



Access To Loans for Learning Student Loan Corporation
Student Loan Program Revenue Bonds - Series IV
Student Loan Portfolio Characteristics - Quarterly Comparison

Quarter Ended:	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
GENERAL INFORMATION								
Aggregate Amount of Eligible Loans Financed	\$ 70,309,966	\$ 72,618,770	\$ 75,085,945	\$ 77,653,206	\$ 79,091,663	\$ 81,271,858	\$ 83,905,845	\$ 87,043,105
Number of Borrowers	2,093	2,167	2,254	2,341	2,421	2,511	2,620	2,707
Average Borrower Indebtedness	\$ 33,593	\$ 33,511	\$ 33,312	\$ 33,171	\$ 32,669	\$ 32,366	\$ 32,025	\$ 32,155
Weighted Average Borrower Interest Rate	5.62%	5.63%	5.65%	5.64%	5.75%	5.74%	5.76%	5.74%
DISTRIBUTION OF PORTFOLIO								
Description	Total	%of Total	Total	%of Total	Total	%of Total	Total	%of Total
Borrower Status								
School	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Grace	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Repayment	59,211,234	84.2%	61,847,179	85.2%	63,132,551	84.1%	66,681,010	85.9%
Deferment	3,126,165	4.4%	3,221,180	4.4%	3,202,674	4.3%	3,630,789	4.7%
Forbearance	7,972,566	11.3%	7,550,411	10.4%	8,750,720	11.7%	7,341,407	9.5%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%
Months Remaining In Status (Wt. Avg.)								
School	0		0		0		0	
Grace	0		0		0		0	
Repayment	173		174		175		169	
Deferment	9		8		10		12	
Forbearance	8		8		8		4	
Repayment Breakdown								
Current	\$ 55,877,792	94.4%	\$ 57,447,923	92.9%	\$ 57,910,103	91.7%	\$ 63,091,202	94.6%
31-60	925,585	1.6%	1,864,928	3.0%	2,452,277	3.9%	1,647,380	2.5%
61-90	756,949	1.3%	1,187,958	1.9%	420,426	0.7%	726,412	1.1%
91-120	328,795	0.6%	253,849	0.4%	796,691	1.3%	210,368	0.3%
121-150	343,092	0.6%	368,728	0.6%	611,623	1.0%	647,799	1.1%
151-180	292,955	0.5%	7,038	0.0%	233,525	0.4%	19,170	0.0%
181-270	407,938	0.7%	573,235	0.9%	43,751	0.1%	775,982	1.2%
271+	186,715	0.3%	-	0.0%	-	0.0%	-	0.0%
Default/Claim Filed	91,414	0.2%	143,522	0.2%	664,155	1.1%	144,081	0.2%
TOTAL	\$ 59,211,234	100%	\$ 61,847,179	100%	\$ 63,132,551	100%	\$ 66,681,010	100%
Loan Type								
Subsidized Stafford Loans	\$ 1,226,090	1.7%	\$ 1,252,247	1.7%	\$ 1,280,981	1.7%	\$ 1,334,425	1.7%
Unsubsidized Stafford Loans	1,085,252	1.5%	1,105,047	1.5%	1,117,629	1.5%	1,158,296	1.5%
PLUS/SLS Loans	154,474	0.2%	151,438	0.2%	151,971	0.2%	150,381	0.2%
GradPLUS	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Consolidation Loans	67,844,150	96.5%	70,110,038	96.5%	72,535,365	96.6%	75,010,104	96.6%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%
Borrower Interest Rate								
Fixed Rate	\$ 66,901,718	95.2%	\$ 69,112,416	95.2%	\$ 71,523,732	95.3%	\$ 73,883,730	95.1%
Variable Rate	3,408,247	4.8%	3,506,354	4.8%	3,562,213	4.7%	3,769,476	4.9%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%
Guarantor								
CSAC (California)	\$ 7,685,545	10.9%	\$ 7,876,312	10.8%	\$ 8,451,649	11.3%	\$ 8,451,649	10.9%
ECMC (Virginia)	4,836,057	6.9%	4,959,849	6.8%	4,951,782	6.6%	4,951,782	6.4%
GLHEAC (Wisconsin)	50,476,450	71.8%	52,361,250	72.1%	56,089,137	74.7%	56,089,137	72.2%
NYSHESC (New York)	3,814,471	5.4%	3,863,895	5.3%	4,101,152	5.5%	4,101,152	5.3%
Other Guarantors	3,497,442	5.0%	3,557,465	4.9%	1,492,225	2.0%	4,059,486	5.2%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%
School Mix								
4 Year	\$ 2,172,550	3.1%	\$ 2,215,575	3.1%	\$ 2,249,877	3.0%	\$ 2,331,031	3.0%
2 Year	291,973	0.4%	292,087	0.4%	299,495	0.4%	310,778	0.4%
Prop. & Vocational	12,277	0.0%	12,252	0.0%	12,316	0.0%	12,401	0.0%
Consolidation	67,833,166	96.5%	70,098,856	96.5%	72,524,257	96.6%	74,998,996	96.6%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%
Percentage By Servicer								
NELNET	\$ 26,580,168	37.8%	\$ 27,362,583	37.7%	\$ 27,957,042	37.2%	\$ 28,948,617	37.3%
NAVIENT	43,729,798	62.2%	45,256,187	62.3%	47,128,904	62.8%	48,704,588	62.7%
TOTAL	\$ 70,309,966	100%	\$ 72,618,770	100%	\$ 75,085,945	100%	\$ 77,653,206	100%