

South Carolina State Education Assistance Authority

Student Loan Revenue Bonds, 2009-1 Series

Quarterly Report

Quarter Ending March 31, 2019



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I. Principal Parties to the Transaction

Issuer	South Carolina State Education Assistance Authority
Lender/Holder	South Carolina Student Loan Corporation Disburses loan funds, holds legal title and serves as eligible lender under the Higher Education Act.
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	Bank of New York Mellon, National Association Acts for the benefit of and to protect the interests of the note holders and acts as paying agent for the bonds. Also acts on behalf of the bond holders and represents their interests in the exercise of their rights under the 2009 PAL General Resolution. The Trustee is compensated annually for these services.

II. Explanations, Definitions, Abbreviations

Interest Plan	Borrowers pay the full amount of accrued interest during the enrolled period.
Fixed Payment Plan	Borrowers make \$25 minimum monthly payments during the enrolled period.

iii. Trust Parameters					
A. Student Loan Portfolio Characteristics					
		12/31/2018	Activity	3/31/2019	
i.	Portfolio Principal Balance	\$ 39,690,462.01	\$ (2,268,670.28)	\$ 37,421,791.73	
ii.	Borrower Accrued Interest	\$ 359,029.92		343,386.11	
iii.	Interest to be Capitalized	81,203.47		72,960.15	
iv.	Weighted Average Coupon (WAC) - Gross	6.555%		6.524%	
v.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	6.315%		6.280%	
vi.	Weighted Average Remaining Months to Maturity (WARM)	121.68		119.78	
vii.	Number of Loans	5,507		5,274	
viii.	Number of Borrowers	3,230		3,107	
ix.	Average Borrower Indebtedness	\$ 12,288.07		\$ 12,044.35	
B. Bond Principal Balance					
Stated Maturity Date	CUSIP	Original Principal Balance	Interest Rate	12/31/2018	3/31/2019
10/1/2014	837114GV3	\$ 500,000	3.400%	\$ -	-
10/1/2015	837114GW1	600,000	3.800%	-	-
10/1/2016	837114GX9	700,000	4.050%	-	-
10/1/2017	837114GY7	2,500,000	4.250%	-	-
10/1/2018	837114GZ4	3,000,000	4.400%	-	-
10/1/2019	837114HA8	4,000,000	4.550%	1,455,000	1,455,000
10/1/2020	837114HB6	4,250,000	4.600%	1,550,000	1,550,000
10/1/2021	837114HC4	6,000,000	4.625%	2,195,000	2,195,000
10/1/2022	837114HD2	8,000,000	4.700%	2,925,000	2,925,000
10/1/2024	837114HF7	20,000,000	5.000%	7,305,000	7,305,000
10/1/2029	837114HG5	35,450,000	5.100%	12,925,000	12,925,000
		\$ 85,000,000		\$ 28,355,000	\$ 28,355,000

III. Trust Parameters (continued from previous page)

C. Parity Percentage

3/31/2019

Value of the Trust Estate

i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 12,591,582.12
ii.	Borrower Accrued Interest on Financed FFELP Loans	178,275.69
iii.	Accrued Interest Subsidy Payments	8,359.48
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP loans in Claim Status and Uninsured FFELP Loans	(429.45)
vi.	Unpaid Principal Balance of Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	24,830,209.61
vii.	Borrower Accrued Interest on Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	165,110.42
viii.	Loan Account	33,872.36
ix.	General Revenue Fund	827,446.04
x.	Principal Account	4,280,027.31
xi.	Interest Account	700,460.63
xii.	Capitalized Interest Fund	-
xiii.	Debt Service Reserve Fund	850,000.00
xiv.	Accrued Interest on Investments	-
xv.	Total Value of Trust Estate	\$ 44,464,914.21

Liabilities

xvi.	Principal of Senior Bonds Outstanding	\$ 28,355,000.00
xvii.	Accrued Interest on Senior Bonds Outstanding	700,460.83
xviii.	Principal of Subordinate Bonds Outstanding	-
xix.	Accrued Interest on Subordinate Bonds Outstanding	-
xx.	Accrued Operating Costs Not Already Funded	-
xxi.	Accrued Department Reserve Fund Amounts Not Already Funded	-
xxii.	Rebate Amount and Excess Yield Liability Not Already Funded	-
xxiii.	Total Liabilities	\$ 29,055,460.83

Parity Percentage [III.C.xv / III.C.xxiii.] 153.03%

Senior Parity Percentage [III.C.xv / (III.C.xxiii - III.C.xviii - III.C.xix)] 153.03%

IV. Transactions for the Time Period		1/01/2019 - 3/31/2019
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 1,968,611.46
ii.	Principal Collections from Guaranty Agency	33,124.05
iii.	Principal Recoveries on Private Loans Previously Considered Loss	134,995.74
iv.	Paydown due to Loan Consolidation	78,707.12
v.	Other System Adjustments	-
vi.	Total Principal Collections	\$ 2,215,438.37
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$ 711.34
ii.	Principal Realized Losses - Other	5,654.78
iii.	Principal Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	256,902.42
iv.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(134,995.74)
v.	Other Adjustments (Borrower Incentives)	-
vi.	Interest Capitalized into Principal During Collection Period	(75,040.89)
vii.	Total Non-Cash Principal Activity	\$ 53,231.91
C. Student Loan Principal Additions		
i.	New Loan Disbursements	\$ -
ii.	New Loan Acquisitions	\$ -
iii.	Origination Fees	\$ -
iv.	Total Principal Additions	\$ -
D. Total Student Loan Principal Activity (A.vi + B.vii. + C.iv)		\$ 2,268,670.28
E. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 526,891.31
ii.	Interest Claims Received from Guaranty Agency	1,732.58
iii.	Interest Recoveries on Private Loans Previously Considered Loss	60,977.07
iv.	Late Fees & Other	14,626.04
v.	Interest due to Loan Consolidation	1,762.27
vi.	Other System Adjustments	-
vii.	Special Allowance Payments	-
viii.	Interest Subsidy Payments	12,283.30
ix.	Total Interest Collections	\$ 618,272.57
F. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	0.61
ii.	Interest Losses - Other	23,320.67
iii.	Interest Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	13,027.08
iv.	Adjustments for Interest Recoveries on Private Loans Previously Considered Loss	(60,977.07)
v.	Other Adjustments	-
vi.	Interest Capitalized into Principal During Collection Period	75,040.89
vii.	Total Non-Cash Interest Adjustments	50,412.18
G. Student Loan Interest Additions		
i.	New Loan Additions	\$ 75,396.15
ii.	Total Interest Additions	\$ 75,396.15
H. Total Student Loan Interest Activity (E.ix + F.vii. + G.ii)		\$ 744,080.90

V. Student Loan Default and Recovery Summary**A. Private Loan Default and Recovery Summary**

i.	Principal Disbursed to Date on Private Loans (Includes loans acquired 10/10/2013 & 7/17/2018)	54,156,574.78
ii.	Interest Capitalized to Date on Private Loans	5,558,527.68
iii.	Total Principal Required to be Paid on Private Loans (V.A.i. + V.A.ii.)	59,715,102.46
iv.	Principal Balance of Private Loans Defaulting (Reaching 180 Days Past Due or Being Extinguished in Bankruptcy) During Period	256,902.42
v.	Cumulative Principal Balance of Defaulted Private Loans	6,469,027.01
vi.	Cumulative Default Rate (V.A.v. / V.A.iii.)	10.83%
vii.	Cumulative Principal Received on Private Loans Since Default	500,265.94
viii.	Cumulative Interest Received on Private Loans Since Default	462,070.11
ix.	Cumulative Fees Received on Private Loans Since Default	41,674.49

B. FFELP Loan Defaults

i.	Principal Balance of FFELP Loans Upon Transfer into Trust Estate	35,653,803.25
ii.	Interest Capitalized to Date on FFELP Loans Since Transfer into Trust Estate	2,272,794.11
iii.	Total Principal Required to be Paid on FFELP Loans (V.B.i. + V.B.ii.)	37,926,597.36
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period	33,835.39
v.	Cumulative Principal Balance of Defaulted FFELP Loans	4,210,397.89
vi.	Cumulative Default Rate (V.B.v. / V.B.iii.)	11.10%

VI. Portfolio Characteristics as of 3/31/2019

Status	WAC		Number of Loans		WARM		Principal Balance		%	
	12/31/2018	3/31/2019	12/31/2018	3/31/2019	12/31/2018	3/31/2019	12/31/2018	3/31/2019	12/31/2018	3/31/2019
In School										
Private Loans on Interest Plan										
Days Delinquent										
0-30	6.61%	6.59%	29	32	146.85	146.50	234,544.39	274,376.34	0.59%	0.73%
31-60		6.75%	-	2		155.00	-	10,602.23	0.00%	0.03%
61-90	6.75%		1	-	126.00		10,960.35	-	0.03%	0.00%
91-120			-	-			-	-	0.00%	0.00%
121-179			-	-			-	-	0.00%	0.00%
Total	6.61%	6.60%	30	34	145.92	146.81 \$	245,504.74 \$	284,978.57	0.62%	0.76%
Private Loans on Fixed Payment Plan										
Days Delinquent										
0-30	7.58%	7.49%	42	35	169.31	168.47	636,405.07	556,164.60	1.60%	1.49%
31-60	8.88%		4	-	172.94		75,399.92	-	0.19%	0.00%
61-90			-	-			-	-	0.00%	0.00%
91-120			-	-			-	-	0.00%	0.00%
121-179			-	-			-	-	0.00%	0.00%
Total	7.72%	7.49%	46	35	169.70	168.47 \$	711,804.99 \$	556,164.60	1.79%	1.49%
FFELP Loans			-	-			-	-	0.00%	0.00%
Total In School	7.44%	7.19%	76	69	163.60	161.14 \$	957,309.73 \$	841,143.17	2.41%	2.25%
Repayment:										
Active										
FFELP Loans										
Days Delinquent										
0-30	3.52%	3.49%	1,255	1,203	160.88	160.22	11,184,182.25	10,884,298.81	28.18%	29.09%
31-60	4.77%	5.29%	38	44	135.14	117.93	383,524.92	343,930.01	0.97%	0.92%
61-90	5.69%	4.88%	17	15	100.81	126.21	129,065.07	132,710.38	0.33%	0.35%
91-120	4.45%	5.39%	6	18	76.60	119.18	26,569.76	163,438.39	0.07%	0.44%
121-179	4.97%	4.37%	16	13	148.93	154.13	167,294.04	107,342.64	0.42%	0.29%
≥ 180	4.20%	4.42%	17	21	118.36	132.39	156,896.31	226,699.35	0.40%	0.61%
Total	3.61%	3.61%	1,349	1,314	158.51	157.46 \$	12,047,532.35 \$	11,858,419.58	30.35%	31.69%
Private Loans										
Days Delinquent										
0-30	7.51%	7.54%	3,603	3,488	99.25	96.37	22,735,743.17	21,407,178.21	57.28%	57.21%
31-60	7.94%	8.15%	51	50	94.55	123.38	342,285.24	440,413.61	0.86%	1.18%
61-90	8.31%	8.33%	39	32	105.92	124.40	254,779.09	338,344.18	0.64%	0.90%
91-120	8.39%	8.22%	24	31	127.33	99.38	276,428.96	191,829.15	0.70%	0.51%
121-179	8.43%	8.50%	98	69	124.74	121.61	921,636.23	623,938.53	2.32%	1.67%
Total	7.57%	7.60%	3,815	3,670	100.53	98.01 \$	24,530,872.69 \$	23,001,703.68	61.81%	61.47%
Deferment										
FFELP Loans	4.66%	5.08%	61	59	176.22	165.25	554,066.96	495,461.76	1.40%	1.32%
Forbearance										
FFELP Loans	4.67%	4.19%	52	26	162.15	167.78	416,454.64	217,677.75	1.05%	0.58%
Private Loans	8.04%	8.04%	152	129	110.82	106.57	1,154,108.46	987,362.76	2.91%	2.64%
Total Repayment	6.29%	6.26%	5,429	5,198	120.65	118.83 \$	38,703,035.10 \$	36,560,625.53	97.51%	97.70%
Claims In Process										
Aged Claims Rejected (Uninsured)	4.13%	2.89%	2	7	127.00	67.61	30,117.18	20,023.03	0.08%	0.05%
Grand Total	6.32%	6.28%	5,507	5,274	121.68	119.78 \$	39,690,462.01 \$	37,421,791.73	100.00%	100.00%

VII. Portfolio Characteristics by Program and School Type as of 3/31/2019					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	3.61%	152.54	679	\$ 5,978,906.11	15.98%
FFELP Consolidation Loans - Unsubsidized	3.36%	172.48	572	5,837,823.59	15.60%
FFELP Stafford Loans - Subsidized	5.95%	86.91	75	274,424.27	0.73%
FFELP Stafford Loans - Unsubsidized	6.77%	87.50	78	481,357.20	1.29%
FFELP PLUS Undergraduate	8.50%	57.00	1	12,444.45	0.03%
FFELP Grad PLUS	8.25%	209.00	1	6,626.50	0.02%
Private Loans on Interest Plan	6.81%	93.72	2,578	14,329,964.80	38.29%
Private Loans on Fixed Payment Plan	8.68%	109.74	1,290	10,500,244.81	28.06%
Total	6.28%	119.78	5,274	\$ 37,421,791.73	100.00%
School Type					
Four-Year Public & Private Nonprofit	6.27%	121.21	4,867	\$ 35,498,245.60	94.86%
Two-Year Public & Private Nonprofit	6.59%	93.93	340	1,535,839.05	4.10%
For Profit / Vocational	6.16%	87.44	59	330,106.24	0.88%
Unknown / Consolidation Loans	4.63%	111.75	8	57,600.84	0.15%
Total	6.28%	119.78	5,274	37,421,791.73	100.00%

IX. Servicer Totals as of 3/31/2019		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corporation	\$ 37,421,791.73	100.00%

* Loans are serviced by Nelnet Servicing, LLC.

VIII. Portfolio Characteristics by Student Grade Level Distribution as of 3/31/2019					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	7.58%	103.01	947	\$ 6,956,350.28	18.59%
Sophomore	7.62%	105.50	906	5,854,211.46	15.64%
Junior	7.56%	99.98	809	5,505,497.88	14.71%
Senior	7.55%	93.52	1,225	6,532,395.67	17.46%
1st Year Graduate	6.91%	83.79	98	543,056.25	1.45%
2nd Year Graduate	8.00%	102.24	30	144,463.62	0.39%
3rd Year Graduate +	8.31%	109.68	8	69,086.87	0.18%
Unknown / Consolidation	3.49%	162.39	1,251	11,816,729.70	31.58%
Total	6.28%	119.78	5,274	\$ 37,421,791.73	100.00%

X. Collateral Table as of 3/31/2019

A. Distribution of the Student Loans by Borrower Interest Rate Type

Rate Type	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed Rate	1,397	\$ 12,397,479.34	98.46%	3,868	\$ 24,830,209.61	100.00%
Variable Rate	9	\$ 194,102.78	1.54%	-	\$ -	0.00%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

B. Distribution of the Student Loans by Interest Rate

Interest Rate	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
2.00% - 2.99%	357	\$ 3,891,438.14	30.91%	-	\$ -	0.00%
3.00% - 3.99%	313	3,621,644.07	28.76%	-	-	0.00%
4.00% - 4.99%	149	1,541,093.09	12.24%	-	-	0.00%
5.00% - 5.99%	132	1,030,584.14	8.18%	20	157,268.10	0.63%
6.00% - 6.99%	300	1,507,352.67	11.97%	1,524	8,679,153.49	34.95%
7.00% - 7.99%	128	869,056.38	6.90%	1,042	5,790,827.60	23.32%
8.00% - 8.99%	27	130,413.63	1.04%	747	5,899,418.45	23.76%
9.00% and greater	-	-	0.00%	535	4,303,541.97	17.33%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

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

Disbursement Date	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	561	\$ 3,004,191.13	23.86%	3,868	\$ 24,830,209.61	100.00%
April 1, 2006 - Sept. 30, 2007	-	-	0.00%	-	-	0.00%
October 1, 1993 - March 31, 2006	845	9,587,390.99	76.14%	-	-	0.00%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

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

Number of Months	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	10	\$ 9,037.39	0.07%	110	\$ 36,467.00	0.15%
13 - 24	68	57,187.11	0.45%	230	322,883.23	1.30%
25 - 36	64	133,793.63	1.06%	317	757,381.36	3.05%
37 - 48	183	493,739.29	3.92%	441	1,497,507.86	6.03%
49 - 60	96	357,056.29	2.84%	505	2,068,731.33	8.33%
61 - 72	110	581,964.47	4.62%	446	2,204,228.12	8.88%
73 - 84	140	698,289.08	5.55%	344	2,250,526.89	9.06%
85 - 96	108	670,226.77	5.32%	324	2,318,423.72	9.34%
97 - 108	143	1,022,405.32	8.12%	283	2,564,230.52	10.33%
109 - 120	78	803,346.19	6.38%	239	2,567,562.23	10.34%
121 - 132	43	408,499.05	3.24%	225	2,549,160.88	10.27%
133 - 144	74	809,831.55	6.43%	184	2,361,910.97	9.51%
145 - 156	39	468,993.98	3.72%	111	1,340,154.62	5.40%
157 - 168	18	228,569.72	1.82%	58	1,067,071.43	4.30%
169 - 180	29	437,646.16	3.48%	39	620,355.01	2.50%
181 - 192	22	460,882.95	3.66%	5	121,974.52	0.49%
193 - 204	58	1,331,834.77	10.58%	4	83,042.14	0.33%
205 - 216	31	463,948.04	3.68%	1	24,713.39	0.10%
217 - 228	22	692,829.12	5.50%	-	-	0.00%
229 - 240	10	254,083.80	2.02%	2	73,884.39	0.30%
241 or greater	60	2,207,417.44	17.53%	-	-	0.00%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

X. Collateral Table as of 3/31/2019 (continued from previous page)

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

	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	19	\$ 152,006.80	1.21%	150	\$ 1,982,127.60	7.98%
2nd year of repayment	51	484,299.43	3.85%	188	2,064,026.56	8.31%
3rd year of repayment	34	340,475.27	2.70%	380	3,141,350.58	12.65%
More than 3 years of repayment	1,295	11,594,777.59	92.08%	3,150	17,642,704.87	71.05%
Claim	7	20,023.03	0.16%	-	-	0.00%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

Weighted Average Months in Repayment

FFELP Loans	112.08
Private Loans	50.28
Total	71.05

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

Principal Balance	FFELP Loans			Private Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1,000	141	\$ 71,089.72	0.56%	254	\$ 139,413.56	0.56%
\$1,000 to \$1,999	167	248,724.59	1.98%	498	753,810.25	3.04%
\$2,000 to \$2,999	133	325,909.29	2.59%	516	1,280,880.40	5.16%
\$3,000 to \$3,999	129	449,107.81	3.57%	503	1,752,683.94	7.06%
\$4,000 to \$4,999	104	462,176.95	3.67%	361	1,621,290.17	6.53%
\$5,000 to \$5,999	107	588,611.86	4.67%	316	1,737,934.63	7.00%
\$6,000 to \$6,999	69	449,067.01	3.57%	214	1,379,733.09	5.56%
\$7,000 to \$7,999	62	465,228.17	3.69%	173	1,291,589.93	5.20%
\$8,000 to \$8,999	48	407,896.36	3.24%	166	1,402,702.23	5.65%
\$9,000 to \$9,999	52	490,499.47	3.90%	150	1,421,560.29	5.73%
\$10,000 to \$14,999	162	2,003,911.79	15.91%	386	4,640,691.21	18.69%
\$15,000 to \$19,999	91	1,564,189.83	12.42%	175	2,975,445.24	11.98%
\$20,000 to \$24,999	45	1,014,166.63	8.05%	63	1,402,040.87	5.65%
\$25,000 to \$29,999	32	866,280.91	6.88%	45	1,222,594.22	4.92%
\$30,000 to \$34,999	21	672,828.57	5.34%	20	647,661.87	2.61%
\$35,000 to \$39,999	6	221,370.25	1.76%	11	403,974.15	1.63%
\$40,000 to \$44,999	8	340,245.94	2.70%	12	506,553.86	2.04%
\$45,000 to \$49,999	6	286,488.45	2.28%	2	96,153.51	0.39%
\$50,000 to \$54,999	4	206,031.25	1.64%	3	153,496.19	0.62%
\$55,000 or Greater	19	1,457,757.27	11.58%	-	-	0.00%
Total	1,406	\$ 12,591,582.12	100.00%	3,868	\$ 24,830,209.61	100.00%

X. Collateral Table as of 3/31/2019 (continued from previous page)			
G. Distribution of FFELP Loans by Guaranty Agency			
Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Credit Management Corporation (ECMC)	1,406	\$ 12,591,582.12	100.00%
H. Distribution of FFELP Loans by Guarantee Percentage			
Rate	Number of Loans	Principal Balance	Percent of Total
100%	-	\$ -	0.00%
98%	845	9,587,390.99	76.14%
97%	561	3,004,191.13	23.86%
Uninsured	-	-	0.00%
Total	1,406	\$ 12,591,582.12	100.00%

X. Collateral Table as of 3/31/2019 (continued from previous page)

I. Distribution of Private Loans by School Type and Approval Type

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	3,260	\$ 21,847,788.67	97.86%	434	\$ 2,373,880.01	94.81%
Two-Year Public & Private Nonprofit	127	\$ 475,646.08	2.13%	45	\$ 127,470.12	5.09%
For Profit / Vocational	1	\$ 2,840.02	0.01%	1	\$ 2,584.71	0.10%
Unknown/Consolidation Loans	-	\$ -	0.00%	-	\$ -	0.00%
Total	3,388	\$ 22,326,274.77	100.00%	480	\$ 2,503,934.84	100.00%

J. Distribution of Private Loans by FICO Score and Approval Type

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
670-679	243	\$ 1,456,306.60	6.52%	59	\$ 238,842.93	9.54%
680-689	298	1,797,828.45	8.05%	54	242,439.18	9.68%
690-699	288	2,044,248.47	9.16%	49	247,283.72	9.88%
700-709	271	1,891,337.42	8.47%	46	264,175.11	10.55%
710-719	272	1,828,607.69	8.19%	53	314,407.36	12.56%
720-729	262	1,896,289.65	8.49%	45	217,968.10	8.71%
730-739	266	2,057,502.85	9.22%	34	165,287.58	6.60%
740-749	231	1,637,820.26	7.34%	38	186,047.52	7.43%
750-759	218	1,426,551.39	6.39%	38	258,772.92	10.33%
760-769	244	1,731,451.70	7.76%	21	121,710.50	4.86%
770-779	216	1,218,459.96	5.46%	23	116,904.42	4.67%
780-789	225	1,336,657.17	5.99%	13	71,241.21	2.85%
790-799	201	1,161,660.25	5.20%	4	23,349.19	0.93%
800 and Above	153	841,552.91	3.77%	3	35,505.10	1.42%
Total	3,388	\$ 22,326,274.77	100.00%	480	\$ 2,503,934.84	100.00%

Weighted Average FICO Score

Co-signed	733.05
Not Co-signed	722.27
Total	731.96

X. Collateral Table as of 3/31/2019 (continued from previous page)**K. Distribution of Private Loans by School**

	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	988	5,557,222.73	22.38%
CLEMSON UNIVERSITY	740	4,891,243.05	19.70%
WINTHROP UNIVERSITY	257	1,559,936.26	6.28%
COLLEGE OF CHARLESTON	135	1,159,052.52	4.67%
COASTAL CAROLINA UNIVERSITY	180	1,008,947.02	4.06%
UNIVERSITY OF SOUTH CAROLINA U	178	898,723.44	3.62%
MEDICAL UNIVERSITY OF SOUTH CA	74	828,279.51	3.34%
CITADEL, THE MILITARY COLLEGE	64	703,254.32	2.83%
WOFFORD COLLEGE	53	637,974.84	2.57%
ANDERSON UNIVERSITY	88	627,814.18	2.53%
LIMESTONE COLLEGE	84	559,659.54	2.25%
FURMAN UNIVERSITY	51	558,493.31	2.25%
LANDER UNIVERSITY	93	499,289.74	2.01%
PRESBYTERIAN COLLEGE	71	483,600.97	1.95%
CHARLESTON SOUTHERN UNIVERSITY	69	466,000.39	1.88%
FRANCIS MARION UNIVERSITY	89	349,178.91	1.41%
NORTH GREENVILLE UNIVERSITY	64	340,669.08	1.37%
NEWBERRY COLLEGE	53	333,915.99	1.34%
SAVANNAH COLLEGE OF ART AND DE	16	269,898.74	1.09%
MIDLANDS TECHNICAL COLLEGE	65	213,491.48	0.86%
Other SC Schools	366	1,813,437.88	7.30%
Other Out-of-State Schools	90	1,070,125.71	4.31%
Total	<u>3,868</u>	<u>\$ 24,830,209.61</u>	<u>100.00%</u>

XI. Items to Note