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MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY Education Loan Revenue Bonds, Issue N Data as of 09/30/2024				
I. Principal Parties to the Transaction				
Issuing Entity	Massachusetts Educational Financing Authority			
Servicer	Pennsylvania Higher Education Assistance Agency "PHEAA"			
Indenture Trustee	U.S. Bank National Association			
II. Explanations / Definitions / Abbreviations / Notes				
II. Explanations / Definitions / Abbreviations / Notes Please refer to associated Official Statements for General Resolution Requirements and specific series for Redemption Provisions and Interest Payment Dates.				

11	Doal	Parameters

A. Student Loan Portfolio Characteristics	06/30/2024	Activity	09/30/2024
i. Portfolio Principal Balance	\$105,443,260.73	\$124,164,812.16	\$229,608,072.89
ii. Interest Expected to be Capitalized	\$392,833.27	\$329,396.69	722,229.96
iii. Reserve Account	\$4,755,300.00	\$18,082.21	\$4,773,382.21
iv. Pool Balance (i + ii + iii)	\$110,591,394.00	\$124,512,291.06	\$235,103,685.06
v. Other Accrued Interest	\$642,181.52	\$590,432.71	\$1,232,614.23
vi. Weighted Average Coupon (WAC)	6.75%		7.42%
vii. Weighted Average Remaining Months to Maturity (WARM)	97		136
xiii. Number of Loans	13,342		22,834
ix. Number of Borrowers	11,073		19,079
x. Average Borrower Indebtedness	\$9,987.48		\$12,322.64
			·

B. Notes	Original Bonds Outstanding	6/30/2024	Paydown Factors	9/30/2024
Education Loan Revenue Bonds, Issue N, Series 2024A	\$370,040,000.00	\$370,040,000	\$0	\$370,040,000
Education Loan Revenue Bonds, Issue N, Series 2024B	\$54,635,000.00	\$54,635,000	\$0	\$54,635,000
Education Loan Revenue Bonds, Issue N, Series 2024C	\$10,000,000.00	\$10,000,000	\$0	\$10,000,000
Education Loan Revenue Bonds, Issue N, Series 2024D	\$40,855,000.00	\$40,855,000	\$0	\$40,855,000
	\$475,530,000.00	\$475,530,000.00	\$0	\$475,530,000.00

C. Available Trust Fund Balances	06/30/2024	Net Activity	09/30/2024
i. Reserve Account			
a. Taxable Reserve Account	\$3,700,400,00	\$14,217.76	\$3,714,617.76
b. Tax Exempt Reserve Account	\$1,054,900.00	\$3,864.45	\$1,058,764.45
ii. Revenue Account			
a. Taxable Revenue Account	\$264,536.61	\$7,052,370.78	\$7,316,907.39
b. Tax Exempt Rate Revenue Account	\$1,397,626.72	(\$601,159.68)	\$796,467.04
1			
iii. Debt Service Account			
a. Series A Taxable Debt Service Account	\$0.00	\$4,879,900.98	\$4,879,900.98
b. Series B Tax Exempt Debt Service Account	\$0.00	\$692,749.71	\$692,749.71
c. Series C Tax Exempt Debt Service Account	\$0.00	\$132,866.00	\$132,866.00
d. Series D Tax Exempt Debt Service Account	\$0.00	\$542,824.08	\$542,824.08
iv. Capitalized Interest Account	\$0.00	\$0.00	
a. Taxable Capitalized Interest Account	\$0.00	\$0.00	\$0.00
b. Tax Exempt Capitalized Interest Account			\$0.00
	\$0.00	\$0.00	
v. Cost of Issuance Account			
a. Taxable Cost of Issuance Account	\$0.00	\$0.00	\$0.00
b. Tax Exempt Cost of Issuance Account	\$672,799.47	(\$342,030.00)	\$330,769.47
vi. Program Expense Account			
a. Taxable Program Expense Account	\$0.00	\$294,533.83	\$294,533.83
b. Tax Exempt Program Expense Account	\$0.00	\$83,412.10	\$83,412.10
vii. Redemption Account			
a. Series A Taxable Redemption Account	\$0.00	\$0.00	
b. Series B Tax Exepmt Redemption Account	\$0.00	\$0.00	\$0.00
c. Series C Tax Exempt Redemption Account	\$0.00	\$0.00	\$0.00
d. Series D Tax Exempt Redemption Account	\$0.00	\$0.00	\$0.00 \$0.00
viii. Purchase Account			\$0.00
a. Taxable Purchase Account	\$347,536,302.61	(\$109,307,255.08)	\$238,229,047.53
b. Tax Exempt Rate Purchase Account	\$37,429,759.39	(\$21,399,368.00)	\$16,030,391.39
ix: Rebate Fund			
Total Fund Balances	\$392,056,324.80	(\$117,953,073.07)	\$274,103,251.73

		COMBINED	
IV. Transactions for the Time	Period 07/01/2024 - 09/30/2024		
Α.	Student Loan Principal C	Collection Activity	
	i.	Borrower Payments	(7,463,000.51)
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	10,500.97
	V.	Principal Write-Offs Reimbursed to the Trust	-
	vi.	Other System Adjustments	
	vii.	Total Principal Collections	(7,452,499.54)
В.	Student Loan Non-Cash	Principal Activity	
	i.	Principal Realized Losses - Claim Write-Offs	(237,936.91)
	ii.	Principal Realized Losses - Other	1.46
	iii.	Other Adjustments	(60,712.46)
	iv.	Capitalized Interest	6,078.61
	v.	Total Non-Cash Principal Activity	(292,569.30)
C.	Student Loan Principal A	dditiono	
G.	i.	New Loan Additions	131,909,881.00
	ii.	Loans Transferred	-
	iii.	Total Principal Additions	131,909,881.00
D.	Total Student Loan Prince	ipal Activity (Avii + Bv + Ciii)	124,164,812.16
	· ·		
E.	Student Loan Interest Ac		(4.070.400.40)
	i. :	Borrower Payments	(1,672,169.43)
	ii. iii.	Claim Payments	-
	****	Late Fees & Other	-
	iv.	Reversals Refunds	•
	V. Vi.	Interest Write-Offs Reimbursed to the Trust	-
	vi. Vii.	Other System Adjustments	
	xiii.	Total Interest Collections	(1,672,169.43)
_	Overdand Learn New Oracle	Indonesia Australia	
F.	Student Loan Non-Cash	Borrower Accruals	2,622,742.97
	i. ii.	Interest Losses - Other	(19,643.28)
	II. iii.	Other Adjustments	(5,022.25)
	iv.	Capitalized Interest	(6,078.61)
	v.	Total Non-Cash Interest Adjustments	2,591,998.83
G.	Student Loan Interest Ad		
	i. ::	New Loan Additions	-
	ii. iii.	Loans Transferred Total Interest Additions	
	····	Total Interest Additions	•
н.	Total Student Loan Interes	est Activity (Exiii + Fv + Giii)	919,829.40
	Combined		
l.		tivity During this Period	
	Default and Recovery Ac Defaults During this Period		257,580.19
	Recoveries During this Period		257,500.19
	Net Defaults	iou	\$257,580.19
	Not Belduits		Ψ251,000.15
J.	Default and Recovery Ac		
	Cumulative Defaults Since		257,580.19
	Cumulative Recoveries Sir		
	Cumulative Net Defaults S	псе псериот	\$257,580.19
K	Interest Expected to be 0		
		pitalized - Beginning (III - A-ii)	\$392,833.27
		incipal During Collection Period (B-iv)	6,078.61
	Change in Interest Expecte		329,396.69
	Interest Expected to be Ca	pitalizea - Enaing (III - A-II)	722,229.96

COMBINED

		COMBINED	
V. Cash Receipts for the Time Period 07/01/2024 - 09/30	0/2024		
A.	Principal Collection	ne	
۸.	- Frincipal Collectic		7 400 000 54
	l. 	Borrower Payments	7,463,000.51
	II.	Claim Payments	•
	iii.	Reversals	•
	iv.	Refunds	(10,500.97)
	v.	Total Principal Collections	7,452,499.54
В.	Interest Collection	\$	
	i	Borrower Payments	1,672,169.43
	 ii	Claim Payments	-
	 :::	Reversals	
	iii.	Refunds	·
	iv.		•
	٧.	Late Fees & Other	
	vi.	Total Interest Collections	1,672,169.43
C.	Private Loan Reco	veries	•
D.	Investment and Of	her Income	5,370,739.03
E.	Other Receipts		\$0.00
			,
E.	Total Cash Receip	s during Collection Period	14,495,408.00
	Total Gast Hoose		1 1, 100, 100100

COMBINED

VI. Waterfall for Distribution	COMBI		
VI. Waterian for Distribution	Funds Available for Distribution Beginning Balance		Remaining <u>Funds Balance</u> \$392,056,324.80
(i.)	Total Principal and Interest Collections	9,124,668.97	\$401,180,993.77
(ii.)	Investment and Other Income	\$5,370,739.03	\$406,551,732.80
(iii.)	Disbursements	(\$131,897,381.00)	\$274,654,351.80
(iv.)	Adminstration and Program Fees Cost of Issuance Servicing Administration Other Total	(\$314,870.00) (\$160,570.03) (\$48,500.04) (\$27,160.00) (\$551,100.07)	\$274,103,251.73
(v.)	Noteholders Interest Distribution to the Noteholders	\$0.00	\$274,103,251.73
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$274,103,251.73
(vii.)	Amounts Deposited to Fund Balances	\$0.00	\$274,103,251.73
(viii.)	Release to Issuer	\$0.00	\$274,103,251.73
	Net Activity	(117,953,073.07)	

TAX EXEMPT

IV TE Transactions for the Tim	o Poriod 07/01/2024 00/20/2024	TAX EXEMPT	
iv. IE Transactions for the Tin	ne Period 07/01/2024 - 09/30/2024		
A.	Student Loan Principal C	ollection Activity	
1	i.	Borrower Payments	(5,670,521.66
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	10,112.35
	V.	Principal Write-Offs Reimbursed to the Trust	· -
	vi.	Other System Adjustments	-
	vii.	Total Principal Collections	(5,660,409.31
			(-,,
В.	Student Loan Non-Cash	Principal Activity	
	i.	Principal Realized Losses - Claim Write-Offs	(176,842.25
	ii.	Principal Realized Losses - Other	-
	iii.	Other Adjustments	(48,230.15
	iv.	Capitalized Interest	165.73
	v.	Total Non-Cash Principal Activity	(224,906.67
C.	Student Loan Principal A		
	i.	New Loan Additions	21,479,330.00
	ii.	Loans Transferred	
	iii.	Total Principal Additions	21,479,330.00
_			
D.	Total Student Loan Princ	ipal Activity (Avii + Bv + Ciii)	15,594,014.02
_			
E.	Student Loan Interest Ac		
	i.	Borrower Payments	(1,269,378.51
	ii.	Claim Payments	-
	iii.	Late Fees & Other	-
	iv.	Reversals	-
	v. :	Refunds	-
	vi.	Interest Write-Offs Reimbursed to the Trust	-
	Vii.	Other System Adjustments Total Interest Collections	- (4.000.070.64
	xiii.	lotal interest Collections	(1,269,378.51
F.	Student Lean New Cook	manage & adjustes	
I	Student Loan Non-Cash		1,340,219.34
	i. II.	Borrower Accruals Interest Losses - Other	(17,187.97
	ıı. iii.	Other Adjustments	(3,965.18
	iv.	Capitalized Interest	(165.73
	v.	Total Non-Cash Interest Adjustments	1,318,900.46
	٧.	Total Non-Cash interest Adjustinents	1,310,300.40
G.	Student Loan Interest Ad	ditions	
1	i.	New Loan Additions	_
	ii.	Loans Transferred	_
	iii.	Total Interest Additions	
н.	Total Student Loan Intere	st Activity (Exiii + Fv + Giii)	49,521.95
l.	MEFA Loans		
	Default and Recovery Ac	tivity During this Period	
	Defaults During this Period		194,030.22
	Recoveries During this Per	iod	\$0.00
	Net Defaults		\$194,030.22
1			
J.	Default and Recovery Ac	tivity Since Inception	
1	Cumulative Defaults Since		194,030.22
1	Cumulative Recoveries Sin		
1	Cumulative Net Defaults S	nce Inception	\$194,030.22
1			
K.	Interest Expected to be C		
1		pitalized - Beginning (III - A-ii)	\$34,779.05
1		ncipal During Collection Period (B-iv)	165.73
1	Change in Interest Expecte		31,906.70
1	Interest Expected to be Ca	pitalized - Ending (III - A-ii)	66,685.75

TAX EXEMPT

Cash Receipts for the Time Period 07/01/2024 - 09	9/30/2024		
A.	Principal Collecti	ons	
	i.	Borrower Payments	5,670,521.66
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	(10,112.35)
	٧.	Total Principal Collections	5,660,409.31
В.	Interest Collectio	ns	
	i.	Borrower Payments	1,269,378.51
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	-
	٧.	Late Fees & Other	-
	vi.	Total Interest Collections	1,269,378.51
C.	Private Loan Rec	overies	\$0.00
D.	Investment and C	ther Income	622,209.09
F.	Total Cash Recei	ots during Collection Period	7,551,996.91

TAX EXEMPT

	TAX EXEMPT		
VI TE. Waterfall for Distribution			
	Funds Available for Distribution Beginning Balance		Remaining Funds Balance \$40,555,085.58
(i.)	Total Principal and Interest Collections	6,929,787.82	\$47,484,873.40
(ii.)	Investment and Other Income	622,209.09	\$48,107,082.49
(iii.)	Disbursements	(21,479,330.00)	\$26,627,752.49
(iv.)	Adminstration and Program Fees Cost of Issuance Servicing Administration Other Total	(\$314,870.00) (\$77,287.88) (\$19,750.02) (\$27,160.00) (\$439,067.90)	\$26,188,684.59
(v.)	Noteholders Interest Distribution to the Noteholders	\$0.00	\$26,188,684.59
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$26,188,684.59
(vii.)	Amounts Deposited to Fund Balances	\$0.00	\$26,188,684.59
(viii.)	Release to Issuer	\$0.00	\$26,188,684.59
	Net Activity	(\$14,366,400.99)	

TAXABLE

		TAXABLE	
IV. TX Transactions for the Tin	e Period 07/01/2024 - 09/30/2024		
A.	Student Loan Principal Collection A	ctivity	
	i. B	orrower Payments	(1,792,478.85)
	ii. C	laim Payments	<u>-</u>
		eversals	-
		efunds	388.62
		rincipal Write-Offs Reimbursed to the Trust	300.02
			-
		ther System Adjustments	
	vii. T	otal Principal Collections	(1,792,090.23)
В.	Student Loan Non-Cash Principal A		
	i. P	rincipal Realized Losses - Claim Write-Offs	(61,094.66)
	ii. P	rincipal Realized Losses - Other	1.46
		ther Adjustments	(12,482.31)
		apitalized Interest	5,912.88
	v. T	otal Non-Cash Principal Activity	(67,662.63)
C.	Student Loan Principal Additions		
		ew Loan Additions	110,430,551.00
	ii. L	pans Transferred	-
	iii. T	otal Principal Additions	110,430,551.00
		•	, ,
D.	Total Student Loan Principal Activit	v (Avii + Bv + Ciii)	108,570,798.14
	Total Oldanii Zodii i iiiolodi / lotii i	, , , , , , , , , , , , , , , , , , , ,	
E.	Student Loan Interest Activity		
		Parameter Parameter	(400 700 00)
		orrower Payments	(402,790.92)
		laim Payments	-
	iii. L	ate Fees & Other	-
	iv. R	eversals	-
	v. R	efunds	-
		terest Write-Offs Reimbursed to the Trust	-
		ther System Adjustments	_
		otal Interest Collections	(402,790.92)
	AIII. I	otal interest conections	(402,190.32)
_	Otradaut Laan Nan Oaab Intaraat Aa	No. of Control of Cont	
F.	Student Loan Non-Cash Interest Ac		
		orrower Accruals	1,282,523.63
		terest Losses - Other	(2,455.31)
	iii. C	ther Adjustments	(1,057.07)
	iv. C	apitalized Interest	(5,912.88)
	v. T	otal Non-Cash Interest Adjustments	1,273,098.37
		•	-,,
G.	Student Loan Interest Additions		
J 5.		ow Loop Additions	
		ew Loan Additions	-
		pans Transferred	
	iii. T	otal Interest Additions	-
H.	Total Student Loan Interest Activity	(Exiii + Fv + Giii)	870,307.45
l.	Default and Recovery Activity Durin	a this Period	
-	Defaults During this Period	5	63,549.97
	Recoveries During this Period		\$0.00
	Net Defaults		\$63,549.97
J.	Default and Recovery Activity Since	Inception	
	Cumulative Defaults Since Inception		\$63,549.97
	Cumulative Recoveries Since Inceptio	ו	\$0.00
	Cumulative Net Defaults Since Inception		\$63,549.97
	Camadaro not boldano omos mospin		φου,υτυ.υτ
K.	Interest Expected to be Capitalized		
,		acinaina (III. A ii)	#0F0 0F1 00
	Interest Expected to be Capitalized - E		\$358,054.22
	Interest Capitalized into Principal Durin		5,912.88
	Change in Interest Expected to be Cap		297,489.99
	Interest Expected to be Capitalized - E	nding (III - A-ii)	\$655,544.21

TAYARI F

D.	Investment and Other Income		\$4,748,529.94
C.	Private Loan Recoveries		\$0.00
	vi. Total Interest Collecti	ns	\$402,790.92
	v. Late Fees & Other		
	iv. Refunds		-
	iii. Reversals		-
	ii. Claim Payments		-
	i. Borrower Payments		402,790.92
В.	Interest Collections		
	v. Total Principal Collec	ons	\$1,792,090.23
	iv. Refunds		(388.62)
	iii. Reversals		-
	ii. Claim Payments		-
	i. Borrower Payments		1,792,478.85
A.	Principal Collections		

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY

Education Loan Revenue Bonds, Issue N Data as of 09/30/2024

TAXABLE

	IAXAB		
VI TX. Waterfall for Distribution			
	Funds Available for Distribution Beginning Balance		Remaining Funds Balance \$351,501,239.22
(i.)	Total Principal and Interest Collections	\$2,194,881.15	\$353,696,120.37
(ii.)	Investment and Other Income	\$4,748,529.94	\$358,444,650.31
(iii.)	Disbursements	(\$110,418,051.00)	\$248,026,599.31
(iv.)	Adminstration and Program Fees Cost of Issuance Servicing Administration Other Total	\$0.00 (\$83,282.15) (\$28,750.02) \$0.00 (\$112,032.17)	\$247,914,567.14
(v.)	Noteholders Interest Distribution to the Noteholders	\$0.00	\$247,914,567.14
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$247,914,567.14
(vii.)	Amounts Deposited to Fund Balances	\$0.00	\$247,914,567.14
(viii.)	Release to Issuer	\$0.00	\$247,914,567.14
	Net Activity	(103,586,672.08)	

Data as of 09/30/2024

VII. Distributions	
A.	
Distribution Amounts	Issue N Bonds
i. Semi-Annual Interest Due	\$0.00
ii. Semi-Annual Interest Paid	\$0.00
iii. Interest Shortfall	\$0.00
vi. Principal Paid	\$0.00
vi. Fillicipal Faiu	φυ.υυ
v. Total Distribution Amount	\$0.00
В.	
Principal Distribution Amount Reconciliation	
Tax Exempt Noteholders' Principal Distribution Amount	\$0.00
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00
Total Tax Exempt Principal Distribution Amount Paid	\$0.00
Taxable Noteholders' Principal Distribution Amount	\$0.00
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00
Total Taxable Principal Distribution Amount Paid	\$0.00
C, Purchase Account Balance and Activity	
Fax Exempt Purchase Account Balance	
. Cash Purchase Account Balance for Lending (as of 09/30/2024)	\$16,030,391.39
i. Estimated Disbursements for Loans Previously Originated and Approved Loans	\$15,988,607.00
iii. Net Balance for New Loan Applications (as of 09/30/2024)	\$41,784.39
Taxable Purchase Account Balance	
i. Cash Purchase Account Balance for Lending (as of 09/30/2024)	\$238,229,047.53
i. Estimated Disbursements for Loans Previously Originated and Approved Loans	\$89,539,185.00
ii. Net Balance for New Loan Applications (as of 09/30/2024)	\$148,689,862.53
D.	
Additional Principal Paid	# 475 500 000 00
Notes Outstanding Principal Balance 06/30/2024)	\$475,530,000.00
i. Principal Distribution Paid	\$0.00 \$475,530,000.00
ii. Bonds Outstanding (09/30/2024) v. Interest Accrual (as of 09/30/2024)	7,984,860.83
v. Interest Accidal (as of 09/30/2024) v. Basis for Parity Ratio	\$483,514,860.83
. Dasis for Fairty (Valid	
ri. Pool Balance	
Student Loan Principal and Interest	\$231,562,917.08
Total Fund Balances	\$274,103,251.73
vii. Total Assets for Parity Ratio	\$505,666,168.81
viii. Parity %	104.58%
x Net Assets	\$22,151,307.98
E.	
Reserve Fund Reconciliation	
. Beginning of Period Balance	\$4,755,300.00
	\$18,082.21
i. Net Activity During the Period	\$4,773,382.21
ii. Net Activity During the Period iii. Total Reserve Fund Balance Available	
ii. Net Activity During the Period iii. Total Reserve Fund Balance Available iv. Required Reserve Fund Balance (1.00% of Bonds Outstanding) v. Ending Reserve Fund Balance	\$4,773,382.21 \$4,755,300.00 \$4,755,300.00

F. Outstanding CUS	IP Listing			
Bond Series	Maturity	Yield 1	CUSIP Number	Bonds Outstanding
N2024A	1-Jul-33	6.069%	57563RTW9	\$70,040,000.00
N2024A	1-Jul-49	6.352%	57563RTX7	\$300,000,000.00
N2024B	1-Jul-28	4.050%	57563RTY5	\$14,240,000.00
N2024B	1-Jul-29	4.080%	57563RTZ2	\$12,175,000.00
N2024B	1-Jul-30	4.110%	57563RUA5	\$12,175,000.00
N2024B	1-Jul-32	4.550%	57563RUB3	\$16,045,000.00
N2024C	1-Jul-32	4.360%	57563RUC1	\$10,000,000.00
N2024D	1-Jul-32	5.230%	57563RUD9	\$40,855,000.00
Total				\$475,530,000.00

1. Yield to Maturity

VIII. Portfolio Characteristics

	WAC	WAC	Number of Loans	Number of Loans	WARM	WARM	Principal Amount	Principal Amount	%	
Status	06/30/2024	09/30/2024	06/30/2024	09/30/2024	06/30/2024	09/30/2024	09/30/2024	09/30/2024	06/30/2024	09/30/202
Interim:										
In School	7.58%	7.97%	696	9,139	175	171	\$10,129,727.37	\$119,915,944.01	83.56%	97.61
Grace	7.57%	7.69%	149	220	174	171	\$1,993,221.60	\$2,935,323.60	16.44%	2.39
Total Interim	7.58%	7.96%	845	9,359	174	171	\$12,122,948.97	\$122,851,267.61	100.00%	100.00
Repayment										
Active										
0-30 Days Delinquent	6.64%	6.79%	12,106	13,137	87	96	\$89,636,142.59	\$103,766,812.33	96.05%	97.20
31-60 Days Delinquent	6.70%	6.78%	187	153	84	84	\$1,795,700.33	\$1,200,486.25	1.92%	1.12
61-90 Days Delinquent	6.68%	6.92%	80	67	84	105	\$748,419.21	\$702,658.92	0.80%	0.66
91-120 Days Delinquent	6.63%	6.72%	39	35	78	88	\$355,878.21	\$385,316.09	0.38%	0.36
121-150 Days Delinquent	7.07%	6.86%	28	27	86	82	\$235,206.84	\$218,113.68	0.25%	0.20
151-180 Days Delinquent	6.97%	6.98%	18	24	66	73	\$127,855.67	\$177,503.24	0.14%	0.17
181-210 Days Delinquent	6.50%	6.42%	13	14	77	70	\$95,760.07	\$81,001.78	0.10%	0.08
211-240 Days Delinquent	6.72%	0.00%	9	0	101	0	\$120,315.44	\$0.00	0.13%	0.00
241-270 Days Delinquent	6.89%	0.00%	1	0	44	0	\$26,660.95	\$0.00	0.03%	0.00
271-300 Days Delinquent	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00
Greater than 300 Days	6.00%	6.66%	1	2	111	87	\$9,345.34	\$36,006.29	0.01%	0.03
Deferment	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00
Forbearance	6.11%	6.10%	15	16	130	132	\$169,027.11	\$188,906.70	0.18%	0.18
Total Repayment	6.64%	6.79%	12,497	13,475	87	96	\$93,320,311.76	\$106,756,805.28	100.00%	100.00
Claims In Process	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00
Aged Claims Rejected	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00
Grand Total	6.75%	7.42%	13,342	22,834	97	136	\$105,443,260.73	\$229,608,072.89	0.00%	0.00

IX. Portfolio Characteristics by School and Program as of 09/30/2024					
Loan Type	WAC	WARM	Number of Loans	Principal Amount	9
Undergraduate Immediate Repayment - 10 Year	6.80%	108	4,934	\$44,555,941.88	19.419
Undergraduate Immediate Repayment - 15 Year	6.96%	152	2,380	\$26,249,423.04	11.43%
Undergraduate Immediate Repayment - 20 Year	6.40%	40	707	\$2,554,410.97	1.119
Interest Only	7.70%	141	2,589	\$27,038,350.60	11.78%
Undergraduate Deferred	7.36%	131	6,982	\$71,213,098.57	31.02%
Graduate Deferred	7.60%	135	550	\$5,714,767.90	2.49%
Student Alternative	8.13%	162	4,692	\$52,282,079.93	22.77%
Total	7.42%	136	22,834	\$229,608,072.89	100.00%
School Type					
Four Year Institution	7.42%	137	22,228	\$225,806,094.13	98.349
Community/2-Year	7.25%	115	586	\$3,700,140.60	1.619
Other/Unknown	7.57%	88	20	\$101,838.16	0.04%
Total	7.42%	136	22,834	\$229,608,072.89	100.009

Xa. Collateral Tables as of 09/30/2024

December Number of Loans	Distribution of the Student Loans b	ov Geographic Location *		
AK AL 61			Principal Balance	Percent by Principal
AL 61 \$482,448,48 0.21% AR R 23 \$183,139.05 0.08% AZ 76 \$967,819.87 0.42% CA 640 \$8,317,445.89 3.62% CO 149 \$1,732,131.86 0.75% CT 653 \$6,726,630.01 2.93% DE 51 \$560,619.76 0.24% CT 653 \$6,726,630.01 2.93% DE 51 \$560,619.76 0.24% CT 653 \$6,726,630.01 2.93% DE 51 \$560,619.76 0.24% DE 51 \$260,619.76 0.25% DE 51 \$260,61				
AR 23 \$183,139.05 0.08% AZ 76 \$967,819.87 0.42% CA 640 \$8,317,445.89 3.62% CO 149 \$1,732,131.86 0.75% CT 6853 \$6,726,630.01 2.93% DE 61 \$1 \$560,619.76 0.22% GA 169 \$1,645,080.78 0.72% GA 169 \$287,555,29 0.13% GA 189 \$207,324.70 0.09% IA 38 \$327,709.69 0.14% IA 370 \$4,368,261.87 1.99% IN 117 \$1,069,437.82 0.47% GA 169 \$4,368,261.87 1.99% IA 36,368,261.87 1.99% IA 36,368,269.99 1.25% IA 36,368,269.99 1.				
AZ 76 \$967,819.87 0.42% CA 640 \$8,317,445.89 3.62% CO 149 \$1,732,131.86 0.75% CT 653 \$6,726,630.01 2.93% CT 653 \$6,726,630.01 2.93% CT 653 \$6,726,630.01 2.93% CT 70 \$14 \$15,737,950.69 2.25% CA 169 \$16,800.78 0.72% CA 169 \$16,800.78 0.70% CA 169 \$				
CA 640 \$8,317,445,89 3.62% CO 149 \$1,732,131.86 0.75% CT 653 \$6,726,630.01 2.93% DE 51 \$560,619,76 0.24% FL 470 \$5,173,950.69 2.25% GA 169 \$1,645,080,78 0.72% HI 19 \$207,324,70 0.09% IA 38 \$327,709.69 0.14% ID 26 \$287,555,29 0.13% ID 26 \$287,555,29 0.13% IN 117 \$1,069,437,82 0.47% KS 56 \$465,511,83 0.20% KY 31 \$278,487,77 0.12% LA 35 \$369,534,21 0.16% MA 13,577 \$128,412,946,11 55,93% MD 251 \$2,865,266,99 1.25% MB 220 \$1,683,899,41 0.73% MI 218 \$2,091,876,61 0.91% MN 138 \$1,375,739,29 0.60% MN 138 \$1,375,739,29 0.60% MN 138 \$1,375,739,29 0.60% MN 138 \$1,375,739,29 0.60% MN 14 \$218 \$2,091,876,61 0.91% MN 159 \$5,511,047,33 2.06% MN 16 \$1 \$174,236,91 0.08% NC 242 \$2,396,152,98 1.04% ND 4 \$28,174,00 0.01% NB 18 \$156,858,52 0.07% NH 599 \$5,511,047,33 2.40% ND 4 \$28,174,00 0.01% NE 18 \$156,858,52 0.07% NH 599 \$5,511,047,33 2.40% ND 4 \$28,174,00 0.01% NE 18 \$150,858,52 0.07% NH 599 \$5,511,047,33 2.40% ND 4 \$28,174,00 0.01% NE 18 \$150,858,52 0.07% NH 599 \$5,511,047,33 2.40% ND 4 \$28,174,00 0.01% NE 18 \$150,858,52 0.07% NH 599 \$5,511,047,33 2.40% ND 4 \$28,174,00 0.01% NF 19 \$1,535,761,03 0.67% NF 12,28 \$14,436,108,60 6.29% NF 12,28 \$14,436,108,60 6.29% NF 24 \$243,024,65 0.11% NF 19 \$1,535,761,03 0.67% NF 24 \$243,024,65 0.11% NF 19 \$1,535,761,03 0.67% NF 24 \$243,024,65 0.07% NF 34 \$81,744,00 0.06% NF 35 \$81,377,789,95 \$2.50% NF 36 \$81,377,789,95 \$2.50% NF 37 \$381,174,40 0.06% NF 37 \$381,174,40 0.06% NF 38 \$14,456,108,60 6.29% N				
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ND 4 \$28,174.00 0.01% NE 18 \$156,858.52 0.07% NH 599 \$5,511,047.33 2.40% NJ 558 \$8,037,788.95 3.50% NM 11 \$122,954.83 0.05% NV 24 \$243,024.65 0.11% NY 1,228 \$14,436,108.60 6.29% OH 282 \$2,657,247.72 1.16% OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% VT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114	MT	21	\$174,236.91	0.08%
NE 18 \$156,858.52 0.07% NH 599 \$5,511,047.33 2.40% NJ 558 \$8,037,788.95 3.50% NM 11 \$122,954.83 0.05% NV 24 \$243,024.65 0.11% NY 1,228 \$14,436,108.60 6.29% OH 282 \$2,657,247.72 1.16% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 </td <th>NC</th> <td>242</td> <td>\$2,396,152.98</td> <td>1.04%</td>	NC	242	\$2,396,152.98	1.04%
NH 599 \$5,511,047.33 2.40% NJ 558 \$8,037,788.95 3.50% NM 11 \$122,954.83 0.05% NM 11 \$122,954.83 0.05% NV 24 \$243,024.65 0.11% NY 1,228 \$14,436,108.60 6.29% OH 282 \$2,657,247.72 1.16% OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% VA 235 \$2,793,592.41 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WY 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	ND	4	\$28,174.00	0.01%
NJ 558 \$8,037,788.95 3.50% NM 11 \$122,954.83 0.05% NV 24 \$243,024.65 0.11% NY 1,228 \$14,436,108.60 6.29% OH 282 \$2,657,247.72 1.16% OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WY 11 \$84,011.33 0.04% WY 19 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	NE	18	\$156,858.52	0.07%
NM	NH	599	\$5,511,047.33	2.40%
NV	NJ	558	\$8,037,788.95	3.50%
NY 1,228 \$14,436,108.60 6.29% OH 282 \$2,657,247.72 1.16% OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	NM	11	\$122,954.83	0.05%
OH 282 \$2,657,247.72 1.16% OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TX 468 \$5,315,003.27 2.31% TX 468 \$5,315,003.27 2.31% VA 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	NV	24	\$243,024.65	0.11%
OK 37 \$388,174.42 0.17% OR 38 \$563,462.28 0.25% PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	NY	1,228	\$14,436,108.60	6.29%
OR 38 \$563,462.28 0.25% PA 712 \$7,866,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	OH	282	\$2,657,247.72	1.16%
PA 712 \$7,865,529.25 3.43% RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WY 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	OK	37	\$388,174.42	0.17%
RI 191 \$1,533,761.03 0.67% SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	OR	38	\$563,462.28	0.25%
SC 161 \$1,472,498.02 0.64% SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	PA	712	\$7,865,529.25	3.43%
SD 18 \$158,996.62 0.07% TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	RI	191	\$1,533,761.03	0.67%
TN 94 \$1,056,531.15 0.46% TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	SC	161	\$1,472,498.02	0.64%
TX 468 \$5,315,003.27 2.31% UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	SD	18	\$158,996.62	0.07%
UT 28 \$407,997.11 0.18% VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%		94	\$1,056,531.15	0.46%
VA 235 \$2,793,592.41 1.22% VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	TX	468	\$5,315,003.27	2.31%
VT 57 \$377,692.52 0.16% WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%	UT	28	\$407,997.11	0.18%
WA 114 \$1,252,670.49 0.55% WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%		235	\$2,793,592.41	1.22%
WI 103 \$970,770.62 0.42% WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%		57	\$377,692.52	0.16%
WV 11 \$84,011.33 0.04% WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%			\$1,252,670.49	0.55%
WY 9 \$134,512.39 0.06% Other 70 \$712,828.21 0.31%		103	\$970,770.62	0.42%
Other 70 \$712,828.21 0.31%			\$84,011.33	0.04%
	WY	9	\$134,512.39	0.06%
Grand Total 22,834 229,608,072.89 100.00%				0.31%
	Grand Total	22,834	229,608,072.89	100.00%

Distribution by Servicer			
Servicer	Number of Loans	Principal Balance	Percent by Principal
PHEEA	22,834	\$229,608,072.89	100.00%
	22,834	\$229,608,072.89	100.00%

Distribution by # of Months Remaining Until Scheduled Maturity				
Number of Months	Number of Loans	Principal Balance	Percent by Principal	
Less Than 73	5,661	\$19,409,297.95	8.45%	
73 to 84	1,157	\$8,240,576.38	3.59%	
85 to 96	3,654	\$40,665,893.94	17.71%	
97 to 108	584	\$7,258,285.07	3.16%	
109 to 120	1,373	\$17,440,169.99	7.60%	
121 to 132	1,807	\$21,018,805.56	9.15%	
133 to 144	4	\$70,555.39	0.03%	
145 to 156	8	\$79,295.58	0.03%	
157 to 168	8	\$66,791.04	0.03%	
169 to 180	3,241	\$43,779,699.79	19.07%	
181 to 192	5,336	\$71,566,334.47	31.17%	
193 to 204	1	\$12,367.73	0.01%	
205 to 216	0	\$0.00	0.00%	
217 to 228	0	\$0.00	0.00%	
229 to 240	0	\$0.00	0.00%	
241 to 252	0	\$0.00	0.00%	
253 to 264	0	\$0.00	0.00%	
265 to 276	0	\$0.00	0.00%	
277 to 288	0	\$0.00	0.00%	
289 to 300	0	\$0.00	0.00%	
Greater Than 300	0	\$0.00	0.00%	
	22,834	\$229,608,072.89	100.00%	

Weighted Average Paym	ents Made		
Status	Principal Balance	% of Total PBO	W.A. Months until Repayment
In School	\$119,915,944.01	52.23%	(24.75)
In Grace	\$2,935,323.60	1.28%	(2.21)
Deferment	\$0.00	0.00%	-
Forbearance	\$188,906.70	0.08%	(5.44)
			W.A. Months in Repayment
Repayment	\$106,567,898.58	46.41%	63.34
Total	\$229,608,072.89	100.00%	16.44

Distribution of the Stude	ent Loans by Reset Mode		
Reset Mode	Number of Loans	Principal Balance	Percent by Principal
Fixed	22,177	\$227,210,171.20	98.96%
Variable	657	\$2,397,901.69	1.04%
Total	22,834	229,608,072.89	100.00%

Xb. Collateral Tables as of 09/30/2024 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
In School	0.420	119.915.944.01	E2 220/	
In Grace	9,139 220	- , , -	52.23% 1.28%	
	 -	2,935,323.60	46.41%	
Repayment Deferment	13,459	106,567,898.58 0.00		
Forbearance	0 16	188.906.70	0.00% 0.08%	
Forbearance	10	180,900.70	U.UO70	
Total	22,834	\$229,608,072.89	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
		•		
Less Than \$5,000.00	6,904	\$17,520,804.16	7.63%	
\$5,000.00 - \$9,999.99	6,112	\$44,508,114.42	19.38%	
\$10,000.00 - \$19,999.99	7,420	\$103,239,145.81	44.96%	
\$20,000.00 - \$29,999.99	1,782	\$41,650,489.50	18.14%	
\$30,000.00 - \$39,999.99	458	\$15,486,795.27	6.74%	
\$40,000.00 - \$49,999.99	135	\$5,787,015.28	2.52%	
\$50,000.00 - \$59,999.99	11	\$584,934.25	0.25%	
\$60,000.00 - \$69,999.99	8	\$507,557.31	0.22%	
\$70,000.00 - \$79,999.99	2	\$155,000.00	0.07%	
More Than 79,999.99	2	\$168,216.89	0.07%	
Total	22,834	\$229,608,072.89	100.00%	

Distribution of the Student Lo	ane by Interest Date		
		Dringing Dalance	Davaget by Dringing
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
Less Than 5.000%	0	\$0.00	0.00%
5.000% to 5.499%	2	\$35,127.84	0.02%
5.500% to 5.999%	2,496	\$13,902,738.00	6.05%
6.000% to 6.499%	3,886	\$37,101,127.79	16.16%
6.500% to 6.999%	3,816	\$37,270,263.69	16.23%
7.000% to 7.499%	2,455	\$27,284,350.00	11.88%
7.500% to 7.999%	3,198	\$35,289,790.18	15.37%
8.000% to 8.999%	6,969	\$78,708,344.90	34.28%
9.000% to 9.999%	0	\$0.00	0.00%
10.000% to 10.999%	12	\$16,330.49	0.01%
Total	22,834	\$229,608,072.89	100.00%

Distribution of the Student Loans by Date of Disbursement				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
			ļ	
Pre- July 1, 2001	0	\$0.00	0.00%	
July 1, 2001 - June 30, 2002	1	\$1,648.76	0.00%	
July 1, 2002 - June 30, 2003	2	\$4,367.48	0.00%	
July 1, 2003 - June 30, 2004	6	\$8,302.47	0.00%	
July 1, 2004 - June 30, 2005	17	\$70,396.01	0.03%	
July 1, 2005 - June 30, 2006	88	\$101,574.33	0.04%	
July 1, 2006 - June 30, 2007	182	\$269,589.16	0.12%	
July 1, 2007 - June 30, 2008	2,514	\$13,827,957.57	6.02%	
July 1, 2008 - June 30, 2009	12	\$48,860.33	0.02%	
July 1, 2009 - June 30, 2010	8	\$19,920.15	0.01%	
July 1, 2010 - June 30, 2011	0	\$0.00	0.00%	
July 1, 2011 - June 30, 2012	0	\$0.00	0.00%	
July 1, 2012 - June 30, 2013	1,605	\$4,234,092.60	1.84%	
July 1, 2013 - June 30, 2014	176	\$698,057.03	0.30%	
July 1, 2014 - June 30, 2015	0	\$0.00	0.00%	
July 1, 2015 - June 30, 2016	0	\$0.00	0.00%	
July 1, 2016 - June 30, 2017	5,717	\$48,861,892.97	21.28%	
July 1, 2017 - June 30, 2018	728	\$7,469,241.06	3.25%	
July 1, 2018 - June 30, 2019	0	\$0.00	0.00%	
July 1, 2021 - June 30, 2022	0	\$0.00	0.00%	
July 1, 2022 - June 30, 2023	0	\$0.00	0.00%	
July 1, 2023 - June 30, 2024	1,729	\$22,963,987.88	10.00%	
July 1, 2024 - September 30, 2024	10,049	\$131,028,185.09	57.07%	
Total	22,834	229,608,072.89	42.93%	

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY

Education Loan Revenue Bonds, Issue N Data as of 09/30/2024

Xc. Collateral Tables as of 09/30/2024 (continued from previous page)

Distribution of the Student Loans by FICO Score Upon Origination			
FICO Score	Number of Loans	Principal Balance	Percent by Principal
Less than 630	243	\$928,456.69	0.40%
630-649	108	\$484,544.82	0.21%
650-669	192	\$922,028.07	0.40%
670-689	1,557	\$11,772,799.45	5.13%
690-709	2,024	\$17,277,310.28	7.52%
710-729	2,951	\$29,284,834.94	12.75%
730-749	3,514	\$36,469,766.43	15.88%
750-769	3,776	\$40,615,573.52	17.69%
770-789	3,995	\$42,738,135.29	18.61%
790+	4,474	\$49,114,623.40	21.39%
Total	22,834	\$229,608,072.89	100.00%

Distribution of the Student Loans by Co-Sign Status			
	Number of Loans	Principal Balance	Percent by Principa
Co-Sign			
Graduate	363	\$3,913,972.70	1.70%
Undergraduate	<u>21,660</u>	\$220,769,690.44	96.15%
Subtotal	22,023	224,683,663.14	97.86%
Non Co-Sign			
Graduate	187	\$1,800,795.20	0.78%
Undergraduate	<u>624</u>	\$3,123,614.55	1.36%
Subtotal	811	4,924,409.75	2.14%
Total	22.834	\$229,608,072.89	100.00%

Distribution of the Student Loans by School			
School Name	Number of Loans	Principal Balance	Percent by Principal
UNIV OF MASS AT AMHERST	1,572	\$11,322,979.31	4.93%
BOSTON UNIVERSITY	569	\$5,836,765.56	2.54%
NORTHEASTERN UNIVERSITY	486	\$5,727,233.50	2.49%
UNIV OF NEW HAMPSHIRE	498	\$5,499,688.54	2.40%
MA COLLEGE OF PHARMACY && AHS	335	\$4,126,516.89	1.80%
MERRIMACK COLLEGE	344	\$3,647,846.36	1.59%
BOSTON COLLEGE	290	\$3,487,106.68	1.52%
PENN ST UNIV	229	\$3,412,056.57	1.49%
ENDICOTT COLLEGE	271	\$3,365,825.99	1.47%
UNIV OF MASS- LOWELL	462	\$2,962,444.76	1.29%
WENTWORTH INST OF TECHNOLOGY	311	\$2,948,306.91	1.28%
SUFFOLK UNIV	383	\$2,930,570.66	1.28%
BENTLEY UNIVERSITY	233	\$2,905,203.89	1.27%
UNIVERSITY OF RHODE ISLAND	241	\$2,860,158.29	1.25%
WORCESTER POLYTECH INST	232	\$2,720,375.18	1.18%
WESTERN NEW ENGLAND UNIV	303	\$2,604,515.96	1.13%
UNIV OF MASS DARTMOUTH	434	\$2,394,432.62	1.04%
BRYANT UNIV	182	\$2,365,005.75	1.03%
STONEHILL COLLEGE	245	\$2,348,507.21	1.02%
UNIV OF CONNECTICUT	175	\$2,344,429.16	1.02%
CURRY COLLEGE	255	\$2,336,711.94	1.02%
QUINNIPIAC UNIV	157	\$2,319,206.71	1.01%
COLLEGE OF THE HOLY CROSS	209	\$2,285,964.86	1.00%
EMERSON COLLEGE	145	\$2,070,452.03	0.90%
PROVIDENCE COLLEGE	138	\$1,913,235.03	0.83%
BERKLEE COLLEGE OF MUSIC	136	\$1,866,371.40	0.81%
UNIV OF VERMONT	153	\$1,865,964.03	0.81%
SACRED HEART UNIVERSITY	124	\$1,799,944.34	0.78%
ASSUMPTION UNIVERSITY	188	\$1,674,105.94	0.73%
BRIDGEWATER STATE UNIV	317	\$1,671,806.80	0.73%
OTHER	13,217	\$133,994,340.02	58.36%
Total	22,834	229,608,072.89	100.00%