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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									
		3/31/2025		Activity		4/30/2025			
i. Portfolio Principal Balance		\$ 84,630,929.13		\$ (781,975.10)		\$ 83,848,954.03			
ii. Interest Expected to be Capitalized		1,873,179.64				1,407,341.00			
iii. Pool Balance (i + ii)		\$ 86,504,108.77				\$ 85,256,295.03			
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)		\$ 91,466,385.48				\$ 90,210,460.95			
v. Other Accrued Interest		\$ 5,356,896.14				\$ 5,640,082.87			
Accrued Interest for IBR PFH (informational only)		\$ 3,441,594.61				\$ 3,394,560.00			
vi. Weighted Average Coupon (WAC)		6.504%				6.507%			
vii. Weighted Average Remaining Months to Maturity (WARM)		237				238			
viii. Number of Loans		12,057				11,936			
ix. Number of Borrowers		6,282				6,220			
x. Average Borrower Indebtedness		\$ 13,471.97				\$ 13,480.54			
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		106.50%				106.28%			
Adjusted Pool Balance		\$ 91,466,385.48				\$ 90,210,460.95			
Bonds Outstanding after Distribution		\$ 85,883,930.01				\$ 84,877,927.26			
Total Parity Ratio (Total Assets/Total Liabilities)		113.91%				113.63%			
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		112.39%				112.23%			
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		120.18%				119.93%			
Informational purposes only:									
Cash in Transit at month end		\$ 167,024.26				\$ 99,165.76			
Outstanding Debt Adjusted for Cash in Transit		\$ 85,716,905.75				\$ 84,778,761.50			
Pool Balance to Original Pool Balance		42.83%				42.22%			
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		106.71%				106.41%			
B. Notes									
	CUSIP	Spread	Coupon Rate	4/25/2025	%	Interest Due	5/27/2025	%	
i. Class A-1A Notes	606072LJ3	n/a	1.58000%	\$ 6,325,175.91	7.36%	\$ 8,328.15	\$ 6,246,989.17	7.36%	
ii. Class A-1B Notes	606072LK0	0.57%	5.01109%	\$ 75,058,754.11	87.40%	\$ 334,334.38	\$ 74,130,938.09	87.34%	
iii. Class B Notes	606072LL8	1.15%	5.59109%	\$ 4,500,000.00	5.24%	\$ 22,364.36	\$ 4,500,000.00	5.30%	
iv. Total Notes				\$ 85,883,930.02	100.00%	\$ 365,026.89	\$ 84,877,927.26	100.00%	
SOFR Rate Notes: SOFR Rate for Accrual Period 4.441090% Collection Period: First Date in Collection Period 4/1/2025 Record Date 5/23/2025 First Date in Accrual Period 4/25/2025 Distribution Date 5/27/2025 Last Date in Accrual Period 5/26/2025 Days in Accrual Period 32									
C. Reserve Fund									
		3/31/2025				4/30/2025			
i. Required Reserve Fund Balance		0.65%				0.65%			
ii. Specified Reserve Fund Balance		\$ 562,276.71				\$ 554,165.92			
iii. Reserve Fund Floor Balance		\$ 201,159.00				\$ 201,159.00			
iv. Reserve Fund Balance after Distribution Date		\$ 562,276.71				\$ 554,165.92			
D. Other Fund Balances									
		3/31/2025				4/30/2025			
i. Collection Fund*		\$ 1,377,683.56				\$ 1,465,360.41			
ii. Capitalized Interest Fund After Distribution Date		\$ 4,400,000.00				\$ 4,400,000.00			
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		\$ 6,339,960.27				\$ 6,419,526.33			

IV. Transactions for the Time Period		04/01/2025-04/30/2025	
A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	588,390.75
ii.	Principal Collections from Guarantor		369,837.08
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		183,438.70
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	1,141,666.53
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	654.52
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		101.67
iv.	Capitalized Interest		(334,522.21)
v.	Total Non-Cash Principal Activity	\$	(333,766.02)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(25,925.41)
ii.	Total Principal Additions	\$	(25,925.41)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	781,975.10
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	190,479.55
ii.	Interest Claims Received from Guarantors		36,910.28
iii.	Late Fees & Other		(6.29)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		31,447.27
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	258,830.81
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	9,854.28
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(513,814.57)
iv.	Capitalized Interest		334,522.21
v.	Total Non-Cash Interest Adjustments	\$	(169,438.08)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	6.29
ii.	Total Interest Additions	\$	6.29
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	89,399.02
I.	Defaults Paid this Month (Aii + Eii)	\$	406,747.36
J.	Cumulative Defaults Paid to Date	\$	31,700,922.35
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	3/31/2025	\$ 1,873,179.64
	Interest Capitalized into Principal During Collection Period (B-iv)		(334,522.21)
	Change in Interest Expected to be Capitalized		(131,316.43)
	Interest Expected to be Capitalized - Ending (III - A-ii)	4/30/2025	\$ 1,407,341.00

V. Cash Receipts for the Time Period		04/01/2025-04/30/2025	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	958,227.83
ii.	Principal Received from Loans Consolidated		183,438.70
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	1,141,666.53
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	227,389.83
ii.	Interest Received from Loans Consolidated		31,447.27
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		(6.29)
vii.	Total Interest Collections	\$	258,830.81
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	22,209.95
E.	Total Cash Receipts during Collection Period	\$	1,422,707.29

VI. Cash Payment Detail and Available Funds for the Time Period

04/01/2025-04/30/2025

Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	-
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(57,669.41)
D.	Administration Fees	\$	(3,604.34)
E.	Interest Payments on Class A Notes	\$	(333,906.26)
F.	Interest Payments on Class B Notes	\$	(21,640.29)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(41,016.80)
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	\$	(517,991.59)
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	\$	(404,697.48)
O. Collection Fund Reconciliation			
i.	Beginning Balance:	3/31/2025	\$ 1,377,683.56
ii.	Principal Paid During Collection Period (J)		(517,991.59)
iii.	Interest Paid During Collection Period (E & F)		(355,546.55)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		1,400,497.34
v.	Deposits in Transit		41,933.09
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(506,988.03)
vii.	Total Investment Income Received for Month (V-D)		22,209.95
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		3,562.64
xii.	Funds Available for Distribution	\$	1,465,360.41

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 1,465,360.41	\$ 1,465,360.41
B.	Joint Sharing Agreement Payments	\$ -	\$ 1,465,360.41
C.	Trustee Fees	\$ 1,431.40	\$ 1,463,929.01
D.	Servicing Fees	\$ 56,837.53	\$ 1,407,091.48
E.	Administration Fees	\$ 3,552.35	\$ 1,403,539.13
F.	Interest Payments on Class A Notes	\$ 342,662.53	\$ 1,060,876.60
G.	Interest Payments on Class B Notes	\$ 22,364.36	\$ 1,038,512.24
H.	Transfer to Department Rebate Fund	\$ -	\$ 1,038,512.24
I.	Monthly Rebate Fees	\$ 40,620.27	\$ 997,891.97
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (8,110.79)	\$ 1,006,002.76
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 1,006,002.76	\$ -
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									
A.									
Distribution Amounts		Combined		Class A-1A		Class A-1B		Class B	
i. Monthly Interest Due	\$	365,026.89	\$	8,328.15	\$	334,334.38	\$	22,364.36	
ii. Monthly Interest Paid	\$	365,026.89		8,328.15		334,334.38		22,364.36	
iii. Interest Shortfall	\$	-	\$	-	\$	-	\$	-	
iv. Monthly Principal Paid	\$	1,006,002.76	\$	78,186.74	\$	927,816.02	\$	-	
v. Total Distribution Amount	\$	1,371,029.65	\$	86,514.89	\$	1,262,150.40	\$	22,364.36	
B.									
Principal Distribution Amount Reconciliation									
i. Notes Outstanding as of	3/31/2025		\$	85,883,930.02					
ii. Adjusted Pool Balance as of	4/30/2025		\$	90,210,460.95					
iii. Less Specified Overcollateralization Amount			\$	5,505,802.79					
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount			\$	84,704,658.16					
v. Excess			\$	1,179,271.86					
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			\$	1,179,271.86					
ix. Actual Principal Distribution Amount based on amounts in Collection Fund			\$	1,006,002.76					
x. Principal Distribution Amount Shortfall			\$	173,269.10					
xi. Noteholders' Principal Distribution Amount			\$	1,006,002.76					
Total Principal Distribution Amount Paid			\$	1,006,002.76					
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	3/31/2025		\$	562,276.71					
ii. Amounts, if any, necessary to reinstate the balance			\$	-					
iii. Total Reserve Fund Balance Available			\$	562,276.71					
iv. Required Reserve Fund Balance			\$	554,165.92					
v. Excess Reserve - Apply to Collection Fund			\$	8,110.79					
vi. Ending Reserve Fund Balance			\$	554,165.92					
E.									
Note Balances		4/25/2025		Paydown Factors		5/27/2025			
Note Balance	\$	85,883,930.02				84,877,927.26			
Note Pool Factor		19.0853177822		0.2235561689		18.8617616133			

IX. Portfolio Characteristics										
Status	WAC		Number of Loans		WARM		Principal Amount		%	
	3/31/2025	4/30/2025	3/31/2025	4/30/2025	3/31/2025	4/30/2025	3/31/2025	4/30/2025	3/31/2025	4/30/2025
Interim:										
In School:										
Subsidized Loans	7.029%	7.023%	10	9	144	143	\$ 33,581.00	\$ 30,831.00	0.04%	0.04%
Unsubsidized Loans	7.070%	7.070%	5	5	142	141	16,647.00	16,647.00	0.02%	0.02%
Grace										
Subsidized Loans	0.000%	7.100%	0	1	0	125	-	2,750.00	0.00%	0.00%
Unsubsidized Loans	0.000%	0.000%	0	0	0	0	-	-	0.00%	0.00%
Total Interim	7.043%	7.043%	15	15	143	141	\$ 50,228.00	\$ 50,228.00	0.06%	0.06%
Repayment										
Active										
0-30 Days Delinquent	6.385%	6.405%	8,344	8,669	224	226	\$ 56,191,984.06	\$ 59,146,734.19	66.40%	70.54%
31-60 Days Delinquent	6.754%	6.631%	344	307	233	285	2,384,866.56	2,619,638.70	2.82%	3.12%
61-90 Days Delinquent	7.084%	6.775%	289	206	291	207	1,874,521.89	1,450,913.92	2.21%	1.73%
91-120 Days Delinquent	6.657%	7.207%	187	214	244	288	1,656,888.83	1,418,020.79	1.96%	1.69%
121-150 Days Delinquent	6.790%	6.606%	115	154	214	240	853,006.99	1,377,639.97	1.01%	1.64%
151-180 Days Delinquent	6.788%	6.717%	87	96	249	218	541,527.04	703,747.30	0.64%	0.84%
181-210 Days Delinquent	6.629%	6.695%	98	67	240	237	715,441.24	385,287.54	0.85%	0.46%
211-240 Days Delinquent	6.675%	6.712%	71	90	213	246	450,033.61	658,021.74	0.53%	0.78%
241-270 Days Delinquent	6.548%	6.892%	56	60	223	201	389,628.88	459,509.12	0.46%	0.55%
271-300 Days Delinquent	0.000%	6.800%	0	1	0	107	-	167.94	0.00%	0.00%
>300 Days Delinquent	7.776%	7.681%	37	36	124	134	108,522.77	120,177.80	0.13%	0.14%
Deferment										
Subsidized Loans	6.839%	6.841%	320	324	234	226	1,503,097.51	1,459,804.95	1.78%	1.74%
Unsubsidized Loans	6.871%	6.883%	269	263	264	271	1,927,817.26	1,822,283.53	2.28%	2.17%
Forbearance										
Subsidized Loans	6.682%	6.670%	803	586	264	287	5,513,934.20	4,196,767.28	6.52%	5.01%
Unsubsidized Loans	6.698%	6.740%	752	600	298	305	8,408,965.00	6,010,908.38	9.94%	7.17%
Total Repayment	6.502%	6.504%	11,772	11,673	238	239	\$ 82,520,235.84	\$ 81,829,623.15	97.51%	97.59%
Claims In Process	6.603%	6.627%	270	248	224	222	\$ 2,060,465.29	\$ 1,969,102.88	2.43%	2.35%
Aged Claims Rejected										
Grand Total	6.504%	6.507%	12,057	11,936	237	238	\$ 84,630,929.13	\$ 83,848,954.03	100.00%	100.00%

X. Portfolio Characteristics by School and Program as of 4/30/2025						
Loan Type	WAC	WARM	Number of Loans	Principal Amount	%	
Consolidation - Subsidized	5.610%	201	1,362	\$ 14,164,584.80	16.89%	
Consolidation - Unsubsidized	5.826%	198	1,948	28,740,839.51	34.28%	
Stafford Subsidized	7.256%	263	4,697	17,932,426.10	21.39%	
Stafford Unsubsidized	7.238%	299	3,792	21,237,687.84	25.33%	
PLUS Loans	8.386%	200	137	1,773,415.78	2.12%	
Total	6.507%	238	11,936	\$ 83,848,954.03	100.00%	
School Type						
4 Year College	6.406%	227	8,135	\$ 59,735,056.60	71.24%	
Graduate	6.750%	92	2	29,771.95	0.04%	
Proprietary, Tech, Vocational and Other	6.730%	262	1,950	13,981,850.80	16.68%	
2 Year College	6.797%	269	1,849	10,102,274.68	12.05%	
Total	6.507%	238	11,936	\$ 83,848,954.03	100.00%	

XI. Collateral Tables as of 4/30/2025			
Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	22	\$ 145,923.89	0.17%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	0	-	0.00%
Alaska	11	32,014.35	0.04%
Alabama	118	771,746.24	0.92%
Armed Forces Pacific	0	-	0.00%
Arkansas	658	4,517,430.82	5.39%
American Samoa	0	-	0.00%
Arizona	85	607,759.22	0.72%
California	530	4,039,262.15	4.82%
Colorado	84	414,481.08	0.49%
Connecticut	24	227,691.15	0.27%
District of Columbia	6	76,408.01	0.09%
Delaware	5	101,044.54	0.12%
Florida	250	1,992,776.96	2.38%
Georgia	230	1,781,882.53	2.13%
Guam	0	-	0.00%
Hawaii	6	30,128.39	0.04%
Iowa	44	300,917.24	0.36%
Idaho	12	51,932.16	0.06%
Illinois	409	2,892,008.97	3.45%
Indiana	59	378,813.26	0.45%
Kansas	227	1,590,116.98	1.90%
Kentucky	49	665,422.76	0.79%
Louisiana	42	278,186.40	0.33%
Massachusetts	32	413,529.61	0.49%
Maryland	65	518,794.79	0.62%
Maine	8	48,415.74	0.06%
Michigan	59	728,067.12	0.87%
Minnesota	68	573,539.14	0.68%
Missouri	5,637	37,707,159.10	44.97%
Mariana Islands	0	-	0.00%
Mississippi	1,494	9,840,228.94	11.74%
Montana	19	60,808.58	0.07%
North Carolina	149	1,112,229.73	1.33%
North Dakota	14	191,186.90	0.23%
Nebraska	32	189,687.57	0.23%
New Hampshire	15	153,255.79	0.18%
New Jersey	29	471,601.53	0.56%
New Mexico	8	49,205.65	0.06%
Nevada	27	261,101.45	0.31%
New York	155	1,817,247.32	2.17%
Ohio	65	490,255.74	0.58%
Oklahoma	91	714,273.71	0.85%
Oregon	61	327,147.02	0.39%
Pennsylvania	52	426,351.38	0.51%
Puerto Rico	0	-	0.00%
Rhode Island	8	26,304.21	0.03%
South Carolina	38	265,560.37	0.32%
South Dakota	2	7,648.23	0.01%
Tennessee	182	1,262,765.02	1.51%
Texas	511	3,567,187.32	4.25%
Utah	17	59,604.48	0.07%
Virginia	80	519,667.41	0.62%
Virgin Islands	0	-	0.00%
Vermont	3	12,326.74	0.01%
Washington	100	688,434.03	0.82%
Wisconsin	37	401,306.12	0.48%
West Virginia	6	46,575.19	0.06%
Wyoming	1	1,541.00	0.00%
	11,936	\$ 83,848,954.03	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	307	1,757,838.19	2.10%
708 - CSLP	0	-	0.00%
712 - FGLP	1	4,092.20	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	62	338,449.24	0.40%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	51	178,072.09	0.21%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	814	4,745,731.53	5.66%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	908	14,629,692.13	17.45%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSCLC	202	926,111.47	1.10%
751 - ECMC	1	15,516.97	0.02%
753 - NELA	0	-	0.00%
755 - GLHEC	1,754	9,650,892.50	11.51%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	373	2,025,029.91	2.42%
951 - ECMC	7,463	49,577,527.60	59.13%
	11,936	\$ 83,848,954.03	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	1,008	\$ 917,463.88	1.09%
24 TO 35	475	1,020,871.98	1.22%
36 TO 47	455	1,261,177.88	1.50%
48 TO 59	417	1,596,282.34	1.90%
60 TO 71	406	1,714,121.15	2.04%
72 TO 83	403	2,122,807.60	2.53%
84 TO 95	436	2,461,344.25	2.94%
96 TO 107	387	2,535,447.43	3.02%
108 TO 119	456	2,698,755.58	3.22%
120 TO 131	402	3,246,187.37	3.87%
132 TO 143	443	3,781,137.07	4.51%
144 TO 155	412	4,189,376.07	5.00%
156 TO 167	362	3,304,748.96	3.94%
168 TO 179	303	3,157,000.55	3.77%
180 TO 191	324	3,209,785.94	3.83%
192 TO 203	255	2,918,192.87	3.48%
204 TO 215	306	2,828,839.77	3.37%
216 TO 227	238	1,848,747.15	2.20%
228 TO 239	225	2,155,708.03	2.57%
240 TO 251	249	2,625,582.62	3.13%
252 TO 263	204	2,296,977.49	2.74%
264 TO 275	185	1,417,061.28	1.69%
276 TO 287	183	1,670,298.83	1.99%
288 TO 299	228	1,753,009.78	2.09%
300 TO 311	469	5,063,005.60	6.04%
312 TO 323	244	2,308,033.03	2.75%
324 TO 335	184	1,642,588.52	1.96%
336 TO 347	137	1,099,094.94	1.31%
348 TO 360	141	943,989.33	1.13%
361 AND GREATER	1,999	16,061,316.74	19.16%
	11,936	\$ 83,848,954.03	100.00%

XI. Collateral Tables as of 4/30/2025 (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	21	\$ 114,985.55	0.14%
REPAY YEAR 2	2	15,245.51	0.02%
REPAY YEAR 3	0		0.00%
REPAY YEAR 4	11,913	83,718,722.97	99.84%
Total	11,936	\$ 83,848,954.03	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
CREDIT BALANCE	156	\$ (7,755.99)	-0.01%
\$499.99 OR LESS	707	183,262.26	0.22%
\$500.00 TO \$999.99	745	567,143.61	0.68%
\$1000.00 TO \$1999.99	1,503	2,250,391.38	2.68%
\$2000.00 TO \$2999.99	1,381	3,463,397.91	4.13%
\$3000.00 TO \$3999.99	1,332	4,646,574.40	5.54%
\$4000.00 TO \$5999.99	1,826	9,000,125.10	10.73%
\$6000.00 TO \$7999.99	1,392	9,717,867.07	11.59%
\$8000.00 TO \$9999.99	836	7,430,330.70	8.86%
\$10000.00 TO \$14999.99	969	11,665,203.71	13.91%
\$15000.00 TO \$19999.99	354	6,098,713.84	7.27%
\$20000.00 TO \$24999.99	210	4,698,252.92	5.60%
\$25000.00 TO \$29999.99	134	3,659,974.25	4.36%
\$30000.00 TO \$34999.99	99	3,206,712.85	3.82%
\$35000.00 TO \$39999.99	69	2,592,406.31	3.09%
\$40000.00 TO \$44999.99	45	1,903,799.09	2.27%
\$45000.00 TO \$49999.99	42	1,987,654.51	2.37%
\$50000.00 TO \$54999.99	25	1,316,160.78	1.57%
\$55000.00 TO \$59999.99	20	1,138,698.38	1.36%
\$60000.00 TO \$64999.99	15	936,144.82	1.12%
\$65000.00 TO \$69999.99	10	670,493.76	0.80%
\$70000.00 TO \$74999.99	16	1,158,432.41	1.38%
\$75000.00 TO \$79999.99	7	550,275.41	0.66%
\$80000.00 TO \$84999.99	3	247,558.22	0.30%
\$85000.00 TO \$89999.99	4	348,973.62	0.42%
\$90000.00 AND GREATER	36	4,418,162.71	5.27%
	11,936	\$ 83,848,954.03	100.00%

Distribution of the Student Loans by Rehab Status			
	Number of loans	Principal Balance	Percent by Principal
Non-Rehab loans	11,111	\$ 79,329,755.26	94.61%
Rehab loans	825	4,519,198.77	5.39%
Total	11,936	\$ 83,848,954.03	100.00%

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized		\$	1,407,341.00
Borrower Accrued Interest - For Loans in IBR (PFH) - Current		\$	3,394,560.00
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current		\$	1,255,650.30
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)		\$	980,907.23

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	10,457	\$ 72,686,726.33	86.69%
31 to 60	307	2,619,638.70	3.12%
61 to 90	206	1,450,913.92	1.73%
91 to 120	214	1,418,020.79	1.69%
121 and Greater	752	5,673,654.29	6.77%
Total	11,936	\$ 83,848,954.03	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	5	\$ 19,022.85	0.02%
2.00% TO 2.49%	1	909.79	0.00%
2.50% TO 2.99%	377	2,954,167.21	3.52%
3.00% TO 3.49%	122	936,212.46	1.12%
3.50% TO 3.99%	154	1,627,490.90	1.94%
4.00% TO 4.49%	103	1,302,796.73	1.55%
4.50% TO 4.99%	852	7,125,266.26	8.50%
5.00% TO 5.49%	508	5,418,505.05	6.46%
5.50% TO 5.99%	193	3,311,187.17	3.95%
6.00% TO 6.49%	275	3,404,695.48	4.06%
6.50% TO 6.99%	3,429	21,855,941.03	26.07%
7.00% TO 7.49%	1,567	12,297,891.65	14.67%
7.50% TO 7.99%	3,965	19,312,649.30	23.03%
8.00% TO 8.49%	250	2,733,038.93	3.26%
8.50% TO 8.99%	134	1,516,929.92	1.81%
9.00% OR GREATER	1	32,159.30	0.04%
Total	11,936	\$ 83,848,954.03	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	11,595	\$ 82,196,526.64	98.03%
91 DAY T-BILL INDEX	341	1,652,427.39	1.97%
Total	11,936	\$ 83,848,954.03	100.00%

Loans by Date of Disbursement (Dates Correspond to changes)			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	1,050	\$ 8,213,549.45	9.80%
PRE-APRIL 1, 2006	6,127	31,849,132.29	37.98%
PRE-OCTOBER 1, 1993	23	96,774.04	0.12%
PRE-OCTOBER 1, 2007	4,736	43,689,498.25	52.11%
Total	11,936	\$ 83,848,954.03	100.00%

Distribution of the Student Loans by Date of Disbursement			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
PRIOR TO OCTOBER 1, 1993	23	\$ 96,774.04	0.12%
OCTOBER 1, 1993 - JUNE 30, 2007	6,803	37,408,285.61	44.61%
JULY 1, 2006 - PRESENT	5,110	46,343,894.38	55.27%
Total	11,936	\$ 83,848,954.03	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	5.0111%
Notes	606072LL8	1.15%	5.59109%
SOFR Rate for Accrual Period			4.44109%
First Date in Accrual Period			4/25/25
Last Date in Accrual Period			5/26/25
Days in Accrual Period			32

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	***	Prepayment Volume
10/31/2021	\$ 202,229,171.38	10/31/2021	0.52%	6.18%	\$	1,042,205.56
11/26/2021	\$ 198,070,092.12	11/30/2021	0.87%	8.40%	\$	1,730,385.81
12/27/2021	\$ 196,191,175.86	12/31/2021	0.57%	7.92%	\$	1,110,291.77
1/25/2022	\$ 194,355,872.40	1/31/2022	0.72%	8.16%	\$	1,405,391.94
2/25/2022	\$ 192,782,063.95	2/28/2022	0.90%	8.74%	\$	1,728,896.76
3/25/2022	\$ 191,055,555.51	3/31/2022	1.41%	10.18%	\$	2,703,096.76
4/25/2022	\$ 187,963,307.40	4/30/2022	1.07%	10.71%	\$	2,019,044.53
5/25/2022	\$ 185,005,108.89	5/31/2022	0.82%	10.75%	\$	1,524,460.56
6/27/2022	\$ 182,622,107.68	6/30/2022	1.34%	11.47%	\$	2,447,289.60
7/25/2022	\$ 179,879,488.67	7/31/2022	1.24%	11.97%	\$	2,225,318.63
8/25/2022	\$ 176,784,293.17	8/31/2022	2.20%	13.47%	\$	3,884,888.72
9/26/2022	\$ 172,831,370.78	9/30/2022	2.03%	14.65%	\$	3,504,828.37
10/25/2022	\$ 168,908,326.39	10/31/2022	2.98%	17.36%	\$	5,031,573.48
11/25/2022	\$ 163,854,306.99	11/30/2022	4.75%	21.59%	\$	7,785,351.34
12/27/2022	\$ 155,576,473.14	12/31/2022	3.61%	25.63%	\$	5,610,699.61
1/25/2023	\$ 149,730,397.90	1/31/2023	0.63%	26.32%	\$	939,598.12
2/27/2023	\$ 148,538,955.93	2/28/2023	1.93%	27.29%	\$	2,862,630.00
3/27/2023	\$ 145,592,102.01	3/31/2023	1.31%	27.29%	\$	1,900,826.10
4/25/2023	\$ 143,505,025.56	4/30/2023	1.16%	27.45%	\$	1,667,879.07
5/25/2023	\$ 141,331,105.19	5/31/2023	1.02%	27.81%	\$	1,446,351.90
6/26/2023	\$ 139,689,057.37	6/30/2023	0.63%	27.02%	\$	886,555.46
7/25/2023	\$ 138,534,965.57	7/31/2023	0.55%	26.19%	\$	759,794.53
8/25/2023	\$ 137,382,713.73	8/31/2023	1.23%	24.81%	\$	1,690,956.93
9/25/2023	\$ 133,736,390.47	9/30/2023	1.01%	23.87%	\$	1,346,963.66
10/25/2023	\$ 132,128,134.22	10/31/2023	1.86%	22.22%	\$	2,462,389.38
11/27/2023	\$ 129,626,553.30	11/30/2023	0.89%	17.53%	\$	1,148,947.71
12/26/2023	\$ 128,247,895.27	12/31/2023	2.88%	16.22%	\$	3,691,507.72
1/25/2024	\$ 124,450,589.72	1/31/2024	3.06%	19.02%	\$	3,802,402.94
2/26/2024	\$ 120,648,442.66	2/29/2024	4.14%	21.39%	\$	4,997,892.59
3/25/2024	\$ 115,987,100.18	3/31/2024	1.88%	22.49%	\$	2,180,182.10
4/25/2024	\$ 113,457,217.61	4/30/2024	2.51%	24.03%	\$	2,850,386.53
5/28/2024	\$ 110,401,620.51	5/31/2024	4.45%	27.84%	\$	4,912,619.03
6/25/2024	\$ 105,499,198.68	6/30/2024	4.48%	32.77%	\$	4,725,383.08
7/25/2024	\$ 101,050,737.27	7/31/2024	3.29%	36.75%	\$	3,325,921.58
8/26/2024	\$ 97,872,331.06	8/31/2024	2.77%	38.99%	\$	2,711,540.49
9/25/2024	\$ 95,211,737.05	9/30/2024	0.40%	39.06%	\$	381,139.66
10/25/2024	\$ 94,715,036.42	10/31/2024	0.80%	37.46%	\$	756,068.71
11/25/2024	\$ 93,755,777.33	11/30/2024	0.62%	37.24%	\$	580,231.74
12/26/2024	\$ 92,829,694.23	12/31/2024	0.21%	33.85%	\$	199,425.72
1/27/2025	\$ 92,635,891.46	1/31/2025	0.73%	30.55%	\$	677,713.97
2/25/2025	\$ 92,123,477.62	2/28/2025	0.49%	25.78%	\$	452,566.29
3/25/2025	\$ 92,018,046.53	3/31/2025	0.43%	23.87%	\$	393,820.67
4/25/2025	\$ 91,466,385.48	4/30/2025	0.91%	21.81%	\$	835,123.84

*** 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
9/30/2021	\$ 201,957,221.52	100.00%	4,244	\$ 64,647,830.02	32%	18%	83
10/31/2021	\$ 190,762,558.12	94.46%	4,220	\$ 65,089,629.63	34%	19%	84
11/30/2021	\$ 189,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%	18%	84
12/31/2021	\$ 187,139,465.87	92.66%	4,019	\$ 62,600,494.80	33%	18%	85
1/31/2022	\$ 185,575,821.11	91.89%	3,968	\$ 62,414,638.88	34%	18%	85
2/28/2022	\$ 183,860,462.50	91.04%	3,887	\$ 61,593,515.38	34%	17%	86
3/31/2022	\$ 180,788,184.20	89.52%	3,848	\$ 61,237,849.33	34%	18%	87
4/30/2022	\$ 177,849,089.81	88.06%	3,746	\$ 60,180,744.56	34%	19%	88
5/31/2022	\$ 175,481,478.07	86.89%	3,719	\$ 60,244,352.01	34%	19%	89
6/30/2022	\$ 172,756,570.96	85.54%	3,660	\$ 58,467,432.53	34%	19%	90
7/31/2022	\$ 169,681,364.30	84.02%	3,635	\$ 57,290,176.19	34%	19%	91
8/31/2022	\$ 165,753,969.98	82.07%	3,551	\$ 55,780,198.92	34%	20%	92
9/30/2022	\$ 161,856,260.70	80.14%	3,470	\$ 54,372,207.66	34%	20%	93
10/31/2022	\$ 156,834,880.27	77.66%	3,351	\$ 52,828,789.08	34%	20%	94
11/30/2022	\$ 148,610,504.86	73.59%	3,251	\$ 50,902,582.19	34%	20%	95
12/31/2022	\$ 142,802,183.71	70.71%	3,205	\$ 49,540,106.77	35%	20%	96
1/31/2023	\$ 141,618,436.10	70.12%	3,138	\$ 49,723,194.82	35%	20%	98
2/28/2023	\$ 138,690,613.03	68.67%	3,141	\$ 49,733,074.78	36%	21%	98
3/31/2023	\$ 136,617,014.96	67.65%	3,031	\$ 48,190,651.48	35%	20%	100
4/30/2023	\$ 134,457,133.82	66.58%	2,902	\$ 46,604,063.60	35%	20%	101
5/31/2023	\$ 132,825,690.38	65.77%	2,842	\$ 46,371,560.81	35%	20%	102
6/30/2023	\$ 131,679,051.73	65.20%	2,798	\$ 45,902,026.42	35%	21%	103
7/31/2023	\$ 130,534,241.16	64.63%	2,806	\$ 46,540,138.12	36%	21%	104
8/31/2023	\$ 128,501,133.10	63.63%	2,776	\$ 45,909,494.02	36%	21%	104
9/30/2023	\$ 126,903,263.01	62.84%	2,830	\$ 46,411,956.46	37%	22%	105
10/31/2023	\$ 124,417,837.36	61.61%	2,803	\$ 45,982,730.63	37%	22%	105
11/30/2023	\$ 123,048,062.73	60.93%	2,845	\$ 46,244,200.26	38%	22%	105
12/31/2023	\$ 119,275,300.27	59.06%	2,833	\$ 46,062,966.77	39%	23%	106
1/31/2024	\$ 115,497,707.56	57.19%	2,799	\$ 44,106,584.10	38%	24%	106
2/29/2024	\$ 110,866,468.14	54.90%	2,694	\$ 41,260,590.68	37%	23%	107
3/31/2024	\$ 108,352,923.61	53.65%	2,636	\$ 41,066,575.51	38%	23%	108
4/30/2024	\$ 105,317,059.62	52.15%	2,523	\$ 39,082,979.52	37%	23%	109
5/31/2024	\$ 100,446,297.74	49.74%	2,371	\$ 36,839,814.99	37%	23%	110
6/30/2024	\$ 96,026,564.60	47.55%	2,172	\$ 33,826,387.42	35%	22%	110
7/31/2024	\$ 92,868,694.61	45.98%	2,060	\$ 31,705,779.06	34%	21%	111
8/31/2024	\$ 90,225,272.78	44.68%	1,996	\$ 31,299,139.73	35%	21%	112
9/30/2024	\$ 89,731,779.85	44.43%	1,951	\$ 31,532,441.28	35%	21%	113
10/31/2024	\$ 88,778,715.68	43.96%	1,866	\$ 30,334,271.46	34%	21%	115
11/30/2024	\$ 87,858,613.24	43.50%	1,846	\$ 30,302,482.91	34%	21%	117
12/31/2024	\$ 87,666,062.06	43.41%	1,797	\$ 29,758,696.14	34%	21%	119
1/31/2025	\$ 87,156,957.40	43.16%	1,779	\$ 29,950,462.76	34%	21%	119
2/28/2025	\$ 87,052,207.18	43.10%	1,749	\$ 30,166,408.89	35%	21%	120
3/31/2025	\$ 86,504,108.77	42.83%	1,727	\$ 30,157,523.85	35%	22%	121
4/30/2025	\$ 85,256,295.03	42.22%	1,691	\$ 29,653,997.53	35%	21%	122

* 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	
9/30/2021	\$ 61,026,646.64		4,086	\$ 51,705,561.22		3,589
10/31/2021	\$ 15,964,086.33		862	\$ 1,133,126.04		55
11/30/2021	\$ 24,241,246.12		1,389	\$ 4,789,066.27		287
12/31/2021	\$ 19,279,551.40		1,115	\$ 2,368,745.98		136
1/31/2022	\$ 23,207,397.72		1,332	\$ 4,708,864.01		255
2/28/2022	\$ 31,371,371.96		1,762	\$ 5,746,222.66		309
3/31/2022	\$ 29,072,037.15		1,635	\$ 4,499,698.39		235
4/30/2022	\$ 19,292,517.92		1,158	\$ 3,230,101.44		155
5/31/2022	\$ 17,764,789.24		1,051	\$ 2,937,197.97		146
6/30/2022	\$ 21,222,812.48		1,210	\$ 4,505,270.34		222
7/31/2022	\$ 16,443,549.65		1,000	\$ 2,766,310.82		143
8/31/2022	\$ 22,865,209.55		1,436	\$ 9,739,321.26		691
9/30/2022	\$ 19,586,876.64		1,282	\$ 8,558,572.85		587
10/31/2022	\$ 21,396,130.48		1,393	\$ 10,259,760.56		741
11/30/2022	\$ 13,954,852.36		879	\$ 2,332,235.18		189
12/31/2022	\$ 12,103,507.57		752	\$ 2,302,880.66		143
1/31/2023	\$ 13,865,471.06		806	\$ 2,279,984.98		129
2/28/2023	\$ 17,132,208.32		1,060	\$ 2,441,233.63		145
3/31/2023	\$ 17,581,673.46		1,016	\$ 2,578,289.77		152
4/30/2023	\$ 15,279,692.19		914	\$ 3,052,720.22		190
5/31/2023	\$ 14,182,552.97		843	\$ 2,174,982.91		126
6/30/2023	\$ 14,051,431.83		815	\$ 2,392,248.98		123
7/31/2023	\$ 12,980,373.90		764	\$ 417,405.85		22
8/31/2023	\$ 11,617,098.72		729	\$ 361,914.50		26
9/30/2023	\$ 11,837,102.19		714	\$ 181,678.95		13
10/31/2023	\$ 11,943,633.62		730	\$ 347,660.69		23
11/30/2023	\$ 12,085,836.75		764	\$ 276,812.09		20
12/31/2023	\$ 11,989,517.24		739	\$ 12,154.17		2
1/31/2024	\$ 12,226,231.44		771	\$ 288,969.81		21
2/29/2024	\$ 14,970,755.91		919	\$ 350,465.36		15
3/31/2024	\$ 16,309,727.16		885	\$ 35,593.17		4
4/30/2024	\$ 13,117,627.88		657	\$ 212,875.18		10
5/31/2024	\$ 12,550,552.72		629	\$ 5,840.69		2
6/30/2024	\$ 11,949,317.37		654	\$ 360,169.68		20
7/31/2024	\$ 13,234,972.23		721	\$ 1,631,770.94		101
8/31/2024	\$ 12,347,229.35		712	\$ 1,262,545.14		89
9/30/2024	\$ 12,968,962.57		712	\$ 1,131,020.31		86
10/31/2024	\$ 11,216,991.24		643	\$ 726,647.14		51
11/30/2024	\$ 10,532,261.00		616	\$ 775,666.14		51
12/31/2024	\$ 11,009,194.71		635	\$ 982,106.20		46
1/31/2025	\$ 12,045,270.44		646	\$ 486,650.98		13
2/28/2025	\$ 14,102,485.84		820	\$ 192,055.36		11
3/31/2025	\$ 13,922,727.46		758	\$ 81,430.69		9
4/30/2025	\$ 10,207,501.47		586	\$ 74,138.77		4

* 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	\$	565,484.38	\$ 9,314.29	\$ 574,798.67
Interest Losses	\$	65,483.00	\$ 1,194.49	\$ 66,677.49
Total Claim Write-offs	\$	630,967.38	\$ 10,508.79	\$ 641,476.17

XVII. Principal Acceleration Trigger			
Distribution Date Range		Principal Balance	Compliance (Yes/No)
10/26/2026	9/27/2027	121,000,000	
10/25/2027	9/25/2028	106,000,000	
10/25/2028	9/25/2029	92,000,000	
10/25/2029	9/25/2030	78,000,000	
10/25/2030	9/25/2031	64,000,000	

The Principal Acceleration Trigger table does not start until 10/26/2026.
The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note	