South Carolina Student Loan Corporation

Student Loan Revenue Bonds 2020 Master Indenture
Investor Report
Period Starting April 25, 2024
Period Ending July 24, 2024



South Carolina Student Loan Corporation Student Loan Revenue Bonds 2020 Master Indenture Period Start Date: 4/25/2024 Period End Date: 7/24/2024

Table of Contents

		<u>Page</u>
l.	Principal Parties to the Transaction	3
II.	Items to Note	3
III.	Trust Parameters	4 - 5
IV.	Student Loan Transactions for the Time Period	6
V.	Fund Activity for the Time Period	7
VI.	Student Loan Default and Recovery	8
VII.	Student Loan Prefunding Concentration Limits	8
VIII.	Student Loan Payment History and CPR	9
IX.	Student Loan Portfolio Characteristics	10
X.	Student Loan Portfolio Characteristics by Loan Type, School Type, and Grade Level	11
XI.	Collateral Tables	12 - 14
XII.	Servicer Totals	14

suer	South Carolina Student Loan Corporation
ervicer	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.
ustee, 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.
ems to Note	

III.	Trust Parameters			
			·	
A.	Student Loan Portfolio Characteristics	4/24/2024	Activity	7/24/2024
	i. Portfolio Principal Balance	\$ 82,365,196.08	\$ (2,922,012.14)	\$ 79,443,183.94
	ii. Total Borrower Accrued Interest	3,244,006.68		3,004,125.49
	iii. Borrower Accrued Interest to be Capitalized	2,716,990.97		2,483,067.99
	iv. Weighted Average Coupon (WAC) - Gross	7.49%		7.48%
	v. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	7.40%		7.40%
	vi. Weighted Average Payments Made*	34.72		35.64
	vii. Weighted Average Remaining Months to Maturity (WARM)	122.54		120.55
	viii. Number of Loans	7,948		7,729
	ix. Number of Borrowers	5,494		5,346
	x. Average Borrower Indebtedness	14,991.84		14,860.30

B. Notes

	Original	Principal	Principal	Principal
	Principal	4/24/2024	Payment	7/24/2024
Student Loan Revenue Bonds Senior Series 2020A	\$ 92,710,000.00	\$ 58,145,000.00	\$ 500,000.00	\$ 57,645,000.00

 $^{^{\}star}\text{Calculation}$ is for loans that have entered full repayment

I. Trust Parameters (continued from previous page)	
. Parity Percentage	
. ranty recentage	
Value of the Trust Estate	
i. Unpaid Principal Balance of Eligible Loans Less Those > 180 Days Past Due	\$ 79,443,183.94
ii. Borrower Accrued Interest on Elgible Loans Less Those > 180 Days Past Due	\$ 3,004,125.49
iii. Cash and Investments	\$ 7,950,485.60
iv. Total Value of Trust Estate	\$ 90,397,795.03
Liabilities	
v. Principal of Senior Bonds Outstanding	\$ 57,645,000.00
vi. Accrued Interest on Senior Bonds Outstanding	251,396.26
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. Total Liabilities	\$ 57,896,396.26
Overall Parity Percentage (III.C.iv / III.C.xii.)	156.14%
Senior Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.xi)]	156.14%
Senior-Subordinate Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.vii + III.C.xi)]	156.14%
Net Assets (III.C.iv - III.C.xii)	\$ 32,501,398.77

ent Loan Principal Collection Activity		
·		
Regular Principal Collections	\$	2,922,779.85
Principal Recoveries on Loans Previously Considered Loss		70,819.20
Total Principal Collections	\$	2,993,599.05
ent Loan Non-Cash Principal Activity		
Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy		678,550.60
Principal Losses - Other		15,975.13
Adjustments for Principal Recoveries on Loans Previously Considered Loss		(70,819.20
Interest Capitalized into Principal During Collection Period		(695,293.44
School Refunds		-
·		-
Total Non-Cash Principal Activity	\$	(71,586.91
·		
	\$	-
		-
Total Principal Additions	\$	-
Student Loan Principal Activity (IV.A.iii + IV.B.vii + IV.C.iii)	\$	2,922,012.14
ent Loan Interest Collection Activity		
·	\$	1,035,174.48
		24,806.58
Late Fees		9,916.99
Total Interest Collections	\$	1,069,898.05
ent Loan Non-Cash Interest Activity		
Interest Losses	\$	34,823.21
Interest Capitalized into Principal During Collection Period		695,293.44
Other Adjustments		-
Total Non-Cash Interest Activity	\$	730,116.65
ent Loan Interest Additions		
New Loan Disbursements	\$	-
Loans Transferred		-
Total Interest Additions	\$	-
Student Loan Interest Activity (IV.E.iv + IV.F.iv + IV.G.iii)	\$	1,800,014.70
est Expected to be Capitalized		
Interest Expected to be Capitalized - Beginning	\$	2,716,990.9
		695,293.4
Change in Interest Expected to be Capitalized		(929,216.4
Interest Expected to be Capitalized - Ending	\$	2,483,067.99
	·	•
	Total Non-Cash Principal Activity Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy Principal Losses - Other Adjustments for Principal Recoveries on Loans Previously Considered Loss Interest Capitalized into Principal During Collection Period School Refunds Other Adjustments Total Non-Cash Principal Activity ent Loan Principal Additions New Loan Disbursements Loans' Transferred Total Principal Additions IStudent Loan Interest Collection Activity Regular Interest Collections Interest Recoveries on Loans Previously Considered Loss Late Faes Total Interest Collections ent Loan Non-Cash Interest Activity Interest Losses Interest Explanized into Principal During Collection Period Other Adjustments Total Interest Activity Interest Losses Interest Explanized into Principal During Collection Period Other Adjustments Total Interest Additions Istudent Loan Interest Additions Istudent	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished School Refunds School Ref

V. Fund Activity for the Time Period	4/25/2024 - 7/24/2024	
A. Debt Service Reserve Fund Reconciliation		
i. Balance on Prior Period End Date	4/25/2024 \$	1,162,900.00
ii. Draws Due to Liquidity Needs		-
iii. Debt Service Reserve Fund Requirement		1,152,900.00
iv. Releases or Replenishments in Waterfall Process		(10,000.00)
v. Balance on Current Period End Date	\$	1,152,900.00
B. Capitalized Interest Fund Reconciliation		
i. Balance on Prior Period End Date	4/25/2024 \$	-
ii. Draws Due to Liquidity Needs		-
iii. Maximum Amount in Step-down Schedule		-
iv. Releases in Waterfall Process		-
v. Balance on Current Period End Date	\$	-
C. Student Loan Fund Reconciliation		
i. Balance on Prior Period End Date	4/25/2024 \$	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		-
viii. Balance on Current Period End Date	\$	89,047.95
E. Funds Remitted During Period: Operating Fund		
i. Servicing Fees	\$	95,341.42
ii. Trustee Fees		-
iii. Administrator Fees		21,801.73
iv. Other	-	1,580.00
v. Total	\$	118,723.15

				School Loans - Parent	Refinance Loans		Total
·	\$		\$			\$	134,906,127.1
•					·		8,486,596.3
	\$				17,411,788.68	\$	143,392,723.
· · · · · · · · · · · · · · · · · · ·		•			-		678,550.0
·	\$			·	·	\$	6,400,551.
vi. Cumulative Default Rate (VI.A.v. / VI.A.iii.)		5.02%		2.06%	2.16%		4.4
Student Loan Recovery							
i. Principal Received on Defaulted Loans During Period	\$	70,189.15	\$	- \$	630.05	\$	70,819.
ii. Interest Received on Defaulted Loans During Period		23,554.92		-	442.93		23,997.
iii. Fees Received on Defaulted Loans During Period		808.73		-	-		808.
iv. Total Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii)		94,552.80		-	1,072.98	\$	95,625.
v. Periodic Recovery Rate (VI.B.iv / VI.A.v)		1.63%		0.00%	0.29%		1.4
vi. Cumulative Principal Received on Loans Since Default		279,084.08		39,827.24	27,951.77	\$	346,863.
vii. Cumulative Interest Received on Loans Since Default		158,672.52		3,504.02	9,603.72		171,780.
viii. Cumulative Fees Received on Loans Since Default		10,198.29		147.00	778.05		11,123.
ix. Total Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii)		447,954.89		43,478.26	38,333.54	\$	529,766.
x. Cumulative Recovery Rate (VI.B.ix / VI.A.v)		7.70%		20.66%	10.21%		8.28
Student Loan Prefunding Concentration Limits - 2020A Bonds							
Criteria				Limit	Amount Acquired		%
School loans made to a student borrower with no cosigner				<= 17% \$	7,788,145.31		16.9
FICO Scores <= 699				<= 20%	8,453,952.17		18.3
FICO Scores <= 739				<= 49%	20,653,401.15		44.9
Immediate Full Repayment or Interest Only School Repayment Plan				>= 44%	20,721,149.24		45.0
Refinance Loans				>= 12%	5,966,799.13		12.9
Fully Deferred Loans				<= 28%	12,637,032.30		27.4
Total Acquired \$ 45,995,378.89							
	iii. Interest Received on Defaulted Loans During Period iii. Fees Received on Defaulted Loans During Period iv. Total Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) v. Periodic Recovery Rate (VI.B.iv / VI.A.v) vi. Cumulative Principal Received on Loans Since Default viii. Cumulative Interest Received on Loans Since Default viii. Cumulative Fees Received on Loans Since Default ix. Total Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii) x. Cumulative Recovery Rate (VI.B.ix / VI.A.v) Student Loan Prefunding Concentration Limits - 2020A Bonds Criteria School loans made to a student borrower with no cosigner FICO Scores <= 699 FICO Scores <= 739 Immediate Full Repayment or Interest Only School Repayment Plan Refinance Loans Fully Deferred Loans	i. Principal Balance of Loans Upon Transfer into Trust Estate ii. Interest Capitalized to Date on Loans iii. Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.) iv. Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period v. Cumulative Principal Balance of Loans Having Defaulted vi. Cumulative Default Rate (VI.A.v. / VI.A.iii.) Student Loan Recovery i. Principal Received on Defaulted Loans During Period ii. Intrest Received on Defaulted Loans During Period iii. Fees Received on Defaulted Loans During Period iii. Fees Received on Defaulted Loans During Period iv. Total Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) v. Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) v. Cumulative Principal Received on Loans Since Default vii. Cumulative Interest Received on Loans Since Default viii. Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii) x. Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii) x. Cumulative Recovery Rate (VI.B.ix / VI.A.v) Student Loan Prefunding Concentration Limits - 2020A Bonds Criteria School loans made to a student borrower with no cosigner FICO Scores <= 699 FICO Scores <= 739 Immediate Full Repayment or Interest Only School Repayment Plan Refinance Loans Fully Deferred Loans	i. Principal Balance of Loans Upon Transfer into Trust Estate ii. Interest Capitalized to Date on Loans iii. Interest Capitalized to Date on Loans iii. Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.) iii. Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.) iv. Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period v. Cumulative Principal Balance of Loans Having Defaulted v. Cumulative Default Rate (VI.A.v. / VI.A.iii.) v. Total Principal Balance of Loans Having Defaulted vi. Cumulative Default Rate (VI.A.v. / VI.A.iii.) v. Principal Received on Defaulted Loans During Period vi. Principal Received on Defaulted Loans During Period vii. Principal Received on Defaulted Loans During Period viii. Interest Received on Defaulted Loans During Period viii. Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) v. Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) v. Periodic Recovery Rate (VI.B.iv./ VI.A.v.) v. Periodic Recovery Rate (VI.B.iv./ VI.A.v.) vii. Cumulative Principal Received on Loans Since Default vii. Cumulative Principal Received on Loans Since Default viii. Cumulative Principal Received on Loans Since Default viii. Cumulative Principal Received on Loans Since Default viii. Cumulative Recevery (VI.B.iv. + VI.B.viii) viii. Cumulative Recevery (VI.B.vi + VI.B.viii) + VI.B.viiii) viii. Viident Loan Prefunding Concentration Limits - 2020A Bonds Criteria School loans made to a student borrower with no cosigner FICO Scores <= 699 FICO Scores <= 739 Immediate Full Repayment or Interest Only School Repayment Plan Refinance Loans Fully Deferred Loans	i. Principal Balance of Loans Upon Transfer into Trust Estate \$ 108,091,718.67 \$ ii. Interest Capitalized to Date on Loans (7,674,645.51 iii. Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.) \$ 115,766,364.18 \$ iv. Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period 646,002.50 v. Cumulative Principal Balance of Loans Having Defaulted \$ 5,814,611.58 \$ vi. Cumulative Default Rate (VI.A.v. / VI.A.iii.) \$ 5,02% \$	Principal Balance of Loans Upon Transfer into Trust Estate	Principal Balance of Loans Upon Transfer into Trust Estate	Principal Balance of Loans Upon Transfer into Trust Estate

VIII. Student Loan Payment History and CPR

	Starting Principal		
	Balance	Current Quarter	Cumulative
Quarter End	In Repayment	CPR	CPR
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%

A/24/2024	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	4/24/2024 6 644 6 3 6 2 6 552 6 521 6 2 7 1 7 2 7 528	532 9 1 1 543 434 5 2 - 1 442	138.47 165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00 149.49	7/24/2024 137.61 158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00 148.48	\$ 6,733,828.95 40,865.58 56,183.82 11,622.31 18,914.31 \$ 6,861,414.97 \$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57 \$ 8,002,620.27	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	8.18% 0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03% 9.72%	7,24/2024 7,019 0,159 0,009 7,209 8,329 0,079 0,029 0,009 0,029
Loans on Interest Plan	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	6 3 6 2 6 1 2 652 6 521 6 2 1 6 2 528	9 1 1 - 543 434 5 2 - 1 442	165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.15 0.01 0.03 0.00 7.20 8.32 0.07 0.02 0.00 0.02
Loans on Interest Plan	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	6 3 6 2 6 1 2 652 6 521 6 2 1 6 2 528	9 1 1 - 543 434 5 2 - 1 442	165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.15' 0.01' 0.03' 0.00' 7.20' 8.32' 0.07' 0.02' 0.00'
Days Delinquent 0-30 7.01 31-60 9.28 61-90 8.72 91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans Fotal In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	6 3 6 2 6 1 2 652 6 521 6 2 1 6 2 528	9 1 1 - 543 434 5 2 - 1 442	165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.15' 0.01' 0.03' 0.00' 7.20' 8.32' 0.07' 0.02' 0.00'
0-30 7.01 31-60 9.28 61-90 8.72 91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	6 3 6 2 6 1 2 652 6 521 6 2 1 6 2 528	9 1 1 - 543 434 5 2 - 1 442	165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.15' 0.01' 0.03' 0.00' 7.20' 8.32' 0.07' 0.02' 0.00'
31-60 9.28 61-90 8.72 91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total 1n School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.04 % 4.99 % 12.00 % 7.03 % 7.03 % 9.30 % 10.47 % 6.90 % 8.00	6 3 6 2 6 1 2 652 6 521 6 2 1 6 2 528	9 1 1 - 543 434 5 2 - 1 442	165.03 168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	158.20 148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 1,22,594.57 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.05% 0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.155 0.015 0.035 0.005 7.205 8.325 0.075 0.025 0.005
61-90 8.72 91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 4.99 % 7.03 % 7.03 % 7.98 % 9.30 % 10.47 % 6.90 % 8.00	6 2 1 2 652 652 652 66 2 2 1 6 2 528	1 1 543 434 5 2 - 1 442	168.01 126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	148.00 187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 10,265.74 19,963.99 - \$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.07% 0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.01 ⁴ 0.03 ⁴ 0.00 ⁴ 7.20 ⁴ 8.32 ⁴ 0.07 ⁴ 0.02 ⁴ 0.00 ⁶ 0.02 ⁶
91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Fotal In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 7.98 % 9.30 % 10.47 % 6.90 % 8.00	6 1 2 652 652 654 6 521 6 2 1 6 2 528	434 5 2 - 1 442	126.00 141.21 138.85 149.67 150.56 138.22 126.00 126.00	187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.03° 0.00° 7.20° 8.32° 0.07° 0.02° 0.00°
91-120 7.05 121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 7.98 % 9.30 % 10.47 % 6.90 % 8.00	6 1 2 652 652 654 6 521 6 2 1 6 2 528	- 543 434 5 2 - 1 442	141.21 138.85 149.67 150.56 138.22 126.00 126.00	187.00 - 138.24 148.21 167.99 177.85 - 167.00	\$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 5,720,223.49 \$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	0.01% 0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.039 0.009 7.209 8.329 0.079 0.029 0.009
121-180 11.41 Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 7.03 % 7.98 % 9.30 % 10.47 % 6.90 % 8.00	2 66 652 66 521 66 2 66 2 66 528	- 543 434 5 2 - 1 442	141.21 138.85 149.67 150.56 138.22 126.00 126.00	148.21 167.99 177.85	18,914.31 \$ 6,861,414.97 \$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 5,720,223.49 \$ 6,609,612.14 \$ 53,720.53 17,538.08 - 15,002.83	0.02% 8.33% 9.56% 0.04% 0.07% 0.01% 0.03%	0.00 ⁴ 7.20 ⁴ 8.32 ⁴ 0.07 ⁴ 0.02 ⁴ 0.00 ⁶ 0.02 ⁶
Total 7.05 Loans on Fixed Payment Plan Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 7.98 % 9.30 % 10.47 % 6.90 % 8.00	6 652 6 521 6 2 6 2 1 6 2 528	434 5 2 - 1 442	138.85 149.67 150.56 138.22 126.00 126.00	148.21 167.99 177.85 - 167.00	\$ 6,861,414.97 \$ 7,875,527.91 35,795.49 57,473.58 9,217.72 24,605.57	\$ 6,609,612.14 53,720.53 17,538.08 - 15,002.83	9.56% 0.04% 0.07% 0.01% 0.03%	7.209 8.329 0.079 0.029 0.009 0.029
Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.30 % 10.47 % 6.90 % 8.00	6 2 6 2 1 6 2 528	5 2 - 1 442	150.56 138.22 126.00 126.00	167.99 177.85 - 167.00	35,795.49 57,473.58 9,217.72 24,605.57	53,720.53 17,538.08 - 15,002.83	0.04% 0.07% 0.01% 0.03%	0.07 ⁴ 0.02 ⁴ 0.00 ⁴ 0.02 ⁴
Days Delinquent 0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.30 % 10.47 % 6.90 % 8.00	6 2 6 2 1 6 2 528	5 2 - 1 442	150.56 138.22 126.00 126.00	167.99 177.85 - 167.00	35,795.49 57,473.58 9,217.72 24,605.57	53,720.53 17,538.08 - 15,002.83	0.04% 0.07% 0.01% 0.03%	8.329 0.079 0.029 0.009 0.029 8.439
0-30 7.99 31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.30 % 10.47 % 6.90 % 8.00	6 2 6 2 1 6 2 528	5 2 - 1 442	150.56 138.22 126.00 126.00	167.99 177.85 - 167.00	35,795.49 57,473.58 9,217.72 24,605.57	53,720.53 17,538.08 - 15,002.83	0.04% 0.07% 0.01% 0.03%	0.07 ⁴ 0.02 ⁴ 0.00 ⁴ 0.02 ⁴
31-60 8.00 61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 9.30 % 10.47 % 6.90 % 8.00	6 2 6 2 1 6 2 528	5 2 - 1 442	150.56 138.22 126.00 126.00	167.99 177.85 - 167.00	35,795.49 57,473.58 9,217.72 24,605.57	53,720.53 17,538.08 - 15,002.83	0.04% 0.07% 0.01% 0.03%	0.079 0.029 0.009 0.029
61-90 10.33 91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 10.47 % 6.90 % 8.00	6 2 1 6 2 528	2 - 1 442	138.22 126.00 126.00	177.85 - 167.00	57,473.58 9,217.72 24,605.57	17,538.08 - 15,002.83	0.07% 0.01% 0.03%	0.02° 0.00° 0.02°
91-120 8.25 121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 6.90 % 8.00	6 2 6 528	- 1 442	126.00 126.00	- 167.00	9,217.72 24,605.57	15,002.83	0.01% 0.03%	0.00° 0.02°
121-180 8.07 Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 6.90 % 8.00	6 2 528	442	126.00	167.00	24,605.57	· ·	0.03%	0.029
Total 8.01 Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	8.00	528	442			1	· ·		
Fully Deferred Loans 8.70 Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00				149.49	148.48	\$ 8,002,620.27	\$ 6,695,873.58	9.72%	0 / 20
Total In School 7.94 Repayment Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00		,		I					0.437
Active Days Delinquent 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	8.74	677	593	151.25	148.19	\$ 7,314,826.50	\$ 6,415,548.90	8.88%	8.089
Active Days Delinquent 0-30 31-60 8.28 61-90 91-120 934 121-180 8.00	% 7.95	6 1,857	1,578	146.78	145.27	\$ 22,178,861.74	\$ 18,831,645.97	26.93%	23.70%
Days Delinquent 7.02 0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00									
0-30 7.02 31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00									
31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00									
31-60 8.28 61-90 7.92 91-120 9.34 121-180 8.00	% 7.06	5,447	5,487	109.75	109.43	\$ 50,901,476.21	\$ 51,691,277.40	61.80%	65.079
61-907.9291-1209.34121-1808.00			125	134.53	130.93	1,242,734.09	1,285,618.68	1.51%	1.629
91-120 9.34 121-180 8.00			74	127.09	126.29	806,473.64	920,973.68	0.98%	1.169
121-180 8.00			34	128.13	132.73	388,095.96	409,135.66	0.47%	0.52
			73	130.22	129.78	1,078,489.42	1,001,799.81	1.31%	1.269
			5,793	111.11	110.75	\$ 54,417,269.32		66.07%	69.62
Inactive									
Disaster Forbearance 0.00	%	_	_	_	_	\$ -	\$ -	0.00%	0.00
Discretionary Forbearance 8.35		6 340	330	137.97	135.33	5,337,483.74	4,831,124.20	6.48%	6.089
All Other Forbearance 6.58			28	127.69	131.89	431,581.28	471,608.54	0.52%	0.599
Total 8.22			358	137.20	135.02	1	· ·	7.00%	6.679
Fotal Repayment 7.20		6 6,091	6,151	113.61	112.07	\$ 60,186,334.34	¢ 60 611 537 07	73.07%	76.30

X. Student Loan Portfolio Characteristics by Loan Type, School Type, and Grade Level as of 7/24/2024					
	WAC	WARM	Number of Loans	Principal Balance	%
Loan Type					
Student Loan Interest Only	6.51%	110.83	2,825	\$ 22,387,966.40	28.18%
Student Loan Fixed Payment	7.64%	122.71	2,217	24,790,997.04	31.21%
Student Loan Fully Deferred	8.75%	136.78	1,874	20,070,386.75	25.26%
Parent Loan Immediate Repayment	6.61%	81.87	134	1,036,953.22	1.31%
Parent Loan Interest Only	6.89%	109.12	213	2,199,145.34	2.77%
Parent Loan Fixed Payment	8.06%	137.90	157	2,190,709.49	2.76%
Refinance	5.50%	100.71	309	6,767,025.70	8.52%
Total	7.40%	120.55	7,729	\$ 79,443,183.94	100.00%
School Type					
Four-Year Public & Private Nonprofit	7.57%	122.57	7,050	\$ 70,266,508.47	88.45%
Two-Year Public & Private Nonprofit	7.60%	117.45	367	2,368,291.53	2.98%
For Profit/Vocational	5.42%	110.81	2	33,820.71	0.04%
Unknown/Refinance Loans	5.50%	100.78	310	6,774,563.23	8.53%
Total	7.40%	120.55	7,729	\$ 79,443,183.94	100.00%
Grade Level					
Freshman	7.35%	128.72	2,193	\$ 23,873,825.98	30.05%
Sophomore	7.71%	125.81	1,783	18,421,385.97	23.19%
Junior	7.67%	120.08	1,527	15,055,319.91	18.95%
Senior	7.69%	111.41	1,672	13,429,505.49	16.90%
Graduate	7.39%	105.84	246	1,901,185.12	2.39%
Unknown/Refinance Loans	5.50%	100.73	308	6,761,961.47	8.51%
Total	7.40%	120.55	7,729	\$ 79,443,183.94	100.00%

XI. Student Loan Collateral Tables as of 7/24/2024

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	347	\$ 3,419,411.36	4.30%	231	\$ 2,183,082.32	2.75%	578	\$ 5,602,493.68	7.05%	
680-689	345	3,809,257.17	4.79%	251	2,349,281.09	2.96%	596	6,158,538.26	7.75%	
690-699	380	3,715,991.71	4.68%	211	1,604,547.34	2.02%	591	5,320,539.05	6.70%	
700-709	432	4,294,169.67	5.41%	208	1,878,958.99	2.37%	640	6,173,128.66	7.77%	
710-719	411	4,410,384.22	5.55%	209	1,904,137.45	2.40%	620	6,314,521.67	7.95%	
720-729	371	4,312,520.59	5.43%	166	1,335,310.13	1.68%	537	5,647,830.72	7.11%	
730-739	416	4,524,237.58	5.69%	183	2,226,252.71	2.80%	599	6,750,490.29	8.50%	
740-749	379	4,116,785.30	5.18%	128	1,541,209.28	1.94%	507	5,657,994.58	7.12%	
750-759	362	3,562,410.82	4.48%	88	1,189,762.18	1.50%	450	4,752,173.00	5.98%	
760-769	350	3,611,123.30	4.55%	90	990,254.45	1.25%	440	4,601,377.75	5.79%	
770-779	364	3,503,203.16	4.41%	58	615,378.96	0.77%	422	4,118,582.12	5.18%	
780-789	318	3,041,061.44	3.83%	58	623,762.77	0.79%	376	3,664,824.21	4.61%	
790-799	356	3,404,010.44	4.28%	46	682,902.47	0.86%	402	4,086,912.91	5.14%	
800 and Above	868	9,287,492.84	11.69%	103	1,306,284.20	1.64%	971	10,593,777.04	13.34%	
Total	5,699	\$ 59,012,059.60	74.28%	2,030	\$ 20,431,124.34	25.72%	7,729	\$ 79,443,183.94	100.00%	

746.36
727.38
741.48

B. Distribution of Loans by Interest Rate

	Number of Loans	Principal Balance	%
1.00% - 1.99%	6	\$ (907.47)	0.00%
2.00% - 2.99%	16	91,533.90	0.12%
3.00% - 3.99%	21	488,082.00	0.61%
4.00% - 4.99%	483	4,175,525.98	5.26%
5.00% - 5.99%	1,324	12,440,071.03	15.66%
6.00% - 6.99%	2,079	21,663,500.24	27.27%
7.00% - 7.99%	1,388	14,575,488.81	18.35%
8.00% - 8.99%	1,396	14,737,427.30	18.55%
9.00% - 9.99%	249	2,395,580.98	3.02%
10.00% and Above	767	8,876,881.17	11.17%
Total	7,729	\$ 79,443,183.94	100.00%

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

	Number of Loans	Principal Balance	%
1.00% - 1.99%	12	\$ 102,170.89	0.80%
2.00% - 2.99%	24	210,413.43	1.66%
3.00% - 3.99%	114	1,016,620.40	8.00%
4.00% - 4.99%	312	3,188,336.78	25.10%
5.00% - 5.99%	286	2,977,712.41	23.44%
6.00% - 6.99%	242	2,829,491.48	22.28%
7.00% - 7.99%	160	2,031,240.58	15.99%
8.00% - 8.99%	26	345,988.85	2.72%
Total	1,176	\$ 12,701,974.82	100.00%

XI. Student Loan Collateral Tables as of 7/24/2024 (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	\$ 32,646.31	0.04%
July 1, 2013 - June 30, 2014	16	174,099.93	0.22%
July 1, 2014 - June 30, 2015	414	2,635,768.22	3.32%
July 1, 2015 - June 30, 2016	552	4,232,836.14	5.33%
July 1, 2016 - June 30, 2017	532	4,184,842.61	5.27%
July 1, 2017 - June 30, 2018	725	6,058,235.21	7.63%
July 1, 2018 - June 30, 2019	1,158	12,201,676.72	15.36%
July 1, 2019 - June 30, 2020	1,558	16,489,084.95	20.76%
July 1, 2020 - June 30, 2021	1,721	19,614,924.14	24.69%
July 1, 2021 - June 30, 2022	1,046	13,819,069.71	17.39%
Total	7,729	\$ 79,443,183.94	100.00%

Distribution of Loans by Geographic Location

E.

	Number of Loans	Principal Balance	%
South Carolina	6,654	\$ 65,543,829.76	82.50%
North Carolina	255	3,188,767.67	4.01%
Georgia	138	1,683,194.37	2.12%
New Jersey	73	1,232,950.04	1.55%
Florida	84	1,101,916.12	1.39%
Virginia	61	864,315.27	1.09%
Pennsylvania	61	785,357.74	0.99%
Texas	51	594,432.15	0.75%
New York	37	537,715.57	0.68%
Maryland	32	374,143.15	0.47%
All Other States	283	3,536,562.10	4.45%
Total	7,729	\$ 79,443,183.94	100.00%

F. Distribution of Loans by Range of Principal Balance

	Number of Loans	Principal Balance	%
Less than \$5,000.00	2,501	\$ 7,218,598.93	9.09%
\$5,000.00 - \$9,999.99	2,245	16,295,827.19	20.51%
\$10,000.00 - \$19,999.99	2,105	29,845,932.32	37.57%
\$20,000.00 - \$29,999.99	618	14,675,164.20	18.47%
\$30,000.00 - \$39,999.99	143	4,862,157.08	6.12%
\$40,000.00 - \$49,999.99	62	2,761,323.77	3.48%
\$50,000.00 - \$59,999.99	28	1,505,350.03	1.89%
\$60,000.00 - \$69,999.99	12	776,395.86	0.98%
\$70,000.00 - \$79,999.99	5	368,180.14	0.46%
\$80,000.00 - \$89,999.99	1	82,673.95	0.10%
\$90,000.00 - \$99,999.99	2	190,485.27	0.24%
\$100,000.00 - \$109,999.99	4	427,691.09	0.54%
\$110,000.00 - \$119,999.99	-	-	0.00%
\$120,000.00 - \$129,999.99	-	-	0.00%
\$130,000.00 - \$139,999.99	1	133,332.08	0.17%
\$140,000.00 - \$149,999.99	1	146,746.85	0.18%
\$150,000.00 and Above	1	153,325.18	0.19%
Total	7,729	\$ 79,443,183.94	100.00%

XI. Student Loan Collateral Tables as of 7/24/2024 (continued from previous page)

G. Distribution of Loans by Months Remaining Until Scheduled Maturity

	Number of Loans	Principal Balance	%
0 - 12	142	\$ 150,853.35	0.19%
13 - 24	185	413,174.92	0.52%
25 - 36	281	907,568.36	1.14%
37 - 48	347	1,500,829.24	1.89%
49 - 60	436	2,466,051.89	3.10%
61 - 72	515	3,867,907.58	4.87%
73 - 84	680	5,968,057.94	7.51%
85 - 96	880	7,815,782.71	9.84%
97 - 108	841	8,748,923.26	11.01%
109 - 120	845	10,745,709.41	13.53%
121 - 132	655	8,490,968.76	10.69%
133 - 144	428	5,701,871.41	7.18%
145 - 156	353	4,508,584.07	5.68%
157 - 168	351	5,253,254.70	6.61%
169 - 180	387	6,457,507.30	8.13%
181 - 192	221	3,280,351.65	4.13%
193 - 204	110	1,794,632.46	2.26%
205 - 216	51	827,535.43	1.04%
217 - 228	12	297,798.56	0.37%
229 - 240	8	226,888.07	0.29%
241 and Above	1	18,932.87	0.02%
Total	7,729	\$ 79,443,183.94	100.00%

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

	Number of Loans	Principal Balance	%
0 - 12	1,072	\$ 15,018,283.23	24.78%
13 - 24	987	11,570,876.42	19.09%
25 - 36	866	8,831,058.66	14.57%
37 - 48	777	7,934,370.15	13.09%
49 - 60	615	5,837,235.97	9.63%
61 - 72	538	4,160,450.78	6.86%
73 and Above	1,296	7,259,262.76	11.98%
Total	6,151	\$ 60,611,537.97	100.00%

XII. Servicer Totals as of 7/24/2024

	Number of Loans	Principal Balance	%
Nelnet Servicing, LLC*	7,729	\$ 79,443,183.94	100.00%

^{*}d/b/a Firstmark Services

I. Distribution of Loans by School

	Number of Loans	Principal Balance	%
University of South Carolina - Columbia	1,678	\$ 15,874,958.43	19.98%
Clemson University	1,226	12,403,943.51	15.61%
Citadel, The Military College of South Carolina	321	5,254,560.75	6.61%
Winthrop University	492	4,405,937.14	5.55%
College of Charleston	383	3,733,660.64	4.70%
Coastal Carolina University	343	3,408,291.80	4.29%
Anderson University	357	3,147,871.55	3.96%
Wofford College	128	2,281,784.43	2.87%
Lander University	192	1,493,865.13	1.88%
Limestone College	146	1,238,310.66	1.56%
University of South Carolina Upstate	195	1,213,962.33	1.53%
Charleston Southern University	141	1,161,919.11	1.46%
Medical University of South Carolina	84	1,155,541.18	1.45%
Furman University	68	1,137,832.25	1.43%
Tri-County Technical College	118	1,089,669.47	1.37%
Presbyterian College	93	929,090.51	1.17%
Newberry College	93	785,144.09	0.99%
University of South Carolina - Beaufort	107	751,502.78	0.95%
North Greenville University	89	684,306.44	0.86%
Midlands Technical College	125	679,355.98	0.86%
All Other Schools	1,041	9,844,650.06	12.39%
Unknown/Refinance Loans	309	6,767,025.70	8.52%
Total	7,729	\$ 79,443,183.94	100.00%