

**ECMC Student Loan Trust 2020-3E**

**Monthly Servicing Report**

**Distribution Date 01/26/2026**

**Collection Period 12/01/2025 - 12/31/2025**

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**

<b>A</b>	<b>Student Loan Portfolio Characteristics</b>	<b>11/24/2020</b>	<b>11/30/2025</b>	<b>12/31/2025</b>
	Principal Balance	\$ 341,960,181.17	\$ 148,378,385.49	\$ 147,258,187.41
	Interest to be Capitalized Balance	6,859,831.25	1,805,133.29	1,614,579.92
	Pool Balance	\$ 348,820,012.42	\$ 151,360,639.95	\$ 150,076,102.88
	Specified Reserve Account Balance	15,238,470.00	- N/A -	- N/A -
	Accrued and Unpaid Interest (Not to be Capitalized)	\$ 21,238,818.83	\$ 4,819,207.98	\$ 4,784,124.36
	<b>Adjusted Pool</b>	<b>\$ 385,297,301.25</b>	<b>\$ 151,360,639.95</b>	<b>\$ 150,076,102.88</b>
	Weighted Average Coupon (WAC)	5.74%	6.18%	6.18%
	Number of Loans	26,691	10,996	10,857
	Aggregate Outstanding Principal Balance - Tbill		\$ 13,552,781.34	\$ 13,384,828.30
	Aggregate Outstanding Principal Balance - SOFR		\$ 137,807,858.61	\$ 136,691,274.58
	Pool Factor		0.433921893	0.430239371
	Since Issued Constant Prepayment Rate		14.38%	14.22%

<b>B</b>	<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>12/26/2025</b>	<b>01/26/2026</b>
	A1A	26833BAA1	\$ 32,967,513.31	\$ 32,629,317.47
	A1B	26833BAB9	\$ 105,542,097.38	\$ 104,459,398.23

<b>C</b>	<b>Account Balances</b>	<b>12/26/2025</b>	<b>01/26/2026</b>
	Reserve Account Balance	\$ 1,513,606.40	\$ 1,500,761.03
	Floor Income Rebate Account	\$ -	\$ -

<b>D</b>	<b>Asset / Liability</b>	<b>12/26/2025</b>	<b>01/26/2026</b>
	Adjusted Pool Balance	\$ 151,360,639.95	\$ 150,076,102.88
	Total Notes	\$ 138,509,610.69	\$ 137,088,715.70
	Difference	\$ 12,851,029.26	\$ 12,987,387.18
	Parity Ratio	1.09278	1.09474

**II. Trust Activity 12/01/2025 through 12/31/2025**

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	221,797.70
	Guarantor Principal	1,257,177.88
	Consolidation Activity Principal	345,092.72
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	-
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	<b>Total Principal Receipts</b>	<b>\$ 1,824,068.30</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	146,758.09
	Guarantor Interest	74,919.23
	Consolidation Activity Interest	2,385.76
	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>\$ 224,063.08</b>
<b>C</b>	<b>Reserves in Excess of Requirement</b>	<b>\$ 12,845.37</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 12,020.43</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	\$(96,847.39)
	Floor Income Rebate Fees to Dept. of Education	\$ -
	Funds Allocated to the Floor Income Rebate Account	\$ -
<b>L</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 1,976,149.79</b>
<b>M</b>	Non-Cash Principal Activity During Collection Period	\$(703,870.22)
<b>N</b>	Non-Reimbursable Losses During Collection Period	\$ 27,504.94
<b>O</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
<b>P</b>	Aggregate Loan Substitutions	\$ -

III. 2020-3E Portfolio Characteristics

		12/31/2025				11/30/2025			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	6.20%	584	\$6,814,609.12	4.628%	6.15%	631	\$7,300,682.77	4.920%
REPAYMENT:	CURRENT	6.01%	6,336	\$79,941,713.50	54.287%	6.05%	6,344	\$81,403,316.60	54.862%
	31-60 DAYS DELINQUENT	6.25%	557	\$7,634,910.88	5.185%	6.37%	475	\$7,024,774.82	4.734%
	61-90 DAYS DELINQUENT	6.57%	326	\$5,515,344.82	3.745%	6.24%	376	\$5,426,013.97	3.657%
	91-120 DAYS DELINQUENT	6.37%	241	\$3,694,508.70	2.509%	6.68%	245	\$3,729,061.76	2.513%
	> 120 DAYS DELINQUENT	6.32%	819	\$13,498,019.03	9.166%	6.22%	1,102	\$15,810,182.87	10.655%
	FORBEARANCE	6.45%	1,661	\$26,038,835.39	17.682%	6.37%	1,615	\$24,901,609.84	16.783%
	CLAIMS IN PROCESS	6.30%	333	\$4,120,245.97	2.798%	6.67%	208	\$2,782,742.86	1.875%
<b>TOTAL</b>			<b>10,857</b>	<b>\$147,258,187.41</b>	<b>100.00%</b>		<b>10,996</b>	<b>\$148,378,385.49</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

IV. 2020-3E Portfolio Characteristics (cont'd)

	12/31/2025	11/30/2025
Pool Balance	\$150,076,102.88	\$151,360,639.95
Outstanding Borrower Accrued Interest	\$6,398,704.28	\$6,624,341.27
Borrower Accrued Interest to be Capitalized	\$1,614,579.92	\$1,805,133.29
Borrower Accrued Interest >30 Days Delinquent	\$1,307,464.29	\$1,309,297.77
Total # Loans	10,857	10,996
Total # Borrowers	4,505	4,566
Weighted Average Coupon	6.18%	6.18%
Weighted Average Remaining Term	185.73	185.47
Non-Reimbursable Losses	\$27,504.94	\$22,514.08
Cumulative Non-Reimbursable Losses	\$2,790,477.60	\$2,762,972.66
Since Issued Constant Prepayment Rate (CPR)	14.22%	14.38%
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	\$1,269,842.59	\$1,528,231.54
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$731,398.14	\$458,263.48
Borrower Interest Accrued	\$733,977.95	\$711,336.07
Interest Subsidy Payments Accrued	\$38,020.46	\$39,595.36
Special Allowance Payments Accrued	\$-	\$-

V. 2020-3E Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL <sup>(1)</sup> - Subsidized	6.71%	3,823	16,880,993.79	11.464%
	- GSL - Unsubsidized	6.77%	2,990	20,309,990.73	13.792%
	- PLUS <sup>(2)</sup> Loans	8.37%	105	2,397,265.75	1.628%
	- SLS <sup>(3)</sup> Loans	8.32%	29	193,202.54	0.131%
	- Consolidation Loans	5.93%	3,910	107,476,734.60	72.985%
	<b>Total</b>	<b>6.18%</b>	<b>10,857</b>	<b>\$ 147,258,187.41</b>	<b>100.000%</b>
B	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	6.86%	4,842	30,288,749.75	20.568%
	- Two Year	6.73%	1,632	7,293,234.55	4.953%
	- Technical	7.01%	473	2,199,468.51	1.494%
	- Other	5.93%	3,910	107,476,734.60	72.985%
	<b>Total</b>	<b>6.18%</b>	<b>10,857</b>	<b>\$ 147,258,187.41</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. 2020-3E Waterfall for Distributions

	Paid	Remaining Funds Balance
<b>Total Available Funds</b>		<b>\$ 1,976,149.79</b>
A Primary Servicing Fees	\$ 23,876.95	\$ 1,952,272.84
B (i) Administration Fee	\$ 10,000.00	\$ 1,942,272.84
(ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees	\$ 27,605.00	\$ 1,914,667.84
(iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 1,914,667.84
C Class A Noteholders' Interest Distribution Amount	\$ 493,772.85	\$ 1,420,894.99
D Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 1,420,894.99
E Reserve Account Reinstatement	\$ -	\$ 1,420,894.99
F Class A Noteholders' Principal Distribution Amount	\$ 1,420,894.99	\$ -
G Accelerated Principal Distribution Amount	\$ -	\$ -
H Unpaid Expenses of the Administrator and the Trustees	\$ -	\$ -
I Carryover Servicing Fee	\$ -	\$ -
J Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ -
K Repayment to the Lender under the Revolving Credit Agreement	\$ -	\$ -
L Class R Certificateholder's Distribution Amount	\$ -	\$ -

**Waterfall Triggers**

A Student Loan Principal Outstanding	\$ 147,258,187.41
B Accrued and Unpaid Interest	\$ 6,398,704.28
C Reserve Account Balance (after any reinstatement)	\$ 1,500,761.03
D Less: Specified Reserve Account Balance	\$(1,500,761.03)
E Total	\$ 153,656,891.69
F Class A Notes Outstanding (after application of available funds)	\$ 137,088,715.70
G Insolvency Event or Event of Default Under Indenture	N

**VII. 2020-3E Distributions**
**Distribution Amounts**

	A1A	A1B
Cusip/Isin	26833BAA1	26833BAB9
Beginning Balance	\$ 32,967,513.31	\$ 105,542,097.38
Index	FIXED	SOFR
Spread/Fixed Rate	1.47%	1.00%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	12/25/2025	12/26/2025
Accrual Period End	1/25/2026	1/26/2026
Daycount Fraction	0.08611111	0.08611111
Interest Rate*	1.47000%	4.98867%
Accrued Interest Factor	0.001225000	0.004295799
Current Interest Due	\$ 40,385.20	\$ 453,387.65
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 40,385.20	\$ 453,387.65
Interest Paid	\$ 40,385.20	\$ 453,387.65
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 338,195.84	\$ 1,082,699.15
Ending Principal Balance	\$ 32,629,317.47	\$ 104,459,398.23
Paydown Factor	0.003937088	0.003937088
Ending Balance Factor	0.379852357	0.379852357

\* 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>.

On March 5, 2021, (i) the ICE Benchmark Administration Limited (the "IBA"), which took over administration of LIBOR on February 1, 2014, published the results of a consultation confirming its intention to cease the publication of one-month U.S. Dollar LIBOR, immediately following the publication of such rate on June 30, 2023, and (ii) UK's Financial Conduct Authority announced that it does not intend to sustain LIBOR by requiring panel banks to continue providing quotations of LIBOR beyond the dates for which they have notified their departure from IBA's LIBOR quotation scheme, or to require IBA to publish LIBOR beyond such dates. As a result, as of March 5, 2021, a Benchmark Transition Event has occurred with respect to the floating rate notes under the Indenture. The related Benchmark Replacement Date is expected to occur on or about June 30, 2023 (absent an intervening additional Benchmark Transition Event), at which time the Administrator will determine the applicable Benchmark Replacement, Benchmark Replacement Adjustment, if any, and any necessary Benchmark Replacement Conforming Changes in accordance with the Indenture, and one-month LIBOR will no longer be the Benchmark rate for the floating rate notes.

VIII. 2020-3E Reconciliations

<b>A</b>	<b>Principal Distribution Reconciliation</b>	
	Notes Outstanding Principal Balance	\$ 138,509,610.69
	Adjusted Pool Balance	\$ 150,076,102.88
	Specified Overcollateralization Amount	\$ 14,257,229.77
	Principal Distribution Amount	\$ 2,690,737.58
	<b>Principal Distribution Amount Paid</b>	<b>\$ 1,420,894.99</b>
<b>B</b>	<b>Reserve Account Reconciliation</b>	
	Beginning Period Balance	\$ 1,513,606.40
	Reserve Funds Utilized	0.00
	Reserve Funds Reinstated	0.00
	Balance Available	<u>\$ 1,513,606.40</u>
	Required Reserve Acct Balance	\$ 1,500,761.03
	Release to Collection Account	\$ 12,845.37
	Ending Reserve Account Balance	\$ 1,500,761.03
<b>C</b>	<b>Floor Income Rebate Account</b>	
	Beginning Period Balance	\$ -
	Deposits for the Period	\$ -
	Release to Collection Account	\$ -
	Ending Balance	\$ -