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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

	3/31/2024	Activity	4/30/2024
i. Portfolio Principal Balance	\$ 106,278,376.24	\$ (2,723,426.78)	\$ 103,554,949.46
ii. Interest Expected to be Capitalized	2,074,547.37		1,762,110.16
iii. Pool Balance (i + ii)	\$ 108,352,923.61		\$ 105,317,059.62
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 113,457,217.61		\$ 110,401,620.51
v. Other Accrued Interest	\$ 6,895,856.08		\$ 6,935,784.42
Accrued Interest for IBR PFH (informational only)	\$ 4,765,134.66		\$ 4,691,340.11
vi. Weighted Average Coupon (WAC)	6.508%		6.498%
vii. Weighted Average Remaining Months to Maturity (WARM)	215		218
viii. Number of Loans	15,385		14,930
ix. Number of Borrowers	8,039		7,808
x. Average Borrower Indebtedness	\$ 13,220.35		\$ 13,262.67
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	105.62%		105.46%
Adjusted Pool Balance	\$ 113,457,217.61		\$ 110,401,620.51
Bonds Outstanding after Distribution	\$ 107,421,511.44		\$ 104,685,734.10
Total Parity Ratio (Total Assets/Total Liabilities)	113.03%		113.45%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	110.24%		110.20%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	117.87%		118.44%
Informational purposes only:			
Cash in Transit at month end	\$ 357,644.54		\$ 514,331.53
Outstanding Debt Adjusted for Cash in Transit	\$ 107,063,866.90		\$ 104,171,402.57
Pool Balance to Original Pool Balance	53.65%		52.15%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	105.97%		105.98%

B. Notes	CUSIP	Spread	Coupon Rate	4/25/2024	%	Interest Due	5/28/2024	%
i. Class A-1A Notes	606072LJ3	n/a	1.58000%	\$ 7,999,081.20	7.45%	\$ 10,532.12	\$ 7,786,456.02	7.44%
ii. Class A-1B Notes	606072LK0	0.57%	6.00133%	\$ 94,922,430.24	88.36%	\$ 522,189.09	\$ 92,399,278.08	88.26%
iii. Class B Notes	606072LL8	1.15%	6.58133%	\$ 4,500,000.00	4.19%	\$ 27,147.99	\$ 4,500,000.00	4.30%
iv. Total Notes				\$ 107,421,511.44	100.00%	\$ 559,869.20	\$ 104,685,734.10	100.00%

SOFR Rate Notes:		Collection Period:		Record Date	5/24/2024
SOFR Rate for Accrual Period	5.431330%	First Date in Collection Period	4/1/2024	Distribution Date	5/28/2024
First Date in Accrual Period	4/25/2024	Last Date in Collection Period	4/30/2024		
Last Date in Accrual Period	5/27/2024				
Days in Accrual Period	33				

C. Reserve Fund

	3/31/2024	4/30/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 704,294.00	\$ 684,560.89
iii. Reserve Fund Floor Balance	\$ 201,159.00	\$ 201,159.00
iv. Reserve Fund Balance after Distribution Date	\$ 704,294.00	\$ 684,560.89

D. Other Fund Balances

	3/31/2024	4/30/2024
i. Collection Fund*	\$ 3,176,222.16	\$ 3,413,210.18
ii. Capitalized Interest Fund After Distribution Date	\$ 4,400,000.00	\$ 4,400,000.00
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	\$ 8,280,516.16	\$ 8,497,771.07
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	433,257.23
ii.	Principal Collections from Guarantor		451,918.79
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		2,128,435.36
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	3,013,611.38
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	114.52
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		577.02
iv.	Capitalized Interest		(278,569.53)
v.	Total Non-Cash Principal Activity	\$	(277,877.99)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(12,306.61)
ii.	Total Principal Additions	\$	(12,306.61)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	2,723,426.78
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	198,550.58
ii.	Interest Claims Received from Guarantors		46,447.60
iii.	Late Fees & Other		(10.57)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		253,621.09
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	498,608.70
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	9,067.85
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(714,297.58)
iv.	Capitalized Interest		278,569.53
v.	Total Non-Cash Interest Adjustments	\$	(426,660.20)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	10.57
ii.	Total Interest Additions	\$	10.57
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	71,959.07
I.	Defaults Paid this Month (Aii + Eii)	\$	498,366.39
J.	Cumulative Defaults Paid to Date	\$	25,752,365.90
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	3/31/2024	\$ 2,074,547.37
	Interest Capitalized into Principal During Collection Period (B-iv)		(278,569.53)
	Change in Interest Expected to be Capitalized		(33,867.68)
	Interest Expected to be Capitalized - Ending (III - A-ii)	4/30/2024	\$ 1,762,110.16

V. Cash Receipts for the Time Period 04/01/2024-04/30/2024

A.	Principal Collections			
i.	Principal Payments Received - Cash	\$	885,176.02	
ii.	Principal Received from Loans Consolidated		2,128,435.36	
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-	
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-	
v.	Total Principal Collections	\$	3,013,611.38	
B.	Interest Collections			
i.	Interest Payments Received - Cash	\$	244,998.18	
ii.	Interest Received from Loans Consolidated		253,621.09	
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		(10.57)	
vii.	Total Interest Collections	\$	498,608.70	
C.	Other Reimbursements	\$	-	
D.	Investment Earnings	\$	53,388.46	
E.	Total Cash Receipts during Collection Period	\$	3,565,608.54	

VI. Cash Payment Detail and Available Funds for the Time Period 04/01/2024-04/30/2024

Funds Previously Remitted: Collection Account				
A.	Joint Sharing Agreement Payments	\$	(12,306.61)	
B.	Trustee Fees	\$	-	
C.	Servicing Fees	\$	(72,235.28)	
D.	Administration Fees	\$	(4,514.71)	
E.	Interest Payments on Class A Notes	\$	(514,346.43)	
F.	Interest Payments on Class B Notes	\$	(25,551.32)	
G.	Transfer to Department Rebate Fund	\$	-	
H.	Monthly Rebate Fees	\$	(52,398.82)	
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 I	\$	(2,510,290.93)	
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:	3/31/2024	\$	3,176,222.16
ii.	Principal Paid During Collection Period (J)			(2,510,290.93)
iii.	Interest Paid During Collection Period (E & F)			(539,897.75)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)			3,512,220.08
v.	Deposits in Transit			(153,314.46)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)			(141,455.42)
vii.	Total Investment Income Received for Month (V-D)			53,388.46
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			16,338.04
xii.	Funds Available for Distribution		\$	3,413,210.18

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 3,413,210.18	\$ 3,413,210.18
B.	Joint Sharing Agreement Payments	\$ 9,730.52	\$ 3,403,479.66
C.	Trustee Fees	\$ 1,790.36	\$ 3,401,689.30
D.	Servicing Fees	\$ 70,211.37	\$ 3,331,477.93
E.	Administration Fees	\$ 4,388.21	\$ 3,327,089.72
F.	Interest Payments on Class A Notes	\$ 532,721.21	\$ 2,794,368.51
G.	Interest Payments on Class B Notes	\$ 27,147.99	\$ 2,767,220.52
H.	Transfer to Department Rebate Fund	\$ -	\$ 2,767,220.52
I.	Monthly Rebate Fees	\$ 51,176.29	\$ 2,716,044.23
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (19,733.11)	\$ 2,735,777.34
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 2,735,777.34	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

VIII. Distributions

A. Distribution Amounts				
	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 559,869.20	\$ 10,532.12	\$ 522,189.09	\$ 27,147.99
ii. Monthly Interest Paid	\$ 559,869.20	\$ 10,532.12	\$ 522,189.09	\$ 27,147.99
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 2,735,777.34	\$ 212,625.18	\$ 2,523,152.16	\$ -
v. Total Distribution Amount	\$ 3,295,646.54	\$ 223,157.30	\$ 3,045,341.25	\$ 27,147.99

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	3/31/2024	\$	107,421,511.44
ii. Adjusted Pool Balance as of	4/30/2024	\$	110,401,620.51
iii. Less Specified Overcollateralization Amount		\$	6,072,089.13
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	104,329,531.38
v. Excess		\$	3,091,980.06
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		\$	3,091,980.06
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	2,735,777.34
x. Principal Distribution Amount Shortfall		\$	356,202.72
xi. Noteholders' Principal Distribution Amount		\$	2,735,777.34
Total Principal Distribution Amount Paid		\$	2,735,777.34

E. Note Balances			
	4/25/2024	Paydown Factors	5/28/2024
Note Balance	\$ 107,421,511.44		\$ 104,685,734.10
Note Pool Factor	23.8714469867	0.6079505200	23.2634964667

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	3/31/2024	\$	704,294.00
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	704,294.00
iv. Required Reserve Fund Balance		\$	684,560.89
v. Excess Reserve - Apply to Collection Fund		\$	19,733.11
vi. Ending Reserve Fund Balance		\$	684,560.89

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	3/31/2024	4/30/2024	3/31/2024	4/30/2024	3/31/2024	4/30/2024	3/31/2024	4/30/2024	3/31/2024	4/30/2024	
Interim:											
In School:											
Subsidized Loans	7.010%	7.067%	10	9	143	150	\$ 39,331.00	\$ 30,831.00	0.04%	0.03%	
Unsubsidized Loans	7.085%	7.124%	10	5	136	151	48,001.00	16,647.00	0.05%	0.02%	
Grace:											
Subsidized Loans	7.160%	6.940%	2	3	124	123	5,375.00	13,875.00	0.01%	0.01%	
Unsubsidized Loans	7.160%	7.065%	3	8	122	123	17,223.00	31,392.38	0.02%	0.03%	
Total Interim	7.074%	7.058%	25	25	136	137	\$ 109,930.00	\$ 92,745.38	0.10%	0.09%	
Repayment:											
Active:											
0-30 Days Delinquent	6.379%	6.393%	10,726	10,870	206	212	\$ 71,206,121.60	\$ 73,162,366.63	67.00%	70.65%	
31-60 Days Delinquent	6.802%	6.782%	468	444	209	213	3,261,688.90	2,896,568.57	3.07%	2.80%	
61-90 Days Delinquent	6.562%	6.828%	241	291	181	210	1,484,386.91	2,208,163.02	1.40%	2.13%	
91-120 Days Delinquent	6.577%	6.484%	157	153	186	207	1,106,832.29	968,308.61	1.04%	0.94%	
121-150 Days Delinquent	6.674%	6.808%	163	121	201	208	974,022.74	682,313.62	0.92%	0.66%	
151-180 Days Delinquent	7.311%	6.630%	124	125	190	193	994,217.99	724,618.78	0.94%	0.70%	
181-210 Days Delinquent	6.933%	7.356%	94	79	222	158	750,163.39	656,052.10	0.71%	0.63%	
211-240 Days Delinquent	6.893%	6.827%	85	76	190	237	1,231,267.03	452,329.24	1.16%	0.44%	
241-270 Days Delinquent	6.718%	6.182%	98	53	201	193	748,654.20	401,570.13	0.70%	0.39%	
271-300 Days Delinquent	7.760%	0.000%	4	0	411	0	26,202.40	-	0.02%	0.00%	
>300 Days Delinquent	7.335%	7.414%	66	62	215	230	336,757.39	301,951.42	0.32%	0.29%	
Deferment:											
Subsidized Loans	6.677%	6.651%	457	437	205	210	2,162,066.74	2,130,497.62	2.03%	2.06%	
Unsubsidized Loans	6.692%	6.532%	386	368	255	257	2,905,623.20	2,842,487.48	2.73%	2.74%	
Forbearance:											
Subsidized Loans	6.724%	6.682%	950	719	243	248	6,136,152.01	4,906,499.27	5.77%	4.74%	
Unsubsidized Loans	6.708%	6.766%	932	679	271	259	10,173,735.34	8,211,128.93	9.57%	7.93%	
Total Repayment	6.493%	6.483%	14,951	14,477	215	218	\$ 103,497,892.13	\$ 100,544,855.42	97.38%	97.09%	
Claims In Process	7.055%	6.967%	409	428	214	212	\$ 2,670,554.11	\$ 2,917,348.66	2.51%	2.82%	
Aged Claims Rejected											
Grand Total	6.508%	6.498%	15,385	14,930	215	218	\$ 106,278,376.24	\$ 103,554,949.46	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 4/30/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.579%	191	1,723	\$ 17,850,737.72	17.24%
Consolidation - Unsubsidized	5.831%	195	2,462	36,340,794.61	35.09%
Stafford Subsidized	7.278%	224	5,810	21,337,027.28	20.60%
Stafford Unsubsidized	7.242%	270	4,734	25,330,942.52	24.46%
PLUS Loans	8.394%	190	201	2,695,447.33	2.60%
Total	6.498%	218	14,930	\$ 103,554,949.46	100.00%
School Type					
4 Year College	6.420%	209	10,127	\$ 72,807,860.59	70.31%
Graduate	6.750%	104	2	32,710.06	0.03%
Proprietary, Tech, Vocational and Other	6.677%	237	2,451	18,356,712.06	17.73%
2 Year College	6.689%	246	2,350	12,357,666.75	11.93%
Total	6.498%	218	14,930	\$ 103,554,949.46	100.00%

XI. Collateral Tables as of 4/30/2024			
Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	33	\$ 326,164.54	0.31%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	4	8,355.35	0.01%
Alaska	18	46,827.67	0.05%
Alabama	134	844,792.70	0.82%
Armed Forces Pacific	8	18,638.78	0.02%
Arkansas	833	6,065,129.69	5.86%
American Samoa	0	-	0.00%
Arizona	124	1,548,919.00	1.50%
California	699	5,045,180.90	4.87%
Colorado	140	601,392.49	0.58%
Connecticut	28	253,149.05	0.24%
District of Columbia	10	112,765.44	0.11%
Delaware	7	107,599.74	0.10%
Florida	328	2,361,856.44	2.28%
Georgia	299	2,234,226.35	2.16%
Guam	0	-	0.00%
Hawaii	8	49,155.62	0.05%
Iowa	63	423,865.80	0.41%
Idaho	19	175,427.93	0.17%
Illinois	546	3,712,998.94	3.59%
Indiana	62	425,573.92	0.41%
Kansas	313	2,073,718.50	2.00%
Kentucky	64	791,899.28	0.76%
Louisiana	61	393,849.33	0.38%
Massachusetts	50	691,306.11	0.67%
Maryland	68	578,747.89	0.56%
Maine	5	51,720.73	0.05%
Michigan	71	865,632.81	0.84%
Minnesota	77	715,841.09	0.69%
Missouri	7,042	46,389,589.75	44.80%
Mariana Islands	0	-	0.00%
Mississippi	1,759	10,694,506.73	10.33%
Montana	21	65,171.44	0.06%
North Carolina	193	1,391,301.18	1.34%
North Dakota	18	195,647.52	0.19%
Nebraska	44	277,261.62	0.27%
New Hampshire	20	205,817.88	0.20%
New Jersey	47	871,875.25	0.84%
New Mexico	6	46,004.39	0.04%
Nevada	39	476,558.47	0.46%
New York	174	1,923,469.77	1.86%
Ohio	79	597,139.78	0.58%
Oklahoma	106	797,189.44	0.77%
Oregon	91	491,103.77	0.47%
Pennsylvania	61	569,281.15	0.55%
Puerto Rico	0	-	0.00%
Rhode Island	15	55,054.94	0.05%
South Carolina	52	360,243.85	0.35%
South Dakota	1	5,239.21	0.01%
Tennessee	196	1,329,342.49	1.28%
Texas	589	4,059,612.17	3.92%
Utah	18	97,121.66	0.09%
Virginia	121	848,928.92	0.82%
Virgin Islands	1	230.92	0.00%
Vermont	4	13,512.23	0.01%
Washington	102	741,372.79	0.72%
Wisconsin	46	401,271.80	0.39%
West Virginia	6	49,308.00	0.05%
Wyoming	7	77,066.25	0.07%
	14,930	\$ 103,554,949.46	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	388	2,140,403.63	2.07%
708 - CSLP	0	-	0.00%
712 - FGLP	1	3,737.97	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	71	387,512.16	0.37%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	67	211,763.95	0.20%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,026	5,817,622.88	5.62%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	1,163	19,555,093.11	18.88%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	254	1,117,515.11	1.08%
751 - ECMC	1	13,234.29	0.01%
753 - NELA	0	-	0.00%
755 - GLHEC	2,156	11,189,934.30	10.81%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	459	2,531,104.50	2.44%
951 - ECMC	9,344	60,587,027.56	58.51%
	14,930	\$ 103,554,949.46	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	1,009	\$ 906,993.26	0.88%
24 TO 35	680	1,541,195.31	1.49%
36 TO 47	601	1,777,013.15	1.72%
48 TO 59	552	1,918,757.83	1.85%
60 TO 71	529	2,181,559.30	2.11%
72 TO 83	542	2,748,637.06	2.65%
84 TO 95	548	3,249,501.84	3.14%
96 TO 107	564	3,662,981.21	3.54%
108 TO 119	580	3,646,330.66	3.52%
120 TO 131	618	4,247,525.61	4.10%
132 TO 143	681	5,597,428.19	5.41%
144 TO 155	591	5,407,468.10	5.22%
156 TO 167	633	6,159,221.71	5.95%
168 TO 179	577	5,340,305.87	5.16%
180 TO 191	511	4,840,679.32	4.67%
192 TO 203	411	4,393,089.08	4.24%
204 TO 215	322	3,321,360.84	3.21%
216 TO 227	386	3,080,339.09	2.97%
228 TO 239	297	2,413,324.85	2.33%
240 TO 251	303	3,027,210.39	2.92%
252 TO 263	262	2,252,059.15	2.17%
264 TO 275	216	2,271,610.75	2.19%
276 TO 287	251	2,050,030.80	1.98%
288 TO 299	237	2,313,087.77	2.23%
300 TO 311	390	3,485,479.57	3.37%
312 TO 323	229	1,777,864.74	1.72%
324 TO 335	217	1,660,160.12	1.60%
336 TO 347	196	1,353,366.96	1.31%
348 TO 360	175	1,505,359.25	1.45%
361 AND GREATER	1,822	15,425,007.68	14.90%
	14,930	\$ 103,554,949.46	100.00%

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	27	\$ 108,577.68	0.10%	
REPAY YEAR 2	12	76,926.47	0.07%	
REPAY YEAR 3	2	13,134.65	0.01%	
REPAY YEAR 4	14,889	103,356,310.66	99.81%	
Total	14,930	\$ 103,554,949.46	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	24	\$ (1,849.60)	0.00%	
\$499.99 OR LESS	978	221,182.97	0.21%	
\$500.00 TO \$999.99	943	715,251.96	0.69%	
\$1000.00 TO \$1999.99	1,887	2,839,967.69	2.74%	
\$2000.00 TO \$2999.99	1,772	4,447,345.51	4.29%	
\$3000.00 TO \$3999.99	1,694	5,887,182.72	5.69%	
\$4000.00 TO \$5999.99	2,386	11,783,491.91	11.38%	
\$6000.00 TO \$7999.99	1,813	12,629,533.53	12.20%	
\$8000.00 TO \$9999.99	1,028	9,140,011.94	8.83%	
\$10000.00 TO \$14999.99	1,107	13,405,287.17	12.95%	
\$15000.00 TO \$19999.99	409	7,053,692.77	6.81%	
\$20000.00 TO \$24999.99	258	5,768,639.94	5.57%	
\$25000.00 TO \$29999.99	164	4,499,511.35	4.35%	
\$30000.00 TO \$34999.99	110	3,563,657.48	3.44%	
\$35000.00 TO \$39999.99	84	3,134,324.77	3.03%	
\$40000.00 TO \$44999.99	61	2,575,826.32	2.49%	
\$45000.00 TO \$49999.99	45	2,131,290.48	2.06%	
\$50000.00 TO \$54999.99	25	1,306,619.91	1.26%	
\$55000.00 TO \$59999.99	23	1,311,963.95	1.27%	
\$60000.00 TO \$64999.99	18	1,118,225.85	1.08%	
\$65000.00 TO \$69999.99	19	1,279,938.89	1.24%	
\$70000.00 TO \$74999.99	18	1,298,567.08	1.25%	
\$75000.00 TO \$79999.99	9	698,090.37	0.67%	
\$80000.00 TO \$84999.99	4	331,001.88	0.32%	
\$85000.00 TO \$89999.99	5	436,370.84	0.42%	
\$90000.00 AND GREATER	46	5,979,821.78	5.77%	
Total	14,930	\$ 103,554,949.46	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	13,874	\$ 97,763,692.45	94.41%	
Rehab loans	1,056	5,791,257.01	5.59%	
Total	14,930	\$ 103,554,949.46	100.00%	

Accrued Interest Breakout		
Borrower Accrued Interest - To be Capitalized	\$	1,762,110.16
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	4,691,340.11
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	1,190,048.87
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	1,042,573.02

Distribution of the Student Loans by Number of Days Delinquent				
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal	
0 to 30	13,098	\$ 91,345,725.31	88.21%	
31 to 60	444	2,896,568.57	2.80%	
61 to 90	291	2,208,163.02	2.13%	
91 to 120	153	968,308.61	0.94%	
121 and Greater	944	6,136,183.95	5.93%	
Total	14,930	\$ 103,554,949.46	100.00%	

Distribution of the Student Loans by Interest Rate				
Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1.99% OR LESS	18	\$ 124,466.09	0.12%	
2.00% TO 2.49%	0	-	0.00%	
2.50% TO 2.99%	475	3,562,776.12	3.44%	
3.00% TO 3.49%	162	1,502,663.47	1.45%	
3.50% TO 3.99%	187	2,022,740.27	1.95%	
4.00% TO 4.49%	144	1,735,965.73	1.68%	
4.50% TO 4.99%	1,110	8,924,145.48	8.62%	
5.00% TO 5.49%	664	7,167,288.15	6.92%	
5.50% TO 5.99%	254	3,961,824.55	3.83%	
6.00% TO 6.49%	332	4,199,015.81	4.05%	
6.50% TO 6.99%	4,255	26,164,408.03	25.27%	
7.00% TO 7.49%	996	12,097,611.81	11.68%	
7.50% TO 7.99%	5,832	26,099,563.60	25.20%	
8.00% TO 8.49%	313	3,617,483.14	3.49%	
8.50% TO 8.99%	185	2,256,205.13	2.18%	
9.00% OR GREATER	3	118,792.08	0.11%	
Total	14,930	\$ 103,554,949.46	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	14,517	\$ 101,621,037.38	98.13%	
91 DAY T-BILL INDEX	413	1,933,912.08	1.87%	
Total	14,930	\$ 103,554,949.46	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	1,270	\$ 10,736,636.00	10.37%	
PRE-APRIL 1, 2008	7,684	39,164,503.10	37.82%	
PRE-OCTOBER 1, 1993	29	115,338.23	0.11%	
PRE-OCTOBER 1, 2007	5,947	53,538,472.13	51.70%	
Total	14,930	\$ 103,554,949.46	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	29	\$ 115,338.23	0.11%	
OCTOBER 1, 1993 - JUNE 30, 2007	8,545	46,498,669.29	44.90%	
JULY 1, 2006 - PRESENT	6,356	56,940,941.94	54.99%	
Total	14,930	\$ 103,554,949.46	100.00%	

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	6.0013%
Notes	606072LL8	1.15%	6.58133%

SOFRA Rate for Accrual Period	5.43133%
First Date in Accrual Period	4/25/24
Last Date in Accrual Period	5/27/24
Days in Accrual Period	33

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
10/31/2021	\$ 202,229,171.38	10/31/2021	0.52%	6.18%	\$ 1,042,205.56	
11/26/2021	\$ 198,070,092.12	11/30/2021	0.87%	8.40%	\$ 1,730,385.81	
12/27/2021	\$ 196,191,175.86	12/31/2021	0.57%	7.92%	\$ 1,110,291.77	
1/25/2022	\$ 194,355,872.40	1/31/2022	0.72%	8.16%	\$ 1,405,391.94	
2/25/2022	\$ 192,782,063.95	2/28/2022	0.90%	8.74%	\$ 1,728,896.76	
3/25/2022	\$ 191,055,555.51	3/31/2022	1.41%	10.18%	\$ 2,703,096.76	
4/25/2022	\$ 187,963,307.40	4/30/2022	1.07%	10.71%	\$ 2,019,044.53	
5/25/2022	\$ 185,005,108.89	5/31/2022	0.82%	10.75%	\$ 1,524,460.56	
6/27/2022	\$ 182,622,107.68	6/30/2022	1.34%	11.47%	\$ 2,447,289.60	
7/25/2022	\$ 179,879,488.67	7/31/2022	1.24%	11.97%	\$ 2,225,318.63	
8/25/2022	\$ 176,784,293.17	8/31/2022	2.20%	13.47%	\$ 3,884,888.72	
9/26/2022	\$ 172,831,370.78	9/30/2022	2.03%	14.65%	\$ 3,504,828.37	
10/25/2022	\$ 168,908,326.39	10/31/2022	2.98%	17.36%	\$ 5,031,573.48	
11/25/2022	\$ 163,854,306.99	11/30/2022	4.75%	21.59%	\$ 7,785,351.34	
12/27/2022	\$ 155,576,473.14	12/31/2022	3.61%	25.63%	\$ 5,610,699.61	
1/25/2023	\$ 149,730,397.90	1/31/2023	0.63%	26.32%	\$ 939,598.12	
2/27/2023	\$ 148,538,955.93	2/28/2023	1.93%	27.29%	\$ 2,862,630.00	
3/27/2023	\$ 145,592,102.01	3/31/2023	1.31%	27.29%	\$ 1,900,826.10	
4/25/2023	\$ 143,505,025.56	4/30/2023	1.16%	27.45%	\$ 1,667,879.07	
5/25/2023	\$ 141,331,105.19	5/31/2023	1.02%	27.81%	\$ 1,446,351.90	
6/26/2023	\$ 139,689,057.37	6/30/2023	0.63%	27.02%	\$ 886,555.46	
7/25/2023	\$ 138,534,965.57	7/31/2023	0.55%	26.19%	\$ 759,794.53	
8/25/2023	\$ 137,382,713.73	8/31/2023	1.23%	24.81%	\$ 1,690,956.93	
9/25/2023	\$ 133,736,390.47	9/30/2023	1.01%	23.87%	\$ 1,346,963.66	
10/25/2023	\$ 132,128,134.22	10/31/2023	1.86%	22.22%	\$ 2,462,389.38	
11/27/2023	\$ 129,626,553.30	11/30/2023	0.89%	17.55%	\$ 1,148,947.71	
12/26/2023	\$ 128,247,895.27	12/31/2023	2.88%	16.22%	\$ 3,691,507.72	
1/25/2024	\$ 124,450,589.72	1/31/2024	3.06%	19.02%	\$ 3,802,402.94	
2/26/2024	\$ 120,648,442.66	2/29/2024	4.14%	21.39%	\$ 4,997,892.59	
3/25/2024	\$ 115,987,100.18	3/31/2024	1.88%	22.49%	\$ 2,180,182.10	
4/25/2024	\$ 113,457,217.61	4/30/2024	2.51%	24.03%	\$ 2,850,386.53	

*** 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
9/30/2021	\$ 201,957,221.52	100.00%	4,244	\$ 64,647,830.02	32%	18%	83
10/31/2021	\$ 190,762,558.12	94.46%	4,220	\$ 65,089,629.63	34%	19%	84
11/30/2021	\$ 189,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%	18%	84
12/31/2021	\$ 187,139,485.67	92.66%	4,019	\$ 62,600,494.80	33%	18%	85
1/31/2022	\$ 185,575,821.11	91.89%	3,968	\$ 62,414,638.88	34%	18%	85
2/28/2022	\$ 183,860,462.50	91.04%	3,887	\$ 61,593,515.38	34%	17%	86
3/31/2022	\$ 180,788,184.20	89.52%	3,848	\$ 61,237,849.33	34%	18%	87
4/30/2022	\$ 177,849,089.81	88.06%	3,746	\$ 60,180,744.56	34%	19%	88
5/31/2022	\$ 175,481,478.07	86.89%	3,719	\$ 60,244,352.01	34%	19%	89
6/30/2022	\$ 172,756,570.96	85.54%	3,660	\$ 58,467,432.53	34%	19%	90
7/31/2022	\$ 169,681,364.30	84.02%	3,635	\$ 57,290,176.19	34%	19%	91
8/31/2022	\$ 165,753,969.98	82.07%	3,551	\$ 55,780,198.92	34%	20%	92
9/30/2022	\$ 161,856,260.70	80.14%	3,470	\$ 54,372,207.66	34%	20%	93
10/31/2022	\$ 156,834,880.27	77.66%	3,351	\$ 52,828,789.08	34%	20%	94
11/30/2022	\$ 148,610,504.86	73.59%	3,251	\$ 50,902,582.19	34%	20%	95
12/31/2022	\$ 142,802,183.71	70.71%	3,205	\$ 49,540,106.77	35%	20%	96
1/31/2023	\$ 141,618,436.10	70.12%	3,138	\$ 49,723,194.82	35%	20%	98
2/28/2023	\$ 138,690,613.03	68.67%	3,141	\$ 49,733,074.78	36%	21%	98
3/31/2023	\$ 136,617,014.96	67.65%	3,031	\$ 48,190,651.48	35%	20%	100
4/30/2023	\$ 134,457,133.82	66.58%	2,902	\$ 46,604,053.60	35%	20%	101
5/31/2023	\$ 132,825,690.38	65.77%	2,842	\$ 46,371,560.81	35%	20%	102
6/30/2023	\$ 131,679,051.73	65.20%	2,798	\$ 45,902,026.42	35%	21%	103
7/31/2023	\$ 130,534,241.16	64.63%	2,806	\$ 46,540,138.12	36%	21%	104
8/31/2023	\$ 128,501,133.10	63.63%	2,776	\$ 45,909,494.02	36%	21%	104
9/30/2023	\$ 126,903,263.01	62.84%	2,830	\$ 46,411,956.46	37%	22%	105
10/31/2023	\$ 124,417,837.36	61.61%	2,803	\$ 45,982,730.63	37%	22%	105
11/30/2023	\$ 123,048,082.73	60.93%	2,845	\$ 46,244,200.26	38%	22%	105
12/31/2023	\$ 119,275,300.27	59.06%	2,833	\$ 46,062,986.77	38%	23%	106
1/31/2024	\$ 115,487,707.56	57.19%	2,799	\$ 44,106,584.10	38%	24%	106
2/29/2024	\$ 110,866,468.14	54.90%	2,694	\$ 41,260,590.68	37%	23%	107
3/31/2024	\$ 108,352,923.61	53.65%	2,636	\$ 41,066,575.51	38%	23%	108
4/30/2024	\$ 105,317,059.62	52.15%	2,523	\$ 39,082,979.52	37%	23%	109

* 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
9/30/2021	\$ 61,026,646.64	4,086	\$ 51,705,561.22	3,589
10/31/2021	\$ 15,964,086.33	862	\$ 1,133,126.04	55
11/30/2021	\$ 24,241,246.12	1,389	\$ 4,789,066.27	287
12/31/2021	\$ 19,279,551.40	1,115	\$ 2,368,745.98	136
1/31/2022	\$ 23,207,397.72	1,332	\$ 4,708,864.01	255
2/28/2022	\$ 31,371,371.96	1,762	\$ 5,746,222.66	309
3/31/2022	\$ 29,072,037.15	1,635	\$ 4,499,698.39	235
4/30/2022	\$ 19,292,517.92	1,158	\$ 3,230,101.44	155
5/31/2022	\$ 17,764,789.24	1,051	\$ 2,937,197.97	146
6/30/2022	\$ 21,222,812.48	1,210	\$ 4,505,270.34	222
7/31/2022	\$ 16,443,549.65	1,000	\$ 2,766,310.82	143
8/31/2022	\$ 22,865,209.55	1,436	\$ 9,739,321.26	691
9/30/2022	\$ 19,586,876.64	1,282	\$ 8,558,572.85	587
10/31/2022	\$ 21,396,130.48	1,393	\$ 10,259,760.56	741
11/30/2022	\$ 13,954,852.36	879	\$ 2,332,235.18	189
12/31/2022	\$ 12,103,507.57	752	\$ 2,302,880.66	143
1/31/2023	\$ 13,865,471.06	806	\$ 2,279,984.98	129
2/28/2023	\$ 17,132,209.32	1,060	\$ 2,441,233.63	145
3/31/2023	\$ 17,581,673.46	1,016	\$ 2,578,289.77	152
4/30/2023	\$ 15,279,692.19	914	\$ 3,052,720.22	190
5/31/2023	\$ 14,182,552.97	843	\$ 2,174,982.91	126
6/30/2023	\$ 14,051,431.83	815	\$ 2,392,248.98	123
7/31/2023	\$ 12,980,373.90	764	\$ 417,405.85	22
8/31/2023	\$ 11,617,098.72	729	\$ 361,914.50	26
9/30/2023	\$ 11,837,102.19	714	\$ 181,678.95	13
10/31/2023	\$ 11,943,633.62	730	\$ 347,660.69	23
11/30/2023	\$ 12,085,836.75	764	\$ 276,812.09	20
12/31/2023	\$ 11,989,517.24	739	\$ 12,154.17	2
1/31/2024	\$ 12,226,231.44	771	\$ 288,969.81	21
2/29/2024	\$ 14,970,755.91	919	\$ 350,465.36	15
3/31/2024	\$ 16,309,727.16	885	\$ 35,593.17	4
4/30/2024	\$ 13,117,627.68	657	\$ 212,875.18	10

* 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.

XVI. Cumulative Realized Losses - Claim Write-offs

	Prior Periods	Current Period	Total Cumulative
Principal Losses	\$ 461,021.59	\$ 8,231.30	\$ 469,252.89
Interest Losses	\$ 52,898.60	\$ 948.64	\$ 53,847.24
Total Claim Write-offs	\$ 513,920.18	\$ 9,179.94	\$ 523,100.13

XVII. Principal Acceleration Trigger

Distribution Date Range	Principal Balance	Compliance (Yes/No)
10/26/2026	121,000,000	
10/25/2027	106,000,000	
10/25/2028	92,000,000	
10/25/2029	78,000,000	
10/25/2030	64,000,000	

The Principal Acceleration Trigger table does not start until 10/26/2026.
 The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note

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