

**South Carolina Student Loan Corporation**  
**Student Loan Revenue Bonds 2020 Master Indenture**  
**Investor Report**  
**Period Starting October 26, 2024**  
**Period Ending January 28, 2025**



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**I. Principal Parties to the Transaction**

Issuer	South Carolina Student Loan Corporation
Servicer	Nelnet Servicing, LLC (d/b/a Firstmark Services) Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated monthly for these services.
Trustee, Paying Agent and Registrar	The Bank of New York Mellon, Trust Company, N.A. 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 2020 Master Indenture.

**II. Items to Note**

**III. Trust Parameters**

**A. Student Loan Portfolio Characteristics**

	10/25/2024	Activity	1/28/2025
i. Portfolio Principal Balance	\$ 76,294,725.39	\$ (2,561,385.64)	\$ 73,733,339.75
ii. Total Borrower Accrued Interest	2,990,445.48		2,132,802.97
iii. Borrower Accrued Interest to be Capitalized	2,484,973.61		1,682,615.27
iv. Weighted Average Coupon (WAC) - Gross	7.46%		7.40%
v. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	7.37%		7.31%
vi. Weighted Average Payments Made*	37.72		36.58
vii. Weighted Average Remaining Months to Maturity (WARM)	119.28		117.65
viii. Number of Loans	7,524		7,290
ix. Number of Borrowers	5,494		5,346
x. Average Borrower Indebtedness	13,886.92		13,792.24

**B. Notes**

	Original Principal	Principal 10/25/2024	Principal Payment	Principal 1/28/2025
Student Loan Revenue Bonds Senior Series 2020A	\$ 92,710,000.00	\$ 57,645,000.00	\$ 6,600,000.00	\$ 51,045,000.00

\*Calculation is for loans that have entered full repayment

**III. Trust Parameters (continued from previous page)****C. Parity Percentage****Value of the Trust Estate**

i.	Unpaid Principal Balance of Eligible Loans Less Those > 180 Days Past Due	\$	73,733,339.75
ii.	Borrower Accrued Interest on Eligible Loans Less Those > 180 Days Past Due	\$	2,132,802.97
iii.	Cash and Investments	\$	4,116,195.22
iv.	<b>Total Value of Trust Estate</b>	<b>\$</b>	<b>79,982,337.94</b>

**Liabilities**

v.	Principal of Senior Bonds Outstanding	\$	51,045,000.00
vi.	Accrued Interest on Senior Bonds Outstanding		244,838.47
vii.	Principal of Senior-Subordinate Bonds Outstanding		-
viii.	Accrued Interest on Senior-Subordinate Bonds Outstanding		-
ix.	Principal of Subordinate Bonds Outstanding		-
x.	Accrued Interest on Subordinate Bonds Outstanding		-
xi.	Accrued Senior Transaction Fees Not Already Funded		-
xii.	<b>Total Liabilities</b>	<b>\$</b>	<b>51,289,838.47</b>

**Overall Parity Percentage (III.C.iv / III.C.xii.)****155.94%****Senior Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.xi)]****155.94%****Senior-Subordinate Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.vii + III.C.viii + III.C.xi)]****155.94%****Net Assets (III.C.iv - III.C.xii)****\$ 28,692,499.47**

IV. Student Loan Transactions for the Time Period		10/26/2024 - 1/28/2025
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 3,258,610.79
ii.	Principal Recoveries on Loans Previously Considered Loss	34,359.88
<b>iii.</b>	<b>Total Principal Collections</b>	<b>\$ 3,292,970.67</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	486,711.20
ii.	Principal Losses - Other	225.19
iii.	Adjustments for Principal Recoveries on Loans Previously Considered Loss	(34,359.88)
iv.	Interest Capitalized into Principal During Collection Period	(1,184,161.54)
v.	School Refunds	-
vi.	Other Adjustments	-
<b>vii.</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$ (731,585.03)</b>
<b>C. Student Loan Principal Additions</b>		
i.	New Loan Disbursements	\$ -
ii.	Loans Transferred	-
<b>iii.</b>	<b>Total Principal Additions</b>	<b>\$ -</b>
<b>D. Total Student Loan Principal Activity (IV.A.iii + IV.B.vii + IV.C.iii)</b>		<b>\$ 2,561,385.64</b>
<b>E. Student Loan Interest Collection Activity</b>		
i.	Regular Interest Collections	\$ 1,078,283.18
ii.	Interest Recoveries on Loans Previously Considered Loss	19,645.56
iii.	Late Fees	10,407.29
<b>iv.</b>	<b>Total Interest Collections</b>	<b>\$ 1,108,336.03</b>
<b>F. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses	\$ 22,172.55
ii.	Interest Capitalized into Principal During Collection Period	1,184,161.54
iii.	Other Adjustments	-
<b>iv.</b>	<b>Total Non-Cash Interest Activity</b>	<b>\$ 1,206,334.09</b>
<b>G. Student Loan Interest Additions</b>		
i.	New Loan Disbursements	\$ -
ii.	Loans Transferred	-
<b>iii.</b>	<b>Total Interest Additions</b>	<b>\$ -</b>
<b>H. Total Student Loan Interest Activity (IV.E.iv + IV.F.iv + IV.G.iii)</b>		<b>\$ 2,314,670.12</b>
<b>I. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	\$ 2,484,973.61
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.vii )	1,184,161.54
iii.	Change in Interest Expected to be Capitalized	(1,986,519.88)
<b>iv.</b>	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 1,682,615.27</b>

**V. Fund Activity for the Time Period** 10/26/2024 - 1/28/2025

<b>A. Debt Service Reserve Fund Reconciliation</b>		
i. Balance on Prior Period End Date	10/25/2024	\$ 1,152,900.00
ii. Draws Due to Liquidity Needs		-
iii. Debt Service Reserve Fund Requirement		1,020,900.00
iv. Releases or Replenishments in Waterfall Process		(132,000.00)
<b>v. Balance on Current Period End Date</b>		<b>\$ 1,020,900.00</b>
<b>B. Capitalized Interest Fund Reconciliation</b>		
i. Balance on Prior Period End Date	10/25/2024	\$ -
ii. Draws Due to Liquidity Needs		-
iii. Maximum Amount in Step-down Schedule		-
iv. Releases in Waterfall Process		-
<b>v. Balance on Current Period End Date</b>		<b>\$ -</b>
<b>C. Student Loan Fund Reconciliation</b>		
i. Balance on Prior Period End Date	10/25/2024	\$ 89,047.95
ii. Draws for Cost of Issuance		-
iii. Draws for New Loan Acquisitions		-
iv. School Refunds		-
v. Transfers from Revenue Fund for Recycling		-
vi. Transfers for the Payment of Bonds		-
vii. Investment Activity		-
<b>viii. Balance on Current Period End Date</b>		<b>\$ 89,047.95</b>
<b>E. Funds Remitted During Period: Operating Fund</b>		
i. Servicing Fees		\$ 73,477.64
ii. Trustee Fees		3,082.25
iii. Administrator Fees		20,646.91
iv. Other		-
<b>v. Total</b>		<b>\$ 97,206.80</b>

**VI. Student Loan Default and Recovery**

<b>A. Student Loan Defaults</b>		<b>School Loans - Student</b>	<b>School Loans - Parent</b>	<b>Refinance Loans</b>	<b>Total</b>
i.	Principal Balance of Loans Upon Transfer into Trust Estate	\$ 108,091,718.67	\$ 9,886,449.58	\$ 16,927,958.92	\$ 134,906,127.17
ii.	Interest Capitalized to Date on Loans	9,318,587.19	360,528.87	510,242.92	10,189,358.98
iii.	Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.)	\$ 117,410,305.86	\$ 10,246,978.45	\$ 17,438,201.84	\$ 145,095,486.15
iv.	Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period	436,993.63	49,717.57	-	486,711.20
v.	Cumulative Principal Balance of Loans Having Defaulted	\$ 6,693,371.70	\$ 287,617.48	\$ 396,800.19	\$ 7,377,789.37
vi.	Cumulative Default Rate (VI.A.v. / VI.A.iii.)	5.70%	2.81%	2.28%	5.08%
<b>B. Student Loan Recovery</b>					
i.	Principal Received on Defaulted Loans During Period	\$ 33,486.17	\$ -	\$ 873.71	\$ 34,359.88
ii.	Interest Received on Defaulted Loans During Period	18,278.95	-	539.05	18,818.00
iii.	Fees Received on Defaulted Loans During Period	809.68	-	17.88	827.56
iv.	Total Periodic Recovery (VI.B.i + VI.B.ii + VI.B.iii)	52,574.80	-	1,430.64	54,005.44
v.	Periodic Recovery Rate (VI.B.iv / VI.A.v)	0.79%	0.00%	0.36%	0.73%
vi.	Cumulative Principal Received on Loans Since Default	332,651.79	39,827.24	33,912.46	406,391.49
vii.	Cumulative Interest Received on Loans Since Default	193,142.41	3,504.02	12,622.63	209,269.06
viii.	Cumulative Fees Received on Loans Since Default	11,831.52	147.00	900.93	12,879.45
ix.	Total Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii)	537,625.72	43,478.26	47,436.02	628,540.00
x.	Cumulative Recovery Rate (VI.B.ix / VI.A.v)	8.03%	15.12%	11.95%	8.52%

**VII. Student Loan Prefunding Concentration Limits - 2020A Bonds**

<b>Criteria</b>	<b>Limit</b>	<b>Amount Acquired</b>	<b>%</b>
School loans made to a student borrower with no cosigner	<= 17%	\$ 7,788,145.31	16.93%
FICO Scores <= 699	<= 20%	8,453,952.17	18.38%
FICO Scores <= 739	<= 49%	20,653,401.15	44.90%
Immediate Full Repayment or Interest Only School Repayment Plan	>= 44%	20,721,149.24	45.05%
Refinance Loans	>= 12%	5,966,799.13	12.97%
Fully Deferred Loans	<= 28%	12,637,032.30	27.47%
<b>Total Acquired</b>		<b>\$ 45,995,378.89</b>	



**VIII. Student Loan Payment History and CPR**

<b>Quarter End</b>	<b>Starting Principal Balance In Repayment</b>	<b>Current Quarter CPR</b>	<b>Cumulative CPR</b>
10/27/2020	\$ 46,333,120.15	10.38%	10.38%
1/22/2021	\$ 45,995,464.66	3.36%	6.87%
4/26/2021	\$ 50,740,311.49	10.69%	8.14%
7/22/2021	\$ 49,356,253.38	14.43%	9.72%
10/22/2021	\$ 53,222,929.94	14.71%	10.72%
1/25/2022	\$ 51,242,145.41	9.73%	10.55%
4/25/2022	\$ 55,632,381.41	14.47%	11.11%
7/25/2022	\$ 53,241,784.53	11.04%	11.10%
10/26/2022	\$ 55,383,546.19	8.97%	10.86%
1/25/2023	\$ 52,328,553.73	1.21%	9.90%
4/26/2023	\$ 60,832,510.82	11.10%	10.01%
7/25/2023	\$ 59,002,751.28	3.88%	9.50%
10/25/2023	\$ 60,931,667.12	7.36%	9.33%
1/25/2024	\$ 57,822,044.89	7.97%	9.24%
4/24/2024	\$ 62,818,083.32	6.11%	9.03%
7/24/2024	\$ 60,186,334.34	5.27%	8.79%
10/25/2024	\$ 60,611,537.97	6.31%	8.65%
1/28/2025	\$ 57,771,508.00	7.75%	8.60%

**IX. Student Loan Portfolio Characteristics**

	WAC		Number of Loans		WARM		Principal Balance		%	
	10/25/2024	1/28/2025	10/25/2024	1/28/2025	10/25/2024	1/28/2025	10/25/2024	1/28/2025	10/25/2024	1/28/2025
<b>Status</b>										
<b>In School</b>										
Loans on Interest Plan										
Days Delinquent										
0-30	6.90%	6.90%	522	379	137.45	137.31	\$ 5,429,027.74	\$ 3,926,434.12	7.12%	5.33%
31-60	8.59%	6.37%	8	5	128.89	140.69	96,643.13	51,359.39	0.13%	0.07%
61-90	7.59%	7.90%	5	3	111.89	115.96	45,813.49	33,886.48	0.06%	0.05%
91-120		7.05%	-	1	-	109.00	-	10,360.50	0.00%	0.01%
121-180	10.29%	8.64%	3	3	157.92	97.00	37,529.18	23,463.52	0.05%	0.03%
Total	6.96%	6.91%	538	391	137.23	136.87	\$ 5,609,013.54	\$ 4,045,504.01	7.35%	5.49%
Loans on Fixed Payment Plan										
Days Delinquent										
0-30	7.88%	7.77%	424	310	147.17	146.45	\$ 6,405,882.09	\$ 4,792,296.56	8.40%	6.50%
31-60	8.94%	7.61%	12	8	130.49	108.32	282,859.14	106,168.97	0.37%	0.14%
61-90		7.93%	-	2	-	143.21	-	27,815.54	0.00%	0.04%
91-120	10.31%	8.45%	2	2	156.87	162.26	22,178.81	37,311.95	0.03%	0.05%
121-180	8.25%	8.18%	1	5	126.00	78.07	10,169.40	79,321.89	0.01%	0.11%
Total	7.94%	7.78%	439	327	146.46	144.67	\$ 6,721,089.44	\$ 5,042,914.91	8.81%	6.84%
Fully Deferred Loans	8.66%	8.51%	573	388	148.96	147.15	\$ 6,193,114.41	\$ 4,109,964.97	8.12%	5.57%
<b>Total In School</b>	<b>7.88%</b>	<b>7.74%</b>	<b>1,550</b>	<b>1,106</b>	<b>144.50</b>	<b>143.05</b>	<b>\$ 18,523,217.39</b>	<b>\$ 13,198,383.89</b>	<b>24.28%</b>	<b>17.90%</b>
<b>Repayment</b>										
Active										
Days Delinquent										
0-30	7.06%	7.10%	5,323	5,608	108.66	109.80	\$ 49,677,078.55	\$ 53,151,379.27	65.11%	72.09%
31-60	7.76%	8.29%	77	97	129.84	125.65	1,053,531.54	1,189,454.95	1.38%	1.61%
61-90	8.39%	8.21%	83	79	116.80	137.37	882,490.38	1,209,854.83	1.16%	1.64%
91-120	8.29%	8.20%	59	27	130.07	125.36	649,527.56	418,163.56	0.85%	0.57%
121-180	8.37%	8.75%	81	76	125.22	128.98	741,991.53	659,160.52	0.97%	0.89%
Total	7.13%	7.18%	5,623	5,887	109.71	111.06	\$ 53,004,619.56	\$ 56,628,013.13	69.47%	76.80%
Inactive										
Disaster Forbearance	0.00%	-	62	-	-	-	\$ 922,536.81	\$ -	1.21%	0.00%
Discretionary Forbearance	8.24%	7.96%	265	263	125.45	126.75	3,442,083.69	3,338,798.18	4.51%	4.53%
All Other Forbearance	6.65%	6.43%	24	34	130.94	131.08	402,267.94	568,144.55	0.53%	0.77%
Total	8.05%	7.74%	351	297	127.64	127.38	\$ 4,766,888.44	\$ 3,906,942.73	6.25%	5.30%
<b>Total Repayment</b>	<b>7.20%</b>	<b>7.22%</b>	<b>5,974</b>	<b>6,184</b>	<b>111.19</b>	<b>112.12</b>	<b>\$ 57,771,508.00</b>	<b>\$ 60,534,955.86</b>	<b>75.72%</b>	<b>82.10%</b>
<b>Grand Total</b>	<b>7.37%</b>	<b>7.31%</b>	<b>7,524</b>	<b>7,290</b>	<b>119.28</b>	<b>117.65</b>	<b>\$ 76,294,725.39</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>	<b>100.00%</b>

**X. Student Loan Portfolio Characteristics by Loan Type, School Type, and Grade Level as of 1/28/2025**

	<b>WAC</b>	<b>WARM</b>	<b>Number of Loans</b>	<b>Principal Balance</b>	<b>%</b>
<b>Loan Type</b>					
Student Loan Interest Only	6.39%	106.94	2,666	\$ 20,377,573.78	27.64%
Student Loan Fixed Payment	7.57%	119.24	2,094	23,145,666.51	31.39%
Student Loan Fully Deferred	8.55%	134.19	1,767	19,263,040.13	26.13%
Parent Loan Immediate Repayment	6.48%	80.27	119	913,131.37	1.24%
Parent Loan Interest Only	6.72%	104.66	211	2,058,453.48	2.79%
Parent Loan Fixed Payment	7.96%	133.68	149	1,995,195.15	2.71%
Refinance	5.56%	99.57	284	5,980,279.33	8.11%
<b>Total</b>	<b>7.31%</b>	<b>117.65</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>
<b>School Type</b>					
Four-Year Public & Private Nonprofit	7.46%	119.35	6,662	\$ 65,585,842.22	88.95%
Two-Year Public & Private Nonprofit	7.57%	116.28	341	2,127,433.99	2.89%
For Profit/Vocational	5.42%	104.81	2	32,416.27	0.04%
Unknown/Refinance Loans	5.56%	99.65	285	5,987,647.27	8.12%
<b>Total</b>	<b>7.31%</b>	<b>117.65</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>
<b>Grade Level</b>					
Freshman	7.26%	125.06	2,088	\$ 22,640,752.75	30.71%
Sophomore	7.61%	122.97	1,680	17,226,711.90	23.36%
Junior	7.52%	116.45	1,437	13,845,283.56	18.78%
Senior	7.59%	108.49	1,574	12,314,698.40	16.70%
Graduate	7.35%	104.99	228	1,730,276.95	2.35%
Unknown/Refinance Loans	5.56%	99.60	283	5,975,616.19	8.10%
<b>Total</b>	<b>7.31%</b>	<b>117.65</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**XI. Student Loan Collateral Tables as of 1/28/2025**

**A. Distribution of Loans by FICO Score and Approval Type**

	Cosigned			Not Cosigned			All		
	Number of Loans	Principal Balance	%	Number of Loans	Principal Balance	%	Number of Loans	Principal Balance	%
670-679	318	\$ 3,190,294.18	4.33%	216	\$ 1,996,653.27	2.71%	534	\$ 5,186,947.45	7.03%
680-689	328	3,612,123.37	4.90%	240	2,280,136.93	3.09%	568	5,892,260.30	7.99%
690-699	365	3,497,520.48	4.74%	198	1,450,895.94	1.97%	563	4,948,416.42	6.71%
700-709	410	4,056,213.43	5.50%	194	1,744,269.73	2.37%	604	5,800,483.16	7.87%
710-719	384	4,123,331.85	5.59%	200	1,759,677.47	2.39%	584	5,883,009.32	7.98%
720-729	351	4,082,221.51	5.54%	157	1,216,845.80	1.65%	508	5,299,067.31	7.19%
730-739	394	4,303,381.13	5.84%	170	1,901,904.52	2.58%	564	6,205,285.65	8.42%
740-749	361	3,892,851.31	5.28%	120	1,417,977.78	1.92%	481	5,310,829.09	7.20%
750-759	344	3,292,991.35	4.47%	84	1,103,026.00	1.50%	428	4,396,017.35	5.96%
760-769	333	3,353,073.86	4.55%	80	858,936.66	1.16%	413	4,212,010.52	5.71%
770-779	341	3,255,477.34	4.42%	52	531,032.70	0.72%	393	3,786,510.04	5.14%
780-789	303	2,839,621.02	3.85%	54	539,288.23	0.73%	357	3,378,909.25	4.58%
790-799	335	3,045,871.82	4.13%	38	594,426.48	0.81%	373	3,640,298.30	4.94%
800 and Above	823	8,638,726.97	11.72%	97	1,154,568.62	1.57%	920	9,793,295.59	13.28%
<b>Total</b>	<b>5,390</b>	<b>\$ 55,183,699.62</b>	<b>74.84%</b>	<b>1,900</b>	<b>\$ 18,549,640.13</b>	<b>25.16%</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

Weighted Average FICO Score	
Cosigned	746.01
Not Cosigned	726.48
All	741.09

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

	Number of Loans	Principal Balance	%
1.00% - 1.99%	25	\$ (1,615.88)	0.00%
2.00% - 2.99%	14	50,482.12	0.07%
3.00% - 3.99%	16	416,971.18	0.57%
4.00% - 4.99%	451	3,637,042.61	4.93%
5.00% - 5.99%	1,237	11,222,001.00	15.22%
6.00% - 6.99%	2,008	20,541,230.04	27.86%
7.00% - 7.99%	1,374	14,280,592.50	19.37%
8.00% - 8.99%	1,391	14,644,997.71	19.86%
9.00% - 9.99%	275	2,988,013.76	4.05%
10.00% and Above	499	5,953,624.71	8.07%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**C. Distribution of Variable Rate Loans by 1M Term SOFR Margin**

	Number of Loans	Principal Balance	%
1.00% - 1.99%	12	\$ 97,653.12	0.82%
2.00% - 2.99%	23	200,975.63	1.68%
3.00% - 3.99%	103	915,515.27	7.66%
4.00% - 4.99%	296	2,960,779.84	24.77%
5.00% - 5.99%	261	2,788,702.10	23.33%
6.00% - 6.99%	226	2,664,350.60	22.29%
7.00% - 7.99%	150	2,013,702.16	16.84%
8.00% - 8.99%	23	312,875.45	2.62%
<b>Total</b>	<b>1,094</b>	<b>\$ 11,954,554.17</b>	<b>100.00%</b>

**XI. Student Loan Collateral Tables as of 1/28/2025 (continued from previous page)**

**D. Distribution of Loans by Date of First Disbursement**

	Number of Loans	Principal Balance	%
July 1, 2012 - June 30, 2013	7	\$ 29,361.39	0.04%
July 1, 2013 - June 30, 2014	15	159,776.46	0.22%
July 1, 2014 - June 30, 2015	382	2,289,849.81	3.11%
July 1, 2015 - June 30, 2016	521	3,834,535.46	5.20%
July 1, 2016 - June 30, 2017	500	3,755,531.54	5.09%
July 1, 2017 - June 30, 2018	691	5,466,751.63	7.41%
July 1, 2018 - June 30, 2019	1,096	11,209,492.88	15.20%
July 1, 2019 - June 30, 2020	1,474	15,614,602.15	21.18%
July 1, 2020 - June 30, 2021	1,615	18,360,892.97	24.90%
July 1, 2021 - June 30, 2022	989	13,012,545.46	17.65%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**E.**

**Distribution of Loans by Geographic Location**

	Number of Loans	Principal Balance	%
South Carolina	6,215	\$ 60,501,014.71	82.05%
North Carolina	268	3,119,489.41	4.23%
Georgia	149	1,705,309.10	2.31%
Florida	91	1,163,133.23	1.58%
New Jersey	62	1,068,954.93	1.45%
Pennsylvania	61	739,208.81	1.00%
Virginia	62	726,195.41	0.98%
Texas	46	558,283.53	0.76%
New York	38	553,451.61	0.75%
Ohio	28	337,359.98	0.46%
All Other States	270	3,260,939.03	4.42%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

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

	Number of Loans	Principal Balance	%
Less than \$5,000.00	2,473	\$ 6,886,269.00	9.34%
\$5,000.00 - \$9,999.99	2,069	15,026,024.56	20.38%
\$10,000.00 - \$19,999.99	1,907	27,014,370.79	36.64%
\$20,000.00 - \$29,999.99	594	14,087,832.01	19.11%
\$30,000.00 - \$39,999.99	140	4,754,036.28	6.45%
\$40,000.00 - \$49,999.99	56	2,479,432.67	3.36%
\$50,000.00 - \$59,999.99	25	1,337,037.07	1.81%
\$60,000.00 - \$69,999.99	11	711,295.08	0.96%
\$70,000.00 - \$79,999.99	6	431,358.90	0.59%
\$80,000.00 - \$89,999.99	2	172,202.08	0.23%
\$90,000.00 - \$99,999.99	1	98,242.13	0.13%
\$100,000.00 - \$109,999.99	3	311,518.03	0.42%
\$110,000.00 - \$119,999.99	-	-	0.00%
\$120,000.00 - \$129,999.99	-	-	0.00%
\$130,000.00 - \$139,999.99	1	130,756.06	0.18%
\$140,000.00 - \$149,999.99	1	141,360.72	0.19%
\$150,000.00 and Above	1	151,604.37	0.21%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**XI. Student Loan Collateral Tables as of 1/28/2025 (continued from previous page)**

**G. Distribution of Loans by Months Remaining Until Scheduled Maturity**

	Number of Loans	Principal Balance	%
0 - 12	170	\$ 174,106.90	0.24%
13 - 24	216	470,931.47	0.64%
25 - 36	281	888,962.64	1.21%
37 - 48	377	1,701,856.62	2.31%
49 - 60	419	2,351,644.64	3.19%
61 - 72	584	4,450,474.64	6.04%
73 - 84	745	6,160,670.11	8.36%
85 - 96	871	7,857,518.39	10.66%
97 - 108	708	8,104,587.20	10.99%
109 - 120	825	10,745,219.84	14.57%
121 - 132	446	5,889,387.15	7.99%
133 - 144	385	5,143,728.70	6.98%
145 - 156	333	4,295,442.68	5.83%
157 - 168	332	4,887,836.50	6.63%
169 - 180	340	6,111,620.33	8.29%
181 - 192	119	1,993,145.91	2.70%
193 - 204	88	1,471,708.38	2.00%
205 - 216	29	589,913.33	0.80%
217 - 228	13	310,919.38	0.42%
229 - 240	8	114,732.07	0.16%
241 and Above	1	18,932.87	0.03%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**H. Distribution of Loans by Number of Payments Made - Loans In Full Repayment**

	Number of Loans	Principal Balance	%
0 - 12	1,031	\$ 14,833,067.23	24.50%
13 - 24	823	10,074,876.57	16.64%
25 - 36	908	9,514,710.43	15.72%
37 - 48	781	7,473,801.17	12.35%
49 - 60	677	6,405,442.83	10.58%
61 - 72	530	4,230,469.48	6.99%
73 and Above	1,434	8,002,588.15	13.22%
<b>Total</b>	<b>6,184</b>	<b>\$ 60,534,955.86</b>	<b>100.00%</b>

**I. Distribution of Loans by School**

	Number of Loans	Principal Balance	%
University of South Carolina - Columbia	1,596	\$ 14,839,927.40	20.13%
Clemson University	1,135	11,320,486.08	15.35%
Citadel, The Military College of South Carolina	307	4,857,211.92	6.59%
Winthrop University	479	4,244,506.72	5.76%
College of Charleston	369	3,586,926.22	4.86%
Coastal Carolina University	323	3,145,794.54	4.27%
Anderson University	340	2,954,630.93	4.01%
Wofford College	120	2,136,680.12	2.90%
Lander University	188	1,417,204.20	1.92%
Limestone College	135	1,169,491.92	1.59%
Charleston Southern University	140	1,127,533.58	1.53%
University of South Carolina Upstate	179	1,125,429.30	1.53%
Medical University of South Carolina	79	1,062,660.09	1.44%
Furman University	62	1,019,780.59	1.38%
Tri-County Technical College	109	977,093.03	1.33%
Presbyterian College	87	840,917.45	1.14%
Newberry College	84	726,178.36	0.98%
University of South Carolina - Beaufort	93	656,044.58	0.89%
North Greenville University	81	647,723.37	0.88%
Francis Marion University	91	620,658.76	0.84%
All Other Schools	1,009	9,276,181.26	12.58%
Unknown/Refinance Loans	284	5,980,279.33	8.11%
<b>Total</b>	<b>7,290</b>	<b>\$ 73,733,339.75</b>	<b>100.00%</b>

**XII. Servicer Totals as of 1/28/2025**

	Number of Loans	Principal Balance	%
Nelnet Servicing, LLC*	7,290	\$ 73,733,339.75	100.00%

\*d/b/a Firstmark Services