

**ECMC Student Loan Trust    2017-1**  
**Monthly Servicing Report**

**Distribution Date 04/25/2025**

**Collection Period 03/01/2025 - 03/31/2025**

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          |                   |                   |
|  |   | 03/09/2017        | 02/28/2025        |
|  |   |                   | 03/31/2025        |
|  | Principal Balance                               | \$ 400,654,794.56 | \$ 183,392,533.75 |
|  | Interest to be Capitalized Balance              | 2,187,671.32      | 1,970,281.61      |
|  | Pool Balance                                    | \$ 402,842,465.88 | \$ 185,362,815.36 |
|  | Specified Reserve Account Balance               | 18,570,745.00     | 660,293.00        |
|  | Adjusted Pool <sup>(1)</sup>                    | \$ 421,413,210.88 | \$ 186,023,108.36 |
|  | Weighted Average Coupon (WAC)                   | 6.09%             | 7.03%             |
|  | Number of Loans                                 | 50,413            | 14,689            |
|  | Aggregate Outstanding Principal Balance - Tbill |                   | \$ 41,853,227.25  |
|  | Aggregate Outstanding Principal Balance - SOFR  |                   | \$ 143,509,588.11 |
|  | Pool Factor                                     |                   | 0.460137227       |
|  | Since Issued Constant Prepayment Rate           |                   | (0.81)%           |
| (1) The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool. |   |                   |                   |
| B  | Debt Securities                                 | Cusip/Isin        | 03/25/2025        |
|  | A   | 26828WAA2         | \$ 173,001,490.77 |
| C  | Account Balances                                |                   |                   |
|  |   | 03/25/2025        | 04/25/2025        |
|  | Reserve Account Balance                         | \$ 660,293.00     | \$ 660,293.00     |
| D  | Floor Income Rebate Account                     | \$ -              | \$ -              |
|  | Asset / Liability                               | 03/25/2025        | 04/25/2025        |
|  | Adjusted Pool Balance                           | \$ 186,023,108.36 | \$ 185,409,887.01 |
|  | Total Notes                                     | \$ 173,001,490.77 | \$ 172,431,194.92 |
|  | Difference                                      | \$ 13,021,617.59  | \$ 12,978,692.09  |
|  | Parity Ratio                                    | 1.07527           | 1.07527           |

**II. Trust Activity 03/01/2025 through 03/31/2025**

|          |   |                        |
|----------|---|------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                        |
|          | Borrower Principal  | 176,682.45             |
|          | Guarantor Principal   | 915,124.76             |
|          | Consolidation Activity Principal  | 393,714.43             |
|          | Seller Principal Reimbursement  | -                      |
|          | Servicer Principal Reimbursement  | -                      |
|          | Rejected Claim Repurchased Principal                                    | -                      |
|          | Other Principal Deposits  | -                      |
|          | <b>Total Principal Receipts</b>   | <b>\$ 1,485,521.64</b> |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                        |
|          | Borrower Interest   | 115,344.22             |
|          | Guarantor Interest  | 49,695.80              |
|          | Consolidation Activity Interest   | 4,832.34               |
|          | 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>\$ 169,872.36</b>   |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ -</b>            |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 8,468.97</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>Funds Released from Capitalized Interest Account</b>                 | <b>\$ -</b>            |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                                 |                        |
|          | Servicing Fees to Servicer  | \$ -                   |
|          | Consolidation Loan Rebate Fees to Dept. of Education                    | \$(86,771.32)          |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$ -                   |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$ -                   |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 1,577,091.65</b> |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(800,387.24)</b>  |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 18,333.54</b>    |
| <b>P</b> | <b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ -</b>            |
| <b>Q</b> | <b>Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>            |

III. 2017-1 Portfolio Characteristics

|            |                        | 03/31/2025        |         |                  |                | 02/28/2025        |         |                  |                |
|------------|------------------------|-------------------|---------|------------------|----------------|-------------------|---------|------------------|----------------|
|            |                        | Wtd Avg<br>Coupon | # Loans | Principal        | % of Principal | Wtd Avg<br>Coupon | # Loans | Principal        | % of Principal |
| INTERIM:   | DEFERMENT              | 7.00%             | 757     | \$7,291,896.79   | 3.991%         | 6.99%             | 774     | \$7,402,697.03   | 4.037%         |
| REPAYMENT: | CURRENT                | 7.06%             | 7,926   | \$93,981,860.40  | 51.438%        | 7.07%             | 8,078   | \$99,656,095.47  | 54.340%        |
|            | 31-60 DAYS DELINQUENT  | 7.09%             | 734     | \$12,074,679.53  | 6.609%         | 7.03%             | 859     | \$11,966,635.02  | 6.525%         |
|            | 61-90 DAYS DELINQUENT  | 6.98%             | 625     | \$8,682,328.85   | 4.752%         | 7.08%             | 445     | \$5,628,861.39   | 3.069%         |
|            | 91-120 DAYS DELINQUENT | 7.06%             | 321     | \$3,687,299.53   | 2.018%         | 7.00%             | 418     | \$6,037,564.65   | 3.292%         |
|            | > 120 DAYS DELINQUENT  | 6.87%             | 1,329   | \$16,293,557.66  | 8.918%         | 6.83%             | 1,328   | \$14,580,030.01  | 7.950%         |
|            | FORBEARANCE            | 7.08%             | 2,587   | \$37,702,951.41  | 20.636%        | 7.04%             | 2,527   | \$35,441,575.31  | 19.326%        |
|            | CLAIMS IN PROCESS      | 6.68%             | 283     | \$2,992,825.18   | 1.638%         | 6.87%             | 260     | \$2,679,074.87   | 1.461%         |
| TOTAL      |                        |                   | 14,562  | \$182,707,399.35 | 100.00%        |                   | 14,689  | \$183,392,533.75 | 100.00%        |

\* Percentages may not total 100% due to rounding

IV. 2017-1 Portfolio Characteristics (cont'd)

|  | 03/31/2025       | 02/28/2025       |
|--|------------------|------------------|
| Pool Balance                                       | \$184,749,594.01 | \$185,362,815.36 |
| Outstanding Borrower Accrued Interest              | \$9,831,981.45   | \$9,754,587.25   |
| Borrower Accrued Interest to be Capitalized        | \$2,042,194.66   | \$1,970,281.61   |
| Borrower Accrued Interest >30 Days Delinquent      | \$1,634,496.63   | \$1,473,017.34   |
| Total # Loans                                      | 14,562           | 14,689           |
| Total # Borrowers                                  | 5,401            | 5,456            |
| Weighted Average Coupon                            | 7.04%            | 7.03%            |
| Weighted Average Remaining Term                    | 224.24           | 222.97           |
| Non-Reimbursable Losses                            | \$18,333.54      | \$10,394.18      |
| Cumulative Non-Reimbursable Losses                 | \$3,868,856.51   | \$3,850,522.97   |
| Since Issued Constant Prepayment Rate (CPR)        | -0.99%           | -0.81%           |
| 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 | \$818,733.00     | \$698,465.92     |
| Borrower Interest Accrued                          | \$1,066,016.95   | \$959,985.67     |
| Interest Subsidy Payments Accrued                  | \$26,286.40      | \$28,548.25      |
| Special Allowance Payments Accrued                 | \$-              | \$-              |

**V. 2017-1 Portfolio Statistics by School and Program**

| A | LOAN TYPE                         | Weighted       | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------|---------------|--------------------------|-----------------|
|   |                                   | Average Coupon |               |                          |                 |
|   | - GSL <sup>(1)</sup> - Subsidized | 7.33%          | 6,883         | 37,614,882.72            | 20.587%         |
|   | - GSL - Unsubsidized              | 7.07%          | 4,888         | 37,199,776.59            | 20.360%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.50%          | 185           | 3,863,591.50             | 2.115%          |
|   | - SLS <sup>(3)</sup> Loans        | 9.26%          | 64            | 643,380.30               | 0.352%          |
|   | - Consolidation Loans             | 6.85%          | 2,542         | 103,385,768.24           | 56.585%         |
|   | <b>Total</b>                      | <b>7.04%</b>   | <b>14,562</b> | <b>\$ 182,707,399.35</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted       | # LOANS       | \$ AMOUNT                | % *             |
|   |                                   | Average Coupon |               |                          |                 |
|   | - Four Year                       | 7.30%          | 8,006         | 57,821,750.06            | 31.647%         |
|   | - Two Year                        | 7.09%          | 2,934         | 14,997,340.74            | 8.208%          |
|   | - Technical                       | 7.58%          | 1,080         | 6,502,540.31             | 3.559%          |
|   | - Other                           | 6.85%          | 2,542         | 103,385,768.24           | 56.585%         |
|   | <b>Total</b>                      | <b>7.04%</b>   | <b>14,562</b> | <b>\$ 182,707,399.35</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. 2017-1 Waterfall for Distributions**

|   | Paid          | Remaining<br>Funds Balance |
|---|---------------|----------------------------|
| <b>Total Available Funds</b>  |               | <b>\$ 1,577,091.65</b>     |
| A Primary Servicing Fee   | \$ 28,731.19  | \$ 1,548,360.46            |
| B Administration Fee  | \$ 10,777.06  | \$ 1,537,583.40            |
| C Trustee Fees  | \$ 3,750.00   | \$ 1,533,833.40            |
| D Class A Noteholders' Interest Distribution Amount                       | \$ 842,321.53 | \$ 691,511.87              |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ -          | \$ 691,511.87              |
| F Reserve Account Reinstatement   | \$ -          | \$ 691,511.87              |
| G Class A Noteholders' Principal Distribution Amount                      | \$ 570,295.85 | \$ 121,216.02              |
| H Class A Noteholders' Accelerated Principal Distribution Amount          | \$ -          | \$ 121,216.02              |
| I Unpaid Expenses of The Trustees   | \$ -          | \$ 121,216.02              |
| J Carryover Servicing Fee   | \$ -          | \$ 121,216.02              |
| K Remaining Amounts to the Noteholders after the first auction date       | \$ -          | \$ 121,216.02              |
| L Repayment to the Lender under the Revolving Credit Agreement            | \$ -          | \$ 121,216.02              |
| M R-1 Certificateholder's Distribution Amount                             | \$ 121,216.02 | \$ -                       |

**Waterfall Triggers**

|  |                   |
|--|-------------------|
| A Student Loan Principal Outstanding                               | \$ 182,707,399.35 |
| B Interest to be Capitalized                                       | \$ 2,042,194.66   |
| C Capitalized Interest Account Balance                             | \$ -              |
| D Reserve Account Balance (after any reinstatement)                | \$ 660,293.00     |
| E Less: Specified Reserve Account Balance                          | \$(660,293.00)    |
| F Total  | \$ 184,749,594.01 |
| G Class A Notes Outstanding (after application of available funds) | \$ 172,431,194.92 |
| H Insolvency Event or Event of Default Under Indenture             | N                 |

**VII. 2017-1 Distributions****Distribution Amounts**

|  | <b>A</b>                |
|--|-------------------------|
| Cusip/Isin   | 26828WAA2               |
| Beginning Balance  | \$ 173,001,490.77       |
| Index  | SOFR                    |
| Spread/Fixed Rate  | 1.20%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 3/25/2025               |
| Accrual Period End   | 4/25/2025               |
| Daycount Fraction  | 0.08611111              |
| Interest Rate*   | 5.65417%                |
| Accrued Interest Factor                                    | 0.004868869             |
| Current Interest Due                                       | \$ 842,321.53           |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    |
| Total Interest Due   | \$ 842,321.53           |
| Interest Paid  | \$ 842,321.53           |
| Interest Shortfall   | \$ -                    |
| Principal Paid   | \$ 570,295.85           |
| Ending Principal Balance                                   | \$ 172,431,194.92       |
| Paydown Factor   | 0.001393685             |
| Ending Balance Factor                                      | 0.421386107             |

\* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <http://www.ecmcgroup.org/investors/>.



**VIII. 2017-1 Reconciliations**

|   |  |                      |
|---|--|----------------------|
| A | <b>Principal Distribution Reconciliation</b> |                      |
|   | Notes Outstanding Principal Balance          | \$ 173,001,490.77    |
|   | Adjusted Pool Balance                        | \$ 185,409,887.01    |
|   | Overcollateralization Amount                 | \$ 12,978,692.09     |
|   | Principal Distribution Amount                | \$ 570,295.85        |
|   | <b>Principal Distribution Amount Paid</b>    | <b>\$ 570,295.85</b> |
| B | <b>Reserve Account Reconciliation</b>        |                      |
|   | Beginning Period Balance                     | \$ 660,293.00        |
|   | Reserve Funds Utilized                       | 0.00                 |
|   | Reserve Funds Reinstated                     | 0.00                 |
|   | Balance Available                            | <hr/> \$ 660,293.00  |
|   | Required Reserve Acct Balance                | \$ 660,293.00        |
|   | Release to Collection Account                | \$ -                 |
| C | <b>Floor Income Rebate Account</b>           |                      |
|   | Beginning Period Balance                     | \$ -                 |
|   | Deposits for the Period                      | \$ -                 |
|   | Release to Collection Account                | \$ -                 |
|   | Ending Balance                               | \$ -                 |