

South Carolina Student Loan Corporation

Student Loan Backed Notes

2010-1 Series Quarterly Report

Distribution Date: January 25, 2021



Table of Contents

	<u>Page</u>
I. Principal Parties to the Transaction	3
II. Explanations, Definitions, Abbreviations	3
III. Trust Parameters	4-5
IV. Student Loan Default Summary	6
V. Transactions for the Time Period	7
VI. Payment History and CPR	8
VII. Cash Payment Detail and Available Funds for the Time Period	9
VIII. Distributions	10 - 11
IX. Portfolio Characteristics	12
X. Portfolio Characteristics by School Type	13
XI. Portfolio Characteristics by Student Grade Level Distribution	13
XII. Collateral Table	14 - 15
XIII. Collateral Table by Loan Type and Loan Status	16 - 17
XIV. Optional Redemption Information	18
XV. Interest Rates for Next Distribution Date	18
XVI. Items to Note	18

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 8/19/2016, all loans are subserviced by Nelnet Servicing, LLC.
Trustee, Paying Agent and Registrar	Wells Fargo Bank, 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 2010 General Resolution. The Trustee is compensated annually for these services.

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 as authorized under the Higher Education Act, as determined by the Administrator.
Adjusted Pool Balance	The sum of the Pool Balance as of the end of the most recent Collection Period, the Value of the Debt Service Reserve Fund and the Value of the Capitalized Interest Fund, after giving effect to any withdrawals from each of the Funds since the end of the last Collection Period, as determined by the Administrator.
Principal Distribution Amount	With respect to any Distribution Date, the amount, if any, by which (a) the aggregate principal amount of the Notes Outstanding as of the end of the most recent Collection Period exceeds (b) the Adjusted Pool Balance divided by 120%; but not less than the amount of any principal due if such Distribution Date is also a Stated Maturity Date or Notes have been duly called for redemption on such Distribution Date in accordance with the 2010-1 Series Resolution.
Record Date	With respect to any installment of interest or principal 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 and accrued interest to be capitalized that was paid back earlier than scheduled.
Ending Balance Factor	Represents the outstanding principal balance divided by the original principal balance.

III. Trust Parameters

A. Student Loan Portfolio Characteristics			
	9/30/2020	Activity	12/31/2020
i. Portfolio Principal Balance	\$ 251,296,031.70	\$ (7,777,689.27)	\$ 243,518,342.43
ii. Interest to be Capitalized	2,794,429.14		2,516,893.83
iii. Pool Balance (i. + ii.)	254,090,460.84		246,035,236.26
iv. Borrower Accrued Interest	12,776,806.42		12,737,160.81
v. Weighted Average Coupon (WAC) - Gross	5.92%		5.92%
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	5.56%		5.56%
vii. Weighted Average Remaining Months to Maturity	129.44		127.50
viii. Number of Loans	44,216		42,405
ix. Number of Borrowers	20,591		19,685
x. Average Borrower Indebtedness	12,204.17		12,370.76

B. Debt Characteristics				
Accrual Period:		Collection Period:		
First Date in Accrual Period	10/26/2020	First Date in Collection Period	10/1/2020	Record Date
Last Date in Accrual Period	1/24/2021	Last Date in Collection Period	12/31/2020	Distribution Date
Days in Accrual Period	91			1/22/2021
				1/25/2021

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	10/26/2020	Interest Due	1/25/2021
i. A-1 Notes	83715A AK5	LIBOR	0.45%	0.21475%	0.66475%	1/25/2021	\$ -	\$ -	\$ -
ii. A-2 Notes	83715A AL3	LIBOR	1.00%	0.21475%	1.21475%	7/25/2025	\$ -	\$ -	\$ -
iii. A-3 Notes	83715A AJ8	LIBOR	1.05%	0.21475%	1.26475%	10/27/2036	\$ 216,440,515.00	\$ 691,961.83	\$ 209,026,065.81
							\$ 216,440,515.00	\$ 691,961.83	\$ 209,026,065.81

III. Trust Parameters (continued from previous page)				
C. Balance Sheet of the Trust Estate as of the end of the Collection Period			12/31/2020	
i.	Student Loan Principal Balance		\$ 243,518,342.43	
ii.	Borrower Accrued Interest		12,737,160.81	
iii.	Accrued Interest Subsidy		220,581.39	
iv.	Value of Debt Service Reserve Fund		950,823.97	
v.	Value of Capitalized Interest Fund		-	
vi.	Value of Collection Fund		11,027,609.02	
vii.	Other Assets		833,153.63	
viii.	Total Assets		269,287,671.25	
ix.	Notes Outstanding		\$ 216,440,515.00	
x.	Note Accrued Interest		509,466.40	
xi.	Other Liabilities		1,867,570.92	
xii.	Total Liabilities		218,817,552.32	
D. Parity Percentage			10/26/2020	1/25/2021
i.	Pool Balance	\$	254,090,460.84	\$ 246,035,236.26
ii.	Debt Service Reserve Fund		950,823.97	950,823.97
iii.	Capitalized Interest Fund		-	-
iv.	Adjusted Pool Balance	\$	255,041,284.81	\$ 246,986,060.23
v.	Notes Outstanding	\$	216,440,515.00	\$ 209,026,065.81
vi.	Parity Percentage [III.D.iv / III.D.v]		117.83%	118.16%

V. Transactions for the Time Period		10/01/2020 - 12/31/2020
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 4,623,729.13
ii.	Principal Collections from Guaranty Agency	2,514,612.07
iii.	Principal Repurchases/Reimbursements by Servicer	-
iv.	Paydown due to Loan Consolidation	2,246,492.12
v.	Other System Adjustments	-
vi.	Total Principal Collections	\$ 9,384,833.32
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	35,910.48
ii.	Principal Realized Losses - Other	(232.00)
iii.	Other Adjustments (Borrower Incentives)	-
iv.	Interest Capitalized into Principal During Collection Period	(1,642,822.53)
v.	Other Adjustments	-
vi.	Total Non-Cash Principal Activity	\$ (1,607,144.05)
C. Total Student Loan Principal Activity (A.vi + B.vi.)		\$ 7,777,689.27
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 1,412,792.89
ii.	Interest Claims Received from Guaranty Agency	83,075.93
iii.	Late Fees & Other	20,405.89
iv.	Interest Repurchases/Reimbursements by Servicer	-
v.	Interest due to Loan Consolidation	110,608.72
vi.	Other System Adjustments	-
vii.	Special Allowance Payments	-
viii.	Interest Subsidy Payments	266,709.23
viv.	Total Interest Collections	\$ 1,893,592.66
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	38.79
ii.	Interest Losses - Other	26,821.36
iii.	Interest Capitalized into Principal During Collection Period	1,642,822.53
iv.	Other Adjustments	-
vii.	Total Non-Cash Interest Adjustments	\$ 1,669,682.68
F. Total Student Loan Interest Activity (D.viv. + E.vii.)		\$ 3,563,275.34
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	2,794,429.14
ii.	Interest Capitalized into Principal During Collection Period (V.B.iv)	(1,642,822.53)
iii.	Change in Interest Expected to be Capitalized	1,365,287.23
iv.	Interest Expected to be Capitalized - Ending	\$ 2,516,893.83

IV. Student Loan Default Summary**A. Student Loan Defaults**

i.	Principal Balance of Student Loans Upon Transfer into Trust Estate	\$	926,276,694.00
ii.	Interest Capitalized to Date on Student Loans Since Transfer into Trust Estate		149,903,972.47
iii.	Total Principal Required to be Paid on Student Loans (IV.A.i. + IV.A.ii.)		1,076,180,666.47
iv.	Principal Balance of Student Loans Defaulting During Period (Claim Filed)		2,550,522.55
v.	Cumulative Principal Balance of Defaulted Student Loans		223,794,523.96
vi.	Cumulative Default Rate (IV.A.v. / IV.A.iii.)		20.80%

B. Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	2,514,612.07
ii.	Principal Balance of Loans Having a Claim Paid During Period		2,550,522.55
iii.	Cumulative Default Claims Principal Balance Reimbursed		220,960,247.34
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		223,794,523.96
v.	Cumulative Principal Reimbursement Rate (IV.B.iii / IV.B.iv)		98.73%

C. Claim Rejects

i.	Principal of Default Claims Rejected During Period	\$	-
ii.	Cumulative Principal of Default Claims Rejected		586,658.01
iii.	Cumulative Gross Reject Rate (IV.C.ii / IV.A.v)		0.26%

VI. Payment History and CPR					
A. CPR of All Loans					
Date	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume	
12/31/2010	\$ 930,849,145.32	1.24%	1.24%	\$	2,291,280.43
3/31/2011	\$ 923,638,062.34	2.23%	1.85%	\$	5,212,951.64
6/30/2011	\$ 905,718,109.27	3.07%	2.39%	\$	7,091,820.44
9/30/2011	\$ 890,638,940.72	2.09%	2.47%	\$	4,711,049.42
12/31/2011	\$ 872,834,018.67	3.39%	2.73%	\$	7,567,844.96
3/31/2012	\$ 852,205,679.02	4.61%	3.01%	\$	10,105,501.49
6/30/2012	\$ 815,312,763.74	12.14%	4.53%	\$	26,800,640.51
9/30/2012	\$ 778,786,056.61	12.68%	5.74%	\$	26,862,163.81
12/31/2012	\$ 759,693,786.20	4.83%	5.57%	\$	9,452,848.63
3/31/2013	\$ 737,731,399.09	6.51%	5.75%	\$	12,518,316.96
6/30/2013	\$ 717,458,212.14	5.94%	5.85%	\$	11,059,174.45
9/30/2013	\$ 697,522,635.21	6.02%	5.94%	\$	10,903,074.25
12/31/2013	\$ 678,413,426.06	5.82%	5.99%	\$	10,248,215.93
3/31/2014	\$ 661,635,632.89	4.76%	5.98%	\$	8,118,504.19
6/30/2014	\$ 643,953,744.14	5.51%	6.03%	\$	9,184,834.06
9/30/2014	\$ 626,502,777.05	5.61%	6.07%	\$	9,110,235.84
12/31/2014	\$ 607,049,025.01	7.10%	6.20%	\$	11,276,278.73
3/31/2015	\$ 589,204,769.28	6.43%	6.28%	\$	9,865,907.99
6/30/2015	\$ 571,180,813.64	6.84%	6.38%	\$	10,200,705.64
9/30/2015	\$ 553,335,743.99	7.06%	6.49%	\$	10,228,250.67
12/31/2015	\$ 536,751,476.89	6.52%	6.55%	\$	9,126,461.73
3/31/2016	\$ 519,393,132.21	7.40%	6.66%	\$	10,078,608.68
6/30/2016	\$ 502,370,265.01	7.53%	6.77%	\$	9,921,384.65
9/30/2016	\$ 486,227,141.69	7.26%	6.86%	\$	9,246,127.10
12/31/2016	\$ 467,191,747.89	9.86%	7.03%	\$	12,285,936.62
3/31/2017	\$ 452,041,722.17	7.27%	7.11%	\$	8,616,243.49
6/30/2017	\$ 434,031,806.82	10.03%	7.28%	\$	11,621,468.76
9/30/2017	\$ 418,341,846.54	8.62%	7.40%	\$	9,528,932.23
12/31/2017	\$ 403,625,699.00	7.82%	7.47%	\$	8,505,222.34
3/31/2018	\$ 378,978,259.16	17.77%	7.90%	\$	19,001,471.76
6/30/2018	\$ 361,916,945.94	11.78%	8.10%	\$	11,523,123.57
9/30/2018	\$ 347,216,131.35	10.09%	8.21%	\$	9,356,074.63
12/31/2018	\$ 334,209,394.07	8.82%	8.27%	\$	7,807,689.48
3/31/2019	\$ 322,514,207.57	7.82%	8.31%	\$	6,631,150.29
6/30/2019	\$ 308,926,628.25	10.44%	8.43%	\$	8,634,614.38
9/30/2019	\$ 297,244,000.72	8.76%	8.49%	\$	6,887,120.94
12/31/2019	\$ 285,262,897.27	9.62%	8.57%	\$	7,303,113.04
3/31/2020	\$ 272,273,829.01	11.51%	8.71%	\$	8,450,912.67
6/30/2020	\$ 262,154,943.99	8.28%	8.74%	\$	5,724,200.68
9/30/2020	\$ 254,090,460.84	5.68%	8.71%	\$	3,729,244.82
12/31/2020	\$ 246,035,236.26	5.90%	8.68%	\$	3,770,982.44

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	
10/21/2010 - 12/31/2010	\$ 457,496,399.90	\$ 447,551,133.96	3.32%	2.33%	0.99%	6.63%	
1/1/2011 - 3/31/2011	\$ 497,142,679.33	\$ 481,861,248.37	2.12%	3.89%	1.64%	7.62%	
4/1/2011 - 6/30/2011	\$ 475,464,877.94	\$ 460,345,094.04	3.64%	2.71%	1.69%	8.04%	
7/1/2011 - 9/30/2011	\$ 491,142,104.97	\$ 476,645,640.58	2.80%	2.99%	1.45%	7.24%	
10/1/2011 - 12/31/2011	\$ 470,906,146.36	\$ 456,804,660.47	3.14%	2.69%	1.56%	7.39%	
1/1/2012 - 3/31/2012	\$ 501,496,446.26	\$ 484,091,020.98	3.67%	3.98%	1.44%	9.09%	
4/1/2012 - 6/30/2012	\$ 482,685,941.39	\$ 458,591,445.60	2.95%	9.94%	2.04%	14.93%	
7/1/2012 - 9/30/2012	\$ 479,127,602.98	\$ 455,654,600.43	3.82%	8.84%	1.98%	14.64%	
10/1/2012 - 12/31/2012	\$ 461,061,128.22	\$ 446,465,637.58	3.09%	2.99%	1.65%	7.73%	
1/1/2013 - 3/31/2013	\$ 474,926,241.95	\$ 457,398,545.60	4.91%	3.06%	1.80%	9.77%	
4/1/2013 - 6/30/2013	\$ 457,892,091.13	\$ 440,121,509.48	5.24%	3.32%	1.94%	10.50%	
7/1/2013 - 9/30/2013	\$ 449,700,303.91	\$ 432,484,864.84	5.06%	3.45%	1.74%	10.25%	
10/1/2013 - 12/31/2013	\$ 441,059,899.52	\$ 424,435,102.21	5.75%	2.48%	1.73%	9.96%	
1/1/2014 - 3/31/2014	\$ 444,112,249.76	\$ 428,482,209.59	3.70%	3.07%	2.21%	8.98%	
4/1/2014 - 6/30/2014	\$ 428,664,753.41	\$ 413,214,286.96	2.93%	4.03%	2.32%	9.28%	
7/1/2014 - 9/30/2014	\$ 418,586,568.67	\$ 403,866,450.38	3.17%	3.98%	1.74%	8.89%	
10/1/2014 - 12/31/2014	\$ 411,650,159.25	\$ 395,465,645.06	3.85%	4.52%	2.12%	10.49%	
1/1/2015 - 3/31/2015	\$ 410,071,361.84	\$ 394,072,312.69	3.18%	4.55%	2.61%	10.34%	
4/1/2015 - 6/30/2015	\$ 397,279,519.98	\$ 382,714,221.09	2.39%	4.49%	2.47%	9.35%	
7/1/2015 - 9/30/2015	\$ 392,991,707.21	\$ 378,133,063.49	3.01%	4.14%	2.64%	9.79%	
10/1/2015 - 12/31/2015	\$ 380,409,459.05	\$ 366,096,484.91	3.07%	3.45%	3.16%	9.68%	
1/1/2016 - 3/31/2016	\$ 376,769,164.29	\$ 361,653,734.42	3.47%	4.26%	2.89%	10.62%	
4/1/2016 - 6/30/2016	\$ 364,662,954.18	\$ 350,443,019.26	2.84%	4.53%	2.76%	10.13%	
6/1/2016 - 9/30/2016	\$ 351,444,781.99	\$ 338,009,983.88	1.61%	4.78%	3.40%	9.79%	
10/1/2016 - 12/31/2016	\$ 343,458,546.70	\$ 330,268,464.10	3.11%	5.13%	1.55%	9.79%	
1/1/2017 - 3/31/2017	\$ 345,637,764.34	\$ 333,733,472.49	0.84%	5.16%	2.18%	8.18%	
4/1/2017 - 6/30/2017	\$ 349,410,278.85	\$ 337,211,218.97	1.08%	5.78%	1.43%	8.29%	
7/1/2017 - 9/30/2017	\$ 345,118,375.99	\$ 333,027,854.34	2.36%	4.37%	1.63%	8.36%	
10/1/2017 - 12/31/2017	\$ 329,806,157.47	\$ 319,365,533.98	0.79%	3.44%	1.99%	6.22%	
1/1/2018 - 3/31/2018	\$ 325,616,575.24	\$ 308,080,602.62	13.32%	5.76%	3.43%	22.51%	
4/1/2018 - 6/30/2018	\$ 311,109,119.28	\$ 295,029,575.39	7.46%	5.41%	1.83%	14.70%	
7/1/2018 - 9/30/2018	\$ 300,778,405.99	\$ 286,517,316.20	5.02%	6.87%	1.08%	12.97%	
10/1/2018 - 12/31/2018	\$ 284,593,859.47	\$ 271,558,313.40	5.36%	4.98%	1.96%	12.30%	
1/1/2019 - 3/31/2019	\$ 283,724,795.02	\$ 271,639,945.32	3.74%	5.59%	1.63%	10.96%	
4/1/2019 - 6/30/2019	\$ 273,687,341.77	\$ 260,101,736.75	6.79%	6.59%	1.24%	13.62%	
7/1/2019 - 9/30/2019	\$ 262,235,344.69	\$ 249,940,501.15	6.74%	4.78%	0.96%	12.48%	
10/1/2019 - 12/31/2019	\$ 249,970,605.43	\$ 237,541,802.98	7.35%	4.79%	1.36%	13.50%	
1/1/2020 - 3/31/2020	\$ 243,083,689.18	\$ 229,907,637.63	9.00%	4.24%	1.92%	15.16%	
4/1/2020 - 6/30/2020	\$ 219,217,022.89	\$ 209,497,373.09	6.70%	2.57%	1.98%	11.25%	
7/1/2020 - 9/30/2020	\$ 197,036,646.96	\$ 188,275,498.42	6.22%	2.82%	2.12%	11.16%	
10/1/2020 - 12/31/2020	\$ 203,252,629.70	\$ 194,824,261.54	4.60%	2.91%	2.37%	9.88%	

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

10/26/2020 - 01/24/2021

A. Debt Service Reserve Fund Reconciliation			
i.	Balance on Prior Distribution Date	10/26/2020 \$	950,823.97
ii.	Draws Due to Liquidity Needs		-
iii.	Debt Service Reserve Fund Requirement		950,823.97
iv.	Releases or Replenishments In Waterfall Process		-
v.	Balance on Current Distribution Date	\$	950,823.97
B. Capitalized Interest Fund Reconciliation			
i.	Balance on Prior Distribution Date	10/26/2020 \$	-
ii.	Draws Due to Liquidity Needs		-
iii.	Maximum Amount in Step-down Schedule		-
iv.	Release per Step-down Schedule		-
v.	Balance on Current Distribution Date	\$	-
C. Determination of Available Funds for Payment Waterfall			
i.	Beginning Balance	\$	-
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 Capitalized Interest Fund Exceeds the Step-down Schedule		-
v.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement		-
vi.	Amounts in the Collection Fund Received by the Servicer During the Collection Period		11,026,940.48
vii.	Interest Earned on Investment Obligations and Deposited During the Collection Period		668.54
viii.	Less Funds Previously Transferred		-
ix.	Available Funds for Payment Waterfall	\$	11,027,609.02
D. Funds Remitted During Collection Period: Department Reserve Fund			
i.	Negative Special Allowance	\$	2,056,569.74
ii.	Interest Subsidy		(266,709.23)
iii.	Special Allowance		-
iv.	Consolidation Loan Rebate Fees		280,655.85
v.	Other*		-
vi.	Total	\$	2,070,516.36
E. Funds Remitted During Collection Period: Operating Fund			
i.	Primary Servicing Fees	\$	391,979.31
ii.	Backup Servicing Fees		-
iii.	Trustee Fees		-
iv.	Administrator Fees		12,444.03
v.	Other		34,254.50
vi.	Total	\$	438,677.84

VIII. Distributions**A. Waterfall Summary**

		Remaining Funds Balance
Total Available Funds for Distribution (VII.C.ix)	\$ 11,027,609.02	\$ 11,027,609.02
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$ 2,500,000.00	\$ 8,527,609.02
ii. To the Operating Fund, an amount that, when added to the amount therein, will equal the Operating Fund Requirement.	\$ 421,198.00	\$ 8,106,411.02
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 interest due on all Outstanding Notes on the Distribution Date.	\$ 691,961.83	\$ 7,414,449.19
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.	\$ -	\$ 7,414,449.19
v. To the Principal Account, the Principal Distribution Amount, for the payment of principal of the Notes. Current parity percentage equals 107.39%	\$ 7,414,449.19	\$ -
vi. To pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document including any such amounts payable to Fiduciaries or other Operating costs not previously paid.	\$ -	\$ -
vii. To the Principal Account, any remaining funds available for the payment of principal on the Notes.	\$ -	\$ -

VIII. Distributions (continued from previous page)

B. Waterfall Detail

	Interest Due		Interest Paid		Principal Maturing		Principal Paid		Total Distribution Amount
i. A-1 Notes	\$	-	\$	-	\$	-	\$	-	\$ -
ii. A-2 Notes	\$	-	\$	-	\$	-	\$	-	\$ -
iii. A-3 Notes	\$	691,961.83	\$	691,961.83	\$	-	\$	7,414,449.19	\$ 8,106,411.02

C. Note Principal Balances

	10/26/2020		Paydown Factors	1/25/2021	
i. A-1 Notes	\$	-		\$	-
A-1 Notes Ending Balance Factor		-	-		-
ii. A-2 Notes	\$	-		\$	-
A-2 Notes Ending Balance Factor		-	-		-
iii. A-3 Notes	\$	216,440,515.00		\$	209,026,065.81
A-3 Notes Ending Balance Factor		1.000000000	0.070995263		0.929004737

IX. Portfolio Characteristics as of 12/31/2020

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2020	12/31/2020	9/30/2020	12/31/2020	9/30/2020	12/31/2020	9/30/2020	12/31/2020	9/30/2020	12/31/2020	
Interim:											
In School											
Subsidized Loans	6.44%	6.33%	13	10	163.18	134.35	38,407.00	28,811.00	0.02%	0.01%	
Unsubsidized Loans	6.34%	6.19%	8	6	151.95	141.24	21,581.00	16,280.00	0.01%	0.01%	
Grace											
Subsidized Loans	6.80%	6.80%	5	6	121.81	150.66	30,500.00	30,096.00	0.01%	0.01%	
Unsubsidized Loans	6.17%	6.80%	6	5	121.77	127.84	34,940.00	28,801.00	0.01%	0.01%	
Total Interim	6.44%	6.57%	32	27	139.65	138.35	\$ 125,428.00	\$ 103,988.00	0.05%	0.04%	
Repayment											
Active											
Days Delinquent											
0-30	5.37%	5.34%	31,011	28,951	129.11	127.94	179,275,205	168,202,138	71.34%	69.07%	
31-60	6.08%	6.23%	1,443	1,960	119.58	114.02	7,713,794	10,865,619	3.07%	4.46%	
61-90	6.04%	6.16%	800	834	121.91	125.81	4,418,006	5,375,340	1.76%	2.21%	
91-120	6.19%	6.16%	350	773	105.18	106.53	1,797,774	4,246,255	0.72%	1.74%	
≥ 121	6.10%	6.11%	1,548	1,696	107.69	107.62	8,599,235	8,833,813	3.42%	3.63%	
Deferment											
Subsidized Loans	5.98%	5.96%	2,518	2,239	145.22	143.45	10,277,479	9,231,482	4.09%	3.79%	
Unsubsidized Loans	6.04%	6.02%	1,916	1,691	157.71	156.02	12,515,207	11,150,345	4.98%	4.58%	
Forbearance											
Subsidized Loans	5.93%	5.87%	2,388	2,180	121.06	122.47	10,828,315	10,704,694	4.31%	4.40%	
Unsubsidized Loans	6.02%	6.04%	1,935	1,758	130.37	126.44	14,309,368	12,961,339	5.69%	5.32%	
Total Repayment	5.53%	5.53%	43,909	42,082	123.67	121.69	\$ 249,734,384.16	\$ 241,571,025.26	99.38%	99.20%	
Claims In Process	6.23%	6.24%	275	286	99.97	100.74	1,436,220	1,787,240	0.57%	0.73%	
Aged Claims Rejected / Uninsured	5.97%	5.97%	-	10		63.61	-	56,089	0.00%	0.02%	
Grand Total	5.56%	5.56%	44,216	42,405	129.44	127.50	\$ 251,296,031.70	\$ 243,518,342.43	100.00%	100.00%	

X. Portfolio Characteristics by School Type as of 12/31/2020

School Type	WAC	WARM	Number of Loans	Principal Balance	%
Four-Year Public & Private Nonprofit	5.40%	136.56	30,934	200,146,143.79	82.19%
Two-Year Public & Private Nonprofit	6.36%	84.38	11,068	40,569,493.91	16.66%
For Profit / Vocational	6.03%	79.95	350	2,004,995.96	0.82%
Out of Country / Unknown	5.52%	167.42	53	797,708.77	0.33%
Total	5.56%	127.50	42,405	\$ 243,518,342.43	100.00%

XI. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2020

Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	6.08%	82.85	15,102	49,972,639.51	20.52%
Sophomore	6.06%	86.13	9,292	33,684,120.00	13.83%
Junior	5.97%	92.42	4,316	19,702,029.28	8.09%
Senior	6.07%	96.53	3,545	16,525,090.77	6.79%
1st Year Graduate	5.77%	111.81	1,538	12,403,062.80	5.09%
2nd Year Graduate	5.88%	116.81	761	6,793,708.99	2.79%
3rd Year Graduate +	6.05%	119.32	431	3,866,246.09	1.59%
Unknown / Consolidation	4.91%	178.48	7,420	100,571,444.99	41.30%
Total	5.56%	127.50	42,405	\$ 243,518,342.43	100.00%

XII. Collateral Table as of 12/31/2020

A. Distribution of the Student Loans by Borrower Interest Rate Type

Rate Type	Number of Loans	Principal Balance	Percent of Principal
Fixed Rate	36,547	226,478,672.41	93.00%
Variable Rate	5,858	17,039,670.02	7.00%
Total	42,405	\$ 243,518,342.43	100.00%

B. Distribution of the Student Loans by Interest Rate

Interest Rate	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	0	0.00	0.00%
2.00% - 2.99%	6,498	24,022,586.84	9.86%
3.00% - 3.99%	1,167	14,663,678.67	6.02%
4.00% - 4.99%	1,505	18,733,088.75	7.69%
5.00% - 5.99%	1,690	22,225,422.73	9.13%
6.00% - 6.99%	29,975	140,906,864.34	57.86%
7.00% - 7.99%	1,128	18,204,865.30	7.48%
8.00% - 8.99%	439	4,755,760.49	1.95%
9.00% and greater	3	6,075.31	0.00%
Total	42,405	\$ 243,518,342.43	100.00%

**C. Distribution of the Student Loans by Date of First Disbursement
(Dates Correspond to Changes in Special Allowance Support Level)**

Disbursement Date	Number of Loans	Principal Balance	Percent of Principal
Prior to April 1, 2006	8,098	42,575,643.68	17.48%
April 1, 2006 - Sept. 30, 2007	26,200	147,819,633.11	60.70%
October 1, 2007 and after	8,107	53,123,065.64	21.81%
Total	42,405	\$ 243,518,342.43	100.00%

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

Number of Months	Number of Loans	Principal Balance	Percent of Principal
0 - 12	2,879	6,116,456.96	2.51%
13 - 24	3,281	7,762,519.75	3.19%
25 - 36	3,472	10,363,459.94	4.26%
37 - 48	3,698	13,456,706.27	5.53%
49 - 60	3,973	15,859,848.28	6.51%
61 - 72	4,584	20,257,762.27	8.32%
73 - 84	4,412	21,281,778.46	8.74%
85 - 96	4,057	20,840,226.12	8.56%
97 - 108	2,540	14,024,680.92	5.76%
109 - 120	995	6,643,785.52	2.73%
121 - 132	689	5,989,638.35	2.46%
133 - 144	641	6,283,062.05	2.58%
145 - 156	657	7,193,532.79	2.95%
157 - 168	776	7,564,760.50	3.11%
169 - 180	909	9,098,637.85	3.74%
181 - 192	747	8,443,827.18	3.47%
193 - 204	797	10,947,233.30	4.50%
205 - 216	668	9,188,109.16	3.77%
217 - 228	576	8,812,441.14	3.62%
229 - 240	558	7,528,739.80	3.09%
241 - 252	529	7,789,932.75	3.20%
253 - 264	320	5,019,412.67	2.06%
265 - 276	307	3,989,921.34	1.64%
277 - 288	192	3,494,100.21	1.43%
289 - 300	56	2,139,120.34	0.88%
301 and above	92	3,428,648.51	1.41%
Total	42,405	\$ 243,518,342.43	100.00%

XII. Collateral Table as of 12/31/2020 (continued from previous page)

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

	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
1st year of repayment	717	4,067,188.52	1.68%
2nd year of repayment	2,957	16,216,737.13	6.71%
3rd year of repayment	4,172	23,147,732.25	9.58%
More than 3 years of repayment	34,236	198,139,367.36	82.02%
Total	42,082	\$ 241,571,025.26	100.00%

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

<u>Principal Balance</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
Less than \$1,000	5,636	2,857,304.52	1.17%
\$1,000 to \$1,999	6,144	9,234,841.47	3.79%
\$2,000 to \$2,999	5,882	14,669,803.19	6.02%
\$3,000 to \$3,999	5,348	18,692,559.22	7.68%
\$4,000 to \$4,999	4,371	19,541,459.57	8.02%
\$5,000 to \$5,999	2,931	16,088,796.46	6.61%
\$6,000 to \$6,999	2,455	15,874,770.40	6.52%
\$7,000 to \$7,999	1,836	13,746,914.51	5.65%
\$8,000 to \$8,999	1,741	14,803,363.73	6.08%
\$9,000 to \$9,999	1,221	11,521,999.07	4.73%
\$10,000 to \$14,999	2,003	24,061,057.05	9.88%
\$15,000 to \$19,999	996	17,154,495.08	7.04%
\$20,000 to \$24,999	576	12,893,125.92	5.29%
\$25,000 to \$29,999	375	10,243,531.74	4.21%
\$30,000 to \$34,999	235	7,597,369.83	3.12%
\$35,000 to \$39,999	157	5,846,945.77	2.40%
\$40,000 to \$44,999	110	4,663,638.83	1.92%
\$45,000 to \$49,999	78	3,696,132.44	1.52%
\$50,000 to \$54,999	72	3,796,403.80	1.56%
\$55,000 or Greater	238	16,533,829.83	6.79%
Total	42,405	\$ 243,518,342.43	100.00%

G. Distribution of Student Loans by Guaranty Agency*

<u>Guaranty Agency</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
Educational Credit Management Corporation (ECMC)	42,395	243,462,253.18	100.00%

* Aged Claims Rejected / Uninsured not included in table

H. Distribution of Student Loans by Servicer

<u>Servicer</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Principal</u>
South Carolina Student Loan*	42,405	243,518,342.43	100.00%

*Loans are subserviced by Nelnet Servicing, LLC.

XIII. Collateral Table by Loan Type and Loan Status as of 12/31/2020						
A. Principal Balance of All Loans						
Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Total
Subsidized Stafford Loans	6,522,533.63	7,075,822.20	30,096.00	48,103,279.52	28,811.00	61,760,542.35
Unsubsidized Stafford Loans	7,639,354.86	8,451,959.79	28,801.00	62,350,711.21	16,280.00	78,487,106.86
Subsidized Consolidation Loans	2,708,948.49	3,628,871.48	-	37,716,050.03	-	44,053,870.00
Unsubsidized Consolidation Loans	3,429,737.92	4,285,044.93	-	48,800,743.65	-	56,515,526.50
Consolidation Loans (HEAL)	-	-	-	2,048.49	-	2,048.49
SLS	-	-	-	-	-	-
Grad PLUS	27,330.99	6,300.07	-	414,832.75	-	448,463.81
PLUS Undergraduate	53,921.12	218,034.66	-	1,978,828.64	-	2,250,784.42
Total	20,381,827.01	23,666,033.13	58,897.00	199,366,494.29	45,091.00	243,518,342.43
B. Principal Balance of LIBOR Based Loans						
Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Total
Subsidized Stafford Loans	6,519,233.63	7,075,822.20	30,096.00	48,097,204.21	28,811.00	61,751,167.04
Unsubsidized Stafford Loans	7,639,354.86	8,451,959.79	28,801.00	62,350,711.21	16,280.00	78,487,106.86
Subsidized Consolidation Loans	2,708,948.49	3,628,871.48	-	37,716,050.03	-	44,053,870.00
Unsubsidized Consolidation Loans	3,429,737.92	4,285,044.93	-	48,800,743.65	-	56,515,526.50
Consolidation Loans (HEAL)	-	-	-	-	-	-
SLS	-	-	-	-	-	-
Grad PLUS	27,330.99	6,300.07	-	414,832.75	-	448,463.81
PLUS Undergraduate	53,921.12	218,034.66	-	1,978,828.64	-	2,250,784.42
Total	20,378,527.01	23,666,033.13	58,897.00	199,358,370.49	45,091.00	243,506,918.63
C. Principal Balance of T-Bill Based Loans						
Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Total
Subsidized Stafford Loans	3,300.00	-	-	6,075.31	-	9,375.31
Unsubsidized Stafford Loans	-	-	-	-	-	-
Subsidized Consolidation Loans	-	-	-	-	-	-
Unsubsidized Consolidation Loans	-	-	-	-	-	-
Consolidation Loans (HEAL)	-	-	-	-	-	-
SLS	-	-	-	-	-	-
Grad PLUS	-	-	-	-	-	-
PLUS Undergraduate	-	-	-	-	-	-
Total	3,300.00	-	-	6,075.31	-	9,375.31
D. Weighted Average SAP Margin of LIBOR Based Loans						
Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Aggregate
Subsidized Stafford Loans	1.67%	2.27%	1.74%	2.27%	1.62%	2.20%
Unsubsidized Stafford Loans	1.67%	2.26%	1.68%	2.26%	1.74%	2.21%
Subsidized Consolidation Loans	2.49%	2.53%	-	2.54%	-	2.54%
Unsubsidized Consolidation Loans	2.48%	2.52%	-	2.54%	-	2.54%
Consolidation Loans (HEAL)	-	-	-	-	-	-
SLS	-	-	-	-	-	-
Grad PLUS	2.54%	1.94%	-	2.48%	-	2.48%
PLUS Undergraduate	2.42%	2.50%	-	2.48%	-	2.48%
Total	1.92%	2.35%	1.71%	2.39%	1.66%	2.34%
E. Weighted Average SAP Margin of T-Bill Based Loans						
Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Aggregate
Subsidized Stafford Loans	3.25%	-	-	3.50%	-	3.41%
Unsubsidized Stafford Loans	-	-	-	-	-	-
Subsidized Consolidation Loans	-	-	-	-	-	-
Unsubsidized Consolidation Loans	-	-	-	-	-	-
Consolidation Loans (HEAL)	-	-	-	-	-	-
SLS	-	-	-	-	-	-
Grad PLUS	-	-	-	-	-	-
PLUS Undergraduate	-	-	-	-	-	-
Total	3.25%	-	-	3.50%	-	3.41%

XIII. Collateral Table by Loan Type and Loan Status as of 12/31/2020 (continued from previous page)

F. Weighted Average Remaining Term of All Loans

Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Aggregate
Subsidized Stafford Loans	112.43	87.49	150.66	84.14	134.35	87.57
Unsubsidized Stafford Loans	116.26	91.01	127.84	90.08	141.24	92.75
Subsidized Consolidation Loans	218.16	190.66		163.33		168.95
Unsubsidized Consolidation Loans	245.71	198.45		180.60		185.91
Consolidation Loans (HEAL)				129.00		129.00
SLS						
Grad PLUS	175.32	61.00		109.01		112.38
PLUS Undergraduate	73.99	86.60		170.97		160.47
Total	150.33	124.64	139.50	125.50	136.84	127.50

G. Weighted Average Coupon of All Loans

Loan Type	Deferment	Forbearance	Grace	Repayment	In School	Aggregate
Subsidized Stafford Loans	6.08%	6.12%	6.80%	5.93%	6.33%	5.97%
Unsubsidized Stafford Loans	6.08%	6.19%	6.80%	5.95%	6.19%	5.99%
Subsidized Consolidation Loans	5.69%	5.40%		4.84%		4.94%
Unsubsidized Consolidation Loans	5.82%	5.63%		4.75%		4.89%
Consolidation Loans (HEAL)				4.75%		4.75%
SLS						
Grad PLUS	8.50%	8.50%		8.41%		8.42%
PLUS Undergraduate	8.50%	8.27%		8.15%		8.17%
Total	5.99%	5.97%	6.80%	5.47%	6.28%	5.56%

H. Weighted Average Months Remaining In Status of All Loans

Loan Type	Deferment	Forbearance	Grace	Repayment	In School
Subsidized Stafford Loans	19.05	2.02	1.84	84.14	16.16
Unsubsidized Stafford Loans	20.16	2.11	1.62	90.08	22.99
Subsidized Consolidation Loans	17.08	1.97		163.33	
Unsubsidized Consolidation Loans	20.72	2.72		180.60	
Consolidation Loans (HEAL)				129.00	
SLS					
Grad PLUS	9.60	-		109.01	
PLUS Undergraduate	16.24	6.25		170.97	
Total	19.46	2.21	1.73	125.50	18.62

I. Weighted Average Payments Made of Loans In Repayment

Loan Type	Deferment	Forbearance	Repayment	Aggregate
Subsidized Stafford Loans	41.32	48.68	63.30	59.30
Unsubsidized Stafford Loans	42.04	48.44	64.87	60.87
Subsidized Consolidation Loans	71.56	79.97	115.75	110.09
Unsubsidized Consolidation Loans	66.44	82.13	118.12	112.25
Consolidation Loans (HEAL)			109.00	109.00
SLS				
Grad PLUS	108.49	57.00	96.99	97.13
PLUS Undergraduate	60.25	56.21	77.17	74.73
Total	49.98	59.52	87.34	81.47

XIV. Optional Redemption Information (As of 12/31/2020)		
Current Pool Balance	Initial Pool Balance	%
\$ 246,035,236.26	\$ 950,823,965.00	25.88%
10 % or Less - Qualify for Optional Redemption		N

XVI. Items to Note

XV. 2010-1 Series Interest Rates for Next Distribution Date					
Next Distribution Date	4/26/2021				
First Date in Accrual Period	1/25/2021				
Last Date in Accrual Period	4/25/2021				
Days in Accrual Period	91				
	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
i.	83715A AK5	LIBOR	0.45%	0.21775%	0.66775%
ii.	83715A AL3	LIBOR	1.00%	0.21775%	1.21775%
iii.	83715A AJ8	LIBOR	1.05%	0.21775%	1.26775%