## South Carolina Student Loan Corporation

Student Loan Revenue Bonds 2020 Master Indenture
Investor Report
Period Starting October 26, 2023
Period Ending January 25, 2024
Student Són Loan
South Carolina Student Loan Corporation

$$
\text { Student Loan Revenue Bonds } 2020 \text { Master Indenture }
$$

Period Start Date: 10/26/2023

$$
\begin{aligned}
& \text { Period Start Date: 10/26/202 } \\
& \text { Period End Date: 1/25/2024 }
\end{aligned}
$$

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| Principal Parties to the Transaction |  |
| :---: | :---: |
| Issuer | South Carolina Student Loan Corporation |
| Servicer | Nelnet Servicing, LLC ( $\mathrm{d} / \mathrm{b} / \mathrm{a}$ 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. |
| II. Items to Note |  |
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## Trust Parameters

A. Student Loan Portfolio Characteristics
i. Portfolio Principal Balance
ii. Total Borrower Accrued Interest
iii. Borrower Accrued Interest to be Capitalized
iv. Weighted Average Coupon (WAC) - Gross
v. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions
vi. Weighted Average Payments Made*
vii. Weighted Average Remaining Months to Maturity (WARM)
viii. Number of Loans
ix. Number of Borrowers
x. Average Borrower Indebtedness

|  | 10/25/2023 | Activity | 1/25/2024 |  |
| :---: | :---: | :---: | :---: | :---: |
| \$ | 88,470,225.80 | \$ (3,118,828.23) | \$ | 85,351,397.57 |
|  | 3,874,326.59 |  |  | 3,047,370.04 |
|  | 3,432,465.77 |  |  | 2,594,786.84 |
|  | 7.48\% |  |  | 7.49\% |
|  | 7.40\% |  |  | 7.40\% |
|  | 33.93 |  |  | 32.26 |
|  | 126.62 |  |  | 124.77 |
|  | 8,418 |  |  | 8,146 |
|  | 5,494 |  |  | 5,346 |
|  | 16,103.06 |  |  | 15,965.47 |

B. Notes

|  | Original <br> Principal |  | $\begin{aligned} & \text { Principal } \\ & \text { 10/25/2023 } \end{aligned}$ |  | Principal <br> Payment |  | Principal$1 / 25 / 2024$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Student Loan Revenue Bonds Senior Series 2020A | \$ | 92,710,000.00 | \$ | 69,595,000.00 | \$ | 11,450,000.00 | \$ | 58,145,000.00 |

*Calculation is for loans that have entered full repayment

## C. Parity Percentage

## Value of the Trust Estat

i. Unpaid Principal Balance of Eligible Loans Less Those > 180 Days Past Due
\$ 85,351,397.57
ii. Borrower Accrued Interest on Elgible Loans Less Those > 180 Days Past Due
\$ 3,047,370.04
ii. Cash and Investments
\$ 6,588,783.27
iv. Total Value of Trust Estate

## Liabilities

v. Principal of Senior Bonds Outstanding
vi. Accrued Interest on Senior Bonds Outstanding
\$ 58,145,000.00 263,501.78
vii. Principal of Senior-Subordinate Bonds Outstanding
viii. Accrued Interest on Senior-Subordinate Bonds Outstanding
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)]
Senior-Subordinate Parity Percentage [III.C.iv / (III.C.v + III.C.vi + III.C.vii + III.C.viii + III.C.xi)]
162.63\%
162.63\%
\$ 36,579,049.10
A. Student Loan Principal Collection Activity

ii. Principal Recoveries on Loans Previously Considered Loss

33,311.09
iii. Total Principal Collections
\$ 3,865,871.79
B. Student Loan Non-Cash Principal Activity
i. Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy

617,545.39
ii. Principal Losses - Other

4,136.89
iii. Adjustments for Principal Recoveries on Loans Previously Considered Loss
$(33,311.09)$
iv. Interest Capitalized into Principal During Collection Period
(1,335,414.75)
v. School Refunds
vi. Other Adjustments
vii. Total Non-Cash Principal Activity
\$ $(747,043.56)$
C. Student Loan Principal Additions
i. New Loan Disbursements
ii. Loans Transferred
iii. Total Principal Additions
\$ 3,118,828.23
E. Student Loan Interest Collection Activity
i. Regula Interest Colle
ii. Interest Recoveries on Loans Previously Considered Loss
iii. Late Fees
iv. Total Interest Collections
$1,105,249.90$
0,762.75
F. Student Loan Non-Cash Interest Activity
$\begin{array}{ll}\text { i. } & \text { Interest Losses } \\ \text { ii. } & \text { Interest Capitalized into Principal During Collection Period } \\ \text { iii. } & \text { Other }\end{array}$
iii. Other Adjustments
iv. Total Non-Cash Interest Activity

29,520.71
1,335,414.75
G. Student Loan Interest Additions
i. New Loan Disbursements
ii. Loans Transferred
iii. Total Interest Additions
\$

Total Student Loan Interest Activity (IV.E.iv + IV.F.iv + IV.G.iii)
\$ 2,498,471.58

## Interest Expected to be Capitalized

i. Interest Expected to be Capitalized - Beginning
\$ 3,432,465.77
ii. Interest Capitalized into Principal During Collection Period (IV.B.vii)
iii. Change in Interest Expected to be Capitalized
iv. Interest Expected to be Capitalized - Ending
A. Debt Service Reserve Fund Reconciliation

- Service Reserve Fund Reconciliation
ii. Draws Due to Liquidity Needs
iii. Debt Service Reserve Fund Requirement
iv. Releases or Replenishments in Waterfall Proces
v. Balance on Current Period End Date

10/25/2023
\$ 1,391,900.00
1,162,900.00 (229,000.00)
B. Capitalized Interest Fund Reconciliation
i. Balance on Prior Period End Dat

10/25/2023
iii. Maximum Amount in Step-down Schedule
iv. Releases in Waterfall Process
v. Balance on Current Period End Date
\$
C. Student Loan Fund Reconciliation
i. Balance on Prior Period End Date
ii. Draws for Cost of Issuance
iii. Draws for New Loan Acquisitions
iv. School Refunds
v. Transfers from Revenue Fund for Recycling
vi. Transfers for the Payment of Bonds
vii. Investment Activity
viii. Balance on Current Period End Date
E. Funds Remitted During Period: Operating Fund
i. Servicing Fees
ii. Trustee Fees
iii. Administrator Fees
iv. Other
v. Total

| Student Loan Default and Recovery |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A. | Student Loan Defaults | School Loans - Student |  | School Loans - Parent |  | Refinance Loans |  | Total |  |
|  | i. Principal Balance of Loans Upon Transfer into Trust Estate | \$ | 108,091,718.67 | \$ | 9,886,449.58 | \$ | 16,927,958.92 | \$ | 134,906,127.17 |
|  | ii. Interest Capitalized to Date on Loans |  | 6,622,461.90 |  | 263,867.24 |  | 430,246.21 |  | 7,316,575.35 |
|  | iii. Total Principal Required to be Paid on Loans (VI.A.i. + VI.A.iii) | \$ | 114,714,180.57 | \$ | 10,150,316.82 | \$ | 17,358,205.13 | \$ | 142,222,702.52 |
|  | iv. Principal Balance of Loans Becoming Greater than 180 Days Past Due During Period |  | 475,070.44 |  | 33,143.05 |  | 109,331.90 |  | 617,545.39 |
|  | v. Cumulative Principal Balance of Loans Having Defaulted | \$ | 4,765,700.28 | \$ | 177,910.55 | \$ | 367,585.65 | \$ | 5,311,196.48 |
|  | vi. Cumulative Default Rate (VI.A.v. / VI.A.iiii.) |  | 4.15\% |  | 1.75\% |  | 2.12\% |  | 3.73\% |
| B | Student Loan Recovery |  |  |  |  |  |  |  |  |
|  | i. Principal Received on Defaulted Loans During Period | \$ | 30,280.07 | \$ | - | \$ | 3,074.50 | \$ | 33,354.57 |
|  | ii. Interest Received on Defaulted Loans During Period |  | 16,083.47 |  | - |  | 640.26 |  | 16,723.73 |
|  | iii. Fees Received on Defaulted Loans During Period |  | 890.56 |  | - |  | 17.88 |  | 908.44 |
|  | iv. Total Periodic Recovery (VI.B.i + VI.B.ii VI.B.iii) |  | 47,254.10 |  | - |  | 3,732.64 | \$ | 50,986.74 |
|  | v. Periodic Recovery Rate (VI.B.iv / VI.A.v) |  | 0.99\% |  | 0.00\% |  | 1.02\% |  | 0.96\% |
|  | vi. Cumulative Principal Received on Loans Since Default |  | 147,638.35 |  | 39,827.24 |  | 26,736.54 | \$ | 214,202.13 |
|  | vii. Cumulative Interest Received on Loans Since Default |  | 117,794.67 |  | 3,504.02 |  | 8,672.99 |  | 129,971.68 |
|  | viii. Cumulative Fees Received on Loans Since Default |  | 8,193.31 |  | 147.00 |  | 778.05 |  | 9,118.36 |
|  | ix. Total Cumulative Recovery (VI.B.vi + VI.B.vii + VI.B.ivii) |  | 273,626.33 |  | 43,478.26 |  | 36,187.58 | \$ | 353,292.17 |
|  | x. Cumulative Recovery Rate (VI.B.ix / VI.A.v) |  | 5.74\% |  | 24.44\% |  | 9.84\% |  | 6.65\% |
| VII. Student Loan Prefunding Concentration Limits - 2020A Bonds |  |  |  |  |  |  |  |  |  |
|  | Criteria |  |  |  | Limit |  | Amount Acquired |  | \% |
|  | School loans made to a student borrower with no cosigner |  |  |  | <= 17\% | \$ | 7,788,145.31 |  | 16.93\% |
|  | FICO Scores < $=699$ |  |  |  | <= 20\% |  | 8,453,952.17 |  | 18.38\% |
|  | FICO Scores < $=739$ |  |  |  | <= 49\% |  | 20,653,401.15 |  | 44.90\% |
|  | Immediate Full Repayment or Interest Only School Repayment Plan |  |  |  | $>=44 \%$ |  | 20,721,149.24 |  | 45.05\% |
|  | Refinance Loans |  |  |  | $>=12 \%$ |  | 5,966,799.13 |  | 12.97\% |
|  | Fully Deferred Loans |  |  |  | < $=28 \%$ |  | 12,637,032.30 |  | 27.47\% |
|  | Total Acquired $\quad \$ 45,995,378.89$ |  |  |  |  |  |  |  |  |


| Quarter End | Starting Principal Balance In Repayment | Current Quarter CPR | Cumulative 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\% |
| 4/25/2022 | \$ 55,632,381.41 | 14.47\% | 11.11\% |
| 7/25/2022 | \$ 53,241,784.53 | 11.04\% | 11.10\% |
| 10/26/2022 | \$ 55,383,546.19 | 8.97\% | 10.86\% |
| 1/25/2023 | \$ 52,328,553.73 | 1.21\% | 9.90\% |
| 4/26/2023 | \$ 60,832,510.82 | 11.10\% | 10.01\% |
| 7/25/2023 | \$ 59,002,751.28 | 3.88\% | 9.50\% |
| 10/25/2023 | \$ 60,931,667.12 | 7.36\% | 9.33\% |
| 1/25/2024 | \$ 57,822,044.89 | 7.97\% | 9.24\% |
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## 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 | 366 | \$ | 3,602,442.44 | 4.22\% | 248 | \$ | 2,401,350.44 | 2.81\% | 614 | \$ | 6,003,792.88 | 7.03\% |
| 680-689 | 365 |  | 4,027,920.64 | 4.72\% | 279 |  | 2,588,903.85 | 3.03\% | 644 |  | 6,616,824.49 | 7.75\% |
| 690-699 | 397 |  | 3,908,763.35 | 4.58\% | 225 |  | 1,730,819.46 | 2.03\% | 622 |  | 5,639,582.81 | 6.61\% |
| 700-709 | 450 |  | 4,454,559.94 | 5.22\% | 215 |  | 2,030,159.63 | 2.38\% | 665 |  | 6,484,719.57 | 7.60\% |
| 710-719 | 431 |  | 4,670,514.46 | 5.47\% | 219 |  | 2,027,566.97 | 2.38\% | 650 |  | 6,698,081.43 | 7.85\% |
| 720-729 | 381 |  | 4,492,926.15 | 5.26\% | 180 |  | 1,546,336.85 | 1.81\% | 561 |  | 6,039,263.00 | 7.08\% |
| 730-739 | 437 |  | 4,830,047.68 | 5.66\% | 192 |  | 2,311,567.69 | 2.71\% | 629 |  | 7,141,615.37 | 8.37\% |
| 740-749 | 393 |  | 4,371,112.98 | 5.12\% | 140 |  | 1,663,981.00 | 1.95\% | 533 |  | 6,035,093.98 | 7.07\% |
| 750-759 | 372 |  | 3,721,575.87 | 4.36\% | 93 |  | 1,283,729.40 | 1.50\% | 465 |  | 5,005,305.27 | 5.86\% |
| 760-769 | 366 |  | 3,850,802.22 | 4.51\% | 91 |  | 1,048,361.17 | 1.23\% | 457 |  | 4,899,163.39 | 5.74\% |
| 770-779 | 388 |  | 3,925,642.28 | 4.60\% | 66 |  | 754,166.00 | 0.88\% | 454 |  | 4,679,808.28 | 5.48\% |
| 780-789 | 332 |  | 3,238,095.61 | 3.79\% | 62 |  | 743,446.56 | 0.87\% | 394 |  | 3,981,542.17 | 4.66\% |
| 790-799 | 377 |  | 3,656,089.81 | 4.28\% | 47 |  | 749,724.37 | 0.88\% | 424 |  | 4,405,814.18 | 5.16\% |
| 800 and Above | 922 |  | 10,103,067.86 | 11.84\% | 112 |  | 1,617,722.89 | 1.90\% | 1,034 |  | 11,720,790.75 | 13.73\% |
| Total | 5,977 | \$ | 62,853,561.29 | 73.64\% | 2,169 | \$ | 22,497,836.28 | 26.36\% | 8,146 | \$ | 85,351,397.57 | 100.00\% |


| Weighted Average FICO Score |  |
| :--- | :--- |
| Cosigned | 746.91 |
| Not Cosigned | 728.36 |
| All | 742.02 |

B. Distribution of Loans by Interest Rate

|  | Number of Loans | Principal Balance | \% |
| :--- | ---: | ---: | ---: |
| $1.00 \%-1.99 \%$ | 4 | $\$$ | $(12.63)$ |
| $2.00 \%-2.99 \%$ | 16 | $137,746.82$ | $0.00 \%$ |
| $3.00 \%-3.99 \%$ | 25 | $684,901.91$ | $0.16 \%$ |
| $4.00 \%-4.99 \%$ | 508 | $4,623,729.91$ | $0.80 \%$ |
| $5.00 \%-5.99 \%$ | 1,369 | $13,216,705.54$ | $5.42 \%$ |
| $6.00 \%-6.99 \%$ | 2,176 | $23,091,952.46$ | $15.49 \%$ |
| $7.00 \%-7.99 \%$ | 1,464 | $15,504,905.79$ | $27.06 \%$ |
| $8.00 \%-8.99 \%$ | 1,483 | $15,670,812.47$ | $18.17 \%$ |
| $9.00 \%-9.99 \%$ | 203 | $2,251,705.08$ | $18.36 \%$ |
| $10.00 \%$ and Above | 898 | $10,168,950.22$ | $2.64 \%$ |
| Total | $\mathbf{8 , 1 4 6}$ | $\mathbf{\$ 8 5 , 3 5 1 , 3 9 7 . 5 7}$ | $11.91 \%$ |

C. Distribution of Variable Rate Loans by 1M Term SOFR Margin

|  | Number of Loans | Principal Balance | \% |
| :--- | ---: | ---: | ---: |
| $1.00 \%-1.99 \%$ | 13 | $\$$ | $128,954.12$ |
| $2.00 \%-2.99 \%$ | 28 | $224,880.23$ | $0.93 \%$ |
| $3.00 \%-3.99 \%$ | 119 | $1,183,434.33$ | $1.62 \%$ |
| $4.00 \%-4.99 \%$ | 337 | $3,580,083.07$ | $8.53 \%$ |
| $5.00 \%-5.99 \%$ | 301 | $3,126,072.00$ | $25.82 \%$ |
| $6.00 \%-6.99 \%$ | 264 | $3,155,705.93$ | $22.54 \%$ |
| $7.00 \%-7.99 \%$ | 172 | $2,134,974.20$ | $22.76 \%$ |
| $8.00 \%-8.99 \%$ | 28 | $332,851.07$ | $15.40 \%$ |
| Total | $\mathbf{1 , 2 6 2}$ | $\mathbf{\$}$ | $\mathbf{1 3 , 8 6 6 , 9 5 4 . 9 5}$ |

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

|  | Number of Loans | Principal Balance |  | \% |
| :---: | :---: | :---: | :---: | :---: |
| July 1, 2012 - June 30, 2013 | 7 | \$ | 35,212.62 | 0.04\% |
| July 1, 2013 - June 30, 2014 | 16 |  | 185,385.84 | 0.22\% |
| July 1, 2014 - June 30, 2015 | 440 |  | 2,892,744.54 | 3.39\% |
| July 1, 2015 - June 30, 2016 | 571 |  | 4,614,903.48 | 5.41\% |
| July 1, 2016 - June 30, 2017 | 558 |  | 4,537,134.26 | 5.32\% |
| July 1, 2017 - June 30, 2018 | 756 |  | 6,588,516.11 | 7.72\% |
| July 1, 2018 - June 30, 2019 | 1,238 |  | 13,331,566.14 | 15.62\% |
| July 1, 2019 - June 30, 2020 | 1,650 |  | 17,805,657.33 | 20.86\% |
| July 1, 2020 - June 30, 2021 | 1,817 |  | 20,828,663.29 | 24.40\% |
| July 1, 2021 - June 30, 2022 | 1,093 |  | 14,531,613.96 | 17.03\% |
| Total | 8,146 | \$ | 85,351,397.57 | 100.00\% |

E.

## Distribution of Loans by Geographic Location

|  | Number of Loans | Principal Balance | $\%$ |
| :--- | ---: | ---: | ---: |
| South Carolina | 7,072 | $\$$ | $71,281,774.78$ |
| North Carolina | 274 | $3,416,470.36$ | $83.52 \%$ |
| Georgia | 138 | $1,689,441.89$ | $4.00 \%$ |
| Florida | 89 | $1,243,185.22$ | $1.98 \%$ |
| New Jersey | 69 | $1,222,046.26$ | $1.46 \%$ |
| Virginia | 68 | $1,080,272.48$ | $1.43 \%$ |
| Pennsylvania | 60 | $691,797.48$ | $1.27 \%$ |
| New York | 31 | $460,961.32$ | $0.81 \%$ |
| Texas | 41 | $386,846.83$ | $0.54 \%$ |
| Maryland | 32 | $346,009.08$ | $0.45 \%$ |
| All Other States | 272 | $3,532,591.87$ | $0.41 \%$ |
| Total | $\mathbf{8 , 1 4 6}$ | $\mathbf{\$}$ | $\mathbf{8 5 , 3 5 1 , 3 9 7 . 5 7}$ |

F. Distribution of Loans by Range of Principal Balance

|  | Number of Loans | Principal Balance | $\%$ |
| :--- | ---: | ---: | ---: |
| Less than $\$ 5,000.00$ | 2,521 | $\$$ | $7,403,812.65$ |
| $\$ 5,000.00-\$ 9,999.99$ | 2,395 | $17,382,311.86$ | $8.67 \%$ |
| $\$ 10,000.00-\$ 19,999.99$ | 2,288 | $32,446,349.25$ | $20.37 \%$ |
| $\$ 20,000.00-\$ 29,999.99$ | 654 | $15,482,380.11$ | $38.02 \%$ |
| $\$ 30,000.00-\$ 39,999.99$ | 162 | $5,504,543.93$ | $18.14 \%$ |
| $\$ 40,000.00-\$ 49,999.99$ | 64 | $2,826,836.18$ | $6.45 \%$ |
| $\$ 50,000.00-\$ 59,999.99$ | 32 | $1,711,291.30$ | $3.31 \%$ |
| $\$ 60,000.00-\$ 69,999.99$ | 12 | $769,704.26$ | $2.00 \%$ |
| $\$ 70,000.00-\$ 79,999.99$ | 7 | $523,840.87$ | $0.90 \%$ |
| $\$ 80,000.00-\$ 89,999.99$ | 1 | $82,673.95$ | $0.61 \%$ |
| $\$ 90,000.00-\$ 99,999.99$ | 1 | $95,456.81$ | $0.10 \%$ |
| $\$ 100,000.00-\$ 109,999.99$ | 3 | $316,563.78$ | $0.11 \%$ |
| $\$ 110,000.00-\$ 119,999.99$ | 2 | $232,743.87$ | $0.37 \%$ |
| $\$ 120,000.00-\$ 129,999.99$ | - | - | $0.27 \%$ |
| $\$ 130,000.00-\$ 139,999.99$ | 2 | $271,505.82$ | $0.00 \%$ |
| $\$ 140,000.00-\$ 149,999.99$ | 1 | $149,244.63$ | $0.32 \%$ |
| $\$ 150,000.00$ and Above | 1 | $152,138.30$ | $0.17 \%$ |
| Total | $\mathbf{8 , 1 4 6}$ | $\$ 85,351,397.57$ | $0.18 \%$ |

G. Distribution of Loans by Months Remaining Until Scheduled Maturity

|  | Number of Loans | Principal Balance | $\%$ |
| :--- | ---: | ---: | ---: |
| $0-12$ | 117 | $\$$ | $98,538.46$ |
| $13-24$ | 187 | $540,932.19$ | $0.12 \%$ |
| $25-36$ | 242 | $846,292.79$ | $0.63 \%$ |
| $37-48$ | 316 | $1,328,339.48$ | $0.99 \%$ |
| $49-60$ | 396 | $2,429,059.35$ | $1.56 \%$ |
| $61-72$ | 497 | $3,281,077.95$ | $2.85 \%$ |
| $73-84$ | 630 | $5,847,921.65$ | $3.84 \%$ |
| $85-96$ | 834 | $7,532,708.40$ | $6.85 \%$ |
| $97-108$ | 971 | $9,785,919.69$ | $8.83 \%$ |
| $109-120$ | 978 | $11,849,042.17$ | $11.47 \%$ |
| $121-132$ | 606 | $7,614,681.61$ | $13.88 \%$ |
| $133-144$ | 538 | $7,016,625.06$ | $8.92 \%$ |
| $145-156$ | 467 | $6,206,309.43$ | $8.22 \%$ |
| $157-168$ | 378 | $5,205,680.69$ | $7.27 \%$ |
| $169-180$ | 483 | $7,819,757.33$ | $6.10 \%$ |
| $181-192$ | 186 | $2,628,494.24$ | $9.16 \%$ |
| $193-204$ | 182 | $2,833,858.39$ | $3.08 \%$ |
| $205-216$ | 93 | $1,525,802.02$ | $3.32 \%$ |
| $217-228$ | 28 | $622,977.85$ | $1.79 \%$ |
| $229-240$ | 11 | $271,213.98$ | $0.73 \%$ |
| 241 and Above | 6 | $66,164.84$ | $0.32 \%$ |
| Total | $\mathbf{6}$ |  | $\mathbf{1 4 6}$ |

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

|  | Number of Loans | Principal Balance | \% |
| :--- | ---: | ---: | ---: |
| $\mathbf{0 - 1 2}$ | 1,303 | $\$$ | $17,584,714.70$ |
| $13-24$ | 1,129 | $12,764,216.77$ | $27.99 \%$ |
| $25-36$ | 877 | $9,445,186.11$ | $15.0 \%$ |
| $37-48$ | 720 | $7,780,748.53$ | $12.39 \%$ |
| $49-60$ | 625 | $5,149,937.56$ | $8.20 \%$ |
| $61-72$ | 494 | $3,836,773.87$ | $6.11 \%$ |
| 73 and Above | 1,106 |  | $6,256,505.78$ |
| Total | $\mathbf{6 , 2 5 4}$ | $\mathbf{\$}$ | $\mathbf{6 2 , 8 1 8 , 0 8 3 . 3 2}$ |

I. Distribution of Loans by School

|  | Number of Loans | Principal Balance | $\%$ |
| :--- | ---: | ---: | ---: |
| University of South Carolina - Columbia | 1,764 | $\$ 17,092,520.76$ | $20.03 \%$ |
| Clemson University | 1,295 | $13,214,496.03$ | $15.48 \%$ |
| Citadel, The Military College of South Carolina | 333 | $5,557,448.54$ | $6.51 \%$ |
| Winthrop University | 520 | $4,698,303.54$ | $5.50 \%$ |
| College of Charleston | 404 | $4,017,409.80$ | $4.71 \%$ |
| Coastal Carolina University | 361 | $3,635,713.51$ | $4.26 \%$ |
| Anderson University | 376 | $3,395,131.59$ | $3.98 \%$ |
| Wofford College | 136 | $2,396,993.49$ | $2.81 \%$ |
| Lander University | 197 | $1,569,090.69$ | $1.84 \%$ |
| Limestone College | 160 | $1,365,166.49$ | $1.60 \%$ |
| University of South Carolina Upstate | 211 | $1,320,700.32$ | $1.55 \%$ |
| Medical University of South Carolina | 89 | $1,267,765.29$ | $1.49 \%$ |
| Charleston Southern University | 155 | $1,264,449.30$ | $1.48 \%$ |
| Furman University | 68 | $1,165,079.65$ | $1.37 \%$ |
| Tri-County Technical College | 125 | $1,129,285.03$ | $1.32 \%$ |
| Presbyterian College | 103 | $1,072,132.74$ | $1.26 \%$ |
| University of South Carolina - Beaufort | 115 | $877,086.94$ | $1.03 \%$ |
| Newberry College | 95 | $832,614.41$ | $0.98 \%$ |
| North Greenville University | 94 | $733,667.91$ | $0.86 \%$ |
| Midlands Technical College | 129 | $732,230.93$ | $0.86 \%$ |
| All Other Schools | 1,092 | $10,459,463.64$ | $12.25 \%$ |
| Unknown/Refinance Loans | 324 | $7,554,646.97$ | $8.85 \%$ |
| Total | $\mathbf{8 , 1 4 6}$ | $\mathbf{\$}$ | $\mathbf{8 5 , 3 5 1 , 3 9 7 . 5 7}$ |

XII. Servicer Totals as of $\mathbf{1 / 2 5 / 2 0 2 4}$

|  |  |  |  |  |
| :--- | ---: | ---: | :---: | :---: |
|  | Number of Loans | Principal Balance | \% |  |
| Nelnet Servicing, LLC* | 8,146 | $\$$ | $85,351,397.57$ |  |
| *d/b/a Firstmark Service |  |  |  |  |

*d/b/a Firstmark Services

