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I. Principal Parties to the Transaction

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank National Association

II. Explanations / Definitions / Abbreviations

Cash Flows
Record Date
Claim Write-Offs
Principal Shortfall
Parity Ratio
Total Note Factor/ Note Pool Factor

III. Deal Parameters

A. Student Loan Portfolio Characteristics

	11/30/2024	Activity	12/31/2024
i. Portfolio Principal Balance	\$ 222,634,420.00	\$ (516,192.89)	\$ 222,118,227.11
ii. Interest Expected to be Capitalized	\$ 4,526,211.29		\$ 4,693,539.89
iii. Pool Balance (i + ii)	\$ 227,160,631.29		\$ 226,811,767.00
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 239,637,175.39		\$ 239,286,043.49
v. Other Accrued Interest	\$ 18,185,307.13		\$ 17,757,164.99
vi. Accrued Interest for IBR PFH (informational only)	\$ 12,272,891.48		\$ 12,061,515.45
vii. Weighted Average Coupon (WAC)	6.457%		6.461%
viii. Weighted Average Remaining Months to Maturity (WARM)	235		237
ix. Number of Loans	35,419		35,164
x. Number of Borrowers	14,417		14,292
xi. Average Borrower Indebtedness	\$ 15,442.49		\$ 15,541.44
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	105.27%		105.30%
Adjusted Pool Balance	\$ 239,637,175.39		\$ 239,286,043.49
Bonds Outstanding after Distribution	\$ 227,645,995.84		\$ 227,242,206.54
Total Parity Ratio (Total Assets/Total Liabilities)	113.82%		114.15%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	111.07%		111.12%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	120.05%		120.46%
Informational purposes only:			
Cash in Transit at month end	\$ 210,407.64		\$ 248,027.86
Outstanding Debt Adjusted for Cash in Transit	\$ 227,435,588.20		\$ 226,994,178.68
Pool Balance to Original Pool Balance	43.01%		42.94%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	105.36%		105.42%

B. Notes	CUSIP	Spread	Coupon Rate	12/26/2024	%	Interest Due	1/27/2025	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 52,672,362.29	23.14%	\$ 86,470.46	\$ 52,573,780.92	23.14%
ii. Class A-1B Notes	606072LG9	0.70%	5.15322%	\$ 163,073,633.55	71.63%	\$ 746,981.61	\$ 162,768,425.62	71.63%
iii. Class B Notes	606072LH7	1.50%	5.95322%	\$ 11,900,000.00	5.23%	\$ 62,971.84	\$ 11,900,000.00	5.24%
iv. Total Notes				\$ 227,645,995.84	100.00%	\$ 896,423.91	\$ 227,242,206.54	100.00%

SOFRA Rate Notes:		Collection Period:		Record Date	
SOFRA Rate for Accrual Period	4.453220%	First Date in Collection Period	12/1/2024	Distribution Date	1/24/2025
First Date in Accrual Period	12/26/2024	Last Date in Collection Period	12/31/2024		1/27/2025
Last Date in Accrual Period	1/26/2025				
Days in Accrual Period	32				

C. Reserve Fund

	11/30/2024	12/31/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,476,544.10	\$ 1,474,276.49
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,476,544.10	\$ 1,474,276.49

D. Other Fund Balances

	11/30/2024	12/31/2024
i. Collection Fund*	\$ 3,251,204.18	\$ 2,151,712.38
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 11,000,000.00
iii. Department Rebate Fund	\$ -	\$ -
iv. Cost of Issuance Fund	\$ -	\$ -

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

Total Fund Balances	\$ 15,727,748.28	\$ 14,625,988.87
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	850,602.67
ii.	Principal Collections from Guarantor		470,156.06
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		309,505.21
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	1,630,263.94
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	943.70
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		592.34
iv.	Capitalized Interest		(982,930.01)
v.	Total Non-Cash Principal Activity	\$	(981,393.97)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(132,677.08)
ii.	Total Principal Additions	\$	(132,677.08)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	516,192.89
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	399,915.27
ii.	Interest Claims Received from Guarantors		34,154.29
iii.	Late Fees & Other		(105.14)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		58,118.56
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	492,082.98
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	4,001.08
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,536,812.98)
iv.	Capitalized Interest		982,930.01
v.	Total Non-Cash Interest Adjustments	\$	(549,881.89)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	105.14
ii.	Total Interest Additions	\$	105.14
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(57,693.77)
I.	Defaults Paid this Month (Aii + Eii)	\$	504,310.35
J.	Cumulative Defaults Paid to Date	\$	77,553,815.89
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-i)	11/30/2024	\$ 4,526,211.29
	Interest Capitalized into Principal During Collection Period (B-iv)		(982,930.01)
	Change in Interest Expected to be Capitalized		1,150,258.61
	Interest Expected to be Capitalized - Ending (III - A-i)	12/31/2024	\$ 4,693,539.89

V. Cash Receipts for the Time Period		12/01/24-12/31/24	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	1,320,758.73
ii.	Principal Received from Loans Consolidated		309,505.21
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	1,630,263.94
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	434,069.56
ii.	Interest Received from Loans Consolidated		58,118.56
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		-
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(105.14)
vii.	Total Interest Collections	\$	492,082.98
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	66,985.68
E.	Total Cash Receipts during Collection Period	\$	2,189,332.60

VI. Cash Payment Detail and Available Funds for the Time Period		12/01/24-12/31/24	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	(132,738.68)
B.	Trustee Fees	\$	(5,740.04)
C.	Servicing Fees	\$	(151,440.42)
D.	Administration Fees	\$	(9,465.03)
E.	Interest Payments on Class A Notes	\$	(852,730.07)
F.	Interest Payments on Class B Notes	\$	(63,555.22)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(93,799.43)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$	(1,955,511.63)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	-
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	11/30/2024	\$ 3,251,204.18
ii.	Principal Paid During Collection Period (J)		(1,955,511.63)
iii.	Interest Paid During Collection Period (E & F)		(916,285.29)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		2,122,346.92
v.	Deposits in Transit		(37,620.22)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(393,183.60)
vii.	Total Investment Income Received for Month (V-D)		66,985.68
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		13,776.34
xii.	Funds Available for Distribution	\$	2,151,712.38

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 2,151,712.38	\$ 2,151,712.38
B.	Joint Sharing Agreement Payments	\$ -	\$ 2,151,712.38
C.	Trustee Fees	\$ 1,897.05	\$ 2,149,815.33
D.	Servicing Fees	\$ 151,207.84	\$ 1,998,607.49
E.	Administration Fees	\$ 9,450.49	\$ 1,989,157.00
F.	Interest Payments on Class A Notes	\$ 833,452.07	\$ 1,155,704.93
G.	Interest Payments on Class B Notes	\$ 62,971.84	\$ 1,092,733.09
H.	Transfer to Department Rebate Fund	\$ -	\$ 1,092,733.09
I.	Monthly Rebate Fees	\$ 93,272.79	\$ 999,460.30
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (2,267.61)	\$ 1,001,727.91
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 403,789.30	\$ 597,938.61
L.	Unpaid Trustee Fees	\$ -	\$ 597,938.61
M.	Carryover Servicing Fees	\$ -	\$ 597,938.61
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ 597,938.61
O.	Remaining amounts to Authority	\$ 597,938.61	\$ -

VIII. Distributions

A.				
Distribution Amounts	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 896,423.91	\$ 86,470.46	\$ 746,981.61	\$ 62,971.84
ii. Monthly Interest Paid	\$ 896,423.91	\$ 86,470.46	\$ 746,981.61	\$ 62,971.84
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 403,789.30	\$ 98,581.37	\$ 305,207.93	\$ -
v. Total Distribution Amount	\$ 1,300,213.21	\$ 185,051.83	\$ 1,052,189.54	\$ 62,971.84

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	11/30/2024	\$	227,645,995.84
ii. Adjusted Pool Balance as of	12/31/2024	\$	239,286,043.49
iii. Less Specified Overcollateralization Amount		\$	12,043,836.95
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	227,242,206.54
v. Excess		\$	403,789.30
vi. Principal Shortfall for preceding Distribution Date		\$	-
vii. Amounts Due on a Note Final Maturity Date		\$	-
viii. Total Principal Distribution Amount as defined by Indenture		\$	403,789.30
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	403,789.30
x. Principal Distribution Amount Shortfall		\$	-
xi. Noteholders' Principal Distribution Amount		\$	403,789.30
Total Principal Distribution Amount Paid		\$	403,789.30

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

D. Reserve Fund Reconciliation			
i. Beginning Balance	11/30/2024	\$	1,476,544.10
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,476,544.10
iv. Required Reserve Fund Balance		\$	1,474,276.49
v. Excess Reserve - Apply to Collection Fund		\$	2,267.61
vi. Ending Reserve Fund Balance		\$	1,474,276.49

E. Note Balances			
	12/26/2024	Paydown Factors	1/27/2025
Note Balance	\$ 227,645,995.84		\$ 227,242,206.54
Note Pool Factor	19.1299156168	0.0339318744	19.0959837424

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	11/30/2024	12/31/2024	11/30/2024	12/31/2024	11/30/2024	12/31/2024	11/30/2024	12/31/2024	11/30/2024	12/31/2024	
In School											
Subsidized Loans	6.858%	6.863%	17	15	143	138	\$ 68,591.71	\$ 62,466.71	0.03%	0.03%	
Unsubsidized Loans	6.888%	6.889%	15	14	142	140	52,875.00	51,915.00	0.02%	0.02%	
Grace											
Subsidized Loans	7.023%	6.988%	4	6	121	121	33,182.00	39,307.00	0.01%	0.02%	
Unsubsidized Loans	0.000%	6.800%	0	1	0	124	-	960.00	0.00%	0.00%	
Total Interim	6.903%	6.903%	36	36	138	134	\$ 154,648.71	\$ 154,648.71	0.07%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	6.371%	6.355%	24,883	24,850	224	225	\$ 151,968,681.63	\$ 153,528,314.24	68.26%	69.12%	
31-60 Days Delinquent	6.578%	6.684%	1,218	1,086	242	241	8,984,213.49	6,667,063.73	4.04%	3.00%	
61-90 Days Delinquent	6.504%	6.381%	794	689	241	240	5,181,054.59	4,921,030.40	2.33%	2.22%	
91-120 Days Delinquent	6.920%	6.800%	578	592	273	241	4,028,584.10	4,063,682.51	1.81%	1.83%	
121-150 Days Delinquent	6.701%	6.827%	333	458	218	266	2,153,746.19	3,040,705.06	0.97%	1.37%	
151-180 Days Delinquent	6.826%	6.936%	348	255	263	216	2,423,835.29	1,515,251.28	1.09%	0.68%	
181-210 Days Delinquent	6.924%	6.795%	243	302	279	271	1,810,492.97	1,879,778.43	0.81%	0.85%	
211-240 Days Delinquent	6.854%	6.937%	242	210	247	276	1,173,417.97	1,681,987.55	0.53%	0.76%	
241-270 Days Delinquent	6.925%	6.693%	193	183	227	254	1,121,858.88	882,936.05	0.50%	0.40%	
271-300 Days Delinquent	6.800%	7.427%	1	7	291	4	55.73	596.37	0.00%	0.00%	
>300 Days Delinquent	7.122%	7.395%	115	110	279	278	374,035.38	289,297.67	0.17%	0.13%	
Deferment											
Subsidized Loans	6.632%	6.595%	1,122	1,013	218	219	4,447,594.57	3,993,913.39	2.00%	1.80%	
Unsubsidized Loans	6.619%	6.584%	792	736	287	290	6,121,206.63	5,486,635.13	2.75%	2.47%	
Forbearance											
Subsidized Loans	6.708%	6.853%	2,134	2,112	262	269	11,124,158.15	11,392,737.97	5.00%	5.13%	
Unsubsidized Loans	6.554%	6.788%	1,701	1,741	280	288	16,844,063.21	17,235,862.67	7.57%	7.76%	
Total Repayment	6.460%	6.463%	34,697	34,344	235	237	\$ 217,756,998.78	\$ 216,579,792.45	97.81%	97.51%	
Claims In Process	6.264%	6.374%	686	784	247	242	4,722,772.51	5,383,785.95	2.12%	2.42%	
Aged Claims Rejected											
Grand Total	6.457%	6.461%	35,419	35,164	235	237	\$ 222,634,420.00	\$ 222,118,227.11	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

12/31/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.450%	189	3,256	\$ 42,591,465.79	19.18%
Consolidation - Unsubsidized	5.658%	204	3,258	54,512,859.72	24.54%
Stafford Subsidized	7.123%	248	16,359	54,779,941.19	24.66%
Stafford Unsubsidized	7.066%	292	11,900	63,841,904.30	28.74%
PLUS Loans	8.319%	169	391	6,392,056.11	2.88%
Total	6.461%	237	35,164	\$ 222,118,227.11	100.00%
School Type					
4 Year College	6.335%	226	22,746	\$ 147,915,086.03	66.59%
Graduate	7.116%	283	7	119,003.11	0.05%
Proprietary, Tech, Vocational and Other	6.659%	249	6,401	44,757,175.72	20.15%
2 Year College	6.789%	268	6,010	29,326,962.25	13.20%
Total	6.461%	237	35,164	\$ 222,118,227.11	100.00%

XI. Collateral Tables as of 12/31/2024

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	78	\$ 1,119,514.57	0.50%
Armed Forces Americas	0	0.00%	0.00%
Armed Forces Africa	7	16,022.79	0.01%
Alaska	28	142,873.94	0.06%
Alabama	440	2,644,501.32	1.19%
Armed Forces Pacific	1	1,677.59	0.00%
Arkansas	3,723	19,486,627.99	8.77%
American Samoa	0	-	0.00%
Arizona	360	2,138,892.11	0.96%
California	1,381	10,162,484.26	4.58%
Colorado	256	1,561,583.09	0.70%
Connecticut	78	519,557.44	0.23%
District of Columbia	23	217,845.82	0.10%
Delaware	26	235,102.49	0.11%
Florida	747	5,310,785.61	2.39%
Georgia	682	4,634,596.97	2.09%
Guam	0	-	0.00%
Hawaii	21	186,707.61	0.08%
Iowa	146	989,053.05	0.45%
Idaho	43	423,092.57	0.19%
Illinois	1,570	8,601,863.51	3.87%
Indiana	183	1,288,022.26	0.59%
Kansas	578	3,711,497.45	1.67%
Kentucky	141	1,190,586.26	0.54%
Louisiana	224	1,312,300.45	0.59%
Massachusetts	110	712,242.60	0.32%
Maryland	145	1,328,800.21	0.60%
Maine	32	232,552.44	0.10%
Michigan	164	967,518.53	0.44%
Minnesota	274	1,919,622.34	0.86%
Missouri	14,161	91,216,060.19	41.07%
Mariana Islands	0	0.00%	0.00%
Mississippi	4,027	19,857,935.30	8.94%
Montana	37	299,597.74	0.13%
North Carolina	532	3,362,710.57	1.51%
North Dakota	25	80,942.88	0.04%
Nebraska	128	1,727,349.32	0.78%
New Hampshire	11	269,206.74	0.12%
New Jersey	61	835,398.98	0.38%
New Mexico	63	726,993.40	0.33%
Nevada	113	1,168,833.01	0.53%
New York	320	2,346,472.25	1.06%
Ohio	183	2,159,255.50	0.97%
Oklahoma	316	2,410,111.87	1.09%
Oregon	170	989,646.83	0.45%
Pennsylvania	153	1,325,636.19	0.60%
Puerto Rico	8	198,608.02	0.09%
Rhode Island	14	26,907.37	0.01%
South Carolina	147	1,135,715.31	0.51%
South Dakota	16	82,766.69	0.04%
Tennessee	563	3,480,233.42	1.57%
Texas	1,951	11,706,078.31	5.27%
Utah	42	332,238.44	0.15%
Virginia	247	2,139,602.48	0.96%
Virgin Islands	9	174,226.81	0.08%
Vermont	8	129,516.55	0.06%
Washington	227	1,460,809.20	0.66%
Wisconsin	141	990,856.91	0.45%
West Virginia	12	143,705.69	0.06%
Wyoming	18	284,985.87	0.13%
	35,164	\$ 222,118,227.11	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	873	3,947,619.16	1.78%
708 - OSLP	8	37,901.13	0.02%
712 - FGLP	5	50,185.73	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	443	2,010,292.22	0.91%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	385	2,704,910.23	1.22%
726 - MHEAA	2	20,667.86	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	2,050	11,509,612.07	5.18%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	20	103,933.49	0.05%
741 - OSAC	3	21,764.07	0.01%
742 - PHEAA	1,340	22,704,283.36	10.22%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	1,440	9,914,767.82	4.46%
751 - ECMC	14	168,897.11	0.08%
753 - NELA	0	-	0.00%
755 - GLHEC	7,292	34,707,830.10	15.63%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,085	5,155,588.47	2.32%
951 - ECMC	20,204	129,059,775.29	58.10%
	35,164	\$ 222,118,227.11	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	2,331	\$ 1,930,065.51	0.87%
24 TO 35	1,230	2,402,008.84	1.08%
36 TO 47	1,209	3,061,786.72	1.38%
48 TO 59	1,235	4,050,089.32	1.82%
60 TO 71	1,269	4,713,061.34	2.12%
72 TO 83	1,135	5,216,360.95	2.35%
84 TO 95	1,070	5,405,263.22	2.43%
96 TO 107	1,216	6,550,230.78	2.95%
108 TO 119	1,241	7,381,306.42	3.32%
120 TO 131	1,342	9,868,831.04	4.44%
132 TO 143	1,325	10,923,705.25	4.92%
144 TO 155	1,165	10,054,563.05	4.53%
156 TO 167	1,031	9,253,422.42	4.17%
168 TO 179	1,056	9,811,987.20	4.42%
180 TO 191	1,002	8,424,871.17	3.79%
192 TO 203	991	9,270,863.28	4.17%
204 TO 215	885	7,671,277.51	3.45%
216 TO 227	847	6,453,168.98	2.91%
228 TO 239	824	6,784,624.05	3.05%
240 TO 251	734	5,057,229.28	2.28%
252 TO 263	699	5,423,509.09	2.44%
264 TO 275	722	4,816,780.09	2.17%
276 TO 287	656	4,255,627.38	1.92%
288 TO 299	748	6,404,020.90	2.88%
300 TO 311	1,157	10,072,939.73	4.53%
312 TO 323	682	4,851,486.84	2.18%
324 TO 335	559	3,634,863.27	1.64%
336 TO 347	491	3,542,059.33	1.58%
348 TO 360	494	2,985,962.56	1.34%
361 AND GREATER	5,818	41,846,461.59	18.84%
	35,164	\$ 222,118,227.11	100.00%

XI. Collateral Tables as of 12/31/2024 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	43	\$ 193,278.74	0.09%	
REPAY YEAR 2	0		0.00%	
REPAY YEAR 3	6	32,898.75	0.01%	
REPAY YEAR 4	35,115	221,892,049.62	99.90%	
Total	35,164	\$ 222,118,227.11	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	181	\$ (23,802.04)	-0.01%	
\$499.99 OR LESS	2,296	592,249.42	0.27%	
\$500.00 TO \$999.99	2,563	1,930,523.55	0.87%	
\$1000.00 TO \$1999.99	5,206	7,812,884.03	3.52%	
\$2000.00 TO \$2999.99	4,765	11,870,764.43	5.34%	
\$3000.00 TO \$3999.99	4,173	14,573,419.40	6.56%	
\$4000.00 TO \$5999.99	5,646	27,806,614.40	12.52%	
\$6000.00 TO \$7999.99	3,431	23,763,965.22	10.70%	
\$8000.00 TO \$9999.99	1,956	17,464,756.36	7.86%	
\$10000.00 TO \$14999.99	2,368	28,298,874.85	12.74%	
\$15000.00 TO \$19999.99	874	15,026,237.79	6.76%	
\$20000.00 TO \$24999.99	447	9,980,529.85	4.49%	
\$25000.00 TO \$29999.99	301	6,238,179.13	2.81%	
\$30000.00 TO \$34999.99	212	6,869,661.37	3.09%	
\$35000.00 TO \$39999.99	153	5,746,628.30	2.59%	
\$40000.00 TO \$44999.99	110	4,691,701.36	2.11%	
\$45000.00 TO \$49999.99	86	4,094,154.15	1.84%	
\$50000.00 TO \$54999.99	69	3,605,774.19	1.62%	
\$55000.00 TO \$59999.99	51	2,937,302.97	1.32%	
\$60000.00 TO \$64999.99	44	2,756,031.81	1.24%	
\$65000.00 TO \$69999.99	26	1,762,553.10	0.79%	
\$70000.00 TO \$74999.99	31	2,247,782.63	1.01%	
\$75000.00 TO \$79999.99	16	1,231,507.40	0.55%	
\$80000.00 TO \$84999.99	24	1,980,392.24	0.89%	
\$85000.00 TO \$89999.99	21	1,833,722.27	0.83%	
\$90000.00 AND GREATER	114	15,025,818.93	6.76%	
Total	35,164	\$ 222,118,227.11	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	33,448	\$ 208,455,690.87	93.85%	
Rehab loans	1,716	13,662,536.24	6.15%	
Total	35,164	\$ 222,118,227.11	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$	4,693,539.89	
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	12,061,515.45	
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	2,900,833.47	
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	2,718,510.39	

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	30,488	\$ 191,792,112.11	86.35%
31 to 60	1,086	6,667,063.73	3.00%
61 to 90	689	4,921,030.40	2.22%
91 to 120	592	4,063,882.51	1.83%
121 and Greater	2,309	14,674,338.36	6.61%
Total	35,164	\$ 222,118,227.11	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	22	\$ 225,668.02	0.10%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	793	8,180,849.17	3.68%
3.00% TO 3.49%	674	7,742,454.85	3.48%
3.50% TO 3.99%	812	8,958,630.36	4.03%
4.00% TO 4.49%	447	7,531,769.28	3.39%
4.50% TO 4.99%	922	8,734,222.91	3.93%
5.00% TO 5.49%	463	6,877,785.19	3.10%
5.50% TO 5.99%	366	4,174,020.83	1.88%
6.00% TO 6.49%	488	5,614,150.98	2.53%
6.50% TO 6.99%	14,579	83,715,244.74	37.69%
7.00% TO 7.49%	3,304	19,366,356.45	8.72%
7.50% TO 7.99%	11,155	42,932,407.15	19.33%
8.00% TO 8.49%	744	10,871,833.63	4.89%
8.50% TO 8.99%	345	5,372,086.13	2.42%
9.00% OR GREATER	50	1,820,947.42	0.82%
Total	35,164	\$ 222,118,227.11	100.00%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH SOFR	34,153	\$ 214,817,401.75	96.71%
91 DAY T-BILL INDEX	1,011	7,300,825.36	3.29%
Total	35,164	\$ 222,118,227.11	100.00%

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	4,335	\$ 28,925,537.24	13.02%
PRE-APRIL 1, 2006	16,836	93,731,211.11	42.20%
PRE-OCTOBER 1, 1993	76	320,042.47	0.14%
PRE-OCTOBER 1, 2007	13,917	99,141,436.29	44.63%
Total	35,164	\$ 222,118,227.11	100.00%

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
PRIOR TO OCTOBER 1, 1993	76	\$ 320,042.47	0.14%
OCTOBER 1, 1993 - JUNE 30, 2006	17,475	96,657,716.32	43.52%
JULY 1, 2006 - PRESENT	17,613	125,140,468.32	56.34%
Total	35,164	\$ 222,118,227.11	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	5.1532%
Notes	606072LH7	1.50%	5.9532200%

SOFR Rate for Accrual Period	4.45322%
First Date in Accrual Period	12/26/24
Last Date in Accrual Period	1/26/25
Days in Accrual Period	32

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$	3,134,613.76
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$	3,800,145.29
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$	2,557,378.84
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$	1,824,936.72
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$	2,400,418.55
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$	1,358,346.60
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$	3,491,308.56
12/27/2021	\$ 496,661,954.86	12/31/2021	0.69%	6.65%	\$	3,451,666.21
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$	3,058,587.37
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$	3,624,084.80
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$	8,352,293.71
4/25/2022	\$ 476,623,851.16	4/30/2022	1.13%	8.90%	\$	5,377,696.60
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$	4,027,412.94
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$	4,511,465.86
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$	5,255,427.61
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$	10,515,418.21
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$	8,719,556.50
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$	14,210,896.93
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$	21,196,206.12
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$	12,955,380.51
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$	2,398,751.07
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$	5,947,146.29
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$	4,947,690.03
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$	3,540,243.60
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$	2,840,144.69
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$	4,112,774.78
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$	3,225,727.44
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$	4,276,910.09
9/25/2023	\$ 343,932,524.50	9/30/2023	1.20%	24.36%	\$	4,135,568.63
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$	6,495,023.94
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$	4,098,137.00
12/28/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$	9,112,207.04
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$	9,836,240.83
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$	11,983,514.26
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$	6,418,801.19
4/30/2024	\$ 293,401,943.46	4/30/2024	2.83%	25.51%	\$	8,302,763.65
5/31/2024	\$ 284,236,296.82	5/31/2024	4.83%	30.16%	\$	13,737,063.20
6/30/2024	\$ 271,285,660.61	6/30/2024	4.81%	34.90%	\$	13,045,455.56
7/31/2024	\$ 259,312,678.16	7/31/2024	3.18%	38.45%	\$	8,257,753.14
8/31/2024	\$ 251,334,476.11	8/31/2024	2.46%	40.43%	\$	6,194,985.39
9/30/2024	\$ 245,155,782.10	9/30/2024	0.27%	40.03%	\$	662,735.23
10/31/2024	\$ 244,274,088.56	10/31/2024	0.99%	38.51%	\$	2,412,756.26
11/30/2024	\$ 241,770,387.37	11/30/2024	0.75%	37.96%	\$	1,812,873.31
12/31/2024	\$ 239,637,175.39	12/31/2024	0.33%	34.83%	\$	796,075.30

*** Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

XIV. Income Based Repayment PFH Statistics

EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,910,476.77	94.84%	10,272	\$ 193,021,377.87	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	89.77%	9,257	\$ 182,585,329.67	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 165,525,048.94	38%	20%	92
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	93
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,082,930.73	38%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	38%	22%	96
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	98
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	99
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,655	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.65	62.63%	6,130	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,066,569.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,302	\$ 128,543,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	108
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	109
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110
4/30/2024	\$ 271,471,730.57	51.40%	5,750	\$ 112,194,115.04	41%	26%	111
5/31/2024	\$ 268,604,729.87	48.96%	5,382	\$ 103,914,391.73	40%	25%	112
6/30/2024	\$ 246,709,069.21	46.71%	5,920	\$ 96,736,283.82	39%	25%	114
7/31/2024	\$ 238,782,390.57	45.21%	4,751	\$ 91,950,398.45	39%	24%	115
8/31/2024	\$ 232,643,598.71	44.05%	4,550	\$ 89,429,344.96	38%	24%	116
9/30/2024	\$ 231,767,599.17	43.88%	4,439	\$ 88,243,083.51	38%	23%	117
10/31/2024	\$ 229,280,066.93	43.41%	4,263	\$ 86,743,826.32	38%	23%	118
11/30/2024	\$ 227,160,631.29	43.01%	4,182	\$ 86,424,404.64	38%	23%	120
12/31/2024	\$ 226,811,767.00	42.94%	4,014	\$ 83,225,063.51	37%	23%	121

* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

XV. National Disaster Forbearances Statistics*

EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb
4/30/2021 **	\$ 112,194,061.81	6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24	7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18	8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91	8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64	8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38	9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18	2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53	2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39	2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34	3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86	2,630	\$ 8,085,364.94	369
5/31/2022	\$ 49,129,334.57	2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31	2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24	2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06	3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52	2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16	2,938	\$ 23,623,974.80	1,437
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,228,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	289
2/28/2023	\$ 45,519,199.02	2,379	\$ 5,962,761.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,667,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 638,291.67	37
9/30/2023	\$ 30,706,909.54	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,531	\$ 792,761.66	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 575,415.48	45
2/29/2024	\$ 42,639,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7
4/30/2024	\$ 31,538,754.76	1,510	\$ 468,318.79	23
5/31/2024	\$ 29,180,342.97	1,393	\$ 43,525.60	4
6/30/2024	\$ 30,280,814.88	1,432	\$ 810,189.46	67
7/31/2024	\$ 30,797,182.96	1,630	\$ 3,204,681.94	232
8/31/2024	\$ 30,183,421.86	1,601	\$ 2,685,276.75	181
9/30/2024	\$ 29,530,600.62	1,593	\$ 2,804,700.61	200
10/31/2024	\$ 28,438,851.76	1,410	\$ 1,561,795.65	110
11/30/2024	\$ 27,958,124.73	1,418	\$ 1,849,135.02	134
12/31/2024	\$ 28,618,504.23	1,438	\$ 1,884,902.67	114

* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.
 ** MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

XVII. Cumulative Realized Losses - Claim Write-offs

	Prior Periods	Current Period	Total Cumulative
Principal Losses	1,363,467.91	\$ 3,461.03	\$ 1,366,928.95
Interest Losses	167,266.81	\$ 377.52	\$ 167,644.33
Total Claim Write-offs	\$ 1,530,734.73	\$ 3,838.55	\$ 1,534,573.28

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

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

XVIII. Items to Note