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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 Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank

II. Explanations / Definitions / Abbreviations

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

III. Deal Parameters									
A. Student Loan Portfolio Characteristics									
				10/31/2010	Activity		1/31/2011		
i.	Portfolio Principal Balance			\$175,382,717.11	\$	3,214,627.59	\$172,168,089.52		
ii.	Interest Expected to be Capitalized			2,153,322.73			1,989,048.07		
iii.	Pool Balance (i + ii)			\$177,536,039.90			\$ 174,157,137.59		
iv.	Adjusted Pool Balance(Pool Balance + Capitalized Interest Fund + Specified Reserve Fund Balance)			\$179,924,463.54			\$ 176,537,113.97		
v.	Other Accrued Interest			\$ 968,113.84			\$ 790,045.90		
vi.	Weighted Average Coupon (WAC)			4.337%			4.216%		
vii.	Weighted Average Remaining Months to Maturity (WARM)			192			188		
viii.	Number of Loans			16,816			16,499		
ix.	Number of Borrowers			10,420			10,228		
x.	Average Borrower Indebtedness			16,831.35			16,833.02		
xi.	Portfolio Yield((Trust Income - Trust Expenses) / (Student Loans + Cash))			0.0700%			0.1549%		
B. Notes									
	CUSIP	Spread	Coupon Rate	11/26/2010	%	Interest Due	2/25/2011	%	
i.	Class A-1 Notes	606072KM7	0.60%	0.88438%	\$ 50,449,994.49	29.90%	\$ 112,782.77	\$ 46,875,865.53	28.38%
ii.	Class A-2 Notes	606072KN5	1.05%	1.33438%	\$ 118,300,000.00	70.10%	\$ 399,031.31	\$ 118,300,000.00	71.62%
iii.	Total Notes				\$ 168,749,994.49	100.00%	\$ 511,814.08	\$ 165,175,865.53	100.00%
LIBOR Rate Notes:									
	LIBOR Rate for Accrual Period	0.284380%	Collection Period:		Record Date	2/24/2011			
	First Date in Accrual Period	11/26/2010	First Date in Collection Period	11/1/2010	Distribution Date	2/25/2011			
	Last Date in Accrual Period	2/24/2011	Last Date in Collection Period	1/31/2011					
	Days in Accrual Period	91							
C. Reserve Fund									
				10/31/2010			1/31/2011		
i.	Required Reserve Fund Balance			0.25%			0.25%		
ii.	Specified Reserve Fund Balance			\$ 443,840.10		\$ 435,392.84			
iii.	Reserve Fund Floor Balance			\$ 454,399.94		\$ 443,840.10			
iv.	Reserve Fund Balance after Distribution Date			\$ 443,840.10		\$ 435,392.84			
D. Other Fund Balances									
				10/31/2010			1/31/2011		
i.	Collection Fund*			\$ 5,704,611.29		\$ 4,546,164.49			
ii.	Capitalized Interest Fund			\$ 1,944,583.54		\$ 1,944,583.54			
iii.	Department Rebate Fund			\$ 492,596.50		\$ 714,196.12			
iv.	Acquisition Fund			\$ -		\$ -			
(* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation".)									
Total Fund Balances				\$ 8,585,631.43		\$ 7,640,336.99			

IV. Transactions for the Time Period		11/1/10-1/31/11
A.	Student Loan Principal Collection Activity	
i.	Regular Principal Collections	2,062,026.16
ii.	Principal Collections from Guarantor	1,177,359.44
iii.	Principal Repurchases/Reimbursements by Servicer	-
iv.	Principal Repurchases/Reimbursements by Seller	-
v.	Paydown due to Loan Consolidation	1,025,721.15
vi.	Other System Adjustments	-
vii.	Total Principal Collections	\$ 4,265,106.75
B.	Student Loan Non-Cash Principal Activity	
i.	Principal Realized Losses - Claim Write-Offs	\$ 1,961.42
ii.	Principal Realized Losses - Other	-
iii.	Other Adjustments	9,192.67
iv.	Capitalized Interest	(1,061,633.25)
v.	Total Non-Cash Principal Activity	\$ (1,050,479.16)
C.	Student Loan Principal Addition:	
i.	New Loan Additions	\$ -
ii.	Total Principal Additions	\$ -
D.	Total Student Loan Principal Activity (Avii + Bv + Ci)	\$ 3,214,627.59
E.	Student Loan Interest Activity	
i.	Regular Interest Collections	\$ 1,321,141.79
ii.	Interest Claims Received from Guarantors	30,097.09
iii.	Late Fees & Other	11,408.19
iv.	Interest Repurchases/Reimbursements by Servicer	-
v.	Interest Repurchases/Reimbursements by Seller	-
vi.	Interest due to Loan Consolidation	15,099.22
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	(915,155.88)
ix.	Interest Benefit Payments	190,804.56
x.	Total Interest Collections	\$ 643,394.97
F.	Student Loan Non-Cash Interest Activity:	
i.	Interest Losses - Claim Write-offs	\$ 15,499.15
ii.	Interest Losses - Other	-
iii.	Other Adjustments	(1,570,801.11)
iv.	Capitalized Interest	1,061,633.25
v.	Total Non-Cash Interest Adjustments	\$ (493,668.71)
G.	Student Loan Interest Addition:	
i.	New Loan Additions	\$ (29,548.28)
ii.	Total Interest Additions	\$ (29,548.28)
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$ 120,177.98
I.	Defaults Paid this Quarter (Aii + Eii)	\$ 1,207,456.53
J.	Cumulative Defaults Paid to Date	\$ 7,652,911.76
K.	Interest Expected to be Capitalized	
	Interest Expected to be Capitalized - Beginning (III - A-ii)	10/31/2010 2,153,322.79
	Interest Capitalized into Principal During Collection Period (B-iv)	(1,061,633.25)
	Change in Interest Expected to be Capitalized	897,358.53
	Interest Expected to be Capitalized - Ending (III - A-ii)	1/31/2011 \$ 1,989,048.07

V. Cash Receipts for the Time Period		11/1/10-1/31/11	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	3,239,385.60
ii.	Principal Received from Loans Consolidated		1,025,721.15
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	4,265,106.75
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	1,351,238.88
ii.	Interest Received from Loans Consolidated		15,099.22
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(734,351.32)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		11,408.19
vii.	Total Interest Collections	\$	643,394.97
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	3,730.83
E.	Total Cash Receipts during Collection Period	\$	4,912,232.55

VI. Cash Payment Detail and Available Funds for the Time Period		11/1/10-1/31/11	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee Fees	\$	(8,659.03)
C.	Servicing Fees	\$	(220,798.08)
D.	Administration Fees	\$	(22,079.81)
E.	Transfer to Department Rebate Fund	\$	(953,681.12)
F.	Monthly Rebate Fees	\$	(463,662.99)
G.	Interest Payments on Notes	\$	(547,998.28)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(4,430,667.76)
J.	Carryover Administration and Servicing Fees	\$	-
K.	Collection Fund Reconciliation		
i.	Beginning Balance:	10/31/2010	\$ 5,704,611.29
ii.	Principal Paid During Collection Period (I)		(4,430,667.76)
iii.	Interest Paid During Collection Period (G)		(547,998.28)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-Ø)		4,908,501.72
v.	Deposits in Transit		566,307.88
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(1,668,881.03)
vii.	Total Investment Income Received for Quarter (V-D)		3,730.83
viii.	Funds transferred from the Acquisition Fund		0.00
ix.	Funds transferred from the Capitalized Interest Fund		0.00
x.	Funds transferred from the Department Rebate Fund		0.00
xi.	Funds transferred from the Reserve Fund		10,559.84
xii.	Funds Available for Distribution	\$	4,546,164.49

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 4,546,164.49	\$ 4,546,164.49
B.	Annual Surveillance Fee - AES & S & P		\$ 4,546,164.49
C.	Trustee Fee	\$ -	\$ 4,546,164.49
D.	Servicing Fee	\$ 72,565.47	\$ 4,473,599.02
E.	Administration Fee	\$ 7,256.55	\$ 4,466,342.47
F.	Department Rebate Fund	\$ 236,550.18	\$ 4,229,792.29
G.	Monthly Rebate Fees	\$ 152,296.51	\$ 4,077,495.78
H.	Interest Payments on Notes	\$ 511,814.08	\$ 3,565,681.70
I.	Reserve Fund Deposits	\$ (8,447.26)	\$ 3,574,128.96
J.	Principal Distribution Amount		
	Class A-1	\$ 3,574,128.96	\$ -
	Class A-2	\$ -	\$ -
K.	Carryover Administration and Servicing Fees	\$ -	\$ -
L.	Additional Principal		
	Class A-1	\$ -	\$ -
	Class A-2	\$ -	\$ -

VIII. Distributions

A. Distribution Amounts			
	Combined	Class A-1	Class A-2
i. Quarterly Interest Due	\$ 511,814.08	\$ 112,782.77	\$ 399,031.31
ii. Quarterly Interest Paid	\$ 511,814.08	\$ 112,782.77	\$ 399,031.31
iii. Interest Shortfall	\$ -	\$ -	\$ -
iv. Interest Carryover Due	\$ -	\$ -	\$ -
v. Interest Carryover Paid	\$ -	\$ -	\$ -
vi. Interest Carryover	\$ -	\$ -	\$ -
vii. Quarterly Principal Paid	\$ 3,574,128.96	\$ 3,574,128.96	\$ -
viii. Total Distribution Amount	\$ 4,085,943.04	\$ 3,686,911.73	\$ 399,031.31

B. Principal Distribution Amount Reconciliation			
i. Adjusted Pool Balance as of 10/31/2010		\$ 179,924,463.54	
ii. Adjusted Pool Balance as of 1/31/2011		\$ 176,537,113.97	
iii. Excess		\$ 3,387,349.57	
iv. Principal Shortfall for preceding Distribution Date		\$ -	
v. Amounts Due on a Note Final Maturity Date		\$ -	
vi. Total Principal Distribution Amount as defined by Indenture		\$ (3,574,128.96)	
vii. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 3,574,128.96	
viii. Principal Distribution Amount Shortfall		\$ -	
ix. Noteholders' Principal Distribution Amount		\$ 3,574,128.96	
Total Principal Distribution Amount Paid		\$ 3,574,128.96	

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

D. Reserve Fund Reconciliation			
i. Beginning of Period Balance	10/31/2010	\$ 443,840.10	
ii. Amounts, if any, necessary to reinstate the balance		\$ -	
iii. Total Reserve Fund Balance Available		\$ 443,840.10	
iv. Required Reserve Fund Balance		\$ 435,392.84	
v. Excess Reserve - Apply to Unpaid Collection Fund		\$ 8,447.26	
vi. Ending Reserve Fund Balance		\$ 435,392.84	

E. Note Balances			
	11/26/2010	Paydown Factors	2/25/2011
i. Total Note Factor	1.0000000000	0.0211800241	0.9788199759
ii. A-1 Note Balance	\$ 50,449,994.49		\$ 46,875,865.53
A-1 Note Pool Factor	1.0000000000	0.0708449821	0.9291550179
iii. A-2 Note Balance	\$ 118,300,000.00		\$ 118,300,000.00
A-2 Note Pool Factor	1.0000000000	0.0000000000	1.0000000000

IX. Portfolio Characteristics											
Status	WAC		Number of Loans		WARM		Principal Amount		%		
	10/31/2010	1/31/2011	10/31/2010	1/31/2011	10/31/2010	1/31/2011	10/31/2010	1/31/2011	10/31/2010	1/31/2011	
Interim:											
In School											
Subsidized Loans	0.000%	0.000%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%	
Unsubsidized Loans	1.870%	1.870%	2	2	158	155	\$6,000.00	\$6,000.00	0.00%	0.00%	
Grace											
Subsidized Loans	0.000%	0.000%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%	
Unsubsidized Loans	0.000%	0.000%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%	
Total Interim	1.870%	1.870%	2	2	158	155	\$6,000.00	\$6,000.00	0.00%	0.00%	
Repayment											
Active											
0-30 Days Delinquent	5.183%	5.166%	10,838	10,862	195	191	\$11,065,619.07	\$110,039,128.95	63.33%	63.91%	
31-60 Days Delinquent	5.570%	5.412%	470	307	198	193	\$4,942,015.69	\$2,948,398.91	2.82%	1.71%	
61-90 Days Delinquent	5.465%	5.436%	191	216	223	223	\$2,314,461.63	\$2,764,281.93	1.32%	1.61%	
91-120 Days Delinquent	5.540%	5.421%	101	145	223	200	\$1,117,771.69	\$1,612,583.01	0.64%	0.94%	
121-150 Days Delinquent	5.144%	5.572%	92	106	214	202	\$890,154.83	\$1,154,689.88	0.51%	0.67%	
151-180 Days Delinquent	5.724%	5.473%	91	71	202	213	\$909,898.01	\$832,609.48	0.52%	0.48%	
181-210 Days Delinquent	5.254%	5.278%	84	47	203	203	\$687,295.86	\$438,945.73	0.39%	0.25%	
211-240 Days Delinquent	5.253%	5.260%	71	42	194	216	\$521,572.46	\$401,425.93	0.30%	0.23%	
241-270 Days Delinquent	4.799%	5.917%	73	62	197	196	\$672,972.85	\$597,204.28	0.38%	0.35%	
271-300 Days Delinquent	5.984%	5.209%	37	57	197	201	\$272,208.40	\$467,523.28	0.16%	0.27%	
>300 Days Delinquent	5.539%	6.120%	15	9	214	238	\$80,811.26	\$55,640.34	0.05%	0.03%	
Deferment											
Subsidized Loans	5.089%	5.106%	1,371	1,395	223	222	\$12,896,681.35	\$13,189,579.18	7.35%	7.66%	
Unsubsidized Loans	5.195%	5.258%	1,301	1,331	228	226	\$12,616,898.18	\$12,828,645.83	7.19%	7.45%	
Forbearance											
Subsidized Loans	5.628%	5.230%	983	788	245	235	\$13,967,011.62	\$9,713,176.12	7.96%	5.64%	
Unsubsidized Loans	5.140%	5.742%	925	847	230	252	\$10,782,737.82	\$13,531,021.97	6.15%	7.86%	
Total Repayment	5.367%	5.440%	16,643	16,285	212	214	\$173,738,110.72	\$170,574,854.82	99.06%	99.07%	
Claims In Process	5.773%	5.339%	171	212	205	194	\$1,638,606.39	\$1,587,234.70	0.93%	0.92%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	4.337%	4.216%	16,816	16,499	192	188	\$175,382,717.11	\$172,168,089.52	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 1/31/2011							
Loan Type	WAC		WARM	Number of Loans		Principal Amount	%
	10/31/2010	1/31/2011		10/31/2010	1/31/2011		
Consolidation - Subsidized	4.902%		195	7,621	\$71,490,648.88	41.52%	
Consolidation - Unsubsidized	5.492%		212	8,552	\$99,799,268.12	57.97%	
Stafford Subsidized	3.681%		109	175	\$422,960.72	0.25%	
Stafford Unsubsidized	3.564%		114	143	\$413,311.16	0.24%	
PLUS Loans	3.270%		88	8	\$41,900.66	0.02%	
Total	4.182%		144	16,499	\$172,168,089.52	100.00%	
School Type							
4 Year College	5.175%		209	12,357	\$141,369,966.21	82.11%	
Unidentified	5.202%		160	216	\$1,098,005.44	0.64%	
Proprietary, Tech, Vocational and Other	5.593%		194	1,685	\$14,165,395.58	8.23%	
2 Year College	5.484%		178	2,241	\$15,534,722.29	9.02%	
Total	5.364%		185	16,499	\$172,168,089.52	100.00%	

XI. Servicer Totals		1/31/2011
\$	169,034,929.08	Mohela
\$	3,133,160.44	AES
\$	172,168,089.52	Total

XII. Collateral Tables as of 1/31/2011				Distribution of the Student Loans by Geographic Location *				Distribution of the Student Loans by Guarantee Agency			
Location	Number of Loans	Principal Balance	Percent by Principal	Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal				
Unknown	17	195,044	0.11%	705 - SLGFA	4	\$45,329.47	0.03%				
Armed Forces Americas	2	32,981	0.02%	706 - CSAC	4	\$15,495.58	0.01%				
Armed Forces Africa	7	104,558	0.06%	708 - CSLP	0	\$0.00	0.00%				
Alaska	6	76,617	0.04%	712 - FGLP	0	\$0.00	0.00%				
Alabama	22	176,081	0.10%	717 - ISAC	0	\$0.00	0.00%				
Armed Forces Pacific	1	2,468	0.00%	721 - MHEAA	0	\$0.00	0.00%				
Arkansas	111	1,010,803	0.59%	722 - LASFAC	0	\$0.00	0.00%				
American Samoa	0	0	0.00%	723FAME	0	\$0.00	0.00%				
Arizona	64	932,512	0.54%	725 - ASA	0	\$0.00	0.00%				
California	226	3,078,872	1.79%	726 - MHEAA	0	\$0.00	0.00%				
Colorado	114	1,491,812	0.87%	729 - MDHE	13,755	\$135,827,613.91	78.89%				
Connecticut	24	310,693	0.18%	730 - MSSLP	0	\$0.00	0.00%				
District of Columbia	14	146,364	0.09%	731 - NSLP	5	\$16,382.16	0.01%				
Delaware	4	32,073	0.02%	734 - NJ HIGHER ED	0	\$0.00	0.00%				
Florida	196	2,388,755	1.39%	736 - NYSHESC	0	\$0.00	0.00%				
Georgia	82	996,742	0.58%	740 - OGSPL	0	\$0.00	0.00%				
Guam	0	0	0.00%	741 OSAC	0	\$0.00	0.00%				
Hawaii	15	136,357	0.08%	742 - PHEAA	2,723	\$36,242,599.63	21.05%				
Iowa	87	842,687	0.49%	744 - RHEAA	0	\$0.00	0.00%				
Idaho	14	143,127	0.08%	746 - EAC	0	\$0.00	0.00%				
Illinois	880	8,526,644	4.95%	747 - TSAC	0	\$0.00	0.00%				
Indiana	65	789,809	0.46%	748 - TGSLC	1	\$1,674.91	0.00%				
Kansas	340	3,640,082	2.11%	751 - ECMC	0	\$0.00	0.00%				
Kentucky	44	377,535	0.22%	753 - NELFA	0	\$0.00	0.00%				
Louisiana	30	254,513	0.15%	755 - GLHEC	7	\$18,993.86	0.01%				
Massachusetts	45	944,910	0.55%	800 - USAF	0	\$0.00	0.00%				
Maryland	68	1,529,845	0.89%	836 - USAF	0	\$0.00	0.00%				
Maine	9	144,242	0.08%	927 - ECMC	0	\$0.00	0.00%				
Michigan	47	606,977	0.35%	951 - ECMC	0	\$0.00	0.00%				
Minnesota	55	514,738	0.30%								
Missouri	12,473	118,633,826	68.91%								
Mariana Islands	0	0	0.00%								
Mississippi	19	138,518	0.08%								
Montana	10	140,675	0.08%								
North Carolina	72	818,517	0.48%								
North Dakota	10	63,345	0.04%								
Nebraska	52	638,360	0.37%								
New Hampshire	6	178,229	0.10%								
New Jersey	71	3,524,013	2.05%								
New Mexico	17	147,253	0.09%								
Nevada	28	240,048	0.14%								
New York	190	5,685,089	3.30%								
Ohio	87	1,081,082	0.63%								
Oklahoma	87	1,013,121	0.59%								
Oregon	20	130,002	0.08%								
Pennsylvania	78	2,393,971	1.39%								
Puerto Rico	3	27,364	0.02%								
Rhode Island	3	53,412	0.03%								
South Carolina	29	353,998	0.21%								
South Dakota	7	84,911	0.05%								
Tennessee	96	1,209,992	0.70%								
Texas	318	3,387,317	1.97%								
Utah	12	49,327	0.03%								
Virginia	87	1,047,111	0.61%								
Virgin Islands	1	12,046	0.01%								
Vermont	4	29,370	0.02%								
Washington	68	857,928	0.50%								
Wisconsin	46	534,728	0.31%								
West Virginia	5	36,877	0.02%								
Wyoming	11	229,796	0.13%								
	16,499	\$172,168,089.52	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	90	\$29,956.90	0.02%
24 TO 35	49	\$41,016.13	0.02%
36 TO 47	78	\$110,616.67	0.06%
48 TO 59	139	\$316,491.70	0.18%
60 TO 71	694	\$1,826,299.64	1.06%
72 TO 83	485	\$1,564,377.22	0.91%
84 TO 95	972	\$3,915,298.60	2.27%
96 TO 107	752	\$3,119,508.48	1.81%
108 TO 119	1,335	\$7,099,823.85	4.12%
120 TO 131	2,360	\$16,858,955.99	9.79%
132 TO 143	1,449	\$11,595,219.42	6.73%
144 TO 155	911	\$6,912,334.51	4.01%
156 TO 167	755	\$6,252,246.95	3.63%
168 TO 179	1,186	\$11,555,216.51	6.71%
180 TO 191	1,274	\$14,555,744.32	8.45%
192 TO 203	748	\$10,504,698.19	6.10%
204 TO 215	483	\$6,685,414.24	3.88%
216 TO 227	419	\$6,464,402.12	3.75%
228 TO 239	710	\$12,450,120.20	7.23%
240 TO 251	374	\$6,843,112.95	3.97%
252 TO 263	235	\$5,899,722.75	3.43%
264 TO 275	126	\$2,794,880.50	1.59%
276 TO 287	156	\$3,545,954.17	2.06%
288 TO 299	245	\$6,943,291.92	4.03%
300 TO 311	128	\$4,229,158.27	2.46%
312 TO 323	112	\$6,732,391.58	3.91%
324 TO 335	49	\$2,519,682.48	1.46%
336 TO 347	38	\$2,588,847.32	1.51%
348 TO 360	113	\$6,580,384.18	3.82%
361 AND GREATER	34	\$1,682,921.18	0.98%
	16,499	\$172,168,089.52	100.00%

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

Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	2	\$6,000.00	0.00%
REPAY YEAR 2	18	\$54,341.60	0.03%
REPAY YEAR 3	91	\$233,437.73	0.14%
REPAY YEAR 4	16,388	\$171,874,310.19	99.83%
Total	16,499	\$172,168,089.52	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$499.99 OR LESS	285	\$53,311.58	0.03%
\$500.00 TO \$999.99	321	\$248,778.75	0.14%
\$1000.00 TO \$1999.99	963	\$1,473,794.29	0.86%
\$2000.00 TO \$2999.99	1,302	\$3,280,755.09	1.91%
\$3000.00 TO \$3999.99	1,439	\$5,044,548.68	2.93%
\$4000.00 TO \$5999.99	2,731	\$13,576,828.68	7.89%
\$6000.00 TO \$7999.99	1,962	\$13,632,763.40	7.92%
\$8000.00 TO \$9999.99	1,742	\$15,631,625.69	9.08%
\$10000.00 TO \$14999.99	2,612	\$31,855,748.82	18.50%
\$15000.00 TO \$19999.99	1,238	\$21,337,211.85	12.39%
\$20000.00 TO \$24999.99	738	\$16,387,134.40	9.52%
\$25000.00 TO \$29999.99	404	\$11,008,060.86	6.39%
\$30000.00 TO \$34999.99	219	\$7,033,344.65	4.09%
\$35000.00 TO \$39999.99	133	\$4,947,794.14	2.87%
\$40000.00 TO \$44999.99	85	\$3,598,302.49	2.09%
\$45000.00 TO \$49999.99	71	\$3,347,672.83	1.94%
\$50000.00 TO \$54999.99	52	\$2,728,847.00	1.58%
\$55000.00 TO \$59999.99	40	\$2,308,374.80	1.34%
\$60000.00 TO \$64999.99	26	\$1,622,063.78	0.94%
\$65000.00 TO \$69999.99	24	\$1,611,212.74	0.94%
\$70000.00 TO \$74999.99	20	\$1,451,189.18	0.84%
\$75000.00 TO \$79999.99	11	\$845,880.74	0.49%
\$80000.00 TO \$84999.99	15	\$1,238,400.98	0.72%
\$85000.00 TO \$89999.99	9	\$790,638.48	0.46%
\$90000.00 AND GREATER	57	7,115,805.62	4.13%
Total	16,499	\$172,168,089.52	100.00%

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	15,225	\$159,307,552.05	92.53%
31 to 60	307	\$2,948,398.91	1.71%
61 to 90	216	\$2,764,281.93	1.61%
91 to 120	145	\$1,612,583.01	0.94%
121 and Greater	606	\$5,535,273.62	3.22%
Total	16,499	\$172,168,089.52	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	24	\$71,480	0.04%
2.00% TO 2.49%	203	\$530,079	0.31%
2.50% TO 2.99%	1,740	\$19,795,101	11.50%
3.00% TO 3.49%	327	\$3,830,629	2.22%
3.50% TO 3.99%	138	\$2,473,788	1.44%
4.00% TO 4.49%	155	\$2,846,103	1.65%
4.50% TO 4.99%	5,793	\$51,644,509	30.00%
5.00% TO 5.49%	3,717	\$31,418,078	18.25%
5.50% TO 5.99%	609	\$9,386,672	5.45%
6.00% TO 6.49%	1,258	\$16,544,080	9.61%
6.50% TO 6.99%	922	\$9,847,262	5.72%
7.00% TO 7.49%	1,143	\$13,938,565	8.10%
7.50% TO 7.99%	121	\$2,814,982	1.64%
8.00% TO 8.49%	348	\$7,001,248	4.07%
8.50% TO 8.99%	0	\$0	0.00%
9.00% OR GREATER	1	\$25,514	0.01%
Total	16,499	\$172,168,089.52	100.00%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
90 DAY CP INDEX	16,492	\$172,073,379.92	99.94%
91 DAY T-BILL INDEX	7	\$94,709.60	0.06%
Total	16,499	\$172,168,089.52	100.00%

Distribution of the Student Loans by Date of Disbursement			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	9	\$26,418.51	0.02%
PRE-APRIL 1, 2006	4,163	\$43,433,965.61	25.23%
PRE-OCTOBER 1, 1993	1	\$14.18	0.00%
PRE-OCTOBER 1, 2007	12,326	\$128,707,691.22	74.76%
Total	16,499	\$172,168,089.52	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072 KM7	0.60%	0.88438%
A-2 Notes	606072 KN5	1.05%	1.33438%
LIBOR Rate for Accrual Period			0.2844%
First Date in Accrual Period			11/26/10
Last Date in Accrual Period			2/24/11
Days in Accrual Period			91

XIV. CPR Rate					
Distribution Date	Adjusted Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume	
5/25/2010	\$ 192,389,198.33	6.67%	5.76%	3,207,244.41	
8/25/2010	\$ 188,311,403.29	6.55%	4.46%	3,085,616.54	
11/25/2010	\$ 184,158,959.31	7.33%	6.51%	3,373,856.03	
2/25/2011	\$ 179,924,463.54	5.99%	6.87%	2,694,198.51	

XV. Items to Note