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I. Principal Parties to the Transaction

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank

II. Explanations / Definitions / Abbreviations

Cash Flows
 Record Date
 Claim Write-Offs
 Principal Shortfall
 Parity Ratio
 Total Note Factor/
 Note Pool Factor

III. Deal Parameters

A. Student Loan Portfolio Characteristics

	10/31/2016	Activity	1/31/2017
i. Portfolio Principal Balance	\$ 325,353,777.35	\$ 11,580,011.89	\$ 313,773,765.46
ii. Interest Expected to be Capitalized	1,958,889.38		1,846,098.42
iii. Pool Balance (i + ii)	\$ 327,312,666.73		\$ 315,619,863.88
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 328,960,379.90		\$ 316,867,577.05
v. Other Accrued Interest	\$ 6,172,868.12		\$ 6,297,035.61
vi. Weighted Average Coupon (WAC)	5.118%		5.111%
vii. Weighted Average Remaining Months to Maturity (WARM)	150		150
viii. Number of Loans	63,009		60,515
ix. Number of Borrowers	29,751		28,457
x. Average Borrower Indebtedness	\$ 10,935.89		\$ 11,028.24
xi. Portfolio Yield ((Trust Income - Trust Expenses) / (Student Loans + Cash))	0.21%		0.36%
xii. Parity Ratio (Adjusted Pool Balance / Bond Outstanding after Distributions)	118.49%		119.14%
Adjusted Pool Balance	\$ 328,960,379.90		\$ 316,867,577.05
Bond Outstanding after Distribution	\$ 277,297,776.98		\$ 265,969,831.91
Informational Purposes Only:			
Cash in Transit at month end	\$ 599,007.28		\$ 1,103,526.28
Outstanding Debt Adjusted for Cash in Transit	\$ 276,698,769.70		\$ 264,866,305.63
Pool Balance to Original Pool Balance	99.35%		97.94%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	118.74%		119.63%

B. Notes	CUSIP	Spread	Coupon Rate	11/25/2016	%	Interest Due	2/27/2017	%
i. Class A-1 Notes	606072KS4	0.85%	1.77483%	\$ 277,297,776.98	100.00%	\$ 1,285,075.08	\$ 265,969,831.91	100.00%
				\$ 277,297,776.98	100.00%	\$ 1,285,075.08	\$ 265,969,831.91	100.00%

LIBOR Rate Notes:		Collection Period:	Record Date	2/24/2017
LIBOR Rate for Accrual Period	0.924830%	First Date in Collection Period	Distribution Date	2/27/2017
First Date in Accrual Period	11/25/2016	Last Date in Collection Period		
Last Date in Accrual Period	2/26/2017			
Days in Accrual Period	94			

C. Reserve Fund

	10/31/2016	1/31/2017
i. Required Reserve Fund Balance	\$ 0.25%	\$ 0.25%
ii. Specified Reserve Fund Balance	\$ 1,247,713.17	\$ 1,247,713.17
iii. Reserve Fund Floor Balance	\$ 1,247,713.17	\$ 1,247,713.17
iv. Reserve Fund Balance after Distribution Date	\$ 1,247,713.17	\$ 1,247,713.17

D. Other Fund Balances

	10/31/2016	1/31/2017
i. Collection Fund*	\$ 13,729,703.96	\$ 13,493,371.92
ii. Capitalized Interest Fund	\$ -	\$ -
iii. Department Rebate Fund	\$ 995,901.43	\$ 900,234.87
iv. Acquisition Fund	\$ -	\$ -

(* For further information regarding Fund detail, see Section VI - K. "Collection Fund Reconciliation".)

Total Fund Balances	\$ 15,973,318.56	\$ 15,641,319.96
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IV. Transactions for the Time Period		11/01/16-01/31/17	
A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	6,443,971.57
ii.	Principal Collections from Guarantor		3,294,151.44
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		3,659,287.60
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	13,397,410.61
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	2,889.78
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		4,874.73
iv.	Capitalized Interest		(1,528,058.39)
v.	Total Non-Cash Principal Activity	\$	(1,520,293.88)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(297,104.84)
ii.	Total Principal Additions	\$	(297,104.84)
D.	Total Student Loan Principal Activity (Avi + Bv + Cii)	\$	11,580,011.89
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	1,927,935.78
ii.	Interest Claims Received from Guarantors		90,946.63
iii.	Late Fees & Other		28,064.30
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		129,672.27
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		(1,363,330.77)
ix.	Interest Benefit Payments		360,453.05
x.	Total Interest Collections	\$	1,173,741.26
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	53,477.18
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(2,888,485.93)
iv.	Capitalized Interest		1,528,058.39
v.	Total Non-Cash Interest Adjustments	\$	(1,306,950.36)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	(33,228.91)
ii.	Total Interest Additions	\$	(33,228.91)
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(166,438.01)
I.	Defaults Paid this Quarter (All + Eii)	\$	3,385,098.07
J.	Cumulative Defaults Paid to Date	\$	198,627,979.87
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	10/31/2016	1,958,889.38
	Interest Capitalized into Principal During Collection Period (B-iv)		(1,528,058.39)
	Change in Interest Expected to be Capitalized		1,415,267.43
	Interest Expected to be Capitalized - Ending (III - A-ii)	1/31/2017	\$ 1,846,098.42

V. Cash Receipts for the Time Period		11/01/16-01/31/17	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	9,738,123.01
ii.	Principal Received from Loans Consolidated		3,659,287.60
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	13,397,410.61
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	2,018,882.41
ii.	Interest Received from Loans Consolidated		129,672.27
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(1,002,877.72)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		28,064.30
vii.	Total Interest Collections	\$	1,173,741.26
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	10,510.38
E.	Total Cash Receipts during Collection Period	\$	14,581,662.25

VI. Cash Payment Detail and Available Funds for the Time Period		11/01/16-01/31/17	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee & Custodian Fees	\$	-
C.	Servicing Fees	\$	(646,762.09)
D.	Administration Fees	\$	(40,422.63)
E.	Transfer to Department Rebate Fund	\$	(907,211.16)
F.	Monthly Rebate Fees	\$	(459,200.86)
G.	Interest Payments on Notes	\$	(1,237,627.74)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(11,754,124.38)
J.	Carryover Administration and Servicing Fees	\$	-
K.	Collection Fund Reconciliation		
i.	Beginning Balance:	10/31/2016	\$ 13,729,703.96
ii.	Principal Paid During Collection Period (I)		(11,754,124.38)
iii.	Interest Paid During Collection Period (G)		(1,237,627.74)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		14,571,151.67
v.	Deposits in Transit		227,354.57
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(2,053,596.74)
vii.	Total Investment Income Received for Quarter (V-D)		10,510.38
viii.	Funds transferred from the Acquisition Fund		0.00
ix.	Funds transferred from the Capitalized Interest Fund		0.00
x.	Funds transferred from the Department Rebate Fund		0.00
xi.	Funds transferred from the Reserve Fund		0.00
xi.	Funds Available for Distribution	\$	13,493,371.92

VI. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 13,493,371.92	\$ 13,493,371.92
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ 206,258.02	\$ 13,287,113.90
C.	Trustee & Custodian Fee	\$ 18,486.52	\$ 13,268,627.38
D.	Servicing Fee	\$ 210,413.24	\$ 13,058,214.14
E.	Administration Fee	\$ 13,150.83	\$ 13,045,063.31
F.	Department Rebate Fund	\$ 281,801.86	\$ 12,763,261.45
G.	Monthly Rebate Fees	\$ 150,241.30	\$ 12,613,020.15
H.	Interest Payments on Notes	\$ 1,285,075.08	\$ 11,327,945.07
I.	Reserve Fund Deposits	\$ -	\$ 11,327,945.07
J.	Principal Distribution Amount	\$ 11,327,945.07	\$ -
K.	Carryover Administration and Servicing Fees	\$ -	\$ -
L.	Additional Principal	\$ -	\$ -

VIII. Distributions

A.		
Distribution Amounts	Combined	Class A-1
i. Quarterly Interest Due	\$ 1,285,075.08	\$ 1,285,075.08
ii. Quarterly Interest Paid	\$ 1,285,075.08	\$ 1,285,075.08
iii. Interest Shortfall	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -
v. Interest Carryover Paid	\$ -	\$ -
vi. Interest Carryover	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 11,327,945.07	\$ 11,327,945.07
viii. Total Distribution Amount	\$ 12,613,020.15	\$ 12,613,020.15

B.		
Principal Distribution Amount Reconciliation		
i. Adjusted Pool Balance as of 10/31/2016	\$	328,560,379.90
ii. Adjusted Pool Balance as of 1/31/2017	\$	316,867,577.05
iii. Excess	\$	11,692,802.85
iv. Principal Shortfall for preceding Distribution Date	\$	-
v. Amounts Due on a Note Final Maturity Date	\$	-
vi. Total Principal Distribution Amount as defined by Indenture	\$	11,692,802.85
vii. Actual Principal Distribution Amount based on amounts in Collection Fund	\$	11,327,945.07
viii. Principal Distribution Amount Shortfall	\$	364,857.78
ix. Noteholders' Principal Distribution Amount	\$	11,327,945.07
Total Principal Distribution Amount Paid	\$	11,327,945.07

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ -

D.		
Reserve Fund Reconciliation		
i. Beginning Balance	10/31/2016	\$ 1,247,713.17
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 1,247,713.17
iv. Required Reserve Fund Balance		\$ 1,247,713.17
v. Excess Reserve - Apply to Unpaid Collection Fund		\$ -
vi. Ending Reserve Fund Balance		\$ 1,247,713.17

E.			
Note Balances	11/25/2016	Paydown Factors	2/27/2017
i. Total Note Factor	1.0000000000	0.0408511932	0.9591488068
ii. A-1 Note Balance	\$ 277,297,776.98		\$ 265,969,831.91
A-1 Note Pool Factor	1.0000000000	0.0408511932	0.9591488068

IX. Portfolio Characteristics											
Status	WAC		Number of Loans		WARM		Principal Amount		%		
	10/31/2016	1/31/2017	10/31/2016	1/31/2017	10/31/2016	1/31/2017	10/31/2016	1/31/2017	10/31/2016	1/31/2017	
Interim:											
In School											
Subsidized Loans	5.373%	5.372%	106	91	156	158	\$ 388,305.02	\$ 324,145.02	0.12%	0.10%	
Unsubsidized Loans	5.274%	5.145%	89	71	155	162	371,755.63	283,873.90	0.11%	0.08%	
Grace											
Subsidized Loans	5.191%	5.226%	48	32	119	121	148,126.24	113,778.41	0.05%	0.04%	
Unsubsidized Loans	5.287%	5.248%	46	31	121	123	152,367.58	144,136.73	0.05%	0.05%	
Total Interim	5.301%	5.258%	289	225	445	449	\$ 1,060,554.47	\$ 865,934.06	0.33%	0.28%	
Repayment											
Active											
0-30 Days Delinquent	5.087%	5.067%	45,722	44,906	148	148	\$ 239,321,831.39	\$ 236,430,861.12	73.56%	75.35%	
31-60 Days Delinquent	5.211%	5.449%	2,035	1,715	149	147	10,830,781.13	9,004,239.78	3.33%	2.87%	
61-90 Days Delinquent	5.351%	5.447%	1,150	952	141	149	5,895,068.21	5,087,980.42	1.81%	1.62%	
91-120 Days Delinquent	5.327%	5.530%	734	770	153	164	3,953,500.85	4,305,247.50	1.22%	1.37%	
121-150 Days Delinquent	5.301%	4.853%	1,544	630	138	140	7,205,252.07	2,875,211.07	2.21%	0.92%	
151-180 Days Delinquent	4.997%	5.438%	911	475	140	143	4,692,771.74	2,658,312.00	1.44%	0.85%	
181-210 Days Delinquent	5.192%	5.466%	425	341	141	137	2,262,587.34	1,869,847.30	0.70%	0.60%	
211-240 Days Delinquent	5.349%	5.395%	356	783	131	136	1,585,469.94	3,725,772.30	0.49%	1.19%	
241-270 Days Delinquent	4.848%	4.923%	366	572	128	140	1,381,256.21	2,606,789.99	0.42%	0.83%	
271-300 Days Delinquent	4.607%	5.314%	176	192	129	145	781,623.56	768,960.25	0.24%	0.25%	
>300 Days Delinquent	4.848%	4.330%	18	15	97	57	42,198.83	6,177.61	0.01%	0.00%	
Deferment											
Subsidized Loans	4.663%	4.660%	3,370	3,067	154	154	11,477,929.18	10,569,014.51	3.53%	3.37%	
Unsubsidized Loans	5.119%	5.115%	2,393	2,177	173	177	12,281,869.94	11,288,238.18	3.77%	3.60%	
Forbearance											
Subsidized Loans	5.064%	5.096%	1,430	1,508	145	144	6,644,209.30	6,744,196.11	2.04%	2.15%	
Unsubsidized Loans	5.942%	5.783%	1,236	1,210	181	183	11,322,153.01	10,635,855.23	3.48%	3.39%	
Total Repayment	5.118%	5.111%	61,866	59,313	150	150	\$ 319,658,502.70	\$ 308,576,703.37	98.25%	98.34%	
Claims In Process	5.089%	5.073%	854	977	148	148	4,634,720.18	4,331,128.03	1.42%	1.38%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	5.118%	5.111%	63,009	60,515	150	150	\$ 325,353,777.35	\$ 313,773,765.46	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 1/31/2017							
Loan Type	WAC		WARM		Number of Loans	Principal Amount	%
	Consolidation - Subsidized	4.935%		150		6,547	\$ 76,062,319.58
Consolidation - Unsubsidized	5.372%		180		6,389	93,227,679.32	29.71%
Stafford Subsidized	4.674%		118		27,107	64,188,515.26	20.46%
Stafford Unsubsidized	4.929%		138		18,855	66,672,969.03	21.25%
PLUS Loans	7.340%		115		1,617	13,622,282.27	4.34%
Total	5.111%		150		60,515	\$ 313,773,765.46	100.00%
School Type							
4 Year College	5.149%		152		39,578	\$ 228,237,117.44	72.74%
Graduate ***	3.850%		120		19	172,412.19	0.05%
Proprietary, Tech, Vocational and Other	5.092%		149		10,221	49,714,895.04	15.84%
2 Year College	4.933%		135		10,697	35,649,340.79	11.36%
Total	5.111%		150		60,515	\$ 313,773,765.46	100.00%

***Category changed from "Unidentified" to "Graduate" Unidentified included in "Proprietary, Tech, Vocational, & Other"

XI. Servicer Totals 1/31/2017		
\$	313,773,765.46	Mohela
\$		AES
\$	313,773,765.46	Total

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	74	\$ 566,569.20	0.18%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	31	162,103.74	0.05%
Alaska	122	498,395.03	0.16%
Alabama	770	3,663,912.47	1.17%
Armed Forces Pacific	15	97,595.70	0.03%
Arkansas	5,238	21,308,620.06	6.79%
American Samoa	0	-	0.00%
Arizona	526	3,400,797.84	1.08%
California	3,394	18,855,085.23	6.01%
Colorado	526	2,805,570.65	0.89%
Connecticut	187	2,105,482.77	0.67%
District of Columbia	68	365,862.29	0.12%
Delaware	26	223,003.70	0.07%
Florida	1,064	6,935,916.91	2.21%
Georgia	937	5,017,297.51	1.60%
Guam	7	37,995.41	0.01%
Hawaii	115	490,297.64	0.16%
Iowa	236	1,811,081.49	0.58%
Idaho	56	460,611.16	0.15%
Illinois	2,726	13,311,751.33	4.24%
Indiana	316	1,772,798.43	0.56%
Kansas	1,213	7,295,912.49	2.32%
Kentucky	202	1,372,602.40	0.44%
Louisiana	387	1,664,840.19	0.53%
Massachusetts	340	2,988,292.32	0.95%
Maryland	290	1,574,158.55	0.50%
Maine	63	616,263.81	0.20%
Michigan	163	1,361,242.38	0.43%
Minnesota	531	2,631,879.14	0.84%
Missouri	24,554	131,151,461.50	41.80%
Mariana Islands	2	4,141.05	0.00%
Mississippi	6,479	22,177,640.11	7.07%
Montana	55	199,316.14	0.06%
North Carolina	867	3,921,257.22	1.25%
North Dakota	58	252,287.75	0.08%
Nebraska	175	1,203,116.49	0.38%
New Hampshire	66	433,842.32	0.14%
New Jersey	364	3,110,079.97	0.98%
New Mexico	136	852,031.78	0.27%
Nevada	141	922,951.39	0.29%
New York	1,036	5,495,882.95	1.75%
Ohio	331	2,775,679.88	0.88%
Oklahoma	388	2,830,829.46	0.90%
Oregon	510	1,793,494.73	0.57%
Pennsylvania	356	2,742,848.35	0.87%
Puerto Rico	19	138,832.21	0.04%
Rhode Island	28	183,168.09	0.06%
South Carolina	218	1,397,579.86	0.45%
South Dakota	36	204,485.34	0.07%
Tennessee	960	5,209,799.89	1.66%
Texas	2,583	14,121,824.57	4.50%
Utah	100	947,171.81	0.30%
Virginia	581	3,265,249.39	1.05%
Virgin Islands	6	12,992.26	0.00%
Vermont	20	199,773.97	0.06%
Washington	530	2,767,856.69	0.88%
Wisconsin	205	1,432,773.26	0.46%
West Virginia	51	483,507.41	0.15%
Wyoming	37	144,950.78	0.05%
	60,515	\$ 313,773,765.46	100.00%

*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Guarantee Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	2,547	8,054,577.59	2.57%
708 - CSLP	35	212,618.19	0.07%
712 - FGLP	22	121,223.15	0.04%
717 - ISAC	918	2,246,272.26	0.72%
721 - KHEAA	827	2,761,573.69	0.88%
722 - LASFAC	21	94,605.25	0.03%
723FAME	5	15,759.82	0.01%
725 - ASA	1,099	5,664,339.64	1.81%
726 - MHEAA	5	20,390.35	0.01%
729 - MDHE	30,032	157,339,461.77	50.14%
730 - MGSLLP	3	125,345.17	0.04%
731 - NSLP	2,567	9,378,805.61	2.99%
734 - NJ HIGHER ED	32	145,743.10	0.05%
736 - NYSHESC	754	2,859,269.00	0.91%
740 - OGSLLP	22	67,916.96	0.02%
741 OSAC	6	3,389.41	0.00%
742 - PHEAA	3,673	56,501,632.26	18.01%
744 - RHHEAA	92	429,314.45	0.14%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	1,396	4,756,125.72	1.52%
751 - ECMC	18	158,943.23	0.05%
753 - NELA	241	676,117.07	0.22%
755 - GLHEC	6,781	23,692,163.74	7.55%
800 - USAF	5,236	15,969,610.09	5.09%
836 - USAF	364	6,788,209.95	2.16%
927 - ECMC	1,301	4,950,671.63	1.58%
951 - ECMC	2,518	10,736,686.56	3.42%
	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	4,940	\$ 3,234,474.68	1.03%
24 TO 35	4,457	5,656,850.97	1.80%
36 TO 47	4,442	8,171,500.97	2.60%
48 TO 59	3,714	9,318,770.07	2.97%
60 TO 71	3,510	10,868,165.71	3.46%
72 TO 83	3,248	11,913,365.25	3.80%
84 TO 95	2,920	12,254,106.75	3.91%
96 TO 107	3,683	17,801,357.65	5.67%
108 TO 119	4,472	22,781,527.29	7.26%
120 TO 131	6,394	32,007,770.53	10.20%
132 TO 143	6,318	36,114,503.35	11.51%
144 TO 155	3,546	26,091,910.80	8.32%
156 TO 167	1,908	18,092,097.03	5.77%
168 TO 179	1,471	15,979,850.69	5.09%
180 TO 191	1,053	12,297,286.12	3.92%
192 TO 203	808	9,374,182.37	2.99%
204 TO 215	780	10,263,333.86	3.28%
216 TO 227	650	9,529,970.51	3.04%
228 TO 239	416	7,156,396.27	2.28%
240 TO 251	463	8,255,594.35	2.63%
252 TO 263	373	5,877,846.95	1.87%
264 TO 275	255	4,920,351.11	1.57%
276 TO 287	212	3,748,164.39	1.19%
288 TO 299	109	2,844,460.92	0.91%
300 TO 311	76	1,825,515.55	0.58%
312 TO 323	58	1,598,850.92	0.51%
324 TO 335	53	1,205,508.42	0.38%
336 TO 347	45	1,164,780.23	0.37%
348 TO 360	32	1,332,361.72	0.42%
361 AND GREATER	109	2,072,920.03	0.66%
	60,515	\$ 313,773,765.46	100.00%

XII. Collateral Tables as of 1/31/2017 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	351	\$ 1,307,930.70	0.42%
REPAY YEAR 2	229	787,010.79	0.25%
REPAY YEAR 3	329	1,151,998.57	0.37%
REPAY YEAR 4	59,606	310,526,825.40	98.97%
Total	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$499.99 OR LESS	5,994	\$ 1,535,654.03	0.49%
\$500.00 TO \$999.99	6,251	4,696,614.00	1.50%
\$1000.00 TO \$1999.99	12,088	17,907,636.03	5.71%
\$2000.00 TO \$2999.99	9,209	23,123,643.85	7.37%
\$3000.00 TO \$3999.99	7,411	25,550,738.89	8.14%
\$4000.00 TO \$5999.99	6,957	34,320,898.08	10.94%
\$6000.00 TO \$7999.99	3,969	27,390,797.75	8.73%
\$8000.00 TO \$9999.99	2,080	18,580,046.14	5.92%
\$10000.00 TO \$14999.99	2,482	30,237,147.38	9.64%
\$15000.00 TO \$19999.99	1,335	23,062,161.74	7.35%
\$20000.00 TO \$24999.99	792	17,688,279.80	5.64%
\$25000.00 TO \$29999.99	527	14,395,842.03	4.59%
\$30000.00 TO \$34999.99	396	12,844,444.74	4.09%
\$35000.00 TO \$39999.99	225	8,359,244.82	2.65%
\$40000.00 TO \$44999.99	176	7,452,377.30	2.38%
\$45000.00 TO \$49999.99	124	5,869,619.49	1.87%
\$50000.00 TO \$54999.99	82	4,291,194.24	1.37%
\$55000.00 TO \$59999.99	78	4,478,623.40	1.43%
\$60000.00 TO \$64999.99	48	2,991,030.05	0.95%
\$65000.00 TO \$69999.99	52	3,503,930.47	1.12%
\$70000.00 TO \$74999.99	40	2,882,938.41	0.92%
\$75000.00 TO \$79999.99	34	2,645,849.38	0.84%
\$80000.00 TO \$84999.99	16	1,315,197.59	0.42%
\$85000.00 TO \$89999.99	24	2,089,445.60	0.67%
\$90000.00 AND GREATER	125	16,560,410.25	5.28%
Total	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	53,093	\$ 276,534,099.21	88.13%
31 to 60	1,715	9,004,239.78	2.87%
61 to 90	952	5,087,980.42	1.62%
91 to 120	770	4,305,247.50	1.37%
121 and Greater	3,985	18,842,198.55	6.01%
Total	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	864	\$ 1,125,556.62	0.36%
2.00% TO 2.49%	5,160	11,441,568.18	3.65%
2.50% TO 2.99%	20,234	67,093,213.37	21.38%
3.00% TO 3.49%	3,064	23,567,626.49	7.51%
3.50% TO 3.99%	1,980	17,053,934.81	5.44%
4.00% TO 4.49%	1,150	13,872,347.11	4.42%
4.50% TO 4.99%	1,726	17,404,788.44	5.55%
5.00% TO 5.49%	749	10,586,856.00	3.37%
5.50% TO 5.99%	565	7,652,730.29	2.44%
6.00% TO 6.49%	845	12,574,816.06	4.01%
6.50% TO 6.99%	21,085	84,690,476.67	26.99%
7.00% TO 7.49%	881	13,191,991.09	4.20%
7.50% TO 7.99%	399	7,388,012.61	2.35%
8.00% TO 8.49%	791	14,385,160.60	4.58%
8.50% TO 8.99%	900	8,834,785.35	2.82%
9.00% OR GREATER	122	2,909,841.77	0.93%
Total	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH LIBOR INDEX	58,169	\$ 298,815,864.19	95.23%
91 DAY T-BILL INDEX	2,346	14,957,901.27	4.77%
Total	60,515	\$ 313,773,765.46	100.00%

Distribution of the Student Loans by Date of Disbursement			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	4,396	\$ 24,324,217.65	7.75%
PRE-APRIL 1, 2006	32,647	166,112,662.91	52.94%
PRE-OCTOBER 1, 1993	211	1,265,496.40	0.40%
PRE-OCTOBER 1, 2007	23,261	122,071,428.50	38.90%
Total	60,515	\$ 313,773,765.46	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KS4	0.85%	1.77483%
LIBOR Rate for Accrual Period			0.9248%
First Date in Accrual Period			11/25/16
Last Date in Accrual Period			2/26/17
Days in Accrual Period			94

XIV. CPR Rate					
Distribution Date	Adjusted Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume	
8/25/2010	\$ 842,489,123.34	1.52%	1.52%	\$ 12,778,164.09	
11/25/2010	838,821,047.74	2.49%	4.00%	20,925,496.38	
2/25/2011	809,360,161.68	2.30%	6.21%	18,604,375.50	
5/25/2011	784,203,101.95	2.69%	8.71%	21,084,043.89	
8/25/2011	755,119,081.67	2.28%	9.28%	17,199,786.49	
11/25/2011	722,010,088.34	2.21%	9.00%	15,989,067.07	
2/25/2012	700,182,802.81	2.06%	8.76%	14,445,747.62	
5/25/2012	678,708,748.02	2.68%	8.72%	18,206,164.47	
8/27/2012	653,480,621.02	4.37%	10.69%	28,553,962.53	
11/26/2012	617,887,412.05	3.44%	11.78%	21,268,444.85	
2/25/2013	589,752,946.97	2.23%	11.96%	13,143,344.06	
5/28/2013	570,010,761.15	2.55%	11.86%	14,560,464.64	
8/26/2013	548,499,238.84	2.37%	10.03%	13,021,433.23	
11/25/2013	529,284,641.27	2.29%	8.96%	12,110,321.83	
2/25/2014	510,682,062.07	2.52%	9.22%	12,884,046.27	
5/27/2014	492,004,406.51	3.23%	9.83%	15,886,349.87	
8/25/2014	470,673,123.53	2.73%	10.19%	12,862,337.80	
11/25/2014	452,150,028.86	3.01%	10.82%	13,620,277.27	
2/25/2015	433,728,569.04	2.32%	10.65%	10,046,151.94	
5/26/2015	418,928,573.95	3.00%	10.43%	12,548,163.75	
8/25/2015	402,275,906.25	2.34%	10.09%	9,411,060.16	
11/25/2015	389,027,899.34	2.60%	9.71%	10,103,220.39	
2/25/2016	374,907,289.26	1.99%	9.40%	7,452,883.03	
5/25/2016	363,580,228.53	2.54%	9.00%	9,244,417.76	
8/25/2016	351,791,054.92	2.31%	8.98%	8,143,747.75	
11/25/2016	339,932,934.15	2.45%	8.85%	8,344,552.61	
2/27/2017	328,560,379.90	2.58%	9.41%	8,466,686.87	

XV. Items to Note
Effective 4/1/12, the 90 day CP SAP Index was changed to 1 month LIBOR.
VI C & D reflects Servicing and Admin fees for October, November, and December paid in November, December and January.
VII Waterfall reflects Servicing and Admin Fees accrued for January to be paid February 27th.