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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		7/31/2020	Activity	10/31/2020
i. Portfolio Principal Balance		\$ 180,893,449.43	\$ 3,317,877.60	\$ 177,575,571.83
ii. Interest Expected to be Capitalized		2,583,380.87		1,973,303.42
iii. Pool Balance (i + ii)		\$ 183,476,830.30		\$ 179,548,875.25
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Specified Reserve Fund Balance)		\$ 184,668,398.78		\$ 180,740,443.73
v. Other Accrued Interest		\$ 8,807,890.90		\$ 9,183,506.28
vi. Weighted Average Coupon (WAC)		5.116%		5.114%
vii. Weighted Average Remaining Months to Maturity (WARM)		168		169
viii. Number of Loans		28,139		27,296
ix. Number of Borrowers		12,418		12,000
x. Average Borrower Indebtedness		\$ 14,567.04		\$ 14,797.96
xi. Portfolio Yield ((Trust Income - Trust Expenses) / (Student Loans + Cash))		0.05%		-0.17%
xii. Parity Ratio (Adjusted Pool Balance/Bond Outstanding after Distribution)		110.00%		110.00%
Adjusted Pool Balance		\$ 184,668,398.78		\$ 180,740,443.73
Bond Outstanding after Distribution		\$ 167,880,362.53		\$ 164,309,494.30
Informational Purposes Only:				
Cash in Transit at month end		\$ 292,915.57		\$ 209,120.61
Outstanding Debt Adjusted for Cash in Transit		\$ 167,587,446.96		\$ 164,100,373.69
Pool Balance to Original Pool Balance		23.10%		22.60%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		110.19%		110.14%

B. Notes		CUSIP	Spread	Coupon Rate	5/26/2020	%	Interest Due	11/25/2020	%
i. Class A-1 Notes		606072KPO	0.95%	1.20000%	\$ 167,880,362.85	100.00%	\$ 514,833.11	\$ 164,309,494.30	100.00%
iii. Total Notes					\$ 167,880,362.85	100.00%	\$ 514,833.11	\$ 164,309,494.30	100.00%

LIBOR Rate Notes:		Collection Period:		Record Date		11/24/2020
LIBOR Rate for Accrual Period	0.25000%	First Date in Collection Period	10/1/2020	Distribution Date	11/25/2020	
First Date in Accrual Period	8/25/2020	Last Date in Collection Period	10/31/2020			
Last Date in Accrual Period	11/24/2020					
Days in Accrual Period	92					

C. Reserve Fund		7/31/2020	10/31/2020
i. Required Reserve Fund Balance		0.25%	0.25%
ii. Specified Reserve Fund Balance		\$ 1,191,568.48	\$ 1,191,568.48
iii. Reserve Fund Floor Balance		\$ 1,191,568.48	\$ 1,191,568.48
iv. Reserve Fund Balance after Distribution Date		\$ 1,191,568.48	\$ 1,191,568.48

D. Other Fund Balances		7/31/2020	10/31/2020
i. Collection Fund*		\$ 5,392,629.67	\$ 4,872,160.86
ii. Capitalized Interest Fund		\$ -	\$ -
iii. Department Rebate Fund		\$ 622,950.07	\$ 652,946.28
iv. Acquisition Fund		\$ -	\$ -

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

Total Fund Balances		\$ 7,207,148.22	\$ 6,716,675.62
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	3,214,540.10
ii.	Principal Collections from Guarantor		285,517.61
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		1,205,341.80
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	4,705,399.51
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	1.68
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		2,357.02
iv.	Capitalized Interest		(1,389,132.21)
v.	Total Non-Cash Principal Activity	\$	(1,386,773.51)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(748.40)
ii.	Total Principal Additions	\$	(748.40)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	3,317,877.60
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	1,004,696.89
ii.	Interest Claims Received from Guarantors		20,725.76
iii.	Late Fees & Other		(49.85)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		25,266.39
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		(716,199.36)
ix.	Interest Benefit Payments		91,515.68
x.	Total Interest Collections	\$	425,955.51
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	4.17
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,583,599.56)
iv.	Capitalized Interest		1,389,132.21
v.	Total Non-Cash Interest Adjustments	\$	(194,463.18)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	21,394.59
ii.	Total Interest Additions	\$	21,394.59
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	252,886.92
I.	Defaults Paid this Quarter (Aii + Eii)	\$	306,243.37
J.	Cumulative Defaults Paid to Date	\$	219,282,497.27
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2020	\$ 2,583,380.87
	Interest Capitalized into Principal During Collection Period (B-iv)		(1,389,132.21)
	Change in Interest Expected to be Capitalized		779,054.76
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2020	\$ 1,973,303.42

V. Cash Receipts for the Time Period		8/1/2020 - 10/31/2020	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	3,500,057.71
ii.	Principal Received from Loans Consolidated		1,205,341.80
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	4,705,399.51
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	1,025,422.65
ii.	Interest Received from Loans Consolidated		25,266.39
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(624,683.68)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(49.85)
vii.	Total Interest Collections	\$	425,955.51
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	2,576.16
E.	Total Cash Receipts during Collection Period	\$	5,133,931.18

VI. Cash Payment Detail and Available Funds for the Time Period		8/1/2020 - 10/31/2020	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees		
B.	Trustee Fees		(8,577.12)
C.	Servicing Fees		(367,001.35)
D.	Administration Fees		(22,937.59)
E.	Transfer to Department Rebate Fund		(654,679.89)
F.	Monthly Rebate Fees		(302,286.68)
G.	Interest Payments on Notes		(567,827.12)
H.	Reserve Fund Deposit		0.00
I.	Principal Payments on Notes		(3,662,137.07)
J.	Carryover Administration and Servicing Fees		0.00
K.	Release to Authority (> 110% Parity)		(798,009.11)
L. Collection Fund Reconciliation			
i.	Beginning Balance:	7/31/2020 \$	5,392,629.67
ii.	Principal Paid During Collection Period (I)		(3,662,137.07)
iii.	Interest Paid During Collection Period (G)		(567,827.12)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		5,131,355.02
v.	Deposits in Transit		729,055.94
vi.	Payments out During Collection Period (B + C + D + E + F + H + J)		(1,355,482.63)
vii.	Total Investment Income Received for Quarter (V-D)		2,576.16
viii.	Excess Parity Transfer		(798,009.11)
ix.	Funds transferred from the Acquisition Fund		0.00
x.	Funds transferred from the Capitalized Interest Fund		0.00
xi.	Funds transferred from the Department Rebate Fund		0.00
xii.	Funds transferred from the Reserve Fund	\$	-
xiii.	Funds Available for Distribution	\$	4,872,160.86

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 4,872,160.86	\$ 4,872,160.86
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ 20,882.23	\$ 4,851,278.63
C.	Trustee Fee & Safe Deposit Fee	\$ 4,197.00	\$ 4,847,081.63
D.	Servicing Fee	\$ 120,541.74	\$ 4,726,539.89
E.	Administration Fee	\$ 7,533.86	\$ 4,719,006.03
F.	Department Rebate Fund	222,520.98	\$ 4,496,485.05
G.	Monthly Rebate Fees	\$99,309.61	\$ 4,397,175.44
H.	Interest Payments on Notes	\$ 514,833.11	\$ 3,882,342.32
I.	Reserve Fund Deposits	\$ -	\$ 3,882,342.32
J.	Principal Distribution Amount	\$ 3,570,868.55	\$ 311,473.77
K.	Release to Authority (> 110% Parity)	\$ 311,473.77	\$ -
L.	Additional Principal	\$ -	\$ -

VIII. Distributions

A.		
Distribution Amounts		
	Combined	Class A-1
i. Quarterly Interest Due	\$ 514,833.11	\$ 514,833.11
ii. Quarterly Interest Paid	514,833.11	514,833.11
iii. Interest Shortfall	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -
v. Interest Carryover Paid	-	-
vi. Interest Carryover	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 3,570,868.55	\$ 3,570,868.55
viii. Total Distribution Amount	\$ 4,085,701.67	\$ 4,085,701.67

B.		
Principal Distribution Amount Reconciliation		
i. Outstanding Amount of Notes as of	10/31/2020	\$ 167,880,362.85
ii. Adjusted Pool Balance divided by 110% as of	10/31/2020	\$ 164,309,494.30
iii. Excess		\$ 3,570,868.55
iv. Amounts Due on a Note Final Maturity Date		\$ -
v. Total Principal Distribution Amount as defined by Indenture		\$ 3,570,868.55
vi. Total Principal Distribution Amount based on amounts in Collection Fund		\$ 3,570,868.55
vii. Principal Distribution Amount Shortfall		\$ -
Total Principal Distribution Amount Paid		\$ 3,570,868.55

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ -

D.		
Reserve Fund Reconciliation		
i. Beginning Balance	7/31/2020	\$ 1,191,568.48
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 1,191,568.48
iv. Required Reserve Fund Balance		\$ 1,191,568.48
v. Excess Reserve - Apply to Unpaid Collection Fund		\$ -
vi. Ending Reserve Fund Balance		\$ 1,191,568.48

E.			
Note Balances	5/26/2020	Paydown Factors	11/25/2020
i. Total Note Factor	1.0000000000	0.0212703171	0.9787296829
ii. A-1 Note Balance	\$ 167,880,362.85		\$ 164,309,494.30
A-1 Note Pool Factor	1.0000000000	0.0212703171	0.9787296829

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	7/31/2020	10/31/2020	7/31/2020	10/31/2020	7/31/2020	10/31/2020	7/31/2020	10/31/2020	7/31/2020	10/31/2020	
Interim:											
In School											
Subsidized Loans	4.342%	4.612%	12	20	173	164	\$ 38,883.83	\$ 52,308.83	0.02%	0.03%	
Unsubsidized Loans	4.707%	4.653%	16	20	167	161	74,189.00	82,647.00	0.04%	0.05%	
Grace											
Subsidized Loans	3.396%	3.176%	17	3	122	120	58,832.00	11,657.00	0.03%	0.01%	
Unsubsidized Loans	4.020%	4.545%	16	6	123	120	57,523.00	35,415.00	0.03%	0.02%	
Total Interim	4.137%	4.526%	61	49	145	151	\$ 229,427.83	\$ 182,027.83	0.13%	0.10%	
Repayment											
Active											
0-30 Days Delinquent	5.070%	5.040%	20,582	19,203	166	166	\$ 133,246,485.54	\$ 125,230,657.78	73.66%	70.52%	
31-60 Days Delinquent	4.965%	5.062%	88	1,578	140	159	470,510.56	8,701,903.59	0.26%	4.90%	
61-90 Days Delinquent	6.800%	5.683%	2	449	109	173	3,422.67	2,707,518.47	0.00%	1.52%	
91-120 Days Delinquent	0.000%	5.581%	0	684	0	170	-	4,339,208.38	0.00%	2.44%	
121-150 Days Delinquent	0.000%	4.590%	0	110	0	157	-	838,798.97	0.00%	0.47%	
151-180 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
181-210 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
211-240 Days Delinquent	8.000%	0.000%	1	0	34	0	1,485.81	-	0.00%	0.00%	
241-270 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
271-300 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
>300 Days Delinquent	4.611%	0.000%	11	0	137	0	121,862.10	-	0.07%	0.00%	
Deferment											
Subsidized Loans	4.557%	4.586%	1,035	1,051	161	166	4,065,280.78	4,190,097.48	2.25%	2.36%	
Unsubsidized Loans	4.890%	4.991%	768	783	188	192	4,827,945.23	4,998,972.40	2.67%	2.82%	
Forbearance											
Subsidized Loans	4.870%	4.867%	2,970	1,778	158	161	14,467,893.10	9,101,778.65	8.00%	5.13%	
Unsubsidized Loans	5.732%	5.844%	2,433	1,458	186	192	22,253,019.45	16,151,819.95	12.30%	9.10%	
Total Repayment	5.119%	5.115%	27,890	27,094	168	169	\$ 179,457,905.24	\$ 176,260,755.67	99.21%	99.26%	
Claims In Process	4.838%	5.147%	188	153	169	163	\$ 1,206,116.36	\$ 1,132,788.33	0.67%	0.64%	
Aged Claims Rejected											
Grand Total	5.116%	5.114%	28,139	27,296	168	169	\$ 180,893,449.43	\$ 177,575,571.83	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 10/31/2020

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	4.864%	154	3,810	\$ 45,628,806.56	25.70%
Consolidation - Unsubsidized	5.411%	181	3,800	62,131,264.97	34.99%
Stafford Subsidized	4.648%	151	11,311	30,476,326.92	17.16%
Stafford Unsubsidized	4.967%	185	7,992	34,077,622.57	19.19%
PLUS Loans	7.438%	149	383	5,261,550.81	2.96%
Total	5.114%	169	27,296	\$ 177,575,571.83	100.00%
School Type					
4 Year College	5.108%	168	17,860	\$ 129,171,603.25	72.74%
Graduate ***	3.250%	212	2	177,954.15	0.10%
Proprietary, Tech, Vocational and Other	5.156%	173	4,768	28,404,494.48	16.00%
2 Year College	5.113%	167	4,666	19,821,519.95	11.16%
Total	5.114%	169	27,296	\$ 177,575,571.83	100.00%

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

XI. Servicer Totals 10/31/2020

\$ 177,575,571.83	Mohela
\$ -	AES
\$ 177,575,571.83	Total

XII. Collateral Tables as of

10/31/2020

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	52	\$ 392,456.09	0.22%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	7	28,882.13	0.02%
Alaska	44	229,868.23	0.13%
Alabama	422	2,710,820.86	1.53%
Armed Forces Pacific	1	835.75	0.00%
Arkansas	2,897	13,357,397.59	7.52%
American Samoa	0	-	0.00%
Arizona	272	1,953,393.53	1.10%
California	1,510	10,344,702.91	5.83%
Colorado	283	2,232,651.22	1.26%
Connecticut	68	916,684.79	0.52%
District of Columbia	16	119,510.46	0.07%
Delaware	13	99,836.36	0.06%
Florida	548	4,523,550.17	2.55%
Georgia	628	3,781,846.55	2.13%
Guam	1	7,949.96	0.00%
Hawaii	64	386,910.59	0.22%
Iowa	98	796,590.97	0.45%
Idaho	39	328,320.89	0.18%
Illinois	1,081	7,428,149.60	4.18%
Indiana	106	688,324.19	0.39%
Kansas	432	4,094,883.34	2.31%
Kentucky	83	540,585.12	0.30%
Louisiana	176	965,650.25	0.54%
Massachusetts	154	2,027,014.81	1.14%
Maryland	138	1,415,110.42	0.80%
Maine	22	201,574.74	0.11%
Michigan	136	1,105,396.97	0.62%
Minnesota	235	1,448,428.81	0.82%
Missouri	9,744	69,960,474.08	39.40%
Mariana Islands	0	-	0.00%
Mississippi	3,302	12,650,602.03	7.12%
Montana	14	48,034.10	0.03%
North Carolina	600	3,339,910.06	1.88%
North Dakota	12	207,378.45	0.12%
Nebraska	68	626,429.65	0.35%
New Hampshire	22	193,829.50	0.11%
New Jersey	117	1,272,820.46	0.72%
New Mexico	39	137,391.55	0.08%
Nevada	90	375,419.47	0.21%
New York	391	2,374,467.01	1.34%
Ohio	197	1,778,285.94	1.00%
Oklahoma	188	1,713,878.00	0.97%
Oregon	211	1,030,083.85	0.58%
Pennsylvania	134	1,243,973.19	0.70%
Puerto Rico	6	29,996.50	0.02%
Rhode Island	18	150,126.77	0.08%
South Carolina	138	1,268,794.75	0.71%
South Dakota	9	33,107.65	0.02%
Tennessee	493	3,040,138.53	1.71%
Texas	1,320	8,691,316.92	4.89%
Utah	28	406,916.44	0.23%
Virginia	202	1,504,081.75	0.85%
Virgin Islands	2	137,816.83	0.08%
Vermont	2	99,979.37	0.06%
Washington	246	1,219,883.70	0.69%
Wisconsin	121	1,344,593.24	0.76%
West Virginia	24	107,085.57	0.06%
Wyoming	32	461,429.17	0.26%
TOTAL	27,296	\$ 177,575,571.83	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	1,172	4,707,794.71	2.65%
708 - CSLP	5	10,273.54	0.01%
712 - FGLP	15	37,221.57	0.02%
717 - ISAC	388	1,167,582.31	0.66%
721 - KHEAA	564	2,409,918.13	1.36%
722 - LASFAC	22	62,909.47	0.04%
723FAME	0	-	0.00%
725 - ASA	558	3,651,906.90	2.06%
726 - MHEAA	2	1,829.74	0.00%
729 - MDHE	11,866	82,700,917.02	46.57%
730 - MGSLLP	0	-	0.00%
731 - NSLP	1,318	5,130,359.62	2.89%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	284	1,187,647.16	0.67%
740 - OGSLLP	19	71,156.34	0.04%
741 OSAC	5	10,637.32	0.01%
742 - PHEAA	2,166	36,718,590.59	20.68%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	652	2,779,625.91	1.57%
751 - ECMC	11	195,863.16	0.11%
753 - NELA	0	-	0.00%
755 - GLHEC	6,203	26,808,494.11	15.10%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	710	3,138,550.55	1.77%
951 - ECMC	1,336	6,784,293.68	3.82%
TOTAL	27,296	\$ 177,575,571.83	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	2,178	\$ 1,596,916.87	0.90%
24 TO 35	1,486	2,567,770.95	1.45%
36 TO 47	1,345	3,193,215.49	1.80%
48 TO 59	1,285	4,040,726.85	2.28%
60 TO 71	1,220	4,990,061.90	2.81%
72 TO 83	1,073	5,499,433.99	3.10%
84 TO 95	1,019	5,326,427.42	3.00%
96 TO 107	1,071	6,320,913.42	3.56%
108 TO 119	1,284	7,370,724.31	4.15%
120 TO 131	1,457	10,130,660.13	5.70%
132 TO 143	1,838	13,578,843.92	7.65%
144 TO 155	2,088	15,329,851.55	8.63%
156 TO 167	1,965	15,012,794.74	8.45%
168 TO 179	1,955	13,728,167.28	7.73%
180 TO 191	1,586	12,684,652.80	7.14%
192 TO 203	1,116	11,640,326.55	6.56%
204 TO 215	770	8,387,489.82	4.72%
216 TO 227	577	6,719,540.19	3.78%
228 TO 239	446	7,018,103.68	3.95%
240 TO 251	279	3,188,395.47	1.80%
252 TO 263	233	2,953,452.03	1.66%
264 TO 275	191	3,092,574.47	1.74%
276 TO 287	161	2,395,299.45	1.35%
288 TO 299	110	1,405,298.97	0.79%
300 TO 311	114	1,893,554.76	1.07%
312 TO 323	58	845,124.82	0.48%
324 TO 335	61	844,541.30	0.48%
336 TO 347	42	1,201,825.36	0.68%
348 TO 360	34	726,610.32	0.41%
361 AND GREATER	254	3,892,273.02	2.19%
TOTAL	27,296	\$ 177,575,571.83	100.00%

XII. Collateral Tables as of 10/31/2020 (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	63	\$ 251,880.64	0.14%
REPAY YEAR 2	27	125,994.20	0.07%
REPAY YEAR 3	45	238,210.55	0.13%
REPAY YEAR 4	27,161	176,959,486.44	99.65%
TOTAL	27,296	\$ 177,575,571.83	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	2,169	\$ 593,816.56	0.33%
\$500.00 TO \$999.99	2,306	1,742,894.89	0.98%
\$1000.00 TO \$1999.99	4,690	7,048,932.33	3.97%
\$2000.00 TO \$2999.99	3,957	9,860,711.57	5.55%
\$3000.00 TO \$3999.99	3,559	12,333,563.07	6.95%
\$4000.00 TO \$5999.99	3,483	16,971,747.90	9.56%
\$6000.00 TO \$7999.99	1,913	13,141,248.37	7.40%
\$8000.00 TO \$9999.99	1,331	11,859,208.61	6.68%
\$10000.00 TO \$14999.99	1,453	17,617,171.71	9.92%
\$15000.00 TO \$19999.99	731	12,612,443.37	7.10%
\$20000.00 TO \$24999.99	466	10,456,971.90	5.89%
\$25000.00 TO \$29999.99	314	8,617,514.90	4.85%
\$30000.00 TO \$34999.99	193	6,250,124.20	3.52%
\$35000.00 TO \$39999.99	139	5,185,763.72	2.92%
\$40000.00 TO \$44999.99	105	4,438,474.11	2.50%
\$45000.00 TO \$49999.99	70	3,321,663.40	1.87%
\$50000.00 TO \$54999.99	78	4,082,524.86	2.30%
\$55000.00 TO \$59999.99	43	2,451,504.05	1.38%
\$60000.00 TO \$64999.99	46	2,868,533.54	1.62%
\$65000.00 TO \$69999.99	31	2,101,519.37	1.18%
\$70000.00 TO \$74999.99	30	2,164,109.58	1.22%
\$75000.00 TO \$79999.99	17	1,312,793.01	0.74%
\$80000.00 TO \$84999.99	24	1,979,863.67	1.11%
\$85000.00 TO \$89999.99	18	1,571,180.27	0.88%
\$90000.00 AND GREATER	130	16,991,292.87	9.57%
TOTAL	27,296	\$ 177,575,571.83	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	24,323	\$ 159,859,584.02	90.02%
31 to 60	1,578	8,701,903.59	4.90%
61 to 90	449	2,707,518.47	1.52%
91 to 120	684	4,339,208.38	2.44%
121 and Greater	262	1,967,357.37	1.11%
TOTAL	27,296	\$ 177,575,571.83	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	1,122	\$ 2,970,540.73	1.67%
2.00% TO 2.49%	9,102	24,160,285.43	13.61%
2.50% TO 2.99%	1,317	13,022,999.29	7.33%
3.00% TO 3.49%	1,486	14,950,560.55	8.42%
3.50% TO 3.99%	1,127	11,694,229.94	6.59%
4.00% TO 4.49%	692	9,587,510.76	5.40%
4.50% TO 4.99%	808	9,010,837.31	5.07%
5.00% TO 5.49%	398	5,299,131.58	2.98%
5.50% TO 5.99%	314	4,831,890.16	2.72%
6.00% TO 6.49%	428	7,591,409.52	4.28%
6.50% TO 6.99%	9,107	46,178,052.84	26.00%
7.00% TO 7.49%	561	9,597,059.09	5.40%
7.50% TO 7.99%	229	5,563,595.58	3.13%
8.00% TO 8.49%	350	6,910,392.90	3.89%
8.50% TO 8.99%	211	3,923,964.87	2.21%
9.00% OR GREATER	44	2,283,111.28	1.29%
TOTAL	27,296	\$ 177,575,571.83	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	26,339	\$ 167,876,764.96	94.54%
91 DAY T-BILL INDEX	957	9,698,806.87	5.46%
TOTAL	27,296	\$ 177,575,571.83	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	1,879	\$ 13,784,682.98	7.76%
PRE-APRIL 1, 2006	15,140	97,623,861.56	54.98%
PRE-OCTOBER 1, 1993	66	709,802.38	0.40%
PRE-OCTOBER 1, 2007	10,211	65,457,224.91	36.86%
TOTAL	27,296	\$ 177,575,571.83	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KPO	0.95%	1.20000%
LIBOR Rate for Accrual Period			0.2500%
First Date in Accrual Period			8/25/20
Last Date in Accrual Period			11/24/20
Days in Accrual Period			92

XIV. CPR Rate						
Distribution Date	Adjusted Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume		
2/25/2013	538,322,835.48	2.12%	12.24%	11,397,776.04		
5/28/2013	520,875,553.21	2.41%	11.93%	12,533,183.27		
8/26/2013	502,100,367.37	2.56%	10.09%	12,873,811.81		
11/25/2013	483,872,949.73	1.94%	8.58%	9,378,689.91		
2/25/2014	468,820,285.33	2.39%	8.83%	11,199,572.39		
5/27/2014	452,862,656.59	2.80%	9.19%	12,685,191.81		
8/25/2014	434,907,163.41	2.52%	9.14%	10,976,660.13		
11/25/2014	418,832,951.18	2.97%	10.09%	12,441,246.16		
2/25/2015	401,932,047.79	2.46%	10.15%	9,870,389.93		
5/26/2015	387,688,004.13	2.94%	10.27%	11,394,560.52		
8/25/2015	372,753,654.32	2.59%	10.35%	9,649,913.92		
11/25/2015	359,716,684.48	2.37%	9.81%	8,521,614.68		
2/25/2016	347,527,990.89	2.12%	9.52%	7,353,465.12		
5/25/2016	336,455,439.15	2.58%	9.17%	8,664,127.29		
8/25/2016	325,493,080.75	1.84%	8.49%	6,003,075.94		
11/25/2016	316,296,553.89	2.15%	8.30%	6,809,244.44		
2/27/2017	306,843,470.60	2.71%	8.86%	8,319,463.42		
5/25/2017	295,450,827.96	2.76%	8.99%	8,144,734.00		
8/25/2017	284,981,070.91	3.33%	10.36%	9,484,548.86		
11/27/2017	273,316,872.84	2.86%	11.00%	7,812,950.27		
2/26/2018	263,130,340.74	2.44%	10.79%	6,425,687.38		
5/25/2018	254,263,741.73	3.07%	11.06%	7,800,906.92		
8/27/2018	244,788,378.26	2.80%	10.58%	6,865,649.79		
11/26/2018	235,548,941.99	2.96%	10.66%	6,965,144.06		
2/25/2019	226,796,332.52	3.25%	11.40%	7,366,851.06		
5/28/2019	218,011,169.63	2.78%	11.14%	6,068,877.19		
8/26/2019	210,363,580.69	2.18%	10.61%	4,580,018.54		
11/25/2019	204,512,474.71	2.30%	10.02%	4,709,144.35		
2/25/2020	197,962,076.46	1.84%	8.72%	3,644,952.85		
5/25/2020	192,867,488.33	2.10%	8.08%	4,053,049.28		
8/25/2020	188,696,749.56	1.85%	7.77%	3,488,131.03		
11/25/2020	184,668,398.78	1.30%	6.86%	2,401,657.31		

XV. Items to Note
 Effective 4/1/2012 the 90 day CP SAP Index was changed to 1 month LIBOR.
 VI C & D Reflect Servicing and Admin fees for Jul, Aug and Sept (paid in Aug, Sept, and Oct).
 VII WATERFALL Reflects Servicing and Admin Fees Accrued for in Oct to be paid November 25, 2020.