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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 National Association

**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**

	9/30/2022	Activity	10/31/2022
i. Portfolio Principal Balance	\$ 407,726,263.41	\$ (13,891,197.54)	\$ 393,835,065.87
ii. Interest Expected to be Capitalized	\$ 6,754,710.44		\$ 6,554,382.17
iii. <b>Pool Balance</b> (i + ii)	<b>\$ 414,480,973.85</b>		<b>\$ 400,389,448.04</b>
iv. <b>Adjusted Pool Balance</b> (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	<b>\$ 432,175,100.18</b>		<b>\$ 417,991,979.45</b>
v. Other Accrued Interest	\$ 27,225,419.37		\$ 26,408,340.82
vi. Accrued Interest for IBR PFH (informational only)	\$ 18,275,857.55		\$ 17,539,871.38
vii. Weighted Average Coupon (WAC)	5.525%		5.521%
viii. Weighted Average Remaining Months to Maturity (WARM)	183		184
ix. Number of Loans	66,196		64,281
x. Number of Borrowers	26,917		26,135
xi. Average Borrower Indebtedness	\$ 15,147.54		\$ 15,069.26
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	99.44%		99.17%
Adjusted Pool Balance	\$ 432,175,100.18		\$ 417,991,979.45
Bonds Outstanding after Distribution	\$ 434,608,855.73		\$ 421,499,144.83
Total Parity Ratio (Total Assets/Total Liabilities)	105.91%		106.13%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	102.24%		102.05%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	108.81%		109.11%
<b>Informational purposes only:</b>			
Cash in Transit at month end	\$ 584,851.25		\$ 2,304,157.35
Outstanding Debt Adjusted for Cash in Transit	\$ 434,024,004.48		\$ 419,194,987.48
Pool Balance to Original Pool Balance	78.48%		75.81%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	99.57%		99.71%

B. Notes	CUSIP	Spread	Coupon Rate	10/25/2022	%	Interest Due	11/25/2022	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 103,200,404.24	23.75%	\$ 169,420.66	\$ 99,999,791.23	23.72%
ii. Class A-1B Notes	606072LG9	0.70%	4.28557%	\$ 319,508,451.49	73.52%	\$ 1,179,098.64	\$ 309,599,353.60	73.45%
iii. Class B Notes	606072LH7	1.50%	5.08557%	\$ 11,900,000.00	2.74%	\$ 52,112.97	\$ 11,900,000.00	2.82%
iv. <b>Total Notes</b>				<b>\$ 434,608,855.73</b>	<b>100.00%</b>	<b>\$ 1,400,632.27</b>	<b>\$ 421,499,144.83</b>	<b>100.00%</b>

<b>LIBOR Rate Notes:</b>		<b>Collection Period:</b>				
LIBOR Rate for Accrual Period	3.585570%	First Date in Collection Period	10/1/2022	Record Date	11/23/2022	
First Date in Accrual Period	10/25/2022	Last Date in Collection Period	10/31/2022	Distribution Date	11/25/2022	
Last Date in Accrual Period	11/24/2022					
Days in Accrual Period	31					

**C. Reserve Fund**

	9/30/2022	10/31/2022
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 2,694,126.33	\$ 2,602,531.41
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 2,694,126.33	\$ 2,602,531.41

**D. Other Fund Balances**

	9/30/2022	10/31/2022
i. Collection Fund*	\$ 11,830,816.01	\$ 14,877,396.71
ii. Capitalized Interest Fund	\$ 15,000,000.00	\$ 15,000,000.00
iii. Department Rebate Fund	\$ 55,424.10	\$ 101,453.15
iv. Cost of Issuance Fund	\$ -	\$ -

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

<b>Total Fund Balances</b>	<b>\$ 29,580,366.44</b>	<b>\$ 32,581,381.27</b>
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<b>A.</b>	<b>Student Loan Principal Collection Activity</b>			
i.	Regular Principal Collections	\$	1,287,765.08	
ii.	Principal Collections from Guarantor		4,282,632.68	
iii.	Principal Repurchases/Reimbursements by Servicer		-	
iv.	Principal Repurchases/Reimbursements by Seller		-	
v.	Paydown due to Loan Consolidation		9,076,404.92	
vi.	Other System Adjustments		-	
vii.	<b>Total Principal Collections</b>	<b>\$</b>	<b>14,646,802.68</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
i.	Principal Realized Losses - Claim Write-Offs	\$	2,146.99	
ii.	Principal Realized Losses - Other		-	
iii.	Other Adjustments		1,146.93	
iv.	Capitalized Interest		(758,899.06)	
v.	<b>Total Non-Cash Principal Activity</b>	<b>\$</b>	<b>(758,605.14)</b>	
<b>C.</b>	<b>Student Loan Principal Additions</b>			
i.	New Loan Additions	\$	-	
ii.	<b>Total Principal Additions</b>	<b>\$</b>	<b>-</b>	
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Cii)</b>	<b>\$</b>	<b>13,891,197.54</b>	
<b>E.</b>	<b>Student Loan Interest Activity</b>			
i.	Regular Interest Collections	\$	664,587.95	
ii.	Interest Claims Received from Guarantors		363,652.11	
iii.	Late Fees & Other		613.90	
iv.	Interest Repurchases/Reimbursements by Servicer		-	
v.	Interest Repurchases/Reimbursements by Seller		-	
vi.	Interest due to Loan Consolidation		852,218.51	
vii.	Other System Adjustments		-	
viii.	Special Allowance Payments		-	
ix.	Interest Benefit Payments		-	
x.	<b>Total Interest Collections</b>	<b>\$</b>	<b>1,881,072.47</b>	
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
i.	Interest Losses - Claim Write-offs	\$	113,356.11	
ii.	Interest Losses - Other		-	
iii.	Other Adjustments		(2,153,080.74)	
iv.	Capitalized Interest		758,899.06	
v.	<b>Total Non-Cash Interest Adjustments</b>	<b>\$</b>	<b>(1,280,825.57)</b>	
<b>G.</b>	<b>Student Loan Interest Additions</b>			
i.	New Loan Additions	\$	(611.33)	
ii.	<b>Total Interest Additions</b>	<b>\$</b>	<b>(611.33)</b>	
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	<b>\$</b>	<b>599,635.57</b>	
<b>I.</b>	<b>Defaults Paid this Month (Aii + Eii)</b>	<b>\$</b>	<b>4,646,284.79</b>	
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	<b>\$</b>	<b>17,068,215.82</b>	
<b>K.</b>	<b>Interest Expected to be Capitalized</b>			
	Interest Expected to be Capitalized - Beginning (III - A-ii)	9/30/2022	\$	6,754,710.44
	Interest Capitalized into Principal During Collection Period (B-iv)			(758,899.06)
	Change in Interest Expected to be Capitalized			558,570.79
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2022	\$	6,554,382.17

V. Cash Receipts for the Time Period		10/1/22-10/31/22	
<b>A.</b>	<b>Principal Collections</b>		
i.	Principal Payments Received - Cash	\$	5,570,397.76
ii.	Principal Received from Loans Consolidated		9,076,404.92
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	<b>Total Principal Collections</b>	\$	<b>14,646,802.68</b>
<b>B.</b>	<b>Interest Collections</b>		
i.	Interest Payments Received - Cash	\$	1,028,240.06
ii.	Interest Received from Loans Consolidated		852,218.51
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		-
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		613.90
vii.	<b>Total Interest Collections</b>	\$	<b>1,881,072.47</b>
<b>C.</b>	<b>Other Reimbursements</b>	\$	-
<b>D.</b>	<b>Investment Earnings</b>	\$	<b>65,121.26</b>
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>	\$	<b>16,592,996.41</b>

VI. Cash Payment Detail and Available Funds for the Time Period		10/1/22-10/31/22	
<b>Funds Previously Remitted: Collection Account</b>			
<b>A.</b>	Joint Sharing Agreement Payments	\$	-
<b>B.</b>	Trustee Fees	\$	-
<b>C.</b>	Servicing Fees	\$	(276,320.65)
<b>D.</b>	Administration Fees	\$	(17,270.04)
<b>E.</b>	Interest Payments on Class A Notes	\$	(1,170,831.46)
<b>F.</b>	Interest Payments on Class B Notes	\$	(43,942.73)
<b>G.</b>	Transfer to Department Rebate Fund	\$	(46,029.05)
<b>H.</b>	Monthly Rebate Fees	\$	(173,871.81)
<b>I.</b>	Transfer to Reserve Fund	\$	-
<b>J.</b>	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$	(10,158,897.96)
<b>K.</b>	Unpaid Trustee fees	\$	-
<b>L.</b>	Carryover Servicing Fees	\$	-
<b>M.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
<b>N.</b>	Remaining amounts to Authority	\$	-
<b>O. Collection Fund Reconciliation</b>			
i.	Beginning Balance:	9/30/2022	\$ 11,830,816.01
ii.	Principal Paid During Collection Period (J)		(10,158,897.96)
iii.	Interest Paid During Collection Period (E & F)		(1,214,774.19)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		16,527,875.15
v.	Deposits in Transit		(1,719,306.10)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(513,491.55)
vii.	Total Investment Income Received for Month (V-D)		65,121.26
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		60,054.09
xii.	<b>Funds Available for Distribution</b>	\$	<b>14,877,396.71</b>

**VII. Waterfall for Distribution**

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 14,877,396.71	\$ 14,877,396.71
B.	Joint Sharing Agreement Payments	\$ -	\$ 14,877,396.71
C.	Trustee Fees	\$ 7,243.48	\$ 14,870,153.23
D.	Servicing Fees	\$ 266,926.30	\$ 14,603,226.93
E.	Administration Fees	\$ 16,682.89	\$ 14,586,544.04
F.	Interest Payments on Class A Notes	\$ 1,348,519.30	\$ 13,238,024.74
G.	Interest Payments on Class B Notes	\$ 52,112.97	\$ 13,185,911.77
H.	Transfer to Department Rebate Fund	\$ -	\$ 13,185,911.77
I.	Monthly Rebate Fees	\$ 167,795.79	\$ 13,018,115.98
J.	Transfer to Reserve Fund	\$ (91,594.92)	\$ 13,109,710.90
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	<b>\$ 13,109,710.90</b>	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

**VIII. Distributions**

<b>A. Distribution Amounts</b>				
	<b>Combined</b>	<b>Class A-1A</b>	<b>Class A-1B</b>	<b>Class B</b>
i. Monthly Interest Due	\$ 1,400,632.27	\$ 169,420.66	\$ 1,179,098.64	\$ 52,112.97
ii. Monthly Interest Paid	\$ 1,400,632.27	\$ 169,420.66	\$ 1,179,098.64	\$ 52,112.97
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 13,109,710.90	\$ 3,200,613.01	\$ 9,909,097.89	\$ -
<b>v. Total Distribution Amount</b>	<b>\$ 14,510,343.17</b>	<b>\$ 3,370,033.67</b>	<b>\$ 11,088,196.53</b>	<b>\$ 52,112.97</b>

<b>B. Principal Distribution Amount Reconciliation</b>	
i. Notes Outstanding as of 9/30/2022	\$ 434,608,855.73
ii. Adjusted Pool Balance as of 10/31/2022	\$ 417,991,979.45
iii. Less Specified Overcollateralization Amount	\$ 22,153,574.91
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount	\$ 395,838,404.54
v. Excess	\$ 38,770,451.19
vi. Principal Shortfall for preceding Distribution Date	\$ -
vii. Amounts Due on a Note Final Maturity Date	\$ -
viii. Total Principal Distribution Amount as defined by Indenture	\$ 38,770,451.19
ix. Actual Principal Distribution Amount based on amounts in Collection Fund	\$ 13,109,710.90
x. Principal Distribution Amount Shortfall	\$ 25,660,740.29
<b>xi. Noteholders' Principal Distribution Amount</b>	<b>\$ 13,109,710.90</b>
<b>Total Principal Distribution Amount Paid</b>	<b>\$ 13,109,710.90</b>

<b>C. Additional Principal Paid</b>	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

<b>D. Reserve Fund Reconciliation</b>	
i. Beginning Balance 9/30/2022	\$ 2,694,126.33
ii. Amounts, if any, necessary to reinstate the balance	\$ -
iii. Total Reserve Fund Balance Available	\$ 2,694,126.33
iv. Required Reserve Fund Balance	\$ 2,602,531.41
v. Excess Reserve - Apply to Collection Fund	\$ 91,594.92
vi. Ending Reserve Fund Balance	\$ 2,602,531.41

<b>E. Note Balances</b>			
	<b>10/25/2022</b>	<b>Paydown Factors</b>	<b>11/25/2022</b>
Note Balance	\$ 434,608,855.73		\$ 421,499,144.83
Note Pool Factor	36.5217525824	1.1016563782	35.4200962042

**IX. Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	9/30/2022	10/31/2022	9/30/2022	10/31/2022	9/30/2022	10/31/2022	9/30/2022	10/31/2022	9/30/2022	10/31/2022	
<b>Interim:</b>											
<b>In School</b>											
Subsidized Loans	4.936%	4.967%	21	23	139	136	\$ 96,525.00	\$ 116,525.00	0.02%	0.03%	
Unsubsidized Loans	6.194%	5.980%	19	20	146	141	75,653.00	104,153.00	0.02%	0.03%	
<b>Grace</b>											
Subsidized Loans	5.414%	5.429%	21	18	123	125	97,817.89	74,317.89	0.02%	0.02%	
Unsubsidized Loans	5.897%	6.239%	14	13	123	127	69,074.44	40,574.44	0.02%	0.01%	
<b>Total Interim</b>	<b>5.550%</b>	<b>5.538%</b>	<b>75</b>	<b>74</b>	<b>133</b>	<b>134</b>	<b>\$ 339,070.33</b>	<b>\$ 335,570.33</b>	<b>0.08%</b>	<b>0.09%</b>	
<b>Repayment</b>											
<b>Active</b>											
0-30 Days Delinquent	5.467%	5.444%	44,641	42,469	180	180	\$ 272,508,216.72	\$ 258,231,229.66	66.84%	65.57%	
31-60 Days Delinquent	5.753%	5.650%	2,252	2,379	193	176	14,103,115.72	14,040,665.73	3.46%	3.57%	
61-90 Days Delinquent	5.833%	5.840%	1,259	1,452	183	201	8,117,126.00	9,257,207.80	1.99%	2.35%	
91-120 Days Delinquent	5.551%	5.772%	1,331	1,018	183	180	8,244,601.95	6,949,308.13	2.02%	1.76%	
121-150 Days Delinquent	5.589%	5.505%	881	1,078	178	178	5,611,508.35	6,525,129.13	1.38%	1.66%	
151-180 Days Delinquent	5.726%	5.793%	745	716	178	182	4,486,616.33	4,644,206.21	1.10%	1.18%	
181-210 Days Delinquent	5.418%	5.757%	381	642	162	176	2,490,671.95	3,824,934.54	0.61%	0.97%	
211-240 Days Delinquent	5.392%	5.336%	392	315	157	163	1,850,808.21	2,109,788.27	0.45%	0.54%	
241-270 Days Delinquent	6.285%	5.579%	205	327	149	161	1,346,645.81	1,568,636.27	0.33%	0.40%	
271-300 Days Delinquent	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%	
>300 Days Delinquent	5.179%	4.854%	113	132	161	162	533,190.88	654,260.85	0.13%	0.17%	
<b>Deferment</b>											
Subsidized Loans	5.324%	5.296%	1,928	1,895	176	177	8,145,397.56	7,966,752.69	2.00%	2.02%	
Unsubsidized Loans	5.645%	5.578%	1,447	1,427	225	222	10,246,718.43	9,847,310.03	2.51%	2.50%	
<b>Forbearance</b>											
Subsidized Loans	5.443%	5.516%	4,097	4,238	183	183	21,591,993.09	22,029,356.56	5.30%	5.59%	
Unsubsidized Loans	5.777%	5.864%	3,281	3,342	210	216	28,286,594.46	28,679,002.07	6.94%	7.28%	
<b>Total Repayment</b>	<b>5.518%</b>	<b>5.512%</b>	<b>62,953</b>	<b>61,430</b>	<b>184</b>	<b>184</b>	<b>\$ 387,563,205.46</b>	<b>\$ 376,327,787.94</b>	<b>95.05%</b>	<b>95.55%</b>	
Claims In Process	5.668%	5.723%	3,168	2,777	176	179	\$ 19,823,987.62	\$ 17,171,707.60	4.86%	4.36%	
Aged Claims Rejected											
<b>Grand Total</b>	<b>5.525%</b>	<b>5.521%</b>	<b>66,196</b>	<b>64,281</b>	<b>183</b>	<b>184</b>	<b>\$ 407,726,263.41</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>	<b>100.00%</b>	

**X. Portfolio Characteristics by School and Program as of**

10/31/2022

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.437%	173	5,913	\$ 78,690,880.11	19.98%
Consolidation - Unsubsidized	5.674%	196	5,785	98,528,862.74	25.02%
Stafford Subsidized	5.241%	163	30,025	95,788,615.21	24.32%
Stafford Unsubsidized	5.420%	201	21,733	108,554,792.31	27.56%
PLUS Loans	7.894%	154	825	12,291,915.50	3.12%
<b>Total</b>	<b>5.521%</b>	<b>184</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>
<b>School Type</b>					
4 Year College	5.479%	179	42,223	\$ 270,066,339.15	68.57%
Graduate	8.817%	270	15	210,212.92	0.05%
Proprietary, Tech, Vocational and Other	5.635%	196	10,988	73,916,835.93	18.77%
2 Year College	5.569%	190	11,055	49,641,677.87	12.60%
<b>Total</b>	<b>5.521%</b>	<b>184</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

**XI. Collateral Tables as of 10/31/2022**

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	116	\$ 1,206,080.65	0.31%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	11	46,955.67	0.01%
Alaska	64	380,900.46	0.10%
Alabama	769	4,320,842.92	1.10%
Armed Forces Pacific	17	117,166.65	0.03%
Arkansas	6,644	33,565,052.65	8.52%
American Samoa	0	-	0.00%
Arizona	630	3,885,650.44	0.99%
California	2,339	17,048,064.39	4.33%
Colorado	526	4,170,281.01	1.06%
Connecticut	140	893,252.94	0.23%
District of Columbia	43	515,449.35	0.13%
Delaware	35	372,518.99	0.09%
Florida	1,249	8,728,534.09	2.22%
Georgia	1,185	8,456,987.88	2.15%
Guam	8	12,650.63	0.00%
Hawaii	43	466,721.80	0.12%
Iowa	247	2,530,397.44	0.64%
Idaho	84	577,463.65	0.15%
Illinois	3,072	16,228,986.15	4.12%
Indiana	332	2,200,176.88	0.56%
Kansas	1,182	7,617,281.93	1.93%
Kentucky	276	1,781,602.82	0.45%
Louisiana	481	2,440,174.64	0.62%
Massachusetts	201	1,527,360.39	0.39%
Maryland	278	2,579,168.48	0.65%
Maine	57	645,955.76	0.16%
Michigan	255	1,577,792.76	0.40%
Minnesota	484	3,211,305.01	0.82%
Missouri	26,792	169,160,448.12	42.95%
Mariana Islands	0	-	0.00%
Mississippi	6,969	31,973,723.98	8.12%
Montana	53	402,602.83	0.10%
North Carolina	836	5,286,971.38	1.34%
North Dakota	41	154,481.57	0.04%
Nebraska	195	2,292,476.94	0.58%
New Hampshire	17	322,735.78	0.08%
New Jersey	163	1,736,363.29	0.44%
New Mexico	103	694,662.38	0.18%
Nevada	187	1,574,766.81	0.40%
New York	578	4,028,429.56	1.02%
Ohio	361	3,503,362.12	0.89%
Oklahoma	470	3,676,753.44	0.93%
Oregon	329	1,723,681.83	0.44%
Pennsylvania	290	2,834,683.07	0.72%
Puerto Rico	12	216,172.68	0.05%
Rhode Island	23	103,205.68	0.03%
South Carolina	224	1,552,137.53	0.39%
South Dakota	28	235,323.77	0.06%
Tennessee	1,015	5,801,203.99	1.47%
Texas	3,555	20,930,828.14	5.31%
Utah	113	621,402.91	0.16%
Virginia	410	2,883,224.66	0.73%
Virgin Islands	10	177,203.58	0.04%
Vermont	18	201,828.77	0.05%
Washington	416	2,580,568.55	0.66%
Wisconsin	231	1,548,623.33	0.39%
West Virginia	24	141,976.59	0.04%
Wyoming	50	370,466.26	0.09%
	64,281	\$ 393,835,065.87	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	1,480	6,215,566.42	1.58%
708 - CSLP	13	48,135.91	0.01%
712 - FGLP	19	95,617.50	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	790	3,545,219.16	0.90%
722 - LASFAC	47	200,386.36	0.05%
723FAME	0	-	0.00%
725 - ASA	630	4,164,281.04	1.06%
726 - MHEAA	2	24,168.72	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	3,488	18,340,091.59	4.66%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	384	2,295,252.80	0.58%
740 - OGSLLP	29	213,473.35	0.05%
741 - OSAC	3	19,402.48	0.00%
742 - PHEAA	2,300	38,692,424.04	9.82%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	2,148	13,825,157.43	3.51%
751 - ECMC	21	301,211.93	0.08%
753 - NELA	0	-	0.00%
755 - GLHEC	13,021	62,317,980.53	15.82%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,979	8,916,880.63	2.26%
951 - ECMC	37,947	234,619,815.98	59.57%
	64,281	\$ 393,835,065.87	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	4,499	\$ 3,324,938.13	0.84%
24 TO 35	2,479	4,124,168.63	1.05%
36 TO 47	2,465	6,119,719.63	1.55%
48 TO 59	2,271	7,460,603.41	1.89%
60 TO 71	2,370	8,349,790.35	2.12%
72 TO 83	2,419	10,013,169.14	2.54%
84 TO 95	2,552	12,055,882.31	3.06%
96 TO 107	2,877	15,405,843.67	3.91%
108 TO 119	3,262	18,188,002.29	4.61%
120 TO 131	4,007	23,427,199.34	5.95%
132 TO 143	4,712	29,149,455.59	7.40%
144 TO 155	5,544	34,918,162.76	8.87%
156 TO 167	5,147	34,705,200.86	8.81%
168 TO 179	3,417	25,201,916.62	6.40%
180 TO 191	2,381	19,986,760.41	5.07%
192 TO 203	1,973	18,130,451.45	4.60%
204 TO 215	1,707	15,799,551.83	4.01%
216 TO 227	1,322	13,890,816.05	3.48%
228 TO 239	1,334	13,221,681.08	3.36%
240 TO 251	988	8,610,689.36	2.19%
252 TO 263	897	8,453,152.43	2.15%
264 TO 275	686	8,003,557.55	2.03%
276 TO 287	598	5,715,914.29	1.45%
288 TO 299	491	5,487,946.68	1.39%
300 TO 311	554	6,469,289.66	1.64%
312 TO 323	440	4,336,956.62	1.10%
324 TO 335	420	4,489,831.26	1.14%
336 TO 347	337	3,712,420.56	0.94%
348 TO 360	322	3,675,811.44	0.93%
361 AND GREATER	1,810	21,626,273.47	5.49%
	64,281	\$ 393,835,065.87	100.00%



Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	84	\$ 391,959.92	0.10%	
REPAY YEAR 2	25	150,043.86	0.04%	
REPAY YEAR 3	46	212,920.52	0.05%	
REPAY YEAR 4	64,126	393,080,141.57	99.81%	
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	95	\$ (8,022.92)	0.00%	
\$499.99 OR LESS	4,983	1,152,386.78	0.29%	
\$500.00 TO \$999.99	4,671	3,487,324.62	0.89%	
\$1000.00 TO \$1999.99	10,054	15,130,213.28	3.84%	
\$2000.00 TO \$2999.99	8,378	20,861,714.60	5.30%	
\$3000.00 TO \$3999.99	8,109	28,150,663.81	7.15%	
\$4000.00 TO \$5999.99	9,897	48,420,196.92	12.29%	
\$6000.00 TO \$7999.99	6,123	42,203,232.63	10.72%	
\$8000.00 TO \$9999.99	3,718	33,266,838.69	8.45%	
\$10000.00 TO \$14999.99	3,714	44,373,432.74	11.27%	
\$15000.00 TO \$19999.99	1,414	24,405,149.52	6.20%	
\$20000.00 TO \$24999.99	877	19,609,454.76	4.98%	
\$25000.00 TO \$29999.99	543	14,847,027.13	3.77%	
\$30000.00 TO \$34999.99	374	12,062,070.28	3.06%	
\$35000.00 TO \$39999.99	261	9,762,898.65	2.48%	
\$40000.00 TO \$44999.99	198	8,388,822.76	2.13%	
\$45000.00 TO \$49999.99	165	7,818,665.54	1.99%	
\$50000.00 TO \$54999.99	122	6,388,749.02	1.62%	
\$55000.00 TO \$59999.99	97	5,584,871.68	1.42%	
\$60000.00 TO \$64999.99	69	4,315,878.01	1.10%	
\$65000.00 TO \$69999.99	52	3,506,637.09	0.89%	
\$70000.00 TO \$74999.99	42	3,034,430.88	0.77%	
\$75000.00 TO \$79999.99	46	3,555,872.57	0.90%	
\$80000.00 TO \$84999.99	44	3,629,414.99	0.92%	
\$85000.00 TO \$89999.99	31	2,714,274.33	0.69%	
\$90000.00 AND GREATER	204	27,172,867.51	6.90%	
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	60,907	\$ 367,062,891.52	93.20%	
Rehab loans	3,374	26,772,174.35	6.80%	
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$	6,554,382.17	
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	17,539,871.38	
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	3,857,108.71	
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	4,970,200.68	

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	53,445	\$ 327,069,221.34	83.05%
31 to 60	2,379	14,040,665.73	3.57%
61 to 90	1,452	9,257,207.80	2.35%
91 to 120	1,018	6,949,308.13	1.76%
121 and Greater	5,987	36,498,662.87	9.27%
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	717	\$ 1,558,381.03	0.40%
2.00% TO 2.49%	15	59,938.62	0.02%
2.50% TO 2.99%	2,841	19,345,021.45	4.91%
3.00% TO 3.49%	24,211	87,275,740.46	22.16%
3.50% TO 3.99%	1,790	17,726,010.28	4.50%
4.00% TO 4.49%	1,777	19,363,283.24	4.92%
4.50% TO 4.99%	1,179	15,572,464.99	3.95%
5.00% TO 5.49%	831	12,710,954.44	3.23%
5.50% TO 5.99%	542	7,812,838.86	1.98%
6.00% TO 6.49%	864	10,505,191.47	2.67%
6.50% TO 6.99%	26,475	141,919,916.79	36.04%
7.00% TO 7.49%	1,544	24,292,550.01	6.17%
7.50% TO 7.99%	340	6,823,379.04	1.74%
8.00% TO 8.49%	589	13,557,347.91	3.44%
8.50% TO 8.99%	487	9,111,476.92	2.31%
9.00% OR GREATER	79	4,200,570.36	1.07%
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH LIBOR	62,391	\$ 377,660,109.77	95.89%
91 DAY T-BILL INDEX	1,890	16,174,956.10	4.11%
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	7,943	\$ 52,300,489.43	13.28%
PRE-APRIL 1, 2006	30,922	170,241,115.32	43.23%
PRE-OCTOBER 1, 1993	154	905,026.93	0.23%
PRE-OCTOBER 1, 2007	25,262	170,388,434.19	43.26%
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
PRIOR TO OCTOBER 1, 1993	154	\$ 905,026.93	0.23%
OCTOBER 1, 1993 - JUNE 30, 2006	32,088	175,215,776.03	44.49%
JULY 1, 2006 - PRESENT	32,039	217,714,262.91	55.28%
<b>Total</b>	<b>64,281</b>	<b>\$ 393,835,065.87</b>	<b>100.00%</b>

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	4.2856%
Notes	606072LH7	1.50%	5.0855700%

  

<b>LIBOR Rate for Accrual Period</b>	3.58557%
<b>First Date in Accrual Period</b>	10/25/22
<b>Last Date in Accrual Period</b>	11/24/22
<b>Days in Accrual Period</b>	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$ 3,134,613.76	
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$ 3,800,145.29	
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$ 2,557,378.84	
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$ 1,824,936.72	
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$ 2,400,418.55	
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$ 1,358,346.60	
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$ 3,491,308.56	
12/27/2021	\$ 496,661,954.86	12/31/2021	0.69%	6.65%	\$ 3,451,666.21	
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$ 3,058,587.37	
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$ 3,624,084.80	
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$ 6,352,293.71	
4/25/2022	\$ 476,823,851.16	4/30/2022	1.13%	8.90%	\$ 5,377,696.60	
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$ 4,027,412.94	
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$ 4,511,465.86	
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$ 5,255,427.61	
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$ 10,515,418.21	
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$ 8,719,556.50	
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$ 14,210,896.93	

\*\*\* Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

XIV. Income Based Repayment PFH Statistics							
EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,910,476.77	94.84%	10,272	\$ 193,021,377.67	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.92	40%	22%	84
11/30/2021	\$ 478,651,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	89.76%	9,279	\$ 182,585,918.46	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 165,525,048.94	38%	20%	92
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	93
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,082,930.73	38%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	38%	22%	96

\* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

XV. National Disaster Forbearances Statistics*					
EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb	
4/30/2021 **	\$ 112,194,061.81		6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24		7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18		8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91		8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64		8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38		9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18		2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53		2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39		2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,066.13		3,122	\$ 13,435,441.21	639
2/28/2022	\$ 60,405,090.96		4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34		3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86		2,630	\$ 8,085,364.94	369
5/31/2022	\$ 49,129,334.57		2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31		2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24		2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06		3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52		2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16		2,938	\$ 23,623,974.80	1,437

\* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.  
 \*\* MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

<b>XVI. Cumulative Realized Losses - Claim Write-offs</b>					
	Prior Periods		Current Period		Total Cumulative
Principal Losses	57,407.08	\$	102,802.19	\$	160,209.28
Interest Losses	6,473.75	\$	12,520.06	\$	18,993.81
Total Claim Write-offs	\$ 63,880.83	\$	115,322.25	\$	179,203.09

<b>XVII. Principal Acceleration Trigger</b>			
Distribution Date Range		Principal Balance	Compliance (Yes/No)
5/25/2026	4/25/2027	315,000,000	
5/25/2027	4/25/2028	276,000,000	
5/25/2028	4/25/2029	239,000,000	
5/25/2029	4/25/2030	202,000,000	
5/25/2030	4/25/2031	169,000,000	

The Principal Acceleration Trigger table does not start until 5/25/2026.  
The occurrence of 2 triggers puts deal in full turbo for life

<b>XVIII. Items to Note</b>