

ECMC Student Loan Trust 2018-1E

Monthly Servicing Report

Distribution Date 10/27/2025

Collection Period 09/01/2025 - 09/30/2025

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		03/08/2018	08/31/2025	09/30/2025
	Principal Balance		\$ 453,217,179.87	\$ 205,506,963.43	\$ 204,043,435.90
	Interest to be Capitalized Balance		4,937,360.56	2,152,494.95	2,287,560.02
	Pool Balance		\$ 458,154,540.43	\$ 207,659,458.38	\$ 206,330,995.92
	Specified Reserve Account Balance		21,026,665.00	- N/A -	- N/A -
	Accrued and Unpaid Interest (Not to be Capitalized)		\$ 26,717,945.08	\$ 6,780,409.10	\$ 6,532,909.54
	Adjusted Pool		\$ 505,899,150.51	\$ 207,659,458.38	\$ 206,330,995.92
	Weighted Average Coupon (WAC)		4.83%	6.51%	6.51%
	Number of Loans		62,888	19,699	19,488
	Aggregate Outstanding Principal Balance - Tbill			\$ 22,988,814.45	\$ 23,042,376.48
	Aggregate Outstanding Principal Balance - SOFR			\$ 184,670,643.93	\$ 183,288,619.44
	Pool Factor			0.453251993	0.450352398
	Since Issued Constant Prepayment Rate			0.37%	0.23%
B	Debt Securities		Cusip/Isin	09/25/2025	10/27/2025
	A	26828HAA5		\$ 183,314,782.75	\$ 182,046,101.10
	B	26828HAB3		\$ 15,000,000.00	\$ 15,000,000.00
C	Account Balances			09/25/2025	10/27/2025
	Reserve Account Balance			\$ 747,615.00	\$ 747,615.00
	Floor Income Rebate Account			\$ -	\$ -
D	Asset / Liability			09/25/2025	10/27/2025
	Adjusted Pool Balance			\$ 207,659,458.38	\$ 206,330,995.92
	Total Notes			\$ 198,314,782.75	\$ 197,046,101.10
	Difference			\$ 9,344,675.63	\$ 9,284,894.82
	Parity Ratio			1.04712	1.04712

II. Trust Activity 09/01/2025 through 09/30/2025

A	Student Loan Principal Receipts	
	Borrower Principal	247,657.68
	Guarantor Principal	1,118,850.31
	Consolidation Activity Principal	991,363.57
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	-
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	Total Principal Receipts	\$ 2,357,871.56
B	Student Loan Interest Receipts	
	Borrower Interest	142,755.00
	Guarantor Interest	64,658.14
	Consolidation Activity Interest	34,648.38
	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
	Total Interest Receipts	\$ 242,061.52
C	Reserves in Excess of Requirement	\$ -
D	Investment Income	\$ 9,319.68
E	Funds Borrowed from Next Collection Period	\$ -
F	Funds Repaid from Prior Collection Period	\$ -
G	Loan Sale or Purchase Proceeds	\$ -
H	Initial Deposits to Collection Account	\$ -
I	Excess Transferred from Other Accounts	\$ -
J	Other Deposits	\$ -
K	Less: Funds Previously Remitted:	
	Servicing Fees to Servicer	\$ -
	Consolidation Loan Rebate Fees to Dept. of Education	\$(87,638.72)
	Floor Income Rebate Fees to Dept. of Education	\$ -
	Funds Allocated to the Floor Income Rebate Account	\$ -
L	AVAILABLE FUNDS	\$ 2,521,614.04
M	Non-Cash Principal Activity During Collection Period	\$(894,344.03)
N	Non-Reimbursable Losses During Collection Period	\$ 24,903.46
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
P	Aggregate Loan Substitutions	\$ -

III. 2018-1E Portfolio Characteristics

		09/30/2025				08/31/2025			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	6.33%	1,217	\$10,894,484.04	5.339%	6.43%	1,152	\$9,784,811.98	4.761%
REPAYMENT:	CURRENT	6.47%	11,063	\$105,404,791.57	51.658%	6.45%	10,909	\$103,942,806.18	50.579%
	31-60 DAYS DELINQUENT	6.36%	813	\$8,376,227.52	4.105%	6.57%	877	\$10,733,216.00	5.223%
	61-90 DAYS DELINQUENT	6.59%	563	\$7,138,932.39	3.499%	6.40%	768	\$7,167,306.32	3.488%
	91-120 DAYS DELINQUENT	6.43%	548	\$5,207,528.77	2.552%	6.41%	433	\$4,082,100.26	1.986%
	> 120 DAYS DELINQUENT	6.46%	1,860	\$21,832,166.17	10.700%	6.46%	1,901	\$22,728,223.16	11.060%
	FORBEARANCE	6.71%	3,130	\$42,357,879.46	20.759%	6.69%	3,364	\$44,359,585.51	21.585%
	CLAIMS IN PROCESS	6.43%	292	\$2,800,084.28	1.372%	6.64%	293	\$2,677,572.32	1.303%
	AGED CLAIMS REJECTED	5.33%	2	\$31,341.70	0.015%	5.33%	2	\$31,341.70	0.015%
TOTAL			19,488	\$204,043,435.90	100.00%		19,699	\$205,506,963.43	100.00%

* Percentages may not total 100% due to rounding

IV. 2018-1E Portfolio Characteristics (cont'd)

	09/30/2025	08/31/2025
Pool Balance	\$206,330,995.92	\$207,659,458.38
Outstanding Borrower Accrued Interest	\$8,820,469.56	\$8,932,904.05
Borrower Accrued Interest to be Capitalized	\$2,287,560.02	\$2,152,494.95
Borrower Accrued Interest >30 Days Delinquent	\$1,742,682.80	\$1,791,504.48
Total # Loans	19,488	19,699
Total # Borrowers	6,575	6,662
Weighted Average Coupon	6.51%	6.51%
Weighted Average Remaining Term	206.74	205.60
Non-Reimbursable Losses	\$24,903.46	\$21,513.03
Cumulative Non-Reimbursable Losses	\$4,767,770.08	\$4,742,866.62
Since Issued Constant Prepayment Rate (CPR)	0.23%	0.37%
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	\$917,657.93	\$760,139.18
Borrower Interest Accrued	\$1,049,013.78	\$1,094,328.30
Interest Subsidy Payments Accrued	\$46,810.11	\$44,622.33
Special Allowance Payments Accrued	\$-	\$-

V. 2018-1E Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL ⁽¹⁾ - Subsidized	6.79%	9,168	46,326,311.35	22.704%
	- GSL - Unsubsidized	6.77%	6,991	54,504,889.47	26.712%
	- PLUS ⁽²⁾ Loans	8.38%	260	4,873,922.95	2.389%
	- SLS ⁽³⁾ Loans	7.82%	67	466,855.44	0.229%
	- Consolidation Loans	6.13%	3,002	97,871,456.69	47.966%
	Total	6.51%	19,488	\$ 204,043,435.90	100.000%
B	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	6.86%	11,440	80,765,134.23	39.582%
	- Two Year	6.76%	3,986	19,417,288.52	9.516%
	- Technical	7.10%	1,060	5,989,556.46	2.935%
	- Other	6.13%	3,002	97,871,456.69	47.966%
	Total	6.51%	19,488	\$ 204,043,435.90	100.000%

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

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

VI. 2018-1E Waterfall for Distributions

	Paid	Remaining Funds Balance
Total Available Funds		\$ 2,521,614.04
A Primary Servicing Fees	\$ 35,880.07	\$ 2,485,733.97
B (i) Administration Fee	\$ 12,035.97	\$ 2,473,698.00
(ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees	\$ 3,250.00	\$ 2,470,448.00
(iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 2,470,448.00
C Class A Noteholders' Interest Distribution Amount	\$ 850,663.69	\$ 1,619,784.31
D Class B Noteholders' Interest Distribution Amount	\$ 76,940.13	\$ 1,542,844.18
E Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 1,542,844.18
F Class B Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 1,542,844.18
G Reserve Account Reinstatement	\$ -	\$ 1,542,844.18
H Class A Noteholders' Principal Distribution Amount	\$ 1,268,681.65	\$ 274,162.53
I Class B Noteholders' Principal Distribution Amount	\$ -	\$ 274,162.53
J Accelerated Principal Distribution Amount	\$ -	\$ 274,162.53
K Unpaid Expenses of the Administrator and the Trustees	\$ -	\$ 274,162.53
L Carryover Servicing Fee	\$ -	\$ 274,162.53
M Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ 274,162.53
N Repayment to the Lender under the Revolving Credit Agreement	\$ -	\$ 274,162.53
O Class R Certificateholder's Distribution Amount	\$ 274,162.53	\$ -

Waterfall Triggers

A Student Loan Principal Outstanding	\$ 204,043,435.90
B Accrued and Unpaid Interest	\$ 8,820,469.56
C Reserve Account Balance (after any reinstatement)	\$ 747,615.00
D Less: Specified Reserve Account Balance	\$(747,615.00)
E Total	\$ 212,863,905.46
F Class A Notes Outstanding (after application of available funds)	\$ 182,046,101.10
G Insolvency Event or Event of Default Under Indenture	N
Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (F>E or G=Y)	N

VII. 2018-1E Distributions

Distribution Amounts

	A	B
Cusip/Isin	26828HAA5	26828HAB3
Beginning Balance	\$ 183,314,782.75	\$ 15,000,000.00
Index	SOFR	SOFR
Spread/Fixed Rate	0.75%	1.30%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/25/2025	9/25/2025
Accrual Period End	10/27/2025	10/27/2025
Daycount Fraction	0.08888889	0.08888889
Interest Rate*	5.22051%	5.77051%
Accrued Interest Factor	0.004640453	0.005129342
Current Interest Due	\$ 850,663.69	\$ 76,940.13
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 850,663.69	\$ 76,940.13
Interest Paid	\$ 850,663.69	\$ 76,940.13
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 1,268,681.65	\$ -
Ending Principal Balance	\$ 182,046,101.10	\$ 15,000,000.00
Paydown Factor	0.002594441	0.000000000
Ending Balance Factor	0.372282415	1.000000000

* 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. 2018-1E Reconciliations	
A	Principal Distribution Reconciliation Notes Outstanding Principal Balance \$ 198,314,782.75 Adjusted Pool Balance \$ 206,330,995.92 Specified Overcollateralization Amount \$ 9,284,894.82 Principal Distribution Amount \$ 1,268,681.65 Principal Distribution Amount Paid \$ 1,268,681.65
B	Reserve Account Reconciliation Beginning Period Balance \$ 747,615.00 Reserve Funds Utilized 0.00 Reserve Funds Reinstated 0.00 Balance Available <u>\$ 747,615.00</u> Required Reserve Acct Balance \$ 747,615.00 Release to Collection Account \$ - Ending Reserve Account Balance \$ 747,615.00
C	Floor Income Rebate Account Beginning Period Balance \$ - Deposits for the Period \$ - Release to Collection Account \$ - Ending Balance \$ -