

**FORM OF MONTHLY REPORT
ADJUSTABLE RATE STUDENT LOAN-BACKED BONDS, SERIES 2023-1 & Series 2024-2
FOR DISTRIBUTION ON 09/02/2025**

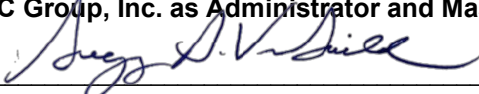
This Monthly Report is being provided by ECMC Group, Inc. (the "Issuer") pursuant to Section 5.3 of the Trust Indenture (the "Indenture"), dated as of 07/31/2025, between the Issuer and Manufacturers and Traders Trust Company (the "Trustee").

The Issuer hereby directs the Trustee to make the following payments and transfers 2023-1 and 2024-2 revenue sub account into the Master revenue account. 2023-1 sub-account interest payment \$898,153.47 Trustee/ELT fee \$3,500, Admin \$140,261.20, and Cons Loan fee \$98,864.00, remarketing fee \$0 and LOC fee \$0 and 2024-2 revenue sub account interest payment \$1,745,572.22, Admin \$253,323.60, and Cons Loan fee \$244,581.90, Trustee/ELT fee \$3,500, remarketing fee \$0 and LOC Fee \$0 into Master Revenue Account.

Order of Priority:	Amount:
FIRST: An amount sufficient to provide for the reconciliation of Special Allowance Payments under the Higher Education Act among the Issuer, the trust estates of the Issuer under any Joint Sharing Agreement and the United States Department of Education, or to make any other payments due and payable to the United States Department of Education related to the Financed Loans (including, without limitation, consolidation loan rebate fees).	\$343,445.90
SECOND: An amount sufficient to pay (i) (a) the Trustee Fees, ELT Fees and Administrator Fees in connection with the Financed Loans which are then payable to the Trustee, Eligible Lender Trustee, the Issuer or any Servicer, and (b) any expense reimbursement and indemnity amounts due and owing to the Trustee, the Tender Agent and the Eligible Lender Trustee (provided, however, that the maximum amount of such expense reimbursement and indemnity payable to the Trustee, the Tender Agent or the Eligible Lender Trustee during any year (beginning January 1 of each year) prior to any Event of Default shall be limited to the Expense Cap); and (ii) any Program Expenses which are estimated to become so payable during the next monthly period, as set forth in the Monthly Report delivered to the Trustee and which amount shall not exceed any limitations with respect thereto set forth in a Supplemental Indenture.	\$400,584.80
THIRD: An amount sufficient to pay Remarketing Agent Fees and Credit Enhancement Fees and such other fees permitted in a Credit Confirmation with respect thereto in connection with the Bonds which are then payable or which are estimated to become payable during the next month, as set forth in a Monthly Report delivered to the Trustee.	\$0.00
FOURTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Senior Bonds (at maturity, mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Senior Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Senior Bonds (at maturity, optional redemption, mandatory redemption or mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Senior Bonds on the next Interest Payment Date and if principal on the Senior Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Senior Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$2,643,725.69
FIFTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Senior Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Senior Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Senior Subordinate Bonds (at maturity, optional redemption, mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Senior Subordinate Bonds on the next Interest Payment Date and if principal on the Senior Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Senior Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
SIXTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Subordinate Bonds (at maturity, optional redemption, mandatory redemption or mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Subordinate Bonds on the next Interest Payment Date and if principal on the Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
SEVENTH: Into the Payment Account (i) if such monthly transfer date is also an Interest Payment Date or a date on which principal is due on the Junior Subordinate Bonds (at maturity, mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers), the amount, if any, which when added to the amount already within such Account will be sufficient to pay interest and principal on the Junior Subordinate Bonds due on such Interest Payment Date or principal payment date, as applicable, and (ii) if such monthly transfer date is not also an Interest Payment Date or date on which principal is due on the Junior Subordinate Bonds (at maturity, optional redemption, mandatory redemption or mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers), an amount equal to one-sixth of the interest due on the Junior Subordinate Bonds on the next Interest Payment Date and if principal on the Junior Subordinate Bonds is due within the next twelve months at maturity or mandatory sinking fund redemption or term out of Junior Subordinate Bonds held by Credit Providers, one-twelfth of the principal so to become due.	\$0.00
EIGHTH: Into the Reserve Account any amount necessary to increase the amount on deposit therein to the Reserve Account Requirement.	\$0.00
NINTH: Subject to the limits set forth in any Supplemental Indenture, the amount, if any, necessary to pay any other amounts due to Credit Providers (other than any contingent amount or contingent default amount) and estimated Program Expenses, other than as provided for in clauses (i) through (iii) above, then unpaid, as determined by the Issuer (as set forth in the Monthly Report delivered to the Trustee), less the amounts previously transferred but not used for such purpose, plus the amount, if any, necessary to reimburse the Issuer for Program Expenses incurred since the delivery of the Bonds and not previously paid or reimbursed from amounts transferred from the Revenue Account or, in the case of Costs of Issuance, from the Loan Account.	\$0.00
TENTH: Except as limited by any Supplemental Indenture, upon receipt by the Trustee of a Direction of the Issuer, into the Payment Account for any mandatory redemptions as set forth in a Supplemental Indenture, all remaining amounts in the Revenue Account after giving effect to the above transfers, provided that no such deposit shall be made after any date specified in a Supplemental Indenture as the last date for such transfer, as such date may be extended pursuant to any subsequent Supplemental Indenture.	\$20,000,000.00
ELEVENTH: Into the Payment Account the amount, if any, which when added to the amount already within such account will be sufficient to pay the Redemption Price of any Bonds which have been called for optional redemption prior to maturity.	\$0.00
TWELFTH: An amount sufficient to pay any outstanding Trustee Fees, ELT Fees and Administrator Fees and any expense reimbursement and indemnity amounts due and owing to the Trustee, the Tender Agent and the Eligible Trustee to the extent not paid under clause SECOND above, without regard to any Expense Cap.	\$0.00
THIRTEENTH: Except as limited by any Supplemental Indenture, when the Asset Requirement is satisfied, any amounts in excess of the amounts needed to satisfy the Asset Requirement may be transferred to the Issuer, at the Direction of the Issuer, free and clear of the lien or the pledge of the Indenture.	\$0.00
FOURTEENTH: To set aside, in a separate account to be maintained by the Trustee hereunder, as required by any agreement between the Issuer and a Credit Provider, an amount equal to any contingent amount or contingent default amount (as described in such agreement).	\$0.00

* Transfer will be completed 08/29/2025

ECMC Group, Inc. as Administrator and Master Servicer

By: 
Name: Gregory Van Guilder
Title: Chief Investment Officer

ECMC Group, Inc.
Adjustable Rate Student Loan-Backed Bonds, Series 2023-1 & Series 2024-2

Parity Ratio as of 07/31/2025

Parity Ratio

Aggregate Market Value

Calculated by the Issuer:

(a) with respect to any Eligible Loan, the unpaid principal amount thereof plus any accrued and unpaid interest, Interest Subsidy Payments and Special Allowance Payments (net of any negative Special Allowance Payments, if any), less any Unguaranteed Amounts on Defaulted Student Loans (provided, however, that any Eligible Loan that becomes an Impaired Loan will have a value of \$0.00) \$667,068,258.36

Calculated by the Trustee:

(b) with respect to any funds of the Issuer held under the Indenture and on deposit in any commercial bank or as to any banker's acceptance or repurchase agreement or investment contract, the amount thereof plus accrued and unpaid interest \$0.00

(c) with respect to any Permitted Investments (as defined in the Trust Indenture) constituting shares in an investment company, the bid price of the shares as reported by the investment company plus accrued and unpaid interest \$48,130,575.75

(d) as to guaranteed investment contracts or other investment agreements permitted by the terms of the Indenture which are redeemable at the option of the owner thereof at par, par plus accrued interest \$0.00

(e) as to other investments, at the option of the Issuer: (i) the lower of the bid prices at such time of determination for such investments by any two nationally recognized government securities dealers (selected by the Issuer) at the time making a market in such investments or (ii) the bid price published by a nationally recognized pricing service \$0.00

Aggregate Market Value \$715,198,834.11

Bond Principal, Accrued Interest and Other Obligations

(a) aggregate principal amount of the Parity Bonds (including Bank Bonds), and any Subordinate Bonds \$681,218,000.00

(b) outstanding Reimbursement Obligations \$0.00

(c) accrued interest thereon \$0.00

(d) accrued and unpaid Administrator Fees, Servicing Fees, Program Expenses, Remarketing Agent Fees, Trustee Fees, ELT Fees and Facility Fees \$3,822,432.11

(e) accrued but unpaid payments due to the Department with respect to the Financed Eligible Loans \$0.00

Bond Principal, Accrued Interest and Other Obligations \$685,040,432.11

Parity Ratio = Aggregate Market Value ÷ Bond Principal, Accrued Interest and Other Obligations 104.40%

Minimum Parity Ratio 103.15%

Equals or Exceeds [Minimum Parity Ratio]% Yes

ECMC Group, Inc.
Adjustable Rate Student Loan-Backed Bonds, Series 2023-1 & 2024-2

Loan Characteristics as of 7/31/2025

Portfolio Summary

Total Current Balance	\$629,735,679.80
Total Accrued Interest	\$47,938,359.48
Accrued Interest to be Capitalized (non-IBR)	\$21,259,697.37
Accrued Interest to be Capitalized (IBR)	\$15,419,043.49
Accrued Interest Not to be Capitalized	\$11,259,618.62
Total Nr Loans	67,428
Avg Balance per Loan	\$9,339.38
Total Nr Accounts	23,699
Avg Balance per Borrower	\$26,572.25
Wtd Avg Remaining Term	178.12
Wtd Avg Interim Months	0.00
Wtd Avg Borrower Rate	6.16%
Wtd Avg Gross Borrower Rate	6.16%
Wtd Avg Net Borrower Rate	6.16%
Wtd Avg Incentives	0.00%
% Fixed Rate Loans	86.16%
% Variable Rate Loans	13.84%
Wtd Avg Borrower Fixed Rate	6.06%
Wtd Avg Borrower Variable Rate Margin	2.60%
Wtd Avg SAP Margin	2.47%
% Floor Income Loans	50.69%
% Floor Income Fixed Rate Loans	36.10%
% PFH Loans	24.25%
% PFH Loans Excl. Defer/Forb/Delq	20.96%
% Rehab Loans	96.06%
Wtd Avg Seasoning (Repay)	68.49
Wtd Avg Floor Income Fixed Rate	5.40%
Cumulative Claim Principal	\$0.00
Cumulative Rejects Principal	\$0.00
Cumulative Rejects Principal (% Cumulative Claim Principal)	0.00%

Loan Type	Principal	% of Principal	Loans
Stafford Loans - Unsubsidized	\$129,201,315.72	20.52%	21,892
Stafford Loans - Subsidized	\$107,145,820.79	17.01%	28,416
Consolidation Loans - Unsubsidized	\$197,610,806.22	31.38%	7,641
Consolidation Loans - Subsidized	\$178,690,285.73	28.38%	8,430
PLUS Loans	\$15,915,291.84	2.53%	870
SLS Loans	\$1,172,159.50	0.19%	179
TOTAL	\$629,735,679.80	100.00%	67,428

School Type	Principal	% of Principal	Loans
2-Year	\$47,481,909.42	7.54%	12,863
4-Year	\$162,759,988.51	25.85%	29,158
Proprietary	\$43,192,689.92	6.86%	9,336
Other	\$376,301,091.95	59.76%	16,071
TOTAL	\$629,735,679.80	100.00%	67,428

Loan Status	Principal	% of Principal	Loans
School	\$0.00	0.00%	0
Grace	\$0.00	0.00%	0
Deferment	\$37,855,455.50	6.01%	4,846
Forbearance	\$79,036,744.20	12.55%	7,057
Repayment	\$500,163,120.43	79.42%	54,170
Claims in Process	\$12,680,359.67	2.01%	1,355
TOTAL	\$629,735,679.80	100.00%	67,428

Rehab	Principal	% of Principal	Loans
Non-Rehab	\$24,813,076.65	3.94%	3,313
Rehab	\$604,922,603.15	96.06%	64,115
TOTAL	\$629,735,679.80	100.00%	67,428

Income Based Repayment (IBR)	Principal	% of Principal	Loans
Non-PFH	\$476,999,884.85	75.75%	54,832
PFH	\$131,978,698.62	20.96%	11,089
PFH & Deferment	\$4,648,679.76	0.74%	441
PFH & Delinquent	\$6,193,116.69	0.98%	368
PFH & Forbearance	\$9,915,299.88	1.57%	698
TOTAL	\$629,735,679.80	100.00%	67,428

Interest Rate Type	Principal	% of Principal	Loans
Fixed	\$542,556,413.86	86.16%	43,824
Variable	\$87,179,265.94	13.84%	23,604
TOTAL	\$629,735,679.80	100.00%	67,428

Borrower Rate Schema	Principal	% of Principal	Loans
Consol 3Mo+3.10<8.25	\$1,130,186.28	0.18%	54
Consol Fxd	\$359,574,056.12	57.10%	15,692
Consol Fxd Pre97	\$15,429,222.57	2.45%	322
Consol HEAL 3Mo+3.00	\$167,626.98	0.03%	3
PLUS 1Yr+3.10<10	\$11,183.09	0.00%	4
PLUS 1Yr+3.10<9	\$986,562.37	0.16%	101
PLUS 1Yr+3.25<12	\$67,027.97	0.01%	12
PLUS 3Mo+3.10<9	\$1,452,592.24	0.23%	196
PLUS Fxd 8.50	\$13,397,926.17	2.13%	557
SLS 1Yr+3.10<11	\$276,522.41	0.04%	24
SLS 1Yr+3.25<11	\$207,908.72	0.03%	29

SLS 1Yr+3.25<12	\$678,564.67	0.11%	124
SLS Fxd 12	\$9,163.70	0.00%	2
Staf 3Mo+1.70/2.30<8.25	\$73,773,237.55	11.71%	21,003
Staf 3Mo+2.50/3.10<8.25	\$4,811,971.25	0.76%	1,151
Staf 3Mo+3.10<10	\$638,569.96	0.10%	164
Staf 3Mo+3.10<8	\$61,905.11	0.01%	10
Staf 3Mo+3.10<8.25	\$965,752.57	0.15%	261
Staf 3Mo+3.10<8.5	\$389,133.75	0.06%	113
Staf 3Mo+3.25<10	\$1,340,024.30	0.21%	337
Staf Fxd 0.0	\$220,496.72	0.04%	18
Staf Fxd 5.6	\$2,591,792.79	0.41%	714
Staf Fxd 6.0	\$7,969,684.36	1.27%	1,878
Staf Fxd 6.8	\$140,204,021.45	22.26%	24,101
Staf Fxd 7	\$407,443.75	0.06%	76
Staf Fxd 8	\$2,295,608.24	0.36%	377
Staf Fxd 9	\$677,494.71	0.11%	105
TOTAL	\$629,735,679.80	100.00%	67,428

Interest Rate	Principal	% of Principal	Loans
< 2.00%	\$224,422.91	0.04%	20
2.00% - 2.49%	\$66,298.59	0.01%	2
2.50% - 2.99%	\$15,318,630.71	2.43%	1,054
3.00% - 3.49%	\$26,665,305.44	4.23%	1,557
3.50% - 3.99%	\$35,574,830.89	5.65%	1,898
4.00% - 4.49%	\$36,204,471.75	5.75%	1,820
4.50% - 4.99%	\$42,472,516.85	6.74%	1,976
5.00% - 5.49%	\$33,608,283.43	5.34%	1,703
5.50% - 5.99%	\$19,173,325.98	3.04%	1,283
6.00% - 6.49%	\$29,425,597.06	4.67%	3,089
6.50% - 6.99%	\$245,564,230.94	38.99%	45,965
7.00% - 7.49%	\$53,126,269.26	8.44%	3,992
7.50% - 7.99%	\$21,180,154.17	3.36%	815
8.00% - 8.49%	\$43,451,426.32	6.90%	1,344
8.50% - 8.99%	\$13,397,926.17	2.13%	557
9.00% +	\$14,281,989.33	2.27%	353
TOTAL	\$629,735,679.80	100.00%	67,428

Floor Income	Principal	% of Principal	Loans
Floor	\$310,523,530.00	49.31%	32,764
Non-Floor	\$319,212,149.80	50.69%	34,664
TOTAL	\$629,735,679.80	100.00%	67,428

Floor Income (Fixed Rate Loans Only)	Principal	% of Principal	Loans
Floor	\$227,324,699.73	41.90%	10,271
Non-Floor	\$315,231,714.13	58.10%	33,553
TOTAL	\$542,556,413.86	100.00%	43,824

Special Allowance Basis Type	Principal	% of Principal	Loans
T-BILL + 2.20/2.80	\$4,208,271.20	0.67%	1,168
T-BILL + 2.50/3.10	\$476,952.92	0.08%	96
T-BILL + 3.10	\$26,686,245.25	4.24%	2,245
T-BILL + 3.25	\$7,117,610.72	1.13%	802
T-BILL + 3.50	\$1,900,263.89	0.30%	311
SOFR + 1.19 ExInt	\$5,440,905.28	0.86%	1,076
SOFR + 1.74/2.34	\$65,924,635.87	10.47%	18,758
SOFR + 1.74/2.34 ExInt	\$91,148,645.51	14.47%	16,202
SOFR + 1.79 ExInt	\$63,540,031.15	10.09%	10,724
SOFR + 2.09 ExInt	\$15,262,773.00	2.42%	592
SOFR + 2.64	\$204,209,550.15	32.43%	9,384
SOFR + 2.64 ExInt	\$143,819,794.86	22.84%	6,070
TOTAL	\$629,735,679.80	100.00%	67,428

Incentives - ACH	Principal	% of Principal	Loans
EARNED - 0.25%	\$0.00	0.00%	0
EARNED - 0.33%	\$0.00	0.00%	0
EARNED - 0.5%	\$0.00	0.00%	0
EARNED - 1%	\$0.00	0.00%	0
EARNED - 1.25%	\$0.00	0.00%	0
EARNED - 1.5%	\$0.00	0.00%	0
EARNED - 1.75%	\$0.00	0.00%	0
EARNED - 2%	\$0.00	0.00%	0
EARNED - 2.5%	\$0.00	0.00%	0
EARNED - 3%	\$0.00	0.00%	0
ELIGIBLE - 0.25%	\$0.00	0.00%	0
ELIGIBLE - 0.33%	\$0.00	0.00%	0
ELIGIBLE - 0.5%	\$0.00	0.00%	0
ELIGIBLE - 1%	\$0.00	0.00%	0
ELIGIBLE - 1.25%	\$0.00	0.00%	0
ELIGIBLE - 1.5%	\$0.00	0.00%	0
ELIGIBLE - 1.75%	\$0.00	0.00%	0
ELIGIBLE - 2%	\$0.00	0.00%	0
ELIGIBLE - 2.5%	\$0.00	0.00%	0
ELIGIBLE - 3%	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTAL	\$0.00	0.00%	0

Incentives - OTP	Principal	% of Principal	Loans
EARNED - 0.25%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 0.375%ReducedRateAfter6MonthsOnTime	\$0.00	0.00%	0
EARNED - 0.375%ReducedRateAfter6MonthsOnTime ; EARNED - 1.375%ReducedRateAfter42MonthsOnTi	\$0.00	0.00%	0
EARNED - 0.5%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter24MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 1%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.5%ReducedRateAfter12MonthsOnTime	\$0.00	0.00%	0

EARNED - 1.5%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.75%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 1.75%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
EARNED - 2%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 0.25%ReducedRateAfter0MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1.5%ReducedRateAfter12MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1.75%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%ReducedRateAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%ReducedRateAfter48MonthsOnTime	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTAL	\$0.00	0.00%	0

Incentives - Prin Reduction	Principal	% of Principal	Loans
ELIGIBLE - 1%PrincipalReductionAfter12MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter24MonthsC	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter15MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter1MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter1MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter13MonthsOr	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter24MonthsOnTime ; ELIGIBLE - 1%PrincipalReductionAfter36MonthsC	\$0.00	0.00%	0
ELIGIBLE - 1%PrincipalReductionAfter36MonthsOnTime	\$0.00	0.00%	0
ELIGIBLE - 2%PrincipalReductionAfter48MonthsOnTime	\$0.00	0.00%	0
None	\$0.00	0.00%	0
TOTAL	\$0.00	0.00%	0

Lender Insurance Percentage	Principal	% of Principal	Loans
97%	\$295,961,510.51	47.00%	32,781
98%	\$323,198,227.42	51.32%	33,344
100%	\$10,575,941.87	1.68%	1,303
TOTAL	\$629,735,679.80	100.00%	67,428

Remaining Term (Months)	Principal	% of Principal	Loans
0 - 24	\$3,147,444.00	0.50%	2,986
25 - 36	\$4,382,045.58	0.70%	2,411
37 - 48	\$5,019,198.26	0.80%	2,149
49 - 60	\$7,979,166.06	1.27%	2,839
61 - 72	\$16,624,748.10	2.64%	5,211
73 - 84	\$19,308,307.74	3.07%	4,100
85 - 96	\$34,756,457.85	5.52%	5,560
97 - 108	\$47,728,925.85	7.58%	6,888
109 - 120	\$47,057,363.89	7.47%	5,383
121 - 132	\$54,372,453.70	8.63%	5,468
133 - 144	\$45,547,061.00	7.23%	3,701
145 - 156	\$36,870,610.49	5.85%	2,770
157 - 168	\$31,318,039.33	4.97%	2,275
169 - 180	\$25,375,313.70	4.03%	1,891
181 - 192	\$24,957,150.55	3.96%	1,882
193 - 220	\$51,064,693.96	8.11%	3,797
221 - 260	\$52,075,882.42	8.27%	3,745
261 - 300	\$44,249,350.68	7.03%	2,214
300 +	\$77,901,466.64	12.37%	2,158
TOTAL	\$629,735,679.80	100.00%	67,428

Seasoning (Months)	Principal	% of Principal	Loans
Not in Repayment	\$144,546,572.32	22.95%	15,316
0 - 12	\$112,592,034.60	17.88%	11,894
13 - 24	\$15,848,134.38	2.52%	2,229
25 - 36	\$8,320,831.13	1.32%	1,232
37 - 48	\$43,202,661.52	6.86%	6,561
49 - 60	\$24,506,340.17	3.89%	3,524
61 - 72	\$38,237,607.26	6.07%	3,189
73 - 84	\$58,882,326.63	9.35%	5,400
85 - 96	\$59,683,331.29	9.48%	6,033
97 - 108	\$37,465,761.29	5.95%	3,603
109 - 120	\$34,797,152.48	5.53%	3,359
120 +	\$51,652,926.73	8.20%	5,088
TOTAL	\$629,735,679.80	100.00%	67,428

Days Delinquent	Principal	% of Principal	Loans
Not in Repayment	\$12,680,359.67	2.01%	1,355
0 - 30	\$486,216,109.12	77.21%	53,329
31 - 60	\$28,993,181.66	4.60%	2,752
61 - 90	\$19,319,426.82	3.07%	1,890
91 - 120	\$16,578,977.94	2.63%	1,592
121 +	\$65,947,624.59	10.47%	6,510
TOTAL	\$629,735,679.80	100.00%	67,428

Current Account Balance	Principal	% of Principal	Loans
<= \$2,000.00	\$16,071,331.21	2.55%	16,206
\$2,000.01 - \$4,000.00	\$39,731,014.66	6.31%	13,918
\$4,000.01 - \$6,000.00	\$48,080,119.73	7.63%	10,217
\$6,000.01 - \$8,000.00	\$43,570,049.58	6.92%	6,591
\$8,000.01 - \$10,000.00	\$37,218,402.28	5.91%	4,384
\$10,000.01 - \$15,000.00	\$71,997,154.03	11.43%	6,248
\$15,000.01 - \$20,000.00	\$44,857,760.83	7.12%	2,730
\$20,000.01 - \$25,000.00	\$32,999,887.27	5.24%	1,545
\$25,000.01 - \$30,000.00	\$29,195,403.18	4.64%	1,121
\$30,000.01 - \$40,000.00	\$48,468,887.97	7.70%	1,482
\$40,000.01 - \$50,000.00	\$38,295,562.27	6.08%	907
\$50,000.01 - \$60,000.00	\$29,596,514.40	4.70%	573
\$60,000.01 - \$70,000.00	\$23,052,740.01	3.66%	380
\$70,000.01 - \$80,000.00	\$19,418,949.75	3.08%	280
\$80,000.01 +	\$107,181,902.63	17.02%	846
TOTAL	\$629,735,679.80	100.00%	67,428

Current Loan Balance	Principal	% of Principal	Loans
<= \$2,000.00	\$16,071,331.21	2.55%	16,206
\$2,000.01 - \$4,000.00	\$39,731,014.66	6.31%	13,918
\$4,000.01 - \$6,000.00	\$48,080,119.73	7.63%	10,217
\$6,000.01 - \$8,000.00	\$43,570,049.58	6.92%	6,591
\$8,000.01 - \$10,000.00	\$37,218,402.28	5.91%	4,384
\$10,000.01 - \$15,000.00	\$71,997,154.03	11.43%	6,248
\$15,000.01 - \$20,000.00	\$44,857,760.83	7.12%	2,730
\$20,000.01 - \$25,000.00	\$32,999,887.27	5.24%	1,545
\$25,000.01 - \$30,000.00	\$29,195,403.18	4.64%	1,121
\$30,000.01 - \$40,000.00	\$48,468,887.97	7.70%	1,482
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\$50,000.01 - \$60,000.00	\$29,596,514.40	4.70%	573
\$60,000.01 - \$70,000.00	\$23,052,740.01	3.66%	380
\$70,000.01 - \$80,000.00	\$19,418,949.75	3.08%	280
\$80,000.01 +	\$107,181,902.63	17.02%	846
TOTAL	\$629,735,679.80	100.00%	67,428

Guarantor	Principal	% of Principal	Loans
American Student Assistance	\$104,258,170.00	16.56%	5,959
Ascendium Education Solutions	\$306,113,401.49	48.61%	35,535
College Assist	\$14,756,369.49	2.34%	1,122
Educational Credit Management Corporation	\$188,753,820.12	29.97%	21,815
Florida Department of Education	\$144,981.13	0.02%	31
Kentucky Higher Education Assistance Authority	\$211,640.58	0.03%	8
Michigan Guaranty Agency	\$14,399,701.88	2.29%	2,810
National Student Loan Program	\$346,013.55	0.05%	55
Oklahoma College Access Program	\$253,345.80	0.04%	33
Pennsylvania Higher Education Assistance Agency	\$5,133.99	0.00%	4
Trellis	\$493,101.77	0.08%	56
TOTAL	\$629,735,679.80	100.00%	67,428

States	Principal	% of Principal	Loans
Alabama	\$8,012,464.71	1.27%	771
Alaska	\$1,674,854.01	0.27%	159
Arizona	\$14,812,428.62	2.35%	1,500
Arkansas	\$10,504,564.00	1.67%	1,421
Armed Forces	\$138,130.21	0.02%	28
Armed Forces Pacific	\$25,118.37	0.00%	5
California	\$51,367,862.24	8.16%	4,606
Colorado	\$9,574,649.32	1.52%	952
Connecticut	\$6,397,590.83	1.02%	656
Delaware	\$1,292,323.31	0.21%	122
District of Columbia	\$1,233,817.71	0.20%	89
Florida	\$46,822,618.36	7.44%	4,157
Georgia	\$30,286,836.76	4.81%	2,567
Guam	\$184,073.67	0.03%	26
Hawaii	\$1,708,860.63	0.27%	173
Idaho	\$2,250,602.28	0.36%	251
Illinois	\$20,785,241.15	3.30%	2,068
Indiana	\$14,107,540.55	2.24%	1,550
Iowa	\$7,367,453.15	1.17%	974
Kansas	\$5,896,724.03	0.94%	606
Kentucky	\$5,973,455.03	0.95%	620
Louisiana	\$9,190,466.06	1.46%	831
Maine	\$3,049,516.06	0.48%	379
Maryland	\$12,934,270.95	2.05%	1,034
Massachusetts	\$11,196,204.37	1.78%	1,241
Michigan	\$27,944,411.56	4.44%	3,925
Minnesota	\$17,995,002.57	2.86%	3,062
Mississippi	\$6,515,152.39	1.03%	803
Missouri	\$17,745,321.77	2.82%	2,242
Montana	\$2,286,670.68	0.36%	288
Nebraska	\$1,782,444.27	0.28%	205
Nevada	\$5,377,596.06	0.85%	514
New Hampshire	\$2,893,725.21	0.46%	215
New Jersey	\$10,643,547.26	1.69%	744
New Mexico	\$3,162,623.89	0.50%	282
New York	\$25,592,346.83	4.06%	1,818
North Carolina	\$18,233,898.20	2.90%	1,658
North Dakota	\$3,515,305.82	0.56%	436
Northern Mariana Islands	\$41,015.60	0.01%	5
Ohio	\$39,705,374.15	6.31%	6,186
Oklahoma	\$5,514,194.15	0.88%	473
Oregon	\$5,882,701.76	0.93%	654
Other	\$1,027,575.13	0.16%	49
Pennsylvania	\$16,532,934.98	2.63%	1,491
Puerto Rico	\$3,591,860.91	0.57%	316
Rhode Island	\$2,305,093.93	0.37%	232
South Carolina	\$28,511,726.88	4.53%	3,405
South Dakota	\$3,347,551.26	0.53%	446
Tennessee	\$15,709,411.26	2.49%	1,790
Texas	\$38,307,415.62	6.08%	3,440
Utah	\$3,715,980.01	0.59%	341
Vermont	\$1,155,308.00	0.18%	49
Virgin Islands	\$77,957.47	0.01%	12
Virginia	\$14,328,343.89	2.28%	1,478
Washington	\$9,203,037.41	1.46%	986
West Virginia	\$2,257,866.27	0.36%	232
Wisconsin	\$17,210,913.32	2.73%	2,743
Wyoming	\$833,704.91	0.13%	122
TOTAL	\$629,735,679.80	100.00%	67,428