South Carolina Student Loan Corporation

Student Loan Revenue Bonds 2020 Master Indenture

**Investor Report** 

Period Starting October 23, 2021

Period Ending January 25, 2022



### Table of Contents

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

. Principal Parties to the Transaction	
lssuer	South Carolina Student Loan Corporation
Servicer	Nelnet Servicing, LLC (d/b/a Firstmark Services) Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated monthly for these services.
Trustee, Paying Agent and Registrar	The Bank of New York Mellon, Trust Company, N.A. Acts for the benefit of and to protect the interests of the note holders and acts as paying agent for the notes. Also acts on behalf of the note holders and represents their interests in the exercise of their rights under the 2020 Master Indenture.
I. Items to Note	

#### Page 3 of 14

Ш.	Trus	t Parameters			
Α.	Stud	ent Loan Portfolio Characteristics	10/22/2021	Activity	1/25/2022
	i.	Portfolio Principal Balance	\$ 107,988,275.19	\$ 3,343,673.45	\$ 111,331,948.64
	ii.	Total Borrower Accrued Interest	3,122,230.34		3,032,935.57
	iii.	Borrower Accrued Interest to be Capitalized	2,932,533.08		2,852,216.81
	iv.	Weighted Average Coupon (WAC) - Gross	6.52%		6.56%
	٧.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	6.45%		6.49%
	vi.	Weighted Average Payments Made*	28.12		27.24
	vii.	Weighted Average Remaining Months to Maturity (WARM)	140.74		140.88
	viii.	Number of Loans	10,289		10,135
	ix.	Number of Borrowers	5,563		5,494
	x.	Average Borrower Indebtedness	19,411.88		20,264.28

#### B. Notes

	Original	Principal	Principal	Principal
	Principal	10/22/2021	Payment	1/25/2022
Student Loan Revenue Bonds Senior Series 2020A	\$ 92,710,000.00	\$ 92,710,000.00	\$ -	\$ 92,710,000.00

\*Calculation is for loans that have entered full repayment

Trust Parameters (continued from previous page)

#### Parity Percentage

viii.

Ш.

C.

#### Value of the Trust Estate i. Unpaid Principal Balance of Eligible Loans Less Those > 180 Days Past Due \$ 111,331,948.64 ii. Borrower Accrued Interest on Elgible Loans Less Those > 180 Days Past Due \$ 3,032,935.57 iii. Cash and Investments \$ 9,709,925.71 \$ 124,074,809.92 iv. **Total Value of Trust Estate** Liabilities Principal of Senior Bonds Outstanding \$ 92,710,000.00 ٧. Accrued Interest on Senior Bonds Outstanding 427,738.54 vi. Principal of Senior-Subordinate Bonds Outstanding vii.

\$ 93,137,738.54

133.22%

133.22%

133.22%

ix. Principal of Subordinate Bonds Outstanding
x. Accrued Interest on Subordinate Bonds Outstanding
xi. Accrued Senior Transaction Fees Not Already Funded
xii. Total Liabilities

Overall Parity Percentage (III.C.iv / III.C.xii.)

# Senior Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.xi)]

Accrued Interest on Senior-Subordinate Bonds Outstanding

Senior-Subordinate Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.vii + III.C.viii + III.C.xi)]

Net Assets (III.C.iv - III.C.xii)	\$ 30,937,071.38	

IV.	Student Loan Transactions for the Time Period 10/23/2021 - 1/25/2022		
Α.	Student Loan Principal Collection Activity		
	i. Regular Principal Collections	\$	4,368,274.89
	ii. Principal Recoveries on Loans Previously Considered Loss		13,647.70
	iii. Total Principal Collections	\$	4,381,922.59
в.	Student Loan Non-Cash Principal Activity		
	i. Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy		388,732.28
	ii. Principal Losses - Other		226,530.06
	iii. Adjustments for Principal Recoveries on Loans Previously Considered Loss		(13,647.70)
	iv. Interest Capitalized into Principal During Collection Period		(985,079.43)
	v. School Refunds		22,111.52
	vi. Other Adjustments		-
1	vii. Total Non-Cash Principal Activity	\$	(361,353.27)
с.	Student Loan Principal Additions		
	i. New Loan Disbursements	\$	(6,211,628.15)
	ii. Loans Transferred		(1,152,614.62)
	iii. Total Principal Additions	\$	(7,364,242.77)
D.	Total Student Loan Principal Activity (IV.A.iii + IV.B.vii + IV.C.iii)	\$	(3,343,673.45)
E.	Student Loan Interest Collection Activity		
	i. Regular Interest Collections	\$	1,103,539.60
	ii. Interest Recoveries on Loans Previously Considered Loss		6,952.37
	iii. Late Fees		9,914.29
	iv. Total Interest Collections	\$	1,120,406.26
F.	Student Loan Non-Cash Interest Activity		
	i. Interest Losses	\$	-
	ii. Interest Capitalized into Principal During Collection Period		985,079.43
	iii. Other Adjustments		-
	iv. Total Non-Cash Interest Activity	\$	985,079.43
G.	Student Loan Interest Additions		
	i. New Loan Disbursements	\$	-
	ii. Loans Transferred		(10,917.03)
	iii. Total Interest Additions	\$	(10,917.03)
Н.	Total Student Loan Interest Activity (IV.E.iv + IV.F.iv + IV.G.iii)	\$	2,094,568.66
	Internet Expected to be Conitalized		
I.	Interest Expected to be Capitalized	¢	2 022 522 00
	i. Interest Expected to be Capitalized - Beginning	\$	2,932,533.08
	ii. Interest Capitalized into Principal During Collection Period (IV.B.vii )		985,079.43
	iii. Change in Interest Expected to be Capitalized		(1,065,395.70)
	iv. Interest Expected to be Capitalized - Ending	\$	2,852,216.81

۷	. Fun	d Activity for the Time Period	10/23/2021 - 1/25/2022	
A		t Service Reserve Fund Reconciliation		
	i.	Balance on Prior Period End Date	10/22/2021 \$	1,854,200.00
	ii. 	Draws Due to Liquidity Needs		-
	iii.	Debt Service Reserve Fund Requirement		1,854,200.00
	iv.	Releases or Replenishments in Waterfall Process Balance on Current Period End Date	\$	- 1,854,200.00
	v.	balance on Current Period End Date	\$	1,054,200.00
в	. Cap	italized Interest Fund Reconciliation		
	i.	Balance on Prior Period End Date	10/22/2021 \$	350,000.00
	ii.	Draws Due to Liquidity Needs		-
	iii.	Maximum Amount in Step-down Schedule		-
	iv.	Releases in Waterfall Process		(350,000.00)
	<b>v</b> .	Balance on Current Period End Date	\$	-
	<i>.</i>			
C		dent Loan Fund Reconciliation Balance on Prior Period End Date	10 100 100 1	7 055 004 45
	i. ii.	Draws for Cost of Issuance	10/22/2021 \$	7,255,321.15
	iii.	Draws for New Loan Acquisitions School Refunds		(7,402,492.77) 128,604.61
	iv.	Transfers from Revenue Fund for Recycling		1,508,915.50
	V.	Transfers for the Payment of Bonds		1,506,915.50
	vi. vii.	Investment Activity		7.09
		Balance on Current Period End Date	\$	1,490,355.58
	viii.	balance on current renou End Date	\$	1,490,355.56
E	. Fun	ds Remitted During Period: Operating Fund		
	i.	Servicing Fees	\$	76,119.65
	ii.	Trustee Fees		-
	iii.	Administrator Fees		27,396.56
	iv.	Other		496.00
	٧.	Total	\$	104,012.21

v	. Stu	dent Loan Default and Recovery					
A	Stu	dent Loan Defaults	School Loans - Student		School Loans - Parent	Refinance Loans	Total
	i.	Principal Balance of Loans Upon Transfer into Trust Estate	\$ 107,136,942.67	\$	9,767,876.58	\$ 16,927,958.92	\$ 133,832,778.17
	ii.	Interest Capitalized to Date on Loans	1,996,978.01		85,567.55	110,953.27	2,193,498.83
	iii.	Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.ii.)	\$ 109,133,920.68	\$	9,853,444.13	\$ 17,038,912.19	\$ 136,026,277.00
	iv.	Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period	388,732.28		-	-	388,732.28
	٧.	Cumulative Principal Balance of Loans Having Defaulted	\$ 1,502,453.05	\$	39,756.19	\$ 172,983.45	\$ 1,715,192.69
	vi.	Cumulative Default Rate (VI.A.v. / VI.A.iii.)	1.38%	þ	0.40%	1.02%	1.26%
в	Stu	dent Loan Recovery					
	i.	Principal Received on Defaulted Loans During Period	\$ 3,457.37	\$	-	\$ 10,190.33	\$ 13,647.70
	ii.	Interest Received on Defaulted Loans During Period	5,810.25		-	649.23	6,459.48
	iii.	Fees Received on Defaulted Loans During Period	363.59		-	129.30	492.89
	iv.	Total Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii)	9,631.21		-	10,968.86	\$ 20,600.07
	V.	Periodic Recovery Rate (VI.B.iv / VI.A.v)	0.64%		0.00%	6.34%	1.20%
	vi.	Cumulative Principal Received on Loans Since Default	10,539.69		-	21,932.53	\$ 13,647.70
	vii.	Cumulative Interest Received on Loans Since Default	20,784.28		-	1,819.56	6,459.48
	viii.	Cumulative Fees Received on Loans Since Default	1,424.96		-	351.45	492.89
	ix.	Total Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.viii)	32,748.93		-	24,103.54	\$ 20,600.07
	х.	Cumulative Recovery Rate (VI.B.ix / VI.A.v)	2.18%	5	0.00%	13.93%	1.20%

# VII. Student Loan Prefunding Concentration Limits - 2020A Bonds

Criteria	Limit	Amou	nt Acquired	%
School loans made to a student borrower with no cosigner	<= 17%	\$	7,635,937.31	16.89%
FICO Scores <= 699	<= 20%		8,209,027.17	18.16%
FICO Scores <= 739	<= 49%		20,237,708.15	44.76%
Immediate Full Repayment or Interest Only School Repayment Plan	>= 44%		20,359,350.85	45.03%
Refinance Loans	>= 12%		5,966,799.13	13.20%
Fully Deferred Loans	<= 28%		12,504,593.30	27.66%

Total Acquired

\$ 45,214,138.50

## VIII. Student Loan Payment History and CPR

	Sta	arting Principal		
		Balance	Current Quarter	Cumulative
Quarter End	1	n Repayment	CPR	CPR
10/27/2020	\$	46,333,120.15	10.38%	10.38%
1/22/2021	\$	45,995,464.66	3.36%	6.87%
4/26/2021	\$	50,740,311.49	10.69%	8.14%
7/22/2021	\$	49,356,253.38	14.43%	9.72%
10/22/2021	\$	53,222,929.94	14.71%	10.72%
1/25/2022	\$	51,242,145.41	9.73%	10.55%

	WA	c	Number o	of Loans	WAR	M	Principa	l Balance	%	
	10/22/2021	1/25/2022	10/22/2021	1/25/2022	10/22/2021	1/25/2022	10/22/2021	1/25/2022	10/22/2021	1/25/2022
Status										
n School										
Loans on Interest Plan										
Days Delinquent										
0-30	5.85%	5.92%	1,963	1,769	152.16	153.70	\$ 18,506,956.51	\$ 18,591,381.82	17.14%	16.70
31-60	6.37%	6.99%	9	8	144.89	154.23	95,001.40	52,486.91	0.09%	0.05
61-90	7.50%		1	-	133.00	-	5,001.03	-	0.00%	0.00
91-120	6.11%	6.92%	3	5	130.18	144.52	17,274.25	21,394.87	0.02%	0.02
121-180	7.61%	7.10%	2	6	178.33	144.79	9,001.87	42,062.83	0.01%	0.04
Total	5.86%	5.92%	1,978	1,788	152.11		\$ 18,633,235.06		17.25%	16.80
Loans on Fixed Payment Plan Days Delinquent										
0-30	6.89%	6.93%	1,516	1,349	164.59	166.04	\$ 19,209,214.68	\$ 18,923,412.20	17.79%	17.00
31-60	7.14%	7.83%	.,9	7	183.05	169.06	130,034.22	122,267.44	0.12%	0.11
61-90	7.69%	7.47%	10	8	155.32	163.88	99,691.23	102,461.68	0.09%	0.09
91-120	6.97%	7.34%	2	2	174.36	153.17	28,960.70	23,699.45	0.03%	0.02
121-180	6.33%	6.92%	7	6	188.53	169.49	73,389.63	58,079.01	0.07%	0.05
Total	6.89%	6.94%	1,544	1,372	164.77		\$ 19,541,290.46		18.10%	17.27
Total	0.05%	0.94%	1,544	1,372	104.77	100.04	\$ 15,541,250.40	\$ 15,225,515.76	10.10%	17.27
Fully Deferred Loans	7.46%	7.49%	1,960	1,733	165.61	169.10	\$ 18,571,604.26	\$ 17,762,321.02	17.20%	15.95
Fotal In School	6.74%	6.78%	5,482	4,893	160.89	162.86	\$ 56,746,129.78	\$ 55,699,567.23	52.55%	50.03
Repayment										
Active										
Days Delinquent										
0-30	6.04%	6.10%	4,338	4,665	115.85	115.99	\$ 44,766,018.86	\$ 47,651,091.74	41.45%	42.80
31-60	7.10%	6.61%	65	104	137.30	138.05	759,972.97	1,333,705.92	0.70%	1.20
61-90	6.67%	7.03%	37	38	130.08	122.82	439,777.28	468,969.56	0.41%	0.42
91-120	7.12%	6.99%	24	22	135.93	129.67	307,092.99	289,629.03	0.28%	0.26
121-180	7.02%	6.92%	38	44	145.29	130.21	521,172.59	483,593.24	0.48%	0.43
Total	6.08%	6.13%	4,502	4,873	116.79			\$ 50,226,989.49	43.33%	45.11
Inactive										
Disaster Forbearance	7.44%	5.05%	9	4	132.19	142.39	\$ 102,254.91	\$ 42,307.46	0.09%	0.04
Discretionary Forbearance	6.67%	6.92%	260	328	136.46	138.35	3,800,184.73	4,796,067.94	3.52%	4.31
All Other Forbearance	6.11%	6.11%	36	37	131.03	131.81	545,671.08	567,016.52	0.51%	0.51
Total	6.62%	6.82%	305	369	135.69	137.70			4.12%	4.86
Cotal Ponoviment	6.13%	6.20%	4,807	5,242	118.43	110.00	¢ E1 242 14E 44	¢ EE 622 201 41	47.45%	49.97
Total Repayment	0.13%	6.20%	4,807	5,242	118.43	118.88	\$ 51,242,145.41	ə 55,032,381.41	47.45%	49.97
irand Total	6.45%	6.49%	10,289	10,135	140.74					

	WAC	WARM	Number of Loans	Principal Balance	%
					70
oan Type					
Student Loan Interest Only	5.77%	135.10	3,656	\$ 32,592,923.94	29.2
Student Loan Fixed Payment	7.00%	145.85	2,900	34,309,848.65	30.8
Student Loan Fully Deferred	7.42%	160.00	2,426	24,526,999.15	22.
Parent Loan Immediate Repayment	5.68%	99.16	218	2,216,196.82	1.
Parent Loan Interest Only	5.85%	127.97	277	3,391,423.37	3.0
Parent Loan Fixed Payment	6.95%	154.54	204	2,716,053.39	2.4
Refinance	5.25%	110.51	454	11,578,503.32	10.4
otal	6.49%	140.88	10,135	\$ 111,331,948.64	100.0
chool Type					
Four-Year Public & Private Nonprofit	6.63%	144.62	9,215	\$ 96,751,913.54	86.
Two-Year Public & Private Nonprofit	6.84%	137.31	463	2,954,008.28	2.
For Profit/Vocational	5.41%	139.99	2	39,526.02	0.
Unknown/Refinance Loans	5.25%	110.57	455	11,586,500.80	10.
otal	6.49%	140.88	10,135	\$ 111,331,948.64	100.0
rade Level					
Freshman	6.54%	151.42	2,748	\$ 30,511,115.58	27.4
Sophomore	6.66%	148.99	2,307	24,361,556.82	21.
Junior	6.67%	142.67	2,041	21,647,379.81	19.
Senior	6.71%	132.18	2,278	20,498,638.07	18.
Graduate	6.57%	130.67	308	2,741,680.93	2.
Unknown/Refinance Loans	5.25%	110.52	453	11,571,577.43	10.
otal	6.49%	140.88	10.135	\$ 111,331,948.64	100.0

## XI. Student Loan Collateral Tables as of 1/25/2022

### A. Distribution of Loans by FICO Score and Approval Type

	Cosigned			Not Cosigned		All			
	Number of Loans	Principal Balance	%	Number of Loans	Principal Balance	%	Number of Loans	Principal Balance	%
670-679	429	\$ 4,401,346.29	3.95%	309	\$ 2,990,860.61	2.69%	738	\$ 7,392,206.90	6.64%
680-689	435	4,632,050.88	4.16%	369	3,425,425.37	3.08%	804	8,057,476.25	7.24%
690-699	489	4,866,216.47	4.37%	288	2,360,482.31	2.12%	777	7,226,698.78	6.49%
700-709	556	5,673,599.57	5.10%	266	2,608,268.09	2.34%	822	8,281,867.66	7.44%
710-719	528	5,898,590.74	5.30%	261	2,524,563.32	2.27%	789	8,423,154.06	7.57%
720-729	456	5,373,228.82	4.83%	229	2,207,291.39	1.98%	685	7,580,520.21	6.81%
730-739	539	6,070,271.03	5.45%	238	3,020,973.26	2.71%	777	9,091,244.29	8.17%
740-749	478	5,490,421.19	4.93%	187	2,557,845.54	2.30%	665	8,048,266.73	7.23%
750-759	478	5,187,918.06	4.66%	123	1,786,283.03	1.60%	601	6,974,201.09	6.26%
760-769	460	5,211,550.76	4.68%	121	1,569,979.40	1.41%	581	6,781,530.16	6.09%
770-779	480	5,183,684.16	4.66%	90	1,043,089.69	0.94%	570	6,226,773.85	5.59%
780-789	426	4,529,961.19	4.07%	89	1,138,587.43	1.02%	515	5,668,548.62	5.09%
790-799	458	4,775,966.57	4.29%	63	1,119,002.59	1.01%	521	5,894,969.16	5.29%
800 and Above	1,116	12,778,259.33	11.48%	174	2,906,231.55	2.61%	1,290	15,684,490.88	14.09%
Total	7,328	\$ 80,073,065.06	71.92%	2,807	\$ 31,258,883.58	28.08%	10,135	\$ 111,331,948.64	100.00%

Weighted Average FICO Score					
	740.00				
Cosigned	748.06				
Not Cosigned	732.08				
All	743.57				

# B. Distribution of Loans by Interest Rate

	Number of Loans	Principal Balance	%
1.00% - 1.99%	18	\$ 81,734.94	0.07%
2.00% - 2.99%	79	1,081,738.25	0.97%
3.00% - 3.99%	214	2,925,857.51	2.63%
4.00% - 4.99%	1,089	11,716,917.68	10.52%
5.00% - 5.99%	1,980	21,505,361.14	19.32%
6.00% - 6.99%	3,080	34,816,989.14	31.27%
7.00% - 7.99%	1,904	20,959,969.71	18.83%
8.00% - 8.99%	1,770	18,237,078.87	16.38%
9.00% - 9.99%	1	6,301.40	0.01%
10.00% and Above	-	-	0.00%
Total	10,135	\$ 111,331,948.64	100.00%

## C. Distribution of Variable Rate Loans by 1M LIBOR Margin

	Number of Loans	Principal Balance	%
1.00% - 1.99%	16	\$ 173,595.91	1.01%
2.00% - 2.99%	39	330,978.53	1.93%
3.00% - 3.99%	150	1,572,443.41	9.16%
4.00% - 4.99%	434	4,874,750.65	28.40%
5.00% - 5.99%	374	3,855,839.49	22.46%
6.00% - 6.99%	314	3,622,674.69	21.11%
7.00% - 7.99%	208	2,352,813.89	13.71%
8.00% - 8.99%	39	381,697.23	2.22%
Total	1,574	\$ 17,164,793.80	100.00%

## XI. Student Loan Collateral Tables as of 1/25/2022 (continued from previous page)

## D. Distribution of Loans by Date of First Disbursement

	Number of Loans	Principal Balance	%
July 1, 2012 - June 30, 2013	13	\$ 72,789.56	0.07%
July 1, 2013 - June 30, 2014	20	257,166.42	0.23%
July 1, 2014 - June 30, 2015	550	4,206,694.44	3.78%
July 1, 2015 - June 30, 2016	718	7,009,895.35	6.30%
July 1, 2016 - June 30, 2017	707	6,607,026.55	5.93%
July 1, 2017 - June 30, 2018	990	10,040,934.43	9.02%
July 1, 2018 - June 30, 2019	1,647	18,343,370.63	16.48%
July 1, 2019 - June 30, 2020	2,051	22,627,340.52	20.32%
July 1, 2020 - June 30, 2021	2,200	26,174,497.47	23.51%
July 1, 2021 - June 30, 2022	1,239	15,992,233.27	14.36%
Total	10,135	\$ 111,331,948.64	100.00%

## Distribution of Loans by Geographic Location

E.

	Number of Loans	Principal Balance	%
South Carolina	8,957	\$ 94,938,098.92	85.27%
North Carolina	288	3,981,201.05	3.58%
Georgia	140	1,627,593.70	1.46%
New Jersey	81	1,506,625.22	1.35%
Florida	90	1,397,407.05	1.26%
Virginia	86	1,314,170.83	1.18%
Pennsylvania	67	857,390.68	0.77%
Maryland	45	606,715.06	0.54%
New York	32	505,046.06	0.45%
Texas	39	419,843.87	0.38%
All Other States	310	4,177,856.20	3.75%
Total	10,135	\$ 111,331,948.64	100.00%

## F. Distribution of Loans by Range of Principal Balance

	Number of Loans	Principal Balance	%
Less than \$5,000.00	2,681	\$ 8,372,786.17	7.52%
\$5,000.00 - \$9,999.99	3,171	23,091,882.58	20.74%
\$10,000.00 - \$19,999.99	3,027	42,612,863.51	38.28%
\$20,000.00 - \$29,999.99	903	21,070,166.20	18.93%
\$30,000.00 - \$39,999.99	167	5,716,671.27	5.13%
\$40,000.00 - \$49,999.99	109	4,832,503.46	4.34%
\$50,000.00 - \$59,999.99	37	1,956,084.47	1.76%
\$60,000.00 - \$69,999.99	8	524,857.06	0.47%
\$70,000.00 - \$79,999.99	10	733,676.24	0.66%
\$80,000.00 - \$89,999.99	5	417,660.98	0.38%
\$90,000.00 - \$99,999.99	6	568,521.59	0.51%
\$100,000.00 - \$109,999.99	4	413,842.74	0.37%
\$110,000.00 - \$119,999.99	-	-	0.00%
\$120,000.00 - \$129,999.99	1	121,207.71	0.11%
\$130,000.00 - \$139,999.99	1	136,255.00	0.12%
\$140,000.00 - \$149,999.99	3	435,712.53	0.39%
\$150,000.00 and Above	2	327,257.13	0.29%
Total	10,135	\$ 111,331,948.64	100.00%

Page 13 of 14

## Student Loan Collateral Tables as of 1/25/2022 (continued from previous page)

### G. Distribution of Loans by Months Remaining Until Scheduled Maturity

XI.

	Number of Loans	Principal Balance	%
0 - 12	57	\$ 98,498.75	0.09%
13 - 24	106	320,118.64	0.29%
25 - 36	147	555,275.04	0.50%
37 - 48	234	1,782,965.49	1.60%
49 - 60	301	1,919,827.21	1.72%
61 - 72	347	2,196,216.59	1.97%
73 - 84	499	4,074,738.07	3.66%
85 - 96	581	5,028,107.77	4.52%
97 - 108	784	8,589,353.15	7.72%
109 - 120	1,284	13,370,905.37	12.01%
121 - 132	950	9,917,280.00	8.91%
133 - 144	1,080	12,903,373.11	11.59%
145 - 156	942	11,268,731.70	10.12%
157 - 168	729	9,479,502.40	8.51%
169 - 180	666	9,527,704.95	8.56%
181 - 192	359	4,575,484.11	4.11%
193 - 204	426	6,298,705.43	5.66%
205 - 216	307	3,984,148.24	3.58%
217 - 228	223	3,133,121.01	2.81%
229 - 240	96	2,025,918.64	1.82%
241 and Above	17	281,972.97	0.25%
Total	10,135	\$ 111,331,948.64	100.00%

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

	Number of Loans	Principal Balance	%
0 - 12	1,477	\$ 18,616,555.32	33.46%
13 - 24	958	12,234,386.75	21.99%
25 - 36	740	8,155,629.95	14.66%
37 - 48	672	6,301,556.64	11.33%
49 - 60	513	4,264,105.80	7.66%
61 - 72	397	3,029,115.88	5.44%
73 and Above	485	3,031,031.07	5.45%
Total	5,242	\$ 55,632,381.41	100.00%

# XII. Servicer Totals as of 1/25/2022

	Number of Loans	Principal Balance	%
Nelnet Servicing, LLC*	10,135	\$ 111,331,948.64	100.00%
*d/b/a Firstmark Services			

### I. Distribution of Loans by School

	Number of Loans	Principal Balance	%
University of South Carolina - Columbia	2,192	· ·	19.95%
Clemson University	1,655	18,071,609.51	16.23%
Citadel, The Military College of South Carolina	416	7,148,377.16	6.42%
Winthrop University	600	5,614,326.62	5.04%
College of Charleston	498	5,091,229.54	4.57%
Anderson University	450	4,369,758.62	3.92%
Coastal Carolina University	423	4,146,374.41	3.72%
Wofford College	171	2,655,446.42	2.39%
Medical University of South Carolina	124	1,841,481.99	1.65%
University of South Carolina Upstate	279	1,794,004.66	1.61%
Lander University	224	1,790,986.63	1.61%
Limestone College	195	1,760,349.88	1.58%
Charleston Southern University	198	1,745,619.94	1.57%
Furman University	99	1,567,932.85	1.41%
Presbyterian College	129	1,368,141.34	1.23%
Francis Marion University	147	1,150,758.92	1.03%
University of South Carolina - Beaufort	135	1,149,884.55	1.03%
Tri-County Technical College	135	1,145,080.15	1.03%
University of South Carolina - Aiken	149	1,003,856.14	0.90%
North Greenville University	119	991,459.37	0.89%
All Other Schools	1,343	13,141,394.92	11.80%
Unknown/Refinance Loans	454	11,578,503.32	10.40%
Total	10,135	\$ 111,331,948.64	100.00%