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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

	5/31/2024	Activity	6/30/2024
i. Portfolio Principal Balance	\$ 253,328,739.05	\$ (12,040,800.59)	\$ 241,287,938.46
ii. Interest Expected to be Capitalized	\$ 5,275,990.82		\$ 5,421,130.75
iii. Pool Balance (i + ii)	\$ 258,604,729.87		\$ 246,709,069.21
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$ 271,285,660.61		\$ 259,312,678.16
v. Other Accrued Interest	\$ 20,252,548.41		\$ 18,878,477.67
vi. Accrued Interest for IBR PFH (informational only)	\$ 13,891,038.86		\$ 13,054,928.37
vii. Weighted Average Coupon (WAC)	6.450%		6.448%
viii. Weighted Average Remaining Months to Maturity (WARM)	227		228
ix. Number of Loans	40,897		39,235
x. Number of Borrowers	16,674		16,023
xi. Average Borrower Indebtedness	\$ 15,193.04		\$ 15,058.85
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)	102.24%		104.13%
Adjusted Pool Balance	\$ 271,285,660.61		\$ 259,312,678.16
Bonds Outstanding after Distribution	\$ 265,352,943.58		\$ 249,030,214.69
Total Parity Ratio (Total Assets/Total Liabilities)	112.12%		112.80%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)	107.04%		109.35%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)	117.16%		118.15%
Informational purposes only:			
Cash in Transit at month end	\$ 3,755,007.75		\$ 2,257,199.84
Outstanding Debt Adjusted for Cash in Transit	\$ 261,597,935.83		\$ 246,773,014.85
Pool Balance to Original Pool Balance	48.96%		46.71%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)	103.70%		105.08%

B. Notes	CUSIP	Spread	Coupon Rate	6/25/2024	%	Interest Due	7/25/2024	%
i. Class A-1A Notes	606072LF1	n/a	1.97000%	\$ 61,878,160.07	23.32%	\$ 101,583.31	\$ 57,893,118.84	23.25%
ii. Class A-1B Notes	606072LG9	0.70%	6.15971%	\$ 191,574,783.51	72.20%	\$ 983,370.92	\$ 179,237,095.85	71.97%
iii. Class B Notes	606072LH7	1.50%	6.95971%	\$ 11,900,000.00	4.48%	\$ 69,017.12	\$ 11,900,000.00	4.78%
iv. Total Notes				\$ 265,352,943.58	100.00%	\$ 1,153,971.35	\$ 249,030,214.69	100.00%

SOFRA Rate Notes:		Collection Period:			Record Date	
SOFRA Rate for Accrual Period	5.459710%	First Date in Collection Period	6/1/2024		Distribution Date	7/24/2024
First Date in Accrual Period	6/25/2024	Last Date in Collection Period	6/30/2024			7/25/2024
Last Date in Accrual Period	7/24/2024					
Days in Accrual Period	30					

C. Reserve Fund

	5/31/2024	6/30/2024
i. Required Reserve Fund Balance	0.65%	0.65%
ii. Specified Reserve Fund Balance	\$ 1,680,930.74	\$ 1,603,608.95
iii. Reserve Fund Floor Balance	\$ 527,958.00	\$ 527,958.00
iv. Reserve Fund Balance after Distribution Date	\$ 1,680,930.74	\$ 1,603,608.95

D. Other Fund Balances

	5/31/2024	6/30/2024
i. Collection Fund*	\$ 13,597,677.44	\$ 16,097,587.09
ii. Capitalized Interest Fund After Distribution Date	\$ 11,000,000.00	\$ 11,000,000.00
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	\$ 26,278,608.18	\$ 28,701,196.04
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A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	940,587.85
ii.	Principal Collections from Guarantor		3,166,059.12
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		8,607,251.90
vi.	Other System Adjustments		-
vii.	Total Principal Collections	\$	12,713,898.87
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	2,356.67
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		1,664.32
iv.	Capitalized Interest		(621,481.14)
v.	Total Non-Cash Principal Activity	\$	(617,460.15)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(55,638.13)
ii.	Total Principal Additions	\$	(55,638.13)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	12,040,800.59
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	422,741.65
ii.	Interest Claims Received from Guarantors		344,712.84
iii.	Late Fees & Other		(0.10)
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		997,636.38
vii.	Other System Adjustments		-
viii.	Special Allowance Payments		-
ix.	Interest Benefit Payments		-
x.	Total Interest Collections	\$	1,765,090.77
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	78,416.89
ii.	Interest Losses - Other		-
iii.	Other Adjustments		(1,662,234.86)
iv.	Capitalized Interest		621,481.14
v.	Total Non-Cash Interest Adjustments	\$	(962,336.83)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	0.10
ii.	Total Interest Additions	\$	0.10
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	802,754.04
I.	Defaults Paid this Month (Aii + Eii)	\$	3,510,771.96
J.	Cumulative Defaults Paid to Date	\$	70,138,015.11
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	5/31/2024	\$ 5,275,990.82
	Interest Capitalized into Principal During Collection Period (B-iv)		(621,481.14)
	Change in Interest Expected to be Capitalized		766,621.07
	Interest Expected to be Capitalized - Ending (III - A-ii)	6/30/2024	\$ 5,421,130.75

V. Cash Receipts for the Time Period		06/01/24-06/30/24	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	4,106,646.97
ii.	Principal Received from Loans Consolidated		8,607,251.90
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	12,713,898.87
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	767,454.49
ii.	Interest Received from Loans Consolidated		997,636.38
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		(0.10)
vii.	Total Interest Collections	\$	1,765,090.77
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	120,787.07
E.	Total Cash Receipts during Collection Period	\$	14,599,776.71

VI. Cash Payment Detail and Available Funds for the Time Period		06/01/24-06/30/24	
Funds Previously Remitted: Collection Account			
A.	Joint Sharing Agreement Payments	\$	(55,638.13)
B.	Trustee Fees	\$	(6,938.76)
C.	Servicing Fees	\$	(172,403.15)
D.	Administration Fees	\$	(10,775.20)
E.	Interest Payments on Class A Notes	\$	(1,065,277.02)
F.	Interest Payments on Class B Notes	\$	(64,227.63)
G.	Transfer to Department Rebate Fund	\$	-
H.	Monthly Rebate Fees	\$	(108,497.28)
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 Notes	\$	(12,197,555.78)
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	\$	-
O.	Collection Fund Reconciliation		
i.	Beginning Balance:	5/31/2024	\$ 13,597,677.44
ii.	Principal Paid During Collection Period (J)		(12,197,555.78)
iii.	Interest Paid During Collection Period (E & F)		(1,129,504.65)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		14,478,989.64
v.	Deposits in Transit		1,497,810.38
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		(354,252.52)
vii.	Total Investment Income Received for Month (V-D)		120,787.07
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		83,635.51
xii.	Funds Available for Distribution		\$ 16,097,587.09

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 16,097,587.09	\$ 16,097,587.09
B.	Joint Sharing Agreement Payments	\$ (2,030.41)	\$ 16,099,617.50
C.	Trustee Fees	\$ 2,211.28	\$ 16,097,406.22
D.	Servicing Fees	\$ 164,472.71	\$ 15,932,933.51
E.	Administration Fees	\$ 10,279.54	\$ 15,922,653.97
F.	Interest Payments on Class A Notes	\$ 1,084,954.23	\$ 14,837,699.74
G.	Interest Payments on Class B Notes	\$ 69,017.12	\$ 14,768,682.62
H.	Transfer to Department Rebate Fund	\$ (1,580,210.65)	\$ 16,348,893.27
I.	Monthly Rebate Fees	\$ 103,486.17	\$ 16,245,407.10
J.	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (77,321.79)	\$ 16,322,728.89
K.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments - Class A Notes first, then Class B Notes	\$ 16,322,728.89	\$ -
L.	Unpaid Trustee Fees	\$ -	\$ -
M.	Carryover Servicing Fees	\$ -	\$ -
N.	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
O.	Remaining amounts to Authority	\$ -	\$ -

VIII. Distributions

A. Distribution Amounts				
	Combined	Class A-1A	Class A-1B	Class B
i. Monthly Interest Due	\$ 1,153,971.35	\$ 101,583.31	\$ 983,370.92	\$ 69,017.12
ii. Monthly Interest Paid	\$ 1,153,971.35	\$ 101,583.31	\$ 983,370.92	\$ 69,017.12
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 16,322,728.89	\$ 3,985,041.23	\$ 12,337,687.66	\$ -
v. Total Distribution Amount	\$ 17,476,700.24	\$ 4,086,624.54	\$ 13,321,058.58	\$ 69,017.12

B. Principal Distribution Amount Reconciliation			
i. Notes Outstanding as of	5/31/2024	\$	265,352,943.58
ii. Adjusted Pool Balance as of	6/30/2024	\$	259,312,678.16
iii. Less Specified Overcollateralization Amount		\$	13,743,571.94
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount		\$	245,569,106.22
v. Excess		\$	19,783,837.36
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		\$	19,783,837.36
ix. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	16,322,728.89
x. Principal Distribution Amount Shortfall		\$	3,461,108.47
xi. Noteholders' Principal Distribution Amount		\$	16,322,728.89
Total Principal Distribution Amount Paid		\$	16,322,728.89

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	5/31/2024	\$	1,680,930.74
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,680,930.74
iv. Required Reserve Fund Balance		\$	1,603,608.95
v. Excess Reserve - Apply to Collection Fund		\$	77,321.79
vi. Ending Reserve Fund Balance		\$	1,603,608.95

E. Note Balances			
	6/25/2024	Paydown Factors	7/25/2024
Note Balance	\$ 265,352,943.58		\$ 249,030,214.69
Note Pool Factor	22.2985666874	1.3716578899	20.9269087975

IX. Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	5/31/2024	6/30/2024	5/31/2024	6/30/2024	5/31/2024	6/30/2024	5/31/2024	6/30/2024	5/31/2024	6/30/2024	
Interim:											
In School:											
Subsidized Loans	6.790%	6.883%	7	15	150	141	\$ 24,455.71	\$ 62,466.71	0.01%	0.03%	
Unsubsidized Loans	6.898%	6.915%	11	12	152	139	19,915.00	48,415.00	0.01%	0.02%	
Grace											
Subsidized Loans	6.966%	6.996%	19	9	121	119	92,136.30	45,336.68	0.04%	0.02%	
Unsubsidized Loans	6.905%	6.800%	10	7	122	123	55,272.09	12,174.88	0.02%	0.01%	
Total Interim	6.919%	6.916%	47	43	128	133	\$ 191,779.10	\$ 168,393.27	0.08%	0.07%	
Repayment											
Active											
0-30 Days Delinquent	6.397%	6.385%	29,546	28,496	220	219	\$ 178,151,023.68	\$ 168,614,613.98	70.32%	69.88%	
31-60 Days Delinquent	6.901%	6.657%	1,321	1,215	239	236	8,185,134.97	7,598,307.18	3.23%	3.15%	
61-90 Days Delinquent	6.574%	6.798%	868	752	226	246	5,472,245.11	4,913,618.12	2.16%	2.04%	
91-120 Days Delinquent	6.665%	6.712%	643	589	241	225	3,887,643.58	3,861,478.68	1.53%	1.52%	
121-150 Days Delinquent	6.436%	6.734%	335	471	227	262	2,143,266.99	2,843,972.49	0.85%	1.18%	
151-180 Days Delinquent	6.286%	6.364%	292	267	212	232	1,920,419.94	1,671,403.50	0.76%	0.69%	
181-210 Days Delinquent	6.639%	6.124%	191	206	202	186	1,048,251.85	1,307,252.55	0.41%	0.54%	
211-240 Days Delinquent	6.046%	6.510%	195	171	220	220	1,670,393.22	1,221,959.18	0.66%	0.51%	
241-270 Days Delinquent	6.341%	6.091%	227	159	223	211	1,638,282.17	1,281,427.14	0.65%	0.53%	
271-300 Days Delinquent	0.000%	7.163%	0	12	0	279	-	44,076.49	0.00%	0.02%	
>300 Days Delinquent	6.592%	6.607%	143	142	202	233	781,566.79	777,856.87	0.31%	0.32%	
Deferment											
Subsidized Loans	6.454%	6.614%	1,153	1,124	205	209	4,560,308.99	4,388,495.77	1.80%	1.82%	
Unsubsidized Loans	6.476%	6.707%	860	835	277	285	6,348,765.40	6,187,241.23	2.51%	2.56%	
Forbearance											
Subsidized Loans	6.621%	6.639%	2,065	2,149	247	251	11,237,652.11	12,011,368.92	4.44%	4.98%	
Unsubsidized Loans	6.542%	6.556%	1,750	1,735	266	273	17,942,704.75	18,269,445.98	7.08%	7.57%	
Total Repayment	6.444%	6.449%	39,589	38,323	227	228	\$ 244,987,659.55	\$ 234,792,518.08	96.71%	97.31%	
Claims In Process	6.607%	6.365%	1,261	869	224	220	8,149,300.40	6,327,027.11	3.22%	2.62%	
Aged Claims Rejected											
Grand Total	6.450%	6.448%	40,897	39,235	227	228	\$ 253,328,739.05	\$ 241,287,938.46	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of

6/30/2024

Loan Type	WAC		WARM	Number of Loans		Principal Amount		%
	5/31/2024	6/30/2024		5/31/2024	6/30/2024	5/31/2024	6/30/2024	
Consolidation - Subsidized	5.422%		185	3,687	\$ 47,371,281.20		19.63%	
Consolidation - Unsubsidized	5.645%		202	3,653	60,711,144.84		25.16%	
Stafford Subsidized	7.146%		234	18,222	58,452,918.65		24.23%	
Stafford Unsubsidized	7.086%		283	13,230	67,696,746.84		28.06%	
PLUS Loans	8.333%		168	443	7,055,846.93		2.92%	
Total	6.448%		228	39,235	\$ 241,287,938.46		100.00%	
School Type								
4 Year College	6.322%		219	25,519	\$ 161,913,235.83		67.10%	
Graduate	7.016%		280	12	155,470.03		0.06%	
Proprietary, Tech, Vocational and Other	6.653%		239	7,058	48,065,635.83		19.92%	
2 Year College	6.782%		258	6,646	31,153,596.77		12.91%	
Total	6.448%		228	39,235	\$ 241,287,938.46		100.00%	

XI. Collateral Tables as of 6/30/2024

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	72	\$ 1,101,331.84	0.46%
Armed Forces Americas	0	-	0.00%
Armed Forces Africa	5	14,460.16	0.01%
Alaska	38	156,578.01	0.06%
Alabama	486	2,775,901.31	1.15%
Armed Forces Pacific	3	5,290.05	0.00%
Arkansas	4,178	21,074,013.19	8.73%
American Samoa	0	-	0.00%
Arizona	370	2,208,042.80	0.92%
California	1,546	11,613,701.90	4.81%
Colorado	289	1,784,635.62	0.74%
Connecticut	93	668,322.70	0.28%
District of Columbia	26	218,236.45	0.09%
Delaware	29	324,980.34	0.13%
Florida	818	5,879,630.64	2.44%
Georgia	766	5,002,755.26	2.07%
Guam	0	-	0.00%
Hawaii	30	248,345.61	0.10%
Iowa	168	1,023,485.90	0.42%
Idaho	51	439,073.11	0.18%
Illinois	1,786	9,602,322.53	3.98%
Indiana	205	1,315,469.98	0.53%
Kansas	662	5,127,698.89	2.13%
Kentucky	159	1,171,132.94	0.49%
Louisiana	269	1,294,212.50	0.54%
Massachusetts	132	859,440.91	0.36%
Maryland	155	1,714,930.34	0.71%
Maine	56	467,797.62	0.19%
Michigan	174	1,190,289.29	0.49%
Minnesota	309	2,308,165.07	0.96%
Missouri	15,870	98,688,587.37	40.90%
Mariana Islands	0	-	0.00%
Mississippi	4,347	20,657,181.42	8.56%
Montana	35	304,493.43	0.13%
North Carolina	595	3,702,209.92	1.53%
North Dakota	28	83,530.80	0.03%
Nebraska	132	1,772,322.40	0.73%
New Hampshire	11	282,881.19	0.12%
New Jersey	69	874,684.93	0.36%
New Mexico	61	736,283.68	0.31%
Nevada	131	1,219,784.12	0.51%
New York	360	2,359,579.10	0.98%
Ohio	215	2,496,372.30	1.03%
Oklahoma	331	2,442,099.13	1.01%
Oregon	191	1,109,026.97	0.46%
Pennsylvania	175	1,222,820.26	0.51%
Puerto Rico	8	194,541.79	0.08%
Rhode Island	19	51,832.16	0.02%
South Carolina	164	1,258,052.67	0.52%
South Dakota	15	127,442.87	0.05%
Tennessee	632	3,753,666.00	1.56%
Texas	2,149	12,368,013.38	5.13%
Utah	54	358,223.99	0.15%
Virginia	291	2,142,444.83	0.89%
Virgin Islands	9	174,546.84	0.07%
Vermont	7	125,766.19	0.05%
Washington	284	1,868,030.02	0.77%
Wisconsin	146	877,178.52	0.36%
West Virginia	12	139,331.08	0.06%
Wyoming	19	286,766.14	0.12%
	39,235	\$ 241,287,938.46	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	979	4,298,786.65	1.78%
708 - OSLP	8	35,885.62	0.01%
712 - FGLP	5	50,185.73	0.02%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	505	2,239,299.64	0.93%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	421	2,893,067.37	1.20%
726 - MHEAA	2	21,456.46	0.01%
729 - MDHE	0	-	0.00%
730 - MGSLLP	0	-	0.00%
731 - NSLP	2,261	12,398,231.11	5.14%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	20	102,723.81	0.04%
741 - OSAC	3	19,744.15	0.01%
742 - PHEAA	1,518	24,990,317.52	10.36%
744 - RIHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLLC	1,588	10,468,489.46	4.34%
751 - ECMC	14	172,452.09	0.07%
753 - NELA	0	-	0.00%
755 - GLHEC	8,058	37,015,183.39	15.34%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927	1,118	5,200,369.40	2.16%
951 - ECMC	22,735	141,381,946.06	58.59%
	39,235	\$ 241,287,938.46	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	2,680	\$ 1,998,130.58	0.83%
24 TO 35	1,374	2,706,791.70	1.12%
36 TO 47	1,392	3,424,281.79	1.42%
48 TO 59	1,293	3,889,121.77	1.61%
60 TO 71	1,370	5,335,783.99	2.21%
72 TO 83	1,277	5,459,874.48	2.26%
84 TO 95	1,354	6,866,514.41	2.85%
96 TO 107	1,267	6,865,854.29	2.85%
108 TO 119	1,449	8,401,537.25	3.48%
120 TO 131	1,517	10,374,256.73	4.30%
132 TO 143	1,564	12,856,648.69	5.33%
144 TO 155	1,446	12,397,227.02	5.14%
156 TO 167	1,239	10,681,490.74	4.43%
168 TO 179	1,375	11,455,881.28	4.75%
180 TO 191	1,325	10,860,748.69	4.50%
192 TO 203	1,122	10,295,288.42	4.27%
204 TO 215	1,202	9,984,228.44	4.14%
216 TO 227	1,019	8,634,941.77	3.58%
228 TO 239	942	6,967,632.80	2.89%
240 TO 251	835	5,338,026.14	2.21%
252 TO 263	853	5,569,313.97	2.31%
264 TO 275	753	4,874,390.12	2.02%
276 TO 287	749	5,070,491.62	2.10%
288 TO 299	805	5,934,238.90	2.46%
300 TO 311	984	7,809,666.36	3.24%
312 TO 323	703	5,086,630.90	2.11%
324 TO 335	641	3,612,219.57	1.50%
336 TO 347	546	4,204,385.23	1.74%
348 TO 360	526	3,720,924.97	1.54%
361 AND GREATER	5,633	40,611,615.84	16.83%
	39,235	\$ 241,287,938.46	100.00%

XI. Collateral Tables as of 6/30/2024 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status				
Payment Status	Number of Loans	Principal Balance	Percent by Principal	
REPAY YEAR 1	47	\$ 192,705.38	0.08%	
REPAY YEAR 2	5	28,194.22	0.01%	
REPAY YEAR 3	1	2,939.50	0.00%	
REPAY YEAR 4	39,182	241,064,099.36	99.91%	
Total	39,235	\$ 241,287,938.46	100.00%	

Distribution of the Student Loans by Range of Principal Balance				
Principal balance	Number of Loans	Principal Balance	Percent by Principal	
CREDIT BALANCE	236	\$ (8,332.06)	0.00%	
\$499.99 OR LESS	3,311	689,751.58	0.29%	
\$500.00 TO \$999.99	2,726	2,052,789.65	0.85%	
\$1000.00 TO \$1999.99	5,857	8,779,702.51	3.64%	
\$2000.00 TO \$2999.99	5,201	12,952,030.69	5.37%	
\$3000.00 TO \$3999.99	4,669	16,283,881.48	6.75%	
\$4000.00 TO \$5999.99	6,117	30,045,692.01	12.45%	
\$6000.00 TO \$7999.99	3,764	26,008,244.43	10.78%	
\$8000.00 TO \$9999.99	2,111	18,847,450.06	7.81%	
\$10000.00 TO \$14999.99	2,459	29,322,853.44	12.15%	
\$15000.00 TO \$19999.99	911	15,702,007.50	6.51%	
\$20000.00 TO \$24999.99	503	11,282,174.68	4.68%	
\$25000.00 TO \$29999.99	333	9,128,194.53	3.78%	
\$30000.00 TO \$34999.99	214	6,918,912.08	2.87%	
\$35000.00 TO \$39999.99	166	6,211,354.11	2.57%	
\$40000.00 TO \$44999.99	120	5,102,869.32	2.11%	
\$45000.00 TO \$49999.99	101	4,798,020.79	1.99%	
\$50000.00 TO \$54999.99	80	4,186,637.26	1.74%	
\$55000.00 TO \$59999.99	54	3,099,948.41	1.28%	
\$60000.00 TO \$64999.99	43	2,692,848.81	1.12%	
\$65000.00 TO \$69999.99	29	1,965,284.44	0.81%	
\$70000.00 TO \$74999.99	34	2,470,112.21	1.02%	
\$75000.00 TO \$79999.99	20	1,537,429.14	0.64%	
\$80000.00 TO \$84999.99	22	1,820,367.61	0.75%	
\$85000.00 TO \$89999.99	23	2,006,153.58	0.83%	
\$90000.00 AND GREATER	131	17,391,560.20	7.21%	
Total	39,235	\$ 241,287,938.46	100.00%	

Distribution of the Student Loans by Rehab Status				
	Number of loans	Principal Balance	Percent by Principal	
Non-Rehab loans	37,292	\$ 225,932,319.12	93.64%	
Rehab loans	1,943	15,355,619.34	6.36%	
Total	39,235	\$ 241,287,938.46	100.00%	

Accrued Interest Breakout			
Borrower Accrued Interest - To be Capitalized	\$		5,421,130.75
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$		13,054,828.37
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$		3,158,062.55
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$		2,580,595.05

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	34,382	\$ 209,639,559.15	86.88%
31 to 60	1,215	7,598,307.18	3.15%
61 to 90	752	4,913,618.12	2.04%
91 to 120	589	3,661,478.68	1.52%
121 and Greater	2,297	15,474,975.33	6.41%
Total	39,235	\$ 241,287,938.46	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	18	\$ 216,885.40	0.09%
2.00% TO 2.49%	0		0.00%
2.50% TO 2.99%	898	9,625,799.92	3.99%
3.00% TO 3.49%	768	8,336,849.32	3.46%
3.50% TO 3.99%	940	9,909,955.04	4.11%
4.00% TO 4.49%	506	8,101,394.71	3.36%
4.50% TO 4.99%	1,069	10,542,894.23	4.37%
5.00% TO 5.49%	501	7,529,710.34	3.12%
5.50% TO 5.99%	401	4,609,942.89	1.91%
6.00% TO 6.49%	586	6,808,558.11	2.82%
6.50% TO 6.99%	16,141	89,106,847.03	36.93%
7.00% TO 7.49%	1,803	16,671,898.78	6.91%
7.50% TO 7.99%	14,304	49,946,713.47	20.70%
8.00% TO 8.49%	850	11,821,010.71	4.90%
8.50% TO 8.99%	396	5,903,802.72	2.45%
9.00% OR GREATER	54	2,155,675.79	0.89%
Total	39,235	\$ 241,287,938.46	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	38,096	\$ 232,935,072.03	96.54%
91 DAY T-BILL INDEX	1,139	8,352,866.43	3.46%
Total	39,235	\$ 241,287,938.46	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	4,791	\$ 31,334,162.77	12.99%
PRE-APRIL 1, 2006	18,894	103,134,907.11	42.74%
PRE-OCTOBER 1, 1993	90	364,478.15	0.15%
PRE-OCTOBER 1, 2007	15,460	106,454,390.43	44.12%
Total	39,235	\$ 241,287,938.46	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	90	\$ 364,478.15	0.15%
OCTOBER 1, 1993 - JUNE 30, 2006	19,606	106,339,502.90	44.07%
JULY 1, 2006 - PRESENT	19,539	134,583,957.41	55.78%
Total	39,235	\$ 241,287,938.46	100.00%

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LF1	n/a	1.97000%
Notes	606072LG9	0.70%	6.1597%
Notes	606072LH7	1.50%	6.9597100%

SOF Rate for Accrual Period	5.45971%
First Date in Accrual Period	6/25/24
Last Date in Accrual Period	7/24/24
Days in Accrual Period	30

XIII. CPR Rate						
Distribution Date	Adjusted Pool Balance	EOM	Current Monthly CPR	Annual Cumulative CPR	Prepayment Volume	
5/25/2021	\$ 522,332,403.88	5/31/2021	0.60%	7.20%	\$	3,134,613.76
6/25/2021	\$ 519,342,233.27	6/30/2021	0.73%	8.01%	\$	3,800,145.29
7/25/2021	\$ 516,000,402.71	7/31/2021	0.50%	7.36%	\$	2,557,378.84
8/25/2021	\$ 513,175,048.69	8/31/2021	0.36%	6.62%	\$	1,824,936.72
9/25/2021	\$ 511,265,300.14	9/30/2021	0.47%	6.44%	\$	2,400,418.55
10/25/2021	\$ 509,259,044.03	10/31/2021	0.27%	5.92%	\$	1,358,346.60
11/26/2021	\$ 499,863,063.47	11/30/2021	0.70%	6.37%	\$	3,491,308.56
12/27/2021	\$ 496,661,954.86	12/31/2021	0.69%	6.65%	\$	3,451,666.21
1/25/2022	\$ 492,162,663.35	1/31/2022	0.62%	6.79%	\$	3,058,587.37
2/25/2022	\$ 488,761,608.67	2/28/2022	0.74%	7.05%	\$	3,624,084.80
3/25/2022	\$ 486,110,163.26	3/31/2022	1.72%	8.32%	\$	8,352,293.71
4/25/2022	\$ 476,623,851.16	4/30/2022	1.13%	8.90%	\$	5,377,696.60
5/25/2022	\$ 469,484,394.91	5/31/2022	0.86%	9.23%	\$	4,027,412.94
6/27/2022	\$ 464,189,923.79	6/30/2022	0.97%	9.49%	\$	4,511,465.86
7/25/2022	\$ 458,518,043.61	7/31/2022	1.15%	10.19%	\$	5,255,427.61
8/25/2022	\$ 451,976,978.03	8/31/2022	2.33%	12.26%	\$	10,515,418.21
9/26/2022	\$ 441,474,244.52	9/30/2022	1.98%	13.99%	\$	8,719,556.50
10/25/2022	\$ 432,175,100.18	10/31/2022	3.29%	17.26%	\$	14,210,896.93
11/25/2022	\$ 417,991,979.45	11/30/2022	5.07%	22.08%	\$	21,196,206.12
12/27/2022	\$ 396,721,753.06	12/31/2022	3.27%	25.66%	\$	12,955,380.51
1/25/2023	\$ 382,908,507.02	1/31/2023	0.63%	26.41%	\$	2,398,751.07
2/27/2023	\$ 380,412,115.52	2/28/2023	1.56%	27.20%	\$	5,947,146.29
3/27/2023	\$ 370,432,226.74	3/31/2023	1.34%	27.01%	\$	4,947,690.03
4/25/2023	\$ 364,815,345.19	4/30/2023	0.97%	26.92%	\$	3,540,243.60
5/25/2023	\$ 360,372,237.94	5/31/2023	0.79%	26.93%	\$	2,840,144.69
6/26/2023	\$ 357,040,008.41	6/30/2023	1.15%	27.07%	\$	4,112,774.78
7/25/2023	\$ 352,601,655.42	7/31/2023	0.91%	26.83%	\$	3,225,727.44
8/25/2023	\$ 348,905,614.22	8/31/2023	1.23%	25.33%	\$	4,276,910.09
9/25/2023	\$ 343,932,524.50	9/30/2023	1.20%	24.36%	\$	4,135,568.63
10/25/2023	\$ 339,514,173.65	10/31/2023	1.91%	22.41%	\$	6,495,023.94
11/27/2023	\$ 332,927,492.97	11/30/2023	1.23%	17.71%	\$	4,098,137.00
12/28/2023	\$ 328,569,554.50	12/31/2023	2.77%	16.78%	\$	9,112,207.04
1/25/2024	\$ 319,746,690.57	1/31/2024	3.08%	19.57%	\$	9,836,240.83
2/26/2024	\$ 310,531,028.70	2/29/2024	3.86%	22.09%	\$	11,983,514.26
3/31/2024	\$ 300,336,912.97	3/31/2024	2.14%	23.33%	\$	6,418,801.19
4/30/2024	\$ 293,401,943.46	4/30/2024	2.83%	25.51%	\$	8,302,763.65
5/31/2024	\$ 284,236,296.82	5/31/2024	4.83%	30.16%	\$	13,737,063.20
6/30/2024	\$ 271,285,660.61	6/30/2024	4.81%	34.90%	\$	13,045,455.56

*** 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
4/30/2021	\$ 528,150,877.91	100.00%	10,477	\$ 194,913,727.77	37%	20%	78
5/31/2021	\$ 500,910,476.77	94.84%	10,272	\$ 193,021,377.47	39%	21%	79
6/30/2021	\$ 497,568,646.21	94.21%	10,273	\$ 194,006,702.08	39%	21%	80
7/31/2021	\$ 494,743,292.19	93.67%	10,266	\$ 194,546,546.59	39%	22%	81
8/31/2021	\$ 493,049,468.74	93.35%	10,178	\$ 193,920,766.90	39%	22%	82
9/30/2021	\$ 491,054,222.48	92.98%	10,051	\$ 192,391,476.55	39%	21%	83
10/31/2021	\$ 481,671,211.02	91.20%	9,962	\$ 191,925,805.88	40%	22%	84
11/30/2021	\$ 478,551,370.95	90.61%	9,602	\$ 188,005,960.59	39%	21%	85
12/31/2021	\$ 474,081,135.97	89.76%	9,279	\$ 182,595,918.44	39%	21%	86
1/31/2022	\$ 470,702,045.38	89.12%	9,178	\$ 180,644,402.63	38%	20%	87
2/28/2022	\$ 468,067,723.06	88.62%	8,962	\$ 177,944,810.48	38%	20%	88
3/31/2022	\$ 458,642,673.78	86.84%	8,796	\$ 175,319,942.55	38%	20%	89
4/30/2022	\$ 451,549,324.30	85.50%	8,470	\$ 169,926,995.54	38%	20%	90
5/31/2022	\$ 446,289,045.00	84.50%	8,347	\$ 168,355,520.44	38%	20%	92
6/30/2022	\$ 440,653,793.95	83.43%	8,214	\$ 166,525,048.94	38%	20%	92
7/31/2022	\$ 434,154,970.72	82.20%	8,082	\$ 163,573,784.63	38%	21%	93
8/31/2022	\$ 423,720,064.10	80.23%	7,886	\$ 158,879,445.02	37%	21%	94
9/30/2022	\$ 414,480,973.85	78.48%	7,681	\$ 156,082,930.73	38%	21%	94
10/31/2022	\$ 400,389,448.04	75.81%	7,507	\$ 151,159,978.45	38%	22%	96
11/30/2022	\$ 379,256,585.26	71.81%	7,197	\$ 143,846,151.09	38%	22%	97
12/31/2022	\$ 365,532,545.47	69.21%	7,051	\$ 141,356,161.21	39%	22%	99
1/31/2023	\$ 363,052,275.73	68.74%	6,979	\$ 141,995,961.23	39%	22%	98
2/28/2023	\$ 357,111,005.21	67.62%	6,895	\$ 141,201,485.54	40%	22%	100
3/31/2023	\$ 351,530,397.61	66.56%	6,820	\$ 137,570,934.37	39%	22%	101
4/30/2023	\$ 347,115,984.09	65.72%	6,404	\$ 135,343,634.45	39%	22%	102
5/31/2023	\$ 343,805,274.13	65.10%	6,292	\$ 132,993,028.57	39%	22%	103
6/30/2023	\$ 339,395,584.12	64.26%	6,169	\$ 130,554,691.73	38%	22%	104
7/31/2023	\$ 335,723,412.04	63.57%	6,148	\$ 129,144,510.96	38%	22%	105
8/31/2023	\$ 330,782,438.65	62.63%	6,130	\$ 128,125,384.09	39%	23%	106
9/30/2023	\$ 326,392,621.61	61.80%	6,260	\$ 128,066,568.11	39%	23%	106
10/31/2023	\$ 319,848,477.86	60.56%	6,250	\$ 128,543,060.57	40%	24%	107
11/30/2023	\$ 315,518,683.06	59.74%	6,411	\$ 131,168,779.27	42%	24%	108
12/31/2023	\$ 306,752,797.39	58.08%	6,401	\$ 129,390,799.43	42%	26%	108
1/31/2024	\$ 297,596,650.47	56.35%	6,407	\$ 126,337,335.51	42%	26%	109
2/29/2024	\$ 287,468,368.57	54.43%	6,234	\$ 121,850,644.32	42%	25%	110
3/31/2024	\$ 280,578,185.26	53.12%	6,041	\$ 117,946,517.88	42%	26%	110
4/30/2024	\$ 271,471,730.57	51.40%	5,750	\$ 112,194,115.24	41%	26%	111
5/31/2024	\$ 268,604,729.87	48.96%	5,382	\$ 103,914,391.73	40%	25%	112
6/30/2024	\$ 246,709,069.21	46.71%	5,920	\$ 96,736,283.82	39%	25%	114

* 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
4/30/2021 **	\$ 112,194,061.81	6,538	\$ 67,264,499.06	4,172
5/31/2021	\$ 117,974,434.24	7,030	\$ 87,974,644.29	5,399
6/30/2021	\$ 136,314,659.18	8,054	\$ 107,685,443.43	6,524
7/31/2021	\$ 143,587,064.91	8,571	\$ 121,192,254.66	7,344
8/31/2021	\$ 148,251,783.64	8,906	\$ 127,326,412.86	7,804
9/30/2021	\$ 156,178,652.38	9,280	\$ 132,392,337.18	8,112
10/31/2021	\$ 41,058,815.18	2,008	\$ 2,920,491.80	143
11/30/2021	\$ 60,751,304.53	2,989	\$ 12,900,423.83	647
12/31/2021	\$ 49,418,952.39	2,466	\$ 7,029,074.54	332
1/31/2022	\$ 60,272,068.13	3,122	\$ 13,435,441.21	639
2/28/2022	\$ 80,405,080.96	4,075	\$ 16,004,406.75	727
3/31/2022	\$ 72,208,814.34	3,728	\$ 11,489,732.24	560
4/30/2022	\$ 53,135,087.86	2,630	\$ 8,085,364.94	369
5/31/2022	\$ 49,129,334.57	2,453	\$ 8,510,751.57	398
6/30/2022	\$ 52,036,872.31	2,676	\$ 9,232,751.33	455
7/31/2022	\$ 44,249,116.24	2,230	\$ 7,015,164.46	321
8/31/2022	\$ 54,857,058.06	3,098	\$ 22,539,386.62	1,400
9/30/2022	\$ 49,878,504.52	2,782	\$ 20,542,288.84	1,180
10/31/2022	\$ 50,707,721.16	2,938	\$ 23,623,974.80	1,437
11/30/2022	\$ 39,549,694.52	2,071	\$ 8,740,900.88	449
12/31/2022	\$ 33,213,929.93	1,725	\$ 6,226,615.99	289
1/31/2023	\$ 36,879,599.69	1,866	\$ 6,247,143.34	289
2/28/2023	\$ 45,519,199.02	2,379	\$ 5,962,761.97	309
3/31/2023	\$ 43,696,056.21	2,336	\$ 6,172,017.69	338
4/30/2023	\$ 41,845,342.63	2,215	\$ 10,732,052.78	543
5/31/2023	\$ 39,667,864.42	2,088	\$ 8,990,469.15	418
6/30/2023	\$ 36,738,344.92	1,977	\$ 7,677,023.55	377
7/31/2023	\$ 35,450,580.66	1,795	\$ 420,298.66	34
8/31/2023	\$ 33,457,241.95	1,684	\$ 636,291.67	37
9/30/2023	\$ 30,706,909.64	1,662	\$ 337,005.83	30
10/31/2023	\$ 32,049,099.95	1,720	\$ 827,869.94	54
11/30/2023	\$ 34,747,376.59	1,831	\$ 792,781.66	60
12/31/2023	\$ 34,091,739.17	1,787	\$ 19,775.76	3
1/31/2024	\$ 34,538,753.07	1,832	\$ 575,415.48	45
2/29/2024	\$ 42,639,056.11	2,175	\$ 376,419.40	38
3/31/2024	\$ 40,508,818.18	1,961	\$ 244,626.54	7
4/30/2024	\$ 31,538,754.76	1,510	\$ 468,318.79	23
5/31/2024	\$ 29,180,342.97	1,393	\$ 43,525.60	4
6/30/2024	\$ 30,280,814.88	1,432	\$ 810,189.46	67

* 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	1,175,148.79	\$	70,692.32	\$	1,245,841.11
Interest Losses	144,339.31	\$	10,019.76	\$	154,359.07
Total Claim Write-offs	\$ 1,319,488.09	\$	80,712.08	\$	1,400,200.18

XVII. Principal Acceleration Trigger			
Distribution Date Range		Principal Balance	Compliance (Yes/No)
5/25/2026	4/25/2027	315,000,000	
5/25/2027	4/25/2028	276,000,000	
5/25/2028	4/25/2029	239,000,000	
5/25/2029	4/25/2030	202,000,000	
5/25/2030	4/25/2031	169,000,000	

The Principal Acceleration Trigger table does not start until 5/25/2026.
The occurrence of 2 triggers puts deal in full turbo for life

XVIII. Items to Note