

**ECMC Student Loan Trust    2020-1E**

**Monthly Servicing Report**

**Distribution Date 10/26/2026**

**Collection Period 09/01/2026 - 09/30/2026**

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *Master Servicer*

Manufacturers and Traders Trust Company - *Indenture Trustee*

Manufacturers and Traders Trust Company - *Eligible Lender Trustee*

| I. Deal Parameters |                                                     |            |                   |                   |                   |
|--------------------|-----------------------------------------------------|------------|-------------------|-------------------|-------------------|
| A                  | Student Loan Portfolio Characteristics              |            | 05/14/2020        | 08/31/2026        | 09/30/2026        |
|                    | Principal Balance                                   |            | \$ 303,253,322.68 | \$ 146,989,442.82 | \$ 145,632,113.55 |
|                    | Interest to be Capitalized Balance                  |            | 6,874,335.37      | 1,227,064.84      | 1,118,082.07      |
|                    | Pool Balance                                        |            | \$ 310,127,658.05 | \$ 148,216,507.66 | \$ 146,750,195.62 |
|                    | Specified Reserve Account Balance                   |            | 13,486,170.00     | - N/A -           | - N/A -           |
|                    | Accrued and Unpaid Interest (Not to be Capitalized) |            | \$ 19,607,187.28  | \$ 5,044,552.63   | \$ 5,084,855.51   |
|                    | Adjusted Pool                                       |            | \$ 343,221,015.33 | \$ 148,216,507.66 | \$ 146,750,195.62 |
|                    | Weighted Average Coupon (WAC)                       |            | 5.52%             | 6.02%             | 6.02%             |
|                    | Number of Loans                                     |            | 37,565            | 13,304            | 13,119            |
|                    | Aggregate Outstanding Principal Balance - Tbill     |            |                   | \$ 21,516,922.13  | \$ 21,430,327.63  |
|                    | Aggregate Outstanding Principal Balance - SOFR      |            |                   | \$ 126,699,585.53 | \$ 125,319,867.99 |
|                    | Pool Factor                                         |            |                   | 0.477920959       | 0.473192867       |
|                    | Since Issued Constant Prepayment Rate               |            |                   | 3.74%             | 3.69%             |
|                    |                                                     |            |                   |                   |                   |
| B                  | Debt Securities                                     | Cusip/Isin | 09/25/2026        | 10/26/2026        |                   |
|                    | A                                                   | 26832GAA1  | \$ 134,877,021.97 | \$ 133,542,678.01 |                   |
| C                  | Account Balances                                    |            | 09/25/2026        | 10/26/2026        |                   |
|                    | Reserve Account Balance                             |            | \$ 518,757.78     | \$ 513,625.68     |                   |
|                    | Floor Income Rebate Account                         |            | \$ -              | \$ -              |                   |
| D                  | Asset / Liability                                   |            | 09/25/2026        | 10/26/2026        |                   |
|                    | Adjusted Pool Balance                               |            | \$ 148,216,507.66 | \$ 146,750,195.62 |                   |
|                    | Total Notes                                         |            | \$ 134,877,021.97 | \$ 133,542,678.01 |                   |
|                    | Difference                                          |            | \$ 13,339,485.69  | \$ 13,207,517.61  |                   |
|                    | Parity Ratio                                        |            | 1.09890           | 1.09890           |                   |

## II. Trust Activity 09/01/2026 through 09/30/2026

|          |                                                                         |                        |
|----------|-------------------------------------------------------------------------|------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                        |
|          | Borrower Principal                                                      | 170,622.79             |
|          | Guarantor Principal                                                     | 1,390,928.30           |
|          | Consolidation Activity Principal                                        | 331,574.99             |
|          | Seller Principal Reimbursement                                          | -                      |
|          | Servicer Principal Reimbursement                                        | -                      |
|          | Rejected Claim Repurchased Principal                                    | -                      |
|          | Other Principal Deposits                                                | -                      |
|          | <b>Total Principal Receipts</b>                                         | <b>\$ 1,893,126.08</b> |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                        |
|          | Borrower Interest                                                       | 109,880.27             |
|          | Guarantor Interest                                                      | 74,133.12              |
|          | Consolidation Activity Interest                                         | 7,585.80               |
|          | Special Allowance Payments                                              | 0.00                   |
|          | Interest Subsidy Payments                                               | 0.00                   |
|          | Seller Interest Reimbursement                                           | 0.00                   |
|          | Servicer Interest Reimbursement                                         | 0.00                   |
|          | Rejected Claim Repurchased Interest                                     | 0.00                   |
|          | Other Interest Deposits                                                 | 0.00                   |
|          | <b>Total Interest Receipts</b>                                          | <b>\$ 191,599.19</b>   |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ 5,132.10</b>     |
| <b>D</b> | <b>Investment Income</b>                                                | <b>\$ 8,286.88</b>     |
| <b>E</b> | <b>Funds Borrowed from Next Collection Period</b>                       | <b>\$ -</b>            |
| <b>F</b> | <b>Funds Repaid from Prior Collection Period</b>                        | <b>\$ -</b>            |
| <b>G</b> | <b>Loan Sale or Purchase Proceeds</b>                                   | <b>\$ -</b>            |
| <b>H</b> | <b>Initial Deposits to Collection Account</b>                           | <b>\$ -</b>            |
| <b>I</b> | <b>Excess Transferred from Other Accounts</b>                           | <b>\$ -</b>            |
| <b>J</b> | <b>Other Deposits</b>                                                   | <b>\$ -</b>            |
| <b>K</b> | <b>Less: Funds Previously Remitted:</b>                                 |                        |
|          | Servicing Fees to Servicer                                              | \$ -                   |
|          | Consolidation Loan Rebate Fees to Dept. of Education                    | \$(77,443.15)          |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$ -                   |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$ -                   |
| <b>L</b> | <b>AVAILABLE FUNDS</b>                                                  | <b>\$ 2,020,701.10</b> |
| <b>M</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(535,796.81)</b>  |
| <b>N</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 27,658.44</b>    |
| <b>O</b> | <b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ -</b>            |
| <b>P</b> | <b>Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>            |

**III. 2020-1E Portfolio Characteristics**

|              |                        | 09/30/2026        |               |                         |                | 08/31/2026        |               |                         |                |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
|              |                        | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal |
| INTERIM:     | DEFERMENT              | 5.53%             | 674           | \$5,761,652.97          | 3.956%         | 5.49%             | 663           | \$5,683,705.75          | 3.867%         |
| REPAYMENT:   | CURRENT                | 6.08%             | 8,157         | \$87,229,596.38         | 59.897%        | 6.06%             | 8,462         | \$89,983,062.60         | 61.217%        |
|              | 31-60 DAYS DELINQUENT  | 5.95%             | 634           | \$6,798,195.40          | 4.668%         | 6.09%             | 536           | \$7,943,878.56          | 5.404%         |
|              | 61-90 DAYS DELINQUENT  | 6.05%             | 392           | \$5,540,786.66          | 3.805%         | 5.60%             | 372           | \$4,371,475.46          | 2.974%         |
|              | 91-120 DAYS DELINQUENT | 5.54%             | 271           | \$3,204,992.16          | 2.201%         | 5.68%             | 272           | \$2,943,331.92          | 2.002%         |
|              | > 120 DAYS DELINQUENT  | 6.09%             | 816           | \$10,043,313.01         | 6.896%         | 6.21%             | 759           | \$9,319,454.22          | 6.340%         |
|              | FORBEARANCE            | 5.96%             | 2,028         | \$25,411,262.95         | 17.449%        | 6.01%             | 2,029         | \$24,501,930.67         | 16.669%        |
|              | CLAIMS IN PROCESS      | 6.18%             | 145           | \$1,639,274.68          | 1.126%         | 6.28%             | 209           | \$2,239,564.30          | 1.524%         |
|              | AGED CLAIMS REJECTED   | 5.98%             | 2             | \$3,039.34              | 0.002%         | 5.98%             | 2             | \$3,039.34              | 0.002%         |
| <b>TOTAL</b> |                        |                   | <b>13,119</b> | <b>\$145,632,113.55</b> | <b>100.00%</b> |                   | <b>13,304</b> | <b>\$146,989,442.82</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

## IV. 2020-1E Portfolio Characteristics (cont'd)

|                                                    | 09/30/2026       | 08/31/2026       |
|----------------------------------------------------|------------------|------------------|
| Pool Balance                                       | \$146,750,195.62 | \$148,216,507.66 |
| Outstanding Borrower Accrued Interest              | \$6,202,937.58   | \$6,271,617.47   |
| Borrower Accrued Interest to be Capitalized        | \$1,118,082.07   | \$1,227,064.84   |
| Borrower Accrued Interest >30 Days Delinquent      | \$886,860.72     | \$890,422.36     |
| Total # Loans                                      | 13,119           | 13,304           |
| Total # Borrowers                                  | 5,729            | 5,814            |
| Weighted Average Coupon                            | 6.02%            | 6.02%            |
| Weighted Average Remaining Term                    | 200.01           | 199.90           |
| Non-Reimbursable Losses                            | \$27,658.44      | \$23,833.34      |
| Cumulative Non-Reimbursable Losses                 | \$2,298,362.17   | \$2,270,703.73   |
| Since Issued Constant Prepayment Rate (CPR)        | 3.69%            | 3.74%            |
| Loan Substitutions                                 | \$-              | \$-              |
| Cumulative Loan Substitutions                      | \$-              | \$-              |
| Rejected Claim Repurchases                         | \$-              | \$-              |
| Cumulative Rejected Claim Repurchases              | \$-              | \$-              |
| Unpaid Primary Servicing Fees                      | \$-              | \$-              |
| Unpaid Administration Fees                         | \$-              | \$-              |
| Unpaid Carryover Servicing Fees                    | \$-              | \$-              |
| Note Principal Shortfall                           | \$-              | \$-              |
| Note Interest Shortfall                            | \$-              | \$-              |
| Unpaid Interest Carryover                          | \$-              | \$-              |
| Non-Cash Principal Activity - Capitalized Interest | \$563,511.63     | \$381,694.00     |
| Borrower Interest Accrued                          | \$686,431.02     | \$717,645.58     |
| Interest Subsidy Payments Accrued                  | \$35,830.21      | \$35,284.55      |
| Special Allowance Payments Accrued                 | \$-              | \$-              |

V. 2020-1E Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 6.52%                      | 5,979         | 27,524,494.24            | 18.900%         |
|   | - GSL - Unsubsidized              | 6.30%                      | 3,984         | 27,111,643.63            | 18.617%         |
|   | - PLUS <sup>(2)</sup> Loans       | 7.95%                      | 184           | 2,938,433.42             | 2.018%          |
|   | - SLS <sup>(3)</sup> Loans        | 7.57%                      | 132           | 1,041,974.43             | 0.715%          |
|   | - Consolidation Loans             | 5.69%                      | 2,840         | 87,015,567.83            | 59.750%         |
|   | <b>Total</b>                      | <b>6.02%</b>               | <b>13,119</b> | <b>\$ 145,632,113.55</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 6.50%                      | 7,153         | 44,325,305.07            | 30.436%         |
|   | - Two Year                        | 6.40%                      | 2,390         | 10,615,950.82            | 7.290%          |
|   | - Technical                       | 6.86%                      | 736           | 3,675,289.83             | 2.524%          |
|   | - Other                           | 5.69%                      | 2,840         | 87,015,567.83            | 59.750%         |
|   | <b>Total</b>                      | <b>6.02%</b>               | <b>13,119</b> | <b>\$ 145,632,113.55</b> | <b>100.000%</b> |

\*Percentages may not total 100% due to rounding.

<sup>(1)</sup> Guaranteed Stafford Loan

<sup>(2)</sup> Parent Loans for Undergraduate Students

<sup>(3)</sup> Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

**VI. 2020-1E Waterfall for Distributions**

|                                                                          | Paid            | Remaining<br>Funds Balance |
|--------------------------------------------------------------------------|-----------------|----------------------------|
| <b>Total Available Funds</b>                                             |                 | <b>\$ 2,020,701.10</b>     |
| A Primary Servicing Fees                                                 | \$ 30,327.83    | \$ 1,990,373.27            |
| B (i) Administration Fee                                                 | \$ 10,000.00    | \$ 1,980,373.27            |
| (ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees  | \$ 3,250.00     | \$ 1,977,123.27            |
| (iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees | \$ -            | \$ 1,977,123.27            |
| C Class A Noteholders' Interest Distribution Amount                      | \$ 254,018.39   | \$ 1,723,104.88            |
| D Class A Noteholders' Principal Distribution Amount on Maturity Date    | \$ -            | \$ 1,723,104.88            |
| E Reserve Account Reinstatement                                          | \$ -            | \$ 1,723,104.88            |
| F Class A Noteholders' Principal Distribution Amount                     | \$ 1,334,343.96 | \$ 388,760.92              |
| G Accelerated Principal Distribution Amount                              | \$ -            | \$ 388,760.92              |
| H Unpaid Expenses of the Administrator and the Trustees                  | \$ -            | \$ 388,760.92              |
| I Carryover Servicing Fee                                                | \$ -            | \$ 388,760.92              |
| J Remaining Amounts to the Noteholders after the first auction date      | \$ -            | \$ 388,760.92              |
| K Repayment to the Lender under the Revolving Credit Agreement           | \$ -            | \$ 388,760.92              |
| L Class R Certificateholder's Distribution Amount                        | \$ 388,760.92   | \$ -                       |

**Waterfall Triggers**

|                                                                    |                   |
|--------------------------------------------------------------------|-------------------|
| A Student Loan Principal Outstanding                               | \$ 145,632,113.55 |
| B Accrued and Unpaid Interest                                      | \$ 6,202,937.58   |
| C Reserve Account Balance (after any reinstatement)                | \$ 513,625.68     |
| D Less: Specified Reserve Account Balance                          | \$(513,625.68)    |
| E Total                                                            | \$ 151,835,051.13 |
| F Class A Notes Outstanding (after application of available funds) | \$ 133,542,678.01 |
| G Insolvency Event or Event of Default Under Indenture             | N                 |

## VII. 2020-1E Distributions

### Distribution Amounts

|                                                            | A                       |
|------------------------------------------------------------|-------------------------|
| Cusip/Isin                                                 | 26832GAA1               |
| Beginning Balance                                          | \$ 134,877,021.97       |
| Index                                                      | FIXED                   |
| Spread/Fixed Rate                                          | 2.26%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 9/25/2026               |
| Accrual Period End                                         | 10/25/2026              |
| Daycount Fraction                                          | 0.08611111              |
| Interest Rate*                                             | 2.26000%                |
| Accrued Interest Factor                                    | 0.001883333             |
| Current Interest Due                                       | \$ 254,018.39           |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    |
| Total Interest Due                                         | \$ 254,018.39           |
| Interest Paid                                              | \$ 254,018.39           |
| Interest Shortfall                                         | \$ -                    |
| Principal Paid                                             | \$ 1,334,343.96         |
| Ending Principal Balance                                   | \$ 133,542,678.01       |
| Paydown Factor                                             | 0.004118346             |
| Ending Balance Factor                                      | 0.412168759             |

\* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://www.navient.com/about/investors/data/abrate.txt>.

| VIII. 2020-1E Reconciliations |                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A                             | <b>Principal Distribution Reconciliation</b><br>Notes Outstanding Principal Balance \$ 134,877,021.97<br>Adjusted Pool Balance \$ 146,750,195.62<br>Specified Overcollateralization Amount \$ 13,207,517.61<br>Principal Distribution Amount \$ 1,334,343.96<br><b>Principal Distribution Amount Paid \$ 1,334,343.96</b>             |
| B                             | <b>Reserve Account Reconciliation</b><br>Beginning Period Balance \$ 518,757.78<br>Reserve Funds Utilized 0.00<br>Reserve Funds Reinstated 0.00<br>Balance Available <u>\$ 518,757.78</u><br>Required Reserve Acct Balance \$ 513,625.68<br>Release to Collection Account \$ 5,132.10<br>Ending Reserve Account Balance \$ 513,625.68 |
| C                             | <b>Floor Income Rebate Account</b><br>Beginning Period Balance \$ -<br>Deposits for the Period \$ -<br>Release to Collection Account \$ -<br>Ending Balance \$ -                                                                                                                                                                      |