

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: October 25, 2018



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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.

III. Trust Parameters				
A. Student Loan Portfolio Characteristics				
	8/31/2018	Activity	9/30/2018	
i. Portfolio Principal Balance	\$ 174,005,934.88	\$ (1,362,200.65)	\$ 172,643,734.23	
ii. Accrued Interest to be Capitalized	681,225.14		755,340.76	
iii. Pool Balance (III.A.i + III.A.ii)	174,687,160.02		173,399,074.99	
iv. Borrower Accrued Interest	2,003,257.99		1,976,513.94	
v. Weighted Average Coupon (WAC) - Gross	5.32%		5.32%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	5.20%		5.21%	
vii. Weighted Average Payments Made	82.14		83.21	
viii. Weighted Average Remaining Months to Maturity	169.02		168.33	
ix. Number of Loans	23,993		23,786	
x. Number of Borrowers	10,667		10,570	
xi. Average Borrower Indebtedness	16,312.55		16,333.37	
B. Debt Characteristics				
Accrual Period:		Collection Period:		
First Date in Accrual Period	9/25/2018	First Date in Collection Period	9/1/2018	Distribution Date 10/25/2018
Last Date in Accrual Period	10/24/2018	Last Date in Collection Period	9/30/2018	Record Date 10/24/2018
Days in Accrual Period	30			

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	9/25/2018	Interest Due	10/25/2018
i. A Notes	83715RAH5	LIBOR	1.50%	2.21581%	3.7158100%	1/25/2036	\$ 129,432,264.55	\$ 400,788.09	\$ 127,770,274.67

IV. Transactions for the Time Period		9/01/2018 - 9/30/2018
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 1,257,058.08
ii.	Principal Collections from Guaranty Agency	157,618.18
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	13,487.93
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	191,424.21
vi.	Other System Adjustments	
vii.	Total Principal Collections	\$ 1,619,588.40
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	3,725.11
ii.	Principal Realized Losses - Other	23,485.15
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	122,677.08
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(201,232.43)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(13,487.93)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(192,554.73)
viii.	Other Adjustments	-
ix.	Total Non-Cash Principal Activity	\$ (257,387.75)
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 1,362,200.65
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 579,030.03
ii.	Interest Claims Received from Guaranty Agency	9,688.44
iii.	Interest Recoveries on Private Loans Previously Considered Loss	2,171.42
iv.	Late Fees & Other	7,540.02
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	4,800.34
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 603,230.25
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	6.56
ii.	Interest Losses - Other	2,156.97
iii.	Interest Capitalized into Principal During Collection Period	192,554.73
iv.	Other Adjustments	
v.	Total Non-Cash Interest Adjustments	\$ 194,718.26
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 797,948.51
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	681,225.14
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(192,554.73)
iii.	Change in Interest Expected to be Capitalized	266,670.35
iv.	Interest Expected to be Capitalized - Ending	\$ 755,340.76

V. Cash Payment Detail and Available Funds for the Time Period		
A. Debt Service Reserve Fund Reconciliation		
i.	Balance on Prior Distribution Date	\$ 436,717.90
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	433,497.69
iv.	Releases or Replenishments in Waterfall Process	(3,220.21)
v.	Balance on Current Distribution Date	433,497.69
B. Collection Fund Reconciliation		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	3,220.21
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	2,222,818.54
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	6,739.22
vii.	Less Funds Previously Transferred	-
viii.	Available Funds	\$ 2,232,777.97
C. Funds Remitted During Collection Period: Department Reserve Fund		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	13,350.45
v.	Other	-
vi.	Total	\$ 13,350.45
D. Funds Remitted During Collection Period: Operating Fund		
i.	Servicing Fees	\$ 139,484.56
ii.	Trustee Fees	-
iii.	Administrator Fees	15,497.66
iv.	Other	585.00
v.	Total	\$ 155,567.22

VI. Distributions			
A. Waterfall Summary			
			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	2,232,777.97
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	15,000.00	\$ 2,217,777.97
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.	\$	155,000.00	\$ 2,062,777.97
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.	\$	400,788.09	\$ 1,661,989.88
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.	\$	-	\$ 1,661,989.88
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).	\$	-	\$ 1,661,989.88
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,661,989.88	\$ -
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.	\$	-	\$ -

VI. Distributions				
(continued from previous page)				
B. Waterfall Detail				
	Interest Due	Interest Paid	Principal Paid*	Total Distribution Amount
A Notes	\$ 400,788.09	\$ 400,788.09	\$ 1,661,989.88	\$ 2,062,777.97
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	9/25/2018	Paydown Factors	10/25/2018	
A Notes	\$ 129,432,264.55		\$ 127,770,274.67	
A Notes Ending Balance Factor	0.652380366	0.008376965	0.644003401	

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		2,162,075.77
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		47,085,702.38
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		161,343.29
v.	Cumulative Principal Balance of Defaulted FFELP Loans		9,385,658.35
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		19.93%

B. FFELP Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	157,618.18
ii.	Principal Balance of Loans Having a Claim Paid During Period		161,343.29
iii.	Cumulative Default Claims Principal Balance Reimbursed		9,257,266.69
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		9,385,658.35
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.63%

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)		0.06%

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		3,881,016.57
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		204,433,526.39
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		122,677.08
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		14,469,072.05
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		7.08%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		10,113,217.56
viii.	Current Default Rate (VII.D.x. / VII.D.iii.)		4.95%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	23,287.53
ii.	Interest Received on Defaulted Alternative Loans During Period		12,934.40
iii.	Fees Received on Defaulted Alternative Loans During Period		733.03
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		36,954.96
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.26%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	881,932.50
vii.	Cumulative Interest Received on Alternative Loans Since Default		256,475.83
viii.	Cumulative Fees Received on Alternative Loans Since Default		30,724.71
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		1,169,133.04
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		8.08%

VIII. Optional Redemption Information as of 9/30/2018

Current Pool Balance	Initial Pool Balance	%
\$ 173,399,074.99	\$ 246,808,861.44	70.26%
10 % or Less - Qualify for Optional Redemption		N

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

Next Distribution Date	11/26/2018
First Date in Accrual Period	10/25/2018
Last Date in Accrual Period	11/25/2018
Days in Accrual Period	32

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	2.28138%	3.78138%

X. Items to Note

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XI. Collateralization		
A. Parity Percentage as of the End of the Collection Period		9/30/2018
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 28,512,844.95
ii.	Borrower Accrued Interest on Financed FFELP Loans	737,984.97
iii.	Accrued Interest Subsidy Payments	41,587.71
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(9,480.92)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	144,130,889.28
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,238,528.97
viii.	Other Cash and Investments	3,052,383.46
ix.	Total Assets	177,704,738.41
xii.	Notes Outstanding	\$ 129,432,264.55
xiii.	Note Accrued Interest	93,517.22
xiv.	Other Liabilities	153,507.95
xv.	Total Liabilities	129,679,289.72
Parity Percentage [XI.A.xi / XI.A.xv]		137.03%

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

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%

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	6/30/2018	9/30/2018	6/30/2018	9/30/2018	6/30/2018	9/30/2018	6/30/2018	9/30/2018	6/30/2018	9/30/2018	
In School											
Alternative Loans	5.63%	5.79%	14	14	190.18	185.25	117,806.15	118,966.76	0.07%	0.07%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
Total In School	5.63%	5.79%	14	14	190.18	185.25	\$ 117,806.15	\$ 118,966.76	0.07%	0.07%	
Repayment											
Active											
Alternative Loans											
Days Delinquent											
0 - 30	4.91%	5.13%	17,269	16,542	167.52	166.78	127,098,554.06	122,265,907.66	71.48%	70.82%	
31 - 60	5.13%	5.39%	308	234	180.24	157.11	2,818,065.47	1,791,210.90	1.58%	1.04%	
61 - 90	5.34%	5.29%	141	180	182.70	189.85	1,302,878.72	1,694,167.89	0.73%	0.98%	
91 - 120	5.25%	5.47%	176	132	232.04	189.73	1,761,608.41	1,242,563.31	0.99%	0.72%	
121 - 180	5.23%	5.45%	155	233	191.68	202.41	1,559,302.98	2,294,610.82	0.88%	1.33%	
Total	4.93%	5.15%	18,049	17,321	169.06	167.80	134,540,409.64	129,288,460.58	75.66%	74.89%	
FFELP Loans											
Days Delinquent											
0 - 30	5.15%	5.27%	2,933	2,851	158.04	164.60	18,644,144.42	18,740,962.62	10.49%	10.86%	
31 - 60	5.53%	5.62%	181	170	175.99	124.33	1,501,300.52	963,089.72	0.84%	0.56%	
61 - 90	5.04%	5.53%	218	175	171.10	129.48	1,420,546.29	974,829.04	0.80%	0.56%	
91 - 120	4.79%	5.99%	122	81	139.62	158.10	752,394.61	579,273.66	0.42%	0.34%	
121 - 180	4.86%	5.64%	142	165	158.54	162.80	902,458.63	1,002,024.84	0.51%	0.58%	
> 180	5.06%	4.90%	291	216	117.60	150.03	1,334,819.43	1,305,552.51	0.75%	0.76%	
Total	5.14%	5.31%	3,887	3,658	157.15	160.46	24,555,663.90	23,565,732.39	13.81%	13.65%	
Deferment											
FFELP Loans	5.40%	5.57%	500	495	168.33	167.43	2,580,599.69	2,626,887.34	1.45%	1.52%	
Forbearance											
Alternative Loans	5.26%	5.43%	1,706	1,859	197.06	190.54	13,562,199.53	14,723,461.94	7.63%	8.53%	
FFELP Loans	5.35%	5.44%	340	325	173.39	146.74	2,146,119.37	1,824,462.61	1.21%	1.06%	
Total Repayment	5.00%	5.20%	24,482	23,658	169.60	168.52	\$ 177,384,992.13	\$ 172,029,004.86	99.76%	99.64%	
Claims In Process	5.46%	5.69%	70	114	105.54	100.45	310,840.76	495,762.61	0.17%	0.29%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
Grand Total	5.00%	5.21%	24,566	23,786	169.50	168.33	\$ 177,813,639.04	\$ 172,643,734.23	100.00%	100.00%	

XIV. Portfolio Characteristics by Program and School Type as of 9/30/2018						
Loan Type	WAC	WARM	Number of Loans	Principal Balance		%
FFELP Consolidation Loans - Subsidized	5.05%	193.87	548	\$ 6,917,251.14		4.01%
FFELP Consolidation Loans - Unsubsidized	4.84%	223.66	495	\$ 7,910,054.27		4.58%
FFELP Stafford Loans - Subsidized	5.54%	102.41	2,043	\$ 6,715,622.97		3.89%
FFELP Stafford Loans - Unsubsidized	5.93%	104.73	1,450	\$ 6,579,832.81		3.81%
FFELP PLUS Undergraduate	7.77%	132.34	54	\$ 383,685.06		0.22%
FFELP Grad PLUS	8.50%	253.00	1	\$ 2,076.63		0.00%
FFELP SLS	5.59%	72.00	1	\$ 4,322.07		0.00%
Alternative Loans	5.18%	168.05	18,960	\$ 135,862,020.86		78.70%
Alternative Loans - Consolidation	5.17%	204.47	234	\$ 8,268,868.42		4.79%
Total	5.21%	168.33	23,786	\$ 172,643,734.23		100.00%
School Type						
Four-Year Public & Private Nonprofit	5.23%	161.26	18,069	\$ 119,920,697.01		69.46%
Two-Year Public & Private Nonprofit	5.62%	108.37	2,531	\$ 8,420,024.61		4.88%
For Profit / Vocational	5.09%	192.03	1,762	\$ 20,668,937.75		11.97%
Unknown / Consolidation Loans	5.04%	204.82	1,424	\$ 23,634,074.86		13.69%
Total	5.21%	168.33	23,786	\$ 172,643,734.23		100.00%

XV. Portfolio Characteristics by Student Grade Level Distribution as of 9/30/2018						
Grade Level	WAC	WARM	Number of Loans	Principal Balance		%
Freshman	5.29%	147.46	7,012	\$ 44,662,981.80		25.87%
Sophomore	5.26%	161.42	5,640	\$ 36,013,188.82		20.86%
Junior	5.30%	166.90	3,852	\$ 25,680,912.32		14.88%
Senior	5.40%	160.05	3,809	\$ 21,443,645.50		12.42%
1st Year Graduate	4.86%	187.82	966	\$ 10,443,823.07		6.05%
2nd Year Graduate	4.87%	191.65	757	\$ 7,288,914.15		4.22%
3rd Year Graduate +	4.85%	195.41	473	\$ 4,014,094.74		2.33%
Unknown / Consolidation	5.02%	207.87	1,277	\$ 23,096,173.83		13.38%
Total	5.21%	168.33	23,786	\$ 172,643,734.23		100.00%

XVI. Servicer Totals as of 9/30/2018		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 172,643,734.23	100.00%

* Loans are subserviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 9/30/2018

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	2,945	\$ 23,520,142.47	82.49%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	16,186	\$ 119,757,381.47	83.09%
3-Month LIBOR	-	\$ -	0.00%	2,724	\$ 23,890,698.78	16.58%
1-Year Treasury	2	\$ 18,049.62	0.06%	-	\$ -	0.00%
91-Day TBill	1,645	\$ 4,974,652.86	17.45%	284	\$ 482,809.03	0.33%
Total	4,592	\$ 28,512,844.95	100.00%	19,194	\$ 144,130,889.28	100.00%

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%	16	\$ 219,618.27	0.77%	5	\$ (89.03)	0.00%
3.00% - 3.99%	121	\$ 1,845,566.61	6.47%	-	\$ -	0.00%
4.00% - 4.99%	1,868	\$ 10,076,553.94	35.34%	6,578	\$ 46,780,914.18	32.46%
5.00% - 5.99%	510	\$ 4,237,321.50	14.86%	8,828	\$ 65,319,368.76	45.32%
6.00% - 6.99%	1,938	\$ 10,069,500.53	35.32%	3,783	\$ 32,030,695.37	22.22%
7.00% - 7.99%	64	\$ 1,258,751.23	4.41%	-	\$ -	0.00%
8.00% - 8.99%	71	\$ 731,158.50	2.56%	-	\$ -	0.00%
9.00% or Greater	4	\$ 74,374.37	0.26%	-	\$ -	0.00%
Total	4,592	\$ 28,512,844.95	100.00%	19,194	\$ 144,130,889.28	100.00%

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	1,026	\$ 4,993,806.06	17.51%	5,195	\$ 43,943,708.09	30.49%
April 1, 2006 - Sept. 30, 2007	1,719	\$ 14,401,213.54	50.51%	7,709	\$ 61,524,306.44	42.69%
October 1, 1993 - March 31, 2006	1,847	\$ 9,117,825.35	31.98%	6,290	\$ 38,662,874.75	26.82%
Total	4,592	\$ 28,512,844.95	100.00%	19,194	\$ 144,130,889.28	100.00%

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	22	\$ 12,104.66	0.04%	878	\$ 739,645.92	0.51%
13 - 24	14	\$ 15,097.58	0.05%	770	\$ 1,025,777.40	0.71%
25 - 36	76	\$ 136,575.88	0.48%	971	\$ 1,940,553.24	1.35%
37 - 48	70	\$ 158,440.86	0.56%	1,088	\$ 3,041,618.05	2.11%
49 - 60	76	\$ 230,585.90	0.81%	1,024	\$ 3,308,639.29	2.30%
61 - 72	830	\$ 2,692,579.01	9.44%	1,227	\$ 4,862,756.32	3.37%
73 - 84	584	\$ 2,340,339.56	8.21%	1,339	\$ 6,091,920.11	4.23%
85 - 96	990	\$ 3,946,112.19	13.84%	1,206	\$ 6,241,097.85	4.33%
97 - 108	753	\$ 3,272,445.90	11.48%	1,131	\$ 6,778,393.33	4.70%
109 - 120	215	\$ 1,016,509.32	3.57%	938	\$ 6,411,930.92	4.45%
121 - 132	169	\$ 1,204,028.52	4.22%	1,068	\$ 8,090,029.02	5.61%
133 - 144	104	\$ 902,413.35	3.16%	960	\$ 7,751,296.04	5.38%
145 - 156	93	\$ 860,244.49	3.02%	1,030	\$ 8,914,720.00	6.19%
157 - 168	28	\$ 278,934.36	0.98%	812	\$ 8,313,292.06	5.77%
169 - 180	38	\$ 575,834.78	2.02%	670	\$ 7,055,706.77	4.90%
181 - 192	62	\$ 1,076,026.26	3.77%	591	\$ 7,070,537.35	4.91%
193 - 204	37	\$ 707,767.93	2.48%	638	\$ 7,246,388.95	5.03%
205 - 216	51	\$ 1,118,796.66	3.92%	529	\$ 6,435,673.64	4.47%
217 - 228	24	\$ 661,602.94	2.32%	396	\$ 5,490,468.09	3.81%
229 - 240	18	\$ 464,689.00	1.63%	310	\$ 4,997,304.87	3.47%
241 or Greater	338	\$ 6,841,715.80	24.00%	1,618	\$ 32,323,140.06	22.43%
Total	4,592	\$ 28,512,844.95	100.00%	19,194	\$ 144,130,889.28	100.00%

XVII. Collateral Table as of 9/30/2018 (continued from previous page)

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

	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	138	\$ 631,446.34	2.25%	145	\$ 1,934,996.89	1.34%
2nd year of repayment	1,035	\$ 5,446,547.91	19.44%	339	\$ 3,977,894.04	2.76%
3rd year of repayment	1,047	\$ 5,962,498.98	21.28%	505	\$ 4,861,783.83	3.38%
More than 3 years of repayment	2,258	\$ 15,976,589.11	57.02%	18,191	\$ 133,237,247.76	92.52%
Total	4,478	\$ 28,017,082.34	100.00%	19,180	\$ 144,011,922.52	100.00%

Weighted Average Months in Repayment

FFELP Loans	49.4
Alternative Loans	90.0
Total	83.4

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

Principal Balance	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	551	295,208.18	1.04%	1,966	1,041,807.53	0.72%
\$1,000 - \$1,999	694	1,051,017.19	3.69%	2,300	3,459,171.45	2.40%
\$2,000 - \$2,999	617	1,533,852.68	5.38%	2,223	5,529,409.44	3.84%
\$3,000 - \$3,999	639	2,237,488.16	7.85%	1,812	6,307,789.06	4.38%
\$4,000 - \$4,999	467	2,076,916.69	7.28%	1,516	6,787,779.25	4.71%
\$5,000 - \$5,999	315	1,718,264.85	6.03%	1,292	7,090,700.23	4.92%
\$6,000 - \$6,999	266	1,729,127.37	6.06%	1,055	6,842,990.78	4.75%
\$7,000 - \$7,999	208	1,554,513.29	5.45%	928	6,940,944.22	4.82%
\$8,000 - \$8,999	167	1,412,437.12	4.95%	801	6,798,035.69	4.72%
\$9,000 - \$9,999	84	794,289.81	2.79%	697	6,609,891.55	4.59%
\$10,000 - \$14,999	241	2,923,961.29	10.25%	2,144	26,087,954.56	18.10%
\$15,000 - \$19,999	100	1,773,057.35	6.22%	1,088	18,838,499.50	13.07%
\$20,000 - \$24,999	66	1,488,556.27	5.22%	611	13,564,413.08	9.41%
\$25,000 - \$29,999	53	1,458,595.91	5.12%	316	8,582,951.62	5.95%
\$30,000 - \$34,999	34	1,084,679.60	3.80%	135	4,338,880.48	3.01%
\$35,000 - \$39,999	18	673,988.86	2.36%	105	3,919,371.05	2.72%
\$40,000 - \$44,999	16	681,911.27	2.39%	54	2,290,832.33	1.59%
\$45,000 - \$49,999	9	435,011.06	1.53%	53	2,500,307.87	1.73%
\$50,000 - \$54,999	7	367,305.14	1.29%	23	1,189,364.71	0.83%
\$55,000 or Greater	40	3,222,662.86	11.30%	75	5,409,794.88	3.75%
Total	4,592	\$ 28,512,844.95	100.00%	19,194	\$ 144,130,889.28	100.00%

XVII. Collateral Table as of 9/30/2018 (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)	4,592	\$ 28,512,844.95	100.00%

H. Distribution of FFELP Loans by Guarantee Percentage

Rate	Number of Loans	Principal Balance	Percent of Total
100%	1,618	\$ 6,167,223.45	21.63%
98%	1,082	\$ 7,639,914.02	26.79%
97%	1,892	\$ 14,705,707.48	51.58%
Total	4,592	\$ 28,512,844.95	100.00%

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

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	13,038	\$ 75,068,683	43.64%
Extended	43	\$ 345,129	0.20%
Graduated	8,816	\$ 84,375,411	49.05%
Graduated Extended	162	\$ 1,108,701	0.64%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	1,024	\$ 6,919,012	4.02%
IBR - Permanent Standard	575	\$ 4,212,069	2.45%
Total	23,658	\$ 172,029,004.86	100.00%

XVII. Collateral Table as of 9/30/2018 (continued from previous page)

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

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	13,752	\$ 98,745,458.31	85.48%	2,356	\$ 12,643,038.18	44.18%	
Two-Year Public & Private Nonprofit	887	\$ 3,139,477.89	2.72%	191	\$ 675,065.45	2.36%	
For Profit / Vocational	1,004	\$ 10,083,391.01	8.73%	623	\$ 10,037,688.99	35.08%	
Unknown/Consolidation Loans	217	\$ 3,545,731.19	3.07%	164	\$ 5,261,038.26	18.38%	
Total	15,860	\$ 115,514,058.40	100.00%	3,334	\$ 28,616,830.88	100.00%	

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

	Co-signed			Percent of Principal	Not Co-signed		
	Number of Loans	Principal Balance			Number of Loans	Principal Balance	Percent of Principal
< 670	3,706	\$ 28,322,403.26	24.52%	998	\$ 8,545,274.78	29.86%	
670 - 679	574	\$ 4,460,131.61	3.86%	90	\$ 993,936.39	3.47%	
680 - 689	589	\$ 3,856,974.94	3.34%	140	\$ 1,356,591.54	4.74%	
690 - 699	677	\$ 5,209,080.10	4.51%	134	\$ 1,394,816.84	4.87%	
700 - 709	605	\$ 4,505,562.97	3.90%	145	\$ 1,519,194.58	5.31%	
710 - 719	762	\$ 5,477,604.15	4.74%	146	\$ 1,409,465.99	4.93%	
720 - 729	839	\$ 6,478,692.81	5.61%	151	\$ 1,208,824.15	4.22%	
730 - 739	709	\$ 4,878,455.02	4.22%	134	\$ 1,267,283.94	4.43%	
740 - 749	693	\$ 4,814,876.10	4.17%	162	\$ 1,209,637.16	4.23%	
750 - 759	640	\$ 4,810,677.80	4.16%	168	\$ 1,341,958.23	4.69%	
760 - 769	638	\$ 4,695,758.87	4.07%	183	\$ 1,118,841.83	3.91%	
770 - 779	606	\$ 4,390,398.05	3.80%	138	\$ 1,226,491.96	4.29%	
780 - 789	734	\$ 5,142,373.55	4.45%	124	\$ 856,514.67	2.99%	
790 - 799	641	\$ 4,644,242.62	4.02%	135	\$ 1,362,451.36	4.76%	
800 or Greater	3,447	\$ 23,826,826.55	20.63%	486	\$ 3,805,547.46	13.30%	
Total	15,860	\$ 115,514,058.40	100.00%	3,334	\$ 28,616,830.88	100.00%	

Weighted Average FICO Score

Co-signed	725.2
Not Co-signed	709.7
Total	722.1

XVII. Collateral Table as of 9/30/2018 (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 -	4,075	\$ 24,034,481.83	17.76%
CLEMSON UNIVERSITY	2,781	\$ 21,490,318.99	15.88%
CHARLESTON SCHOOL OF LAW	625	\$ 13,512,495.35	9.99%
COASTAL CAROLINA UNIVERSITY	1,080	\$ 9,029,152.42	6.67%
WINTHROP UNIVERSITY	1,184	\$ 7,340,635.42	5.42%
MEDICAL UNIVERSITY OF SOUTH CA	1,148	\$ 7,179,844.91	5.31%
FURMAN UNIVERSITY	450	\$ 5,150,831.88	3.81%
CHARLESTON SOUTHERN UNIVERSITY	572	\$ 3,659,979.68	2.70%
NEWBERRY COLLEGE	456	\$ 3,645,068.28	2.69%
FRANCIS MARION UNIVERSITY	705	\$ 3,177,546.29	2.35%
BENEDICT COLLEGE	267	\$ 2,831,151.12	2.09%
CITADEL, THE MILITARY COLLEGE	288	\$ 2,749,254.23	2.03%
COLLEGE OF CHARLESTON	262	\$ 2,039,428.49	1.51%
PRESBYTERIAN COLLEGE	397	\$ 1,929,146.21	1.43%
WOFFORD COLLEGE	173	\$ 1,817,506.25	1.34%
TRI-COUNTY TECHNICAL COLLEGE	425	\$ 1,552,986.46	1.15%
VIRGINIA COLLEGE	171	\$ 1,537,209.58	1.14%
UNIVERSITY OF SOUTH CAROLINA U	315	\$ 1,496,040.45	1.11%
NORTH GREENVILLE UNIVERSITY	226	\$ 1,482,454.24	1.10%
SOUTH CAROLINA STATE UNIVERSIT	219	\$ 1,447,490.18	1.07%
Other SC Schools	2,098	\$ 10,805,763.78	7.99%
Other Out-of-State Schools	896	\$ 7,415,333.79	5.48%
Total	18,813	\$ 135,324,119.83	100.00%