

South Carolina State Education Assistance Authority

Student Loan Revenue Bonds, 2009-1 Series

Quarterly Report

Quarter Ending June 30, 2019



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Quarterly Servicing Report
Quarter Ending 6/30/2019

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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						
				3/31/2019	Activity	6/30/2019
i.	Portfolio Principal Balance			\$ 37,421,791.73	\$ (1,933,293.28)	\$ 35,488,498.45
ii.	Borrower Accrued Interest			\$ 343,386.11		318,014.45
iii.	Interest to be Capitalized			72,960.15		61,930.32
iv.	Weighted Average Coupon (WAC) - Gross			6.524%		6.518%
v.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions			6.280%		6.278%
vi.	Weighted Average Remaining Months to Maturity (WARM)			119.78		118.62
vii.	Number of Loans			5,274		5,068
viii.	Number of Borrowers			3,107		2,988
ix.	Average Borrower Indebtedness			\$ 12,044.35		\$ 11,877.01
B. Bond Principal Balance						
Stated Maturity Date	CUSIP	Original Principal Balance	Interest Rate	3/31/2019		6/30/2019
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		1,275,000
10/1/2020	837114HB6	4,250,000	4.600%	1,550,000		1,355,000
10/1/2021	837114HC4	6,000,000	4.625%	2,195,000		1,920,000
10/1/2022	837114HD2	8,000,000	4.700%	2,925,000		2,560,000
10/1/2024	837114HF7	20,000,000	5.000%	7,305,000		6,390,000
10/1/2029	837114HG5	35,450,000	5.100%	12,925,000		11,305,000
		\$ 85,000,000		\$ 28,355,000	\$	24,805,000

III. Trust Parameters (continued from previous page)

C. Parity Percentage 6/30/2019

Value of the Trust Estate

i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 12,050,223.70
ii.	Borrower Accrued Interest on Financed FFELP Loans	172,527.26
iii.	Accrued Interest Subsidy Payments	8,126.20
iv.	Accrued Special Allowance Payments (if positive)	-
v.	Less: Unguaranteed Portion of FFELP loans in Claim Status and Uninsured FFELP Loans	(1,046.06)
vi.	Unpaid Principal Balance of Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	23,438,274.75
vii.	Borrower Accrued Interest on Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	145,487.19
viii.	Loan Account	33,763.55
ix.	General Revenue Fund	739,586.95
x.	Principal Account	2,891,970.56
xi.	Interest Account	306,379.38
xii.	Capitalized Interest Fund	-
xiii.	Debt Service Reserve Fund	850,000.00
xiv.	Accrued Interest on Investments	-
xv.	Total Value of Trust Estate	\$ 40,635,293.48

Liabilities

xvi.	Principal of Senior Bonds Outstanding	\$ 24,805,000.00
xvii.	Accrued Interest on Senior Bonds Outstanding	306,379.38
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	\$ 25,111,379.38

Parity Percentage [III.C.xv / III.C.xxiii.] 161.82%

Senior Parity Percentage [III.C.xv / (III.C.xxiii - III.C.xviii - III.C.xix)] 161.82%

IV. Transactions for the Time Period		4/01/2019 - 6/30/2019
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 1,735,317.08
ii.	Principal Collections from Guaranty Agency	10,951.36
iii.	Principal Recoveries on Private Loans Previously Considered Loss	69,256.50
iv.	Paydown due to Loan Consolidation	110,609.05
v.	Other System Adjustments	-
vi.	Total Principal Collections	\$ 1,926,133.99
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$ 249.13
ii.	Principal Realized Losses - Other	2,981.43
iii.	Principal Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	155,058.64
iv.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(69,256.50)
v.	Other Adjustments (Borrower Incentives)	-
vi.	Interest Capitalized into Principal During Collection Period	(81,873.41)
vii.	Total Non-Cash Principal Activity	\$ 7,159.29
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)		\$ 1,933,293.28
E. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 500,352.04
ii.	Interest Claims Received from Guaranty Agency	367.88
iii.	Interest Recoveries on Private Loans Previously Considered Loss	62,582.49
iv.	Late Fees & Other	13,828.27
v.	Interest due to Loan Consolidation	3,898.11
vi.	Other System Adjustments	-
vii.	Special Allowance Payments	-
viii.	Interest Subsidy Payments	8,359.48
ix.	Total Interest Collections	\$ 589,388.27
F. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	0.22
ii.	Interest Losses - Other	314.67
iii.	Interest Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	10,048.57
iv.	Adjustments for Interest Recoveries on Private Loans Previously Considered Loss	(62,582.49)
v.	Other Adjustments	-
vi.	Interest Capitalized into Principal During Collection Period	81,873.41
vii.	Total Non-Cash Interest Adjustments	29,654.38
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)		\$ 694,438.80

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	5,613,264.09
iii.	Total Principal Required to be Paid on Private Loans (V.A.i. + V.A.ii.)	59,769,838.87
iv.	Principal Balance of Private Loans Defaulting (Reaching 180 Days Past Due or Being Extinguished in Bankruptcy) During Period	155,058.64
v.	Cumulative Principal Balance of Defaulted Private Loans	6,624,085.65
vi.	Cumulative Default Rate (V.A.v. / V.A.iii.)	11.08%
vii.	Cumulative Principal Received on Private Loans Since Default	704,518.18
viii.	Cumulative Interest Received on Private Loans Since Default	585,629.67
ix.	Cumulative Fees Received on Private Loans Since Default	55,109.98

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	2,299,931.11
iii.	Total Principal Required to be Paid on FFELP Loans (V.B.i. + V.B.ii.)	37,953,734.36
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period	11,200.49
v.	Cumulative Principal Balance of Defaulted FFELP Loans	4,255,433.77
vi.	Cumulative Default Rate (V.B.v. / V.B.iii.)	11.21%

VI. Portfolio Characteristics as of 6/30/2019

Status	WAC		Number of Loans		WARM		Principal Balance		%	
	3/31/2019	6/30/2019	3/31/2019	6/30/2019	3/31/2019	6/30/2019	3/31/2019	6/30/2019	3/31/2019	6/30/2019
In School										
Private Loans on Interest Plan										
Days Delinquent										
0-30	6.59%	6.59%	32	21	146.50	151.06	274,376.34	182,068.82	0.73%	0.51%
31-60	6.75%		2	-	155.00		10,602.23	-	0.03%	0.00%
61-90		6.75%	-	2		152.00	-	10,711.83	0.00%	0.03%
91-120			-	-			-	-	0.00%	0.00%
121-179			-	-			-	-	0.00%	0.00%
Total	6.60%	6.60%	34	23	146.81	151.11	\$ 284,978.57	\$ 192,780.65	0.76%	0.54%
Private Loans on Fixed Payment Plan										
Days Delinquent										
0-30	7.49%	7.49%	35	27	168.47	167.79	556,164.60	422,189.48	1.49%	1.19%
31-60			-	-			-	-	0.00%	0.00%
61-90			-	-			-	-	0.00%	0.00%
91-120			-	-			-	-	0.00%	0.00%
121-179			-	-			-	-	0.00%	0.00%
Total	7.49%	7.49%	35	27	168.47	167.79	\$ 556,164.60	\$ 422,189.48	1.49%	1.19%
FFELP Loans			-	-			-	-	0.00%	0.00%
Total In School	7.19%	7.21%	69	50	161.14	162.56	\$ 841,143.17	\$ 614,970.13	2.25%	1.73%
Repayment:										
Active										
FFELP Loans										
Days Delinquent										
0-30	3.49%	3.54%	1,203	1,146	160.22	157.15	10,884,298.81	10,413,024.67	29.09%	29.34%
31-60	5.29%	3.69%	44	29	117.93	164.54	343,930.01	358,251.34	0.92%	1.01%
61-90	4.88%	5.26%	15	20	126.21	122.64	132,710.38	157,602.42	0.35%	0.44%
91-120	5.39%	6.05%	18	6	119.18	96.94	163,438.39	37,308.17	0.44%	0.11%
121-179	4.37%	5.12%	13	18	154.13	109.94	107,342.64	124,271.29	0.29%	0.35%
≥ 180	4.42%	5.04%	21	23	132.39	131.77	226,699.35	211,988.75	0.61%	0.60%
Total	3.61%	3.62%	1,314	1,242	157.46	155.70	\$ 11,858,419.58	\$ 11,302,446.64	31.69%	31.85%
Private Loans										
Days Delinquent										
0-30	7.54%	7.55%	3,488	3,392	96.37	95.99	21,407,178.21	20,493,879.69	57.21%	57.75%
31-60	8.15%	8.28%	50	51	123.38	117.13	440,413.61	481,319.77	1.18%	1.36%
61-90	8.33%	8.20%	32	26	124.40	111.79	338,344.18	194,407.45	0.90%	0.55%
91-120	8.22%	8.53%	31	26	99.38	120.23	191,829.15	246,045.32	0.51%	0.69%
121-179	8.50%	8.40%	69	53	121.61	126.22	623,938.53	559,126.60	1.67%	1.58%
Total	7.60%	7.61%	3,670	3,548	98.01	97.63	\$ 23,001,703.68	\$ 21,974,778.83	61.47%	61.92%
Deferment										
FFELP Loans	5.08%	4.91%	59	53	165.25	167.92	495,461.76	385,366.94	1.32%	1.09%
Forbearance										
FFELP Loans	4.19%	4.19%	26	44	167.78	156.63	217,677.75	314,849.21	0.58%	0.89%
Private Loans	8.04%	8.06%	129	124	106.57	100.00	987,362.76	848,525.79	2.64%	2.39%
Total Repayment	6.26%	6.26%	5,198	5,011	118.83	117.84	\$ 36,560,625.53	\$ 34,825,967.41	97.70%	98.13%
Claims In Process	2.89%	4.17%	7	7	67.61	110.90	20,023.03	47,560.91	0.05%	0.13%
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
Grand Total	6.28%	6.28%	5,274	5,068	119.78	118.62	\$ 37,421,791.73	\$ 35,488,498.45	100.00%	100.00%

VII. Portfolio Characteristics by Program and School Type as of 6/30/2019					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	3.62%	150.66	653	\$ 5,758,623.34	16.23%
FFELP Consolidation Loans - Unsubsidized	3.38%	170.56	547	5,566,393.81	15.69%
FFELP Stafford Loans - Subsidized	5.97%	84.78	71	257,796.38	0.73%
FFELP Stafford Loans - Unsubsidized	6.77%	85.03	73	452,178.32	1.27%
FFELP PLUS Undergraduate	8.50%	54.00	1	8,736.55	0.02%
FFELP Grad PLUS	8.25%	206.00	1	6,495.30	0.02%
Private Loans on Interest Plan	6.81%	92.85	2,484	13,490,698.95	38.01%
Private Loans on Fixed Payment Plan	8.70%	108.34	1,238	9,947,575.80	28.03%
Total	6.28%	118.62	5,068	\$ 35,488,498.45	100.00%
School Type					
Four-Year Public & Private Nonprofit	6.27%	120.06	4,681	\$ 33,668,951.04	94.87%
Two-Year Public & Private Nonprofit	6.65%	92.87	324	1,464,665.84	4.13%
For Profit / Vocational	6.15%	84.58	55	297,620.06	0.84%
Unknown / Consolidation Loans	4.64%	102.79	8	57,261.51	0.16%
Total	6.28%	118.62	5,068	35,488,498.45	100.00%

IX. Servicer Totals as of 6/30/2019		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corporation	\$ 35,488,498.45	100.00%

* Loans are serviced by Nelnet Servicing, LLC.

VIII. Portfolio Characteristics by Student Grade Level Distribution as of 6/30/2019					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	7.59%	101.26	909	\$ 6,565,813.28	18.50%
Sophomore	7.63%	104.60	879	5,569,781.33	15.69%
Junior	7.56%	99.51	768	5,210,037.22	14.68%
Senior	7.57%	92.30	1,178	6,091,264.36	17.16%
1st Year Graduate	6.91%	82.03	97	523,129.44	1.47%
2nd Year Graduate	8.06%	103.08	30	136,006.22	0.38%
3rd Year Graduate +	8.35%	110.05	7	67,449.45	0.19%
Unknown / Consolidation	3.50%	160.44	1,200	11,325,017.15	31.91%
Total	6.28%	118.62	5,068	\$ 35,488,498.45	100.00%

X. Collateral Table as of 6/30/2019

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	1,337	\$ 11,859,284.94	98.42%	3,722	\$ 23,438,274.75	100.00%
Variable Rate	9	\$ 190,938.76	1.58%	-	\$ -	0.00%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	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%	347	\$ 3,798,492.32	31.52%	-	\$ -	0.00%
3.00% - 3.99%	294	3,390,622.28	28.14%	-	-	0.00%
4.00% - 4.99%	143	1,499,826.17	12.45%	-	-	0.00%
5.00% - 5.99%	124	984,759.09	8.17%	21	167,508.62	0.71%
6.00% - 6.99%	286	1,418,389.55	11.77%	1,458	8,137,915.39	34.72%
7.00% - 7.99%	126	836,698.01	6.94%	1,005	5,457,084.35	23.28%
8.00% - 8.99%	26	121,436.28	1.01%	724	5,578,236.94	23.80%
9.00% and greater	-	-	0.00%	514	4,097,529.45	17.48%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	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	537	\$ 2,840,507.57	23.57%	3,722	\$ 23,438,274.75	100.00%
April 1, 2006 - Sept. 30, 2007	-	-	0.00%	-	-	0.00%
October 1, 1993 - March 31, 2006	809	9,209,716.13	76.43%	-	-	0.00%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	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	18	\$ 10,039.95	0.08%	87	\$ 30,251.16	0.13%
13 - 24	58	60,907.89	0.51%	241	307,361.26	1.31%
25 - 36	63	160,602.43	1.33%	322	733,510.31	3.13%
37 - 48	180	474,400.41	3.94%	458	1,528,690.52	6.52%
49 - 60	75	286,597.02	2.38%	490	2,051,757.27	8.75%
61 - 72	149	745,570.92	6.19%	405	1,914,028.82	8.17%
73 - 84	110	571,058.00	4.74%	336	2,193,745.10	9.36%
85 - 96	96	581,640.60	4.83%	301	2,158,906.33	9.21%
97 - 108	138	1,011,191.36	8.39%	273	2,463,684.87	10.51%
109 - 120	73	732,192.54	6.08%	246	2,574,656.16	10.98%
121 - 132	52	516,349.09	4.28%	212	2,346,280.95	10.01%
133 - 144	62	666,392.66	5.53%	147	2,001,047.91	8.54%
145 - 156	33	400,873.16	3.33%	103	1,299,009.87	5.54%
157 - 168	24	328,888.76	2.73%	62	1,094,872.09	4.67%
169 - 180	31	483,380.77	4.01%	31	511,774.03	2.18%
181 - 192	16	430,225.15	3.57%	5	128,175.87	0.55%
193 - 204	61	1,275,756.97	10.59%	1	25,177.14	0.11%
205 - 216	23	531,004.20	4.41%	-	-	0.00%
217 - 228	16	421,430.39	3.50%	-	-	0.00%
229 - 240	18	492,023.22	4.08%	2	75,345.09	0.32%
241 or greater	50	1,869,698.21	15.52%	-	-	0.00%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	100.00%

X. Collateral Table as of 6/30/2019 (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	16	\$ 145,193.46	1.20%	130	\$ 1,729,981.19	7.38%
2nd year of repayment	38	393,027.27	3.26%	171	1,900,876.89	8.11%
3rd year of repayment	38	331,638.59	2.75%	344	2,915,912.55	12.44%
More than 3 years of repayment	1,247	11,132,803.47	92.39%	3,077	16,891,504.12	72.07%
Claim	7	47,560.91	0.39%	-	-	0.00%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	100.00%

Weighted Average Months in Repayment

FFELP Loans	114.14
Private Loans	51.54
Total	72.74

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	138	\$ 72,484.04	0.60%	262	\$ 136,947.93	0.58%
\$1,000 to \$1,999	161	241,340.62	2.00%	512	765,257.53	3.26%
\$2,000 to \$2,999	130	321,215.44	2.67%	506	1,261,333.04	5.38%
\$3,000 to \$3,999	122	427,633.93	3.55%	474	1,646,363.68	7.02%
\$4,000 to \$4,999	97	431,933.09	3.58%	341	1,534,993.03	6.55%
\$5,000 to \$5,999	102	556,919.55	4.62%	297	1,629,339.83	6.95%
\$6,000 to \$6,999	56	362,238.46	3.01%	197	1,274,912.60	5.44%
\$7,000 to \$7,999	70	521,670.34	4.33%	169	1,268,345.69	5.41%
\$8,000 to \$8,999	47	402,198.96	3.34%	154	1,308,436.80	5.58%
\$9,000 to \$9,999	45	425,378.14	3.53%	128	1,210,989.67	5.17%
\$10,000 to \$14,999	154	1,904,385.72	15.80%	374	4,505,756.32	19.22%
\$15,000 to \$19,999	85	1,449,795.53	12.03%	158	2,685,992.20	11.46%
\$20,000 to \$24,999	48	1,079,614.93	8.96%	60	1,330,771.27	5.68%
\$25,000 to \$29,999	32	874,325.69	7.26%	45	1,207,944.04	5.15%
\$30,000 to \$34,999	18	579,345.33	4.81%	20	648,989.43	2.77%
\$35,000 to \$39,999	6	224,722.71	1.86%	10	364,881.13	1.56%
\$40,000 to \$44,999	6	252,551.74	2.10%	11	461,481.51	1.97%
\$45,000 to \$49,999	6	284,553.53	2.36%	3	145,538.40	0.62%
\$50,000 to \$54,999	5	259,543.23	2.15%	1	50,000.65	0.21%
\$55,000 or Greater	18	1,378,372.72	11.44%	-	-	0.00%
Total	1,346	\$ 12,050,223.70	100.00%	3,722	\$ 23,438,274.75	100.00%

X. Collateral Table as of 6/30/2019 (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)	1,346	\$ 12,050,223.70	100.00%
H. Distribution of FFELP Loans by Guarantee Percentage			
Rate	Number of Loans	Principal Balance	Percent of Total
100%	-	\$ -	0.00%
98%	809	9,209,716.13	76.43%
97%	537	2,840,507.57	23.57%
Uninsured	-	-	0.00%
Total	1,346	\$ 12,050,223.70	100.00%

X. Collateral Table as of 6/30/2019 (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	3,135	\$ 20,604,759.37	97.87%	421	\$ 2,266,844.72	95.03%
Two-Year Public & Private Nonprofit	121	\$ 445,471.35	2.12%	43	\$ 116,352.94	4.88%
For Profit / Vocational	1	\$ 2,604.10	0.01%	1	\$ 2,242.27	0.09%
Unknown/Consolidation Loans	-	\$ -	0.00%	-	\$ -	0.00%
Total	3,257	\$ 21,052,834.82	100.00%	465	\$ 2,385,439.93	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	229	\$ 1,354,893.50	6.44%	57	\$ 226,339.12	9.49%
680-689	284	1,708,140.19	8.11%	53	229,976.18	9.64%
690-699	279	1,946,915.54	9.25%	47	237,226.32	9.94%
700-709	264	1,806,209.63	8.58%	44	255,496.97	10.71%
710-719	259	1,674,116.11	7.95%	51	296,464.29	12.43%
720-729	256	1,823,618.02	8.66%	42	207,247.45	8.69%
730-739	251	1,926,169.66	9.15%	34	158,497.34	6.64%
740-749	225	1,562,533.69	7.42%	37	173,221.77	7.26%
750-759	210	1,368,665.84	6.50%	37	252,608.79	10.59%
760-769	229	1,596,031.68	7.58%	21	112,392.75	4.71%
770-779	208	1,159,276.16	5.51%	22	109,759.72	4.60%
780-789	217	1,229,164.94	5.84%	13	68,894.68	2.89%
790-799	196	1,090,917.49	5.18%	4	22,799.54	0.96%
800 and Above	150	806,182.37	3.83%	3	34,515.01	1.45%
Total	3,257	\$ 21,052,834.82	100.00%	465	\$ 2,385,439.93	100.00%

Weighted Average FICO Score

Co-signed	732.97
Not Co-signed	722.30
Total	731.88

X. Collateral Table as of 6/30/2019 (continued from previous page)**K. Distribution of Private Loans by School**

	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	939	5,220,977.44	22.28%
CLEMSON UNIVERSITY	720	4,685,323.05	19.99%
WINTHROP UNIVERSITY	248	1,474,476.53	6.29%
COLLEGE OF CHARLESTON	134	1,103,156.00	4.71%
COASTAL CAROLINA UNIVERSITY	178	949,749.08	4.05%
UNIVERSITY OF SOUTH CAROLINA U	168	835,440.54	3.56%
MEDICAL UNIVERSITY OF SOUTH CA	72	782,730.19	3.34%
CITADEL, THE MILITARY COLLEGE	61	666,237.89	2.84%
WOFFORD COLLEGE	53	628,399.89	2.68%
ANDERSON UNIVERSITY	84	569,392.64	2.43%
LIMESTONE COLLEGE	77	545,798.39	2.33%
FURMAN UNIVERSITY	50	515,037.50	2.20%
LANDER UNIVERSITY	92	484,242.37	2.07%
PRESBYTERIAN COLLEGE	68	447,690.95	1.91%
CHARLESTON SOUTHERN UNIVERSITY	60	384,442.10	1.64%
FRANCIS MARION UNIVERSITY	86	327,647.86	1.40%
NEWBERRY COLLEGE	53	325,561.52	1.39%
NORTH GREENVILLE UNIVERSITY	61	324,363.36	1.38%
SAVANNAH COLLEGE OF ART AND DE	16	266,450.42	1.14%
COLUMBIA COLLEGE	26	206,185.81	0.88%
Other SC Schools	391	1,731,466.21	7.39%
Other Out-of-State Schools	85	963,505.01	4.11%
Total	3,722	\$ 23,438,274.75	100.00%

XI. Items to Note