2,034,175.84	0.69%	0.84%	
211-240 Days Delinquent	5.879%	5.836%	239	346	127	141	1,254,612.89	1,772,468.11	0.50%	0.74%	
241-270 Days Delinquent	5.934%	5.860%	216	286	156	174	1,086,750.45	1,394,366.36	0.43%	0.58%	
271-300 Days Delinquent	4.230%	4.230%	2	2	131	86	8,811.95	6,517.19	0.00%	0.00%	
>300 Days Delinquent	4.891%	4.955%	30	35	97	93	199,549.39	221,815.69	0.08%	0.09%	
Deferment											
Subsidized Loans	5.200%	5.169%	2,181	2,048	158	157	7,751,009.20	7,153,548.48	3.10%	2.97%	
Unsubsidized Loans	5.531%	5.523%	1,563	1,517	183	187	8,672,203.81	8,184,077.98	3.47%	3.40%	
Forbearance											
Subsidized Loans	5.664%	5.416%	581	1,438	151	157	3,131,300.92	7,349,435.33	1.25%	3.05%	
Unsubsidized Loans	6.269%	5.961%	538	1,165	166	181	5,122,654.28	10,307,371.19	2.05%	4.28%	
Total Repayment	5.383%	5.382%	44,732	42,716	154	157	\$ 244,935,840.07	\$ 236,741,871.39	98.04%	98.32%	
Claims In Process	5.310%	5.297%	730	618	154	154	\$ 4,513,351.22	\$ 3,665,744.15	1.81%	1.52%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	5.382%	5.381%	45,572	43,432	154	157	\$ 249,844,973.30	\$ 240,780,386.33	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

Loan Type	WAC		WARM		Number of Loans		Principal Amount		%
	7/31/2018	10/31/2018	7/31/2018	10/31/2018	7/31/2018	10/31/2018	7/31/2018	10/31/2018	
Consolidation - Subsidized	4.941%		153		5,148		\$ 60,595,879.50		25.17%
Consolidation - Unsubsidized	5.321%		174		5,101		74,944,090.27		31.13%
Stafford Subsidized	5.428%		133		19,016		46,649,911.28		19.37%
Stafford Unsubsidized	5.584%		161		13,312		49,633,815.04		20.61%
PLUS Loans	7.686%		134		855		8,956,692.24		3.72%
Total	5.381%		157		43,432		\$ 240,780,386.33		100.00%
School Type									
4 Year College	5.356%		158		28,368		\$ 174,714,645.84		72.56%
Graduate ***	4.538%		108		9		43,983.54		0.02%
Proprietary, Tech, Vocational and Other	5.496%		157		7,550		38,914,848.28		16.16%
2 Year College	5.443%		150		7,505		27,106,908.67		11.26%
Total	5.381%		157		43,432		\$ 240,780,386.33		100.00%

*** Category changed from "Unidentified" to "Graduate". Unidentified included in "Proprietary, Tech, Vocational, & Other"

XI. Servicer Totals

	10/31/2018
\$	240,780,386.33
\$	-
\$	240,780,386.33

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	58	\$ 402,516.53	0.17%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	15	147,927.76	0.06%
Alaska	83	352,179.89	0.15%
Alabama	522	2,778,300.13	1.15%
Armed Forces Pacific	14	70,950.58	0.03%
Arkansas	3,940	16,701,983.33	6.94%
American Samoa	0	-	0.00%
Arizona	414	3,071,152.36	1.28%
California	2,397	14,263,528.79	5.92%
Colorado	395	2,328,553.33	0.97%
Connecticut	145	1,824,603.46	0.76%
District of Columbia	35	169,552.92	0.07%
Delaware	11	205,635.71	0.09%
Florida	786	5,372,535.88	2.23%
Georgia	702	3,862,095.11	1.60%
Guam	3	26,234.56	0.01%
Hawaii	78	269,593.37	0.11%
Iowa	170	1,266,113.46	0.53%
Idaho	51	477,655.29	0.20%
Illinois	1,868	9,660,890.60	4.01%
Indiana	249	1,461,138.10	0.61%
Kansas	891	6,149,472.73	2.55%
Kentucky	136	890,871.13	0.37%
Louisiana	265	1,099,195.14	0.46%
Massachusetts	231	2,213,394.59	0.92%
Maryland	194	1,106,118.58	0.46%
Maine	56	485,696.88	0.20%
Michigan	146	987,575.88	0.41%
Minnesota	335	1,883,604.15	0.78%
Missouri	17,487	100,614,086.36	41.79%
Mariana Islands	0	-	0.00%
Mississippi	4,808	17,415,104.71	7.23%
Montana	34	119,272.92	0.05%
North Carolina	659	3,264,832.88	1.36%
North Dakota	43	215,967.32	0.09%
Nebraska	131	875,252.61	0.36%
New Hampshire	39	269,777.80	0.11%
New Jersey	226	1,936,522.39	0.80%
New Mexico	99	649,483.02	0.27%
Nevada	126	1,058,003.78	0.44%
New York	661	3,832,809.66	1.59%
Ohio	211	2,053,583.65	0.85%
Oklahoma	251	2,271,087.76	0.94%
Oregon	315	1,187,272.60	0.49%
Pennsylvania	245	1,976,603.02	0.82%
Puerto Rico	8	76,271.86	0.03%
Rhode Island	26	128,418.57	0.05%
South Carolina	143	868,150.35	0.36%
South Dakota	29	183,962.44	0.08%
Tennessee	730	4,326,284.69	1.80%
Texas	1,895	11,275,716.79	4.68%
Utah	84	702,773.66	0.29%
Virginia	386	2,480,948.24	1.03%
Virgin Islands	4	6,397.78	0.00%
Vermont	11	157,776.55	0.07%
Washington	376	1,769,924.41	0.74%
Wisconsin	148	1,088,763.42	0.45%
West Virginia	33	349,629.02	0.15%
Wyoming	34	96,627.83	0.04%
	43,432	\$ 240,780,386.33	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 - SLGFPA	0	\$ -	0.00%
706 - CSAC	1,661	5,621,874.52	2.33%
708 - CSLP	26	160,322.58	0.07%
712 - FGLP	17	94,559.92	0.04%
717 - ISAC	636	1,640,777.75	0.68%
721 - KHEAA	553	1,958,931.21	0.81%
722 - LASFAC	10	23,802.05	0.01%
723FAME	3	11,656.46	0.00%
725 - ASA	787	4,356,213.94	1.81%
726 - MHEAA	3	11,284.35	0.00%
729 - MDHE	21,319	119,192,683.67	49.50%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,793	6,619,312.27	2.75%
734 - NJ HIGHER ED	15	118,469.61	0.05%
736 - NYSHESC	512	2,060,781.67	0.86%
740 - OGSPL	11	37,090.77	0.02%
741 OSAC	2	351.59	0.00%
742 - PHEAA	2,855	44,797,300.67	18.61%
744 - RHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	911	3,238,101.11	1.34%
751 - ECMC	13	155,244.88	0.06%
753 - NELA	149	437,393.16	0.18%
755 - GLHEC	4,828	17,846,237.93	7.41%
800 - USAF	4,081	17,242,476.90	7.16%
806 - USAF	0	-	0.00%
927 - ECMC	1,410	5,759,305.64	2.39%
951 - ECMC	1,837	9,396,213.68	3.90%
	43,432	\$ 240,780,386.33	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	4,196	\$ 2,834,808.59	1.18%
24 TO 35	2,714	3,876,461.85	1.61%
36 TO 47	2,582	5,292,944.85	2.20%
48 TO 59	2,228	6,113,969.28	2.54%
60 TO 71	1,999	6,778,593.91	2.82%
72 TO 83	2,016	8,399,064.48	3.49%
84 TO 95	1,892	8,996,326.86	3.74%
96 TO 107	2,040	10,761,952.51	4.47%
108 TO 119	2,104	11,520,141.30	4.78%
120 TO 131	2,742	16,405,571.61	6.81%
132 TO 143	4,309	24,780,835.92	10.29%
144 TO 155	4,056	24,838,876.39	10.32%
156 TO 167	2,753	20,130,942.05	8.36%
168 TO 179	1,923	15,746,519.73	6.54%
180 TO 191	1,390	13,117,770.95	5.45%
192 TO 203	1,134	12,883,264.63	5.35%
204 TO 215	796	9,937,420.74	4.13%
216 TO 227	659	9,078,483.80	3.77%
228 TO 239	477	6,038,037.51	2.51%
240 TO 251	285	4,408,704.31	1.83%
252 TO 263	251	3,992,010.59	1.66%
264 TO 275	182	2,830,626.55	1.18%
276 TO 287	154	2,613,738.71	1.09%
288 TO 299	97	2,033,064.20	0.84%
300 TO 311	71	1,027,831.68	0.43%
312 TO 323	45	867,009.12	0.36%
324 TO 335	29	864,242.85	0.36%
336 TO 347	32	793,432.24	0.33%
348 TO 360	40	435,560.23	0.18%
361 AND GREATER	236	3,382,178.89	1.40%
	43,432	\$ 240,780,386.33	100.00%

XII. Collateral Tables as of 10/31/2018 (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	133	\$ 501,782.95	0.21%
REPAY YEAR 2	51	295,311.35	0.12%
REPAY YEAR 3	92	303,334.61	0.13%
REPAY YEAR 4	43,156	239,679,957.42	99.54%
Total	43,432	\$ 240,780,386.33	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$499.99 OR LESS	4,268	\$ 1,097,867.04	0.46%
\$500.00 TO \$999.99	4,340	3,237,007.55	1.34%
\$1000.00 TO \$1999.99	8,084	12,021,729.10	4.99%
\$2000.00 TO \$2999.99	6,284	15,760,857.19	6.55%
\$3000.00 TO \$3999.99	5,398	18,655,255.98	7.75%
\$4000.00 TO \$5999.99	5,221	25,608,424.93	10.64%
\$6000.00 TO \$7999.99	2,958	20,450,415.92	8.49%
\$8000.00 TO \$9999.99	1,717	15,279,116.68	6.35%
\$10000.00 TO \$14999.99	1,966	23,950,504.59	9.95%
\$15000.00 TO \$19999.99	1,008	17,412,499.45	7.23%
\$20000.00 TO \$24999.99	612	13,637,391.55	5.66%
\$25000.00 TO \$29999.99	432	11,811,916.05	4.91%
\$30000.00 TO \$34999.99	302	9,776,395.37	4.06%
\$35000.00 TO \$39999.99	176	6,571,837.76	2.73%
\$40000.00 TO \$44999.99	147	6,182,913.61	2.57%
\$45000.00 TO \$49999.99	102	4,826,231.34	2.00%
\$50000.00 TO \$54999.99	79	4,164,004.89	1.73%
\$55000.00 TO \$59999.99	58	3,313,821.64	1.38%
\$60000.00 TO \$64999.99	39	2,446,997.42	1.02%
\$65000.00 TO \$69999.99	37	2,497,845.24	1.04%
\$70000.00 TO \$74999.99	38	2,751,191.10	1.14%
\$75000.00 TO \$79999.99	29	2,245,906.11	0.93%
\$80000.00 TO \$84999.99	14	1,154,653.47	0.48%
\$85000.00 TO \$89999.99	11	966,469.14	0.40%
\$90000.00 AND GREATER	112	14,959,133.21	6.21%
Total	43,432	\$ 240,780,386.33	100.00%

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	38,480	\$ 211,904,670.91	88.01%
31 to 60	1,364	7,863,381.40	3.27%
61 to 90	692	4,535,533.09	1.88%
91 to 120	448	2,824,189.48	1.17%
121 and Greater	2,448	13,652,611.45	5.67%
Total	43,432	\$ 240,780,386.33	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	296	\$ 438,093.12	0.18%
2.00% TO 2.49%	149	206,638.94	0.09%
2.50% TO 2.99%	1,749	18,633,459.75	7.74%
3.00% TO 3.49%	1,432	13,592,302.97	5.65%
3.50% TO 3.99%	5,234	22,469,011.53	9.33%
4.00% TO 4.49%	13,769	44,377,504.52	18.43%
4.50% TO 4.99%	1,378	14,152,330.10	5.88%
5.00% TO 5.49%	1,489	13,545,252.86	5.63%
5.50% TO 5.99%	429	6,469,341.69	2.69%
6.00% TO 6.49%	616	9,402,215.75	3.90%
6.50% TO 6.99%	14,798	62,218,167.15	25.84%
7.00% TO 7.49%	690	10,304,775.95	4.28%
7.50% TO 7.99%	317	6,090,447.87	2.53%
8.00% TO 8.49%	569	10,749,413.73	4.46%
8.50% TO 8.99%	437	5,948,405.15	2.47%
9.00% OR GREATER	80	2,183,025.25	0.91%
Total	43,432	\$ 240,780,386.33	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 LIBOR INDEX	41,706	\$ 228,425,435.23	94.87%
91 DAY T-BILL INDEX	1,726	12,354,951.10	5.13%
Total	43,432	\$ 240,780,386.33	100.00%

Distribution of the Student Loans by Date of Disbursement			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	3,106	\$ 18,484,676.85	7.68%
PRE-APRIL 1, 2006	23,967	130,463,418.46	54.18%
PRE-OCTOBER 1, 1993	167	1,166,770.47	0.48%
PRE-OCTOBER 1, 2007	16,192	90,665,320.55	37.65%
Total	43,432	\$ 240,780,386.33	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KS4	0.85%	3.16138%
LIBOR Rate for Accrual Period			2.3114%
First Date in Accrual Period			8/27/18
Last Date in Accrual Period			11/25/18
Days in Accrual Period			91

XIV. CPR Rate				
Distribution Date	Adjusted Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume
8/25/2010	\$ 842,489,123.34	1.52%	1.52%	\$ 12,778,164.09
11/25/2010	838,821,047.74	2.49%	4.00%	20,925,496.38
2/25/2011	809,360,161.68	2.30%	6.21%	18,604,375.50
5/25/2011	784,203,101.95	2.69%	8.71%	21,084,043.89
8/25/2011	755,119,081.67	2.28%	9.28%	17,199,786.49
11/25/2011	722,010,088.34	2.21%	9.00%	15,989,067.07
2/25/2012	700,182,802.81	2.06%	8.76%	14,445,747.62
5/25/2012	678,708,748.02	2.68%	8.72%	18,206,164.47
8/27/2012	653,480,621.02	4.37%	10.69%	28,553,962.53
11/26/2012	617,887,412.05	3.44%	11.78%	21,268,444.85
2/25/2013	589,752,946.97	2.23%	11.96%	13,143,344.06
5/28/2013	570,010,761.15	2.55%	11.86%	14,560,464.64
8/26/2013	548,409,238.84	2.37%	10.03%	13,021,433.23
11/25/2013	529,264,641.27	2.29%	8.96%	12,110,321.83
2/25/2014	510,682,062.07	2.52%	9.22%	12,884,046.27
5/27/2014	492,004,406.51	3.23%	9.83%	15,886,349.87
8/25/2014	470,673,123.53	2.73%	10.15%	12,862,337.80
11/25/2014	452,150,028.86	3.01%	10.82%	13,620,277.27
2/25/2015	433,728,569.04	2.32%	10.65%	10,046,151.94
5/26/2015	418,928,573.95	3.00%	10.43%	12,548,163.75
8/25/2015	402,275,906.25	2.34%	10.09%	9,411,060.16
11/25/2015	389,027,899.34	2.60%	9.71%	10,103,220.39
2/25/2016	374,907,289.26	1.99%	9.43%	7,452,883.03
5/25/2016	363,580,228.53	2.54%	9.00%	9,244,417.76
8/25/2016	351,791,054.92	2.31%	8.98%	8,143,747.75
11/25/2016	339,932,934.15	2.45%	8.85%	8,344,552.61
2/27/2017	328,560,379.90	2.58%	9.41%	8,466,686.87
5/25/2017	316,867,577.05	2.46%	9.31%	7,780,369.08
8/25/2017	306,321,233.99	3.36%	10.27%	10,304,709.44
11/27/2017	293,617,246.66	2.79%	10.58%	8,201,236.70
2/26/2018	283,095,178.66	2.36%	10.41%	6,691,993.43
5/25/2018	274,130,696.92	3.12%	11.02%	8,551,818.86
8/27/2018	263,602,532.05	3.30%	11.02%	8,923,375.79
11/26/2018	252,545,169.13	2.99%	11.21%	7,554,582.10

XV. Items to Note
Effective 4/1/12, the 90 day CP SAP Index was changed to 1 month LIBOR.
VI C & D reflects Servicing and Admin fees for July, August and September paid in August, September and October.
VII Waterfall reflects Servicing and Admin Fees accrued for October to be paid November 26th.