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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

	1/31/2025	Activity	2/28/2025
i. Portfolio Principal Balance	\$ 221,146,782.24	\$ (1,284,391.72)	\$ 219,862,390.52
ii. Interest Expected to be Capitalized	4,954,691.08		5,947,463.41
iii. Pool Balance (i + ii)	\$ 226,101,473.32		\$ 225,809,853.93
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 238,571,132.90		\$ 233,277,617.98
v. Other Accrued Interest	\$ 17,176,567.13		\$ 16,176,449.97
vi. Accrued Interest for IBR PFH (informational only)	\$ 11,781,035.19		\$ 11,376,468.61
vii. Weighted Average Coupon (WAC)	6.460%		6.456%
viii. Weighted Average Remaining Months to Maturity (WARM)	238		238
ix. Number of Loans	34,752		34,473
x. Number of Borrowers	14,103		13,986
xi. Average Borrower Indebtedness	\$ 15,680.83		\$ 15,720.18
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	105.30%		105.30%
Adjusted Pool Balance	\$ 238,571,132.90		\$ 233,277,617.98
Bonds Outstanding after Distribution	\$ 226,563,279.10		\$ 221,536,199.40
Total Parity Ratio (Total Assets/Total Liabilities)	114.06%		113.92%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	111.14%		111.28%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	120.39%		120.26%
Informational purposes only:			
Cash in Transit at month end	\$ 283,591.93		\$ 753,235.06
Outstanding Debt Adjusted for Cash in Transit	\$ 226,279,687.17		\$ 220,782,964.34
Pool Balance to Original Pool Balance	42.81%		42.75%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	105.43%		105.66%

B. Notes	CUSIP	Spread	Coupon Rate	2/25/2025	%	Interest Due	3/25/2025	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 52,408,027.15	23.13%	\$ 86,036.51	\$ 51,180,712.77	23.10%
ii. Class A-1B Notes	606072LG9	0.70%	5.13378%	\$ 162,255,251.95	71.62%	\$ 647,875.49	\$ 158,455,486.63	71.53%
iii. Class B Notes	606072LH7	1.50%	5.93378%	\$ 11,900,000.00	5.25%	\$ 54,920.43	\$ 11,900,000.00	5.37%
iv. Total Notes				\$ 226,563,279.10	100.00%	\$ 788,832.43	\$ 221,536,199.40	100.00%

SOFRA Rate Notes:		Collection Period:		Record Date	
SOFRA Rate for Accrual Period	4.433780%	First Date in Collection Period	2/1/2025	Distribution Date	3/24/2025
First Date in Accrual Period	2/25/2025	Last Date in Collection Period	2/28/2025		3/25/2025
Last Date in Accrual Period	3/24/2025				
Days in Accrual Period	28				

C. Reserve Fund

	1/31/2025	2/28/2025
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,469,659.58	\$ 1,467,764.05
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,469,659.58	\$ 1,467,764.05

D. Other Fund Balances

	1/31/2025	2/28/2025
i. Collection Fund*	\$ 2,433,333.72	\$ 1,934,400.44
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 6,000,000.00
iii. Department Rebate Fund	\$ -	\$ -
iv. Cost of Issuance Fund	\$ -	\$ -

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

Total Fund Balances	\$ 14,902,993.30	\$ 9,402,164.49
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	864,072.00
ii.	Principal Collections from Guarantor		703,131.82
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		600,854.69
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	2,168,058.51
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	1,424.72
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		342.02
iv.	Capitalized Interest		(565,268.02)
v.	Total Non-Cash Principal Activity	\$	(563,501.28)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(320,165.51)
ii.	Total Principal Additions	\$	(320,165.51)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	1,284,391.72
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	379,960.61
ii.	Interest Claims Received from Guarantors		59,295.23
iii.	Late Fees & Other		(3.10)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		74,225.03
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	513,477.77
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	14,366.62
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,261,635.28)
iv.	Capitalized Interest		565,268.02
v.	Total Non-Cash Interest Adjustments	\$	(682,000.64)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	2,478.78
ii.	Total Interest Additions	\$	2,478.78
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(166,044.09)
I.	Defaults Paid this Month (Aii + Eii)	\$	762,427.05
J.	Cumulative Defaults Paid to Date	\$	79,064,285.88
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-i)	1/31/2025	\$ 4,954,691.08
	Interest Capitalized into Principal During Collection Period (B-iv)		(565,268.02)
	Change in Interest Expected to be Capitalized		1,558,040.35
	Interest Expected to be Capitalized - Ending (III - A-i)	2/28/2025	\$ 5,947,463.41

V. Cash Receipts for the Time Period		02/01/25-02/28/25	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	1,567,203.82
ii.	Principal Received from Loans Consolidated		600,854.69
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	2,168,058.51
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	439,255.84
ii.	Interest Received from Loans Consolidated		74,225.03
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		(3.10)
vii.	Total Interest Collections	\$	513,477.77
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	56,102.88
E.	Total Cash Receipts during Collection Period	\$	2,737,639.16

VI. Cash Payment Detail and Available Funds for the Time Period		02/01/25-02/28/25	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	19,693.14
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(150,734.32)
D.	Administration Fees	\$	(9,420.89)
E.	Interest Payments on Class A Notes	\$	(758,309.28)
F.	Interest Payments on Class B Notes	\$	(56,798.86)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(92,777.02)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$	(678,927.44)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	(706,888.58)
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	1/31/2025	\$ 2,433,333.72
ii.	Principal Paid During Collection Period (J)		(678,927.44)
iii.	Interest Paid During Collection Period (E & F)		(815,108.14)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		2,681,536.28
v.	Deposits in Transit		(807,026.10)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(940,127.67)
vii.	Total Investment Income Received for Month (V-D)		56,102.88
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		4,616.91
xii.	Funds Available for Distribution	\$	1,934,400.44

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 1,934,400.44	\$ 1,934,400.44
B.	Joint Sharing Agreement Payments	\$ -	\$ 1,934,400.44
C.	Trustee Fees	\$ 5,664.08	\$ 1,928,736.36
D.	Servicing Fees	\$ 150,539.90	\$ 1,778,196.46
E.	Administration Fees	\$ 9,408.74	\$ 1,768,787.72
F.	Interest Payments on Class A Notes	\$ 733,912.00	\$ 1,034,875.72
G.	Interest Payments on Class B Notes	\$ 54,920.43	\$ 979,955.29
H.	Transfer to Department Rebate Fund	\$ -	\$ 979,955.29
I.	Monthly Rebate Fees	\$ 92,373.39	\$ 887,581.90
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (5,001,895.53)	\$ 5,889,477.43
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 5,027,079.70	\$ 862,397.73
L.	Unpaid Trustee Fees	\$ -	\$ 862,397.73
M.	Carryover Servicing Fees	\$ -	\$ 862,397.73
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ 862,397.73
O.	Remaining amounts to Authority	\$ 862,397.73	\$ -

VIII. Distributions

A.				
Distribution Amounts	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 788,832.43	\$ 86,036.51	\$ 647,875.49	\$ 54,920.43
ii. Monthly Interest Paid	\$ 788,832.43	\$ 86,036.51	\$ 647,875.49	\$ 54,920.43
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 5,027,079.70	\$ 1,227,314.38	\$ 3,799,765.32	\$ -
v. Total Distribution Amount	\$ 5,815,912.13	\$ 1,313,350.89	\$ 4,447,640.81	\$ 54,920.43

B.			
Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	1/31/2025	\$	226,563,279.10
ii. Adjusted Pool Balance as of	2/28/2025	\$	233,277,617.98
iii. Less Specified Overcollateralization Amount		\$	11,741,418.58
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	221,536,199.40
v. Excess		\$	5,027,079.70
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		\$	5,027,079.70
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	5,027,079.70
x. Principal Distribution Amount Shortfall		\$	-
xi. Noteholders' Principal Distribution Amount		\$	5,027,079.70
Total Principal Distribution Amount Paid		\$	5,027,079.70

C.	
Additional Principal Paid	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

D.			
Reserve Fund Reconciliation			
i. Beginning Balance	1/31/2025	\$	1,469,659.58
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,469,659.58
iv. Required Reserve Fund Balance		\$	1,467,764.05
v. Excess Reserve - Apply to Collection Fund		\$	1,895.53
vi. Ending Reserve Fund Balance		\$	1,467,764.05

E.			
Note Balances	2/25/2025	Paydown Factors	3/25/2025
Note Balance	\$ 226,563,279.10		\$ 221,536,199.40
Note Pool Factor	19.0389310168	0.4224436720	18.6164873448

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	1/31/2025	2/28/2025	1/31/2025	2/28/2025	1/31/2025	2/28/2025	1/31/2025	2/28/2025	1/31/2025	2/28/2025	
Interim:											
In School:											
Subsidized Loans	6.840%	6.778%	10	7	139	144	\$ 49,955.71	\$ 24,455.71	0.02%	0.01%	
Unsubsidized Loans	6.889%	6.882%	14	11	139	149	51,915.00	19,915.00	0.02%	0.01%	
Grace											
Subsidized Loans	6.905%	6.902%	7	10	125	124	18,636.00	44,136.00	0.01%	0.02%	
Unsubsidized Loans	6.800%	6.891%	1	4	123	124	960.00	32,960.00	0.00%	0.01%	
Total Interim	6.871%	6.871%	32	32	137	132	\$ 121,466.71	\$ 121,466.71	0.05%	0.06%	
Repayment											
Active											
0-30 Days Delinquent	6.386%	6.361%	24,438	22,928	226	224	\$ 150,877,080.30	\$ 140,087,819.82	68.22%	63.72%	
31-60 Days Delinquent	6.501%	6.667%	1,064	1,259	243	243	7,257,970.14	8,502,471.88	3.28%	3.87%	
61-90 Days Delinquent	6.780%	6.516%	645	738	251	236	4,066,560.54	5,146,760.87	1.84%	2.34%	
91-120 Days Delinquent	6.207%	6.754%	537	455	225	271	3,848,140.47	2,794,971.21	1.74%	1.27%	
121-150 Days Delinquent	6.575%	6.069%	430	356	243	219	2,836,010.14	2,874,144.10	1.28%	1.31%	
151-180 Days Delinquent	6.662%	6.523%	396	370	257	245	2,429,640.43	2,166,060.92	1.10%	0.99%	
181-210 Days Delinquent	7.122%	7.005%	192	289	220	260	1,139,201.86	1,597,462.26	0.52%	0.73%	
211-240 Days Delinquent	6.749%	7.040%	210	177	270	215	1,270,498.25	1,058,341.92	0.57%	0.48%	
241-270 Days Delinquent	6.876%	6.711%	188	135	274	281	1,416,871.07	749,895.39	0.64%	0.34%	
271-300 Days Delinquent	0.000%	6.550%	0	1	0	341	-	75.20	0.00%	0.00%	
>300 Days Delinquent	7.380%	7.300%	113	106	292	239	276,480.55	182,410.59	0.13%	0.08%	
Deferment											
Subsidized Loans	6.625%	6.590%	995	1,031	222	224	3,918,302.05	4,019,118.78	1.77%	1.83%	
Unsubsidized Loans	6.590%	6.602%	715	734	293	291	5,258,233.76	5,337,951.43	2.38%	2.43%	
Forbearance											
Subsidized Loans	6.753%	6.729%	2,206	2,825	270	267	12,222,990.57	15,564,068.85	5.53%	7.08%	
Unsubsidized Loans	6.616%	6.611%	1,807	2,218	282	281	18,467,215.45	23,399,250.92	8.35%	10.64%	
Total Repayment	6.460%	6.455%	33,936	33,622	237	237	\$ 215,285,195.58	\$ 213,480,804.14	97.36%	97.10%	
Claims In Process	6.450%	6.485%	784	819	255	263	5,740,119.95	6,260,119.67	2.60%	2.85%	
Aged Claims Rejected											
Grand Total	6.460%	6.456%	34,752	34,473	238	238	\$ 221,146,782.24	\$ 219,862,390.52	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 2/28/2025

Loan Type	WAC		WARM	Number of Loans		Principal Amount		%
Consolidation - Subsidized	5.446%		191	3,175	\$ 42,126,465.69		19.16%	
Consolidation - Unsubsidized	5.642%		204	3,163	53,974,868.27		24.55%	
Stafford Subsidized	7.124%		253	16,057	54,206,427.77		24.65%	
Stafford Unsubsidized	7.064%		293	11,696	63,265,463.97		28.78%	
PLUS Loans	8.323%		169	382	6,289,164.82		2.86%	
Total	6.456%		238	34,473	\$ 219,862,390.52		100.00%	
School Type								
4 Year College	6.328%		228	22,316	\$ 146,582,528.56		66.67%	
Graduate	7.138%		282	7	118,248.16		0.05%	
Proprietary, Tech, Vocational and Other	6.654%		250	6,276	44,272,025.69		20.14%	
2 Year College	8.800%		272	5,874	28,889,588.11		13.14%	
Total	6.456%		238	34,473	\$ 219,862,390.52		100.00%	

XI. Collateral Tables as of 2/28/2025

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	75	\$ 1,149,378.62	0.52%
Armed Forces Americas	0	0.00%	0.00%
Armed Forces Africa	7	15,453.48	0.01%
Alaska	28	141,547.47	0.06%
Alabama	419	2,556,315.32	1.16%
Armed Forces Pacific	1	1,654.47	0.00%
Arkansas	3,650	19,471,020.75	8.86%
American Samoa	0	-	0.00%
Arizona	350	2,135,358.68	0.97%
California	1,344	9,869,504.52	4.49%
Colorado	237	1,566,045.59	0.71%
Connecticut	75	509,260.85	0.23%
District of Columbia	20	185,494.53	0.08%
Delaware	26	234,920.13	0.11%
Florida	746	5,339,031.78	2.43%
Georgia	691	4,626,159.11	2.10%
Guam	0	-	0.00%
Hawaii	21	181,657.88	0.08%
Iowa	129	848,956.97	0.39%
Idaho	50	510,086.57	0.23%
Illinois	1,532	8,459,049.25	3.85%
Indiana	178	1,260,303.15	0.57%
Kansas	557	3,728,236.06	1.70%
Kentucky	142	1,197,182.51	0.54%
Louisiana	221	1,292,224.63	0.59%
Massachusetts	104	657,685.30	0.30%
Maryland	145	1,327,963.52	0.60%
Maine	32	231,145.15	0.11%
Michigan	162	941,064.72	0.43%
Minnesota	268	1,857,411.09	0.84%
Missouri	13,839	90,171,060.37	41.01%
Mariana Islands	0	0.00%	0.00%
Mississippi	3,993	19,831,740.65	9.02%
Montana	37	295,996.87	0.13%
North Carolina	536	3,393,268.01	1.54%
North Dakota	26	86,216.34	0.04%
Nebraska	137	1,897,829.85	0.86%
New Hampshire	10	266,714.55	0.12%
New Jersey	60	824,476.38	0.37%
New Mexico	62	716,938.23	0.33%
Nevada	97	973,937.37	0.44%
New York	315	2,187,185.78	0.99%
Ohio	186	2,127,764.90	0.97%
Oklahoma	310	2,387,629.25	1.09%
Oregon	168	1,006,367.11	0.46%
Pennsylvania	148	1,286,087.41	0.58%
Puerto Rico	8	197,671.84	0.09%
Rhode Island	14	26,160.76	0.01%
South Carolina	143	1,130,661.41	0.51%
South Dakota	11	91,321.69	0.04%
Tennessee	960	3,434,379.20	1.56%
Texas	1,911	11,847,284.20	5.30%
Utah	40	299,833.98	0.14%
Virginia	245	2,139,040.29	0.97%
Virgin Islands	9	176,571.44	0.08%
Vermont	8	128,937.45	0.06%
Washington	222	1,461,453.60	0.66%
Wisconsin	139	954,551.83	0.43%
West Virginia	11	142,603.41	0.06%
Wyoming	18	284,594.25	0.13%
	34,473	\$ 219,862,390.52	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	859	3,929,571.86	1.79%
708 - OSLP	8	37,823.44	0.02%
712 - FGLP	5	50,185.73	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	430	1,992,761.94	0.91%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	381	2,677,270.81	1.22%
726 - MHEAA	2	20,341.34	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	2,017	11,214,053.13	5.10%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	19	109,238.77	0.05%
741 - OSAC	3	20,602.78	0.01%
742 - PHEAA	1,310	22,439,920.92	10.21%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TSSLC	1,413	9,935,612.68	4.52%
751 - ECMC	14	167,066.07	0.08%
753 - NELA	0	-	0.00%
755 - GLHEC	7,168	34,379,933.22	15.64%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	1,063	5,140,855.64	2.34%
951 - ECMC	19,781	127,747,352.19	58.10%
	34,473	\$ 219,862,390.52	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	2,304	\$ 1,890,461.33	0.86%
24 TO 35	1,214	2,392,687.96	1.09%
36 TO 47	1,164	2,915,383.90	1.33%
48 TO 59	1,146	3,835,544.80	1.74%
60 TO 71	1,247	4,687,465.02	2.13%
72 TO 83	1,057	4,945,218.77	2.25%
84 TO 95	1,053	5,376,493.99	2.45%
96 TO 107	1,210	6,605,416.90	3.00%
108 TO 119	1,255	7,480,693.54	3.40%
120 TO 131	1,251	8,973,670.51	4.08%
132 TO 143	1,289	10,631,912.66	4.84%
144 TO 155	1,083	9,472,298.60	4.31%
156 TO 167	1,058	9,153,015.12	4.16%
168 TO 179	972	8,752,012.76	3.98%
180 TO 191	975	9,220,709.65	4.19%
192 TO 203	954	9,632,623.46	4.38%
204 TO 215	899	6,994,858.70	3.18%
216 TO 227	773	7,185,919.60	3.27%
228 TO 239	757	5,731,441.80	2.61%
240 TO 251	705	5,119,722.59	2.33%
252 TO 263	672	5,043,555.95	2.29%
264 TO 275	666	4,572,107.16	2.08%
276 TO 287	619	4,229,823.27	1.92%
288 TO 299	678	5,676,492.26	2.58%
300 TO 311	1,385	12,046,760.64	5.48%
312 TO 323	756	5,877,601.84	2.67%
324 TO 335	549	3,802,692.07	1.73%
336 TO 347	494	3,285,665.73	1.48%
348 TO 360	479	3,046,708.14	1.39%
361 AND GREATER	5,809	41,283,432.00	18.78%
	34,473	\$ 219,862,390.52	100.00%

XI. Collateral Tables as of 2/28/2025 (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	43	\$ 193,278.74	0.09%	
REPAY YEAR 2	0		0.00%	
REPAY YEAR 3	6	5,619.46	0.00%	
REPAY YEAR 4	34,424	219,663,492.32	99.91%	
Total	34,473	\$ 219,862,390.52	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	245	\$ (13,783.70)	-0.01%	
\$499.99 OR LESS	2,225	573,252.19	0.26%	
\$500.00 TO \$999.99	2,473	1,859,922.02	0.85%	
\$1000.00 TO \$1999.99	5,058	7,596,826.08	3.46%	
\$2000.00 TO \$2999.99	4,651	11,580,205.58	5.27%	
\$3000.00 TO \$3999.99	4,007	13,998,821.62	6.37%	
\$4000.00 TO \$5999.99	5,597	27,534,404.94	12.52%	
\$6000.00 TO \$7999.99	3,359	23,271,695.58	10.58%	
\$8000.00 TO \$9999.99	1,940	17,315,096.02	7.88%	
\$10000.00 TO \$14999.99	2,374	28,452,486.64	12.94%	
\$15000.00 TO \$19999.99	852	14,657,060.26	6.67%	
\$20000.00 TO \$24999.99	445	9,926,376.42	4.51%	
\$25000.00 TO \$29999.99	289	7,911,024.58	3.60%	
\$30000.00 TO \$34999.99	207	6,895,000.85	3.05%	
\$35000.00 TO \$39999.99	149	5,585,777.65	2.54%	
\$40000.00 TO \$44999.99	114	4,843,936.91	2.20%	
\$45000.00 TO \$49999.99	84	3,984,672.27	1.81%	
\$50000.00 TO \$54999.99	72	3,763,763.99	1.71%	
\$55000.00 TO \$59999.99	57	3,282,783.38	1.49%	
\$60000.00 TO \$64999.99	40	2,511,690.78	1.14%	
\$65000.00 TO \$69999.99	25	1,694,140.47	0.77%	
\$70000.00 TO \$74999.99	32	2,317,593.34	1.05%	
\$75000.00 TO \$79999.99	16	1,231,188.50	0.56%	
\$80000.00 TO \$84999.99	25	2,057,674.88	0.94%	
\$85000.00 TO \$89999.99	20	1,744,965.99	0.79%	
\$90000.00 AND GREATER	117	15,485,813.28	7.04%	
Total	34,473	\$ 219,862,390.52	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	32,782	\$ 206,319,953.21	93.84%	
Rehab loans	1,691	13,542,437.31	6.16%	
Total	34,473	\$ 219,862,390.52	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$		5,947,463.41
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$		11,376,468.61
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$		2,072,044.96
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$		2,684,893.42

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	29,768	\$ 188,529,676.51	85.75%
31 to 60	1,259	8,502,471.88	3.87%
61 to 90	738	5,146,760.87	2.34%
91 to 120	455	2,794,971.21	1.27%
121 and Greater	2,253	14,888,510.05	6.77%
Total	34,473	\$ 219,862,390.52	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	22	\$ 212,676.39	0.10%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	777	8,065,507.03	3.67%
3.00% TO 3.49%	638	7,950,709.28	3.62%
3.50% TO 3.99%	795	8,759,321.86	3.98%
4.00% TO 4.49%	431	7,606,831.40	3.46%
4.50% TO 4.99%	889	8,558,633.01	3.89%
5.00% TO 5.49%	451	6,841,591.35	3.11%
5.50% TO 5.99%	349	4,054,528.79	1.84%
6.00% TO 6.49%	477	5,511,361.77	2.51%
6.50% TO 6.99%	14,338	82,984,956.02	37.74%
7.00% TO 7.49%	3,257	19,186,384.46	8.73%
7.50% TO 7.99%	10,937	42,303,477.81	19.24%
8.00% TO 8.49%	722	10,685,880.09	4.86%
8.50% TO 8.99%	340	5,384,822.32	2.45%
9.00% OR GREATER	50	1,755,708.94	0.80%
Total	34,473	\$ 219,862,390.52	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 SOFR	33,480	\$ 212,640,463.50	96.72%
91 DAY T-BILL INDEX	993	7,221,927.06	3.28%
Total	34,473	\$ 219,862,390.56	100.00%

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	4,250	\$ 28,394,349.91	12.91%
PRE-APRIL 1, 2006	16,466	92,861,490.18	42.24%
PRE-OCTOBER 1, 1993	76	319,063.56	0.15%
PRE-OCTOBER 1, 2007	13,681	96,287,486.87	44.70%
Total	34,473	\$ 219,862,390.52	100.00%

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	76	\$ 319,063.56	0.15%
OCTOBER 1, 1993 - JUNE 30, 2006	17,097	95,742,245.58	43.55%
JULY 1, 2006 - PRESENT	17,300	123,801,081.38	56.31%
Total	34,473	\$ 219,862,390.52	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	5.1338%
Notes	606072LH7	1.50%	5.9337800%

SOFR Rate for Accrual Period	4.43378%
First Date in Accrual Period	2/25/25
Last Date in Accrual Period	3/24/25
Days in Accrual Period	28

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%	\$	8,352,293.71
4/25/2022	\$ 476,623,851.16	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
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$	21,196,206.12
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$	12,955,380.51
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$	2,398,751.07
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$	5,947,146.29
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$	4,947,690.03
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$	3,540,243.60
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$	2,840,144.69
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$	4,112,774.78
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$	3,225,727.44
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$	4,276,910.09
9/25/2023	\$ 343,932,524.50	9/30/2023	1.20%	24.36%	\$	4,135,568.63
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$	6,495,023.94
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$	4,098,137.00
12/28/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$	9,112,207.04
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$	9,836,240.83
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$	11,983,514.26
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$	6,418,801.19
4/30/2024	\$ 293,401,943.46	4/30/2024	2.83%	25.51%	\$	8,302,763.65
5/31/2024	\$ 284,236,296.82	5/31/2024	4.83%	30.16%	\$	13,737,063.20
6/30/2024	\$ 271,285,660.61	6/30/2024	4.81%	34.90%	\$	13,045,455.56
7/31/2024	\$ 259,312,678.16	7/31/2024	3.18%	38.45%	\$	8,257,753.14
8/31/2024	\$ 251,334,476.11	8/31/2024	2.46%	40.43%	\$	6,194,985.39
9/30/2024	\$ 245,155,782.10	9/30/2024	0.27%	40.03%	\$	662,735.23
10/31/2024	\$ 244,274,088.56	10/31/2024	0.99%	38.51%	\$	2,412,756.26
11/30/2024	\$ 241,770,387.37	11/30/2024	0.75%	37.96%	\$	1,812,873.31
12/31/2024	\$ 239,637,175.39	12/31/2024	0.33%	34.83%	\$	796,075.30
1/31/2025	\$ 239,286,043.49	1/31/2025	0.44%	31.21%	\$	1,058,839.07
2/28/2025	\$ 238,571,132.90	2/28/2025	0.57%	26.85%	\$	1,362,318.97

*** 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	\$ 193,021,377.87	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	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.07	89.76%	9,257	\$ 182,585,379.67	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
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	98
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	99
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,855	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.85	62.63%	6,130	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,066,569.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,302	\$ 128,543,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	108
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	109
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110
4/30/2024	\$ 271,471,730.57	51.40%	5,750	\$ 112,194,115.04	41%	26%	111
5/31/2024	\$ 268,604,729.87	48.96%	5,382	\$ 103,914,391.73	40%	25%	112
6/30/2024	\$ 246,709,069.21	46.71%	5,920	\$ 96,736,283.82	39%	25%	114
7/31/2024	\$ 238,782,390.57	45.21%	4,751	\$ 91,950,398.45	39%	24%	115
8/31/2024	\$ 232,643,598.71	44.05%	4,550	\$ 89,429,344.96	38%	24%	116
9/30/2024	\$ 231,767,599.17	43.88%	4,439	\$ 88,243,083.51	38%	23%	117
10/31/2024	\$ 229,280,066.93	43.41%	4,263	\$ 86,743,826.32	38%	23%	118
11/30/2024	\$ 227,160,631.29	43.01%	4,182	\$ 86,424,404.64	38%	23%	120
12/31/2024	\$ 226,811,767.00	42.94%	4,014	\$ 83,225,063.51	37%	23%	121
1/31/2025	\$ 226,101,473.32	42.81%	3,950	\$ 82,678,159.38	37%	22%	122
2/28/2025	\$ 225,809,853.93	42.75%	3,844	\$ 81,949,353.46	36%	23%	123

* 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	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	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
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,228,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	289
2/28/2023	\$ 45,619,199.02	2,379	\$ 5,962,761.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,667,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 638,291.67	37
9/30/2023	\$ 30,706,909.54	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,531	\$ 792,761.66	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 575,415.48	45
2/29/2024	\$ 42,639,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7
4/30/2024	\$ 31,538,754.76	1,510	\$ 468,318.79	23
5/31/2024	\$ 29,180,342.97	1,393	\$ 43,525.60	4
6/30/2024	\$ 30,280,814.88	1,432	\$ 810,189.46	67
7/31/2024	\$ 30,797,182.96	1,630	\$ 3,204,681.94	232
8/31/2024	\$ 30,183,421.86	1,601	\$ 2,685,276.75	181
9/30/2024	\$ 29,530,600.62	1,595	\$ 2,804,700.61	200
10/31/2024	\$ 28,438,851.76	1,410	\$ 1,561,795.65	110
11/30/2024	\$ 27,958,124.73	1,418	\$ 1,849,135.02	134
12/31/2024	\$ 28,618,504.23	1,438	\$ 1,884,902.67	114
1/31/2025	\$ 30,690,158.78	1,497	\$ 328,593.18	30
2/28/2025	\$ 38,963,272.53	1,869	\$ 446,640.30	24

* 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.

XVI. Cumulative Realized Losses - Claim Write-offs

	Prior Periods	Current Period	Total Cumulative
Principal Losses	1,378,874.56	\$ 14,048.24	\$ 1,392,922.80
Interest Losses	169,110.20	\$ 1,743.15	\$ 170,853.35
Total Claim Write-offs	\$ 1,547,984.76	\$ 15,791.39	\$ 1,563,776.15

XVII. Principal Acceleration Trigger

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

XVIII. Items to Note