

**Table of Contents**

	<u>Page</u>
I. Principal Parties to the Transaction	1
II. Explanations, Definitions, Abbreviations	1
III. Deal Parameters	2
A. Student Loan Portfolio Characteristics	
B. Notes	
C. Reserve Fund	
D. Other Fund Balances	
IV. Transactions for the Time Period	3
V. Cash Receipts for the Time Period	4
VI. Cash Payment Detail and Available Funds for the Time Period	4
VII. Waterfall for Distribution	5
VIII. Distributions	6
A. Distribution Amounts	
B. Principal Distribution Amount Reconciliation	
C. Additional Principal Paid	
D. Reserve Fund Reconciliation	
E. Note Balances	
IX. Portfolio Characteristics	7
X. Portfolio Characteristics by School and Program	7
XI. Collateral Tables	8 and 9
Distribution of the Student Loans by Geographic Location	
Distribution of the Student Loans by Guarantee Agency	
Distribution of the Student Loans by Range of Months Remaining Until Scheduled Maturity	
Distribution of the Student Loans by Borrower Payment Status	
Distribution of the Student Loans by Range of Principal Balance	
Distribution of the Student Loans by Rehab Status	
Accrued Interest Breakout	
Distribution of the Student Loans by Number of Days Delinquent	
Distribution of the Student Loans by Interest Rate	
Distribution of the Student Loans by SAP Interest Rate Index	
Distribution of the Student Loans by Date of Disbursement(Dates Correspond to Changes in Special Allowance Payment)	
Distribution of the Student Loans by Date of Disbursement(Dates Correspond to Changes in Guaranty Percentage)	
XII. Interest Rates for Next Distribution Date	10
XIII. CPR Rate	10
XIV. Income Based Repayment PFH Statistics	11
XV. National Disaster Forbearances Statistics	12
XVI. Cumulative Realized Losses - Claim Write-offs	12
XVII. Principal Acceleration Triqger	12
XVIII. Items to Note	12

**I. Principal Parties to the Transaction**

Issuing Entity	Higher Education Loan Authority of the State of Missouri
Servicers	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank National Association

**II. Explanations / Definitions / Abbreviations**

Cash Flows
Record Date
Claim Write-Offs
Principal Shortfall
Parity Ratio
Total Note Factor/ Note Pool Factor

**III. Deal Parameters**

<b>A. Student Loan Portfolio Characteristics</b>		<b>9/30/2024</b>	<b>Activity</b>	<b>10/31/2024</b>
i. Portfolio Principal Balance		\$ 195,627,161.38	\$ (1,260,597.10)	\$ 194,366,564.28
ii. Interest Expected to be Capitalized		4,072,922.48		4,061,775.33
iii. <b>Pool Balance</b> (i + ii)		<b>\$ 199,700,083.86</b>		<b>\$ 198,428,339.61</b>
iv. <b>Adjusted Pool Balance</b> (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)		<b>\$ 200,388,563.86</b>		<b>\$ 199,116,819.61</b>
v. Other Accrued Interest		\$ 14,822,456.09		\$ 14,617,024.38
Accrued Interest for IBR PFH (informational only)		\$ 9,740,697.97		\$ 9,830,707.13
vi. Weighted Average Coupon (WAC)		6.160%		6.165%
vii. Weighted Average Remaining Months to Maturity (WARM)		216		218
viii. Number of Loans		28,643		28,262
ix. Number of Borrowers		12,037		11,871
x. Average Borrower Indebtedness		\$ 16,252.15		\$ 16,373.23
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		105.50%		105.50%
Adjusted Pool Balance		\$ 200,388,563.86		\$ 199,116,819.61
Bonds Outstanding after Distribution		\$ 189,941,766.98		\$ 188,736,322.19
Total Parity Ratio (Total Assets/Total Liabilities)		114.51%		114.60%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		111.36%		111.40%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		120.88%		121.01%
Informational purposes only:				
Cash in Transit at month end		\$ 235,081.86		\$ 81,652.31
Outstanding Debt Adjusted for Cash in Transit		\$ 189,706,685.12		\$ 188,654,669.88
Pool Balance to Original Pool Balance		43.51%		43.23%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		105.63%		105.55%

<b>B. Notes</b>		<b>CUSIP</b>	<b>Spread</b>	<b>Coupon Rate</b>	<b>10/25/2024</b>	<b>%</b>	<b>Interest Due</b>	<b>11/25/2024</b>	<b>%</b>
i. Class A-1A Notes		606072LC8	n/a	1.53000%	\$ 55,715,914.10	29.33%	\$ 71,037.79	\$ 55,342,668.58	29.32%
ii. Class A-1B Notes		606072LD6	0.75%	5.60207%	\$ 124,225,852.88	65.40%	\$ 599,266.10	\$ 123,393,653.61	65.38%
iii. Class B Notes		606072LE4	1.52%	6.37207%	\$ 10,000,000.00	5.26%	\$ 54,870.60	\$ 10,000,000.00	5.30%
<b>iv. Total Notes</b>					<b>\$ 189,941,766.98</b>	<b>100.00%</b>	<b>\$ 725,174.49</b>	<b>\$ 188,736,322.19</b>	<b>100.00%</b>

<b>SOFRA Rate Notes:</b>		<b>Collection Period:</b>		<b>Record Date</b>	11/22/2024
<b>SOFRA Rate for Accrual Period</b>	4.85207%	<b>First Date in Collection Period</b>	10/1/2024	<b>Distribution Date</b>	11/25/2024
<b>First Date in Accrual Period</b>	10/25/2024	<b>Last Date in Collection Period</b>	10/31/2024		
<b>Last Date in Accrual Period</b>	11/24/2024				
<b>Days in Accrual Period</b>	31				

<b>C. Reserve Fund</b>		<b>9/30/2024</b>	<b>10/31/2024</b>
i. Required Reserve Fund Balance		0.25%	0.25%
ii. Specified Reserve Fund Balance		\$ 688,480.00	\$ 688,480.00
iii. Reserve Fund Floor Balance		\$ 688,480.00	\$ 688,480.00
iv. Reserve Fund Balance after Distribution Date		\$ 688,480.00	\$ 688,480.00

<b>D. Other Fund Balances</b>		<b>9/30/2024</b>	<b>10/31/2024</b>
i. Collection Fund*		\$ 2,199,811.43	\$ 2,625,158.40
ii. Capitalized Interest Fund After Distribution Date		\$ -	\$ -
iii. Department Rebate Fund		\$ -	\$ -
iv. Cost of Issuance Fund		\$ -	\$ -

(\* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation")

<b>Total Fund Balances</b>		<b>\$ 2,888,291.43</b>	<b>\$ 3,313,638.40</b>
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<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$	857,164.31
ii.	Principal Collections from Guarantor		650,130.73
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		480,842.56
vi.	Other System Adjustments		-
vii.	<b>Total Principal Collections</b>	\$	<b>1,988,137.60</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$	1,132.45
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		713.83
iv.	Capitalized Interest		(692,370.65)
v.	<b>Total Non-Cash Principal Activity</b>	\$	<b>(690,524.37)</b>
<b>C.</b>	<b>Student Loan Principal Additions</b>		
i.	New Loan Additions	\$	(37,016.13)
ii.	<b>Total Principal Additions</b>	\$	<b>(37,016.13)</b>
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Cii)</b>	\$	<b>1,260,597.10</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$	324,105.78
ii.	Interest Claims Received from Guarantors		77,902.80
iii.	Late Fees & Other		(42.07)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		49,015.98
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	<b>Total Interest Collections</b>	\$	<b>450,982.49</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	\$	19,037.45
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,186,532.31)
iv.	Capitalized Interest		692,370.65
v.	<b>Total Non-Cash Interest Adjustments</b>	\$	<b>(475,124.21)</b>
<b>G.</b>	<b>Student Loan Interest Additions</b>		
i.	New Loan Additions	\$	11,105.14
ii.	<b>Total Interest Additions</b>	\$	<b>11,105.14</b>
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	\$	<b>(13,036.58)</b>
<b>I.</b>	<b>Defaults Paid this Month (Aii + Eii)</b>	\$	<b>728,033.53</b>
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	\$	<b>76,736,256.53</b>
<b>K.</b>	<b>Interest Expected to be Capitalized</b>		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	9/30/2024	\$ 4,072,922.48
	Interest Capitalized into Principal During Collection Period (B-iv)		(692,370.65)
	Change in Interest Expected to be Capitalized		681,223.50
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2024	\$ 4,061,775.33

V. Cash Receipts for the Time Period		10/01/2024-10/31/2024	
<b>A.</b>	<b>Principal Collections</b>		
i.	Principal Payments Received - Cash	\$	1,507,295.04
ii.	Principal Received from Loans Consolidated		480,842.56
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	<b>Total Principal Collections</b>	\$	<b>1,988,137.60</b>
<b>B.</b>	<b>Interest Collections</b>		
i.	Interest Payments Received - Cash	\$	402,008.58
ii.	Interest Received from Loans Consolidated		49,015.98
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		-
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(42.07)
vii.	<b>Total Interest Collections</b>	\$	<b>450,982.49</b>
<b>C.</b>	<b>Other Reimbursements</b>	\$	-
<b>D.</b>	<b>Investment Earnings</b>	\$	29,426.51
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>	\$	<b>2,468,546.60</b>

VI. Cash Payment Detail and Available Funds for the Time Period		10/01/2024-10/31/2024	
<b>Funds Previously Remitted: Collection Account</b>			
<b>A.</b>	Joint Sharing Agreement Payments	\$	(30,973.42)
<b>B.</b>	Trustee Fees	\$	-
<b>C.</b>	Servicing Fees	\$	(124,812.55)
<b>D.</b>	Administration Fees	\$	(16,641.67)
<b>E.</b>	Interest Payments on Class A Notes	\$	(666,765.38)
<b>F.</b>	Interest Payments on Class B Notes	\$	(54,077.17)
<b>G.</b>	Transfer to Department Rebate Fund	\$	-
<b>H.</b>	Monthly Rebate Fees	\$	(101,182.86)
<b>I.</b>	Transfer to Reserve Fund	\$	-
<b>J.</b>	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class I	\$	(993,446.84)
<b>K.</b>	Unpaid Trustee fees	\$	-
<b>L.</b>	Carryover Servicing Fees	\$	-
<b>M.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
<b>N.</b>	Remaining amounts to Authority	\$	(208,729.29)
<b>O. Collection Fund Reconciliation</b>			
i.	Beginning Balance:	9/30/2024	\$ 2,199,811.43
ii.	Principal Paid During Collection Period (J)		(993,446.84)
iii.	Interest Paid During Collection Period (E & F)		(720,842.55)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		2,439,120.09
v.	Deposits in Transit		153,429.55
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(482,339.79)
vii.	Total Investment Income Received for Month (V-D)		29,426.51
viii.	Funds transferred from the Cost of Issuance Fund		-
ix.	Funds transferred from the Capitalized Interest Fund		-
x.	Funds transferred from the Department Rebate Fund		-
xi.	Funds transferred from the Reserve Fund		-
xii.	<b>Funds Available for Distribution</b>	\$	<b>2,625,158.40</b>

**VII. Waterfall for Distribution**

		Distributions	Remaining Funds Balance
<b>A.</b>	Total Available Funds For Distribution	\$ 2,625,158.40	\$ 2,625,158.40
<b>B.</b>	Joint Sharing Agreement Payments	\$ 12,062.86	\$ 2,613,095.54
<b>C.</b>	Trustee Fees	\$ 4,748.54	\$ 2,608,347.00
<b>D.</b>	Servicing Fees	\$ 124,017.71	\$ 2,484,329.29
<b>E.</b>	Administration Fees	\$ 16,535.69	\$ 2,467,793.60
<b>F.</b>	Interest Payments on Class A Notes	\$ 670,303.89	\$ 1,797,489.71
<b>G.</b>	Interest Payments on Class B Notes	\$ 54,870.60	\$ 1,742,619.11
<b>H.</b>	Transfer to Department Rebate Fund	\$ (1,186,332.64)	\$ 2,928,951.75
<b>I.</b>	Monthly Rebate Fees	\$ 100,406.74	\$ 2,828,545.01
<b>J.</b>	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ -	\$ 2,828,545.01
<b>K.</b>	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	<b>\$ 1,205,444.79</b>	\$ 1,623,100.22
<b>L.</b>	Unpaid Trustee Fees	\$ -	\$ 1,623,100.22
<b>M.</b>	Carryover Servicing Fees	\$ -	
<b>N.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ 1,623,100.22
<b>O.</b>	Remaining amounts to Authority	\$ 1,623,100.22	\$ -

**VIII. Distributions**

<b>A. Distribution Amounts</b>				
	<b>Combined</b>	<b>Class A-1A</b>	<b>Class A-1B</b>	<b>Class B</b>
i. Monthly Interest Due	\$ 725,174.49	\$ 71,037.79	\$ 599,266.10	\$ 54,870.60
ii. Monthly Interest Paid	\$ 725,174.49	\$ 71,037.79	\$ 599,266.10	\$ 54,870.60
<b>iii. Interest Shortfall</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
iv. Monthly Principal Paid	\$ 1,205,444.79	\$ 373,245.52	\$ 832,199.27	\$ -
<b>v. Total Distribution Amount</b>	<b>\$ 1,930,619.28</b>	<b>\$ 444,283.31</b>	<b>\$ 1,431,465.37</b>	<b>\$ 54,870.60</b>

<b>B. Principal Distribution Amount Reconciliation</b>		
i. Notes Outstanding as of	9/30/2024	\$ 189,941,766.98
ii. Adjusted Pool Balance as of	10/31/2024	\$ 199,116,819.61
iii. Less Specified Overcollateralization Amount		\$ 10,380,497.42
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$ 188,736,322.19
v. Excess		\$ 1,205,444.79
vi. Principal Shortfall for preceding Distribution Date		\$ -
vii. Amounts Due on a Note Final Maturity Date		\$ -
viii. Total Principal Distribution Amount as defined by Indenture		\$ 1,205,444.79
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 1,205,444.79
x. Principal Distribution Amount Shortfall		\$ -
<b>xi. Noteholders' Principal Distribution Amount</b>		<b>\$ 1,205,444.79</b>
<b>Total Principal Distribution Amount Paid</b>		<b>\$ 1,205,444.79</b>

<b>C. Additional Principal Paid</b>	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

<b>D. Reserve Fund Reconciliation</b>		
i. Beginning Balance	9/30/2024	\$ 688,480.00
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 688,480.00
iv. Required Reserve Fund Balance		\$ 688,480.00
v. Excess Reserve - Apply to Collection Fund		\$ -
vi. Ending Reserve Fund Balance		\$ 688,480.00

<b>E. Note Balances</b>			
	<b>10/25/2024</b>	<b>Paydown Factors</b>	<b>11/25/2024</b>
Note Balance	\$ 189,941,766.98		\$ 188,736,322.19
Note Pool Factor	18.9941766980	0.1205444788	18.8736322192

**IX. Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	9/30/2024	10/31/2024	
<b>Interim:</b>											
<b>In School:</b>											
Subsidized Loans	6.964%	6.924%	15	13	147	149	\$ 40,456.00	\$ 31,138.00	0.02%	0.02%	
Unsubsidized Loans	6.944%	6.928%	20	14	139	141	77,433.00	52,683.00	0.04%	0.03%	
<b>Grace</b>											
Subsidized Loans	6.800%	7.100%	1	2	120	122	3,500.00	9,318.00	0.00%	0.00%	
Unsubsidized Loans	6.800%	6.979%	1	6	120	122	2,000.00	24,750.00	0.00%	0.01%	
<b>Total Interim</b>	<b>6.944%</b>	<b>6.951%</b>	<b>37</b>	<b>35</b>	<b>141</b>	<b>138</b>	<b>\$ 123,389.00</b>	<b>\$ 117,889.00</b>	<b>0.06%</b>	<b>0.06%</b>	
<b>Repayment</b>											
<b>Active</b>											
0-30 Days Delinquent	6.044%	6.035%	19,800	19,838	208	211	\$ 131,860,847.12	\$ 132,813,886.17	67.40%	68.33%	
31-60 Days Delinquent	6.435%	6.507%	960	1,001	214	233	6,478,421.43	6,682,969.57	3.31%	3.44%	
61-90 Days Delinquent	6.684%	6.739%	452	555	226	232	3,080,017.90	3,433,638.81	1.57%	1.77%	
91-120 Days Delinquent	6.622%	6.492%	445	359	214	207	3,058,575.76	2,438,001.06	1.56%	1.25%	
121-150 Days Delinquent	6.427%	6.913%	306	316	203	227	2,012,030.00	1,930,634.39	1.03%	0.99%	
151-180 Days Delinquent	6.536%	6.416%	304	226	218	203	2,129,370.24	1,582,752.08	1.09%	0.81%	
181-210 Days Delinquent	6.479%	6.602%	209	272	217	217	1,670,291.33	1,889,586.68	0.85%	0.97%	
211-240 Days Delinquent	5.869%	6.320%	183	168	215	217	1,270,745.03	1,348,271.04	0.65%	0.69%	
241-270 Days Delinquent	6.902%	6.241%	139	145	210	201	811,343.48	910,762.42	0.41%	0.47%	
271-300 Days Delinquent	7.700%	7.700%	3	1	193	187	196.98	1,841.22	0.00%	0.00%	
>300 Days Delinquent	6.928%	6.929%	117	117	187	186	531,884.67	526,459.55	0.27%	0.27%	
<b>Deferment</b>											
Subsidized Loans	6.223%	6.207%	865	853	209	208	3,794,843.57	3,769,803.91	1.94%	1.94%	
Unsubsidized Loans	5.927%	5.938%	603	606	264	267	4,508,192.37	4,507,744.70	2.30%	2.32%	
<b>Forbearance</b>											
Subsidized Loans	6.469%	6.457%	1,979	1,722	244	242	11,845,969.83	10,463,419.64	6.06%	5.38%	
Unsubsidized Loans	6.316%	6.450%	1,637	1,419	252	239	18,595,142.19	17,598,142.71	9.51%	9.05%	
<b>Total Repayment</b>	<b>6.149%</b>	<b>6.156%</b>	<b>28,002</b>	<b>27,598</b>	<b>217</b>	<b>218</b>	<b>\$ 191,647,871.90</b>	<b>\$ 189,897,913.95</b>	<b>97.97%</b>	<b>97.70%</b>	
Claims In Process	6.710%	6.497%	604	629	200	209	\$ 3,855,900.48	\$ 4,350,761.33	1.97%	2.24%	
Aged Claims Rejected											
<b>Grand Total</b>	<b>6.160%</b>	<b>6.165%</b>	<b>28,643</b>	<b>28,262</b>	<b>216</b>	<b>218</b>	<b>\$ 195,627,161.38</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>	<b>100.00%</b>	

**X. Portfolio Characteristics by School and Program as of 10/31/2024**

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.169%	188	3,198	\$ 45,580,141.40	23.45%
Consolidation - Unsubsidized	5.416%	197	3,295	60,127,944.76	30.94%
Stafford Subsidized	7.161%	234	12,617	39,711,689.25	20.43%
Stafford Unsubsidized	7.081%	268	8,833	44,468,090.51	22.88%
PLUS Loans	8.405%	139	319	4,478,698.36	2.30%
<b>Total</b>	<b>6.165%</b>	<b>218</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>
<b>School Type</b>					
4 Year College	6.047%	207	17,269	\$ 127,918,848.89	65.81%
Graduate	0.000%	0	0	-	0.00%
Proprietary, Tech, Vocational and Other	6.224%	231	5,732	42,510,197.41	21.87%
2 Year College	6.689%	245	5,261	23,937,517.98	12.32%
<b>Total</b>	<b>6.165%</b>	<b>218</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>





**XI. Collateral Tables as of 10/31/2024 (continued from previous page)**

<b>Distribution of the Student Loans by Borrower Payment Status</b>			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	39	\$ 149,813.89	0.08%
REPAY YEAR 2	1	20,671.11	0.01%
REPAY YEAR 3	4	8,680.05	0.00%
REPAY YEAR 4	28,218	194,187,399.23	99.91%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Range of Principal Balance</b>			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
CREDIT BALANCE	45	\$ (1,828.90)	0.00%
\$499.99 OR LESS	1,928	509,232.69	0.26%
\$500.00 TO \$999.99	2,192	1,635,804.68	0.84%
\$1000.00 TO \$1999.99	4,511	6,827,642.69	3.51%
\$2000.00 TO \$2999.99	3,815	9,483,762.91	4.88%
\$3000.00 TO \$3999.99	3,594	12,581,952.32	6.47%
\$4000.00 TO \$5999.99	4,217	20,610,325.30	10.60%
\$6000.00 TO \$7999.99	2,248	15,519,047.75	7.98%
\$8000.00 TO \$9999.99	1,333	11,915,997.43	6.13%
\$10000.00 TO \$14999.99	1,869	22,581,917.86	11.62%
\$15000.00 TO \$19999.99	754	12,965,395.92	6.67%
\$20000.00 TO \$24999.99	413	9,250,895.46	4.76%
\$25000.00 TO \$29999.99	303	8,278,809.66	4.26%
\$30000.00 TO \$34999.99	228	7,414,567.45	3.81%
\$35000.00 TO \$39999.99	164	6,169,957.27	3.17%
\$40000.00 TO \$44999.99	110	4,654,751.53	2.39%
\$45000.00 TO \$49999.99	78	3,704,460.26	1.91%
\$50000.00 TO \$54999.99	76	3,987,613.59	2.05%
\$55000.00 TO \$59999.99	49	2,809,800.07	1.45%
\$60000.00 TO \$64999.99	55	3,423,159.86	1.76%
\$65000.00 TO \$69999.99	36	2,437,045.84	1.25%
\$70000.00 TO \$74999.99	26	1,893,374.93	0.97%
\$75000.00 TO \$79999.99	31	2,401,241.81	1.24%
\$80000.00 TO \$84999.99	21	1,725,824.92	0.89%
\$85000.00 TO \$89999.99	22	1,913,667.76	0.98%
\$90000.00 AND GREATER	144	19,672,143.22	10.12%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Rehab Status</b>			
	Number of loans	Principal Balance	Percent by Principal
Non-Rehab loans	23,945	\$ 159,745,245.29	82.19%
Rehab loans	4,317	34,621,318.99	17.81%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Accrued Interest Breakout</b>		
Borrower Accrued Interest - To be Capitalized	\$	4,061,775.33
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	9,830,707.13
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	2,670,136.18
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	2,095,652.56

<b>Distribution of the Student Loans by Number of Days Delinquent</b>			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	24,473	\$ 169,270,886.13	87.09%
31 to 60	1,001	6,682,969.57	3.44%
61 to 90	555	3,433,638.81	1.77%
91 to 120	359	2,438,001.06	1.25%
121 and Greater	1,874	12,541,068.71	6.45%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Interest Rate</b>			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	13	\$ 335,886.24	0.17%
2.00% TO 2.49%	2	20,913.37	0.01%
2.50% TO 2.99%	1,101	12,711,112.11	6.54%
3.00% TO 3.49%	938	10,464,816.20	5.38%
3.50% TO 3.99%	960	9,530,489.27	4.90%
4.00% TO 4.49%	612	8,984,273.36	4.62%
4.50% TO 4.99%	879	9,208,482.60	4.74%
5.00% TO 5.49%	435	6,944,036.76	3.57%
5.50% TO 5.99%	341	4,302,002.58	2.21%
6.00% TO 6.49%	428	7,969,350.75	4.10%
6.50% TO 6.99%	9,701	58,110,612.51	29.90%
7.00% TO 7.49%	2,457	13,810,481.91	7.11%
7.50% TO 7.99%	9,287	35,526,779.92	18.28%
8.00% TO 8.49%	746	10,598,039.07	5.45%
8.50% TO 8.99%	324	4,028,371.23	2.07%
9.00% OR GREATER	38	1,820,916.40	0.94%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by SAP Interest Rate Index</b>			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH SOFR	27,157	\$ 184,362,874.13	94.85%
91 DAY T-BILL INDEX	1,105	10,003,690.15	5.15%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)</b>			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	2,133	\$ 16,273,522.11	8.37%
PRE-APRIL 1, 2006	15,662	103,031,032.43	53.01%
PRE-OCTOBER 1, 1993	89	547,445.38	0.28%
PRE-OCTOBER 1, 2007	10,378	74,514,564.36	38.34%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

<b>Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)</b>			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
PRIOR TO OCTOBER 1, 1993	89	\$ 547,445.38	0.28%
OCTOBER 1, 1993 - JUNE 30, 2006	16,382	106,872,069.66	54.98%
JULY 1, 2006 - PRESENT	11,791	86,947,049.24	44.73%
<b>Total</b>	<b>28,262</b>	<b>\$ 194,366,564.28</b>	<b>100.00%</b>

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LC8	n/a	1.5300%
Notes	606072LD6	0.75%	5.6021%
Notes	606072LE4	1.52%	6.3720700%

  

SOFR Rate for Accrual Period	4.85207%
First Date in Accrual Period	10/25/24
Last Date in Accrual Period	11/24/24
Days in Accrual Period	31

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance #	EOM	Current Monthly CPR	Annual Cumulative CPR	***	Prepayment Volume
2/28/2021	\$ 444,782,926.85	3/31/2021	1.03%	12.37%	\$	4,583,493.26
4/26/2021	\$ 439,968,779.07	4/30/2021	0.86%	11.42%	\$	3,791,832.07
5/25/2021	\$ 438,245,898.82	5/31/2021	0.81%	10.89%	\$	3,551,539.69
6/25/2021	\$ 434,731,483.21	6/30/2021	0.60%	10.04%	\$	2,621,540.61
7/26/2021	\$ 432,690,378.62	7/31/2021	0.30%	8.79%	\$	1,302,034.65
8/25/2021	\$ 431,438,244.82	8/31/2021	0.45%	8.26%	\$	1,960,795.75
9/27/2021	\$ 429,626,469.94	9/30/2021	0.43%	7.84%	\$	1,828,947.54
10/25/2021	\$ 427,862,637.56	10/31/2021	0.22%	7.21%	\$	934,699.05
11/26/2021	\$ 418,441,245.34	11/30/2021	0.47%	7.18%	\$	1,965,201.95
12/27/2021	\$ 416,440,296.73	12/31/2021	0.74%	7.38%	\$	3,071,367.85
1/25/2022	\$ 412,008,727.96	1/31/2022	0.67%	7.51%	\$	2,756,866.97
2/25/2022	\$ 409,436,525.72	2/28/2022	0.70%	7.63%	\$	2,882,768.07
3/25/2022	\$ 406,653,839.32	3/31/2022	1.41%	7.97%	\$	5,727,301.74
4/25/2022	\$ 399,040,691.41	4/30/2022	1.02%	8.19%	\$	4,086,422.17
5/25/2022	\$ 393,124,610.75	5/31/2022	0.88%	8.29%	\$	3,469,946.37
6/27/2022	\$ 388,122,270.41	6/30/2022	1.12%	8.85%	\$	4,356,792.43
7/25/2022	\$ 382,577,347.76	7/31/2022	1.06%	9.70%	\$	4,063,367.21
8/25/2022	\$ 376,860,792.42	8/31/2022	2.34%	11.68%	\$	8,805,165.95
9/26/2022	\$ 368,184,243.36	9/30/2022	1.85%	13.29%	\$	6,827,052.70
10/25/2022	\$ 360,669,382.10	10/31/2022	3.38%	16.69%	\$	12,188,896.27
11/25/2022	\$ 348,585,455.55	11/30/2022	5.65%	22.35%	\$	19,681,164.72
12/27/2022	\$ 328,579,181.70	12/31/2022	3.73%	26.51%	\$	12,268,047.02
1/25/2023	\$ 313,823,746.10	1/31/2023	0.61%	27.49%	\$	1,922,849.66
2/27/2023	\$ 311,173,586.92	2/28/2023	1.44%	28.24%	\$	4,474,233.65
3/27/2023	\$ 306,473,735.21	3/31/2023	1.62%	28.42%	\$	4,959,557.46
4/25/2023	\$ 301,312,995.22	4/30/2023	1.05%	28.61%	\$	3,178,033.94
5/25/2023	\$ 297,029,744.83	5/31/2023	1.02%	28.88%	\$	3,043,474.08
6/26/2023	\$ 293,330,627.18	6/30/2023	1.13%	28.88%	\$	3,308,394.94
7/25/2023	\$ 290,076,863.15	7/31/2023	0.85%	28.65%	\$	2,463,633.68
8/25/2023	\$ 286,580,804.46	8/31/2023	1.23%	27.16%	\$	3,525,567.38
9/25/2023	\$ 282,422,924.93	9/30/2023	1.51%	26.68%	\$	4,268,560.06
10/25/2023	\$ 277,522,884.88	10/31/2023	1.38%	24.11%	\$	3,826,097.51
11/27/2023	\$ 273,504,781.79	11/30/2023	1.32%	18.59%	\$	3,598,343.51
12/26/2023	\$ 269,503,926.25	12/31/2023	2.66%	16.97%	\$	7,155,691.44
1/25/2024	\$ 260,222,303.49	1/31/2024	2.95%	19.79%	\$	7,685,281.81
2/26/2024	\$ 253,037,670.02	2/29/2024	3.47%	22.05%	\$	8,781,390.77
3/25/2024	\$ 245,119,890.69	3/31/2024	1.81%	22.55%	\$	4,448,358.02
4/25/2024	\$ 239,017,138.38	4/30/2024	3.07%	24.87%	\$	7,342,228.08
5/28/2024	\$ 231,166,222.59	5/31/2024	4.03%	28.43%	\$	9,322,735.91
6/25/2024	\$ 221,903,009.82	6/30/2024	4.68%	32.80%	\$	10,374,684.40
7/25/2024	\$ 211,877,877.00	7/31/2024	3.56%	36.75%	\$	7,532,771.12
8/26/2024	\$ 205,033,538.13	8/31/2024	1.76%	38.02%	\$	3,611,625.92
9/25/2024	\$ 201,436,650.27	9/30/2024	0.40%	36.97%	\$	796,331.54
10/25/2024	\$ 200,388,563.86	10/31/2024	0.64%	35.90%	\$	1,285,360.34

# For the Adjusted Pool Balance as of 2/28/21, revised to include \$5,500,000 for the capitalized interest fund

\*\*\* Revised Annual Cumulative CPR to only include last 12 periods or annualize if less than 12 periods

**XIV. Income Based Repayment PFH Statistics**

<b>EOM</b>	<b>Outstanding Pool Balance</b>	<b>% of Original Pool Balance</b>	<b># of Borrowers on PFH*</b>	<b>PFH Principal Balance</b>	<b>% of Pool on PFH</b>	<b>% of PFH Pool w/ \$0 Pmt</b>	<b># of Months in IBR</b>
2/19/2021	\$ 458,997,532.24	100.00%					
3/31/2021	\$ 433,321,312.07	94.41%	7,689	\$ 144,635,175.72	33%	21%	72
4/30/2021	\$ 431,598,431.82	94.03%	7,873	\$ 147,560,119.54	34%	19%	73
5/31/2021	\$ 428,084,016.21	93.26%	7,705	\$ 145,088,540.48	34%	19%	74
6/30/2021	\$ 426,042,911.62	92.82%	7,704	\$ 144,696,071.08	34%	19%	75
7/31/2021	\$ 424,790,777.82	92.55%	7,730	\$ 145,123,016.00	34%	19%	76
8/31/2021	\$ 423,064,493.00	92.17%	7,665	\$ 145,392,549.08	34%	19%	77
9/30/2021	\$ 421,304,976.33	91.79%	7,543	\$ 143,721,866.59	34%	19%	78
10/31/2021	\$ 411,887,982.90	89.74%	7,504	\$ 143,282,778.37	35%	19%	80
11/30/2021	\$ 409,915,507.96	89.31%	7,241	\$ 139,511,099.47	34%	19%	80
12/31/2021	\$ 405,494,990.48	88.34%	6,947	\$ 135,745,698.64	33%	18%	81
1/31/2022	\$ 402,929,202.71	87.78%	6,861	\$ 134,906,309.15	33%	18%	82
2/28/2022	\$ 400,153,455.68	87.18%	6,736	\$ 133,985,293.48	33%	18%	83
3/31/2022	\$ 393,556,799.41	85.74%	6,623	\$ 131,269,260.41	33%	18%	84
4/30/2022	\$ 387,655,472.07	84.46%	6,371	\$ 127,276,861.58	33%	18%	85
5/31/2022	\$ 382,665,606.39	83.37%	6,331	\$ 127,268,658.31	33%	18%	87
6/30/2022	\$ 377,134,511.48	82.16%	6,255	\$ 126,225,445.68	33%	19%	87
7/31/2022	\$ 371,432,211.89	80.92%	6,194	\$ 125,506,930.45	34%	19%	88
8/31/2022	\$ 362,777,900.13	79.04%	6,039	\$ 121,421,907.19	33%	20%	89
9/30/2022	\$ 355,281,179.15	77.40%	5,883	\$ 117,997,658.01	33%	20%	90
10/31/2022	\$ 343,227,387.08	74.78%	5,756	\$ 115,033,396.80	34%	20%	91
11/30/2022	\$ 323,271,004.19	70.43%	5,565	\$ 111,021,725.84	34%	21%	92
12/31/2022	\$ 310,547,377.66	67.66%	5,440	\$ 108,753,175.77	35%	21%	93
1/31/2023	\$ 307,903,827.35	67.08%	5,379	\$ 109,476,817.23	36%	20%	94
2/28/2023	\$ 303,215,695.97	66.06%	5,307	\$ 107,862,365.24	36%	20%	95
3/31/2023	\$ 298,067,825.66	64.94%	5,099	\$ 105,108,645.02	35%	20%	96
4/30/2023	\$ 293,795,256.69	64.01%	4,920	\$ 101,836,496.71	35%	20%	97
5/31/2023	\$ 290,105,363.77	63.20%	4,804	\$ 99,433,997.31	34%	20%	98
6/30/2023	\$ 286,859,713.87	62.50%	4,698	\$ 98,563,533.99	34%	20%	99
7/31/2023	\$ 283,372,373.53	61.74%	4,656	\$ 98,671,764.52	35%	20%	100
8/31/2023	\$ 279,224,862.77	60.83%	4,657	\$ 98,378,439.92	35%	21%	101
9/30/2023	\$ 274,334,404.88	59.77%	4,764	\$ 99,344,138.16	36%	21%	102
10/31/2023	\$ 270,316,301.79	58.89%	4,806	\$ 98,690,522.86	37%	22%	102
11/30/2023	\$ 266,315,446.25	58.02%	4,870	\$ 100,045,670.30	38%	23%	102
12/31/2023	\$ 259,533,823.49	56.54%	4,842	\$ 98,205,969.94	38%	23%	103
1/31/2024	\$ 252,349,190.02	54.98%	4,854	\$ 96,695,086.00	38%	24%	103
2/29/2024	\$ 244,431,410.69	53.25%	4,742	\$ 94,349,371.36	39%	24%	104
3/31/2024	\$ 238,328,658.38	51.92%	4,609	\$ 91,920,752.66	39%	24%	105
4/30/2024	\$ 230,477,742.59	50.21%	4,354	\$ 85,263,989.61	37%	23%	105
5/31/2024	\$ 221,214,529.82	48.20%	4,067	\$ 80,944,100.44	37%	23%	106
6/30/2024	\$ 211,189,397.00	46.01%	3,762	\$ 75,253,571.02	36%	23%	107
7/31/2024	\$ 204,345,058.13	44.52%	3,616	\$ 72,489,725.10	35%	22%	108
8/31/2024	\$ 200,748,170.27	43.74%	3,842	\$ 70,494,791.17	35%	21%	109
9/30/2024	\$ 195,700,083.86	43.51%	3,419	\$ 69,818,199.35	35%	21%	111
10/31/2024	\$ 198,428,339.61	43.23%	3,276	\$ 68,059,979.32	34%	21%	112

\* IBR-PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR")

**XV. National Disaster Forbearances Statistics\***

EOM	Total Forbearances	# of Borrowers in Forb	Nat Dis Forb Principal	# of Borrowers on Nat Dis Forb
3/31/2021	\$ 82,054,031.19		4,029 \$ 13,506,221.51	567
4/30/2021 **	\$ 105,740,393.06		5,658 \$ 69,012,117.54	3,711
5/31/2021	\$ 111,691,054.65		6,031 \$ 86,161,530.22	4,689
6/30/2021	\$ 129,244,665.78		6,993 \$ 104,890,032.79	5,719
7/31/2021	\$ 137,445,038.75		7,441 \$ 116,595,829.18	6,389
8/31/2021	\$ 144,197,091.07		7,733 \$ 123,617,459.25	6,799
9/30/2021	\$ 146,565,366.30		7,977 \$ 127,848,072.60	7,032
10/31/2021	\$ 34,012,714.37		1,637 \$ 3,386,421.19	139
11/30/2021	\$ 52,659,118.92		2,546 \$ 13,623,211.35	619
12/31/2021	\$ 42,167,900.67		2,024 \$ 6,870,129.77	307
1/31/2022	\$ 54,946,540.83		2,579 \$ 12,158,753.93	505
2/28/2022	\$ 72,162,406.40		3,417 \$ 13,513,828.77	594
3/31/2022	\$ 65,331,890.12		3,081 \$ 10,433,297.18	466
4/30/2022	\$ 44,341,399.88		2,158 \$ 7,541,689.20	321
5/31/2022	\$ 41,596,134.85		2,019 \$ 8,364,247.27	319
6/30/2022	\$ 42,624,513.50		2,175 \$ 9,029,165.25	399
7/31/2022	\$ 36,631,164.14		1,801 \$ 5,930,300.16	262
8/31/2022	\$ 46,470,090.72		2,414 \$ 18,544,514.23	1,069
9/30/2022	\$ 43,163,790.08		2,171 \$ 16,790,540.82	892
10/31/2022	\$ 43,163,116.15		2,215 \$ 19,643,231.14	1,062
11/30/2022	\$ 33,649,977.60		1,647 \$ 7,821,613.39	349
12/31/2022	\$ 31,337,889.83		1,507 \$ 5,680,264.29	263
1/31/2023	\$ 30,072,969.73		1,509 \$ 5,086,565.38	230
2/28/2023	\$ 38,583,377.51		1,935 \$ 6,078,857.20	257
3/31/2023	\$ 38,529,568.00		1,886 \$ 6,092,890.55	278
4/30/2023	\$ 35,823,228.83		1,833 \$ 8,795,550.11	432
5/31/2023	\$ 31,691,080.14		1,687 \$ 6,021,869.70	307
6/30/2023	\$ 32,970,190.33		1,587 \$ 5,540,463.51	286
7/31/2023	\$ 30,093,595.47		1,487 \$ 572,011.87	30
8/31/2023	\$ 28,602,660.67		1,410 \$ 647,112.17	36
9/30/2023	\$ 26,778,864.37		1,377 \$ 526,358.05	25
10/31/2023	\$ 27,029,928.10		1,384 \$ 838,039.81	46
11/30/2023	\$ 28,248,979.46		1,473 \$ 658,465.17	44
12/31/2023	\$ 27,756,642.19		1,453 \$ 13,176.05	2
1/31/2024	\$ 30,267,942.80		1,528 \$ 354,219.14	33
2/29/2024	\$ 36,109,012.83		1,795 \$ 404,007.12	28
3/31/2024	\$ 34,717,928.90		1,671 \$ 138,297.70	11
4/30/2024	\$ 27,120,838.35		1,237 \$ 455,095.57	22
5/31/2024	\$ 27,008,296.19		1,191 \$ 51,928.55	4
6/30/2024	\$ 25,939,348.56		1,220 \$ 922,046.34	72
7/31/2024	\$ 29,340,270.39		1,432 \$ 3,974,131.52	213
8/31/2024	\$ 28,797,535.32		1,353 \$ 2,193,804.85	127
9/30/2024	\$ 30,441,112.02		1,346 \$ 3,289,106.26	186
10/31/2024	\$ 28,061,562.35		1,241 \$ 2,301,094.15	121

\* Borrowers impacted by COVID Pandemic are allowed to request forbearance assistance and are placed on National Disaster Forbearances. The category could contain other National Disaster Forbearances.  
 \*\* MOHELA added another COVID disaster forbearance to all delinquent borrowers in April 2021 that will last through 9/30/2021.

**XVI. Cumulative Realized Losses - Claim Write-offs**

	Prior Periods	Current Period	Total Cumulative
Principal Losses	\$ 1,418,469.79	\$ 17,355.74	\$ 1,435,825.53
Interest Losses	\$ 174,051.71	\$ 2,805.50	\$ 176,857.21
Total Claim Write-offs	\$ 1,592,521.50	\$ 20,161.24	\$ 1,612,682.74

**XVII. Principal Acceleration Trigger**

Distribution Date Range	Principal Balance	Compliance (Yes/No)
3/25/2026	268,400,000	
3/25/2027	235,100,000	
3/25/2028	203,900,000	
3/25/2029	173,000,000	
3/25/2030	144,800,000	

The Principal Acceleration Trigger table does not start until 3/25/2026.  
 The occurrence of 2 triggers puts deal in full turbo for life

**XVIII. Items to Note**

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