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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 Pennsylvania Higher Education Assistance Agency
Administrator	Higher Education Loan Authority of the State of Missouri
Trustee	US Bank

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									
	10/31/2013		Activity		1/31/2014				
i. Portfolio Principal Balance	\$	505,064,124.98	\$	18,152,021.77	\$	486,932,103.21			
ii. Interest Expected to be Capitalized		4,278,194.50				3,798,897.50			
iii. Pool Balance (i + ii)	\$	509,362,319.48			\$	490,731,000.71			
iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Reserve Fund Balance)	\$	510,682,062.07			\$	492,004,406.51			
v. Other Accrued Interest	\$	3,988,658.33			\$	4,285,072.45			
vi. Weighted Average Coupon (WAC)		5.04%				5.05%			
vii. Weighted Average Remaining Months to Maturity (WARM)		147				147			
viii. Number of Loans		106,091				101,662			
ix. Number of Borrowers		50,201				48,179			
x. Average Borrower Indebtedness	\$	10,061.24			\$	10,106.73			
xi. Portfolio Yield ((Trust Income - Trust Expenses) / (Student Loans + Cash))		0.18%				0.33%			
xii. Parity Ratio (Adjusted Pool Balance / Bond Outstanding after Distributions)		109.74%				110.31%			
Adjusted Pool Balance	\$	510,682,062.07			\$	492,004,406.51			
Bond Outstanding after Distribution	\$	465,374,312.89			\$	446,030,792.74			
Informational Purposes Only:									
Cash in Transit at month end	\$	870,889.16			\$	834,154.29			
Outstanding Debt Adjusted for Cash in Transit	\$	464,503,423.73			\$	445,196,638.45			
Adjusted Parity Ratio (includes cash in transit used to pay down debt)		109.94%				110.51%			
B. Notes									
	CUSIP	Spread	Coupon Rate	11/25/2013	%	Interest Due	2/25/2014		
i. Class A-1 Notes	606072K54	0.85%	1.08760%	\$ 465,374,312.89	100.00%	\$ 1,293,471.71	\$ 446,030,792.74	100.00%	
iii. Total Notes				\$ 465,374,312.89	100.00%	\$ 1,293,471.71	\$ 446,030,792.74	100.00%	
LIBOR Rate Notes:									
LIBOR Rate for Accrual Period	0.237600%	Collection Period:		11/1/2013	Record Date	2/24/2014			
First Date in Accrual Period	11/25/2013	First Date in Collection Period		1/31/2014	Distribution Date	2/25/2014			
Last Date in Accrual Period	2/24/2014	Last Date in Collection Period							
Days in Accrual Period	92								
C. Reserve Fund									
	10/31/2013		1/31/2014						
i. Required Reserve Fund Balance		0.25%		0.25%					
ii. Specified Reserve Fund Balance	\$	1,273,405.80	\$	1,247,713.17					
iii. Reserve Fund Floor Balance	\$	1,247,713.17	\$	1,247,713.17					
iv. Reserve Fund Balance after Distribution Date	\$	1,273,405.80	\$	1,247,713.17					
D. Other Fund Balances									
	10/31/2013		1/31/2014						
i. Collection Fund*	\$	21,766,918.85	\$	21,799,850.34					
ii. Capitalized Interest Fund	\$	-	\$	-					
iii. Department Rebate Fund	\$	1,975,525.36	\$	1,871,753.26					
iv. Acquisition Fund	\$	-	\$	-					
(* For further information regarding Fund detail, see Section VI - K, "Collection Fund Reconciliation".)									
Total Fund Balances	\$	25,015,850.01	\$	24,919,316.77					

IV. Transactions for the Time Period		11/01/13-01/31/14	
A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$	8,803,225.17
ii.	Principal Collections from Guarantor		8,108,742.27
iii.	Principal Repurchases/Reimbursements by Servicer		-
iv.	Principal Repurchases/Reimbursements by Seller		-
v.	Paydown due to Loan Consolidation		4,296,156.63
vi.	Other System Adjustments		
vii.	Total Principal Collections	\$	21,208,124.07
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$	3,545.14
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments		2,535.79
iv.	Capitalized Interest		(2,331,342.68)
v.	Total Non-Cash Principal Activity	\$	(2,325,261.75)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$	(730,840.55)
ii.	Total Principal Additions	\$	(730,840.55)
D.	Total Student Loan Principal Activity (Avii + Bv + Cii)	\$	18,152,021.77
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$	3,059,930.69
ii.	Interest Claims Received from Guarantors		205,896.58
iii.	Late Fees & Other		52,351.94
iv.	Interest Repurchases/Reimbursements by Servicer		-
v.	Interest Repurchases/Reimbursements by Seller		-
vi.	Interest due to Loan Consolidation		62,377.29
vii.	Other System Adjustments		
viii.	Special Allowance Payments		(2,564,366.88)
ix.	Interest Benefit Payments		621,663.30
x.	Total Interest Collections	\$	1,437,852.92
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$	179,128.93
ii.	Interest Losses - Other		
iii.	Other Adjustments		(3,848,454.76)
iv.	Capitalized Interest		2,331,342.68
v.	Total Non-Cash Interest Adjustments	\$	(1,337,983.15)
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$	(81,984.95)
ii.	Total Interest Additions	\$	(81,984.95)
H.	Total Student Loan Interest Activity (Ex + Fv + Gii)	\$	17,884.82
I.	Defaults Paid this Quarter (Aii + Eii)	\$	8,314,638.85
J.	Cumulative Defaults Paid to Date	\$	141,032,833.05
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	10/31/2013	4,278,194.50
	Interest Capitalized into Principal During Collection Period (B-iv)		(2,331,342.68)
	Change in Interest Expected to be Capitalized		1,852,045.68
	Interest Expected to be Capitalized - Ending (III - A-ii)	1/31/2014	\$ 3,798,897.50

V. Cash Receipts for the Time Period		11/01/13-01/31/14	
A.	Principal Collections		
i.	Principal Payments Received - Cash	\$	16,911,967.44
ii.	Principal Received from Loans Consolidated		4,296,156.63
iii.	Principal Payments Received - Servicer Repurchases/Reimbursements		-
iv.	Principal Payments Received - Seller Repurchases/Reimbursements		-
v.	Total Principal Collections	\$	21,208,124.07
B.	Interest Collections		
i.	Interest Payments Received - Cash	\$	3,265,827.27
ii.	Interest Received from Loans Consolidated		62,377.29
iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments		(1,942,703.58)
iv.	Interest Payments Received - Servicer Repurchases/Reimbursements		-
v.	Interest Payments Received - Seller Repurchases/Reimbursements		-
vi.	Late Fees & Other		52,351.94
vii.	Total Interest Collections	\$	1,437,852.92
C.	Other Reimbursements	\$	-
D.	Investment Earnings	\$	1,797.30
E.	Total Cash Receipts during Collection Period	\$	22,647,774.29

VI. Cash Payment Detail and Available Funds for the Time Period		11/01/13-01/31/14	
Funds Previously Remitted: Collection Account			
A.	Annual Surveillance Fees	\$	-
B.	Trustee & Custodian Fees	\$	-
C.	Servicing Fees	\$	(1,006,514.90)
D.	Administration Fees	\$	(62,907.18)
E.	Transfer to Department Rebate Fund	\$	(1,838,931.48)
F.	Monthly Rebate Fees	\$	(621,449.21)
G.	Interest Payments on Notes	\$	(1,362,190.17)
H.	Reserve Fund Deposit	\$	-
I.	Principal Payments on Notes	\$	(19,193,997.19)
J.	Carryover Administration and Servicing Fees	\$	-
K. Collection Fund Reconciliation			
i.	Beginning Balance:	10/31/2013	\$ 21,766,918.85
ii.	Principal Paid During Collection Period (I)		(19,193,997.19)
iii.	Interest Paid During Collection Period (G)		(1,362,190.17)
iv.	Deposits During Collection Period (V-A+v + V-B-vii + V-C)		22,645,976.99
v.	Deposits in Transit		1,424,810.54
vi.	Payments out During Collection Period (A + B + C + D + E + F + H + J)		(3,529,802.77)
vii.	Total Investment Income Received for Quarter (V-D)		1,797.30
viii.	Funds transferred from the Acquisition Fund		0.00
ix.	Funds transferred from the Capitalized Interest Fund		0.00
x.	Funds transferred from the Department Rebate Fund		0.00
xi.	Funds transferred from the Reserve Fund		46,336.79
xii.	Funds Available for Distribution	\$	21,799,850.34

VII. Waterfall for Distribution

		Distributions	Remaining Funds Balance
A.	Total Available Funds For Distribution	\$ 21,799,850.34	\$ 21,799,850.34
B.	Annual Surveillance Fee - AES & S & P & Repurchases	\$ -	\$ 21,799,850.34
C.	Trustee & Custodian Fee	\$ 31,024.96	\$ 21,768,825.38
D.	Servicing Fee	\$ 327,154.00	\$ 21,441,671.38
E.	Administration Fee	\$ 20,447.13	\$ 21,421,224.25
F.	Department Rebate Fund	\$ 605,983.18	\$ 20,815,241.07
G.	Monthly Rebate Fees	\$ 203,941.84	\$ 20,611,299.23
H.	Interest Payments on Notes	\$ 1,293,471.71	\$ 19,317,827.52
I.	Reserve Fund Deposits	\$ (25,692.63)	\$ 19,343,520.15
J.	Principal Distribution Amount	\$ 18,677,655.56	\$ 665,864.59
K.	Carryover Administration and Servicing Fees	\$ -	\$ 665,864.59
L.	Additional Principal	\$ 665,864.59	\$ 0.00

VIII. Distributions

A.			
Distribution Amounts		Combined	Class A-1
i. Quarterly Interest Due	\$	1,293,471.71	\$ 1,293,471.71
ii. Quarterly Interest Paid	\$	1,293,471.71	1,293,471.71
iii. Interest Shortfall	\$	-	\$ -
iv. Interest Carryover Due	\$	-	\$ -
v. Interest Carryover Paid	\$	-	\$ -
vi. Interest Carryover	\$	-	\$ -
vii. Quarterly Principal Paid	\$	18,677,655.56	\$ 18,677,655.56
viii. Total Distribution Amount	\$	19,971,127.27	\$ 19,971,127.27

B.			
Principal Distribution Amount Reconciliation			
i. Adjusted Pool Balance as of	10/31/2013	\$	510,682,062.07
ii. Adjusted Pool Balance as of	1/31/2014	\$	492,004,406.51
iii. Excess		\$	18,677,655.56
iv. Principal Shortfall for preceding Distribution Date		\$	-
v. Amounts Due on a Note Final Maturity Date		\$	-
vi. Total Principal Distribution Amount as defined by Indenture		\$	18,677,655.56
vii. Actual Principal Distribution Amount based on amounts in Collection Fund		\$	19,343,520.15
viii. Principal Distribution Amount Shortfall		\$	(665,864.59)
ix. Noteholders' Principal Distribution Amount		\$	19,343,520.15
Total Principal Distribution Amount Paid		\$	19,343,520.15

C.	
Additional Principal Paid	
Additional Principal Balance Paid	\$ 665,864.59

D.			
Reserve Fund Reconciliation			
i. Beginning Balance	10/31/2013	\$	1,273,405.80
ii. Amounts, if any, necessary to reinstate the balance		\$	-
iii. Total Reserve Fund Balance Available		\$	1,273,405.80
iv. Required Reserve Fund Balance		\$	1,247,713.17
v. Excess Reserve - Apply to Unpaid Collection Fund		\$	25,692.63
vi. Ending Reserve Fund Balance		\$	1,247,713.17

E.				
Note Balances		11/25/2013	Paydown Factors	2/25/2014
i. Total Note Factor		1.0000000000	0.0415655089	0.9584344911
ii. A-1 Note Balance	\$	465,374,312.89		\$ 446,696,657.33
A-1 Note Pool Factor		1.0000000000	0.0401346938	0.9598653062

IX. Portfolio Characteristics											
Status	WAC		Number of Loans		WARM		Principal Amount		%		
	10/31/2013	1/31/2014	10/31/2013	1/31/2014	10/31/2013	1/31/2014	10/31/2013	1/31/2014	10/31/2013	1/31/2014	
Interim:											
In School											
Subsidized Loans	5.464%	5.372%	796	679	150	150	\$ 2,395,941.94	\$ 2,103,055.92	0.47%	0.43%	
Unsubsidized Loans	5.415%	5.279%	631	546	150	151	2,006,229.77	1,745,419.04	0.40%	0.36%	
Grace											
Subsidized Loans	5.642%	5.367%	467	244	117	121	1,424,173.59	732,586.96	0.28%	0.15%	
Unsubsidized Loans	5.458%	5.676%	334	178	123	122	1,152,289.51	708,088.90	0.23%	0.15%	
Total Interim	5.485%	5.381%	2,228	1,647	139	143	\$ 6,976,634.81	\$ 5,289,150.82	1.38%	1.09%	
Repayment											
Active											
0-30 Days Delinquent	5.070%	5.059%	64,680	65,698	146	145	\$ 320,916,393.87	\$ 324,746,533.59	63.54%	66.69%	
31-60 Days Delinquent	5.125%	5.218%	4,929	3,513	138	143	23,525,323.94	17,019,711.50	4.66%	3.50%	
61-90 Days Delinquent	5.175%	5.472%	2,053	2,046	148	154	9,924,245.14	10,991,563.97	1.96%	2.26%	
91-120 Days Delinquent	5.182%	5.014%	1,792	2,037	145	135	9,286,052.38	9,317,634.57	1.84%	1.91%	
121-150 Days Delinquent	5.324%	5.114%	1,407	1,582	149	126	6,815,697.28	6,622,986.07	1.35%	1.36%	
151-180 Days Delinquent	4.847%	5.065%	1,100	957	139	135	5,204,833.06	4,422,887.33	1.03%	0.91%	
181-210 Days Delinquent	4.631%	5.353%	1,038	870	130	148	4,274,611.78	4,904,138.64	0.85%	1.01%	
211-240 Days Delinquent	5.017%	5.397%	956	810	126	154	4,101,059.27	4,328,841.67	0.81%	0.89%	
241-270 Days Delinquent	5.088%	4.965%	992	558	122	120	4,154,976.69	2,329,138.74	0.82%	0.48%	
271-300 Days Delinquent	4.920%	4.529%	594	608	128	121	2,339,519.68	2,300,505.79	0.46%	0.47%	
>300 Days Delinquent	6.595%	6.074%	51	57	195	202	332,472.95	387,837.44	0.07%	0.08%	
Deferment											
Subsidized Loans	4.422%	4.456%	9,342	8,499	151	153	31,237,369.89	28,476,318.61	6.18%	5.85%	
Unsubsidized Loans	4.919%	4.926%	6,391	5,878	156	158	30,279,992.92	27,721,974.08	6.00%	5.69%	
Forbearance											
Subsidized Loans	4.946%	4.876%	3,310	2,537	162	161	14,420,294.47	11,084,067.43	2.86%	2.28%	
Unsubsidized Loans	5.625%	5.721%	2,680	2,048	178	177	20,741,734.40	16,391,060.59	4.11%	3.37%	
Total Repayment	5.043%	5.053%	101,315	97,698	147	147	\$ 487,554,577.72	\$ 471,045,200.02	96.53%	96.74%	
Claims In Process	4.804%	4.999%	2,548	2,317	127	134	\$ 10,550,912.45	\$ 10,597,752.37	2.09%	2.18%	
Aged Claims Rejected									0.00%	0.00%	
Grand Total	5.044%	5.055%	106,091	101,662	147	147	\$ 505,084,124.98	\$ 486,932,103.21	100.00%	100.00%	

X. Portfolio Characteristics by School and Program as of 1/31/2014						
Loan Type	WAC	WARM	Number of Loans	Principal Amount	%	
Consolidation - Subsidized	4.935%	173	8,722	\$ 104,702,242.37	21.50%	
Consolidation - Unsubsidized	5.410%	196	8,517	127,377,115.79	26.16%	
Stafford Subsidized	4.530%	109	47,470	113,965,196.94	23.40%	
Stafford Unsubsidized	4.745%	116	32,647	110,859,407.30	22.77%	
PLUS Loans	7.107%	98	4,306	30,028,140.81	6.17%	
Total	5.055%	147	101,662	\$ 486,932,103.21	100.00%	
School Type						
4 Year College	5.131%	152	66,257	\$ 358,643,534.17	73.65%	
Graduate ***	4.275%	145	145	147,806.40	0.03%	
Proprietary, Tech, Vocational and Other	4.874%	138	16,505	67,742,225.68	13.91%	
2 Year College	4.809%	128	18,887	60,388,537.96	12.40%	
Total	5.055%	147	101,662	\$ 486,932,103.21	100.00%	

*** Category changed from "Unidentified" to "Graduate". Unidentified included in "Proprietary, Tech, Vocational, & Other"

XI. Servicer Totals		1/31/2014
\$	469,920,731.83	Mohela
\$	17,011,371.38	AES
\$	486,932,103.21	Total

Distribution of the Student Loans by Geographic Location *			
Location	Number of Loans	Principal Balance	Percent by Principal
Unknown	100	\$ 719,754.46	0.15%
Armed Forces Americas	41	-	0.00%
Armed Forces Africa	41	189,160.11	0.04%
Alaska	201	894,755.71	0.18%
Alabama	1,328	5,978,154.48	1.23%
Armed Forces Pacific	30	109,072.23	0.02%
Arkansas	9,323	33,691,144.67	6.32%
American Samoa	0	-	0.00%
Arizona	876	4,903,243.27	1.01%
California	6,045	31,531,825.55	6.48%
Colorado	786	4,400,108.10	0.90%
Connecticut	302	2,906,076.93	0.60%
District of Columbia	149	851,321.20	0.17%
Delaware	29	231,515.36	0.05%
Florida	1,556	10,055,050.30	2.06%
Georgia	1,540	8,026,005.61	1.65%
Guam	6	162,521.04	0.03%
Hawaii	181	1,245,430.22	0.26%
Iowa	379	2,299,633.86	0.47%
Idaho	73	621,829.16	0.13%
Illinois	4,643	20,519,903.49	4.21%
Indiana	483	2,317,886.40	0.48%
Kansas	2,040	10,825,853.63	2.22%
Kentucky	338	1,699,724.34	0.35%
Louisiana	618	2,497,018.00	0.51%
Massachusetts	652	5,426,979.20	1.11%
Maryland	545	3,133,755.77	0.64%
Maine	106	1,010,833.29	0.21%
Michigan	307	1,562,820.17	0.32%
Minnesota	995	4,606,790.58	0.95%
Missouri	40,764	200,725,775.37	41.22%
Mariana Islands	2	4,713.73	0.00%
Mississippi	11,214	36,189,045.16	7.43%
Montana	67	230,019.81	0.05%
North Carolina	1,350	5,469,904.85	1.12%
North Dakota	72	384,561.85	0.08%
Nebraska	257	1,674,184.15	0.34%
New Hampshire	111	878,667.86	0.18%
New Jersey	656	6,527,588.91	1.34%
New Mexico	193	1,023,302.74	0.21%
Nevada	215	1,251,446.01	0.26%
New York	2,003	11,114,202.65	2.28%
Ohio	564	4,137,858.04	0.85%
Oklahoma	703	4,079,557.11	0.84%
Oregon	848	2,737,308.97	0.56%
Pennsylvania	591	4,218,560.37	0.87%
Puerto Rico	19	176,031.06	0.04%
Rhode Island	53	456,193.13	0.09%
South Carolina	320	1,761,181.67	0.36%
South Dakota	70	302,433.82	0.06%
Tennessee	1,663	8,190,307.62	1.68%
Texas	3,817	19,642,001.42	4.03%
Utah	159	1,102,899.84	0.23%
Virginia	964	4,934,683.32	1.01%
Virgin Islands	12	40,524.39	0.01%
Vermont	29	244,906.13	0.05%
Washington	840	4,339,176.05	0.89%
Wisconsin	316	1,716,777.88	0.35%
West Virginia	70	712,306.64	0.15%
Wyoming	48	248,015.53	0.05%
	101,662	\$ 486,932,103.21	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	10,818	\$ 35,120,244.13	7.21%
706 - CSAC	4,765	15,518,625.02	3.19%
708 - CSLP	58	282,687.68	0.06%
712 - FGLP	42	178,355.19	0.04%
717 - ISAC	1,463	3,775,186.57	0.78%
721 - KHEAA	1,594	4,697,195.69	0.96%
722 - LASFAC	33	118,176.17	0.02%
723FAME	13	35,164.53	0.01%
725 - ASA	2,052	11,097,436.11	2.28%
726 - MHEAA	14	54,021.48	0.01%
729 - MDHE	49,785	241,279,239.77	49.55%
730 - MGSPL	7	104,203.65	0.02%
731 - NSLP	4,712	17,498,712.25	3.59%
734 - NJ HIGHER ED	71	525,164.01	0.11%
736 - NYSHESC	1,390	5,829,312.16	1.20%
740 - OGSPL	55	131,280.36	0.03%
741 OSAC	11	45,738.74	0.01%
742 - PHEAA	5,220	81,262,939.27	16.69%
744 - RIHEAA	184	725,651.25	0.15%
746 - EAC	0	-	0.00%
747 - TSAC	4,193	11,679,178.19	2.40%
748 - TGSLLC	2,408	7,736,953.52	1.59%
751 - ECMC	34	358,969.35	0.07%
753 - NELA	451	1,290,481.08	0.27%
755 - GLHEC	1,305	4,157,090.07	0.85%
800 - USAF	8,977	25,880,207.46	5.31%
836 - USAF	616	9,494,267.73	1.95%
927 - ECMC	1,236	4,710,485.12	0.97%
951 - ECMC	165	3,346,136.66	0.69%
	101,662	\$ 486,932,103.21	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	4,523	\$ 2,119,219.59	0.44%
24 TO 35	4,555	5,828,859.79	1.10%
36 TO 47	5,961	10,377,306.77	2.13%
48 TO 59	7,846	16,739,214.22	3.44%
60 TO 71	7,852	20,765,037.72	4.26%
72 TO 83	7,348	23,011,111.49	4.73%
84 TO 95	6,906	25,822,606.41	5.30%
96 TO 107	9,270	38,029,243.75	7.81%
108 TO 119	564	17,158,325.46	3.52%
120 TO 131	8,873	43,651,536.73	8.96%
132 TO 143	8,865	54,290,989.19	11.15%
144 TO 155	3,321	25,184,291.02	5.17%
156 TO 167	1,882	17,852,885.43	3.67%
168 TO 179	1,247	13,093,930.93	2.69%
180 TO 191	839	10,449,896.58	2.15%
192 TO 203	654	9,606,589.28	1.97%
204 TO 215	597	11,072,190.51	2.27%
216 TO 227	595	11,158,272.11	2.29%
228 TO 239	701	11,709,093.33	2.40%
240 TO 251	628	9,759,767.11	2.00%
252 TO 263	548	9,959,391.17	2.05%
264 TO 275	375	7,932,430.74	1.63%
276 TO 287	346	8,444,502.00	1.73%
288 TO 299	313	8,823,149.05	1.77%
300 TO 311	140	5,565,781.53	1.14%
312 TO 323	52	2,776,792.10	0.57%
324 TO 335	70	3,942,667.50	0.81%
336 TO 347	70	4,276,128.03	0.88%
348 TO 360	58	3,717,832.34	0.76%
361 AND GREATER	22	1,213,051.33	0.25%
	101,662	\$ 486,932,103.21	100.00%

Distribution of the Student Loans by Borrower Payment Status			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
REPAY YEAR 1	2,933	\$ 9,500,905.80	1.95%
REPAY YEAR 2	2,014	6,804,650.29	1.40%
REPAY YEAR 3	3,136	10,683,408.09	2.19%
REPAY YEAR 4	93,579	459,943,139.03	94.46%
Total	101,662	\$ 486,932,103.21	100.00%

Distribution of the Student Loans by Range of Principal Balance			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$499.99 OR LESS	8,806	\$ 2,206,593.57	0.45%
\$500.00 TO \$999.99	9,717	7,320,096.06	1.50%
\$1000.00 TO \$1999.99	20,756	30,967,498.21	6.36%
\$2000.00 TO \$2999.99	16,274	46,107,238.18	9.47%
\$3000.00 TO \$3999.99	13,090	45,011,463.58	9.24%
\$4000.00 TO \$5999.99	12,515	61,931,846.94	12.72%
\$6000.00 TO \$7999.99	5,734	39,126,420.02	8.04%
\$8000.00 TO \$9999.99	3,053	27,304,531.49	5.61%
\$10000.00 TO \$14999.99	3,889	47,351,852.87	9.72%
\$15000.00 TO \$19999.99	1,976	34,080,726.54	7.00%
\$20000.00 TO \$24999.99	1,176	26,270,318.38	5.40%
\$25000.00 TO \$29999.99	788	21,574,652.84	4.43%
\$30000.00 TO \$34999.99	508	16,467,689.07	3.38%
\$35000.00 TO \$39999.99	351	13,099,919.03	2.69%
\$40000.00 TO \$44999.99	229	9,701,313.30	1.99%
\$45000.00 TO \$49999.99	166	7,862,749.74	1.61%
\$50000.00 TO \$54999.99	128	6,703,046.21	1.38%
\$55000.00 TO \$59999.99	78	4,448,901.63	0.91%
\$60000.00 TO \$64999.99	75	4,698,634.65	0.96%
\$65000.00 TO \$69999.99	59	3,988,706.89	0.82%
\$70000.00 TO \$74999.99	46	3,338,045.24	0.69%
\$75000.00 TO \$79999.99	27	2,099,078.96	0.43%
\$80000.00 TO \$84999.99	37	3,051,573.58	0.63%
\$85000.00 TO \$89999.99	25	2,184,588.71	0.45%
\$90000.00 AND GREATER	159	20,044,617.52	4.12%
Total	101,662	\$ 486,932,103.21	100.00%

Distribution of the Student Loans by Number of Days Delinquent			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	86,307	\$ 413,709,105.12	84.96%
31 to 60	3,513	17,019,711.50	3.50%
61 to 90	2,046	10,991,563.97	2.26%
91 to 120	2,037	9,317,634.57	1.91%
121 and Greater	7,759	35,894,088.05	7.37%
Total	101,662	\$ 486,932,103.21	100.00%

Distribution of the Student Loans by Interest Rate			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% OR LESS	10,197	\$ 22,773,566.74	4.68%
2.00% TO 2.49%	33,440	76,587,647.81	15.73%
2.50% TO 2.99%	2,833	29,394,494.73	6.04%
3.00% TO 3.49%	4,774	34,047,065.76	6.99%
3.50% TO 3.99%	2,852	25,291,894.65	5.19%
4.00% TO 4.49%	1,558	19,985,651.83	4.10%
4.50% TO 4.99%	2,460	24,240,223.66	4.98%
5.00% TO 5.49%	973	14,301,585.42	2.94%
5.50% TO 5.99%	899	11,181,382.00	2.30%
6.00% TO 6.49%	1,108	16,991,294.12	3.49%
6.50% TO 6.99%	35,323	140,695,269.31	28.89%
7.00% TO 7.49%	1,314	18,697,049.28	3.84%
7.50% TO 7.99%	558	9,935,431.56	2.04%
8.00% TO 8.49%	1,149	20,051,846.64	4.12%
8.50% TO 8.99%	2,039	18,954,466.90	3.89%
9.00% OR GREATER	185	3,803,233.80	0.78%
Total	101,662	\$ 486,932,103.21	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 LIBOR INDEX	97,429	\$ 465,193,696.41	95.54%
91 DAY T-BILL INDEX	4,233	21,738,406.80	4.46%
Total	101,662	\$ 486,932,103.21	100.00%

Distribution of the Student Loans by Date of Disbursement			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
POST-OCTOBER 1, 2007	7,338	\$ 38,627,896.06	7.93%
PRE-APRIL 1, 2006	55,063	245,984,176.57	50.52%
PRE-OCTOBER 1, 1993	418	1,898,985.18	0.39%
PRE-OCTOBER 1, 2007	38,843	200,421,045.40	41.16%
Total	101,662	\$ 486,932,103.21	100.00%

XIII. Interest Rates for Next Distribution Date			
Class of Notes	CUSIP	Spread	Coupon Rate
A-1 Notes	606072KS4	0.85%	1.08760%
LIBOR Rate for Accrual Period			0.2376%
First Date in Accrual Period			11/25/13
Last Date in Accrual Period			2/24/14
Days in Accrual Period			92

XIV. CPR Rate					
Distribution Date	Adjusted Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume	
8/25/2010	\$ 842,489,123.34	6.07%	6.07%	\$	12,778,164.09
11/25/2010	838,821,047.74	9.98%	8.04%		20,925,496.38
2/25/2011	809,360,161.68	9.19%	8.62%		18,664,375.50
5/25/2011	784,203,101.95	10.75%	9.36%		21,084,943.89
8/25/2011	755,119,081.67	9.11%	10.30%		17,199,786.49
11/25/2011	722,010,088.34	8.86%	10.09%		15,989,067.07
2/25/2012	700,182,802.81	8.25%	9.81%		14,445,747.62
5/25/2012	678,708,748.02	10.73%	9.70%		18,206,164.47
8/27/2012	653,480,621.02	17.48%	11.81%		28,553,962.53
11/26/2012	617,887,412.05	13.77%	13.35%		21,268,444.85
2/25/2013	589,752,948.97	8.91%	13.76%		13,143,344.06
5/28/2013	570,010,761.15	10.22%	13.60%		14,560,464.64
8/26/2013	548,409,238.84	9.50%	11.30%		13,021,433.23
11/25/2013	529,264,641.27	9.15%	9.98%		12,110,321.83
2/25/2014	510,682,062.07	10.09%	10.30%		12,884,046.27

XV. Items to Note
Effective 4/1/12, the 90 day CP SAP Index was changed to 1 month LIBOR.
VI C & D reflects Servicing and Admin fees for October, November, and December paid in November, December and January.
VII Waterfall reflects Servicing and Admin Fees accrued for January to be paid February 25th.