

**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	10
XV. National Disaster Forbearances Statistics	11
XVI. Cumulative Realized Losses - Claim Write-offs	11
XVII. Principal Acceleration Trigger	11
XVIII. Items to Note	11

**I. Principal Parties to the Transaction**

<b>Issuing Entity</b>	Higher Education Loan Authority of the State of Missouri
<b>Servicers</b>	Higher Education Loan Authority of the State of Missouri and as backup servicer Pennsylvania Higher Education Assistance Agency
<b>Administrator</b>	Higher Education Loan Authority of the State of Missouri
<b>Trustee</b>	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>7/31/2023</b>	<b>Activity</b>	<b>8/31/2023</b>
i. Portfolio Principal Balance		\$ 128,775,232.11	\$ (1,792,163.07)	\$ 126,983,069.04
ii. Interest Expected to be Capitalized		1,759,009.05		1,518,064.06
iii. Pool Balance (i + ii)		<b>\$ 130,534,241.16</b>		<b>\$ 128,501,133.10</b>
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)		<b>\$ 137,382,713.73</b>		<b>\$ 133,736,390.47</b>
v. Other Accrued Interest		\$ 8,016,677.04		\$ 8,171,666.11
vi. Accrued Interest for IBR PFH (informational only)		\$ 4,884,269.72		\$ 4,949,422.43
vii. Weighted Average Coupon (WAC)		6.496%		6.501%
viii. Weighted Average Remaining Months to Maturity (WARM)		189		192
ix. Number of Loans		18,643		18,343
x. Number of Borrowers		9,727		9,576
xi. Average Borrower Indebtedness		\$ 13,238.95		\$ 13,260.55
xii. Parity Ratio (Adjusted Pool Balance / Bonds Outstanding after Distributions)		103.38%		103.41%
Adjusted Pool Balance		\$ 137,382,713.73		\$ 133,736,390.47
Bonds Outstanding after Distribution		\$ 132,885,389.66		\$ 129,330,165.98
Total Parity Ratio (Total Assets/Total Liabilities)		110.34%		110.60%
xiii. Senior Parity Calculation (Adjusted Pool Balance / Senior Bonds Outstanding after Distributions)		107.01%		107.13%
Total Senior Parity Calculation (Total Assets / Total Non-Subordinate Liabilities)		114.19%		114.49%
<b>Informational purposes only:</b>				
Cash in Transit at month end		\$ 439,864.44		\$ 182,738.90
Outstanding Debt Adjusted for Cash in Transit		\$ 132,445,525.22		\$ 129,147,427.08
Pool Balance to Original Pool Balance		64.63%		63.63%
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		103.73%		103.55%

<b>B. Notes</b>		<b>CUSIP</b>	<b>Spread</b>	<b>Coupon Rate</b>	<b>8/25/2023</b>	<b>%</b>	<b>Interest Due</b>	<b>9/25/2023</b>	<b>%</b>
i. Class A-1A Notes		606072LJ3	n/a	1.58000%	\$ 9,978,139.10	7.51%	\$ 13,137.88	\$ 9,701,826.38	7.50%
ii. Class A-1B Notes		606072LK0	0.57%	5.99943%	\$ 118,407,250.56	89.10%	\$ 611,712.68	\$ 115,128,339.60	89.02%
iii. Class B Notes		606072LL8	1.15%	6.57943%	\$ 4,500,000.00	3.39%	\$ 25,495.29	\$ 4,500,000.00	3.48%
<b>iv. Total Notes</b>					<b>\$ 132,885,389.66</b>	<b>100.00%</b>	<b>\$ 650,345.85</b>	<b>\$ 129,330,165.98</b>	<b>100.00%</b>

<b>LIBOR Rate Notes:</b>		<b>Collection Period:</b>		<b>Record Date</b>		<b>9/22/2023</b>
<b>LIBOR Rate for Accrual Period</b>	<b>5.429430%</b>	<b>First Date in Collection Period</b>	<b>8/1/2023</b>	<b>Distribution Date</b>		<b>9/25/2023</b>
<b>First Date in Accrual Period</b>	<b>8/25/2023</b>	<b>Last Date in Collection Period</b>	<b>8/31/2023</b>			
<b>Last Date in Accrual Period</b>	<b>9/24/2023</b>					
<b>Days in Accrual Period</b>	<b>31</b>					

<b>C. Reserve Fund</b>		<b>7/31/2023</b>	<b>8/31/2023</b>
i. Required Reserve Fund Balance		0.65%	0.65%
ii. Specified Reserve Fund Balance		\$ 848,472.57	\$ 835,257.37
iii. Reserve Fund Floor Balance		\$ 201,159.00	\$ 201,159.00
iv. Reserve Fund Balance after Distribution Date		\$ 848,472.57	\$ 835,257.37

<b>D. Other Fund Balances</b>		<b>7/31/2023</b>	<b>8/31/2023</b>
i. Collection Fund*		\$ 1,460,683.97	\$ 2,859,512.52
ii. Capitalized Interest Fund After Distribution Date		\$ 6,000,000.00	\$ 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".)

<b>Total Fund Balances</b>	<b>\$ 8,309,156.54</b>	<b>\$ 8,094,769.89</b>
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<b>A.</b>	<b>Student Loan Principal Collection Activity</b>			
i.	Regular Principal Collections	\$	693,633.34	
ii.	Principal Collections from Guarantor		628,713.05	
iii.	Principal Repurchases/Reimbursements by Servicer		-	
iv.	Principal Repurchases/Reimbursements by Seller		-	
v.	Paydown due to Loan Consolidation		830,382.24	
vi.	Other System Adjustments		-	
vii.	<b>Total Principal Collections</b>	<b>\$</b>	<b>2,152,728.63</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
i.	Principal Realized Losses - Claim Write-Offs	\$	493.09	
ii.	Principal Realized Losses - Other		-	
iii.	Other Adjustments		307.56	
iv.	Capitalized Interest		(361,366.21)	
v.	<b>Total Non-Cash Principal Activity</b>	<b>\$</b>	<b>(360,565.56)</b>	
<b>C.</b>	<b>Student Loan Principal Additions</b>			
i.	New Loan Additions	\$	-	
ii.	<b>Total Principal Additions</b>	<b>\$</b>	<b>-</b>	
<b>D.</b>	<b>Total Student Loan Principal Activity (Avii + Bv + Cv + Cii)</b>	<b>\$</b>	<b>1,792,163.07</b>	
<b>E.</b>	<b>Student Loan Interest Activity</b>			
i.	Regular Interest Collections	\$	250,295.40	
ii.	Interest Claims Received from Guarantors		42,299.68	
iii.	Late Fees & Other		(0.14)	
iv.	Interest Repurchases/Reimbursements by Servicer		-	
v.	Interest Repurchases/Reimbursements by Seller		-	
vi.	Interest due to Loan Consolidation		116,793.04	
vii.	Other System Adjustments		-	
viii.	Special Allowance Payments		838,881.93	
ix.	Interest Benefit Payments		38,155.26	
x.	<b>Total Interest Collections</b>	<b>\$</b>	<b>1,286,425.17</b>	
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
i.	Interest Losses - Claim Write-offs	\$	14,346.66	
ii.	Interest Losses - Other		-	
iii.	Other Adjustments		(1,016,223.56)	
iv.	Capitalized Interest		361,366.21	
v.	<b>Total Non-Cash Interest Adjustments</b>	<b>\$</b>	<b>(640,510.69)</b>	
<b>G.</b>	<b>Student Loan Interest Additions</b>			
i.	New Loan Additions	\$	0.14	
ii.	<b>Total Interest Additions</b>	<b>\$</b>	<b>0.14</b>	
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	<b>\$</b>	<b>645,914.62</b>	
<b>I.</b>	<b>Defaults Paid this Month (Aii + Eii)</b>	<b>\$</b>	<b>671,012.73</b>	
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	<b>\$</b>	<b>16,943,083.27</b>	
<b>K.</b>	<b>Interest Expected to be Capitalized</b>			
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2023	\$	1,759,009.05
	Interest Capitalized into Principal During Collection Period (B-iv)			(361,366.21)
	Change in Interest Expected to be Capitalized			120,421.22
	Interest Expected to be Capitalized - Ending (III - A-ii)	8/31/2023	\$	1,518,064.06

V. Cash Receipts for the Time Period		08/01/2023-08/31/2023	
<b>A.</b>	<b>Principal Collections</b>		
i.	Principal Payments Received - Cash	\$	1,322,346.39
ii.	Principal Received from Loans Consolidated		830,382.24
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	<b>Total Principal Collections</b>	\$	<b>2,152,728.63</b>
<b>B.</b>	<b>Interest Collections</b>		
i.	Interest Payments Received - Cash	\$	292,595.08
ii.	Interest Received from Loans Consolidated		116,793.04
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		877,037.19
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		(0.14)
vii.	<b>Total Interest Collections</b>	\$	<b>1,286,425.17</b>
<b>C.</b>	<b>Other Reimbursements</b>	\$	-
<b>D.</b>	<b>Investment Earnings</b>	\$	<b>37,903.82</b>
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>	\$	<b>3,477,057.62</b>

VI. Cash Payment Detail and Available Funds for the Time Period		08/01/2023-08/31/2023	
<b>Funds Previously Remitted: Collection Account</b>			
<b>A.</b>	Joint Sharing Agreement Payments	\$	-
<b>B.</b>	Trustee Fees	\$	-
<b>C.</b>	Servicing Fees	\$	(87,022.83)
<b>D.</b>	Administration Fees	\$	(5,438.93)
<b>E.</b>	Interest Payments on Class A Notes	\$	(630,551.90)
<b>F.</b>	Interest Payments on Class B Notes	\$	(25,429.57)
<b>G.</b>	Transfer to Department Rebate Fund	\$	877,037.19
<b>H.</b>	Monthly Rebate Fees	\$	(63,505.51)
<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 B Note:	\$	(1,530,973.42)
<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	\$	-
<b>O. Collection Fund Reconciliation</b>			
i.	Beginning Balance:	7/31/2023	\$ 1,460,683.97
ii.	Principal Paid During Collection Period (J)		(1,530,973.42)
iii.	Interest Paid During Collection Period (E & F)		(635,981.47)
iv.	Deposits During Collection Period (V-A-v + V-B-vii + V-C)		3,439,153.80
v.	Deposits in Transit		(619,785.37)
vi.	Payments out During Collection Period (A + B + C + D + G + H + I + K + L + M + N)		721,069.92
vii.	Total Investment Income Received for Month (V-D)		37,903.82
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		7,441.27
xii.	<b>Funds Available for Distribution</b>	\$	<b>2,859,512.52</b>

**VII. Waterfall for Distribution**

		Distributions	Remaining Funds Balance
<b>A.</b>	Total Available Funds For Distribution	\$ 2,859,512.52	\$ 2,859,512.52
<b>B.</b>	Joint Sharing Agreement Payments	\$ 10,190.41	\$ 2,849,322.11
<b>C.</b>	Trustee Fees	\$ 3,322.13	\$ 2,845,999.98
<b>D.</b>	Servicing Fees	\$ 85,667.42	\$ 2,760,332.56
<b>E.</b>	Administration Fees	\$ 105,354.21	\$ 2,654,978.35
<b>F.</b>	Interest Payments on Class A Notes	\$ 624,850.56	\$ 2,030,127.79
<b>G.</b>	Interest Payments on Class B Notes	\$ 25,495.29	\$ 2,004,632.50
<b>H.</b>	Transfer to Department Rebate Fund	\$ -	\$ 2,004,632.50
<b>I.</b>	Monthly Rebate Fees	\$ 62,624.02	\$ 1,942,008.48
<b>J.</b>	Reserve Fund Deposits + Cost of Issuance Fund Deposits + Capitalized Interest Deposits	\$ (1,613,215.20)	\$ 3,555,223.68
<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>\$ 3,555,223.68</b>	\$ -
<b>L.</b>	Unpaid Trustee Fees	\$ -	\$ -
<b>M.</b>	Carryover Servicing Fees	\$ -	\$ -
<b>N.</b>	Accelerated payment of principal to noteholders - Class A Notes first, then Class B Notes	\$ -	\$ -
<b>O.</b>	Remaining amounts to Authority	\$ -	\$ -

**VIII. Distributions**

<b>A.</b>				
<b>Distribution Amounts</b>	<b>Combined</b>	<b>Class A-1A</b>	<b>Class A-1B</b>	<b>Class B</b>
i. Monthly Interest Due	\$ 650,345.85	\$ 13,137.88	\$ 611,712.68	\$ 25,495.29
ii. Monthly Interest Paid	\$ 650,345.85	\$ 13,137.88	\$ 611,712.68	\$ 25,495.29
iii. Interest Shortfall	\$ -	\$ -	\$ -	\$ -
iv. Monthly Principal Paid	\$ 3,555,223.68	\$ 276,312.72	\$ 3,278,910.96	\$ -
<b>v. Total Distribution Amount</b>	<b>\$ 4,205,569.53</b>	<b>\$ 289,450.60</b>	<b>\$ 3,890,623.64</b>	<b>\$ 25,495.29</b>

<b>B.</b>	
<b>Principal Distribution Amount Reconciliation</b>	
i. Notes Outstanding as of 7/31/2023	\$ 132,885,389.66
ii. Adjusted Pool Balance as of 8/31/2023	\$ 133,736,390.47
iii. Less Specified Overcollateralization Amount	\$ 7,355,501.48
iv. Adjusted Pool Balance Less Specified Overcollateralization Amount	\$ 126,380,888.99
v. Excess	\$ 6,504,500.67
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	\$ 6,504,500.67
ix. Actual Principal Distribution Amount based on amounts in Collection Fund	\$ 3,555,223.68
x. Principal Distribution Amount Shortfall	\$ 2,949,276.99
<b>xi. Noteholders' Principal Distribution Amount</b>	<b>\$ 3,555,223.68</b>
<b>Total Principal Distribution Amount Paid</b>	<b>\$ 3,555,223.68</b>

<b>C.</b>	
<b>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.</b>	
<b>Reserve Fund Reconciliation</b>	
i. Beginning Balance 7/31/2023	\$ 848,472.57
ii. Amounts, if any, necessary to reinstate the balance	\$ -
iii. Total Reserve Fund Balance Available	\$ 848,472.57
iv. Required Reserve Fund Balance	\$ 835,257.37
v. Excess Reserve - Apply to Collection Fund	\$ 13,215.20
vi. Ending Reserve Fund Balance	\$ 835,257.37

<b>E.</b>			
<b>Note Balances</b>	<b>8/25/2023</b>	<b>Paydown Factors</b>	<b>9/25/2023</b>
Note Balance	\$ 132,885,389.66		\$ 129,330,165.98
Note Pool Factor	29.5300865911	0.7900497067	28.7400368844

**IX. Portfolio Characteristics**

Status	WAC		Number of Loans		WARM		Principal Amount		%		
	7/31/2023	8/31/2023	7/31/2023	8/31/2023	7/31/2023	8/31/2023	7/31/2023	8/31/2023	7/31/2023	8/31/2023	
<b>Interim:</b>											
<b>In School:</b>											
Subsidized Loans	6.941%	6.941%	8	8	147	146	\$ 26,956.00	\$ 26,956.00	0.02%	0.02%	
Unsubsidized Loans	7.051%	7.051%	7	7	136	135	33,001.00	33,001.00	0.03%	0.03%	
<b>Grace</b>											
Subsidized Loans	7.078%	7.078%	5	5	121	120	22,998.00	22,998.00	0.02%	0.02%	
Unsubsidized Loans	7.110%	7.110%	7	7	122	122	37,475.00	37,475.00	0.03%	0.03%	
<b>Total Interim</b>	<b>7.050%</b>	<b>7.050%</b>	<b>27</b>	<b>27</b>	<b>131</b>	<b>131</b>	<b>\$ 120,430.00</b>	<b>\$ 120,430.00</b>	<b>0.09%</b>	<b>0.09%</b>	
<b>Repayment</b>											
<b>Active</b>											
0-30 Days Delinquent	6.393%	6.387%	13,163	12,767	183	186	\$ 88,141,045.91	\$ 86,625,074.71	68.45%	68.22%	
31-60 Days Delinquent	6.988%	6.799%	770	724	191	193	5,462,936.11	5,142,389.15	4.24%	4.05%	
61-90 Days Delinquent	6.749%	6.904%	378	583	181	197	2,813,371.12	4,288,141.43	2.18%	3.36%	
91-120 Days Delinquent	6.693%	6.616%	335	330	187	181	2,647,503.40	2,163,564.26	2.06%	1.70%	
121-150 Days Delinquent	6.574%	6.656%	240	244	185	189	1,755,179.78	1,869,430.13	1.36%	1.47%	
151-180 Days Delinquent	6.570%	6.520%	137	205	161	184	1,032,116.80	1,586,929.52	0.80%	1.25%	
181-210 Days Delinquent	6.636%	6.636%	129	127	192	168	903,001.13	906,148.32	0.70%	0.71%	
211-240 Days Delinquent	6.691%	6.646%	102	100	178	205	629,008.36	743,945.70	0.49%	0.59%	
241-270 Days Delinquent	6.510%	6.546%	332	98	204	179	2,956,414.24	642,358.32	2.30%	0.51%	
271-300 Days Delinquent	0.000%	5.710%	0	7	0	131	-	1,184.60	0.00%	0.00%	
>300 Days Delinquent	7.205%	6.953%	33	36	120	123	132,991.64	156,463.08	0.10%	0.12%	
<b>Deferment</b>											
Subsidized Loans	6.592%	6.564%	491	462	173	176	2,322,863.57	2,259,393.06	1.80%	1.78%	
Unsubsidized Loans	6.753%	6.742%	395	378	206	209	2,873,532.63	2,762,369.98	2.23%	2.18%	
<b>Forbearance</b>											
Subsidized Loans	6.734%	6.770%	806	745	211	226	4,987,039.54	4,358,259.42	3.87%	3.43%	
Unsubsidized Loans	6.707%	6.817%	757	735	253	250	7,993,334.36	7,258,851.75	6.21%	5.72%	
<b>Total Repayment</b>	<b>6.485%</b>	<b>6.489%</b>	<b>18,068</b>	<b>17,541</b>	<b>190</b>	<b>192</b>	<b>\$ 124,650,338.59</b>	<b>\$ 120,744,503.43</b>	<b>96.80%</b>	<b>95.09%</b>	
Claims In Process	6.832%	6.723%	548	775	172	191	4,004,463.52	6,118,135.61	3.11%	4.82%	
Aged Claims Rejected											
<b>Grand Total</b>	<b>6.496%</b>	<b>6.501%</b>	<b>18,643</b>	<b>18,343</b>	<b>189</b>	<b>192</b>	<b>\$ 128,775,232.11</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>	<b>100.00%</b>	

**X. Portfolio Characteristics by School and Program as of**

8/31/2023

Loan Type	WAC	WARM	Number of Loans		Principal Amount		%
Consolidation - Subsidized	5.599%	182	2,105	\$ 22,436,398.90		17.67%	
Consolidation - Unsubsidized	5.807%	194	2,993	43,907,157.74		34.58%	
Stafford Subsidized	7.287%	177	7,160	26,075,129.14		20.53%	
Stafford Unsubsidized	7.269%	211	5,829	31,147,470.79		24.53%	
PLUS Loans	8.349%	161	256	3,416,912.47		2.69%	
<b>Total</b>	<b>6.501%</b>	<b>192</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>		<b>100.00%</b>	
<b>School Type</b>							
4 Year College	6.413%	186	12,381	\$ 89,007,006.60		70.09%	
Graduate	7.080%	205	4	51,562.58		0.04%	
Proprietary, Tech, Vocational and Other	6.686%	202	3,080	22,741,127.61		17.91%	
2 Year College	6.739%	210	2,878	15,183,372.25		11.96%	
<b>Total</b>	<b>6.501%</b>	<b>192</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>		<b>100.00%</b>	

Distribution of the Student Loans by Geographic Location *				
Location	Number of Loans	Principal Balance	Percent by Principal	
Unknown	38	\$ 397,967.77	0.31%	
Armed Forces Americas	0	0.00%	0.00%	
Armed Forces Africa	4	9,233.18	0.01%	
Alaska	13	48,544.46	0.04%	
Alabama	156	931,175.52	0.73%	
Armed Forces Pacific	4	29,961.23	0.02%	
Arkansas	1,045	7,218,202.26	5.68%	
American Samoa	0	0.00%	0.00%	
Arizona	138	1,683,927.49	1.33%	
California	846	6,005,132.12	4.73%	
Colorado	178	825,662.65	0.65%	
Connecticut	38	334,197.26	0.26%	
District of Columbia	15	257,595.46	0.20%	
Delaware	4	67,722.39	0.05%	
Florida	386	2,792,336.58	2.20%	
Georgia	364	2,764,423.22	2.18%	
Guam	0	0.00%	0.00%	
Hawaii	16	99,978.42	0.08%	
Iowa	80	664,590.94	0.52%	
Idaho	16	161,185.74	0.13%	
Illinois	681	4,656,882.14	3.67%	
Indiana	80	702,353.08	0.55%	
Kansas	405	2,873,621.17	2.26%	
Kentucky	86	983,919.30	0.77%	
Louisiana	69	428,209.62	0.34%	
Massachusetts	61	754,397.46	0.59%	
Maryland	94	634,015.64	0.50%	
Maine	7	66,655.96	0.05%	
Michigan	70	924,040.37	0.73%	
Minnesota	91	841,977.61	0.66%	
Missouri	8,730	57,763,280.25	45.50%	
Mariana Islands	0	0.00%	0.00%	
Mississippi	2,096	12,859,057.05	10.13%	
Montana	28	80,762.01	0.06%	
North Carolina	225	1,524,180.71	1.20%	
North Dakota	18	200,398.35	0.16%	
Nebraska	58	316,797.38	0.25%	
New Hampshire	23	233,033.67	0.18%	
New Jersey	73	1,048,833.22	0.83%	
New Mexico	12	98,719.81	0.08%	
Nevada	52	556,094.93	0.44%	
New York	193	1,983,370.20	1.56%	
Ohio	103	661,730.56	0.52%	
Oklahoma	142	842,896.60	0.66%	
Oregon	102	565,142.89	0.45%	
Pennsylvania	81	758,693.24	0.60%	
Puerto Rico	0	0.00%	0.00%	
Rhode Island	18	88,251.12	0.07%	
South Carolina	76	744,104.04	0.59%	
South Dakota	7	23,814.40	0.02%	
Tennessee	236	1,598,708.26	1.26%	
Texas	738	5,137,772.53	4.05%	
Utah	25	223,992.78	0.18%	
Virginia	129	904,898.55	0.71%	
Virgin Islands	1	403.50	0.00%	
Vermont	4	21,151.71	0.02%	
Washington	122	1,009,538.68	0.80%	
Wisconsin	48	410,338.52	0.32%	
West Virginia	8	59,500.68	0.05%	
Wyoming	10	89,694.36	0.07%	
	18,343	\$ 126,983,069.04	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	467	2,566,676.76	2.02%
708 - CSLP	0	-	0.00%
712 - FGLP	1	3,737.97	0.00%
717 - ISAC	0	-	0.00%
719	0	-	0.00%
721 - KHEAA	91	510,191.69	0.40%
722 - LASFAC	0	-	0.00%
723FAME	0	-	0.00%
725 - ASA	85	237,056.93	0.19%
726 - MHEAA	0	-	0.00%
729 - MDHE	38	-	0.00%
730 - MGSLP	0	-	0.00%
731 - NSLP	1,236	7,025,675.42	5.53%
734 - NJ HIGHER ED	0	-	0.00%
736 - NYSHESC	0	-	0.00%
740 - OGSLLP	0	-	0.00%
741 - OSAC	0	-	0.00%
742 - PHEAA	1,411	23,284,835.63	18.34%
744 - RHHEAA	0	-	0.00%
746 - EAC	0	-	0.00%
747 - TSAC	0	-	0.00%
748 - TGSLC	305	1,316,693.38	1.04%
751 - ECMC	1	13,234.29	0.01%
753 - NELA	0	-	0.00%
755 - GLHEC	2,584	13,388,743.39	10.54%
800 - USAF	0	-	0.00%
836 - USAF	0	-	0.00%
927 - ECMC	610	3,228,251.95	2.54%
951 - ECMC	11,552	75,407,971.63	59.38%
	18,343	\$ 126,983,069.04	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	1,208	\$ 1,055,835.56	0.83%
24 TO 35	852	1,760,737.40	1.39%
36 TO 47	806	2,475,108.80	1.95%
48 TO 59	685	2,615,521.81	2.06%
60 TO 71	690	2,795,445.25	2.20%
72 TO 83	713	3,289,471.44	2.59%
84 TO 95	914	4,806,628.63	3.79%
96 TO 107	660	4,428,154.75	3.49%
108 TO 119	847	6,357,474.04	5.01%
120 TO 131	974	6,092,913.06	4.80%
132 TO 143	1,091	7,505,837.37	5.91%
144 TO 155	1,012	8,111,165.88	6.39%
156 TO 167	1,160	9,477,736.38	7.46%
168 TO 179	1,250	10,440,086.52	8.22%
180 TO 191	985	8,104,216.66	6.38%
192 TO 203	656	5,453,201.35	4.29%
204 TO 215	414	5,015,382.30	3.95%
216 TO 227	338	3,413,158.38	2.69%
228 TO 239	267	2,628,396.98	2.07%
240 TO 251	308	2,845,454.80	2.24%
252 TO 263	248	2,724,797.86	2.15%
264 TO 275	209	2,371,161.68	1.87%
276 TO 287	190	2,084,353.91	1.64%
288 TO 299	166	1,742,723.72	1.37%
300 TO 311	197	2,552,678.29	2.01%
312 TO 323	169	2,315,862.45	1.82%
324 TO 335	111	1,255,800.65	0.99%
336 TO 347	132	1,365,519.05	1.08%
348 TO 360	123	1,145,981.51	0.90%
361 AND GREATER	968	10,752,262.56	8.47%
	18,343	\$ 126,983,069.04	100.00%



Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	49	\$ 246,590.01	0.19%
REPAY YEAR 2	4	18,756.51	0.01%
REPAY YEAR 3	8	32,261.22	0.03%
REPAY YEAR 4	18,282	126,685,461.30	99.77%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	15,114	\$ 103,384,378.92	81.42%
31 to 60	724	5,142,389.15	4.05%
61 to 90	563	4,268,141.43	3.36%
91 to 120	330	2,163,564.26	1.70%
121 and Greater	1,592	12,024,595.28	9.47%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
CREDIT BALANCE	20	\$ (658.14)	0.00%
\$499.99 OR LESS	1,084	278,597.90	0.22%
\$500.00 TO \$999.99	1,145	862,279.73	0.68%
\$1000.00 TO \$1999.99	2,323	3,480,909.00	2.74%
\$2000.00 TO \$2999.99	2,220	5,556,119.58	4.38%
\$3000.00 TO \$3999.99	2,074	7,194,593.56	5.67%
\$4000.00 TO \$5999.99	2,988	14,753,926.94	11.62%
\$6000.00 TO \$7999.99	2,265	15,679,387.67	12.35%
\$8000.00 TO \$9999.99	1,323	11,754,567.30	9.26%
\$10000.00 TO \$14999.99	1,294	15,657,518.89	12.33%
\$15000.00 TO \$19999.99	522	8,965,776.30	7.06%
\$20000.00 TO \$24999.99	307	6,857,203.37	5.40%
\$25000.00 TO \$29999.99	200	5,477,025.95	4.31%
\$30000.00 TO \$34999.99	143	4,631,180.20	3.65%
\$35000.00 TO \$39999.99	99	3,721,920.21	2.93%
\$40000.00 TO \$44999.99	77	3,254,217.44	2.56%
\$45000.00 TO \$49999.99	60	2,856,149.37	2.25%
\$50000.00 TO \$54999.99	29	1,521,139.09	1.20%
\$55000.00 TO \$59999.99	25	1,427,436.18	1.12%
\$60000.00 TO \$64999.99	25	1,552,236.71	1.22%
\$65000.00 TO \$69999.99	25	1,693,875.81	1.33%
\$70000.00 TO \$74999.99	19	1,377,111.27	1.08%
\$75000.00 TO \$79999.99	12	925,256.37	0.73%
\$80000.00 TO \$84999.99	8	659,033.66	0.52%
\$85000.00 TO \$89999.99	5	438,531.52	0.35%
\$90000.00 AND GREATER	51	6,407,733.16	5.05%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	6	\$ 41,928.18	0.03%
2.00% TO 2.49%	0	-	0.00%
2.50% TO 2.99%	575	4,590,334.37	3.61%
3.00% TO 3.49%	183	1,782,508.15	1.40%
3.50% TO 3.99%	244	2,534,170.24	2.00%
4.00% TO 4.49%	182	2,206,975.23	1.74%
4.50% TO 4.99%	1,366	11,032,572.44	8.69%
5.00% TO 5.49%	787	8,652,381.50	6.81%
5.50% TO 5.99%	309	4,712,387.07	3.71%
6.00% TO 6.49%	413	5,106,880.54	4.02%
6.50% TO 6.99%	5,217	32,077,554.34	25.26%
7.00% TO 7.49%	1,178	14,086,228.82	11.09%
7.50% TO 7.99%	7,235	32,831,692.48	25.70%
8.00% TO 8.49%	399	4,467,932.62	3.52%
8.50% TO 8.99%	242	2,929,378.11	2.31%
9.00% OR GREATER	7	130,144.95	0.10%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Distribution of the Student Loans by Rehab Status			
	Number of loans	Principal Balance	Percent by Principal
Non-Rehab loans	17,070	\$ 119,913,401.46	94.43%
Rehab loans	1,273	7,069,667.58	5.57%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 MONTH LIBOR	17,815	\$ 124,839,553.05	98.15%
91 DAY T-BILL INDEX	528	2,343,515.99	1.85%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

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	1,571	\$ 13,343,125.08	10.51%
PRE-APRIL 1, 2006	9,459	48,696,387.55	38.35%
PRE-OCTOBER 1, 1993	44	162,136.34	0.13%
PRE-OCTOBER 1, 2007	7,269	64,781,420.07	51.02%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

Accrued Interest Breakout	
Borrower Accrued Interest - To be Capitalized	\$ 1,518,064.06
Borrower Accrued Interest - For Loans in IBR (PFH) - Current	\$ 4,949,422.43
Borrower Accrued Interest - For Loans Not in IBR (PFH) - Current	\$ 1,181,129.17
Borrower Accrued Interest - For All Loans - Delinquent (30+ DPD)	\$ 2,014,128.12

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	44	\$ 162,136.34	0.13%
OCTOBER 1, 1993 - JUNE 30, 2006	10,516	57,580,825.11	45.35%
JULY 1, 2006 - PRESENT	7,783	69,240,107.59	54.53%
<b>Total</b>	<b>18,343</b>	<b>\$ 126,983,069.04</b>	<b>100.00%</b>

XII. Interest Rates for Next Distribution Date			
Notes	CUSIP	Spread	Coupon Rate
Notes	606072LJ3	n/a	1.5800%
Notes	606072LK0	0.57%	5.9994%
Notes	606072LL8	1.15%	6.57943%

  

LIBOR Rate for Accrual Period	5.42943%
First Date in Accrual Period	8/25/23
Last Date in Accrual Period	9/24/23
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	
6/28/2023	\$ 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	

\*\*\* 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%	18%	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	\$ 169,681,364.30	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

\* 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	\$ 51,705,561.22	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	\$ 10,259,760.56	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	\$ 13,865,471.06	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

\* 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	\$ 283,095.85	\$ 13,422.94	\$ 296,518.78
Interest Losses	\$ 30,277.35	\$ 1,365.53	\$ 31,642.88
Total Claim Write-offs	\$ 313,373.20	\$ 14,808.47	\$ 328,181.67

**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**

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