South Carolina Student Loan Corporation

**Student Loan Backed Notes** 

2015-A Series Investor Report

Distribution Date: January 25, 2021



## South Carolina Student Loan Corporation Student Loan Backed Notes, 2015-A Series Investor Report Distribution Date: 1/25/2021 Collection Period Ending: 12/31/2020

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. 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.
I. 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.

III. Trust Parameters											
A. Student Loan Portfolio Characte	ristics				11/30/2020		Activity	1	12/31/2020		
i. Portfolio Principal Balance					\$ 129,906,504.99	\$	(1,394,084.37)	\$ 1	28,512,420.62		
ii. Accrued Interest to be Capitalized					744,044.71				679,939.50		
iii. Pool Balance (III.A.i + III.A.ii)					130,650,549.70			1	29,192,360.12		
iv. Borrower Accrued Interest					1,756,693.20				1,711,026.12		
v. Weighted Average Coupon (WAC)	- Gross				3.75%	•			3.75%		
vi. Weighted Average Coupon (WAC)	- Net of Interest R	ate Reduction	ns		3.64%	,			3.65%		
vii. Weighted Average Payments Mad	e				109.04				109.73		
viii. Weighted Average Remaining Mor	nths to Maturity				148.39				147.98		
ix. Number of Loans					17,569				17,376		
x. Number of Borrowers					7,632				7,551		
xi. Average Borrower Indebtedness					17,021.29				17,019.26		
B. Debt Characteristics						1		<u> </u>			
Accrual Period:			Collection Perio	od:							
First Date in Accrual Period	12/28/2020		First Date in Co	llection Period	12/1/2020	)		Distr	ibution Date		1/25/2021
Last Date in Accrual Period	1/24/2021		Last Date in Co	Ilection Period	12/31/2020	)		Reco	ord Date		1/22/2021
Days in Accrual Period	28										
Notes CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity		12/28/2020	Ir	nterest Due	1/	25/2021
i. A Notes 83715RAH5	LIBOR	1.50%	0.14800%	1.6480000%	1/25/2036	\$	82,321,088.66	\$	105,517.34	S 80	,740,905.77

IV. Trans	actions for the Time Period 12/01/2020 - 12/31/2020		
A. Stude	nt Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	1,288,049.01
ii.	Principal Collections from Guaranty Agency		93,293.24
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss		36,091.73
iv.	Principal Repurchases/Reimbursements by Servicer		-
v.	Paydown due to Loan Consolidation		92,362.59
vi.	Other System Adjustments		52,002.00
vii.	Total Principal Collections	\$	1,509,796.57
vii.		Ψ	1,000,700.07
3. Stude	nt Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs		766.07
ii.	Principal Realized Losses - Other		14,184.99
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy		93,253.76
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due		(61,302.49
ν.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss		(36,091.73
vi.	Other Adjustments (Borrower Incentives)		(00,001.10
vii.	Interest Capitalized into Principal During Collection Period		(126,522.80
viii.	Other Adjustments		(120,022:00
ix.	Total Non-Cash Principal Activity	\$	(115,712.20
1.		Ψ	(110,712.20
C. Total	Student Loan Principal Activity ( IV.A.vii + IV.B.ix)	\$	1,394,084.37
J. Stude	nt Loan Interest Activity	\$	210 502 07
	Regular Interest Collections	Φ	318,593.87
ii.	Interest Claims Received from Guaranty Agency		1,924.57
iii.	Interest Recoveries on Private Loans Previously Considered Loss		2,109.13
iv.	Late Fees & Other		4,425.37
۷.	Interest Repurchases/Reimbursements by Servicer		-
vi.	Interest due to Loan Consolidation		3,809.13
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Subsidy Payments		-
х.	Total Interest Collections	\$	330,862.07
. Stude	nt Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs		2.07
ii.	Interest Losses - Other		484.15
iii.	Interest Capitalized into Principal During Collection Period		126,522.80
iv.	Other Adjustments		
<b>v</b> .	Total Non-Cash Interest Adjustments	\$	127,009.02
. Total	Student Loan Interest Activity ( IV.D.x + IV.E.v )	\$	457,871.09
6. Intere	st Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning		744,044.71
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)		(126,522.80
iii.	Change in Interest Expected to be Capitalized		62,417.59
	•	\$	
iv.	Interest Expected to be Capitalized - Ending	Þ	679,939.50

V.	Cash Payment D	Detail and Available Funds for the Time Period	
Α.	Debt Service Res	serve Fund Reconciliation	
	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	-
	<b>v</b> .	Balance on Current Distribution Date	380,390.99
В.	<b>Collection Fund</b>	Reconciliation	
	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	1,840,658.64
	vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	41.59
	vii.	Less Funds Previously Transferred	-
	viii.	Available Funds	\$ 1,840,700.23
C.	Funds Remitted	During Collection Period: Department Reserve Fund	
	i.	Negative Special Allowance	\$ -
	ii.	Interest Subsidy	-
	iii.	Special Allowance	-
	iv.	, Consolidation Loan Rebate Fee	9,044.11
	V.	Other	-
	vi.	Total	\$ 9,044.11
D.	Funds Remitted	During Collection Period: Operating Fund	
	i.	Servicing Fees	\$ 107,570.58
	ii.	Trustee Fees	500.00
	iii.	Administrator Fees	11,951.81
	iv.	Other	-
	ν.	Total	\$ 120,022.39

W	aterfall Summary		
			Remaining Funds Balance
То	tal Available Funds for Distribution(V.B.viii)		\$ 1,840,700
i.	To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$ 35,000.00	\$ 1,805,700
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.	\$ 120,000.00	\$ 1,685,700
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.	\$ 105,517.34	\$ 1,580,182
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.	\$ -	\$ 1,580,182
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).	\$ -	\$ 1,580,182
vi.	To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$ 1,580,182.89	\$
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	i. To the Corporation, for deposit as directed in a Certificate.	\$ -	\$

VI. Distributions (con	tinued from previous page)				
B. Waterfall Detail					
	Interest Due	Interest Paid		Principal Paid*	Total Distribution Amount
A Notes	\$ 105,517	.34 \$ 105,517.34	\$	1,580,182.89	\$ 1,685,700.23
C. Note Principal Balances	* Principal is due on th	he Stated Maturity Date of Ja	nuary	25, 2036.	
	12/28/2020	Paydown Factors		1/25/2021	_
A Notes A Notes Ending Balance Factor	\$ 82,321,088 0.4149248		\$	80,740,905.77 0.406960211	-

## VII. Student Loan Default Summary

Α.	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	φ	3,354,139.79
	iii. Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		48,277,766.40
	iv. Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		94,059.31
	v. Cumulative Principal Balance of Defaulted FFELP Loans		14,563,354.08
	vi. Cumulative Default Rate (VII.A.v / VII.A.iii)		30.17%
В.	FFELP Student Loan Recovery		
	i. Default Claims Principal Balance Reimbursed During Period	\$	93,293.24
	<ul> <li>ii. Principal Balance of Loans Having a Claim Paid During Period</li> <li>iii. Cumulative Default Claims Principal Balance Reimbursed</li> </ul>		94,059.31 14,357,513.37
	iv. Cumulative Default Claims Frincipal Balance Reimbursed		14,563,354.08
	v. Cumulative Principal Balance of Loans having a Claim Paid		98.59%
			50.55 /
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		6,435,874.17
	iii. Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		206,988,383.99
	iv. Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		37,121.38
	v. Cumulative Principal Balance of Alternative Loans Having Defaulted		18,211,580.37
	<ul> <li>vi. Cumulative Default Rate (VII.D.v. / VII.D.iii.)</li> <li>vii. Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due</li> </ul>		8.80% 12,352,533.14
	vii. Current Default Rate (VII.D.x. / VII.D.iii.)		12,352,533.14
			0.01 /0
Ε.	Alternative Student Loan Recovery	•	00 004 70
	<ul> <li>Principal Received on Defaulted Alternative Loans During Period</li> <li>Interest Received on Defaulted Alternative Loans During Period</li> </ul>	\$	36,091.73 2,109.13
	ii. Interest Received on Defaulted Alternative Loans During Period     iii. Fees Received on Defaulted Alternative Loans During Period		2,109.13
	iv. Total Periodic Recovery (VII.E.i + VII.E.iii)		38,351.57
	v. Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.21%
	vi. Cumulative Principal Received on Alternative Loans Since Default	\$	2,004,641.74
	vii. Cumulative Interest Received on Alternative Loans Since Default		462,235.36
	viii. Cumulative Fees Received on Alternative Loans Since Default		51,708.47
	ix. Total Cumulative Recovery (VII.E.vi + VII.E.viii)		2,518,585.57
	x. Cumulative Recovery Rate (VII.E.ix / VII.D.v)		13.83%

VIII.	Optional Redemption	on Information as	of 12/31/2020			Χ.	Items to Note
	Current Pool Bala	nce Initial Pool	Balance %				
	\$ 129,192,360	0.12 \$ 246,80	08,861.44 52.35%				
				ļ			
	10 % or Less - Qua	alify for Optional Re	demption N	1			
X.	2015-A Series Inter	est Rates for Next	Distribution Date				
Next Distributi	ion Date		2/25/2021				
First Date in A			1/25/2021				
Last Date in A			2/24/2021				
Days in Accru	al Period		31				
Notes	CUSIP	Rate T	ype Spread	Index Rate	Coupon Rate		
A Notes	83175RAH5	LIBO		0.13000%	1.63000%	1	

arity F	Percentage as of the End of the Collection Period	12/31/2020
	Unpaid Principal Balance of Financed FFELP Loans	\$ 19,140,695
	Borrower Accrued Interest on Financed FFELP Loans	776,81
	Accrued Interest Subsidy Payments	14,90
	Accrued Special Allowance Payments (if positive)	
	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(8,39
	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	109,371,72
i.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	934,20
ii.	Other Cash and Investments	 2,573,16
•	Total Assets	 132,803,110
i.	Notes Outstanding	\$ 82,321,08
ii.	Note Accrued Interest	15,07
v.	Other Liabilities	 118,55
1.	Total Liabilities	82,454,72

### XII. Payment History and CPR

A. C	PR of All Loans					
			Current Quarter	Cumulative	I	Prepayment
	Date	Pool Balance	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
	12/31/2020	\$ 129,192,360.12	5.65%	7.58%	\$	1,893,552.14

#### B. Periodic CPR by Payment Type of Loans in Active Repayment at the Beginning of the Period Beginning Principal Ending Principal Voluntary CPR Due to Voluntary CPR Due to Period Balance Balance **CPR from Claim Payment** Consolidation **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% \$ 0.79% 1/1/2016 - 3/31/2016 \$ 205,079,257.26 \$ 199,972,125.52 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% 6.23% 8.39% 7/1/2018 - 9/30/2018 \$ 159,998,093.71 \$ 154,772,165.61 1.15% 1.01% 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 1.19% 6.80% 9.17% \$ 1.18% 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% 8.76% 4/1/2020 - 6/30/2020 \$ 121,746,054.45 \$ 117,291,205.53 2.91% 0.58% 5.27% 7/1/2020 - 9/30/2020 118,765,002.42 \$ 114,559,142.91 1.59% 0.35% 6.14% 8.08% \$ 10/1/2020 - 12/31/2020 \$ 116,020,664.50 \$ 112,305,454.11 0.83% 0.10% 5.56% 6.49%

Г	WAG	2	Number of	Loans	WAR	WARM		llance	%	
Status	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
n School										
Alternative Loans	3.25%	3.25%	9	7	167.67	157.37	34,678.36	18,431.76	0.03%	0.01
FFELP Loans			-	-			-	-	0.00%	0.00
Fotal In School	3.25%	3.25%	9	7	167.67	157.37 \$	34,678.36 \$	18,431.76	0.03%	0.019
Repayment										
Active										
Alternative Loans										
Days Delinquent										
0 - 30	3.36%	3.36%	12,916	12,544	146.12	145.33	97,509,581.46	94,766,797.77	73.70%	73.74%
31 - 60	3.63%	3.64%	189	231	159.71	191.18	1,412,238.81	2,395,366.03	1.07%	1.86%
61 - 90	3.57%	3.66%	69	80	156.83	134.48	707,985.45	688,708.99	0.54%	0.54%
91 - 120	3.65%	3.61%	44	52	213.12	134.48	476,712.36	393,677.65	0.36%	0.31%
121 - 180	3.83%	3.55%	86	88	202.96	154.78	929,743.69	704,388.47	0.70%	0.55%
Total	3.38%	3.37%	13,304	12,995	147.23	146.39	101,036,261.77 \$	98,948,938.91	76.37%	77.00%
FFELP Loans										
Days Delinquent										
0 - 30	4.96%	5.05%	1,912	1,940	138.78	140.25	11,708,643.25	11,976,646.84	8.85%	9.32%
31 - 60	5.06%	5.40%	140	150	125.28	113.48	880,146.64	949,445.98	0.67%	0.74%
61 - 90	5.24%	5.47%	68	76	173.40	124.08	533,722.39	427,340.23	0.40%	0.33%
91 - 120	5.15%	4.85%	36	79	149.42	146.43	176,881.34	559,958.38	0.13%	0.44%
121 - 180	5.60%	5.12%	78	88	120.93	161.95	346,045.91	818,208.67	0.26%	0.64%
> 180	5.23%	5.12%	154	114	100.72	119.86	885,881.10	563,191.39	0.67%	0.44%
Total	5.01%	5.08%	2,388	2,447	136.61	138.77	14,531,320.63 \$	15,294,791.49	10.98%	11.90%
Deferment										
FFELP Loans	5.25%	5.24%	422	321	155.27	148.33	2,210,241.25	1,753,749.43	1.67%	1.36%
Forbearance										
Alternative Loans	3.66%	3.61%	1,374	1,271	184.50	178.50	11,651,654.67	10,404,354.31	8.81%	8.10%
FFELP Loans	5.33%	4.87%	359	280	155.93	146.87	2,634,956.38	1,633,827.74	1.99%	1.27%
Fotal Repayment	3.65%	3.64%	17,847	17,314	149.66	148.12 \$	132,064,434.70 \$	128,035,661.88	99.82%	99.63%
Claims In Process	5.05%	5.92%	41	55	115.45	108.68	198,062.16	458,326.98	0.15%	0.369
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
Grand Total	3.65%	3.65%	17,897	17,376	149.61	147.98 \$	132,297,175.22 \$	128,512,420.62	100.00%	100.00%

Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.09%	171.86	396	\$ 4,931,731.37	3.84%
FFELP Consolidation Loans - Unsubsidized	4.77%	194.35	343	\$ 5,043,348.06	3.92%
FFELP Stafford Loans - Subsidized	4.91%	87.49	1,384	\$ 4,458,852.38	3.47%
FFELP Stafford Loans - Unsubsidized	5.50%	94.04	951	\$ 4,452,802.65	3.46%
FFELP PLUS Undergraduate	7.91%	141.79	27	\$ 248,437.72	0.19%
FFELP Grad PLUS	8.25%	226.00	1	\$ 2,016.31	0.00%
FFELP SLS	3.42%	47.00	1	\$ 3,507.15	0.00%
Alternative Loans	3.39%	147.05	14,092	\$ 102,497,050.46	79.76%
Alternative Loans - Consolidation	3.38%	185.15	181	\$ 6,874,674.52	5.35%
Total	3.65%	147.98	17,376	\$ 128,512,420.62	100.00%
School Type					
Four-Year Public & Private Nonprofit	3.52%	141.39	13,274	\$ 89,631,753.17	69.75%
Two-Year Public & Private Nonprofit	4.60%	96.20	1,766	\$ 5,931,245.45	4.62%
For Profit / Vocational	3.33%	167.81	1,329	\$ 15,806,180.94	12.30%
Unknown / Consolidation Loans	4.29%	182.06	1,007	\$ 17,143,241.06	13.34%
Total	3.65%	147.98	17,376	128,512,420.62	100.00%

XVI. Servicer Totals as of 12/31/2020									
Servicer	P	rincipal Balance	Percent of Total						
SC Student Loan Corp.*	\$	128,512,420.62	100.00%						
* Loans are subserviced by Nelnet Servicing, LLC.									

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

Grade Level	WAC	WARM	Number of Loans	Pi	rincipal Balance	%
Freshman	3.64%	127.54	5,246	\$	33,214,299.53	25.85%
Sophomore	3.56%	140.31	4,254	\$	27,210,741.56	21.17%
Junior	3.56%	146.49	2,845	\$	19,190,150.78	14.93%
Senior	3.68%	141.51	2,757	\$	16,082,495.81	12.51%
1st Year Graduate	3.19%	170.23	633	\$	7,799,126.59	6.07%
2nd Year Graduate	3.21%	173.63	492	\$	5,319,739.35	4.14%
3rd Year Graduate +	3.20%	184.06	229	\$	2,846,113.05	2.21%
Unknown / Consolidation	4.30%	184.01	920	\$	16,849,753.95	13.11%
Total	3.65%	147.98	17,376	\$	128,512,420.62	100.00%

XVII. Collateral Table as of 12/31/	2020					
A. Distribution of the Student Loa	, i i i i i i i i i i i i i i i i i i i	erest Rate Index				
	FFELP Loans			Alternative Loans		
Rate Type	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed	2,041	\$ 16,119,669.78	84.22%	-	\$-	0.00%
Prime	-	\$ -	0.00%	12,084	\$ 91,275,155.49	83.45%
3-Month LIBOR		\$ -	0.00%	2,106	\$ 17,922,951.41	16.39%
1-Year Treasury	1	\$ 3,507.15	0.02%	-	\$ -	0.00%
91-Day TBill	1,061	\$ 3,017,518.71	15.76%	83	\$ 173,618.08	0.16%
Total	3,103	\$ 19,140,695.64	100.00%	14,273	\$ 109,371,724.98	100.00%
B. Distribution of the Student Loa	ans by Interest Rate					
	FFELP Loans			Alternative Loans		
Interest Rate	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%	- 966	\$ 2.915.728.04	15.23%	- 81	\$ 167,907.85	0.00%
3.00% - 3.99%	202	1 1 1 1 1 1	8.48%	10,742		74.37%
		1 11			1 - 1- 1	
4.00% - 4.99%	281	\$ 3,951,958.73	20.65%	3,450		25.47%
5.00% - 5.99%	228	\$ 2,271,260.06	11.87%	-	\$ -	0.00%
6.00% - 6.99%	1,328	\$ 6,872,765.79	35.91%	-	\$-	0.00%
7.00% - 7.99%	46	\$ 845,734.12	4.42%	-	\$-	0.00%
8.00% - 8.99%	48	\$ 594,067.03	3.10%	-	\$-	0.00%
9.00% or Greater	4	\$ 66,129.03	0.35%	-	<u>\$</u> -	0.00%
Total	3,103	\$ 19,140,695.64	100.00%	14,273	\$ 109,371,724.98	100.00%
C. Distribution of the Student Loa	ans by Date of First I	Disbursement				
	FFELP Loans			Alternative Loans		
Disbursement Date	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	714	\$ 3,498,525.42	18.28%	4,019	\$ 33,421,855.49	30.56%
April 1, 2006 - Sept. 30, 2007	1,171	\$ 9,705,441.37	50.71%	5,929	\$ 47,433,727.61	43.37%
October 1, 1993 - March 31, 2006	1,218	\$ 5,936,728.85	31.02%	4,325	\$ 28,516,141.88	26.07%
Total	3,103	\$ 19,140,695.64	100.00%	14,273	\$ 109,371,724.98	100.00%
D. Distribution of the Student Loa	ans by # of Months R	Remaining Until Sche	duled Maturity			
	FFELP Loans		aaloa matarity	Alternative Loans		
Number of Months	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	25	\$ 32,257.88	0.17%	761	\$ 650,996.95	0.60%
13 - 24	35	\$ 37,660.52	0.20%	701	\$ 1,093,798.05	1.00%
25 - 36	119	\$ 315,859.28	1.65%	888	\$ 2,022,740.19	1.85%
37 - 48	516	\$ 1,303,701.90	6.81%	970	\$ 2,961,421.65	2.71%
49 - 60	337	\$ 1,503,701.90 \$ 1,501,948.76	7.85%	1,149	\$ 2,961,421.05 \$ 4,294,372.30	3.93%
49 - 60 61 - 72	398	\$ 1,480,566.62	7.05%	1,149	\$ 4,294,372.30 \$ 4,785,660.99	3.93% 4.38%
61 - 72 73 - 84	398 438	\$ 1,480,566.62 \$ 1,932,118.40	7.74% 10.09%	1,047		4.38%
85 - 96	348	\$ 1,589,574.13	8.30%	978		5.50%
97 - 108	241	\$ 1,397,658.52	7.30%	898	\$ 6,426,471.18	5.88%
109 - 120	88	\$ 563,655.43	2.94%	872	\$ 7,214,669.18	6.60%
121 - 132	61	\$ 469,033.99	2.45%	811	\$ 7,288,214.14	6.66%
133 - 144	30	\$ 298,716.78	1.56%	690	\$ 6,851,678.20	6.26%
145 - 156	31	\$ 411,427.21	2.15%	568	\$ 5,980,776.19	5.47%
157 - 168	62	\$ 832,510.89	4.35%	528	\$ 5,982,262.97	5.47%
169 - 180	35	\$ 606,917.46	3.17%	559	\$ 7,320,991.51	6.69%
181 - 192	35	\$ 720,313.87	3.76%	404	\$ 5,446,368.05	4.98%
193 - 204	25	\$ 614,144.46	3.21%	341	\$ 4,894,606.48	4.48%
205 - 216	22	\$ 650,589.12	3.40%	280	\$ 4,983,183.40	4.56%
217 - 228	52	\$ 864,468.81	4.52%	287	\$ 5,599,715.27	5.12%
229 - 240	46	\$ 629,902.29	3.29%	205	\$ 4,338,685.93	3.97%
241 or Greater	159	\$ 2,887,669.32	15.09%	488	\$ 10,506,159.11	9.61%
Total	3,103	\$ 19,140,695.64	100.00%	14,273	\$ 109,371,724.98	100.00%
10141	5,105	÷ 15,140,055.04	100.00 /8	17,213	↓ 100,071,724.90	100.007

XVII. Collateral Table as of 12/31	1/2020 (continued i	rom previous page)				
E. Distribution of the Student Lo	oans in Repayment b	y Repayment Year				
	FFELP Loans					
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principa
1st year of repayment	28	\$ 131,005.57	0.70%	101	\$ 1,396,129.73	1.28
2nd year of repayment	230	\$ 1,194,683.16	6.39%	113	\$ 1,301,101.10	1.19
3rd year of repayment	384	\$ 2,196,070.35	11.75%	136	\$ 1,829,876.28	1.67
More than 3 years of repayment	2,406	\$ 15,160,609.58	81.15%	13,916	\$ 104,826,186.11	95.86
Total	3,048	\$ 18,682,368.66	100.00%	14,266	\$ 109,353,293.22	100.00
Weighted Average Months in Re	epayment					
FFELP Loans	67.6					
Alternative Loans	117.2					
Total	110.0					
F. Distribution of the Student Lo		ncipal Balance				
Drin sin al Dalan as	FFELP Loans Number of Loans	Dringing   Delenge	Democrat of Drive in al	Alternative Loans	Drin sin al Dalan sa	Demonst of Dringing
Principal Balance		Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principa
Less than \$1000 \$1,000 - \$1,999	443 464	235,345.81 692.093.43	1.23% 3.62%	1,490 1,768	828,624.51 2.643.335.62	0.76 2.42
\$2,000 - \$2,999 \$2,000 - \$2,999	464 390	960.560.56	5.02%	1,700	2,043,335.02 3.899.211.36	3.57
\$2,000 - \$2,999 \$3,000 - \$3,999	390 394	1,379,338.79	5.02% 7.21%	1,573	4,479,971.17	3.57 4.10
\$4,000 - \$4,999 \$4,000 - \$4,999	304	1,367,741.82	7.15%	1,203	5,344,514.50	4.10
\$5,000 - \$5,999	181	988,639.08	5.17%	887	4,856,476.66	4.44
\$6,000 - \$6,999	165	1.067.169.65	5.58%	838	5.442.061.21	4.98
\$7,000 - \$7,999	151	1,135,648.70	5.93%	639	4,776,804.90	4.30
\$8,000 - \$8,999	95	805,656.85	4.21%	598	5,062,865.97	4.63
\$9,000 - \$9,999	92	872,527.85	4.56%	496	4,701,638.09	4.30
\$10,000 - \$14,999	172	2,062,877.91	10.78%	1,584	19,305,592.81	17.65
\$15.000 - \$19.999	76	1.323.350.84	6.91%	876	15.160.598.52	13.86
\$20,000 - \$24,999	52	1,156,136.58	6.04%	438	9,745,896.91	8.91
\$25,000 - \$29,999	34	927,660.46	4.85%	243	6,590,118.92	6.03
\$30,000 - \$34,999	33	1,063,341.20	5.56%	122	3,945,870.47	3.61
\$35,000 - \$39,999	9	333,251.67	1.74%	65	2,435,133.53	2.23
\$40,000 - \$44,999	8	332,690.28	1.74%	48	2,034,759.68	1.86
\$45,000 - \$49,999	9	419,362.21	2.19%	51	2,420,535.60	2.21
\$50,000 - \$54,999	7	364,465.21	1.90%	15	783,710.06	0.72
\$55,000 or Greater	24	1,652,836.74	8.64%	68	4,914,004.49	4.49
Total	3,103	\$ 19,140,695.64	100.00%	14,273	\$ 109,371,724.98	100.00

XVII. Collateral Table as of 12/31/2020 (continued f	rom previous page)			
G. Distribution of FFELP Loans by Guaranty Agency				
Guaranty Agency	Number of Loans	F	rincipal Balance	Percent of Total
Educational Management Credit Corporation (ECMC)	3,103	\$	19,140,695.64	100.009
H. Distribution of FFELP Loans by Guarantee Percen	tage			
Rate	Number of Loans	F	Principal Balance	Percent of Total
100%	1,050	\$	4,120,522.66	21.53%
98%	745	\$	4,813,907.71	25.15%
97%	1,308	\$	10,206,265.27	53.32%
Total	3,103	\$	19,140,695.64	100.00%
I. Distribution by Repayment Schedule Type (Repaym				
Schedule Type	Number of Loans		Principal Balance	Percent of Principal
Level	8,299	\$	45,856,286	35.82%
Extended	39	\$	353,748	0.28%
Graduated	7,505	\$	71,706,864	56.01%
Graduated Extended	114	\$	888,200	0.69%
Income Sensitive	-	\$	-	0.00%
IBR - Partial Financial Hardship	671	\$	4,755,017	3.71%
IBR - Permanent Standard	686	\$	4,475,547	3.50%
Total	17,314	\$	128,035,661.88	100.00%

J. Distribution of Alternative Loans	20 (continued from							
	Co-signed	- pp. c			Not Co-signed			
	Number of Loans	Р	rincipal Balance	Percent of Principal	Number of Loans	Pr	rincipal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	10,574	\$	75,751,493.18	85.65%	1,428	\$	8,268,050.83	39.509
Two-Year Public & Private Nonprofit	616	\$	2,205,976.85	2.49%	136	\$	457,755.88	2.19
For Profit / Vocational	763	\$	7,640,164.60	8.64%	488	\$	7,880,122.01	37.649
Unknown/Consolidation Loans	146	\$	2,840,757.49	3.21%	122	\$	4,327,404.14	20.679
Total	12.099	\$	88,438,392.12	100.00%	2,174	\$	20,933,332.86	100.00%

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

	Co-signed				Not Co-signed			
	Number of Loans	P	rincipal Balance	Percent of Principal	Number of Loans	P	rincipal Balance	Percent of Principal
< 670	3,009	\$	22,849,024.39	25.84%	790	\$	6,737,472.99	32.19%
670 - 679	472	\$	3,500,257.77	3.96%	62	\$	835,542.21	3.99%
680 - 689	469	\$	2,984,962.75	3.38%	91	\$	1,096,183.06	5.24%
690 - 699	522	\$	4,276,014.34	4.84%	88	\$	1,055,808.15	5.04%
700 - 709	479	\$	3,648,034.45	4.12%	101	\$	1,190,383.32	5.69%
710 - 719	567	\$	3,932,934.54	4.45%	108	\$	1,116,172.18	5.33%
720 - 729	645	\$	5,093,425.08	5.76%	102	\$	923,443.11	4.41%
730 - 739	522	\$	3,699,296.75	4.18%	83	\$	843,493.48	4.03%
740 - 749	535	\$	3,720,139.57	4.21%	92	\$	717,425.37	3.43%
750 - 759	476	\$	3,623,553.79	4.10%	109	\$	973,771.59	4.65%
760 - 769	477	\$	3,441,965.77	3.89%	105	\$	844,582.32	4.03%
770 - 779	447	\$	3,237,575.86	3.66%	96	\$	901,740.66	4.31%
780 - 789	562	\$	3,835,694.28	4.34%	51	\$	494,222.47	2.36%
790 - 799	456	\$	3,437,754.95	3.89%	81	\$	966,108.82	4.62%
800 or Greater	2,461	\$	17,157,757.83	19.40%	215	\$	2,236,983.13	10.69%
Total	12,099	\$	88,438,392.12	100.00%	2,174	\$	20,933,332.86	100.00%
Weighted Average FICO Score		]						
Co-signed	721.5							
Not Co-signed	702.7							
Total	717.9							

XVII. Collateral Table as of 12/31/2020 (continue	ed from previous page)			
L. Distribution of Alternative Loans by School				
School Name	Number of Loans	P	rincipal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	2,981	\$	17,621,060.34	17.24%
CLEMSON UNIVERSITY	2,067	\$	16,016,503.01	15.67%
CHARLESTON SCHOOL OF LAW	503	\$	10,768,249.65	10.54%
COASTAL CAROLINA UNIVERSITY	866	\$	6,960,466.04	6.81%
WINTHROP UNIVERSITY	891	\$	5,477,392.76	5.36%
MEDICAL UNIVERSITY OF SOUTH CA	610	\$	4,578,028.74	4.48%
FURMAN UNIVERSITY	346	\$	3,978,182.87	3.89%
NEWBERRY COLLEGE	371	\$	3,052,675.65	2.99%
CHARLESTON SOUTHERN UNIVERSITY	439	\$	2,874,385.10	2.81%
FRANCIS MARION UNIVERSITY	558	\$	2,512,767.17	2.46%
BENEDICT COLLEGE	221	\$	2,406,548.11	2.35%
CITADEL, THE MILITARY COLLEGE	227	\$	2,208,802.52	2.16%
COLLEGE OF CHARLESTON	199	\$	1,522,221.38	1.49%
WOFFORD COLLEGE	131	\$	1,464,051.57	1.43%
PRESBYTERIAN COLLEGE	296	\$	1,396,942.53	1.37%
SOUTH CAROLINA STATE UNIVERSIT	182	\$	1,240,633.29	1.21%
NORTH GREENVILLE UNIVERSITY	187	\$	1,185,987.54	1.16%
VIRGINIA COLLEGE	141	\$	1,125,021.20	1.10%
UNIVERSITY OF SOUTH CAROLINA U	239	\$	1,109,524.91	1.09%
LANDER UNIVERSITY	206	\$	1,077,553.14	1.05%
Other SC Schools	1,644	\$	7,744,993.82	7.58%
Other Out-of-State Schools	700	\$	5,881,572.01	5.75%
Total	14,005	\$	102,203,563.35	100.00%