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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**

<b>A. Student Loan Portfolio Characteristics</b>		<b>10/31/2024</b>	<b>Activity</b>	<b>11/30/2024</b>
i. Portfolio Principal Balance		\$ 87,219,645.48	\$ (742,998.35)	\$ 86,476,647.13
ii. Interest Expected to be Capitalized		1,559,070.20		1,381,966.11
<b>iii. Pool Balance (i + ii)</b>		<b>\$ 88,778,715.68</b>		<b>\$ 87,858,613.24</b>
<b>iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)</b>		<b>\$ 93,755,777.33</b>		<b>\$ 92,829,694.23</b>
v. Other Accrued Interest		5,826,948.80		6,000,353.45
Accrued Interest for IBR PFH (informational only)		3,740,614.29		3,776,136.71
vi. Weighted Average Coupon (WAC)		6.484%		6.480%
vii. Weighted Average Remaining Months to Maturity (WARM)		230		230
viii. Number of Loans		12,670		12,563
ix. Number of Borrowers		6,633		6,573
x. Average Borrower Indebtedness		\$ 13,149.35		\$ 13,156.34
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		106.50%		106.32%
Adjusted Pool Balance		\$ 93,755,777.33		\$ 92,829,694.23
Bonds Outstanding after Distribution		\$ 88,033,593.72		\$ 87,311,126.41
Total Parity Ratio (Total Assets/Total Liabilities)		114.33%		113.74%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		112.24%		112.10%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		120.46%		119.87%
Informational purposes only:				
Cash in Transit at month end		\$ 51,230.47		\$ 61,508.91
Outstanding Debt Adjusted for Cash in Transit		\$ 87,982,363.25		\$ 87,249,617.50
Pool Balance to Original Pool Balance		43.96%		43.50%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		106.56%		106.40%

  

<b>B. Notes</b>	<b>CUSIP</b>	<b>Spread</b>	<b>Coupon Rate</b>	<b>11/25/2024</b>	<b>%</b>	<b>Interest Due</b>	<b>12/26/2024</b>	<b>%</b>
i. Class A-1A Notes	606072LJ3	n/a	1.58000%	\$ 6,492,248.22	7.37%	\$ 8,548.13	\$ 6,436,097.91	7.37%
ii. Class A-1B Notes	606072LK0	0.57%	5.27219%	\$ 77,041,345.51	87.51%	\$ 349,763.19	\$ 76,375,028.50	87.47%
iii. Class B Notes	606072LL8	1.15%	5.85219%	\$ 4,500,000.00	5.11%	\$ 22,677.24	\$ 4,500,000.00	5.15%
<b>iv. Total Notes</b>				<b>\$ 88,033,593.73</b>	<b>100.00%</b>	<b>\$ 380,988.56</b>	<b>\$ 87,311,126.41</b>	<b>100.00%</b>

  

<b>SOFR Rate Notes:</b>		<b>Collection Period:</b>		<b>Record Date</b>	12/24/2024
<b>SOFR Rate for Accrual Period</b>	4.702190%	<b>First Date in Collection Period</b>	11/1/2024	<b>Distribution Date</b>	12/26/2024
<b>First Date in Accrual Period</b>	11/25/2024	<b>Last Date in Collection Period</b>	11/30/2024		
<b>Last Date in Accrual Period</b>	12/25/2024				
<b>Days in Accrual Period</b>	31				

  

<b>C. Reserve Fund</b>		<b>10/31/2024</b>	<b>11/30/2024</b>
i. Required Reserve Fund Balance		0.65%	0.65%
ii. Specified Reserve Fund Balance		\$ 577,061.65	\$ 571,080.99
iii. Reserve Fund Floor Balance		\$ 201,159.00	\$ 201,159.00
iv. Reserve Fund Balance after Distribution Date		\$ 577,061.65	\$ 571,080.99

  

<b>D. Other Fund Balances</b>		<b>10/31/2024</b>	<b>11/30/2024</b>
i. Collection Fund*		\$ 1,615,118.96	\$ 1,212,997.83
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".)			
<b>Total Fund Balances</b>		<b>\$ 6,592,180.61</b>	<b>\$ 6,184,078.82</b>

<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$	538,825.95
ii.	Principal Collections from Guarantor		351,167.97
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		49,595.20
vi.	Other System Adjustments		-
vii.	<b>Total Principal Collections</b>	\$	<b>939,589.12</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$	71.15
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		29.64
iv.	Capitalized Interest		(226,933.69)
v.	<b>Total Non-Cash Principal Activity</b>	\$	<b>(226,832.90)</b>
<b>C.</b>	<b>Student Loan Principal Additions</b>		
i.	New Loan Additions	\$	30,242.13
ii.	<b>Total Principal Additions</b>	\$	<b>30,242.13</b>
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Cii)</b>	\$	<b>742,998.35</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$	191,188.57
ii.	Interest Claims Received from Guarantors		21,487.28
iii.	Late Fees & Other		-
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		5,767.53
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		421,562.29
ix.	Interest Benefit Payments		37,571.98
x.	<b>Total Interest Collections</b>	\$	<b>677,577.65</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	\$	5,812.38
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(536,154.24)
iv.	Capitalized Interest		226,933.69
v.	<b>Total Non-Cash Interest Adjustments</b>	\$	<b>(303,408.17)</b>
<b>G.</b>	<b>Student Loan Interest Additions</b>		
i.	New Loan Additions	\$	6,719.68
ii.	<b>Total Interest Additions</b>	\$	<b>6,719.68</b>
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	\$	<b>380,889.16</b>
<b>I.</b>	<b>Defaults Paid this Month (Aii + Eii)</b>	\$	<b>372,655.25</b>
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	\$	<b>30,339,665.33</b>
<b>K.</b>	<b>Interest Expected to be Capitalized</b>		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	10/31/2024	\$ 1,559,070.20
	Interest Capitalized into Principal During Collection Period (B-iv)		(226,933.69)
	Change in Interest Expected to be Capitalized		49,829.60
	Interest Expected to be Capitalized - Ending (III - A-ii)	11/30/2024	\$ 1,381,966.11

**V. Cash Receipts for the Time Period** 11/01/2024-11/30/2024

<b>A.</b>	<b>Principal Collections</b>			
i.	Principal Payments Received - Cash	\$	889,993.92	
ii.	Principal Received from Loans Consolidated		49,595.20	
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-	
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-	
v.	<b>Total Principal Collections</b>	\$	<b>939,589.12</b>	
<b>B.</b>	<b>Interest Collections</b>			
i.	Interest Payments Received - Cash	\$	212,675.85	
ii.	Interest Received from Loans Consolidated		5,767.53	
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		459,134.27	
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-	
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-	
vi.	Late Fees & Other		-	
vii.	<b>Total Interest Collections</b>	\$	<b>677,577.65</b>	
<b>C.</b>	<b>Other Reimbursements</b>	\$	-	
<b>D.</b>	<b>Investment Earnings</b>	\$	<b>26,799.71</b>	
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>	\$	<b>1,643,966.48</b>	

**VI. Cash Payment Detail and Available Funds for the Time Period** 11/01/2024-11/30/2024

<b>Funds Previously Remitted: Collection Account</b>				
<b>A.</b>	Joint Sharing Agreement Payments	\$	36,961.81	
<b>B.</b>	Trustee Fees	\$	-	
<b>C.</b>	Servicing Fees	\$	(59,185.81)	
<b>D.</b>	Administration Fees	\$	(3,699.11)	
<b>E.</b>	Interest Payments on Class A Notes	\$	(372,225.29)	
<b>F.</b>	Interest Payments on Class B Notes	\$	(23,258.02)	
<b>G.</b>	Transfer to Department Rebate Fund	\$	459,134.27	
<b>H.</b>	Monthly Rebate Fees	\$	(42,456.12)	
<b>I.</b>	Transfer to Reserve Fund	\$	-	
<b>J.</b>	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class I	\$	(900,712.76)	
<b>K.</b>	Unpaid Trustee fees	\$	-	
<b>L.</b>	Carryover Servicing Fees	\$	-	
<b>M.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-	
<b>N.</b>	Remaining amounts to Authority	\$	(677,428.79)	
<b>O.</b>	<b>Collection Fund Reconciliation</b>			
i.	Beginning Balance:	10/31/2024	\$	1,615,118.96
ii.	Principal Paid During Collection Period (J)			(900,712.76)
iii.	Interest Paid During Collection Period (E & F)			(395,483.31)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)			1,617,166.77
v.	Deposits in Transit			(469,412.71)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)			(286,673.75)
vii.	Total Investment Income Received for Month (V-D)			26,799.71
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			6,194.92
xii.	<b>Funds Available for Distribution</b>		\$	<b>1,212,997.83</b>

**VII. Waterfall for Distribution**

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 1,212,997.83	\$ 1,212,997.83
B.	Joint Sharing Agreement Payments	\$ 8,985.51	\$ 1,204,012.32
C.	Trustee Fees	\$ 2,200.84	\$ 1,201,811.48
D.	Servicing Fees	\$ 58,572.41	\$ 1,143,239.07
E.	Administration Fees	\$ 3,660.78	\$ 1,139,578.29
F.	Interest Payments on Class A Notes	\$ 358,311.32	\$ 781,266.97
G.	Interest Payments on Class B Notes	\$ 22,677.24	\$ 758,589.73
H.	Transfer to Department Rebate Fund	\$ -	\$ 758,589.73
I.	Monthly Rebate Fees	\$ 42,103.07	\$ 716,486.66
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (5,980.66)	\$ 722,467.32
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	<b>\$ 722,467.32</b>	\$ -
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	\$ 380,988.56	\$ 8,548.13	\$ 349,763.19	\$ 22,677.24	
ii. Monthly Interest Paid	\$ 380,988.56	\$ 8,548.13	\$ 349,763.19	\$ 22,677.24	
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -	
iv. Monthly Principal Paid	\$ 722,467.32	\$ 56,150.31	\$ 666,317.01	\$ -	
v. Total Distribution Amount	\$ 1,103,455.88	\$ 64,698.44	\$ 1,016,080.20	\$ 22,677.24	
B.					
Principal Distribution Amount Reconciliation					
i. Notes Outstanding as of	10/31/2024		\$ 88,033,593.73		
ii. Adjusted Pool Balance as of	11/30/2024		\$ 92,829,694.23		
iii. Less Specified Overcollateralization Amount			\$ 5,665,662.10		
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount			\$ 87,164,032.13		
v. Excess			\$ 869,561.60		
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			\$ 869,561.60		
ix. Actual Principal Distribution Amount based on amounts in Collection Fund			\$ 722,467.32		
x. Principal Distribution Amount Shortfall			\$ 147,094.28		
xi. Noteholders' Principal Distribution Amount			\$ 722,467.32		
Total Principal Distribution Amount Paid			\$ 722,467.32		
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	10/31/2024		\$ 577,061.65		
ii. Amounts, if any, necessary to reinstate the balance			\$ -		
iii. Total Reserve Fund Balance Available			\$ 577,061.65		
iv. Required Reserve Fund Balance			\$ 571,080.99		
v. Excess Reserve - Apply to Collection Fund			\$ 5,980.66		
vi. Ending Reserve Fund Balance			\$ 571,080.99		
E.					
Note Balances	11/25/2024	Paydown Factors		12/26/2024	
Note Balance	\$ 88,033,593.73			\$ 87,311,126.41	
Note Pool Factor	19.5630208289	0.1605482933		19.4024725356	

**IX. Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Amount		%	
	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024	10/31/2024	11/30/2024
<b>Interim:</b>										
<b>In School:</b>										
Subsidized Loans	7.029%	6.950%	10	6	142	145	\$ 33,581.00	\$ 15,831.00	0.04%	0.02%
Unsubsidized Loans	7.070%	6.800%	5	2	145	155	16,647.00	1,647.00	0.02%	0.00%
<b>Grace</b>										
Subsidized Loans	6.800%	7.003%	1	5	122	124	8,500.00	26,250.00	0.01%	0.03%
Unsubsidized Loans	7.021%	7.046%	5	8	122	122	31,354.00	46,354.00	0.04%	0.05%
<b>Total Interim</b>	<b>7.012%</b>	<b>7.012%</b>	<b>21</b>	<b>21</b>	<b>134</b>	<b>127</b>	<b>\$ 90,082.00</b>	<b>\$ 90,082.00</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Repayment</b>										
<b>Active</b>										
0-30 Days Delinquent	6.364%	6.391%	9,096	8,983	219	217	\$ 60,926,035.87	\$ 59,797,859.47	69.85%	69.15%
31-60 Days Delinquent	6.752%	6.754%	461	423	246	261	3,428,453.71	3,457,728.06	3.93%	4.00%
61-90 Days Delinquent	6.844%	6.758%	227	310	236	250	1,845,276.46	2,352,611.44	2.12%	2.72%
91-120 Days Delinquent	6.675%	6.923%	159	176	249	240	955,329.91	1,426,479.34	1.10%	1.65%
121-150 Days Delinquent	6.955%	6.832%	144	127	238	262	1,096,874.75	735,678.39	1.26%	0.85%
151-180 Days Delinquent	6.938%	6.900%	62	118	189	238	465,301.42	869,837.51	0.53%	1.01%
181-210 Days Delinquent	6.310%	6.839%	97	55	268	161	820,390.87	416,950.22	0.94%	0.48%
211-240 Days Delinquent	6.728%	6.376%	96	94	215	266	655,761.09	844,639.61	0.75%	0.98%
241-270 Days Delinquent	6.839%	6.634%	51	83	190	218	340,866.98	544,183.27	0.39%	0.63%
271-300 Days Delinquent	7.700%	7.700%	1	3	45	97	55.37	9,249.99	0.00%	0.01%
>300 Days Delinquent	7.647%	7.826%	46	31	212	81	263,356.00	112,102.91	0.30%	0.13%
<b>Deferment</b>										
Subsidized Loans	6.603%	6.603%	393	377	206	204	1,787,616.23	1,789,616.49	2.05%	2.07%
Unsubsidized Loans	6.475%	6.471%	315	310	259	261	2,264,037.38	2,231,796.38	2.60%	2.58%
<b>Forbearance</b>										
Subsidized Loans	6.806%	6.650%	660	645	265	276	4,337,145.08	4,059,389.08	4.97%	4.69%
Unsubsidized Loans	6.840%	6.698%	648	603	288	296	6,879,846.16	6,472,950.17	7.89%	7.49%
<b>Total Repayment</b>	<b>6.480%</b>	<b>6.481%</b>	<b>12,456</b>	<b>12,338</b>	<b>230</b>	<b>230</b>	<b>\$ 86,066,347.28</b>	<b>\$ 85,121,072.33</b>	<b>98.68%</b>	<b>98.43%</b>
Claims In Process	6.723%	6.375%	193	204	221	201	\$ 1,063,216.20	\$ 1,265,492.80	1.22%	1.46%
Aged Claims Rejected										
<b>Grand Total</b>	<b>6.484%</b>	<b>6.480%</b>	<b>12,670</b>	<b>12,563</b>	<b>230</b>	<b>230</b>	<b>\$ 87,219,645.48</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>	<b>100.00%</b>

**X. Portfolio Characteristics by School and Program as of**

11/30/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.569%	193	1,460	\$ 14,661,247.66	16.95%
Consolidation - Unsubsidized	5.809%	194	2,081	29,959,169.25	34.64%
Stafford Subsidized	7.250%	248	4,917	18,370,415.33	21.24%
Stafford Unsubsidized	7.211%	292	3,957	21,630,234.31	25.01%
PLUS Loans	8.387%	198	148	1,855,580.58	2.15%
<b>Total</b>	<b>6.480%</b>	<b>230</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>
<b>School Type</b>					
4 Year College	6.382%	220	8,560	\$ 61,650,837.15	71.29%
Graduate	6.750%	97	2	31,039.64	0.04%
Proprietary, Tech, Vocational and Other	6.709%	255	2,043	14,408,723.94	16.66%
2 Year College	6.749%	258	1,958	10,386,046.40	12.01%
<b>Total</b>	<b>6.480%</b>	<b>230</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

**XI. Collateral Tables as of 11/30/2024**

<b>Distribution of the Student Loans by Geographic Location *</b>				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	27	\$ 223,382.57	0.26%	
Armed Forces Americas	0	-	0.00%	
Armed Forces Africa	0	-	0.00%	
Alaska	11	33,960.41	0.04%	
Alabama	126	807,731.58	0.93%	
Armed Forces Pacific	1	12,100.37	0.01%	
Arkansas	677	4,755,803.59	5.50%	
American Samoa	0	-	0.00%	
Arizona	99	660,801.64	0.76%	
California	551	4,185,346.46	4.84%	
Colorado	93	429,916.39	0.50%	
Connecticut	25	240,417.12	0.28%	
District of Columbia	6	77,819.84	0.09%	
Delaware	5	99,416.59	0.11%	
Florida	248	1,950,083.09	2.26%	
Georgia	233	1,758,612.43	2.03%	
Guam	0	-	0.00%	
Hawaii	7	31,757.18	0.04%	
Iowa	52	336,382.50	0.39%	
Idaho	12	51,633.24	0.06%	
Illinois	437	3,117,619.99	3.61%	
Indiana	57	404,415.52	0.47%	
Kansas	262	1,715,204.06	1.98%	
Kentucky	53	728,218.18	0.84%	
Louisiana	41	278,245.88	0.32%	
Massachusetts	44	474,014.39	0.55%	
Maryland	65	564,366.48	0.65%	
Maine	10	51,495.95	0.06%	
Michigan	60	735,340.38	0.85%	
Minnesota	69	588,191.31	0.68%	
Missouri	5,979	39,059,907.25	45.17%	
Mariana Islands	0	-	0.00%	
Mississippi	1,527	9,697,553.13	11.21%	
Montana	19	61,657.01	0.07%	
North Carolina	169	1,159,063.04	1.34%	
North Dakota	14	172,606.74	0.20%	
Nebraska	33	200,597.78	0.23%	
New Hampshire	16	163,534.70	0.19%	
New Jersey	35	504,280.60	0.58%	
New Mexico	8	50,456.72	0.06%	
Nevada	27	263,966.09	0.31%	
New York	157	1,795,159.50	2.08%	
Ohio	77	550,020.04	0.64%	
Oklahoma	95	715,338.00	0.83%	
Oregon	69	368,449.61	0.43%	
Pennsylvania	54	386,790.91	0.45%	
Puerto Rico	0	-	0.00%	
Rhode Island	10	34,852.17	0.04%	
South Carolina	33	247,869.75	0.29%	
South Dakota	2	7,934.45	0.01%	
Tennessee	186	1,291,481.76	1.49%	
Texas	524	3,653,487.61	4.22%	
Utah	20	103,587.32	0.12%	
Virginia	85	533,048.09	0.62%	
Virgin Islands	1	73.08	0.00%	
Vermont	3	12,326.74	0.01%	
Washington	103	697,437.41	0.81%	
Wisconsin	39	383,377.14	0.44%	
West Virginia	6	47,942.35	0.06%	
Wyoming	1	1,541.00	0.00%	
	12,563	\$ 86,476,647.13	100.00%	

\*Based on billing addresses of borrowers shown on servicer's records.

<b>Distribution of the Student Loans by Guarantee Agency</b>			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	316	1,746,996.32	2.02%
708 - CSLP	0	-	0.00%
712 - FGLP	1	4,092.20	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	63	357,407.97	0.41%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	55	181,751.30	0.21%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	865	4,942,272.18	5.72%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	962	15,158,467.08	17.53%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSCLC	216	955,486.70	1.10%
751 - ECMC	1	15,516.97	0.02%
753 - NELA	0	-	0.00%
755 - GLHEC	1,809	9,643,927.50	11.15%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	387	2,075,275.92	2.40%
951 - ECMC	7,888	51,395,452.99	59.43%
	12,563	\$ 86,476,647.13	100.00%

<b>Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity</b>			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	998	\$ 992,403.00	1.15%
24 TO 35	527	1,126,548.07	1.30%
36 TO 47	466	1,259,780.17	1.46%
48 TO 59	471	1,678,600.15	1.94%
60 TO 71	439	1,786,957.94	2.07%
72 TO 83	463	2,321,897.10	2.68%
84 TO 95	445	2,546,731.54	2.94%
96 TO 107	445	3,089,695.86	3.57%
108 TO 119	462	2,685,363.53	3.11%
120 TO 131	500	3,535,547.15	4.09%
132 TO 143	494	4,383,711.01	5.07%
144 TO 155	432	4,587,607.78	5.31%
156 TO 167	345	3,119,393.38	3.61%
168 TO 179	369	4,055,469.00	4.69%
180 TO 191	359	3,365,362.60	3.89%
192 TO 203	288	3,156,006.33	3.65%
204 TO 215	330	2,703,349.01	3.13%
216 TO 227	255	2,372,582.92	2.74%
228 TO 239	292	2,432,797.60	2.81%
240 TO 251	253	2,532,496.56	2.95%
252 TO 263	237	2,067,155.39	2.39%
264 TO 275	202	2,029,310.84	2.35%
276 TO 287	231	1,800,932.41	2.08%
288 TO 299	269	2,157,470.99	2.49%
300 TO 311	371	3,948,210.15	4.57%
312 TO 323	207	1,847,434.35	2.14%
324 TO 335	188	1,539,147.16	1.78%
336 TO 347	162	1,122,725.57	1.30%
348 TO 360	155	1,040,099.30	1.20%
361 AND GREATER	1,908	15,171,860.07	17.54%
	12,563	\$ 86,476,647.13	100.00%



Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	21	\$ 90,082.00	0.10%
REPAY YEAR 2	2	15,431.65	0.02%
REPAY YEAR 3	4	44,413.79	0.05%
REPAY YEAR 4	12,536	86,326,719.69	99.83%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
CREDIT BALANCE	51	\$ (869.33)	0.00%
\$499.99 OR LESS	751	192,622.91	0.22%
\$500.00 TO \$999.99	838	639,605.28	0.74%
\$1000.00 TO \$1999.99	1,625	2,432,375.35	2.81%
\$2000.00 TO \$2999.99	1,481	3,717,142.53	4.30%
\$3000.00 TO \$3999.99	1,450	5,043,344.02	5.83%
\$4000.00 TO \$5999.99	1,964	9,686,897.17	11.20%
\$6000.00 TO \$7999.99	1,490	10,366,890.35	11.99%
\$8000.00 TO \$9999.99	829	7,360,200.54	8.51%
\$10000.00 TO \$14999.99	980	11,811,805.00	13.66%
\$15000.00 TO \$19999.99	361	6,233,555.88	7.21%
\$20000.00 TO \$24999.99	215	4,834,210.96	5.59%
\$25000.00 TO \$29999.99	133	3,637,433.67	4.21%
\$30000.00 TO \$34999.99	102	3,308,566.87	3.83%
\$35000.00 TO \$39999.99	65	2,435,216.99	2.82%
\$40000.00 TO \$44999.99	51	2,152,626.62	2.49%
\$45000.00 TO \$49999.99	43	2,040,670.00	2.36%
\$50000.00 TO \$54999.99	22	1,151,599.92	1.33%
\$55000.00 TO \$59999.99	19	1,081,985.43	1.25%
\$60000.00 TO \$64999.99	17	1,057,118.61	1.22%
\$65000.00 TO \$69999.99	16	1,076,734.64	1.25%
\$70000.00 TO \$74999.99	14	1,011,560.51	1.17%
\$75000.00 TO \$79999.99	6	469,086.08	0.54%
\$80000.00 TO \$84999.99	2	168,930.96	0.20%
\$85000.00 TO \$89999.99	3	262,945.85	0.30%
\$90000.00 AND GREATER	35	4,304,390.32	4.98%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

Distribution of the Student Loans by Rehab Status			
	Number of loans	Principal Balance	Percent by Principal
Non-Rehab loans	11,669	\$ 81,764,486.47	94.55%
Rehab loans	895	4,712,160.66	5.45%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

Accrued Interest Breakout		
Borrower Accrued Interest - To be Capitalized	\$	1,381,966.11
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	3,776,136.71
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	1,179,115.86
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	1,024,003.72

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	10,939	\$ 74,441,693.59	86.08%
31 to 60	423	3,457,728.06	4.00%
61 to 90	310	2,352,611.44	2.72%
91 to 120	176	1,426,479.34	1.65%
121 and Greater	715	4,798,134.70	5.55%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	14	\$ 77,834.55	0.09%
2.00% TO 2.49%	0	-	0.00%
2.50% TO 2.99%	410	3,163,378.34	3.66%
3.00% TO 3.49%	133	1,005,524.15	1.16%
3.50% TO 3.99%	160	1,649,846.40	1.91%
4.00% TO 4.49%	115	1,415,191.80	1.64%
4.50% TO 4.99%	932	7,577,738.19	8.76%
5.00% TO 5.49%	534	5,634,310.82	6.52%
5.50% TO 5.99%	215	3,503,070.33	4.05%
6.00% TO 6.49%	302	3,781,302.09	4.37%
6.50% TO 6.99%	3,592	22,226,233.04	25.70%
7.00% TO 7.49%	1,671	12,541,344.20	14.50%
7.50% TO 7.99%	4,075	19,428,172.19	22.47%
8.00% TO 8.49%	262	2,760,780.67	3.19%
8.50% TO 8.99%	147	1,679,761.06	1.94%
9.00% OR GREATER	1	32,159.30	0.04%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH SOFR	12,204	\$ 84,775,925.36	98.03%
91 DAY T-BILL INDEX	359	1,700,721.77	1.97%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

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	1,100	\$ 8,370,922.47	9.68%
PRE-APRIL 1, 2006	6,437	32,864,737.74	38.00%
PRE-OCTOBER 1, 1993	25	105,720.68	0.12%
PRE-OCTOBER 1, 2007	5,001	45,135,266.24	52.19%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

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	25	\$ 105,720.68	0.12%
OCTOBER 1, 1993 - JUNE 30, 2006	7,161	38,805,035.75	44.87%
JULY 1, 2006 - PRESENT	5,377	47,565,890.70	55.00%
<b>Total</b>	<b>12,563</b>	<b>\$ 86,476,647.13</b>	<b>100.00%</b>

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	5.2722%
Notes	606072LL8	1.15%	5.85219%

  

SOFRA Rate for Accrual Period	4.70219%
First Date in Accrual Period	11/26/24
Last Date in Accrual Period	12/25/24
Days in Accrual Period	31

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%	\$	2,462,589.38
11/27/2023	\$ 129,626,553.30	11/30/2023	0.89%	17.53%	\$	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
5/28/2024	\$ 110,401,620.51	5/31/2024	4.45%	27.84%	\$	4,912,619.03
6/25/2024	\$ 105,499,198.68	6/30/2024	4.48%	32.77%	\$	4,725,383.08
7/25/2024	\$ 101,050,737.27	7/31/2024	3.29%	36.75%	\$	3,325,921.58
8/26/2024	\$ 97,872,331.06	8/31/2024	2.77%	38.99%	\$	2,711,540.49
9/25/2024	\$ 95,211,737.05	9/30/2024	0.40%	39.06%	\$	381,139.66
10/25/2024	\$ 94,715,036.42	10/31/2024	0.80%	37.46%	\$	756,068.71
11/25/2024	\$ 93,755,777.33	11/30/2024	0.62%	37.24%	\$	580,231.74

\*\*\* 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	\$ 188,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%		18%		84
12/31/2021	\$ 187,139,465.87	92.66%	4,019	\$ 62,600,494.80	33%		18%		85
1/31/2022	\$ 185,675,821.11	91.89%	3,969	\$ 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	\$ 49,733,074.79	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	39%		23%		106
1/31/2024	\$ 115,497,707.56	57.19%	2,799	\$ 44,106,584.10	38%		24%		106
2/28/2024	\$ 110,866,468.14	54.90%	2,684	\$ 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
5/31/2024	\$ 100,446,297.74	49.74%	2,371	\$ 36,839,814.99	37%		23%		110
6/30/2024	\$ 96,026,564.60	47.55%	2,172	\$ 33,826,387.42	35%		22%		110
7/31/2024	\$ 92,868,684.61	45.98%	2,060	\$ 31,705,779.06	34%		21%		111
8/31/2024	\$ 90,225,272.78	44.68%	1,996	\$ 31,299,139.73	35%		21%		112
9/30/2024	\$ 89,731,779.85	44.43%	1,951	\$ 31,532,441.28	35%		21%		113
10/31/2024	\$ 88,778,715.68	43.96%	1,866	\$ 30,334,271.46	34%		21%		115
11/30/2024	\$ 87,858,613.24	43.50%	1,846	\$ 30,302,482.91	34%		21%		117

\* 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	\$ 16,443,548.65	1,000	\$ 2,766,310.82	143	
8/31/2022	\$ 22,865,209.55	1,436	\$ 9,739,321.26	591	
9/30/2022	\$ 19,596,676.64	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	\$ 13,885,471.06	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	
2/28/2024	\$ 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	
5/31/2024	\$ 12,550,552.72	629	\$ 5,840.69	2	
6/30/2024	\$ 11,949,317.37	654	\$ 360,169.68	20	
7/31/2024	\$ 13,234,972.23	721	\$ 1,631,770.94	101	
8/31/2024	\$ 12,347,229.35	712	\$ 1,262,545.14	89	
9/30/2024	\$ 12,968,962.57	712	\$ 1,131,020.31	86	
10/31/2024	\$ 11,216,991.24	643	\$ 726,647.14	51	
11/30/2024	\$ 10,532,261.00	616	\$ 775,666.14	51	

\* 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.

<b>XVI. Cumulative Realized Losses - Claim Write-offs</b>				
	Prior Periods		Current Period	Total Cumulative
Principal Losses	\$	545,334.74	\$ 2,843.90	\$ 548,178.64
Interest Losses	\$	63,433.74	\$ 375.67	\$ 63,809.41
Total Claim Write-offs	\$	608,768.47	\$ 3,219.58	\$ 611,988.05

<b>XVII. Principal Acceleration Trigger</b>			
Distribution Date Range		Principal Balance	Compliance (Yes/No)
10/26/2026	9/27/2027	121,000,000	
10/25/2027	9/25/2028	106,000,000	
10/25/2028	9/25/2029	92,000,000	
10/25/2029	9/25/2030	78,000,000	
10/25/2030	9/25/2031	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

<b>XVIII. Items to Note</b>