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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	\$ 194,479,630.07	\$ 3,531,820.92	\$ 190,947,809.15
ii. Interest Expected to be Capitalized	2,853,952.44		2,188,045.34
iii. Pool Balance (i + ii)	\$ 197,033,582.51		\$ 193,135,854.29
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 198,281,295.68		\$ 194,381,567.46
v. Other Accrued Interest	\$ 8,300,209.78		\$ 8,467,062.51
vi. Weighted Average Coupon (WAC)	5.010%		5.003%
vii. Weighted Average Remaining Months to Maturity (WARM)	168		169
viii. Number of Loans	32,060		31,072
ix. Number of Borrowers	14,715		14,211
x. Average Borrower Indebtedness	\$ 13,216.42		\$ 13,436.62
xi. Portfolio Yield (Trust Income - Trust Expenses) / (Student Loans + Cash)	0.08%		0.32%
xii. Parity Ratio (Adjusted Pool Balance / Bond Outstanding after Distributions)	141.00%		142.62%
Adjusted Pool Balance	\$ 198,281,295.68		\$ 194,381,567.46
Bond Outstanding after Distribution	\$ 140,624,963.80		\$ 136,291,424.53

Informational Purposes Only:

Cash in Transit at month end	\$ 202,423.70	\$ 171,335.63
Outstanding Debt Adjusted for Cash in Transit	\$ 140,422,540.10	\$ 136,120,088.90
Pool Balance to Original Pool Balance	23.69%	23.22%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	141.20%	142.80%

B. Notes		CUSIP	Spread	Coupon Rate	8/25/2020	%	Interest Due	11/25/2020	%
i. Class A-1 Notes	606072KS4	0.85%	1.10000%	\$ 140,624,963.80	100.00%	\$ 395,312.40	\$ 136,291,424.53	100.00%	0.00%
				\$ 140,624,963.80	100.00%	\$ 395,312.40	\$ 136,291,424.53	100.00%	

LIBOR Rate Notes:

LIBOR Rate for Accrual Period	0.250000%	Collection Period:		Record Date	11/24/2020
First Date in Accrual Period	8/25/2020	First Date in Collection Period	8/1/2020	Distribution Date	11/25/2020
Last Date in Accrual Period	11/24/2020	Last Date in Collection Period	10/31/2020		
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	\$ 1,247,713.17		\$ 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			
	7/31/2020		10/31/2020
i. Collection Fund*	\$ 5,275,217.38		\$ 5,212,758.96
ii. Capitalized Interest Fund	\$ -		\$ -
iii. Department Rebate Fund	\$ 685,316.97		\$ 715,788.78
iv. Acquisition Fund	\$ -		\$ -

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

Total Fund Balances	\$ 7,208,247.52	\$ 7,176,260.91
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	3,256,678.94
ii.	Principal Collections from Guarantor		335,531.72
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		1,397,656.90
vi.	Other System Adjustments		
vii.	Total Principal Collections	\$	4,989,867.56
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	18.11
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		2,030.04
iv.	Capitalized Interest		(1,407,522.17)
v.	Total Non-Cash Principal Activity	\$	(1,405,474.02)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(52,572.62)
ii.	Total Principal Additions	\$	(52,572.62)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	3,531,820.92
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	1,037,218.34
ii.	Interest Claims Received from Guarantors		37,022.42
iii.	Late Fees & Other		(55.77)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		53,928.98
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		(786,672.55)
ix.	Interest Benefit Payments		99,459.36
x.	Total Interest Collections	\$	440,900.78
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	91.68
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,633,206.78)
iv.	Capitalized Interest		1,407,522.17
v.	Total Non-Cash Interest Adjustments	\$	(225,592.93)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	4,778.00
ii.	Total Interest Additions	\$	4,778.00
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	220,085.85
I.	Defaults Paid this Quarter (Aii + Eii)	\$	372,554.14
J.	Cumulative Defaults Paid to Date	\$	242,045,269.77
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2020	2,553,952.44
	Interest Capitalized into Principal During Collection Period (B-iv)		(1,407,522.17)
	Change in Interest Expected to be Capitalized		1,039,614.87
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2020	\$ 2,186,045.14

V. Cash Receipts for the Time Period		08/1/20-10/31/20	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	3,582,210.66
ii.	Principal Received from Loans Consolidated		1,397,656.90
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	4,989,867.56
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	1,074,240.76
ii.	Interest Received from Loans Consolidated		53,928.98
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(687,213.19)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(55.77)
vii.	Total Interest Collections	\$	440,900.78
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	2,668.91
E.	Total Cash Receipts during Collection Period	\$	5,433,437.25

VI. Cash Payment Detail and Available Funds for the Time Period		08/1/20-10/31/20	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee & Custodian Fees	\$	(7,245.38)
C.	Servicing Fees	\$	(391,210.51)
D.	Administration Fees	\$	(24,450.65)
E.	Transfer to Department Rebate Fund	\$	(717,685.00)
F.	Monthly Rebate Fees	\$	(300,148.17)
G.	Interest Payments on Notes	\$	(443,033.08)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(4,282,713.26)
J.	Carryover Administration and Servicing Fees	\$	-
K.	Collection Fund Reconciliation		
i.	Beginning Balance:	7/31/2020	\$ 5,275,217.38
ii.	Principal Paid During Collection Period (I)		(4,282,713.26)
iii.	Interest Paid During Collection Period (G)		(443,033.08)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		5,430,768.34
v.	Deposits in Transit		670,590.38
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(1,440,739.71)
vii.	Total Investment Income Received for Quarter (V-D)		2,668.91
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	\$	5,212,768.96

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 5,212,758.96	\$ 5,212,758.96
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ -	\$ 5,212,758.96
C.	Trustee & Custodian Fee	\$ 5,859.37	\$ 5,206,899.59
D.	Servicing Fee	\$ 128,755.90	\$ 5,078,143.69
E.	Administration Fee	\$ 8,047.24	\$ 5,070,096.45
F.	Department Rebate Fund	\$ 242,535.20	\$ 4,827,561.25
G.	Monthly Rebate Fees	\$ 98,709.58	\$ 4,728,851.67
H.	Interest Payments on Notes	\$ 395,312.40	\$ 4,333,539.27
I.	Reserve Fund Deposits	\$ -	\$ 4,333,539.27
J.	Principal Distribution Amount	\$ 3,899,728.22	\$ 433,811.05
K.	Carryover Administration and Servicing Fees	\$ -	\$ 433,811.05
L.	Additional Principal	\$ 433,811.05	\$ -

VIII. Distributions

A.		
Distribution Amounts	Combined	Class A-1
i. Quarterly Interest Due	\$ 395,312.40	\$ 395,312.40
ii. Quarterly Interest Paid	\$ 395,312.40	\$ 395,312.40
iii. Interest Shortfall	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -
v. Interest Carryover Paid	\$ -	\$ -
vi. Interest Carryover	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 4,333,539.27	\$ 4,333,539.27
viii. Total Distribution Amount	\$ 4,728,851.67	\$ 4,728,851.67

B.		
Principal Distribution Amount Reconciliation		
i. Adjusted Pool Balance as of 7/31/2020		\$ 198,281,295.68
ii. Adjusted Pool Balance as of 10/31/2020		\$ 194,381,567.46
iii. Excess		\$ 3,899,728.22
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		\$ 3,899,728.22
vii. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 3,899,728.22
viii. Principal Distribution Amount Shortfall		\$ -
ix. Noteholders' Principal Distribution Amount		\$ 3,899,728.22
Total Principal Distribution Amount Paid		\$ 3,899,728.22

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ 433,811.05

D.		
Reserve Fund Reconciliation		
i. Beginning Balance	7/31/2020	\$ 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	8/25/2020	Paydown Factors	11/25/2020
i. Total Note Factor	1.0000000000	0.0308162872	0.9691837128
ii. A-1 Note Balance	\$ 140,624,963.80		\$ 136,291,424.53
A-1 Note Pool Factor	1.0000000000	0.0308162872	0.9691837128

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	4.062%	4.060%	15	15	155	138	\$ 64,125.85	\$ 53,618.85	0.03%	0.03%	
Unsubsidized Loans	3.413%	3.543%	12	13	154	137	56,825.00	55,094.00	0.03%	0.03%	
Grace											
Subsidized Loans	5.508%	4.275%	4	3	122	123	10,473.00	16,730.00	0.01%	0.01%	
Unsubsidized Loans	6.318%	5.414%	5	3	123	121	21,010.00	16,741.00	0.01%	0.01%	
Total Interim	4.230%	4.044%	36	34	148	134	\$ 152,433.85	\$ 142,183.85	0.08%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	4.931%	4.906%	23,111	21,719	165	164	\$ 139,263,626.67	\$ 131,993,706.30	71.61%	69.13%	
31-60 Days Delinquent	6.169%	5.328%	99	1,912	179	175	1,305,028.28	12,133,810.41	0.67%	6.35%	
61-90 Days Delinquent	6.800%	5.029%	4	434	98	164	9,773.56	2,661,101.95	0.01%	1.39%	
91-120 Days Delinquent	0.000%	5.313%	0	679	0	177	-	4,171,864.27	0.00%	2.18%	
121-150 Days Delinquent	0.000%	5.840%	0	181	0	183	-	2,122,677.92	0.00%	1.11%	
151-180 Days Delinquent	0.000%	6.800%	0	4	0	95	-	9,773.56	0.00%	0.01%	
181-210 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
211-240 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	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	3.463%	0.000%	11	0	127	0	29,253.48	-	0.02%	0.00%	
Deferment											
Subsidized Loans	4.531%	4.618%	1,216	1,198	170	167	4,749,321.67	4,654,336.34	2.44%	2.44%	
Unsubsidized Loans	4.832%	4.974%	889	851	200	203	5,049,338.61	4,957,294.76	2.60%	2.60%	
Forbearance											
Subsidized Loans	4.873%	4.872%	3,591	2,176	156	165	17,537,841.39	11,336,825.66	9.02%	5.94%	
Unsubsidized Loans	5.608%	5.541%	2,930	1,724	183	191	25,435,976.76	15,320,775.69	13.08%	8.02%	
Total Repayment	5.011%	4.998%	31,851	30,878	168	169	\$ 193,380,160.42	\$ 189,362,166.86	99.43%	99.17%	
Claims In Process	4.931%	5.766%	173	160	165	179	\$ 947,035.80	\$ 1,443,458.44	0.49%	0.76%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	5.010%	5.003%	32,060	31,072	168	169	\$ 194,479,630.07	\$ 190,947,809.15	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

Loan Type	WAC		WARM		Number of Loans		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	
Consolidation - Subsidized	4.934%		157		3,870		\$ 48,638,423.59		25.47%
Consolidation - Unsubsidized	5.256%		179		3,882		60,062,426.82		31.45%
Stafford Subsidized	4.500%		152		13,506		36,615,770.95		19.18%
Stafford Unsubsidized	4.789%		186		9,340		39,546,455.98		20.71%
PLUS Loans	7.480%		154		474		6,084,731.81		3.19%
Total	5.003%		168		31,072		\$ 190,947,809.15		100.00%
School Type									
4 Year College	5.007%		168		20,065		137,028,276.97		71.76%
Graduate ***	3.625%		89		4		20,170.99		0.01%
Proprietary, Tech, Vocational and Other	5.082%		172		5,684		32,109,769.12		16.82%
2 Year College	4.868%		169		5,319		21,789,592.07		11.41%
Total	5.003%		168		31,072		\$ 190,947,809.15		100.00%

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

XI. Servicer Totals

10/31/2020	
\$	190,947,809.15
\$	-
\$	190,947,809.15

Mohela
AES
Total

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	41	\$ 332,890.16	0.17%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	5	16,991.91	0.01%
Alaska	51	276,704.68	0.14%
Alabama	447	2,696,887.81	1.41%
Armed Forces Pacific	7	16,253.12	0.01%
Arkansas	2,848	13,690,894.51	7.17%
American Samoa	0	-	0.00%
Arizona	264	2,611,477.29	1.37%
California	1,596	10,852,997.41	5.68%
Colorado	250	1,832,088.91	0.96%
Connecticut	93	1,558,056.52	0.82%
District of Columbia	33	174,086.87	0.09%
Delaware	8	163,790.38	0.09%
Florida	613	4,836,494.45	2.53%
Georgia	556	3,290,163.91	1.72%
Guam	1	6,666.54	0.00%
Hawaii	44	184,299.92	0.10%
Iowa	113	1,188,976.34	0.62%
Idaho	37	433,251.49	0.23%
Illinois	1,222	6,479,829.82	3.39%
Indiana	191	1,555,342.77	0.81%
Kansas	592	4,933,606.94	2.58%
Kentucky	93	549,731.80	0.29%
Louisiana	153	810,158.85	0.42%
Massachusetts	140	1,447,472.21	0.76%
Maryland	137	795,134.46	0.42%
Maine	48	386,873.75	0.20%
Michigan	101	757,855.37	0.40%
Minnesota	243	1,545,983.45	0.81%
Missouri	12,460	78,957,259.49	41.35%
Mariana Islands	0	-	0.00%
Mississippi	3,610	14,235,155.27	7.45%
Montana	22	95,661.84	0.05%
North Carolina	488	2,524,097.64	1.32%
North Dakota	34	173,376.81	0.09%
Nebraska	93	626,196.23	0.33%
New Hampshire	29	141,466.19	0.07%
New Jersey	134	1,384,646.41	0.73%
New Mexico	75	551,145.75	0.29%
Nevada	108	1,063,481.35	0.56%
New York	421	2,802,253.38	1.47%
Ohio	151	1,363,761.51	0.71%
Oklahoma	204	2,330,417.04	1.22%
Oregon	220	1,019,041.86	0.53%
Pennsylvania	160	1,710,374.28	0.90%
Puerto Rico	4	31,095.17	0.02%
Rhode Island	19	125,423.32	0.07%
South Carolina	105	712,867.01	0.37%
South Dakota	18	94,839.67	0.05%
Tennessee	586	3,400,449.99	1.78%
Texas	1,457	9,442,624.63	4.95%
Utah	59	533,503.40	0.28%
Virginia	282	1,648,030.44	0.86%
Virgin Islands	4	4,579.00	0.00%
Vermont	4	77,741.91	0.04%
Washington	268	1,305,617.51	0.68%
Wisconsin	91	798,888.61	0.42%
West Virginia	23	327,387.00	0.17%
Wyoming	16	41,464.90	0.02%
	31,072	\$ 190,947,809.15	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	1,138	4,369,770.34	2.29%
708 - CSLP	20	93,238.35	0.05%
712 - FGLP	16	91,567.46	0.05%
717 - ISAC	425	1,275,845.91	0.67%
721 - KHEAAC	389	1,586,348.09	0.83%
722 - LASFAA	6	11,401.45	0.01%
723FAME	0	-	0.00%
725 - ASA	526	3,423,539.56	1.79%
726 - MHEAA	1	3,345.61	0.00%
729 - MDHE	15,166	94,527,589.81	49.50%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,306	5,213,503.29	2.73%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	315	1,377,165.34	0.72%
740 - OGSPL	3	7,232.18	0.00%
741 OSAC	0	-	0.00%
742 - PHEAA	2,128	35,320,702.61	18.50%
744 - RHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	659	2,798,762.46	1.47%
751 - ECMC	10	121,067.66	0.06%
753 - NELA	0	-	0.00%
755 - GLHEC	6,500	27,588,498.63	14.45%
800 - USAF	0	-	0.00%
806 - USAF	0	-	0.00%
927 - ECMC	1,071	4,555,985.08	2.39%
951 - ECMC	1,393	8,582,245.32	4.49%
	31,072	\$ 190,947,809.15	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	2,405	\$ 1,807,363.08	0.95%
24 TO 35	1,488	2,464,118.79	1.29%
36 TO 47	1,539	3,685,571.51	1.93%
48 TO 59	1,390	4,185,849.67	2.19%
60 TO 71	1,305	4,968,225.95	2.60%
72 TO 83	1,357	5,764,217.30	3.02%
84 TO 95	1,147	5,813,719.04	3.04%
96 TO 107	1,218	6,869,718.78	3.60%
108 TO 119	1,396	8,131,222.43	4.26%
120 TO 131	1,819	11,291,774.37	5.91%
132 TO 143	2,231	15,939,097.06	8.35%
144 TO 155	2,247	15,009,798.57	7.86%
156 TO 167	2,302	15,699,800.10	8.22%
168 TO 179	2,281	16,687,902.30	8.74%
180 TO 191	1,828	14,536,631.16	7.61%
192 TO 203	1,171	10,527,646.12	5.51%
204 TO 215	839	8,362,812.74	4.38%
216 TO 227	687	7,128,192.24	3.73%
228 TO 239	484	6,262,975.65	3.28%
240 TO 251	370	3,722,122.13	1.95%
252 TO 263	326	4,276,362.63	2.24%
264 TO 275	210	2,944,526.59	1.54%
276 TO 287	172	2,584,111.66	1.35%
288 TO 299	140	2,017,486.48	1.06%
300 TO 311	123	1,376,368.32	0.72%
312 TO 323	99	2,248,364.22	1.18%
324 TO 335	56	777,342.28	0.41%
336 TO 347	43	799,559.11	0.42%
348 TO 360	50	668,240.99	0.35%
361 AND GREATER	349	4,396,687.88	2.30%
	31,072	\$ 190,947,809.15	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	48	\$ 198,838.79	0.10%
REPAY YEAR 2	26	106,923.73	0.06%
REPAY YEAR 3	16	68,664.62	0.04%
REPAY YEAR 4	30,982	190,573,382.01	99.80%
Total	31,072	\$ 190,947,809.15	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	2,427	\$ 664,151.90	0.35%
\$500.00 TO \$999.99	2,715	2,023,527.67	1.06%
\$1000.00 TO \$1999.99	5,405	8,094,096.57	4.24%
\$2000.00 TO \$2999.99	4,408	10,999,818.31	5.76%
\$3000.00 TO \$3999.99	4,137	14,349,926.91	7.52%
\$4000.00 TO \$5999.99	3,959	19,293,746.59	10.10%
\$6000.00 TO \$7999.99	2,315	15,901,406.73	8.33%
\$8000.00 TO \$9999.99	1,492	13,326,262.51	6.98%
\$10000.00 TO \$14999.99	1,670	20,253,706.04	10.61%
\$15000.00 TO \$19999.99	750	12,949,350.60	6.78%
\$20000.00 TO \$24999.99	486	10,810,665.81	5.66%
\$25000.00 TO \$29999.99	375	10,253,217.67	5.37%
\$30000.00 TO \$34999.99	216	6,991,227.66	3.66%
\$35000.00 TO \$39999.99	165	6,180,655.56	3.24%
\$40000.00 TO \$44999.99	104	4,417,365.65	2.31%
\$45000.00 TO \$49999.99	86	4,046,135.02	2.12%
\$50000.00 TO \$54999.99	67	3,502,083.65	1.83%
\$55000.00 TO \$59999.99	39	2,231,351.60	1.17%
\$60000.00 TO \$64999.99	36	2,235,091.42	1.17%
\$65000.00 TO \$69999.99	49	3,328,095.48	1.74%
\$70000.00 TO \$74999.99	28	2,017,822.74	1.06%
\$75000.00 TO \$79999.99	28	2,165,093.80	1.13%
\$80000.00 TO \$84999.99	13	1,067,219.91	0.56%
\$85000.00 TO \$89999.99	7	606,696.40	0.32%
\$90000.00 AND GREATER	95	13,239,072.95	6.93%
Total	31,072	\$ 190,947,809.15	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	27,702	\$ 168,405,122.60	88.19%
31 to 60	1,912	12,133,810.41	6.35%
61 to 90	434	2,661,101.95	1.39%
91 to 120	679	4,171,864.27	2.18%
121 and Greater	345	3,575,909.92	1.87%
Total	31,072	\$ 190,947,809.15	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	1,475	\$ 3,662,296.76	1.92%
2.00% TO 2.49%	10,957	30,548,658.92	16.00%
2.50% TO 2.99%	1,382	15,392,288.50	8.06%
3.00% TO 3.49%	1,741	14,718,869.49	7.71%
3.50% TO 3.99%	1,164	11,308,539.06	5.92%
4.00% TO 4.49%	672	8,348,324.31	4.37%
4.50% TO 4.99%	966	11,148,146.92	5.84%
5.00% TO 5.49%	467	6,987,667.01	3.65%
5.50% TO 5.99%	317	5,001,479.99	2.62%
6.00% TO 6.49%	436	6,843,454.96	3.58%
6.50% TO 6.99%	10,088	49,584,344.90	25.97%
7.00% TO 7.49%	524	8,629,098.33	4.52%
7.50% TO 7.99%	215	4,424,608.20	2.32%
8.00% TO 8.49%	379	8,746,180.63	4.58%
8.50% TO 8.99%	243	4,066,756.56	2.13%
9.00% OR GREATER	56	1,537,094.61	0.80%
Total	31,072	\$ 190,947,809.15	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 LIBOR INDEX	29,820	\$ 181,358,226.24	94.98%
91 DAY T-BILL INDEX	1,252	9,589,582.91	5.02%
Total	31,072	\$ 190,947,809.15	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	2,089	\$ 14,684,134.58	7.69%
PRE-APRIL 1, 2006	17,525	103,690,148.29	54.30%
PRE-OCTOBER 1, 1993	122	1,058,649.05	0.55%
PRE-OCTOBER 1, 2007	11,336	71,514,877.23	37.45%
Total	31,072	\$ 190,947,809.15	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KS4	0.85%	1.10000%
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
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
2/25/2020	212,485,851.98	1.75%	8.93%	3,713,056.83
5/26/2020	207,286,108.20	2.42%	8.56%	5,011,121.24
8/25/2020	202,189,731.00	1.68%	8.11%	3,406,731.04
11/25/2020	198,281,295.68	1.28%	6.91%	2,546,011.30

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.