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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			
	7/31/2019	Activity	10/31/2019
i. Portfolio Principal Balance	\$ 216,775,569.16	\$ 7,123,958.57	\$ 209,651,610.59
ii. Interest Expected to be Capitalized	1,773,136.95		1,586,529.22
iii. Pool Balance (i + ii)	\$ 218,548,705.72		\$ 211,238,138.81
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 219,796,418.89		\$ 212,485,851.98
v. Other Accrued Interest	\$ 8,315,549.56		\$ 8,708,814.92
vi. Weighted Average Coupon (WAC)	5.463%		5.452%
vii. Weighted Average Remaining Months to Maturity (WARM)	161		163
viii. Number of Loans	37,766		36,201
ix. Number of Borrowers	17,510		16,753
x. Average Borrower Indebtedness	\$ 12,380.10		\$ 12,514.27
xi. Portfolio Yield ((Trust Income - Trust Expenses) / (Student Loans + Cash))	0.09%		0.34%
xii. Parity Ratio (Adjusted Pool Balance / Bond Outstanding after Distributions)	133.41%		135.52%
Adjusted Pool Balance	\$ 219,796,418.89		\$ 212,485,851.98
Bond Outstanding after Distribution	\$ 164,757,574.63		\$ 156,791,537.35
Informational Purposes Only:			
Cash in Transit at month end	\$ 477,929.34		\$ 193,945.80
Outstanding Debt Adjusted for Cash in Transit	\$ 164,279,645.29		\$ 156,597,591.55
Pool Balance to Original Pool Balance	26.27%		25.40%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	133.79%		135.69%

B. Notes		CUSIP	Spread	Coupon Rate	8/26/2019	%	Interest Due	11/25/2019	%
i. Class A-1 Notes	606072KS4	0.85%	2.98225%	\$ 164,757,574.63	100.00%	\$ 1,242,019.25	\$ 156,791,537.35	100.00%	0.00%
				\$ 164,757,574.63	100.00%	\$ 1,242,019.25	\$ 156,791,537.35	100.00%	

LIBOR Rate Notes:		Collection Period:		Record Date	
<i>LIBOR Rate for Accrual Period</i>	2.132250%	<i>First Date in Collection Period</i>	8/1/2019	<i>Distribution Date</i>	11/22/2019
<i>First Date in Accrual Period</i>	8/26/2019	<i>Last Date in Collection Period</i>	10/31/2019		11/25/2019
<i>Last Date in Accrual Period</i>	11/24/2019				
<i>Days in Accrual Period</i>	91				

C. Reserve Fund			
	7/31/2019		10/31/2019
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			
	7/31/2019		10/31/2019
i. Collection Fund*	\$ 8,707,995.41		\$ 9,586,085.68
ii. Capitalized Interest Fund	\$ -		\$ -
iii. Department Rebate Fund	\$ 280,872.34		\$ 62,408.39
iv. Acquisition Fund	\$ -		\$ -

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

Total Fund Balances	\$ 10,236,580.92		\$ 10,896,207.24
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	3,940,285.17
ii.	Principal Collections from Guarantor		1,913,605.66
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		2,560,685.93
vi.	Other System Adjustments		
vii.	Total Principal Collections	\$	8,414,576.76
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	2,123.51
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		2,522.06
iv.	Capitalized Interest		(1,050,981.44)
v.	Total Non-Cash Principal Activity	\$	(1,046,335.87)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(244,282.32)
ii.	Total Principal Additions	\$	(244,282.32)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	7,123,958.57
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	1,253,909.17
ii.	Interest Claims Received from Guarantors		81,325.47
iii.	Late Fees & Other		14,782.08
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		166,822.86
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		(51,806.83)
ix.	Interest Benefit Payments		153,638.18
x.	Total Interest Collections	\$	1,618,670.93
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	29,331.03
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(2,651,120.10)
iv.	Capitalized Interest		1,050,981.44
v.	Total Non-Cash Interest Adjustments	\$	(1,570,807.63)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	(19,708.56)
ii.	Total Interest Additions	\$	(19,708.56)
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	28,154.74
I.	Defaults Paid this Quarter (Aii + Eii)	\$	1,994,931.13
J.	Cumulative Defaults Paid to Date	\$	237,379,637.22
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2019	1,773,136.56
	Interest Capitalized into Principal During Collection Period (B-iv)		(1,050,981.44)
	Change in Interest Expected to be Capitalized		864,373.10
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2019	\$ 1,586,528.22

V. Cash Receipts for the Time Period		08/01/19-10/31/19	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	5,853,890.83
ii.	Principal Received from Loans Consolidated		2,560,685.93
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	8,414,576.76
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	1,335,234.64
ii.	Interest Received from Loans Consolidated		166,822.86
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		101,831.35
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		14,782.08
vii.	Total Interest Collections	\$	1,618,670.93
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	52,132.99
E.	Total Cash Receipts during Collection Period	\$	10,085,380.68

VI. Cash Payment Detail and Available Funds for the Time Period		08/01/19-10/31/19	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee & Custodian Fees	\$	(8,598.90)
C.	Servicing Fees	\$	(432,215.86)
D.	Administration Fees	\$	(27,013.50)
E.	Transfer to Department Rebate Fund	\$	320,295.30
F.	Monthly Rebate Fees	\$	(330,578.42)
G.	Interest Payments on Notes	\$	(1,449,185.97)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(7,220,479.22)
J.	Carryover Administration and Servicing Fees	\$	-
K.	Collection Fund Reconciliation		
i.	Beginning Balance:	7/31/2019	\$ 8,707,995.41
ii.	Principal Paid During Collection Period (I)		(7,220,479.22)
iii.	Interest Paid During Collection Period (G)		(1,449,185.97)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		10,033,247.69
v.	Deposits in Transit		(59,513.84)
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(478,111.38)
vii.	Total Investment Income Received for Quarter (V-D)		52,132.99
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	\$	9,586,085.68

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 9,586,085.68	\$ 9,586,085.68
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ 32,932.59	\$ 9,553,153.09
C.	Trustee & Custodian Fee	\$ 6,864.90	\$ 9,546,288.19
D.	Servicing Fee	\$ 140,825.43	\$ 9,405,462.76
E.	Administration Fee	\$ 8,801.59	\$ 9,396,661.17
F.	Department Rebate Fund	\$ 80,555.10	\$ 9,316,106.07
G.	Monthly Rebate Fees	\$ 108,049.54	\$ 9,208,056.53
H.	Interest Payments on Notes	\$ 1,242,019.25	\$ 7,966,037.28
I.	Reserve Fund Deposits	\$ -	\$ 7,966,037.28
J.	Principal Distribution Amount	\$ 7,310,566.91	\$ 655,470.37
K.	Carryover Administration and Servicing Fees	\$ -	\$ 655,470.37
L.	Additional Principal	\$ 655,470.37	\$ -

VIII. Distributions

A.		
Distribution Amounts	Combined	Class A-1
i. Quarterly Interest Due	\$ 1,242,019.25	\$ 1,242,019.25
ii. Quarterly Interest Paid	\$ 1,242,019.25	\$ 1,242,019.25
iii. Interest Shortfall	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -
v. Interest Carryover Paid	\$ -	\$ -
vi. Interest Carryover	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 7,966,037.28	\$ 7,966,037.28
viii. Total Distribution Amount	\$ 9,208,056.53	\$ 9,208,056.53

B.		
Principal Distribution Amount Reconciliation		
i. Adjusted Pool Balance as of 7/31/2019		\$ 219,796,418.89
ii. Adjusted Pool Balance as of 10/31/2019		\$ 212,485,851.98
iii. Excess		\$ 7,310,566.91
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		\$ 7,310,566.91
vii. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 7,310,566.91
viii. Principal Distribution Amount Shortfall		\$ -
ix. Noteholders' Principal Distribution Amount		\$ 7,310,566.91
Total Principal Distribution Amount Paid		\$ 7,310,566.91

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ 655,470.37

D.		
Reserve Fund Reconciliation		
i. Beginning Balance	7/31/2019	\$ 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	8/26/2019	Paydown Factors	11/25/2019
i. Total Note Factor	1.0000000000	0.0483500519	0.9516499481
ii. A-1 Note Balance	\$ 164,757,574.63		\$ 156,791,537.35
A-1 Note Pool Factor	1.0000000000	0.0483500519	0.9516499481

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	7/31/2019	10/31/2019	7/31/2019	10/31/2019	7/31/2019	10/31/2019	7/31/2019	10/31/2019	7/31/2019	10/31/2019	
Interim:											
In School											
Subsidized Loans	5.687%	5.797%	24	21	152	150	\$ 91,221.00	\$ 77,951.00	0.04%	0.04%	
Unsubsidized Loans	5.465%	5.989%	17	18	146	139	47,811.00	62,944.54	0.02%	0.03%	
Grace											
Subsidized Loans	5.924%	5.643%	8	10	119	122	18,900.97	30,498.97	0.01%	0.01%	
Unsubsidized Loans	5.617%	4.795%	8	6	122	122	51,572.87	35,421.33	0.02%	0.02%	
Total Interim	5.640%	5.661%	57	55	140	138	\$ 209,605.84	\$ 206,815.84	0.10%	0.10%	
Repayment											
Active											
0-30 Days Delinquent	5.372%	5.379%	28,409	28,112	159	160	\$ 161,573,905.95	\$ 164,420,649.53	74.54%	78.43%	
31-60 Days Delinquent	6.028%	5.881%	935	1,103	154	174	5,733,468.81	6,182,754.73	2.64%	2.95%	
61-90 Days Delinquent	5.875%	5.799%	389	363	159	164	2,401,317.82	2,204,702.25	1.11%	1.05%	
91-120 Days Delinquent	5.670%	6.178%	324	312	162	152	2,338,396.76	1,618,883.16	1.08%	0.77%	
121-150 Days Delinquent	6.063%	6.001%	272	271	132	164	1,555,137.39	1,552,489.16	0.72%	0.74%	
151-180 Days Delinquent	6.019%	5.873%	239	174	158	149	1,433,476.08	953,115.14	0.66%	0.45%	
181-210 Days Delinquent	5.578%	5.649%	133	163	148	172	762,781.12	1,237,950.55	0.35%	0.59%	
211-240 Days Delinquent	6.204%	5.726%	74	138	154	126	493,523.57	793,066.85	0.23%	0.38%	
241-270 Days Delinquent	6.178%	6.484%	122	125	140	161	507,841.85	643,365.65	0.23%	0.31%	
271-300 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
>300 Days Delinquent	4.752%	4.920%	24	21	102	104	106,503.76	77,956.40	0.05%	0.04%	
Deferment											
Subsidized Loans	5.283%	5.182%	1,590	1,555	162	166	5,797,927.57	5,699,161.46	2.67%	2.72%	
Unsubsidized Loans	5.533%	5.515%	1,155	1,116	187	195	6,422,554.33	6,283,421.78	2.96%	3.00%	
Forbearance											
Subsidized Loans	5.481%	5.552%	1,904	1,250	159	165	9,786,851.95	6,419,415.77	4.51%	3.06%	
Unsubsidized Loans	6.009%	6.053%	1,654	1,038	185	189	14,716,436.19	9,358,502.75	6.79%	4.46%	
Total Repayment	5.464%	5.452%	37,224	35,741	161	163	\$ 213,630,123.15	\$ 207,445,435.18	98.55%	98.95%	
Claims In Process	5.372%	5.379%	485	405	159	160	\$ 2,935,940.17	\$ 1,999,359.57	1.35%	0.95%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	5.463%	5.452%	37,766	36,201	161	163	\$ 216,775,569.16	\$ 209,651,610.59	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

Loan Type	WAC		WARM	Number of Loans		Principal Amount		%
	7/31/2019	10/31/2019		7/31/2019	10/31/2019	7/31/2019	10/31/2019	
Consolidation - Subsidized	4.958%		155	4,498	\$ 53,599,638.80		25.57%	
Consolidation - Unsubsidized	5.295%		175	4,458	66,365,713.37		31.66%	
Stafford Subsidized	5.639%		144	15,683	39,912,707.99		19.04%	
Stafford Unsubsidized	5.772%		175	10,934	42,792,162.73		20.41%	
PLUS Loans	7.745%		147	828	6,981,387.70		3.33%	
Total	5.452%		163	36,201	\$ 209,651,610.59		100.00%	
School Type								
4 Year College	5.397%		163	23,631	151,951,665.73		72.48%	
Graduate ***	4.425%		108	4	28,792.53		0.01%	
Proprietary, Tech, Vocational and Other	5.616%		163	6,397	34,226,600.02		16.33%	
2 Year College	5.583%		162	6,169	23,444,552.31		11.18%	
Total	5.452%		163	36,201	\$ 209,651,610.59		100.00%	

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

XI. Servicer Totals

	10/31/2019
\$ 209,651,610.59	Mohela
\$ -	AES
\$ 209,651,610.59	Total

XII. Collateral Tables as of 10/31/2019

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	49	\$ 400,952.18	0.19%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	14	119,653.56	0.06%
Alaska	75	320,404.95	0.15%
Alabama	462	2,523,678.52	1.20%
Armed Forces Pacific	11	58,212.27	0.03%
Arkansas	3,279	14,698,594.13	7.01%
American Samoa	0	-	0.00%
Arizona	335	2,797,929.95	1.33%
California	1,991	12,694,584.91	6.06%
Colorado	329	2,087,212.31	1.00%
Connecticut	113	1,626,264.74	0.78%
District of Columbia	32	180,364.12	0.09%
Delaware	8	167,125.38	0.08%
Florida	679	5,234,484.86	2.50%
Georgia	603	3,375,040.96	1.61%
Guam	1	10,613.78	0.01%
Hawaii	62	251,128.77	0.12%
Iowa	140	1,285,606.04	0.61%
Idaho	39	442,443.91	0.21%
Illinois	1,470	8,186,139.22	3.90%
Indiana	223	1,651,537.82	0.79%
Kansas	706	5,630,569.60	2.69%
Kentucky	125	713,041.75	0.34%
Louisiana	193	937,149.85	0.45%
Massachusetts	195	1,661,217.78	0.79%
Maryland	158	960,635.95	0.46%
Maine	51	398,587.48	0.19%
Michigan	132	855,859.18	0.41%
Minnesota	282	1,689,709.15	0.81%
Missouri	14,613	86,631,115.72	41.32%
Mariana Islands	0	-	0.00%
Mississippi	4,010	15,107,472.56	7.21%
Montana	23	104,225.23	0.05%
North Carolina	558	2,771,363.77	1.32%
North Dakota	35	179,442.33	0.09%
Nebraska	112	781,741.27	0.37%
New Hampshire	34	203,379.21	0.10%
New Jersey	170	1,585,496.81	0.76%
New Mexico	78	515,779.78	0.25%
Nevada	104	997,702.66	0.48%
New York	516	3,191,824.58	1.52%
Ohio	165	1,469,168.09	0.71%
Oklahoma	225	2,084,478.51	0.99%
Oregon	267	1,115,839.05	0.53%
Pennsylvania	205	1,942,155.32	0.93%
Puerto Rico	7	32,088.19	0.02%
Rhode Island	21	111,464.48	0.05%
South Carolina	117	780,688.88	0.37%
South Dakota	11	84,406.27	0.04%
Tennessee	660	3,988,648.23	1.90%
Texas	1,624	9,845,597.76	4.69%
Utah	67	578,260.16	0.28%
Virginia	320	1,917,978.50	0.91%
Virgin Islands	4	5,518.07	0.00%
Vermont	9	136,463.62	0.07%
Washington	321	1,482,051.26	0.71%
Wisconsin	118	843,124.21	0.40%
West Virginia	29	333,036.06	0.16%
Wyoming	21	52,356.89	0.02%
	36,201	\$ 209,651,610.59	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	1,357	4,773,504.60	2.28%
708 - CSLP	22	153,596.99	0.07%
712 - FGLP	17	94,771.56	0.05%
717 - ISAC	510	1,448,673.82	0.69%
721 - KHEAA	425	1,593,595.70	0.76%
722 - LASFAAC	6	11,063.49	0.01%
723FAME	3	10,507.30	0.01%
725 - ASA	635	3,843,440.54	1.83%
726 - MHEAA	2	7,154.98	0.00%
729 - MDHE	17,775	103,684,772.48	49.46%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,506	5,680,101.73	2.71%
734 - NJ HIGHER ED	10	117,526.46	0.06%
736 - NYSHESC	391	1,556,282.79	0.74%
740 - OGSPL	7	20,438.32	0.01%
741 OSAC	2	143.19	0.00%
742 - PHEAA	2,464	39,081,512.19	18.64%
744 - RHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	773	2,937,236.99	1.40%
751 - ECMC	10	117,338.56	0.06%
753 - NELA	0	-	0.00%
755 - GLHEC	7,423	30,529,051.04	14.56%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,259	5,349,290.14	2.55%
951 - ECMC	1,604	8,641,607.63	4.12%
	36,201	\$ 209,651,610.59	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	3,346	\$ 2,191,692.83	1.05%
24 TO 35	2,106	3,262,559.51	1.56%
36 TO 47	1,858	4,112,375.30	1.96%
48 TO 59	1,688	5,079,965.89	2.42%
60 TO 71	1,633	5,659,485.22	2.70%
72 TO 83	1,506	6,445,244.23	3.07%
84 TO 95	1,542	7,397,211.75	3.53%
96 TO 107	1,433	7,838,287.03	3.74%
108 TO 119	1,557	9,360,369.74	4.46%
120 TO 131	1,906	12,413,111.56	5.92%
132 TO 143	2,547	16,817,786.53	8.02%
144 TO 155	2,602	17,767,623.47	8.47%
156 TO 167	2,984	19,094,285.88	9.11%
168 TO 179	2,771	18,844,047.95	8.99%
180 TO 191	1,846	14,341,551.59	6.84%
192 TO 203	1,253	12,164,733.10	5.80%
204 TO 215	877	9,435,427.55	4.50%
216 TO 227	685	7,776,553.26	3.71%
228 TO 239	509	6,744,573.25	3.22%
240 TO 251	356	4,639,796.29	2.21%
252 TO 263	285	3,821,142.40	1.82%
264 TO 275	175	2,416,527.88	1.15%
276 TO 287	115	2,374,983.80	1.13%
288 TO 299	105	1,265,093.96	0.60%
300 TO 311	74	1,440,722.77	0.69%
312 TO 323	50	1,141,954.58	0.54%
324 TO 335	50	1,154,707.93	0.55%
336 TO 347	38	809,860.55	0.39%
348 TO 360	28	634,313.99	0.30%
361 AND GREATER	276	3,205,620.80	1.53%
	36,201	\$ 209,651,610.59	100.00%

XII. Collateral Tables as of 10/31/2019 (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	81	\$ 316,800.80	0.15%
REPAY YEAR 2	17	74,402.97	0.04%
REPAY YEAR 3	42	265,531.53	0.13%
REPAY YEAR 4	36,061	208,994,875.29	99.68%
Total	36,201	\$ 209,651,610.59	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	3,364	\$ 849,813.30	0.41%
\$500.00 TO \$999.99	3,469	2,572,260.05	1.23%
\$1000.00 TO \$1999.99	6,464	9,654,453.66	4.60%
\$2000.00 TO \$2999.99	5,129	12,839,335.82	6.12%
\$3000.00 TO \$3999.99	4,679	16,183,456.50	7.72%
\$4000.00 TO \$5999.99	4,433	21,628,291.60	10.32%
\$6000.00 TO \$7999.99	2,575	17,744,116.74	8.46%
\$8000.00 TO \$9999.99	1,509	13,415,529.55	6.40%
\$10000.00 TO \$14999.99	1,778	21,606,687.57	10.31%
\$15000.00 TO \$19999.99	870	15,032,731.18	7.17%
\$20000.00 TO \$24999.99	519	11,550,286.51	5.51%
\$25000.00 TO \$29999.99	392	10,721,623.19	5.11%
\$30000.00 TO \$34999.99	267	8,609,445.03	4.11%
\$35000.00 TO \$39999.99	161	6,039,358.10	2.88%
\$40000.00 TO \$44999.99	116	4,892,373.36	2.33%
\$45000.00 TO \$49999.99	92	4,344,197.17	2.07%
\$50000.00 TO \$54999.99	79	4,132,083.67	1.97%
\$55000.00 TO \$59999.99	48	2,762,446.08	1.32%
\$60000.00 TO \$64999.99	27	1,699,768.45	0.81%
\$65000.00 TO \$69999.99	40	2,702,931.29	1.29%
\$70000.00 TO \$74999.99	38	2,751,918.87	1.31%
\$75000.00 TO \$79999.99	29	2,247,161.32	1.07%
\$80000.00 TO \$84999.99	12	986,693.68	0.47%
\$85000.00 TO \$89999.99	9	787,661.24	0.38%
\$90000.00 AND GREATER	102	13,896,986.86	6.63%
Total	36,201	\$ 209,651,610.59	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	33,126	\$ 192,387,967.13	91.77%
31 to 60	1,103	6,182,754.73	2.95%
61 to 90	363	2,204,702.25	1.05%
91 to 120	312	1,618,883.16	0.77%
121 and Greater	1,297	7,257,303.32	3.46%
Total	36,201	\$ 209,651,610.59	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	251	\$ 408,745.37	0.19%
2.00% TO 2.49%	19	50,340.44	0.02%
2.50% TO 2.99%	1,641	16,784,791.93	8.01%
3.00% TO 3.49%	1,276	12,478,742.79	5.95%
3.50% TO 3.99%	1,221	12,146,951.46	5.79%
4.00% TO 4.49%	3,960	16,486,362.83	7.86%
4.50% TO 4.99%	11,861	41,563,341.07	19.82%
5.00% TO 5.49%	1,282	11,651,184.48	5.56%
5.50% TO 5.99%	415	5,897,533.55	2.72%
6.00% TO 6.49%	520	7,913,654.95	3.77%
6.50% TO 6.99%	12,053	53,987,557.80	25.75%
7.00% TO 7.49%	592	9,196,687.82	4.39%
7.50% TO 7.99%	267	5,154,869.09	2.46%
8.00% TO 8.49%	468	9,850,762.01	4.70%
8.50% TO 8.99%	311	4,637,577.46	2.21%
9.00% OR GREATER	64	1,642,507.54	0.78%
Total	36,201	\$ 209,651,610.59	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	34,783	\$ 199,049,105.12	94.94%
91 DAY T-BILL INDEX	1,418	10,602,505.47	5.06%
Total	36,201	\$ 209,651,610.59	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	2,503	\$ 15,944,895.47	7.61%
PRE-APRIL 1, 2006	20,239	114,508,486.22	54.62%
PRE-OCTOBER 1, 1993	132	1,079,369.40	0.51%
PRE-OCTOBER 1, 2007	13,327	78,118,859.50	37.26%
Total	36,201	\$ 209,651,610.59	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KS4	0.85%	2.98225%
LIBOR Rate for Accrual Period			2.1323%
First Date in Accrual Period			8/26/19
Last Date in Accrual Period			11/24/19
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
2/25/2019	243,637,519.93	2.92%	11.73%	7,118,095.03
5/28/2019	234,859,313.68	2.81%	11.45%	6,596,141.54
8/26/2019	226,587,416.30	2.20%	10.39%	4,973,675.79
11/25/2019	219,796,418.89	2.59%	10.01%	5,699,509.75

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 25th.