

**South Carolina State Education Assistance Authority**

**Student Loan Revenue Bonds, 2009-1 Series**

**Quarterly Report**

**Quarter Ending September 30, 2021**



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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						
				6/30/2021	Activity	9/30/2021
i.	Portfolio Principal Balance			\$ 22,619,919.47	\$ (1,426,600.85)	\$ 21,193,318.62
ii.	Borrower Accrued Interest			\$ 310,178.45		313,101.43
iii.	Interest to be Capitalized			59,756.87		73,241.94
iv.	Weighted Average Coupon (WAC) - Gross			6.393%		6.332%
v.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions			6.158%		6.095%
vi.	Weighted Average Remaining Months to Maturity (WARM)			107.84		107.43
vii.	Number of Loans			3,448		3,295
viii.	Number of Borrowers			2,024		1,934
ix.	Average Borrower Indebtedness			\$ 11,175.85		\$ 10,958.28
B. Bond Principal Balance						
Stated Maturity Date	CUSIP	Original Principal Balance	Interest Rate	6/30/2021		9/30/2021
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%	-	-	-
10/1/2020	837114HB6	4,250,000	4.600%	-	-	-
10/1/2021	837114HC4	6,000,000	4.625%	870,000		870,000
10/1/2022	837114HD2	8,000,000	4.700%	1,160,000		1,160,000
10/1/2024	837114HF7	20,000,000	5.000%	2,890,000		2,890,000
10/1/2029	837114HG5	35,450,000	5.100%	5,105,000		5,105,000
		\$ 85,000,000		\$ 10,025,000	\$	10,025,000

<b>III. Trust Parameters (continued from previous page)</b>	
<b>C. Parity Percentage</b>	<b>9/30/2021</b>
<b>Value of the Trust Estate</b>	
i. Unpaid Principal Balance of Financed FFELP Loans	\$ 8,251,887.71
ii. Borrower Accrued Interest on Financed FFELP Loans	221,345.40
iii. Accrued Interest Subsidy Payments	2,562.58
iv. Accrued Special Allowance Payments (if positive)	-
v. Less: Unguaranteed Portion of FFELP loans in Claim Status and Uninsured FFELP Loans	(26.79)
vi. Unpaid Principal Balance of Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	12,941,430.91
vii. Borrower Accrued Interest on Financed Private Loans Less Those ≥ 180 Days Past Due or Extinguished by Bankruptcy	91,756.03
viii. Loan Account	32,604.98
ix. General Revenue Fund	546,340.91
x. Principal Account	3,651,063.66
xi. Interest Account	249,806.25
xii. Capitalized Interest Fund	-
xiii. Debt Service Reserve Fund	850,000.00
xiv. Accrued Interest on Investments	-
<b>xv. Total Value of Trust Estate</b>	<b>\$ 26,838,771.64</b>
<b>Liabilities</b>	
xvi. Principal of Senior Bonds Outstanding	\$ 10,025,000.00
xvii. Accrued Interest on Senior Bonds Outstanding	249,806.25
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	-
<b>xxiii. Total Liabilities</b>	<b>\$ 10,274,806.25</b>
<b>Parity Percentage [ III.C.xv / III.C.xxiii. ]</b>	<b>261.21%</b>
<b>Senior Parity Percentage [ III.C.xv / (III.C.xxiii - III.C.xviii - III.C.xix) ]</b>	<b>261.21%</b>

IV. Transactions for the Time Period		7/01/2021 - 9/30/2021
<b>A. Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$ 1,365,200.87
ii.	Principal Collections from Guaranty Agency	50,731.70
iii.	Principal Recoveries on Private Loans Previously Considered Loss	39,383.47
iv.	Paydown due to Loan Consolidation	33,685.71
v.	Other System Adjustments	-
vi.	<b>Total Principal Collections</b>	<u>\$ 1,489,001.75</u>
<b>B. Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$ 1,295.78
ii.	Principal Realized Losses - Other	2,881.84
iii.	Principal Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	14,086.42
iv.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(39,383.47)
v.	Other Adjustments (Borrower Incentives)	-
vi.	Interest Capitalized into Principal During Collection Period	(41,281.47)
vii.	<b>Total Non-Cash Principal Activity</b>	<u>\$ (62,400.90)</u>
<b>C. Student Loan Principal Additions</b>		
i.	New Loan Disbursements	\$ -
ii.	New Loan Acquisitions	\$ -
iii.	Origination Fees	\$ -
iv.	<b>Total Principal Additions</b>	<u>\$ -</u>
<b>D. Total Student Loan Principal Activity ( A.vi + B.vii. + C.iv )</b>		<b>\$ 1,426,600.85</b>
<b>E. Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$ 293,312.72
ii.	Interest Claims Received from Guaranty Agency	1,998.85
iii.	Interest Recoveries on Private Loans Previously Considered Loss	13,984.96
iv.	Late Fees & Other	4,951.95
v.	Interest due to Loan Consolidation	819.95
vi.	Other System Adjustments	-
vii.	Special Allowance Payments	-
viii.	Interest Subsidy Payments	2,390.06
ix.	<b>Total Interest Collections</b>	<u>\$ 317,458.49</u>
<b>F. Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	1.40
ii.	Interest Losses - Other	408.97
iii.	Interest Losses - Private Loans 180 days past due or Extinguished by Bankruptcy	248.44
iv.	Adjustments for Interest Recoveries on Private Loans Previously Considered Loss	(13,984.96)
v.	Other Adjustments	-
vi.	Interest Capitalized into Principal During Collection Period	41,281.47
vii.	<b>Total Non-Cash Interest Adjustments</b>	<u>27,955.32</u>
<b>G. Student Loan Interest Additions</b>		
i.	New Loan Additions	\$ -
ii.	<b>Total Interest Additions</b>	<u>\$ -</u>
<b>H. Total Student Loan Interest Activity ( E.ix + F.vii. + G.ii )</b>		<b>\$ 345,413.81</b>

<b>V. Student Loan Default and Recovery Summary</b>		
<b>A. Private Loan Default and Recovery Summary</b>		
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	5,950,241.24
iii.	Total Principal Required to be Paid on Private Loans (V.A.i. + V.A.ii.)	60,106,816.02
iv.	Principal Balance of Private Loans Defaulting (Reaching 180 Days Past Due or Being Extinguished in Bankruptcy) During Period	14,086.42
v.	Cumulative Principal Balance of Defaulted Private Loans	7,734,180.45
vi.	Cumulative Default Rate (V.A.v. / V.A.iii.)	12.87%
vii.	Cumulative Principal Received on Private Loans Since Default	1,115,963.24
viii.	Cumulative Interest Received on Private Loans Since Default	773,271.72
ix.	Cumulative Fees Received on Private Loans Since Default	61,151.65
<b>B. FFELP Loan Defaults</b>		
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	2,466,813.69
iii.	Total Principal Required to be Paid on FFELP Loans (V.B.i. + V.B.ii.)	38,120,616.94
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period	52,027.48
v.	Cumulative Principal Balance of Defaulted FFELP Loans	4,960,088.69
vi.	Cumulative Default Rate (V.B.v. / V.B.iii.)	13.01%

**VI. Portfolio Characteristics as of 9/30/2021**

Status	WAC		Number of Loans		WARM		Principal Balance		%	
	6/30/2021	9/30/2021	6/30/2021	9/30/2021	6/30/2021	9/30/2021	6/30/2021	9/30/2021	6/30/2021	9/30/2021
<b>In School</b>										
Private Loans on Interest Plan										
Days Delinquent										
0-30	6.56%	6.65%	2	1	96.66	96.00	12,016.07	9,204.87	0.05%	0.04%
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	6.56%	6.65%	2	1	96.66	96.00	\$ 12,016.07	\$ 9,204.87	0.05%	0.04%
Private Loans on Fixed Payment Plan										
Days Delinquent										
0-30	9.02%	9.00%	6	4	152.05	160.39	82,742.39	64,104.06	0.37%	0.30%
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	9.02%	9.00%	6	4	152.05	160.39	\$ 82,742.39	\$ 64,104.06	0.37%	0.30%
FFELP Loans			-	-			-	-	0.00%	0.00%
<b>Total In School</b>	<b>8.71%</b>	<b>8.70%</b>	<b>8</b>	<b>5</b>	<b>145.03</b>	<b>152.31</b>	<b>\$ 94,758.46</b>	<b>\$ 73,308.93</b>	<b>0.42%</b>	<b>0.35%</b>
<b>Repayment:</b>										
<b>Active</b>										
FFELP Loans										
Days Delinquent										
0-30	3.40%	3.35%	760	711	149.45	148.67	7,258,405.19	6,972,620.84	32.09%	32.90%
31-60	6.19%	4.36%	25	9	69.45	124.86	227,670.31	77,811.15	1.01%	0.37%
61-90	7.08%	4.65%	5	13	97.33	144.50	59,587.28	183,326.83	0.26%	0.87%
91-120	4.66%		6	-	87.11		48,326.49	-	0.21%	0.00%
121-179	5.08%	6.09%	8	9	123.83	96.90	50,840.44	106,503.16	0.22%	0.50%
≥ 180	6.76%	5.30%	5	7	76.68	76.22	27,128.28	34,520.32	0.12%	0.16%
Total	3.54%	3.44%	809	749	145.85	147.23	\$ 7,671,957.99	\$ 7,374,782.30	33.92%	34.80%
Private Loans										
Days Delinquent										
0-30	7.65%	7.61%	2,383	2,243	81.92	79.78	12,776,151.81	11,463,662.23	56.48%	54.09%
31-60	8.22%	8.27%	45	46	102.19	100.49	358,566.18	349,667.38	1.59%	1.65%
61-90	8.59%	8.61%	18	11	89.36	81.30	138,176.10	76,789.63	0.61%	0.36%
91-120	8.51%	8.55%	5	8	90.98	87.78	29,345.23	57,787.07	0.13%	0.27%
121-179	8.20%	8.47%	14	18	67.57	93.83	70,779.52	113,679.92	0.31%	0.54%
Total	7.68%	7.65%	2,465	2,326	82.49	80.56	\$ 13,373,018.84	\$ 12,061,586.23	59.12%	56.91%
<b>Deferment</b>										
FFELP Loans	4.05%	4.92%	38	51	169.84	162.48	249,412.69	357,688.21	1.10%	1.69%
<b>Forbearance</b>										
FFELP Loans	4.39%	5.01%	51	60	151.06	119.18	607,606.74	518,536.36	2.69%	2.45%
Private Loans	8.09%		71	102	112.95	108.68	603,254.27	806,535.75	2.67%	3.81%
<b>Total Repayment</b>	<b>6.15%</b>	<b>6.09%</b>	<b>3,434</b>	<b>3,288</b>	<b>107.69</b>	<b>107.27</b>	<b>\$ 22,505,250.53</b>	<b>\$ 21,119,128.85</b>	<b>99.49%</b>	<b>99.65%</b>
Claims In Process	4.99%	6.47%	6	2	63.38	3.00	19,910.48	880.84	0.09%	0.00%
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
<b>Grand Total</b>	<b>6.16%</b>	<b>6.10%</b>	<b>3,448</b>	<b>3,295</b>	<b>107.84</b>	<b>107.43</b>	<b>\$ 22,619,919.47</b>	<b>\$ 21,193,318.62</b>	<b>100.00%</b>	<b>100.00%</b>



VII. Portfolio Characteristics by Program and School Type as of 9/30/2021					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	3.63%	139.61	426	\$ 3,897,062.28	18.39%
FFELP Consolidation Loans - Unsubsidized	3.21%	162.12	346	3,868,049.99	18.25%
FFELP Stafford Loans - Subsidized	5.92%	71.80	43	165,696.20	0.78%
FFELP Stafford Loans - Unsubsidized	6.79%	70.61	47	321,079.24	1.52%
FFELP PLUS Undergraduate			-	-	0.00%
FFELP Grad PLUS			-	-	0.00%
Private Loans on Interest Plan	6.82%	76.18	1,587	7,083,526.20	33.42%
Private Loans on Fixed Payment Plan	8.73%	90.72	846	5,857,904.71	27.64%
<b>Total</b>	<b>6.10%</b>	<b>107.43</b>	<b>3,295</b>	<b>\$ 21,193,318.62</b>	<b>100.00%</b>
School Type					
Four-Year Public & Private Nonprofit	6.07%	108.67	3,057	\$ 20,024,716.52	94.49%
Two-Year Public & Private Nonprofit	6.69%	87.82	203	946,883.73	4.47%
For Profit / Vocational	6.08%	78.19	30	179,188.55	0.85%
Unknown / Consolidation Loans	4.30%	81.77	5	42,529.82	0.20%
<b>Total</b>	<b>6.10%</b>	<b>107.43</b>	<b>3,295</b>	<b>21,193,318.62</b>	<b>100.00%</b>

IX. Servicer Totals as of 9/30/2021		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corporation	\$ 21,193,318.62	100.00%

\* Loans are serviced by Nelnet Servicing, LLC.

VIII. Portfolio Characteristics by Student Grade Level Distribution as of 9/30/2021					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	7.70%	82.75	633	\$ 3,877,449.90	18.30%
Sophomore	7.69%	86.52	586	3,147,093.62	14.85%
Junior	7.62%	83.69	508	2,926,486.33	13.81%
Senior	7.59%	78.19	721	3,140,154.96	14.82%
1st Year Graduate	6.88%	57.58	56	248,945.60	1.17%
2nd Year Graduate	7.20%	70.28	13	26,130.83	0.12%
3rd Year Graduate +	8.33%	94.88	6	61,945.11	0.29%
Unknown / Consolidation	3.42%	150.82	772	7,765,112.27	36.64%
<b>Total</b>	<b>6.10%</b>	<b>107.43</b>	<b>3,295</b>	<b>\$ 21,193,318.62</b>	<b>100.00%</b>

**X. Collateral Table as of 9/30/2021**

**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	853	\$ 8,090,549.64	98.04%	2,433	\$ 12,941,430.91	100.00%
Variable Rate	9	\$ 161,338.07	1.96%	-	\$ -	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

**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%	250	\$ 2,874,924.22	34.84%	-	\$ -	0.00%
3.00% - 3.99%	198	2,326,181.22	28.19%	-	-	0.00%
4.00% - 4.99%	94	1,118,305.16	13.55%	-	-	0.00%
5.00% - 5.99%	65	425,545.64	5.16%	17	241,493.05	1.87%
6.00% - 6.99%	164	860,042.10	10.42%	893	4,151,062.09	32.08%
7.00% - 7.99%	80	593,107.83	7.19%	673	2,926,632.25	22.61%
8.00% - 8.99%	11	53,781.54	0.65%	501	3,227,363.60	24.94%
9.00% and greater	-	-	0.00%	349	2,394,879.92	18.51%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

**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	315	\$ 1,737,687.29	21.06%	2,433	\$ 12,941,430.91	100.00%
April 1, 2006 - Sept. 30, 2007	-	-	0.00%	-	-	0.00%
October 1, 1993 - March 31, 2006	547	6,514,200.42	78.94%	-	-	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

**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	43	\$ 75,859.47	0.92%	258	\$ 130,241.77	1.01%
13 - 24	67	122,044.71	1.48%	334	538,209.66	4.16%
25 - 36	54	132,178.79	1.60%	332	880,930.23	6.81%
37 - 48	107	432,063.86	5.24%	291	1,041,740.64	8.05%
49 - 60	67	279,227.66	3.38%	246	1,216,795.30	9.40%
61 - 72	66	358,908.97	4.35%	216	1,240,800.96	9.59%
73 - 84	78	510,870.72	6.19%	195	1,607,022.01	12.42%
85 - 96	57	523,982.75	6.35%	177	1,493,908.66	11.54%
97 - 108	42	369,994.45	4.48%	146	1,488,464.87	11.50%
109 - 120	46	418,379.68	5.07%	100	1,222,216.05	9.44%
121 - 132	34	356,194.23	4.32%	76	923,965.39	7.14%
133 - 144	24	327,756.43	3.97%	34	528,413.77	4.08%
145 - 156	17	250,755.02	3.04%	20	354,753.87	2.74%
157 - 168	25	515,042.71	6.24%	2	49,532.46	0.38%
169 - 180	44	818,922.96	9.92%	5	196,780.21	1.52%
181 - 192	16	412,437.93	5.00%	-	-	0.00%
193 - 204	14	275,706.39	3.34%	1	27,655.06	0.21%
205 - 216	18	437,357.66	5.30%	-	-	0.00%
217 - 228	14	532,702.66	6.46%	-	-	0.00%
229 - 240	15	630,185.04	7.64%	-	-	0.00%
241 or greater	14	471,315.62	5.71%	-	-	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

**X. Collateral Table as of 9/30/2021 (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	5	\$ 53,788.25	0.65%	11	\$ 306,447.49	2.37%
2nd year of repayment	4	53,592.40	0.65%	13	189,610.66	1.47%
3rd year of repayment	8	95,643.70	1.16%	65	732,861.70	5.66%
More than 3 years of repayment	843	8,047,982.52	97.53%	2,344	11,712,511.06	90.50%
Claim	2	880.84	0.01%	-	-	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

**Weighted Average Months in Repayment**

FFELP Loans	133.40
Private Loans	72.18
<b>Total</b>	<b>96.02</b>

**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	102	\$ 53,549.60	0.65%	376	\$ 187,413.98	1.45%
\$1,000 to \$1,999	105	151,230.86	1.83%	405	603,469.30	4.66%
\$2,000 to \$2,999	75	184,993.85	2.24%	338	846,426.89	6.54%
\$3,000 to \$3,999	78	270,941.51	3.28%	257	893,178.53	6.90%
\$4,000 to \$4,999	47	208,978.67	2.53%	186	830,965.45	6.42%
\$5,000 to \$5,999	49	269,733.90	3.27%	140	770,155.67	5.95%
\$6,000 to \$6,999	47	305,813.54	3.71%	126	823,807.58	6.37%
\$7,000 to \$7,999	34	253,578.12	3.07%	109	813,291.34	6.28%
\$8,000 to \$8,999	25	213,114.88	2.58%	81	685,250.15	5.30%
\$9,000 to \$9,999	28	265,073.01	3.21%	60	567,303.84	4.38%
\$10,000 to \$14,999	111	1,382,753.42	16.76%	202	2,429,495.69	18.77%
\$15,000 to \$19,999	58	1,006,763.25	12.20%	66	1,131,303.81	8.74%
\$20,000 to \$24,999	32	714,445.16	8.66%	41	903,881.03	6.98%
\$25,000 to \$29,999	27	744,840.21	9.03%	23	620,781.03	4.80%
\$30,000 to \$34,999	11	359,305.73	4.35%	12	385,913.02	2.98%
\$35,000 to \$39,999	6	216,855.01	2.63%	5	179,795.23	1.39%
\$40,000 to \$44,999	6	258,448.78	3.13%	4	173,592.30	1.34%
\$45,000 to \$49,999	6	283,749.09	3.44%	2	95,406.07	0.74%
\$50,000 to \$54,999	2	107,182.25	1.30%	-	-	0.00%
\$55,000 or Greater	13	1,000,536.87	12.12%	-	-	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>	<b>2,433</b>	<b>\$ 12,941,430.91</b>	<b>100.00%</b>

<b>X. Collateral Table as of 9/30/2021 (continued from previous page)</b>			
<b>G. Distribution of FFELP Loans by Guaranty Agency</b>			
Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Credit Management Corporation (ECMC)	862	\$ 8,251,887.71	100.00%
<b>H. Distribution of FFELP Loans by Guarantee Percentage</b>			
Rate	Number of Loans	Principal Balance	Percent of Total
100%	-	\$ -	0.00%
98%	547	6,514,200.42	78.94%
97%	315	1,737,687.29	21.06%
Uninsured	-	-	0.00%
<b>Total</b>	<b>862</b>	<b>\$ 8,251,887.71</b>	<b>100.00%</b>

**X. Collateral Table as of 9/30/2021 (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	2,076	\$ 11,445,754.43	97.85%	262	\$ 1,199,868.89	96.47%
Two-Year Public & Private Nonprofit	72	\$ 251,932.04	2.15%	23	\$ 43,875.55	3.53%
For Profit / Vocational	-	\$ -	0.00%	-	\$ -	0.00%
Unknown/Consolidation Loans	-	\$ -	0.00%	-	\$ -	0.00%
<b>Total</b>	<b>2,148</b>	<b>\$ 11,697,686.47</b>	<b>100.00%</b>	<b>285</b>	<b>\$ 1,243,744.44</b>	<b>100.00%</b>

**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	157	\$ 834,127.05	7.13%	28	\$ 97,662.90	7.85%
680-689	196	987,875.15	8.45%	35	131,043.76	10.54%
690-699	198	1,103,624.91	9.43%	27	120,801.17	9.71%
700-709	186	1,113,907.32	9.52%	30	168,595.69	13.56%
710-719	174	942,610.69	8.06%	30	125,899.29	10.12%
720-729	166	1,094,681.03	9.36%	30	128,108.77	10.30%
730-739	163	1,124,494.79	9.61%	21	77,094.86	6.20%
740-749	141	815,740.73	6.97%	24	77,325.36	6.22%
750-759	145	688,197.04	5.88%	21	123,128.82	9.90%
760-769	144	762,508.90	6.52%	11	61,924.14	4.98%
770-779	129	599,767.44	5.13%	16	61,525.52	4.95%
780-789	131	658,025.48	5.63%	7	37,929.84	3.05%
790-799	122	518,486.67	4.43%	3	9,664.55	0.78%
800 and Above	96	453,639.27	3.88%	2	23,039.77	1.85%
<b>Total</b>	<b>2,148</b>	<b>\$ 11,697,686.47</b>	<b>100.00%</b>	<b>285</b>	<b>\$ 1,243,744.44</b>	<b>100.00%</b>

**Weighted Average FICO Score**

Co-signed	730.69
Not Co-signed	722.61
<b>Total</b>	<b>729.92</b>

**X. Collateral Table as of 9/30/2021 (continued from previous page)****K. Distribution of Private Loans by School**

	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	601	2,644,276.66	20.43%
CLEMSON UNIVERSITY	466	2,493,923.29	19.27%
WINTHROP UNIVERSITY	175	978,589.18	7.56%
COLLEGE OF CHARLESTON	83	601,044.82	4.64%
MEDICAL UNIVERSITY OF SOUTH CA	50	534,538.82	4.13%
COASTAL CAROLINA UNIVERSITY	112	493,950.53	3.82%
WOFFORD COLLEGE	44	471,323.70	3.64%
CITADEL, THE MILITARY COLLEGE	39	453,300.66	3.50%
UNIVERSITY OF SOUTH CAROLINA U	97	426,726.07	3.30%
LIMESTONE COLLEGE	54	311,681.47	2.41%
ANDERSON UNIVERSITY	59	305,856.30	2.36%
FURMAN UNIVERSITY	30	295,823.76	2.29%
PRESBYTERIAN COLLEGE	50	292,602.08	2.26%
LANDER UNIVERSITY	62	271,503.85	2.10%
CHARLESTON SOUTHERN UNIVERSITY	44	253,603.17	1.96%
NEWBERRY COLLEGE	39	196,444.79	1.52%
FRANCIS MARION UNIVERSITY	53	163,920.00	1.27%
COLUMBIA COLLEGE	24	157,543.11	1.22%
NORTH GREENVILLE UNIVERSITY	42	145,506.72	1.12%
CONVERSE COLLEGE	16	103,455.10	0.80%
Other SC Schools	229	718,902.83	5.56%
Other Out-of-State Schools	64	626,914.00	4.84%
Total	2,433	\$ 12,941,430.91	100.00%

XI. Items to Note