

**South Carolina Student Loan Corporation**

**Student Loan Backed Notes**

**2015-A Series Investor Report**

**Distribution Date: October 26, 2020**



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**I. Principal Parties to the Transaction**

Issuer	South Carolina Student Loan Corporation
Servicer	South Carolina Student Loan Corporation Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated monthly for these services. As of 1/14/2017, all loans are subserviced by Nelnet Servicing, LLC.
Trustee, Paying Agent and Registrar	U.S. Bank National Association Acts for the benefit of and to protect the interests of the note holders and acts as paying agent for the notes. Also acts on behalf of the note holders and represents their interests in the exercise of their rights under the 2015-A General Resolution.

**II. Explanations, Definitions, Abbreviations**

Pool Balance	For any date, the aggregate Principal Balance of all Financed Student Loans on that date plus accrued interest that is expected to be capitalized, excluding Defaulted Student Loans.
Record Date	With respect to any principal or interest to be paid on a Distribution Date, the Business Day prior to the Distribution Date.
CPR	Constant Prepayment Rate -- The annualized, compounded SMM (Single Monthly Mortality) rate. In any given month, the SMM measures the percentage of the Initial Pool Balance that was paid back earlier than scheduled.
Ending Balance Factor	For any given day, the number calculated by dividing the unpaid principal balance of the Outstanding 2015-A Series Notes (after any payments of principal are made) by the original principal balance of the 2015-A Series Notes.

<b>III. Trust Parameters</b>				
<b>A. Student Loan Portfolio Characteristics</b>				
	8/31/2020	Activity	9/30/2020	
i. Portfolio Principal Balance	\$ 133,716,883.49	\$ (1,419,708.27)	\$ 132,297,175.22	
ii. Accrued Interest to be Capitalized	874,945.29		879,096.18	
iii. Pool Balance (III.A.i + III.A.ii)	134,591,828.78		133,176,271.40	
iv. Borrower Accrued Interest	1,879,961.91		1,882,024.44	
v. Weighted Average Coupon (WAC) - Gross	3.76%		3.76%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	3.65%		3.65%	
vii. Weighted Average Payments Made	106.74		107.48	
viii. Weighted Average Remaining Months to Maturity	150.01		149.61	
ix. Number of Loans	18,103		17,897	
x. Number of Borrowers	7,905		7,799	
xi. Average Borrower Indebtedness	16,915.48		16,963.35	
<b>B. Debt Characteristics</b>				
<b>Accrual Period:</b>		<b>Collection Period:</b>		
<b>First Date in Accrual Period</b>	<b>9/25/2020</b>	<b>First Date in Collection Period</b>	<b>9/1/2020</b>	<b>Distribution Date</b>
<b>Last Date in Accrual Period</b>	<b>10/25/2020</b>	<b>Last Date in Collection Period</b>	<b>9/30/2020</b>	<b>Record Date</b>
<b>Days in Accrual Period</b>	<b>31</b>			<b>10/26/2020</b>
				<b>10/23/2020</b>

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	9/25/2020	Interest Due	10/26/2020
i. A Notes	83715RAH5	LIBOR	1.50%	0.14813%	1.6481300%	1/25/2036	\$ 86,242,610.21	\$ 122,397.50	\$ 84,611,816.37

IV. Transactions for the Time Period		9/01/2020 - 9/30/2020
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 1,131,787.47
ii.	Principal Collections from Guaranty Agency	154,134.86
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	15,131.25
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	70,218.35
vi.	Other System Adjustments	-
vii.	<b>Total Principal Collections</b>	<b>\$ 1,371,271.93</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	980.93
ii.	Principal Realized Losses - Other	5,002.56
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	137,250.18
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(12,041.56)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(15,131.25)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(67,624.52)
viii.	Other Adjustments	-
ix.	<b>Total Non-Cash Principal Activity</b>	<b>\$ 48,436.34</b>
<b>C. Total Student Loan Principal Activity ( IV.A.vii + IV.B.ix)</b>		<b>\$ 1,419,708.27</b>
<b>D. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 325,253.36
ii.	Interest Claims Received from Guaranty Agency	4,696.55
iii.	Interest Recoveries on Private Loans Previously Considered Loss	1,384.48
iv.	Late Fees & Other	1,068.57
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	1,098.44
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	<b>Total Interest Collections</b>	<b>\$ 333,501.40</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	0.96
ii.	Interest Losses - Other	1,217.40
iii.	Interest Capitalized into Principal During Collection Period	67,624.52
iv.	Other Adjustments	-
v.	<b>Total Non-Cash Interest Adjustments</b>	<b>\$ 68,842.88</b>
<b>F. Total Student Loan Interest Activity ( IV.D.x + IV.E.v )</b>		<b>\$ 402,344.28</b>
<b>G. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	874,945.29
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.vii )	(67,624.52)
iii.	Change in Interest Expected to be Capitalized	71,775.41
iv.	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 879,096.18</b>

V. Cash Payment Detail and Available Funds for the Time Period		
<b>A. Debt Service Reserve Fund Reconciliation</b>		
i.	Balance on Prior Distribution Date	\$ 380,390.99
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	380,390.99
iv.	Releases or Replenishments in Waterfall Process	-
v.	<b>Balance on Current Distribution Date</b>	<b>380,390.99</b>
<b>B. Collection Fund Reconciliation</b>		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	-
iii.	Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the Collection Fund Received by the Servicer During the Collection Period	1,903,135.53
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	55.81
vii.	Less Funds Previously Transferred	-
viii.	<b>Available Funds</b>	<b>\$ 1,903,191.34</b>
<b>C. Funds Remitted During Collection Period: Department Reserve Fund</b>		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	9,281.41
v.	Other	-
vi.	<b>Total</b>	<b>\$ 9,281.41</b>
<b>D. Funds Remitted During Collection Period: Operating Fund</b>		
i.	Servicing Fees	\$ 110,386.79
ii.	Trustee Fees	500.00
iii.	Administrator Fees	12,264.71
iv.	Other	686.00
v.	<b>Total</b>	<b>\$ 123,837.50</b>

<b>VI. Distributions</b>			
<b>A. Waterfall Summary</b>			
			Remaining Funds Balance
Total Available Funds for Distribution ( V.B.viii )		\$	1,903,191.34
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	50,000.00	\$ 1,853,191.34
ii. To the Operating Fund, an amount that, when added to the amount therein, will equal the Operating Fund Requirement for the payment of (a) Ordinary Servicing and Administrator Fees (if the Parity Percentage shall be less than or equal to 125.5%), (b) Surplus Servicing and Administrator Fees (if the Parity Percentage shall be greater than 125.5%), and (c) Trustee Fees.	\$	100,000.00	\$ 1,753,191.34
iii. To the Interest Account, an amount such that, when added to any amount on deposit in the Interest Account on the day of the calculation, would be equal to the Noteholders' Interest Amount.	\$	122,397.50	\$ 1,630,793.84
iv. To the Debt Service Reserve Fund, so much as may be required so that the amount therein shall equal the Debt Service Reserve Requirement.	\$	-	\$ 1,630,793.84
v. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid (not to exceed \$50,000 in the aggregate per annum in the absence of an Event of Default).	\$	-	\$ 1,630,793.84
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,630,793.84	\$ -
vii. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid.	\$	-	\$ -
viii. To the Corporation, for deposit as directed in a Certificate.	\$	-	\$ -

<b>VI. Distributions</b> (continued from previous page)				
<b>B. Waterfall Detail</b>				
	Interest Due	Interest Paid	Principal Paid*	Total Distribution Amount
A Notes	\$ 122,397.50	\$ 122,397.50	\$ 1,630,793.84	\$ 1,753,191.34
* Principal is due on the Stated Maturity Date of January 25, 2036.				
<b>C. Note Principal Balances</b>				
	9/25/2020	Paydown Factors	10/26/2020	
A Notes	\$ 86,242,610.21		\$ 84,611,816.37	
A Notes Ending Balance Factor	0.434690576	0.008219727	0.426470849	



**VII. Student Loan Default Summary****A. FFELP Student Loan Defaults**

i.	Principal Balance of FFELP Loans Upon Transfer into Trust Estate	\$	44,923,626.61
ii.	Interest Capitalized to Date on FFELP Loans Since Transfer into Trust Estate		3,178,344.38
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		48,101,970.99
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		155,115.79
v.	Cumulative Principal Balance of Defaulted FFELP Loans		14,318,411.69
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		29.77%

**B. FFELP Student Loan Recovery**

i.	Default Claims Principal Balance Reimbursed During Period	\$	154,134.86
ii.	Principal Balance of Loans Having a Claim Paid During Period		155,115.79
iii.	Cumulative Default Claims Principal Balance Reimbursed		14,113,546.32
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		14,318,411.69
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.57%

**C. FFELP Claim Rejects**

i.	Principal of Default Claims Rejected During Period		-
ii.	Cumulative Principal of Default Claims Rejected		5,605.90
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.04%

**D. Alternative Student Loan Defaults**

i.	Principal Balance of Alternative Loans Upon Transfer into Trust Estate	\$	200,552,509.82
ii.	Interest Capitalized to Date on Alternative Loans		6,178,396.33
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		206,730,906.15
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		96,545.36
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		17,890,493.50
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		8.65%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		12,156,236.35
viii.	Current Default Rate (VII.D.x. / VII.D.iii.)		5.88%

**E. Alternative Student Loan Recovery**

i.	Principal Received on Defaulted Alternative Loans During Period	\$	15,131.25
ii.	Interest Received on Defaulted Alternative Loans During Period		1,384.48
iii.	Fees Received on Defaulted Alternative Loans During Period		152.22
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		16,667.95
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.09%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	1,930,330.84
vii.	Cumulative Interest Received on Alternative Loans Since Default		457,117.58
viii.	Cumulative Fees Received on Alternative Loans Since Default		51,350.18
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		2,438,798.60
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		13.63%

**VIII. Optional Redemption Information as of 9/30/2020**

Current Pool Balance	Initial Pool Balance	%
\$ 133,176,271.40	\$ 246,808,861.44	53.96%
10 % or Less - Qualify for Optional Redemption		N

**IX. 2015-A Series Interest Rates for Next Distribution Date**

<b>Next Distribution Date</b>	11/25/2020
<b>First Date in Accrual Period</b>	10/26/2020
<b>Last Date in Accrual Period</b>	11/24/2020
<b>Days in Accrual Period</b>	30

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	0.14925%	1.64925%

**X. Items to Note**

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<b>XI. Collateralization</b>		
<b>A. Parity Percentage as of the End of the Collection Period</b>		<b>9/30/2020</b>
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 19,574,580.42
ii.	Borrower Accrued Interest on Financed FFELP Loans	816,094.56
iii.	Accrued Interest Subsidy Payments	23,032.03
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(785.43)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	112,722,594.80
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,065,929.88
viii.	Other Cash and Investments	2,667,039.03
ix.	Total Assets	<u>136,868,485.29</u>
xii.	Notes Outstanding	\$ 86,242,610.21
xiii.	Note Accrued Interest	23,689.84
xiv.	Other Liabilities	123,831.20
xv.	Total Liabilities	<u>86,390,131.25</u>
<b>Parity Percentage [ XI.A.xi / XI.A.xv ]</b>		<b>158.43%</b>

**XII. Payment History and CPR**
**A. CPR of All Loans**

Date	Pool Balance	Current Quarter	Cumulative	Prepayment
		CPR	CPR	Volume
12/31/2015	\$ 243,857,487.39	3.97%	3.97%	\$ 1,128,916.92
3/31/2016	\$ 237,655,138.83	5.05%	4.70%	\$ 3,113,146.05
6/30/2016	\$ 232,195,529.24	5.07%	4.92%	\$ 3,048,251.94
9/30/2016	\$ 226,267,090.28	6.26%	5.33%	\$ 3,690,799.28
12/31/2016	\$ 219,898,089.97	5.32%	5.40%	\$ 3,036,868.58
3/31/2017	\$ 212,135,330.39	5.69%	5.46%	\$ 3,157,853.43
6/30/2017	\$ 203,701,654.61	6.24%	6.64%	\$ 3,352,642.04
9/30/2017	\$ 197,322,882.07	6.89%	7.38%	\$ 3,564,675.64
12/31/2017	\$ 191,723,344.42	6.70%	7.46%	\$ 3,360,087.99
3/31/2018	\$ 184,822,581.49	8.73%	7.23%	\$ 4,277,607.29
6/30/2018	\$ 178,496,088.98	8.72%	7.50%	\$ 4,116,381.62
9/30/2018	\$ 173,399,074.99	6.58%	7.47%	\$ 2,976,146.47
12/31/2018	\$ 168,034,292.54	7.53%	7.51%	\$ 3,321,015.79
3/31/2019	\$ 162,832,632.25	7.54%	7.55%	\$ 3,224,822.80
6/30/2019	\$ 157,467,771.00	8.23%	7.64%	\$ 3,416,344.18
9/30/2019	\$ 152,156,396.70	6.50%	7.54%	\$ 2,590,088.01
12/31/2019	\$ 146,904,853.45	8.44%	7.70%	\$ 3,276,057.23
3/31/2020	\$ 141,712,343.69	8.45%	7.69%	\$ 3,163,060.91
6/30/2020	\$ 137,462,068.40	5.94%	7.66%	\$ 2,119,113.02
9/30/2020	\$ 133,176,271.40	6.23%	7.63%	\$ 2,158,245.53

**B. Periodic CPR by Payment Type of Loans in Active Repayment at the Beginning of the Period**

Period	Beginning Principal Balance	Ending Principal Balance	CPR from Claim Payment	Voluntary CPR Due to Consolidation	Voluntary CPR Due to Borrower Payment	Total CPR
11/21/2015 - 12/31/2015	\$ 206,658,322.26	\$ 204,321,283.49	1.57%	1.45%	2.59%	5.61%
1/1/2016 - 3/31/2016	\$ 205,079,257.26	\$ 199,972,125.52	0.79%	0.63%	3.81%	5.23%
4/1/2016 - 6/30/2016	\$ 200,356,965.47	\$ 195,477,306.55	0.99%	0.94%	3.40%	5.33%
7/1/2016 - 9/30/2016	\$ 194,535,304.49	\$ 189,719,350.49	0.79%	0.62%	4.02%	5.43%
10/1/2016 - 12/31/2016	\$ 196,237,425.47	\$ 191,819,048.09	0.68%	0.58%	3.14%	4.40%
1/1/2017 - 3/31/2017	\$ 196,713,405.25	\$ 191,668,045.05	0.25%	0.80%	4.23%	5.28%
4/1/2017 - 6/30/2017	\$ 191,461,090.79	\$ 186,478,399.81	0.48%	0.71%	5.01%	6.20%
7/1/2017 - 9/30/2017	\$ 185,383,399.12	\$ 180,442,912.98	0.88%	0.33%	5.27%	6.48%
10/1/2017 - 12/31/2017	\$ 171,963,641.32	\$ 166,854,219.13	0.18%	0.80%	6.51%	7.49%
1/1/2018 - 3/31/2018	\$ 168,842,148.55	\$ 161,974,433.55	3.16%	0.41%	7.71%	11.28%
4/1/2018 - 6/30/2018	\$ 164,474,137.46	\$ 158,625,992.70	1.85%	0.70%	6.95%	9.50%
7/1/2018 - 9/30/2018	\$ 159,998,093.71	\$ 154,772,165.61	1.15%	1.01%	6.23%	8.39%
10/1/2018 - 12/31/2018	\$ 153,745,125.67	\$ 148,829,680.47	1.49%	1.63%	4.92%	8.04%
1/1/2019 - 3/31/2019	\$ 148,497,469.04	\$ 143,430,026.98	0.69%	0.75%	7.38%	8.83%
4/1/2019 - 6/30/2019	\$ 143,838,168.78	\$ 138,841,510.33	1.18%	1.19%	6.80%	9.17%
7/1/2019 - 9/30/2019	\$ 138,026,643.02	\$ 133,087,182.80	1.31%	1.02%	7.09%	9.42%
10/1/2019 - 12/31/2019	\$ 133,317,592.65	\$ 128,193,068.39	2.77%	0.56%	6.74%	10.07%
1/1/2020 - 3/31/2020	\$ 129,170,062.05	\$ 124,342,410.90	1.86%	0.23%	7.23%	9.32%
4/1/2020 - 6/30/2020	\$ 121,746,054.45	\$ 117,291,205.53	2.91%	0.58%	5.27%	8.76%
7/1/2020 - 9/30/2020	\$ 118,765,002.42	\$ 114,559,142.91	1.59%	0.35%	6.14%	8.08%

**XIII Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	6/30/2020	9/30/2020	6/30/2020	9/30/2020	6/30/2020	9/30/2020	6/30/2020	9/30/2020	6/30/2020	9/30/2020	
<b>In School</b>											
Alternative Loans	3.25%	3.25%	9	9	170.67	167.67	34,555.90	34,678.36	0.03%	0.03%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
<b>Total In School</b>	<b>3.25%</b>	<b>3.25%</b>	<b>9</b>	<b>9</b>	<b>170.67</b>	<b>167.67</b>	<b>\$ 34,555.90</b>	<b>\$ 34,678.36</b>	<b>0.03%</b>	<b>0.03%</b>	
<b>Repayment</b>											
<b>Active</b>											
Alternative Loans											
Days Delinquent											
0 - 30	3.56%	3.36%	13,290	12,916	147.93	146.12	99,788,044.72	97,509,581.46	73.11%	73.70%	
31 - 60	3.71%	3.63%	202	189	157.95	159.71	1,631,317.82	1,412,238.81	1.20%	1.07%	
61 - 90	4.00%	3.57%	61	69	178.41	156.83	604,444.99	707,985.45	0.44%	0.54%	
91 - 120	3.93%	3.65%	43	44	153.92	213.12	397,350.17	476,712.36	0.29%	0.36%	
121 - 180	4.03%	3.83%	80	86	141.57	202.96	522,302.08	929,743.69	0.38%	0.70%	
Total	3.57%	3.38%	13,676	13,304	148.26	147.23	102,943,459.78	101,036,261.77	75.42%	76.37%	
FFELP Loans											
Days Delinquent											
0 - 30	5.28%	4.96%	2,012	1,912	137.08	138.78	12,038,572.12	11,708,643.25	8.82%	8.85%	
31 - 60	5.55%	5.06%	99	140	177.45	125.28	776,877.73	880,146.64	0.57%	0.67%	
61 - 90	5.78%	5.24%	78	68	102.31	173.40	407,729.06	533,722.39	0.30%	0.40%	
91 - 120	5.99%	5.15%	53	36	198.93	149.42	440,864.40	176,881.34	0.32%	0.13%	
121 - 180	6.11%	5.60%	107	78	92.22	120.93	550,994.15	346,045.91	0.40%	0.26%	
> 180	5.68%	5.23%	103	154	96.65	100.72	656,282.20	885,881.10	0.48%	0.67%	
Total	5.38%	5.01%	2,452	2,388	136.62	136.61	14,871,319.66	14,531,320.63	10.89%	10.98%	
<b>Deferment</b>											
FFELP Loans	5.85%	5.25%	389	422	158.95	155.27	2,099,938.41	2,210,241.25	1.54%	1.67%	
<b>Forbearance</b>											
Alternative Loans	3.83%	3.66%	1,490	1,374	188.15	184.50	13,097,621.16	11,651,654.67	9.60%	8.81%	
FFELP Loans	5.47%	5.33%	440	359	158.19	155.93	3,023,310.35	2,634,956.38	2.21%	1.99%	
<b>Total Repayment</b>	<b>3.87%</b>	<b>3.65%</b>	<b>18,447</b>	<b>17,847</b>	<b>151.22</b>	<b>149.66</b>	<b>\$ 136,035,649.36</b>	<b>\$ 132,064,434.70</b>	<b>99.66%</b>	<b>99.82%</b>	
Claims In Process	5.48%	5.05%	60	41	152.06	115.45	428,241.08	198,062.16	0.31%	0.15%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
<b>Grand Total</b>	<b>3.87%</b>	<b>3.65%</b>	<b>18,516</b>	<b>17,897</b>	<b>151.22</b>	<b>149.61</b>	<b>\$ 136,498,446.34</b>	<b>\$ 132,297,175.22</b>	<b>100.00%</b>	<b>100.00%</b>	

XIV. Portfolio Characteristics by Program and School Type as of 9/30/2020						
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%	
FFELP Consolidation Loans - Subsidized	5.07%	173.83	408	\$ 5,003,270.82	3.78%	
FFELP Consolidation Loans - Unsubsidized	4.76%	196.37	357	\$ 5,091,941.06	3.85%	
FFELP Stafford Loans - Subsidized	4.89%	89.47	1,431	\$ 4,599,280.71	3.48%	
FFELP Stafford Loans - Unsubsidized	5.47%	96.02	983	\$ 4,590,446.03	3.47%	
FFELP PLUS Undergraduate	7.69%	139.27	29	\$ 283,972.50	0.21%	
FFELP Grad PLUS	8.25%	229.00	1	\$ 2,016.31	0.00%	
FFELP SLS	3.42%	50.00	1	\$ 3,652.99	0.00%	
Alternative Loans	3.41%	148.50	14,502	\$ 105,733,269.35	79.92%	
Alternative Loans - Consolidation	3.39%	190.19	185	\$ 6,989,325.45	5.28%	
<b>Total</b>	<b>3.65%</b>	<b>149.61</b>	<b>17,897</b>	<b>\$ 132,297,175.22</b>	<b>100.00%</b>	
<b>School Type</b>						
Four-Year Public & Private Nonprofit	3.53%	142.74	13,676	\$ 92,429,172.97	69.86%	
Two-Year Public & Private Nonprofit	4.59%	97.82	1,814	\$ 6,112,199.90	4.62%	
For Profit / Vocational	3.33%	169.91	1,368	\$ 16,361,092.37	12.37%	
Unknown / Consolidation Loans	4.29%	185.18	1,039	\$ 17,394,709.98	13.15%	
<b>Total</b>	<b>3.65%</b>	<b>149.61</b>	<b>17,897</b>	<b>\$ 132,297,175.22</b>	<b>100.00%</b>	

XV. Portfolio Characteristics by Student Grade Level Distribution as of 9/30/2020						
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%	
Freshman	3.64%	128.75	5,365	\$ 34,154,758.32	25.82%	
Sophomore	3.57%	142.03	4,363	\$ 28,101,618.31	21.24%	
Junior	3.58%	147.61	2,932	\$ 19,727,025.35	14.91%	
Senior	3.70%	142.92	2,860	\$ 16,611,785.58	12.56%	
1st Year Graduate	3.19%	171.68	665	\$ 8,133,732.56	6.15%	
2nd Year Graduate	3.20%	176.12	515	\$ 5,533,495.29	4.18%	
3rd Year Graduate +	3.19%	185.69	247	\$ 2,950,222.48	2.23%	
Unknown / Consolidation	4.29%	187.24	950	\$ 17,084,537.33	12.91%	
<b>Total</b>	<b>3.65%</b>	<b>149.61</b>	<b>17,897</b>	<b>\$ 132,297,175.22</b>	<b>100.00%</b>	

XVI. Servicer Totals as of 9/30/2020		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 132,297,175.22	100.00%

\* Loans are subserviced by Nelnet Servicing, LLC.

**XVII. Collateral Table as of 9/30/2020**

**A. Distribution of the Student Loans by Borrower Interest Rate Index**

Rate Type	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed	2,096	\$ 16,389,450.30	83.73%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	12,442	\$ 94,093,332.76	83.47%
3-Month LIBOR	-	\$ -	0.00%	2,155	\$ 18,439,359.01	16.36%
1-Year Treasury	2	\$ 19,419.67	0.10%	-	\$ -	0.00%
91-Day TBill	1,112	\$ 3,165,710.45	16.17%	90	\$ 189,903.03	0.17%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>	<b>14,687</b>	<b>\$ 112,722,594.80</b>	<b>100.00%</b>

**B. Distribution of the Student Loans by Interest Rate**

Interest Rate	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	-	\$ -	0.00%	-	\$ -	0.00%
2.00% - 2.99%	1,016	\$ 3,062,509.75	15.65%	88	\$ 184,050.62	0.16%
3.00% - 3.99%	207	\$ 1,670,367.11	8.53%	11,074	\$ 83,855,027.38	74.39%
4.00% - 4.99%	292	\$ 4,020,038.54	20.54%	3,525	\$ 28,683,516.80	25.45%
5.00% - 5.99%	237	\$ 2,283,992.21	11.67%	-	\$ -	0.00%
6.00% - 6.99%	1,359	\$ 7,041,840.42	35.97%	-	\$ -	0.00%
7.00% - 7.99%	46	\$ 825,823.24	4.22%	-	\$ -	0.00%
8.00% - 8.99%	49	\$ 602,850.26	3.08%	-	\$ -	0.00%
9.00% or Greater	4	\$ 67,158.89	0.34%	-	\$ -	0.00%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>	<b>14,687</b>	<b>\$ 112,722,594.80</b>	<b>100.00%</b>

**C. Distribution of the Student Loans by Date of First Disbursement**

Disbursement Date	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	729	\$ 3,567,942.29	18.23%	4,121	\$ 34,315,540.93	30.44%
April 1, 2006 - Sept. 30, 2007	1,205	\$ 9,838,255.56	50.26%	6,099	\$ 48,882,103.78	43.36%
October 1, 1993 - March 31, 2006	1,276	\$ 6,168,382.57	31.51%	4,467	\$ 29,524,950.09	26.19%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>	<b>14,687</b>	<b>\$ 112,722,594.80</b>	<b>100.00%</b>

**D. Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity**

Number of Months	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	31	\$ 25,174.46	0.13%	715	\$ 508,574.93	0.45%
13 - 24	27	\$ 40,134.40	0.21%	730	\$ 1,112,454.69	0.99%
25 - 36	57	\$ 151,037.48	0.77%	840	\$ 1,859,513.09	1.65%
37 - 48	490	\$ 1,243,059.80	6.35%	1,015	\$ 3,067,123.97	2.72%
49 - 60	353	\$ 1,408,871.36	7.20%	1,218	\$ 4,516,778.31	4.01%
61 - 72	423	\$ 1,746,791.46	8.92%	984	\$ 4,523,103.15	4.01%
73 - 84	468	\$ 1,869,037.06	9.55%	967	\$ 5,197,600.86	4.61%
85 - 96	361	\$ 1,661,095.85	8.49%	1,025	\$ 6,258,505.57	5.55%
97 - 108	300	\$ 1,584,182.39	8.09%	834	\$ 5,799,247.51	5.14%
109 - 120	120	\$ 706,594.37	3.61%	960	\$ 7,718,012.89	6.85%
121 - 132	73	\$ 537,967.16	2.75%	817	\$ 7,360,910.26	6.53%
133 - 144	35	\$ 333,708.44	1.70%	741	\$ 7,216,163.85	6.40%
145 - 156	25	\$ 350,288.57	1.79%	613	\$ 6,510,936.10	5.78%
157 - 168	58	\$ 738,184.48	3.77%	525	\$ 6,004,515.10	5.33%
169 - 180	38	\$ 722,148.14	3.69%	604	\$ 7,652,971.04	6.79%
181 - 192	36	\$ 726,439.73	3.71%	409	\$ 5,511,883.01	4.89%
193 - 204	25	\$ 560,515.41	2.86%	339	\$ 4,734,397.49	4.20%
205 - 216	21	\$ 552,115.87	2.82%	291	\$ 5,254,978.85	4.66%
217 - 228	38	\$ 726,947.22	3.71%	313	\$ 5,730,587.70	5.08%
229 - 240	46	\$ 645,243.57	3.30%	189	\$ 4,469,581.83	3.97%
241 or Greater	185	\$ 3,245,043.20	16.58%	558	\$ 11,714,754.60	10.39%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>	<b>14,687</b>	<b>\$ 112,722,594.80</b>	<b>100.00%</b>

**XVII. Collateral Table as of 9/30/2020 (continued from previous page)**

**E. Distribution of the Student Loans in Repayment by Repayment Year**

	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	38	\$ 121,282.23	0.63%	90	\$ 1,193,456.63	1.06%
2nd year of repayment	274	\$ 1,503,821.77	7.76%	134	\$ 1,623,725.31	1.44%
3rd year of repayment	420	\$ 2,282,544.93	11.78%	130	\$ 1,702,022.23	1.51%
More than 3 years of repayment	2,437	\$ 15,468,869.33	79.83%	14,324	\$ 108,168,712.27	95.99%
<b>Total</b>	<b>3,169</b>	<b>\$ 19,376,518.26</b>	<b>100.00%</b>	<b>14,678</b>	<b>\$ 112,687,916.44</b>	<b>100.00%</b>

**Weighted Average Months in Repayment**

FFELP Loans	65.6
Alternative Loans	114.8
<b>Total</b>	<b>107.6</b>

**F. Distribution of the Student Loans by Range of Principal Balance**

Principal Balance	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	455	234,871.33	1.20%	1,493	841,312.16	0.75%
\$1,000 - \$1,999	487	725,586.61	3.71%	1,841	2,763,476.77	2.45%
\$2,000 - \$2,999	409	1,006,753.68	5.14%	1,617	4,015,019.36	3.56%
\$3,000 - \$3,999	399	1,395,996.77	7.13%	1,308	4,565,439.43	4.05%
\$4,000 - \$4,999	312	1,396,283.56	7.13%	1,229	5,518,418.15	4.90%
\$5,000 - \$5,999	195	1,064,195.16	5.44%	933	5,105,490.17	4.53%
\$6,000 - \$6,999	171	1,105,380.52	5.65%	852	5,541,827.96	4.92%
\$7,000 - \$7,999	167	1,257,240.26	6.42%	669	4,993,941.11	4.43%
\$8,000 - \$8,999	96	813,852.00	4.16%	629	5,335,723.20	4.73%
\$9,000 - \$9,999	89	844,908.76	4.32%	499	4,741,523.74	4.21%
\$10,000 - \$14,999	174	2,110,489.50	10.78%	1,640	19,969,018.38	17.72%
\$15,000 - \$19,999	78	1,372,714.18	7.01%	887	15,338,436.24	13.61%
\$20,000 - \$24,999	54	1,201,614.99	6.14%	470	10,442,142.86	9.26%
\$25,000 - \$29,999	37	1,007,555.02	5.15%	248	6,733,296.58	5.97%
\$30,000 - \$34,999	30	963,584.78	4.92%	121	3,919,958.37	3.48%
\$35,000 - \$39,999	10	372,588.62	1.90%	74	2,776,167.54	2.46%
\$40,000 - \$44,999	11	461,653.64	2.36%	47	1,991,336.55	1.77%
\$45,000 - \$49,999	6	281,741.22	1.44%	47	2,228,407.86	1.98%
\$50,000 - \$54,999	7	365,034.96	1.86%	18	934,368.19	0.83%
\$55,000 or Greater	23	1,592,534.86	8.14%	65	4,967,290.18	4.41%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>	<b>14,687</b>	<b>\$ 112,722,594.80</b>	<b>100.00%</b>



<b>XVII. Collateral Table as of 9/30/2020 (continued from previous page)</b>			
<b>G. Distribution of FFELP Loans by Guaranty Agency</b>			
Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Management Credit Corporation (ECMC)	3,210	\$ 19,574,580.42	100.00%
<b>H. Distribution of FFELP Loans by Guarantee Percentage</b>			
Rate	Number of Loans	Principal Balance	Percent of Total
100%	1,111	\$ 4,373,656.52	22.34%
98%	765	\$ 4,913,163.25	25.10%
97%	1,334	\$ 10,287,760.65	52.56%
<b>Total</b>	<b>3,210</b>	<b>\$ 19,574,580.42</b>	<b>100.00%</b>
<b>I. Distribution by Repayment Schedule Type (Repayment Loans Only)</b>			
<b>Schedule Type</b>	Number of Loans	Principal Balance	Percent of Principal
Level	8,643	\$ 48,037,924	36.37%
Extended	39	\$ 351,197	0.27%
Graduated	7,634	\$ 73,290,519	55.50%
Graduated Extended	116	\$ 955,856	0.72%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	646	\$ 4,375,056	3.31%
IBR - Permanent Standard	769	\$ 5,053,882	3.83%
<b>Total</b>	<b>17,847</b>	<b>\$ 132,064,434.70</b>	<b>100.00%</b>

**XVII. Collateral Table as of 9/30/2020 (continued from previous page)**

**J. Distribution of Alternative Loans by School Type and Approval Type**

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	10,837	\$ 77,883,169.29		85.65%	1,512	\$ 8,705,481.58	39.94%
Two-Year Public & Private Nonprofit	636	\$ 2,294,257.41		2.52%	138	\$ 474,883.44	2.18%
For Profit / Vocational	779	\$ 7,847,668.54		8.63%	511	\$ 8,217,636.44	37.70%
Unknown/Consolidation Loans	150	\$ 2,902,041.63		3.19%	124	\$ 4,397,456.47	20.18%
<b>Total</b>	<b>12,402</b>	<b>\$ 90,927,136.87</b>		<b>100.00%</b>	<b>2,285</b>	<b>\$ 21,795,457.93</b>	<b>100.00%</b>

**K. Distribution of Alternative Loans by FICO Score and Approval Type**

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
< 670	3,065	\$ 23,370,176.88		25.70%	809	\$ 6,971,639.62	31.99%
670 - 679	482	\$ 3,587,715.40		3.95%	66	\$ 862,414.44	3.96%
680 - 689	478	\$ 3,053,218.74		3.36%	96	\$ 1,114,580.64	5.11%
690 - 699	525	\$ 4,323,366.57		4.75%	97	\$ 1,081,446.74	4.96%
700 - 709	484	\$ 3,698,896.17		4.07%	104	\$ 1,214,792.09	5.57%
710 - 719	580	\$ 4,030,592.93		4.43%	109	\$ 1,144,113.91	5.25%
720 - 729	659	\$ 5,184,084.39		5.70%	107	\$ 939,547.55	4.31%
730 - 739	538	\$ 3,799,662.72		4.18%	87	\$ 864,486.99	3.97%
740 - 749	543	\$ 3,825,262.38		4.21%	107	\$ 896,664.05	4.11%
750 - 759	486	\$ 3,707,390.03		4.08%	111	\$ 996,712.89	4.57%
760 - 769	489	\$ 3,576,035.26		3.93%	107	\$ 872,299.76	4.00%
770 - 779	462	\$ 3,342,948.34		3.68%	109	\$ 930,232.55	4.27%
780 - 789	577	\$ 3,984,985.27		4.38%	58	\$ 516,195.09	2.37%
790 - 799	475	\$ 3,552,781.66		3.91%	82	\$ 986,172.66	4.52%
800 or Greater	2,559	\$ 17,890,020.13		19.68%	236	\$ 2,404,158.95	11.03%
<b>Total</b>	<b>12,402</b>	<b>\$ 90,927,136.87</b>		<b>100.00%</b>	<b>2,285</b>	<b>\$ 21,795,457.93</b>	<b>100.00%</b>

**Weighted Average FICO Score**

Co-signed	722.1
Not Co-signed	703.5
<b>Total</b>	<b>718.5</b>

**XVII. Collateral Table as of 9/30/2020 (continued from previous page)****L. Distribution of Alternative Loans by School**

School Name	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	3,080	\$ 18,317,243.75	17.37%
CLEMSON UNIVERSITY	2,112	\$ 16,483,828.59	15.64%
CHARLESTON SCHOOL OF LAW	525	\$ 11,155,275.01	10.58%
COASTAL CAROLINA UNIVERSITY	883	\$ 7,145,947.94	6.78%
WINTHROP UNIVERSITY	917	\$ 5,643,965.41	5.35%
MEDICAL UNIVERSITY OF SOUTH CA	649	\$ 4,784,154.69	4.54%
FURMAN UNIVERSITY	351	\$ 4,049,911.21	3.84%
NEWBERRY COLLEGE	381	\$ 3,144,794.05	2.98%
CHARLESTON SOUTHERN UNIVERSITY	451	\$ 2,933,783.07	2.78%
FRANCIS MARION UNIVERSITY	573	\$ 2,570,462.51	2.44%
BENEDICT COLLEGE	225	\$ 2,449,407.19	2.32%
CITADEL, THE MILITARY COLLEGE	230	\$ 2,254,391.32	2.14%
COLLEGE OF CHARLESTON	206	\$ 1,584,289.07	1.50%
WOFFORD COLLEGE	136	\$ 1,499,739.16	1.42%
PRESBYTERIAN COLLEGE	306	\$ 1,435,726.62	1.36%
SOUTH CAROLINA STATE UNIVERSIT	183	\$ 1,246,653.04	1.18%
NORTH GREENVILLE UNIVERSITY	192	\$ 1,235,891.98	1.17%
UNIVERSITY OF SOUTH CAROLINA U	249	\$ 1,173,842.42	1.11%
VIRGINIA COLLEGE	141	\$ 1,157,863.22	1.10%
LANDER UNIVERSITY	220	\$ 1,150,282.19	1.09%
Other SC Schools	1,689	\$ 7,995,349.27	7.58%
Other Out-of-State Schools	714	\$ 6,010,294.99	5.70%
<b>Total</b>	<b>14,413</b>	<b>\$ 105,423,096.70</b>	<b>100.00%</b>