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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

A. Student Loan Portfolio Characteristics

	9/30/2024	Activity	10/31/2024
i. Portfolio Principal Balance	\$ 88,058,058.61	\$ (838,413.13)	\$ 87,219,645.48
ii. Interest Expected to be Capitalized	1,673,721.24		1,559,070.20
iii. Pool Balance (i + ii)	\$ 89,731,779.85		\$ 88,778,715.68
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 94,715,036.42		\$ 93,755,777.33
v. Other Accrued Interest	\$ 5,732,820.47		\$ 5,826,948.80
Accrued Interest for IBR PFH (informational only)	\$ 3,742,063.16		\$ 3,740,614.29
vi. Weighted Average Coupon (WAC)	6.462%		6.484%
vii. Weighted Average Remaining Months to Maturity (WARM)	228		230
viii. Number of Loans	12,819		12,670
ix. Number of Borrowers	6,718		6,633
x. Average Borrower Indebtedness	\$ 13,107.78		\$ 13,149.35
xi. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	106.50%		106.50%
Adjusted Pool Balance	\$ 94,715,036.42		\$ 93,755,777.33
Bonds Outstanding after Distribution	\$ 88,934,306.48		\$ 88,033,593.72
Total Parity Ratio (Total Assets/Total Liabilities)	114.21%		114.33%
xii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	112.18%		112.24%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	120.29%		120.46%
Informational purposes only:			
Cash in Transit at month end	\$ 292,890.54		\$ 51,230.47
Outstanding Debt Adjusted for Cash in Transit	\$ 88,641,415.94		\$ 87,982,363.25
Pool Balance to Original Pool Balance	44.43%		43.96%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	106.85%		106.56%

B. Notes	CUSIP	Spread	Coupon Rate	10/25/2024	%	Interest Due	11/25/2024	%
i. Class A-1A Notes	606072LJ3	n/a	1.58000%	\$ 6,562,251.80	7.38%	\$ 8,640.30	\$ 6,492,248.22	7.37%
ii. Class A-1B Notes	606072LK0	0.57%	5.42207%	\$ 77,872,054.69	87.56%	\$ 363,584.99	\$ 77,041,345.51	87.51%
iii. Class B Notes	606072LL8	1.15%	6.00207%	\$ 4,500,000.00	5.06%	\$ 23,258.02	\$ 4,500,000.00	5.11%
iv. Total Notes				\$ 88,934,306.49	100.00%	\$ 395,483.31	\$ 88,033,593.72	100.00%

SOFR Rate Notes:		Collection Period:		Record Date		11/22/2024
SOFR Rate for Accrual Period	4.852070%	First Date in Collection Period	10/1/2024	Distribution Date		11/25/2024
First Date in Accrual Period	10/25/2024	Last Date in Collection Period	10/31/2024			
Last Date in Accrual Period	11/24/2024					
Days in Accrual Period	31					

C. Reserve Fund

	9/30/2024	10/31/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 583,256.57	\$ 577,061.65
iii. Reserve Fund Floor Balance	\$ 201,159.00	\$ 201,159.00
iv. Reserve Fund Balance after Distribution Date	\$ 583,256.57	\$ 577,061.65

D. Other Fund Balances

	9/30/2024	10/31/2024
i. Collection Fund*	\$ 1,003,760.96	\$ 1,615,118.96
ii. Capitalized Interest Fund After Distribution Date	\$ 4,400,000.00	\$ 4,400,000.00
iii. Department Rebate Fund	\$ -	\$ -
iv. Cost of Issuance Fund	\$ -	\$ -

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

Total Fund Balances	\$ 5,987,017.53	\$ 6,592,180.61
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	400,599.42
ii.	Principal Collections from Guarantor		275,378.03
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		435,482.69
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	1,111,460.14
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	289.04
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		228.57
iv.	Capitalized Interest		(233,103.71)
v.	Total Non-Cash Principal Activity	\$	(232,586.10)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(40,460.91)
ii.	Total Principal Additions	\$	(40,460.91)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	838,413.13
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	170,485.22
ii.	Interest Claims Received from Guarantors		18,146.75
iii.	Late Fees & Other		-
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		35,868.36
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	224,500.33
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	7,317.46
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(529,647.99)
iv.	Capitalized Interest		233,103.71
v.	Total Non-Cash Interest Adjustments	\$	(289,226.82)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	2,043.97
ii.	Total Interest Additions	\$	2,043.97
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	(62,682.52)
I.	Defaults Paid this Month (Aii + Eii)	\$	293,524.78
J.	Cumulative Defaults Paid to Date	\$	29,967,010.08
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	9/30/2024	\$ 1,673,721.24
	Interest Capitalized into Principal During Collection Period (B-iv)		(233,103.71)
	Change in Interest Expected to be Capitalized		118,452.67
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2024	\$ 1,559,070.20

V. Cash Receipts for the Time Period		10/01/2024-10/31/2024	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	675,977.45
ii.	Principal Received from Loans Consolidated		435,482.69
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	1,111,460.14
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	188,631.97
ii.	Interest Received from Loans Consolidated		35,868.36
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		-
vii.	Total Interest Collections	\$	224,500.33
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	36,753.40
E.	Total Cash Receipts during Collection Period	\$	1,372,713.87

VI. Cash Payment Detail and Available Funds for the Time Period		10/01/2024-10/31/2024	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	(38,416.94)
B.	Trustee Fees	\$	-
C.	Servicing Fees	\$	(59,821.19)
D.	Administration Fees	\$	(3,738.82)
E.	Interest Payments on Class A Notes	\$	(370,134.86)
F.	Interest Payments on Class B Notes	\$	(22,947.23)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(42,929.10)
I.	Transfer to Reserve Fund	\$	-
J.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B	\$	(466,385.56)
K.	Unpaid Trustee fees	\$	-
L.	Carryover Servicing Fees	\$	-
M.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$	-
N.	Remaining amounts to Authority	\$	(1,849.94)
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	9/30/2024	\$ 1,003,760.96
ii.	Principal Paid During Collection Period (J)		(466,385.56)
iii.	Interest Paid During Collection Period (E & F)		(393,082.09)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		1,335,960.47
v.	Deposits in Transit		241,660.07
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(146,755.99)
vii.	Total Investment Income Received for Month (V-D)		36,753.40
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		3,207.70
xii.	Funds Available for Distribution	\$	1,615,118.96

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 1,615,118.96	\$ 1,615,118.96
B.	Joint Sharing Agreement Payments	\$ -	\$ 1,615,118.96
C.	Trustee Fees	\$ 1,482.24	\$ 1,613,636.72
D.	Servicing Fees	\$ 59,185.81	\$ 1,554,450.91
E.	Administration Fees	\$ 3,699.11	\$ 1,550,751.80
F.	Interest Payments on Class A Notes	\$ 372,225.29	\$ 1,178,526.51
G.	Interest Payments on Class B Notes	\$ 23,258.02	\$ 1,155,268.49
H.	Transfer to Department Rebate Fund	\$ (459,134.27)	\$ 1,614,402.76
I.	Monthly Rebate Fees	\$ 42,456.12	\$ 1,571,946.64
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (6,194.92)	\$ 1,578,141.56
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 900,712.77	\$ 677,428.79
L.	Unpaid Trustee Fees	\$ -	\$ 677,428.79
M.	Carryover Servicing Fees	\$ -	
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ 677,428.79
O.	Remaining amounts to Authority	\$ 677,428.79	\$ -

VIII. Distributions

A. Distribution Amounts				
	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 395,483.31	\$ 8,640.30	\$ 363,584.99	\$ 23,258.02
ii. Monthly Interest Paid	\$ 395,483.31	\$ 8,640.30	\$ 363,584.99	\$ 23,258.02
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 900,712.77	\$ 70,003.58	\$ 830,709.18	\$ -
v. Total Distribution Amount	\$ 1,296,196.08	\$ 78,643.88	\$ 1,194,294.17	\$ 23,258.02

B. Principal Distribution Amount Reconciliation		
i. Notes Outstanding as of	9/30/2024	\$ 88,934,306.49
ii. Adjusted Pool Balance as of	10/31/2024	\$ 93,755,777.33
iii. Less Specified Overcollateralization Amount		\$ 5,722,183.61
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$ 88,033,593.72
v. Excess		\$ 900,712.77
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		\$ 900,712.77
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$ 900,712.77
x. Principal Distribution Amount Shortfall		\$ -
xi. Noteholders' Principal Distribution Amount		\$ 900,712.77
Total Principal Distribution Amount Paid		\$ 900,712.77

C. Additional Principal Paid	
Additional Principal Balance Paid Class A-1A	\$ -
Additional Principal Balance Paid Class A-1B	\$ -
Additional Principal Balance Paid Class B	\$ -

D. Reserve Fund Reconciliation		
i. Beginning Balance	9/30/2024	\$ 583,256.57
ii. Amounts, if any, necessary to reinstate the balance		\$ -
iii. Total Reserve Fund Balance Available		\$ 583,256.57
iv. Required Reserve Fund Balance		\$ 577,061.65
v. Excess Reserve - Apply to Collection Fund		\$ 6,194.92
vi. Ending Reserve Fund Balance		\$ 577,061.65

E. Note Balances			
	10/25/2024	Paydown Factors	11/25/2024
Note Balance	\$ 88,934,306.49		\$ 88,033,593.72
Note Pool Factor	19.7631792200	0.2001583927	19.5630208273

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	
Interim:											
In School:											
Subsidized Loans	6.983%	7.029%	11	10	141	142	\$ 42,081.00	\$ 33,581.00	0.05%	0.04%	
Unsubsidized Loans	7.038%	7.070%	10	5	138	145	48,001.00	16,647.00	0.05%	0.02%	
Grace											
Subsidized Loans	0.000%	6.800%	0	1	0	122	-	8,500.00	0.00%	0.01%	
Unsubsidized Loans	0.000%	7.021%	0	5	0	122	-	31,354.00	0.00%	0.04%	
Total Interim	7.012%	7.012%	21	21	139	134	\$ 90,082.00	\$ 90,082.00	0.10%	0.10%	
Repayment											
Active											
0-30 Days Delinquent	6.388%	6.364%	9,170	9,096	217	219	\$ 60,671,455.48	\$ 60,926,035.87	68.90%	69.85%	
31-60 Days Delinquent	6.780%	6.752%	428	461	225	246	3,418,493.99	3,428,453.71	3.88%	3.93%	
61-90 Days Delinquent	6.836%	6.844%	186	227	248	236	1,156,705.09	1,845,276.46	1.31%	2.12%	
91-120 Days Delinquent	6.780%	6.675%	182	159	255	249	1,510,073.98	955,329.91	1.71%	1.10%	
121-150 Days Delinquent	6.917%	6.955%	102	144	188	238	638,580.72	1,096,874.75	0.73%	1.26%	
151-180 Days Delinquent	6.423%	6.938%	105	62	254	189	929,941.82	465,301.42	1.06%	0.53%	
181-210 Days Delinquent	6.689%	6.310%	107	97	214	268	656,450.92	820,390.87	0.75%	0.94%	
211-240 Days Delinquent	6.982%	6.728%	53	96	198	215	356,664.77	655,761.09	0.41%	0.75%	
241-270 Days Delinquent	7.101%	6.839%	53	51	234	190	265,847.87	340,866.98	0.30%	0.39%	
271-300 Days Delinquent	0.000%	7.700%	0	1	0	45	-	55.37	0.00%	0.00%	
>300 Days Delinquent	7.510%	7.647%	54	46	194	212	306,175.33	263,356.00	0.35%	0.30%	
Deferment											
Subsidized Loans	6.612%	6.603%	382	393	211	206	1,770,925.50	1,787,616.23	2.01%	2.05%	
Unsubsidized Loans	6.518%	6.475%	312	315	265	259	2,231,293.31	2,264,037.38	2.53%	2.60%	
Forbearance											
Subsidized Loans	6.626%	6.806%	761	660	259	265	5,248,276.24	4,337,145.08	5.96%	4.97%	
Unsubsidized Loans	6.672%	6.840%	715	648	292	288	7,720,686.33	6,879,846.16	8.77%	7.89%	
Total Repayment	6.479%	6.480%	12,610	12,456	229	230	\$ 86,881,571.35	\$ 86,066,347.28	98.66%	98.68%	
Claims In Process	6.672%	6.723%	188	193	211	221	\$ 1,086,405.26	\$ 1,063,216.20	1.23%	1.22%	
Aged Claims Rejected											
Grand Total	6.482%	6.484%	12,819	12,670	228	230	\$ 88,058,058.61	\$ 87,219,645.48	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

10/31/2024

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Consolidation - Subsidized	5.571%		191	\$ 14,763,622.64	16.93%
Consolidation - Unsubsidized	5.818%		195	30,290,761.57	34.73%
Stafford Subsidized	7.250%		246	18,514,020.00	21.23%
Stafford Unsubsidized	7.212%		291	21,748,486.32	24.93%
PLUS Loans	8.382%		200	1,904,754.95	2.18%
Total	6.484%		230	\$ 87,219,645.48	100.00%
School Type					
4 Year College	6.385%		219	\$ 62,146,630.03	71.25%
Graduate	6.750%		98	31,644.57	0.04%
Proprietary, Tech, Vocational and Other	6.720%		255	14,608,553.99	16.75%
2 Year College	6.742%		257	10,432,816.89	11.96%
Total	6.484%		230	\$ 87,219,645.48	100.00%

XI. Collateral Tables as of 10/31/2024

Distribution of the Student Loans by Geographic Location *				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	27	\$ 224,150.18	0.26%	
Armed Forces Americas	0	-	0.00%	
Armed Forces Africa	4	7,990.34	0.01%	
Alaska	13	44,994.24	0.05%	
Alabama	123	800,217.35	0.92%	
Armed Forces Pacific	1	12,408.85	0.01%	
Arkansas	681	4,787,173.43	5.49%	
American Samoa	0	-	0.00%	
Arizona	99	664,545.11	0.76%	
California	561	4,218,272.48	4.84%	
Colorado	93	434,177.95	0.50%	
Connecticut	26	242,876.74	0.28%	
District of Columbia	6	77,819.84	0.09%	
Delaware	5	99,416.59	0.11%	
Florida	252	1,937,181.11	2.22%	
Georgia	237	1,754,130.97	2.01%	
Guam	0	-	0.00%	
Hawaii	4	15,356.39	0.02%	
Iowa	54	350,884.90	0.40%	
Idaho	12	51,358.52	0.06%	
Illinois	440	3,141,058.76	3.60%	
Indiana	57	401,069.09	0.46%	
Kansas	262	1,726,703.87	1.98%	
Kentucky	53	729,789.35	0.84%	
Louisiana	41	280,003.30	0.32%	
Massachusetts	44	477,692.31	0.55%	
Maryland	66	567,958.41	0.65%	
Maine	10	52,232.58	0.06%	
Michigan	57	727,535.70	0.83%	
Minnesota	68	582,235.94	0.67%	
Missouri	6,037	39,554,257.77	45.35%	
Mariana Islands	0	-	0.00%	
Mississippi	1,529	9,696,797.27	11.12%	
Montana	19	61,853.60	0.07%	
North Carolina	169	1,159,817.99	1.33%	
North Dakota	15	172,796.90	0.20%	
Nebraska	35	202,884.58	0.23%	
New Hampshire	16	168,715.32	0.19%	
New Jersey	36	507,135.22	0.58%	
New Mexico	6	44,682.70	0.05%	
Nevada	29	278,003.20	0.32%	
New York	157	1,778,630.92	2.04%	
Ohio	77	551,925.28	0.63%	
Oklahoma	95	716,687.22	0.82%	
Oregon	69	368,658.54	0.42%	
Pennsylvania	55	389,255.38	0.45%	
Puerto Rico	0	-	0.00%	
Rhode Island	14	39,288.35	0.05%	
South Carolina	34	249,667.21	0.29%	
South Dakota	2	7,986.79	0.01%	
Tennessee	184	1,279,298.11	1.47%	
Texas	536	3,782,152.76	4.34%	
Utah	20	103,872.24	0.12%	
Virginia	87	545,758.25	0.63%	
Virgin Islands	1	95.89	0.00%	
Vermont	3	12,326.74	0.01%	
Washington	103	703,301.03	0.81%	
Wisconsin	39	384,807.35	0.44%	
West Virginia	6	48,213.57	0.06%	
Wyoming	1	1,541.00	0.00%	
	12,670	\$ 87,219,645.48	100.00%	

*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Guarantee Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
705 - SLGFA	0	\$ -	0.00%
706 - CSAC	320	1,755,141.35	2.01%
708 - CSLP	0	-	0.00%
712 - FGLP	1	4,092.20	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	64	357,584.38	0.41%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	59	185,340.75	0.21%
726 - MHEAA	0	-	0.00%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	879	5,046,818.53	5.79%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	970	15,270,352.45	17.51%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	219	957,313.92	1.10%
751 - ECMC	1	15,516.97	0.02%
753 - NELA	0	-	0.00%
755 - GLHEC	1,812	9,660,952.31	11.08%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	387	2,071,860.59	2.38%
951 - ECMC	7,958	51,894,672.03	59.50%
	12,670	\$ 87,219,645.48	100.00%

Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 TO 23	980	\$ 1,012,333.74	1.16%
24 TO 35	549	1,171,167.15	1.34%
36 TO 47	461	1,280,409.85	1.47%
48 TO 59	489	1,694,058.21	1.94%
60 TO 71	437	1,841,102.80	2.11%
72 TO 83	473	2,308,467.48	2.65%
84 TO 95	465	2,725,556.97	3.12%
96 TO 107	436	3,016,257.16	3.46%
108 TO 119	484	2,781,866.04	3.19%
120 TO 131	487	3,424,833.02	3.93%
132 TO 143	486	4,184,644.30	4.80%
144 TO 155	452	4,687,298.19	5.37%
156 TO 167	362	3,375,201.03	3.87%
168 TO 179	362	4,020,950.14	4.61%
180 TO 191	355	3,544,680.62	4.06%
192 TO 203	315	3,225,665.40	3.70%
204 TO 215	310	2,565,637.35	2.94%
216 TO 227	276	2,440,797.02	2.80%
228 TO 239	285	2,287,927.09	2.62%
240 TO 251	263	2,560,339.29	2.94%
252 TO 263	260	2,356,918.94	2.70%
264 TO 275	197	2,055,971.49	2.36%
276 TO 287	241	1,571,470.79	1.80%
288 TO 299	275	2,322,937.05	2.66%
300 TO 311	373	4,233,911.26	4.85%
312 TO 323	219	1,642,867.15	1.88%
324 TO 335	182	1,522,706.70	1.75%
336 TO 347	168	1,231,106.96	1.41%
348 TO 360	145	915,767.68	1.05%
361 AND GREATER	1,883	15,216,794.61	17.45%
	12,670	\$ 87,219,645.48	100.00%

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	21	\$ 90,082.00	0.10%	
REPAY YEAR 2	6	59,867.09	0.07%	
REPAY YEAR 3	2	13,397.05	0.02%	
REPAY YEAR 4	12,841	87,056,299.34	99.81%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	30	\$ (483.38)	0.00%	
\$499.99 OR LESS	753	193,995.50	0.22%	
\$500.00 TO \$999.99	840	639,219.59	0.73%	
\$1000.00 TO \$1999.99	1,652	2,469,311.27	2.83%	
\$2000.00 TO \$2999.99	1,503	3,771,140.07	4.32%	
\$3000.00 TO \$3999.99	1,459	5,071,725.83	5.81%	
\$4000.00 TO \$5999.99	1,993	9,831,942.61	11.27%	
\$6000.00 TO \$7999.99	1,501	10,449,422.92	11.98%	
\$8000.00 TO \$9999.99	841	7,471,182.90	8.57%	
\$10000.00 TO \$14999.99	988	11,910,491.42	13.66%	
\$15000.00 TO \$19999.99	364	6,279,582.27	7.20%	
\$20000.00 TO \$24999.99	216	4,856,389.49	5.57%	
\$25000.00 TO \$29999.99	133	3,633,210.38	4.17%	
\$30000.00 TO \$34999.99	103	3,340,348.83	3.83%	
\$35000.00 TO \$39999.99	67	2,515,402.23	2.88%	
\$40000.00 TO \$44999.99	50	2,110,425.70	2.42%	
\$45000.00 TO \$49999.99	42	1,991,362.89	2.28%	
\$50000.00 TO \$54999.99	21	1,098,231.06	1.26%	
\$55000.00 TO \$59999.99	19	1,078,715.09	1.24%	
\$60000.00 TO \$64999.99	17	1,054,062.10	1.21%	
\$65000.00 TO \$69999.99	17	1,142,307.76	1.31%	
\$70000.00 TO \$74999.99	14	1,012,197.25	1.16%	
\$75000.00 TO \$79999.99	6	469,086.08	0.54%	
\$80000.00 TO \$84999.99	2	169,199.09	0.19%	
\$85000.00 TO \$89999.99	3	262,945.85	0.30%	
\$90000.00 AND GREATER	36	4,398,230.68	5.04%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	11,762	\$ 82,463,781.48	94.55%	
Rehab loans	908	4,755,864.00	5.45%	
Total	12,670	\$ 87,219,645.48	100.00%	

Accrued Interest Breakout		
Borrower Accrued Interest - To be Capitalized	\$	1,559,070.20
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$	3,740,614.29
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$	1,143,684.91
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$	931,839.07

Distribution of the Student Loans by Number of Days Delinquent				
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal	
0 to 30	11,133	\$ 76,284,762.72	87.46%	
31 to 60	461	3,428,453.71	3.93%	
61 to 90	227	1,845,276.46	2.12%	
91 to 120	159	955,329.91	1.10%	
121 and Greater	690	4,705,822.68	5.40%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by Interest Rate				
Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1.99% OR LESS	14	\$ 77,854.09	0.09%	
2.00% TO 2.49%	0	-	0.00%	
2.50% TO 2.99%	416	3,188,859.59	3.66%	
3.00% TO 3.49%	135	1,012,566.37	1.16%	
3.50% TO 3.99%	160	1,646,164.78	1.89%	
4.00% TO 4.49%	119	1,426,702.16	1.64%	
4.50% TO 4.99%	939	7,632,203.65	8.75%	
5.00% TO 5.49%	539	5,658,932.93	6.49%	
5.50% TO 5.99%	218	3,505,165.56	4.02%	
6.00% TO 6.49%	301	3,816,684.35	4.38%	
6.50% TO 6.99%	3,621	22,391,531.24	25.67%	
7.00% TO 7.49%	1,704	12,744,332.15	14.61%	
7.50% TO 7.99%	4,085	19,538,762.69	22.40%	
8.00% TO 8.49%	265	2,868,278.97	3.29%	
8.50% TO 8.99%	153	1,679,447.45	1.93%	
9.00% OR GREATER	1	32,159.30	0.04%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by SAP Interest Rate Index				
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal	
1 MONTH SOFR	12,308	\$ 85,525,363.49	98.06%	
91 DAY T-BILL INDEX	362	1,694,281.99	1.94%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to changes in Special Allowance Payment)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
POST-OCTOBER 1, 2007	1,106	\$ 8,418,112.33	9.65%	
PRE-APRIL 1, 2006	6,493	33,092,121.29	37.94%	
PRE-OCTOBER 1, 1993	26	113,031.63	0.13%	
PRE-OCTOBER 1, 2007	5,045	45,596,380.23	52.28%	
Total	12,670	\$ 87,219,645.48	100.00%	

Distribution of the Student Loans by Date of Disbursement (Dates Correspond to Changes in Guaranty Percentages)				
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal	
PRIOR TO OCTOBER 1, 1993	26	\$ 113,031.63	0.13%	
OCTOBER 1, 1993 - JUNE 30, 2007	7,221	39,071,638.73	44.80%	
JULY 1, 2006 - PRESENT	5,423	48,034,975.12	55.07%	
Total	12,670	\$ 87,219,645.48	100.00%	

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	5.4221%
Notes	606072LL8	1.15%	6.00207%

SOFRA 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	
10/31/2021	\$ 202,229,171.38	10/31/2021	0.52%	6.18%	\$	1,042,205.56
11/26/2021	\$ 198,070,092.12	11/30/2021	0.87%	8.40%	\$	1,730,385.81
12/27/2021	\$ 196,191,175.86	12/31/2021	0.57%	7.92%	\$	1,110,291.77
1/25/2022	\$ 194,355,872.40	1/31/2022	0.72%	8.16%	\$	1,405,391.94
2/25/2022	\$ 192,782,063.95	2/28/2022	0.90%	8.74%	\$	1,728,896.76
3/25/2022	\$ 191,055,555.51	3/31/2022	1.41%	10.18%	\$	2,703,096.76
4/25/2022	\$ 187,963,307.40	4/30/2022	1.07%	10.71%	\$	2,019,044.53
5/25/2022	\$ 185,005,108.89	5/31/2022	0.82%	10.75%	\$	1,524,460.56
6/27/2022	\$ 182,622,107.68	6/30/2022	1.34%	11.47%	\$	2,447,289.60
7/25/2022	\$ 179,879,488.67	7/31/2022	1.24%	11.97%	\$	2,225,318.63
8/25/2022	\$ 176,784,293.17	8/31/2022	2.20%	13.47%	\$	3,884,888.72
9/26/2022	\$ 172,831,370.78	9/30/2022	2.03%	14.65%	\$	3,504,828.37
10/25/2022	\$ 168,908,326.39	10/31/2022	2.98%	17.36%	\$	5,031,573.48
11/25/2022	\$ 163,854,306.99	11/30/2022	4.75%	21.59%	\$	7,785,351.34
12/27/2022	\$ 155,576,473.14	12/31/2022	3.61%	25.63%	\$	5,610,699.61
1/25/2023	\$ 149,730,397.90	1/31/2023	0.63%	26.32%	\$	939,598.12
2/27/2023	\$ 148,538,955.93	2/28/2023	1.93%	27.29%	\$	2,862,630.00
3/27/2023	\$ 145,592,102.01	3/31/2023	1.31%	27.29%	\$	1,900,826.10
4/25/2023	\$ 143,505,025.56	4/30/2023	1.16%	27.45%	\$	1,667,879.07
5/25/2023	\$ 141,331,105.19	5/31/2023	1.02%	27.81%	\$	1,446,351.90
6/26/2023	\$ 139,689,057.37	6/30/2023	0.63%	27.02%	\$	886,555.46
7/25/2023	\$ 138,534,965.57	7/31/2023	0.55%	26.19%	\$	759,794.53
8/25/2023	\$ 137,382,713.73	8/31/2023	1.23%	24.81%	\$	1,690,956.93
9/25/2023	\$ 133,736,390.47	9/30/2023	1.01%	23.87%	\$	1,346,963.66
10/25/2023	\$ 132,128,134.22	10/31/2023	1.86%	22.22%	\$	2,462,389.38
11/27/2023	\$ 129,626,553.30	11/30/2023	0.89%	17.53%	\$	1,148,947.71
12/26/2023	\$ 128,247,895.27	12/31/2023	2.88%	16.22%	\$	3,691,507.72
1/25/2024	\$ 124,450,589.72	1/31/2024	3.06%	19.02%	\$	3,802,402.94
2/26/2024	\$ 120,648,442.66	2/29/2024	4.14%	21.39%	\$	4,997,892.59
3/25/2024	\$ 115,967,100.18	3/31/2024	1.88%	22.49%	\$	2,180,182.10
4/25/2024	\$ 113,457,217.61	4/30/2024	2.51%	24.03%	\$	2,850,396.53
5/28/2024	\$ 110,401,620.51	5/31/2024	4.45%	27.84%	\$	4,912,619.03
6/25/2024	\$ 105,499,198.68	6/30/2024	4.48%	32.77%	\$	4,725,383.08
7/25/2024	\$ 101,050,737.27	7/31/2024	3.29%	36.75%	\$	3,325,921.58
8/26/2024	\$ 97,872,331.06	8/31/2024	2.77%	38.99%	\$	2,711,540.49
9/25/2024	\$ 95,211,737.05	9/30/2024	0.40%	39.06%	\$	381,139.66
10/25/2024	\$ 94,715,036.42	10/31/2024	0.80%	37.46%	\$	756,068.71

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

XIV. Income Based Repayment PFH Statistics							
EOM	Outstanding Pool Balance	% of Original Pool Balance	# of Borrowers on PFH*	PFH Principal Balance	% of Pool on PFH	% of PFH Pool w/ \$0 Pmt	# of Months in IBR
9/30/2021	\$ 201,957,221.52	100.00%	4,244	\$ 64,647,830.02	32%	18%	83
10/31/2021	\$ 190,762,558.12	94.46%	4,220	\$ 65,089,629.63	34%	19%	84
11/30/2021	\$ 188,962,916.90	93.57%	4,103	\$ 63,452,101.44	34%	18%	84
12/31/2021	\$ 187,139,465.87	92.66%	4,019	\$ 62,600,494.80	33%	18%	85
1/31/2022	\$ 185,575,821.11	91.89%	3,968	\$ 62,414,638.88	34%	18%	85
2/28/2022	\$ 183,860,462.50	91.04%	3,887	\$ 61,593,515.38	34%	17%	86
3/31/2022	\$ 180,788,184.20	89.52%	3,848	\$ 61,237,849.33	34%	18%	87
4/30/2022	\$ 177,849,089.81	88.06%	3,746	\$ 60,180,744.56	34%	19%	88
5/31/2022	\$ 175,481,478.07	86.89%	3,719	\$ 60,244,352.01	34%	19%	89
6/30/2022	\$ 172,756,570.96	85.54%	3,660	\$ 58,467,432.53	34%	19%	90
7/31/2022	\$ 169,681,964.30	84.02%	3,635	\$ 57,290,176.19	34%	19%	91
8/31/2022	\$ 165,753,969.98	82.07%	3,551	\$ 55,780,198.92	34%	20%	92
9/30/2022	\$ 161,856,260.70	80.14%	3,470	\$ 54,372,207.66	34%	20%	93
10/31/2022	\$ 156,834,880.27	77.66%	3,351	\$ 52,828,789.08	34%	20%	94
11/30/2022	\$ 148,610,504.86	73.59%	3,251	\$ 50,902,582.19	34%	20%	95
12/31/2022	\$ 142,802,183.71	70.71%	3,205	\$ 49,540,106.77	35%	20%	96
1/31/2023	\$ 141,618,436.10	70.12%	3,138	\$ 49,723,194.82	35%	20%	98
2/28/2023	\$ 138,690,613.03	68.67%	3,141	\$ 49,733,074.78	36%	21%	98
3/31/2023	\$ 136,617,014.96	67.65%	3,031	\$ 48,190,651.48	35%	20%	100
4/30/2023	\$ 134,457,133.82	66.58%	2,902	\$ 46,604,053.60	35%	20%	101
5/31/2023	\$ 132,825,690.38	65.77%	2,842	\$ 46,371,560.81	35%	20%	102
6/30/2023	\$ 131,679,051.73	65.20%	2,798	\$ 45,902,026.42	35%	21%	103
7/31/2023	\$ 130,534,241.16	64.63%	2,806	\$ 46,540,138.12	36%	21%	104
8/31/2023	\$ 128,501,133.10	63.63%	2,776	\$ 45,909,494.02	36%	21%	104
9/30/2023	\$ 126,903,263.01	62.84%	2,830	\$ 46,411,956.46	37%	22%	105
10/31/2023	\$ 124,417,837.36	61.61%	2,803	\$ 45,982,730.63	37%	22%	105
11/30/2023	\$ 123,048,062.73	60.93%	2,845	\$ 46,244,200.26	38%	22%	105
12/31/2023	\$ 119,275,300.27	59.06%	2,833	\$ 46,062,986.77	39%	23%	106
1/31/2024	\$ 115,497,707.56	57.19%	2,799	\$ 44,106,584.10	38%	24%	106
2/29/2024	\$ 110,866,468.14	54.90%	2,694	\$ 41,260,590.68	37%	23%	107
3/31/2024	\$ 108,352,923.61	53.65%	2,636	\$ 41,066,575.51	38%	23%	108
4/30/2024	\$ 105,317,059.62	52.15%	2,523	\$ 39,082,979.52	37%	23%	109
5/31/2024	\$ 100,446,297.74	49.74%	2,371	\$ 36,839,814.99	37%	23%	110
6/30/2024	\$ 96,026,564.80	47.55%	2,172	\$ 33,826,387.42	35%	22%	110
7/31/2024	\$ 92,968,984.61	45.98%	2,060	\$ 31,705,779.06	34%	21%	111
8/31/2024	\$ 90,225,272.78	44.68%	1,995	\$ 31,299,139.73	35%	21%	112
9/30/2024	\$ 89,731,779.85	44.43%	1,951	\$ 31,532,441.28	35%	21%	113
10/31/2024	\$ 88,778,715.68	43.96%	1,866	\$ 30,334,271.46	34%	21%	115

* 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	
9/30/2021	\$ 61,026,646.64		4,086	\$ 51,705,661.22	3,589
10/31/2021	\$ 15,964,086.33		862	\$ 1,133,126.04	55
11/30/2021	\$ 24,241,246.12		1,389	\$ 4,789,066.27	287
12/31/2021	\$ 19,279,551.40		1,115	\$ 2,368,745.98	136
1/31/2022	\$ 23,207,397.72		1,332	\$ 4,708,864.01	255
2/28/2022	\$ 31,371,371.96		1,762	\$ 5,746,222.66	309
3/31/2022	\$ 29,072,037.15		1,635	\$ 4,499,698.39	235
4/30/2022	\$ 19,292,517.92		1,158	\$ 3,230,101.44	155
5/31/2022	\$ 17,764,789.24		1,051	\$ 2,937,197.97	146
6/30/2022	\$ 21,222,812.48		1,210	\$ 4,505,270.34	222
7/31/2022	\$ 16,443,549.65		1,000	\$ 2,766,310.82	143
8/31/2022	\$ 22,865,209.55		1,436	\$ 9,739,321.26	691
9/30/2022	\$ 19,586,876.64		1,282	\$ 8,558,572.85	587
10/31/2022	\$ 21,396,130.48		1,393	\$ 10,269,760.56	741
11/30/2022	\$ 13,954,852.36		879	\$ 2,332,235.18	189
12/31/2022	\$ 12,103,507.57		752	\$ 2,302,880.66	143
1/31/2023	\$ 13,885,471.06		806	\$ 2,279,984.98	129
2/28/2023	\$ 17,132,209.32		1,060	\$ 2,441,233.63	145
3/31/2023	\$ 17,581,673.46		1,016	\$ 2,578,289.77	152
4/30/2023	\$ 15,279,692.19		914	\$ 3,052,720.22	190
5/31/2023	\$ 14,182,552.97		843	\$ 2,174,982.91	126
6/30/2023	\$ 14,051,431.83		815	\$ 2,392,248.98	123
7/31/2023	\$ 12,980,373.90		764	\$ 417,405.85	22
8/31/2023	\$ 11,617,098.72		729	\$ 361,914.50	26
9/30/2023	\$ 11,837,102.19		714	\$ 181,678.95	13
10/31/2023	\$ 11,943,633.62		730	\$ 347,660.69	23
11/30/2023	\$ 12,085,836.75		764	\$ 276,812.09	20
12/31/2023	\$ 11,989,517.24		739	\$ 12,154.17	2
1/31/2024	\$ 12,226,231.44		771	\$ 288,969.81	21
2/29/2024	\$ 14,970,755.91		919	\$ 350,465.36	15
3/31/2024	\$ 16,309,727.16		885	\$ 35,593.17	4
4/30/2024	\$ 13,117,627.68		657	\$ 212,875.18	10
5/31/2024	\$ 12,550,552.72		629	\$ 5,840.69	2
6/30/2024	\$ 11,949,317.37		654	\$ 360,169.68	20
7/31/2024	\$ 13,234,972.23		721	\$ 1,631,770.94	101
8/31/2024	\$ 12,347,229.35		712	\$ 1,262,545.14	89
9/30/2024	\$ 12,968,962.57		712	\$ 1,131,020.31	86
10/31/2024	\$ 11,216,991.24		643	\$ 726,647.14	51

* 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	\$	538,415.26	\$	6,919.47	\$	545,334.74
Interest Losses	\$	62,748.19	\$	685.54	\$	63,433.74
Total Claim Write-offs	\$	601,163.45	\$	7,605.02	\$	608,768.47

XVII. Principal Acceleration Trigger			
Distribution Date Range		Principal Balance	Compliance (Yes/No)
10/26/2026	9/27/2027	121,000,000	
10/25/2027	9/25/2028	106,000,000	
10/25/2028	9/25/2029	92,000,000	
10/25/2029	9/25/2030	78,000,000	
10/25/2030	9/25/2031	64,000,000	

The Principal Acceleration Trigger table does not start until 10/26/2026.
The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note