



Access to Loans For Learning Student Loan Corporation
 Student Loan Program Revenue Bonds - Series IV
 Portfolio Characteristics as of June 30, 2021

GENERAL INFORMATION			
	Nelnet	Navient	TOTAL
Aggregate Amount of Eligible Loans Financed	\$26,580,168	\$43,729,798	\$70,309,966
Number of Borrowers	835	1,258	2,093
Average Borrower Indebtedness	\$31,833	\$34,761	\$33,593
Weighted Average Borrower Interest Rate	5.06%	5.97%	5.62%

DISTRIBUTION OF PORTFOLIO								
Description	Nelnet Serviced	Navient Serviced	Total Serviced	% of Total	Nelnet Serviced	Navient Serviced	Total Serviced	% of Total
Loan Status								
	<u>Months Remaining In Status (Wt. Avg)</u>							
School	0	\$ -	\$ -	0.0%	-	-	-	0.0%
Grace	0	-	-	0.0%	-	-	-	0.0%
Repayment	173	23,302,118	35,909,116	59,211,234	84.2%	759	1,078	1,837
Deferment	9	874,923	2,251,242	3,126,165	4.4%	32	52	84
Forbearance	8	2,403,127	5,569,440	7,972,566	11.3%	44	128	172
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	835	1,258	2,093	100%
Repayment Breakdown								
Current	\$ 21,795,406	\$ 34,082,386	\$ 55,877,792	94.4%	716	1,026	1,742	94.8%
31-60	436,982	488,603	925,585	1.6%	14	12	26	1.4%
61-90	341,598	415,351	756,949	1.3%	7	9	16	0.9%
91-120	117,111	211,684	328,795	0.6%	3	7	10	0.5%
121-150	21,193	321,899	343,092	0.6%	1	7	8	0.4%
151-180	238,601	54,354	292,955	0.5%	6	2	8	0.4%
181-270	137,971	269,966	407,938	0.7%	4	10	14	0.8%
271+	186,715	-	186,715	0.3%	6	-	6	0.3%
Default/Claim Filed	26,540	64,874	91,414	0.2%	2	5	7	0.4%
TOTAL	\$ 23,302,118	\$ 35,909,116	\$ 59,211,234	100%	759	1,078	1,837	100%
Loan Type								
Sub Stafford	\$ 212,920	\$ 1,013,170	\$ 1,226,090	1.7%	34	223	257	11.2%
Unsub Stafford	108,326	976,926	1,085,252	1.5%	23	152	175	7.6%
PLUS/SLS	4,090	150,384	154,474	0.2%	1	9	10	0.4%
Consolidation	26,254,832	41,589,318	67,844,150	96.5%	798	1,059	1,857	80.8%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	856	1,443	2,299	100%
Remaining Term to Maturity								
0 - 24	\$ 141,646	\$ 451,730	\$ 593,375	0.8%	57	135	192	7.9%
25 - 48	451,957	536,240	988,197	1.4%	80	111	191	7.8%
49 - 72	793,337	1,000,731	1,794,068	2.6%	96	114	210	8.6%
73 - 96	1,286,678	2,254,691	3,541,369	5.0%	89	196	285	11.7%
97 - 120	2,734,543	3,386,217	6,120,760	8.7%	127	172	299	12.3%
121 - 144	5,125,350	6,450,959	11,576,310	16.5%	159	223	382	15.7%
145 - 168	5,495,657	5,317,832	10,813,488	15.4%	128	161	289	11.9%
169 - 192	3,187,217	3,992,934	7,180,151	10.2%	81	102	183	7.5%
193 - 216	3,438,818	6,025,882	9,464,700	13.5%	47	105	152	6.2%
217 - 240	2,332,799	3,669,775	6,002,574	8.5%	42	63	105	4.3%
241 +	1,592,167	10,642,806	12,234,973	17.4%	20	126	146	6.0%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	926	1,508	2,434	100%
Borrower Interest Rate								
< 3%	\$ 3,261,948	\$ 2,700,476	\$ 5,962,424	8.5%	140	173	313	14.1%
3.0 - 3.9%	5,843,113	5,447,785	11,290,898	16.1%	198	248	446	20.1%
4.0 - 4.9%	5,557,117	6,602,025	12,159,142	17.3%	226	171	397	17.9%
5.0 - 5.9%	3,220,436	4,737,271	7,957,707	11.3%	88	128	216	9.7%
6.0 - 6.9%	3,283,480	8,311,907	11,595,387	16.5%	117	201	318	14.3%
7.0 - 7.9%	3,786,957	8,884,631	12,671,588	18.0%	85	171	256	11.5%
8.0 - 8.9%	1,415,436	4,744,058	6,159,494	8.8%	30	178	208	9.4%
9.0 - 9.9%	211,682	2,069,153	2,280,835	3.2%	6	56	62	2.8%
10.0% +	-	232,491	232,491	0.3%	-	7	7	0.3%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	890	1,333	2,223	100%
Loans by Range of Outstanding Principal Balance								
\$0 - \$2,999.99	\$ 124,817	\$ 189,024	\$ 313,841	0.4%	76	123	199	9.5%
\$3,000.00 - \$4,999.99	217,675	314,721	532,396	0.8%	54	80	134	6.4%
\$5,000.00 - \$6,999.99	274,979	411,076	686,055	1.0%	47	73	120	5.7%
\$7,000.00 - \$8,999.99	272,830	587,985	860,815	1.2%	34	74	108	5.2%
\$9,000.00 - \$10,999.99	361,082	577,187	938,269	1.3%	37	58	95	4.5%
\$11,000.00 - \$12,999.99	331,604	578,784	910,388	1.3%	28	50	78	3.7%
\$13,000.00 - \$14,999.99	457,736	779,555	1,237,292	1.8%	33	60	93	4.4%
\$15,000.00 - \$16,999.99	418,621	892,254	1,310,875	1.9%	26	58	84	4.0%
\$17,000.00 - \$18,999.99	522,255	623,503	1,145,759	1.6%	29	38	67	3.2%
\$19,000.00 - \$24,999.99	2,091,891	2,208,298	4,300,189	6.1%	97	106	203	9.7%
\$25,000.00 - \$29,999.99	1,969,958	1,888,916	3,858,873	5.5%	72	69	141	6.7%
\$30,000.00 - \$34,999.99	1,450,249	1,916,769	3,367,018	4.8%	45	60	105	5.0%
\$35,000.00 - \$39,999.99	1,422,528	1,716,512	3,139,040	4.5%	38	47	85	4.1%
\$40,000.00 - \$44,999.99	1,364,915	2,009,197	3,374,112	4.8%	33	48	81	3.9%

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DISTRIBUTION OF PORTFOLIO								
Description	Nelnet Serviced	Navient Serviced	Total Serviced	% of Total	Nelnet Serviced	Navient Serviced	Total Serviced	% of Total
\$45,000.00 - \$49,999.99	1,393,973	1,344,941	2,738,914	3.9%	30	29	59	2.8%
\$50,000.00 - \$54,999.99	1,159,870	2,038,291	3,198,162	4.5%	22	40	62	3.0%
\$55,000.00 - \$59,999.99	1,492,716	1,586,523	3,079,239	4.4%	26	29	55	2.6%
> \$60,000.00	11,252,468	24,066,262	35,318,730	50.2%	108	216	324	15.5%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	835	1,258	2,093	100%
School Mix								
4-Year	\$ 239,086	\$ 1,933,463	\$ 2,172,550	3.1%	22	215	237	11.0%
2-Year	76,262	215,711	291,973	0.4%	13	37	50	2.3%
Prop & Vocational	9,137	3,140	12,277	0.0%	2	2	4	0.2%
Others	26,255,682	41,577,484	67,833,166	96.5%	799	1,058	1,857	86.5%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	836	1,312	2,148	100%
Loan Distribution By State								
Arizona AZ	\$ 414,786	\$ 1,176,191	\$ 1,590,977	2.3%	10	14	24	1.1%
California CA	13,800,136	24,108,403	37,908,538	53.9%	516	752	1,268	57.3%
Florida FL	580,788	1,959,163	2,539,951	3.6%	16	38	54	2.4%
Georgia GA	452,741	914,800	1,367,542	1.9%	7	25	32	1.4%
Illinois IL	820,786	509,295	1,330,080	1.9%	13	16	29	1.3%
New York NY	1,441,508	1,295,398	2,736,906	3.9%	70	48	118	5.3%
Ohio OH	412,011	1,164,098	1,576,110	2.2%	14	25	39	1.8%
Pennsylvania PA	177,039	335,531	512,570	0.7%	10	13	23	1.0%
Texas TX	1,021,123	1,775,446	2,796,570	4.0%	19	37	56	2.5%
Washington WA	344,661	313,678	658,339	0.9%	11	7	18	0.8%
Others	7,114,588	10,177,795	17,292,382	24.6%	197	356	553	25.0%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	883	1,331	2,214	100%
Loan Distribution By Guarantor								
CSAC California	\$ -	\$ 7,685,545	\$ 7,685,545	10.9%	-	280	280	12.8%
ECMC Virginia	649,170	4,186,887	4,836,057	6.9%	24	102	126	5.8%
GLHEAC Wisconsin	22,693,343	27,783,107	50,476,450	71.8%	701	715	1,416	64.9%
NYHESC New York	2,138,441	1,676,030	3,814,471	5.4%	83	109	192	8.8%
ASA Massachusetts	234,795	661,825	896,619	1.3%	9	14	23	1.1%
All Others	864,419	1,736,404	2,600,823	3.7%	18	128	146	6.7%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	835	1,348	2,183	100%
Loan Distribution By SAP Benchmark								
T-Bill Indexed	\$ 1,187,693	\$ 8,313,361	\$ 9,501,053	13.5%	45	384	429	19.9%
LIBOR Indexed between 01/01/2000 to 03/31/2006	12,052,286	9,186,134	21,238,421	30.2%	400	359	759	35.3%
LIBOR Indexed between 04/01/2006 to 09/30/2007	11,285,754	25,970,628	37,256,382	53.0%	387	541	928	43.1%
LIBOR Indexed on or after 10/01/2007	2,054,435	259,674	2,314,109	3.3%	32	3	35	1.6%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	864	1,287	2,151	100%
Percentage By Servicer								
Nelnet	26,580,168	-	26,580,168	37.8%	835	-	835	39.9%
Navient	-	43,729,798	43,729,798	62.2%	-	1,258	1,258	60.1%
TOTAL	\$ 26,580,168	\$ 43,729,798	\$ 70,309,966	100%	835	1,258	2,093	100%

Footnotes:

† Borrowers may hold multiple loans in each category

