

**South Carolina Student Loan Corporation**

**Student Loan Backed Notes**

**2015-A Series Investor Report**

**Distribution Date: January 27, 2020**



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**I. Principal Parties to the Transaction**

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

**II. Explanations, Definitions, Abbreviations**

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

<b>III. Trust Parameters</b>				
<b>A. Student Loan Portfolio Characteristics</b>				
	<b>11/30/2019</b>	<b>Activity</b>	<b>12/31/2019</b>	
i. Portfolio Principal Balance	\$ 147,382,386.57	\$ (1,525,797.93)	\$ 145,856,588.64	
ii. Accrued Interest to be Capitalized	1,084,822.08		1,048,264.81	
iii. Pool Balance (III.A.i + III.A.ii)	148,467,208.65		146,904,853.45	
iv. Borrower Accrued Interest	2,266,065.93		2,191,477.73	
v. Weighted Average Coupon (WAC) - Gross	5.31%		5.31%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	5.20%		5.20%	
vii. Weighted Average Payments Made	96.22		97.64	
viii. Weighted Average Remaining Months to Maturity	158.41		157.15	
ix. Number of Loans	20,056		19,856	
x. Number of Borrowers	8,857		8,752	
xi. Average Borrower Indebtedness	16,640.22		16,665.52	
<b>B. Debt Characteristics</b>				
<b>Accrual Period:</b>		<b>Collection Period:</b>		
<b>First Date in Accrual Period</b>	<b>12/26/2019</b>	<b>First Date in Collection Period</b>	<b>12/1/2019</b>	<b>Distribution Date</b> <b>1/27/2020</b>
<b>Last Date in Accrual Period</b>	<b>1/26/2020</b>	<b>Last Date in Collection Period</b>	<b>12/31/2019</b>	<b>Record Date</b> <b>1/24/2020</b>
<b>Days in Accrual Period</b>	<b>32</b>			

<b>Notes</b>	<b>CUSIP</b>	<b>Rate Type</b>	<b>Spread</b>	<b>Index Rate</b>	<b>Coupon Rate</b>	<b>Maturity</b>	<b>12/26/2019</b>	<b>Interest Due</b>	<b>1/27/2020</b>
i. A Notes	83715RAH5	LIBOR	1.50%	1.79200%	3.2920000%	1/25/2036	\$ 101,368,501.73	\$ 296,626.76	\$ 99,730,853.22

IV. Transactions for the Time Period		12/01/2019 - 12/31/2019
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 1,305,747.49
ii.	Principal Collections from Guaranty Agency	143,056.60
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	22,218.52
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	78,817.33
vi.	Other System Adjustments	-
<b>vii.</b>	<b>Total Principal Collections</b>	<b>\$ 1,549,839.94</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	3,657.43
ii.	Principal Realized Losses - Other	60,752.56
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	229,228.38
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(54,875.19)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(22,218.52)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(240,586.67)
viii.	Other Adjustments	-
<b>ix.</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$ (24,042.01)</b>
<b>C. Total Student Loan Principal Activity ( IV.A.vii + IV.B.ix)</b>		<b>\$ 1,525,797.93</b>
<b>D. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 505,253.94
ii.	Interest Claims Received from Guaranty Agency	5,779.55
iii.	Interest Recoveries on Private Loans Previously Considered Loss	2,833.34
iv.	Late Fees & Other	7,230.30
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	7,791.19
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
<b>x.</b>	<b>Total Interest Collections</b>	<b>\$ 528,888.32</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	7.20
ii.	Interest Losses - Other	806.59
iii.	Interest Capitalized into Principal During Collection Period	240,586.67
iv.	Other Adjustments	-
<b>v.</b>	<b>Total Non-Cash Interest Adjustments</b>	<b>\$ 241,400.46</b>
<b>F. Total Student Loan Interest Activity ( IV.D.x + IV.E.v )</b>		<b>\$ 770,288.78</b>
<b>G. Interest Expected to be Capitalized</b>		
i.	Interest Expected to be Capitalized - Beginning	1,084,822.08
ii.	Interest Capitalized into Principal During Collection Period ( IV.B.vii )	(240,586.67)
iii.	Change in Interest Expected to be Capitalized	204,029.40
<b>iv.</b>	<b>Interest Expected to be Capitalized - Ending</b>	<b>\$ 1,048,264.81</b>

<b>V. Cash Payment Detail and Available Funds for the Time Period</b>		
<b>A. Debt Service Reserve Fund Reconciliation</b>		
i.	Balance on Prior Distribution Date	\$ 380,390.99
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	380,390.99
iv.	Releases or Replenishments in Waterfall Process	-
v.	<b>Balance on Current Distribution Date</b>	<b>380,390.99</b>
<b>B. Collection Fund Reconciliation</b>		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	-
iii.	Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the Collection Fund Received by the Servicer During the Collection Period	2,078,936.10
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	5,339.17
vii.	Less Funds Previously Transferred	-
viii.	<b>Available Funds</b>	<b>\$ 2,084,275.27</b>
<b>C. Funds Remitted During Collection Period: Department Reserve Fund</b>		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	10,648.89
v.	Other	-
vi.	<b>Total</b>	<b>\$ 10,648.89</b>
<b>D. Funds Remitted During Collection Period: Operating Fund</b>		
i.	Servicing Fees	\$ 120,434.29
ii.	Trustee Fees	500.00
iii.	Administrator Fees	13,381.05
iv.	Other	616.00
v.	<b>Total</b>	<b>\$ 134,931.34</b>

<b>VI. Distributions</b>			
<b>A. Waterfall Summary</b>			
			Remaining Funds Balance
Total Available Funds for Distribution ( V.B.viii )		\$	2,084,275.27
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	10,000.00	\$ 2,074,275.27
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.	\$	140,000.00	\$ 1,934,275.27
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.	\$	296,626.76	\$ 1,637,648.51
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.	\$	-	\$ 1,637,648.51
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).	\$	-	\$ 1,637,648.51
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,637,648.51	\$ -
vii. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid.	\$	-	\$ -
viii. To the Corporation, for deposit as directed in a Certificate.	\$	-	\$ -

<b>VI. Distributions</b>				
(continued from previous page)				
<b>B. Waterfall Detail</b>				
	Interest Due	Interest Paid	Principal Paid*	Total Distribution Amount
A Notes	\$ 296,626.76	\$ 296,626.76	\$ 1,637,648.51	\$ 1,934,275.27
* Principal is due on the Stated Maturity Date of January 25, 2036.				
<b>C. Note Principal Balances</b>				
	12/26/2019	Paydown Factors	1/27/2020	
A Notes	\$ 101,368,501.73		\$ 99,730,853.22	
A Notes Ending Balance Factor	0.510929948	0.008254277	0.502675671	

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

i.	Principal Balance of FFELP Loans Upon Transfer into Trust Estate	\$	44,923,626.61
ii.	Interest Capitalized to Date on FFELP Loans Since Transfer into Trust Estate		2,825,230.37
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		47,748,856.98
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		146,714.03
v.	Cumulative Principal Balance of Defaulted FFELP Loans		12,263,363.43
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		25.68%

**B. FFELP Student Loan Recovery**

i.	Default Claims Principal Balance Reimbursed During Period	\$	143,056.60
ii.	Principal Balance of Loans Having a Claim Paid During Period		146,714.03
iii.	Cumulative Default Claims Principal Balance Reimbursed		12,085,114.84
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		12,263,363.43
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.55%

**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)		0.05%

**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		5,311,995.63
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		205,864,505.45
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		169,629.44
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		16,665,685.30
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		8.10%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		11,777,991.46
viii.	Current Default Rate (VII.D.x. / VII.D.iii.)		5.72%

**E. Alternative Student Loan Recovery**

i.	Principal Received on Defaulted Alternative Loans During Period	\$	22,218.52
ii.	Interest Received on Defaulted Alternative Loans During Period		2,833.34
iii.	Fees Received on Defaulted Alternative Loans During Period		362.25
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		25,414.11
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.15%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	1,718,665.51
vii.	Cumulative Interest Received on Alternative Loans Since Default		439,408.24
viii.	Cumulative Fees Received on Alternative Loans Since Default		49,711.66
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		2,207,785.41
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		13.25%

**VIII. Optional Redemption Information as of 12/31/2019**

Current Pool Balance	Initial Pool Balance	%
\$ 146,904,853.45	\$ 246,808,861.44	59.52%
10 % or Less - Qualify for Optional Redemption		N

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

Next Distribution Date	2/25/2020
First Date in Accrual Period	1/27/2020
Last Date in Accrual Period	2/24/2020
Days in Accrual Period	29

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	1.66088%	3.16088%

**X. Items to Note**

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<b>XI. Collateralization</b>		
<b>A. Parity Percentage as of the End of the Collection Period</b>		<b>12/31/2019</b>
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 22,521,180.74
ii.	Borrower Accrued Interest on Financed FFELP Loans	804,696.42
iii.	Accrued Interest Subsidy Payments	28,414.66
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(12,195.79)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	123,335,407.90
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,386,781.31
viii.	Other Cash and Investments	2,841,334.26
ix.	Total Assets	150,905,619.50
xii.	Notes Outstanding	\$ 101,368,501.73
xiii.	Note Accrued Interest	55,617.32
xiv.	Other Liabilities	132,506.35
xv.	Total Liabilities	101,556,625.40
<b>Parity Percentage [ XI.A.xi / XI.A.xv ]</b>		<b>148.59%</b>

**XII. Payment History and CPR**

**A. CPR of All Loans**

Date	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment 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

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

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

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2019	12/31/2019	9/30/2019	12/31/2019	9/30/2019	12/31/2019	9/30/2019	12/31/2019	9/30/2019	12/31/2019	
<b>In School</b>											
Alternative Loans	5.58%	5.00%	12	12	193.08	165.54	82,123.54	82,334.71	0.05%	0.06%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
<b>Total In School</b>	<b>5.58%</b>	<b>5.00%</b>	<b>12</b>	<b>12</b>	<b>193.08</b>	<b>165.54</b>	<b>\$ 82,123.54</b>	<b>\$ 82,334.71</b>	<b>0.05%</b>	<b>0.06%</b>	
<b>Repayment</b>											
<b>Active</b>											
Alternative Loans											
Days Delinquent											
0 - 30	5.55%	5.11%	14,424	13,863	156.60	153.34	107,456,187.16	103,205,286.68	71.11%	70.76%	
31 - 60	5.76%	5.37%	251	286	171.59	186.15	2,189,013.93	2,598,887.40	1.45%	1.78%	
61 - 90	5.84%	5.33%	109	121	173.43	180.77	865,103.07	1,117,192.61	0.57%	0.77%	
91 - 120	5.67%	5.26%	77	95	177.48	172.68	807,071.78	951,489.92	0.53%	0.65%	
121 - 180	5.78%	5.40%	143	191	164.50	185.08	1,196,345.09	1,750,092.08	0.79%	1.20%	
Total	5.56%	5.13%	15,004	14,556	157.25	155.07	112,513,721.03	109,622,948.69	74.45%	75.16%	
FFELP Loans											
Days Delinquent											
0 - 30	5.25%	5.32%	2,351	2,294	139.96	142.73	14,137,257.11	14,052,320.05	9.35%	9.63%	
31 - 60	5.61%	5.65%	96	175	169.21	125.33	802,037.43	989,612.12	0.53%	0.68%	
61 - 90	6.12%	5.38%	99	87	180.23	141.14	840,433.83	735,172.24	0.56%	0.50%	
91 - 120	5.32%	5.41%	44	85	181.68	113.66	324,922.53	377,794.79	0.22%	0.26%	
121 - 180	5.79%	5.62%	137	69	167.44	165.77	1,065,267.63	555,954.11	0.70%	0.38%	
> 180	5.56%	5.75%	223	170	174.87	191.15	1,876,984.95	1,631,056.79	1.24%	1.12%	
Total	5.37%	5.39%	2,950	2,880	148.66	146.14	19,046,903.48	18,341,910.10	12.60%	12.58%	
<b>Deferment</b>											
FFELP Loans	5.75%	5.88%	468	392	146.73	142.91	2,392,040.87	1,991,311.30	1.58%	1.37%	
<b>Forbearance</b>											
Alternative Loans	5.84%	5.43%	1,759	1,651	194.40	190.41	14,624,506.83	13,630,124.50	9.68%	9.34%	
FFELP Loans	5.53%	5.32%	294	265	159.07	161.16	1,541,683.99	1,540,562.41	1.02%	1.06%	
<b>Total Repayment</b>	<b>5.57%</b>	<b>5.20%</b>	<b>20,475</b>	<b>19,744</b>	<b>159.64</b>	<b>157.17</b>	<b>\$ 150,118,856.20</b>	<b>\$ 145,126,857.00</b>	<b>99.34%</b>	<b>99.50%</b>	
Claims In Process	5.92%	5.32%	122	100	235.61	152.09	920,896.60	647,396.93	0.61%	0.44%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
<b>Grand Total</b>	<b>5.57%</b>	<b>5.20%</b>	<b>20,609</b>	<b>19,856</b>	<b>160.11</b>	<b>157.15</b>	<b>\$ 151,121,876.34</b>	<b>\$ 145,856,588.64</b>	<b>100.00%</b>	<b>100.00%</b>	

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2019					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.05%	182.41	459	\$ 5,708,980.87	3.91%
FFELP Consolidation Loans - Unsubsidized	4.76%	203.63	406	\$ 5,981,753.86	4.10%
FFELP Stafford Loans - Subsidized	5.75%	94.86	1,607	\$ 5,260,978.22	3.61%
FFELP Stafford Loans - Unsubsidized	6.13%	96.90	1,129	\$ 5,260,859.60	3.61%
FFELP PLUS Undergraduate	7.98%	141.49	34	\$ 302,585.67	0.21%
FFELP Grad PLUS	8.50%	238.00	1	\$ 2,016.31	0.00%
FFELP SLS	5.23%	59.00	1	\$ 4,006.21	0.00%
Alternative Loans	5.16%	156.80	16,017	\$ 115,988,872.53	79.52%
Alternative Loans - Consolidation	5.12%	193.58	202	\$ 7,346,535.37	5.04%
<b>Total</b>	<b>5.20%</b>	<b>157.15</b>	<b>19,856</b>	<b>\$ 145,856,588.64</b>	<b>100.00%</b>
<b>School Type</b>					
Four-Year Public & Private Nonprofit	5.23%	150.48	15,137	\$ 101,729,539.64	69.75%
Two-Year Public & Private Nonprofit	5.68%	101.32	2,035	\$ 6,836,926.72	4.69%
For Profit / Vocational	5.06%	179.66	1,503	\$ 17,875,184.60	12.26%
Unknown / Consolidation Loans	5.00%	191.03	1,181	\$ 19,414,937.68	13.31%
<b>Total</b>	<b>5.20%</b>	<b>157.15</b>	<b>19,856</b>	<b>\$ 145,856,588.64</b>	<b>100.00%</b>

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2019					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	5.29%	136.71	5,919	\$ 37,834,842.62	25.94%
Sophomore	5.25%	150.70	4,779	\$ 30,816,282.06	21.13%
Junior	5.29%	155.00	3,248	\$ 21,738,871.90	14.90%
Senior	5.38%	149.31	3,185	\$ 18,193,648.82	12.47%
1st Year Graduate	4.87%	179.73	759	\$ 8,898,359.97	6.10%
2nd Year Graduate	4.89%	182.85	588	\$ 6,064,953.19	4.16%
3rd Year Graduate +	4.89%	192.25	311	\$ 3,272,359.98	2.24%
Unknown / Consolidation	4.99%	193.39	1,067	\$ 19,037,270.10	13.05%
<b>Total</b>	<b>5.20%</b>	<b>157.15</b>	<b>19,856</b>	<b>\$ 145,856,588.64</b>	<b>100.00%</b>

XVI. Servicer Totals as of 12/31/2019		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 145,856,588.64	100.00%

\* Loans are subserviced by Nelnet Servicing, LLC.

**XVII. Collateral Table as of 12/31/2019**

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

Rate Type	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed	2,389	\$ 18,866,921.38	83.77%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	13,693	\$ 102,789,327.70	83.34%
3-Month LIBOR	-	\$ -	0.00%	2,386	\$ 20,285,186.60	16.45%
1-Year Treasury	2	\$ 19,772.89	0.09%	-	\$ -	0.00%
91-Day TBill	1,246	\$ 3,634,486.47	16.14%	140	\$ 260,893.60	0.21%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>	<b>16,219</b>	<b>\$ 123,335,407.90</b>	<b>100.00%</b>

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

Interest Rate	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	-	\$ -	0.00%	-	\$ -	0.00%
2.00% - 2.99%	12	\$ 119,161.60	0.53%	-	\$ -	0.00%
3.00% - 3.99%	104	\$ 1,465,920.37	6.51%	-	\$ -	0.00%
4.00% - 4.99%	1,466	\$ 8,371,684.35	37.17%	4,969	\$ 36,298,008.75	29.43%
5.00% - 5.99%	390	\$ 2,886,388.28	12.82%	7,894	\$ 59,357,049.55	48.13%
6.00% - 6.99%	1,554	\$ 8,037,588.33	35.69%	3,356	\$ 27,680,349.60	22.44%
7.00% - 7.99%	52	\$ 927,997.70	4.12%	-	\$ -	0.00%
8.00% - 8.99%	55	\$ 642,350.64	2.85%	-	\$ -	0.00%
9.00% or Greater	4	\$ 70,089.47	0.31%	-	\$ -	0.00%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>	<b>16,219</b>	<b>\$ 123,335,407.90</b>	<b>100.00%</b>

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

Disbursement Date	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	834	\$ 4,124,711.84	18.31%	4,535	\$ 37,613,934.93	30.50%
April 1, 2006 - Sept. 30, 2007	1,380	\$ 11,257,356.53	49.99%	6,653	\$ 53,226,372.86	43.16%
October 1, 1993 - March 31, 2006	1,423	\$ 7,139,112.37	31.70%	5,031	\$ 32,495,100.11	26.35%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>	<b>16,219</b>	<b>\$ 123,335,407.90</b>	<b>100.00%</b>

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

Number of Months	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	15	\$ 9,593.09	0.04%	716	\$ 436,849.80	0.35%
13 - 24	56	\$ 68,564.19	0.30%	864	\$ 1,263,074.26	1.02%
25 - 36	46	\$ 70,238.55	0.31%	794	\$ 1,757,179.18	1.42%
37 - 48	168	\$ 428,395.68	1.90%	941	\$ 2,633,175.96	2.13%
49 - 60	611	\$ 1,790,535.80	7.95%	1,106	\$ 3,817,741.75	3.10%
61 - 72	408	\$ 1,777,665.21	7.89%	1,299	\$ 5,436,607.53	4.41%
73 - 84	518	\$ 2,068,477.83	9.18%	998	\$ 5,047,152.38	4.09%
85 - 96	608	\$ 2,729,790.91	12.12%	950	\$ 5,367,540.08	4.35%
97 - 108	362	\$ 1,864,246.22	8.28%	908	\$ 6,165,919.07	5.00%
109 - 120	195	\$ 1,082,341.60	4.81%	1,010	\$ 7,101,848.74	5.76%
121 - 132	70	\$ 507,020.70	2.25%	974	\$ 7,886,983.64	6.39%
133 - 144	49	\$ 532,633.01	2.37%	884	\$ 7,679,259.55	6.23%
145 - 156	28	\$ 267,914.41	1.19%	704	\$ 7,308,601.84	5.93%
157 - 168	46	\$ 608,606.32	2.70%	623	\$ 6,954,628.53	5.64%
169 - 180	59	\$ 1,033,128.69	4.59%	579	\$ 6,684,563.30	5.42%
181 - 192	38	\$ 595,888.11	2.65%	545	\$ 6,321,849.50	5.13%
193 - 204	30	\$ 686,063.14	3.05%	394	\$ 4,973,560.21	4.03%
205 - 216	28	\$ 800,055.35	3.55%	494	\$ 7,131,329.78	5.78%
217 - 228	23	\$ 653,417.77	2.90%	348	\$ 5,951,145.47	4.83%
229 - 240	61	\$ 827,316.12	3.67%	335	\$ 7,159,459.75	5.80%
241 or Greater	218	\$ 4,119,288.04	18.29%	753	\$ 16,256,937.58	13.18%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>	<b>16,219</b>	<b>\$ 123,335,407.90</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2019 (continued from previous page)**

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

	<b>FFELP Loans</b>			<b>Alternative Loans</b>		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	55	\$ 220,640.45	1.01%	91	\$ 1,048,121.55	0.85%
2nd year of repayment	417	\$ 2,133,535.55	9.75%	151	\$ 1,937,498.38	1.57%
3rd year of repayment	617	\$ 3,232,085.39	14.78%	200	\$ 2,264,312.93	1.84%
More than 3 years of repayment	2,448	\$ 16,287,522.42	74.46%	15,765	\$ 118,003,140.33	95.74%
<b>Total</b>	<b>3,537</b>	<b>\$ 21,873,783.81</b>	<b>100.00%</b>	<b>16,207</b>	<b>\$ 123,253,073.19</b>	<b>100.00%</b>

**Weighted Average Months in Repayment**

FFELP Loans	60.4
Alternative Loans	104.5
<b>Total</b>	<b>97.8</b>

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

Principal Balance	<b>FFELP Loans</b>			<b>Alternative Loans</b>		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	485	251,225.50	1.12%	1,636	863,248.78	0.70%
\$1,000 - \$1,999	550	824,833.47	3.66%	2,019	3,037,586.11	2.46%
\$2,000 - \$2,999	473	1,170,005.97	5.20%	1,868	4,626,565.83	3.75%
\$3,000 - \$3,999	451	1,574,730.61	6.99%	1,454	5,074,349.02	4.11%
\$4,000 - \$4,999	355	1,575,045.91	6.99%	1,273	5,713,547.08	4.63%
\$5,000 - \$5,999	251	1,368,621.60	6.08%	1,075	5,877,993.60	4.77%
\$6,000 - \$6,999	197	1,279,177.05	5.68%	921	5,986,641.64	4.85%
\$7,000 - \$7,999	180	1,353,649.80	6.01%	791	5,921,205.18	4.80%
\$8,000 - \$8,999	128	1,087,268.89	4.83%	652	5,538,410.14	4.49%
\$9,000 - \$9,999	88	831,115.85	3.69%	576	5,464,959.21	4.43%
\$10,000 - \$14,999	187	2,276,190.33	10.11%	1,809	22,006,112.71	17.84%
\$15,000 - \$19,999	88	1,540,817.39	6.84%	963	16,677,006.46	13.52%
\$20,000 - \$24,999	62	1,379,156.86	6.12%	511	11,334,055.95	9.19%
\$25,000 - \$29,999	44	1,207,216.56	5.36%	278	7,541,143.66	6.11%
\$30,000 - \$34,999	26	828,254.65	3.68%	116	3,738,356.22	3.03%
\$35,000 - \$39,999	17	638,954.25	2.84%	89	3,301,142.94	2.68%
\$40,000 - \$44,999	11	459,573.67	2.04%	52	2,183,984.75	1.77%
\$45,000 - \$49,999	7	333,232.63	1.48%	49	2,326,646.83	1.89%
\$50,000 - \$54,999	4	207,689.69	0.92%	21	1,093,645.88	0.89%
\$55,000 or Greater	33	2,334,420.06	10.37%	66	5,028,805.91	4.08%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>	<b>16,219</b>	<b>\$ 123,335,407.90</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2019 (continued from previous page)****G. Distribution of FFELP Loans by Guaranty Agency**

Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Management Credit Corporation (ECMC)	3,637	\$ 22,521,180.74	100.00%

**H. Distribution of FFELP Loans by Guarantee Percentage**

Rate	Number of Loans	Principal Balance	Percent of Total
100%	1,260	\$ 4,903,721.58	21.77%
98%	838	\$ 5,766,380.31	25.60%
97%	1,539	\$ 11,851,078.85	52.62%
<b>Total</b>	<b>3,637</b>	<b>\$ 22,521,180.74</b>	<b>100.00%</b>

**I. Distribution by Repayment Schedule Type (Repayment Loans Only)**

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	10,000	\$ 56,160,596	38.70%
Extended	32	\$ 292,287	0.20%
Graduated	8,088	\$ 77,369,431	53.31%
Graduated Extended	114	\$ 888,726	0.61%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	879	\$ 5,898,563	4.06%
IBR - Permanent Standard	631	\$ 4,517,254	3.11%
<b>Total</b>	<b>19,744</b>	<b>\$ 145,126,857.00</b>	<b>100.00%</b>

**XVII. Collateral Table as of 12/31/2019 (continued from previous page)**

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

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	11,865	\$ 85,115,114.49	85.54%	1,763	\$ 9,845,407.01	41.31%
Two-Year Public & Private Nonprofit	710	\$ 2,565,194.96	2.58%	155	\$ 544,763.04	2.29%
For Profit / Vocational	863	\$ 8,736,233.68	8.78%	547	\$ 8,804,491.77	36.95%
Unknown/Consolidation Loans	177	\$ 3,087,706.27	3.10%	139	\$ 4,636,496.68	19.46%
<b>Total</b>	<b>13,615</b>	<b>\$ 99,504,249.40</b>	<b>100.00%</b>	<b>2,604</b>	<b>\$ 23,831,158.50</b>	<b>100.00%</b>

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

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
< 670	3,307	\$ 25,210,892.65	25.34%	867	\$ 7,389,274.66	31.01%
670 - 679	507	\$ 3,727,449.03	3.75%	75	\$ 905,984.99	3.80%
680 - 689	515	\$ 3,332,810.15	3.35%	107	\$ 1,181,186.08	4.96%
690 - 699	567	\$ 4,563,533.83	4.59%	109	\$ 1,178,944.04	4.95%
700 - 709	535	\$ 4,029,230.40	4.05%	110	\$ 1,309,130.93	5.49%
710 - 719	643	\$ 4,534,023.36	4.56%	124	\$ 1,293,609.21	5.43%
720 - 729	711	\$ 5,591,814.88	5.62%	113	\$ 996,038.42	4.18%
730 - 739	598	\$ 4,200,621.82	4.22%	99	\$ 955,440.89	4.01%
740 - 749	588	\$ 4,137,838.47	4.16%	120	\$ 982,946.21	4.12%
750 - 759	544	\$ 4,065,142.34	4.09%	131	\$ 1,097,841.55	4.61%
760 - 769	540	\$ 4,080,345.97	4.10%	128	\$ 960,888.03	4.03%
770 - 779	528	\$ 3,685,421.66	3.70%	118	\$ 1,041,381.99	4.37%
780 - 789	633	\$ 4,415,074.58	4.44%	84	\$ 615,693.74	2.58%
790 - 799	527	\$ 3,953,230.35	3.97%	102	\$ 1,117,566.21	4.69%
800 or Greater	2,872	\$ 19,976,819.91	20.08%	317	\$ 2,805,231.55	11.77%
<b>Total</b>	<b>13,615</b>	<b>\$ 99,504,249.40</b>	<b>100.00%</b>	<b>2,604</b>	<b>\$ 23,831,158.50</b>	<b>100.00%</b>

**Weighted Average FICO Score**

Co-signed	723.2
Not Co-signed	705.8
<b>Total</b>	<b>719.8</b>

**XVII. Collateral Table as of 12/31/2019 (continued from previous page)****L. Distribution of Alternative Loans by School**

School Name	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	3,416	\$ 20,249,088.02	17.51%
CLEMSON UNIVERSITY	2,347	\$ 18,141,507.45	15.69%
CHARLESTON SCHOOL OF LAW	557	\$ 12,004,647.13	10.38%
COASTAL CAROLINA UNIVERSITY	960	\$ 7,828,440.47	6.77%
WINTHROP UNIVERSITY	1,019	\$ 6,146,279.74	5.32%
MEDICAL UNIVERSITY OF SOUTH CA	800	\$ 5,462,715.33	4.73%
FURMAN UNIVERSITY	385	\$ 4,505,696.10	3.90%
NEWBERRY COLLEGE	416	\$ 3,359,586.76	2.91%
CHARLESTON SOUTHERN UNIVERSITY	490	\$ 3,155,648.25	2.73%
FRANCIS MARION UNIVERSITY	608	\$ 2,763,335.82	2.39%
BENEDICT COLLEGE	238	\$ 2,560,845.55	2.22%
CITADEL, THE MILITARY COLLEGE	251	\$ 2,459,057.80	2.13%
COLLEGE OF CHARLESTON	219	\$ 1,698,656.77	1.47%
WOFFORD COLLEGE	147	\$ 1,611,244.41	1.39%
PRESBYTERIAN COLLEGE	326	\$ 1,575,297.28	1.36%
UNIVERSITY OF SOUTH CAROLINA U	279	\$ 1,344,992.43	1.16%
NORTH GREENVILLE UNIVERSITY	212	\$ 1,343,815.84	1.16%
SOUTH CAROLINA STATE UNIVERSIT	194	\$ 1,287,108.82	1.11%
VIRGINIA COLLEGE	150	\$ 1,271,714.44	1.10%
LANDER UNIVERSITY	231	\$ 1,222,125.92	1.06%
Other SC Schools	1,867	\$ 8,988,054.05	7.77%
Other Out-of-State Schools	791	\$ 6,631,346.57	5.74%
<b>Total</b>	<b>15,903</b>	<b>\$ 115,611,204.95</b>	<b>100.00%</b>