

To: Bond Review Participants
From: Carlos Mello, Acting CEO *cm*
Date: November 12, 2021
Re: September 30, 2021 Quarterly Financial and Operating Data



In accordance with the Maine Educational Loan Authority's Trust Indentures dated June 14, 2012, July 1, 2014, April 1, 2017, July 25, 2018, May 30, 2019, and May 27, 2021, we are enclosing the following financial and operating data quarterly reports as of September 30, 2021, for your review:

- September 30, 2021 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- September 30, 2021 Asset Coverage Ratio
- September 30, 2021 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- September 30, 2021 Loan Characteristics Report
- September 30, 2021 Delinquency Analysis
- September 30, 2021 New Loans by Repayment Type
- September 30, 2021 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- September 30, 2021 Cumulative Default Schedule – Static Pool (by year of origination)
- September 30, 2021 Loan Origination Graphs and Charts
- September 30, 2021 Collection Statistics

Please let me know if you have any questions or would like any additional information.

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
September 30, 2021

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 21,589,519.06	\$ 20,377,820.54	\$ 1,211,698.52
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 2,184,055.86	\$ 2,184,055.86	\$ -
Notes Receivable	\$ 70,486,783.02	\$ 70,486,783.02	\$ -
Less: Reserve fo Losses on Notes	\$ (2,464,010.91)	\$ (2,464,010.91)	\$ -
Prepaid Expense	\$ 11,985.42	\$ 11,985.42	\$ -
Prepaid Bond Insurance	\$ 206,651.07	\$ 206,651.07	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 92,014,983.52	\$ 90,803,285.00	\$ 1,211,698.52
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 31,671.22	\$ 19,930.62	\$ 11,740.60
Accrued Liabilities	\$ 96,052.36	\$ -	\$ 96,052.36
Accrued Interest Bonds Payable	\$ 1,221,827.11	\$ 1,221,827.11	\$ -
Accred Arbitrage-Purpose	\$ 4,998,951.12	\$ 4,998,951.12	\$ -
Bonds Payable	\$ 80,090,000.00	\$ 80,090,000.00	\$ -
Premium on Bonds (net)	\$ 4,683,089.44	\$ 4,683,089.44	\$ -
Deferred Loss on Refunding (Net)	\$ (1,378,988.89)	\$ (1,378,988.89)	\$ -
Total Liabilities	\$ 89,742,602.36	\$ 89,634,809.40	\$ 107,792.96
Fund Balance			
Retained Fund Balance	\$ 2,272,381.16	\$ 1,168,475.60	\$ 1,103,905.56
Total Fund Balance	\$ 2,272,381.16	\$ 1,168,475.60	\$ 1,103,905.56
Total Liabilities and Fund Balance	\$ 92,014,983.52	\$ 90,803,285.00	\$ 1,211,698.52

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2022

	Actual Month 9/30/2021	Budget Month 9/30/2021	Variance Month	YTD Actual 9/30/2021	YTD Budget 9/30/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 348,182.27	\$ 356,228.08	\$ (8,045.81)	\$ 1,086,568.66	\$ 1,068,684.24	\$ 17,884.42	\$ 4,274,737.00
Investment Income	\$ 570.95	\$ 292.81	\$ 278.14	\$ 2,927.71	\$ 878.43	\$ 2,049.28	\$ 3,513.69
Other Income	\$ 1,345.65	\$ 1,250.00	\$ 95.65	\$ 4,322.50	\$ 3,750.00	\$ 572.50	\$ 15,000.00
Total Revenue	\$ 350,098.87	\$ 357,770.89	\$ (7,672.02)	\$ 1,093,818.87	\$ 1,073,312.67	\$ 20,506.20	\$ 4,293,250.69
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 27,408.86	\$ 48,105.76	\$ 20,696.90	\$ 93,106.90	\$ 144,317.28	\$ 51,210.38	\$ 577,269.11
Marketing	\$ 8,435.14	\$ 4,742.79	\$ (3,692.35)	\$ 21,596.93	\$ 14,228.37	\$ (7,368.56)	\$ 56,913.52
Contributions, Sponsorships, & Dues	\$ 150.55	\$ 128.98	\$ (21.57)	\$ 1,123.82	\$ 514.03	\$ (609.79)	\$ 1,829.99
Loan Servicing	\$ 19,930.62	\$ 21,113.00	\$ 1,182.38	\$ 53,192.98	\$ 63,339.00	\$ 10,146.02	\$ 253,356.00
Depreciation	\$ 2,309.34	\$ 2,489.09	\$ 179.75	\$ 6,958.27	\$ 7,497.65	\$ 539.38	\$ 35,564.60
Travel & Meals	\$ 31.05	\$ 785.69	\$ 754.64	\$ (123.29)	\$ 840.37	\$ 963.66	\$ 1,730.32
Professional Fees	\$ 42,438.30	\$ 8,163.35	\$ (34,274.95)	\$ 68,422.14	\$ 24,490.05	\$ (43,932.09)	\$ 97,960.23
Bond Administration Expense	\$ 10,743.32	\$ 9,161.50	\$ (1,581.82)	\$ 32,229.96	\$ 27,484.50	\$ (4,745.46)	\$ 109,938.00
Arbitrage Expense	\$ 79,166.67	\$ 79,166.67	\$ -	\$ 237,500.01	\$ 237,500.01	\$ -	\$ 950,000.00
Bond Financing Expense	\$ 292,247.77	\$ 262,943.59	\$ (29,304.18)	\$ 863,266.13	\$ 788,830.77	\$ (74,435.36)	\$ 3,555,323.00
Other Operating Expenses	\$ 6,763.52	\$ 7,717.31	\$ 953.79	\$ 20,167.56	\$ 22,001.85	\$ 1,834.29	\$ 87,489.87
Total Operating Expenses	\$ 489,625.14	\$ 444,517.73	\$ (45,107.41)	\$ 1,397,441.41	\$ 1,331,043.88	\$ (66,397.53)	\$ 5,727,374.64
Non-Operating Expenses							
Legal Expense-projects	\$ 372.00	\$ 254.04	\$ (117.96)	\$ (651.71)	\$ 762.12	\$ 1,413.83	\$ 3,048.49
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 2,000.00	\$ 10,000.00	\$ 8,000.00	\$ 6,000.00	\$ 30,000.00	\$ 24,000.00	\$ 120,000.00
Total Non-Operating Expenses	\$ 2,372.00	\$ 10,254.04	\$ 7,882.04	\$ 5,348.29	\$ 30,762.12	\$ 25,413.83	\$ 123,048.49
Total Expenses	\$ 491,997.14	\$ 454,771.77	\$ (37,225.37)	\$ 1,402,789.70	\$ 1,361,806.00	\$ (40,983.70)	\$ 5,850,423.13
Change in Net Position	\$ (141,898.27)	\$ (97,000.88)	\$ (44,897.39)	\$ (308,970.83)	\$ (288,493.33)	\$ (20,477.50)	\$ (1,557,172.44)

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2022

	Actual Month 9/30/2021	Budget Month 9/30/2021	Variance Month	YTD Actual 9/30/2021	YTD Budget 9/30/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 348,182.27	\$ 356,228.08	\$ (8,045.81)	\$ 1,086,568.66	\$ 1,068,684.24	\$ 17,884.42	\$ 4,274,737.00
Investment Income	\$ 510.92	\$ -	\$ 510.92	\$ 1,953.70	\$ -	\$ 1,953.70	\$ -
Other Income	\$ 1,345.65	\$ -	\$ 1,345.65	\$ 4,322.50	\$ -	\$ 4,322.50	\$ -
Total Revenue	\$ 350,038.84	\$ 356,228.08	\$ (6,189.24)	\$ 1,092,844.86	\$ 1,068,684.24	\$ 24,160.62	\$ 4,274,737.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 19,930.62	\$ 21,113.00	\$ 1,182.38	\$ 53,192.98	\$ 63,339.00	\$ 10,146.02	\$ 253,356.00
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ 31,500.00	\$ -	\$ (31,500.00)	\$ 31,500.00	\$ -	\$ (31,500.00)	\$ -
Bond Administration Expense	\$ 10,743.32	\$ 9,161.50	\$ (1,581.82)	\$ 32,229.96	\$ 27,484.50	\$ (4,745.46)	\$ 109,938.00
Arbitrage Expense	\$ 79,166.67	\$ 79,166.67	\$ -	\$ 237,500.01	\$ 237,500.01	\$ -	\$ 950,000.00
Bond Financing Expense	\$ 292,247.77	\$ 262,943.59	\$ (29,304.18)	\$ 863,266.13	\$ 788,830.77	\$ (74,435.36)	\$ 3,555,323.00
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 433,588.38	\$ 372,384.76	\$ (61,203.62)	\$ 1,217,689.08	\$ 1,117,154.28	\$ (100,534.80)	\$ 4,868,617.00
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 60,054.00	\$ 61,196.00	\$ 1,142.00	\$ 180,005.00	\$ 184,603.00	\$ 4,598.00	\$ 745,682.00
Provision for Losses on Notes	\$ 2,000.00	\$ 10,000.00	\$ 8,000.00	\$ 6,000.00	\$ 30,000.00	\$ 24,000.00	\$ 120,000.00
Total Non-Operating Expenses	\$ 62,054.00	\$ 71,196.00	\$ 9,142.00	\$ 186,005.00	\$ 214,603.00	\$ 28,598.00	\$ 865,682.00
Total Expenses	\$ 495,642.38	\$ 443,580.76	\$ (52,061.62)	\$ 1,403,694.08	\$ 1,331,757.28	\$ (71,936.80)	\$ 5,734,299.00
Change in Net Position	\$ (145,603.54)	\$ (87,352.68)	\$ (58,250.86)	\$ (310,849.22)	\$ (263,073.04)	\$ (47,776.18)	\$ (1,459,562.00)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2022

	Actual Month 9/30/2021	Budget Month 9/30/2021	Variance Month	YTD Actual 9/30/2021	YTD Budget 9/30/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 60.03	\$ 292.81	\$ (232.78)	\$ 974.01	\$ 878.43	\$ 95.58	\$ 3,513.69
Other Income	\$ -	\$ 1,250.00	\$ (1,250.00)	\$ -	\$ 3,750.00	\$ (3,750.00)	\$ 15,000.00
Total Revenue	\$ 60.03	\$ 1,542.81	\$ (1,482.78)	\$ 974.01	\$ 4,628.43	\$ (3,654.42)	\$ 18,513.69
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 27,408.86	\$ 48,105.76	\$ 20,696.90	\$ 93,106.90	\$ 144,317.28	\$ 51,210.38	\$ 577,269.11
Marketing	\$ 8,435.14	\$ 4,742.79	\$ (3,692.35)	\$ 21,596.93	\$ 14,228.37	\$ (7,368.56)	\$ 56,913.52
Contributions, Sponsorships, & Dues	\$ 150.55	\$ 128.98	\$ (21.57)	\$ 1,123.82	\$ 514.03	\$ (609.79)	\$ 1,829.99
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 2,309.34	\$ 2,489.09	\$ 179.75	\$ 6,958.27	\$ 7,497.65	\$ 539.38	\$ 35,564.60
Travel & Meals	\$ 31.05	\$ 785.69	\$ 754.64	\$ (123.29)	\$ 840.37	\$ 963.66	\$ 1,730.32
Professional Fees	\$ 10,938.30	\$ 8,163.35	\$ (2,774.95)	\$ 36,922.14	\$ 24,490.05	\$ (12,432.09)	\$ 97,960.23
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 6,763.52	\$ 7,717.31	\$ 953.79	\$ 20,167.56	\$ 22,001.85	\$ 1,834.29	\$ 87,489.87
Total Operating Expenses	\$ 56,036.76	\$ 72,132.97	\$ 16,096.21	\$ 179,752.33	\$ 213,889.60	\$ 34,137.27	\$ 858,757.64
Non-Operating Expenses							
Legal Expense-projects	\$ 372.00	\$ 254.04	\$ (117.96)	\$ (651.71)	\$ 762.12	\$ 1,413.83	\$ 3,048.49
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (60,054.00)	\$ (61,196.00)	\$ (1,142.00)	\$ (180,005.00)	\$ (184,603.00)	\$ (4,598.00)	\$ (745,682.00)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (59,682.00)	\$ (60,941.96)	\$ (1,259.96)	\$ (180,656.71)	\$ (183,840.88)	\$ (3,184.17)	\$ (742,633.51)
Total Expenses	\$ (3,645.24)	\$ 11,191.01	\$ 14,836.25	\$ (904.38)	\$ 30,048.72	\$ 30,953.10	\$ 116,124.13
Change in Net Position	\$ 3,705.27	\$ (9,648.20)	\$ 13,353.47	\$ 1,878.39	\$ (25,420.29)	\$ 27,298.68	\$ (97,610.44)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 9/30/2021

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	8,958,250.62
RETIREMENT ACCOUNT	738,840.54
PRINCIPAL ACCOUNT	4,070,089.76
INTEREST ACCOUNT	1,222,400.59
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,042,300.00
REVENUE ACCOUNT	1,388,452.34
GUARANTEE FEE ACCOUNT	2,898,278.26
RECYCLING ACCOUNT	59,208.43
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,998,951.12)
STUDENT LOAN RECEIVABLE	70,486,783.02
PREPAID EXPENSE	11,985.42
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	2,184,055.86
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	88,061,693.72
BONDS ISSUED AND OUTSTANDING	80,090,000.00
ACCOUNTS PAYABLE	19,930.62
ACCRUED INTEREST PAYABLE	1,221,827.11
	<hr/>
TOTAL LIABILITIES	81,331,757.73
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BASE CASE SCHEDULE OF NET ASSETS	6,729,935.99
	<hr/> <hr/>
PARITY RATIO	1.083

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	93,530,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(13,440,000)
Ending Principal Balance (\$)	80,090,000
Actual Days in Period	92
Weighted Average Rate	3.385%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	119,690,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(30,450,000)
Ending Principal Balance (\$)	80,090,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	69,086,549	5.99%
Loans Added	5,406,023	
Loans Repaid	(3,937,538)	
Capitalized Interest	24,981	
Defaulted Loans	(77,400)	
Adjustments	(15,833)	
Ending Balance	70,486,783	5.99%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	128,005,248
Loans Repaid	(208,277,956)
Capitalized Interest	21,544,511
Defaulted Loans	(8,610,795)
Adjustments	(969,736)
Ending Balance	70,486,783

Loans by Program Type

	\$	%
Traditional Loans	70,087,544	99.43%
Consolidations	399,238	0.57%

Loans by School Type

	\$	%
4-Year	64,570,397	91.61%
2-Year	4,569,942	6.48%
Technical/Proprietary	173,626	0.25%
Graduate	504,481	0.72%
Other	668,336	0.95%
	70,486,783	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,898,279

Loans by Status

	\$	%
In School	12,452,560	17.67%
Grace	4,832,266	6.86%
Deferment	3,485,066	4.94%
Forbearance	4,653	0.01%
Interest Repayment	11,757,477	16.68%
Principal & Interest Repayment	37,879,355	53.74%
Bankruptcy	51,276	0.07%
In Claim Status	24,130	0.03%
All Loans	70,486,783	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	333,175	275,798	38,181	98,650	63,868	16,885	826,557
% of Loans in Repayment	0.67%	0.56%	0.08%	0.20%	0.13%	0.03%	1.67%
% of Total Loans	0.47%	0.39%	0.05%	0.14%	0.09%	0.02%	1.17%

Credit Support

	\$	%
Reserve Funds - (1)	1,042,300	1.30%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Loan Delinquency Percentage

Preceding 9 months average delinquent loans, including forbearance, divided by preceding 9 months average loans in repayment per the indenture

2.26%

Annual Default Rate

Defaults from May 1st to April 30th divided by monthly average loans in repayment for the 12 months ended on the preceding April 30th.

0.39%

Loan Default Percentage

Aggregate defaulted loans from 05/27/09 divided by aggregate of all financed student loans per the indenture

3.29%

Underwriting Metrics (7/01/21 - 6/30/22) Loans Approved

FICO Score Distribution

	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	3	59,731	1%
660-669	7	135,862	2%
670-679	9	156,100	2%
680-689	15	225,369	3%
690-699	18	319,334	4%
700-709	16	273,934	3%
710-719	18	282,950	4%
720-729	19	281,570	4%
730-739	25	423,529	5%
740-749	31	519,550	7%
750-759	48	804,783	10%
760-769	40	622,539	8%
770-779	52	934,613	12%
780-789	57	1,083,937	14%
790-799	54	975,033	12%
800-809	39	566,978	7%
810-819	14	242,082	3%
820-829	2	59,820	1%
>830	-	-	0%
Total	467	7,967,714	100%

Average 758

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	163	2,674,925	34%
30-39%	155	2,692,652	34%
40-44%	69	1,315,820	17%
45-50%	78	1,238,792	16%
>50%	2	45,525	1%
TOTAL	467	7,967,714	100%

Average 33%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	6,625,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	6,625,000
Actual Days in Period	92
Weighted Average Rate	4.775%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(6,060,000)
Ending Principal Balance (\$)	6,625,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,275,398	7.16%
Loans Added	-	
Loans Repaid	(244,292)	
Capitalized Interest	2,070	
Defaulted Loans	-	
Adjustments	(347)	
Ending Balance	3,032,829	7.16%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(10,472,013)
Capitalized Interest	127,636
Defaulted Loans	(116,309)
Adjustments	(32,270)
Ending Balance	3,032,829

Loans by Program Type

	\$	%
Traditional Loans	3,032,829	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,751,336	90.72%
2-Year	195,758	6.45%
Technical/Proprietary	15,307	0.50%
Graduate	70,427	2.32%
Other	-	0.00%
	3,032,829	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 285,258

Loans by Status

	\$	%
In School	46,163	1.52%
Grace	-	0.00%
Deferment	211,777	6.98%
Forbearance	-	0.00%
Interest Repayment	17,964	0.59%
Principal & Interest Repayment	2,756,925	90.90%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,032,829	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	17,429	5,776	-	-	35,254	-	58,459
% of Loans in Repayment	0.63%	0.21%	0.00%	0.00%	1.27%	0.00%	2.11%
% of Total Loans	0.57%	0.19%	0.00%	0.00%	1.16%	0.00%	1.93%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	1.91%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	7,305,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,240,000)
Ending Principal Balance (\$)	5,065,000
Actual Days in Period	92
Weighted Average Rate	4.181%

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,920,147	6.78%
Loans Added	-	
Loans Repaid	(305,641)	
Capitalized Interest	2,965	
Defaulted Loans	-	
Adjustments	(153)	
Ending Balance	4,617,318	6.78%

Loans by Program Type

	\$	%
Traditional Loans	4,617,318	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,267,459	92.42%
2-Year	281,468	6.10%
Technical/Proprietary	18,642	0.40%
Graduate	49,749	1.08%
Other	-	0.00%
	4,617,318	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 189,703

Loans by Status

	\$	%
In School	30,160	0.65%
Grace	54,576	1.18%
Deferment	646,379	14.00%
Forbearance	-	0.00%
Interest Repayment	108,075	2.34%
Principal & Interest Repayment	3,778,128	81.83%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,617,318	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	64,690	5,309	-	-	-	-	69,999
% of Loans in Repayment	1.66%	0.14%	0.00%	0.00%	0.00%	0.00%	1.80%
% of Total Loans	1.40%	0.11%	0.00%	0.00%	0.00%	0.00%	1.52%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.97%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,935,000)
Ending Principal Balance (\$)	5,065,000

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(6,652,533)
Capitalized Interest	808,856
Defaulted Loans	(123,446)
Adjustments	(29,800)
Ending Balance	4,617,318

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	9,525,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	9,525,000
Actual Days in Period	92
Weighted Average Rate	4.454%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(475,000)
Ending Principal Balance (\$)	9,525,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,450,684	6.23%
Loans Added	-	
Loans Repaid	(311,630)	
Capitalized Interest	(851)	
Defaulted Loans	-	
Adjustments	(4,589)	
Ending Balance	7,133,614	6.23%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(3,316,293)
Capitalized Interest	421,106
Defaulted Loans	(34,812)
Adjustments	(16,531)
Ending Balance	7,133,614

Loans by Program Type

	\$	%
Traditional Loans	7,133,614	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	6,724,659	94.27%	
2-Year	323,111	4.53%	
Technical/Proprietary	6,495	0.09%	
Graduate	32,250	0.45%	
Other	47,100	0.66%	
	7,133,614	100.00%	0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ -

Loans by Status

	\$	%
In School	529,906	7.43%
Grace	849,320	11.91%
Deferment	529,540	7.42%
Forbearance	3,006	0.04%
Interest Repayment	930,639	13.05%
Principal & Interest Repayment	4,291,203	60.15%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	7,133,614	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	60,300	5,954	18,560	-	-	-	84,814
% of Loans in Repayment	1.15%	0.11%	0.36%	0.00%	0.00%	0.00%	1.62%
% of Total Loans	0.85%	0.08%	0.26%	0.00%	0.00%	0.00%	1.19%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.05%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	9,950,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,375,000)
Ending Principal Balance (\$)	7,575,000
Actual Days in Period	92
Weighted Average Rate	4.548%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(2,425,000)
Ending Principal Balance (\$)	7,575,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,919,278	6.75%
Loans Added	-	
Loans Repaid	(317,701)	
Capitalized Interest	6,571	
Defaulted Loans	-	
Adjustments	(2,060)	
Ending Balance	7,606,089	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(2,843,724)
Capitalized Interest	265,010
Defaulted Loans	(34,329)
Adjustments	(10,068)
Ending Balance	7,606,089

Loans by Program Type

	\$	%
Traditional Loans	7,606,089	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	7,037,166	92.52%
2-Year	544,325	7.16%
Technical/Proprietary	-	0.00%
Graduate	24,598	0.32%
Other	-	0.00%
	7,606,089	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ -

Loans by Status

	\$	%
In School	1,312,975	17.26%
Grace	1,101,595	14.48%
Deferment	476,166	6.26%
Forbearance	-	0.00%
Interest Repayment	1,585,496	20.85%
Principal & Interest Repayment	3,124,476	41.08%
Bankruptcy	-	0.00%
In Claim Status	5,380	0.07%
All Loans	7,606,089	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	38,197	-	-	-	9,228	5,380	52,805
% of Loans in Repayment	0.81%	0.00%	0.00%	0.00%	0.20%	0.11%	1.12%
% of Total Loans	0.50%	0.00%	0.00%	0.00%	0.12%	0.07%	0.69%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.32%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	40,980,000
Bonds Issued (\$)	-
Principal Paid (\$)	(8,825,000)
Ending Principal Balance (\$)	32,155,000
Actual Days in Period	92
Weighted Average Rate	4.399%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(10,245,000)
Ending Principal Balance (\$)	32,155,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	42,529,076	6.07%
Loans Added	90,468	
Loans Repaid	(2,487,724)	
Capitalized Interest	14,350	
Defaulted Loans	(77,400)	
Adjustments	(9,118)	
Transferred between bonds	-	
Ending Balance	40,059,651	6.07%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,574,804
Loans Repaid	(21,343,576)
Capitalized Interest	772,327
Defaulted Loans	(211,975)
Adjustments	(26,038)
Transferred between bonds	37,294,110
Ending Balance	40,059,651

Loans by Program Type

	\$	%
Traditional Loans	39,660,413	99.00%
Consolidations	399,238	1.00%

Loans by School Type

	\$	%
4-Year	36,393,677	90.85%
2-Year	2,668,139	6.66%
Technical/Proprietary	131,585	0.33%
Graduate	279,232	0.70%
Other	587,019	1.47%
	40,059,651	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,139,632

Loans by Status

	\$	%
In School	8,446,904	21.09%
Grace	2,819,493	7.04%
Deferment	1,432,123	3.57%
Forbearance	1,647	0.00%
Interest Repayment	6,849,577	17.10%
Principal & Interest Repayment	20,467,094	51.09%
Bankruptcy	31,308	0.08%
In Claim Status	11,505	0.03%
All Loans	40,059,651	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	152,100	255,951	19,622	98,650	-	11,505	537,828
% of Loans in Repayment	0.56%	0.94%	0.07%	0.36%	0.00%	0.04%	1.97%
% of Total Loans	0.38%	0.64%	0.05%	0.25%	0.00%	0.03%	1.34%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.32%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021
Reporting period: Quarter Ending 9/30/2021

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	19,145,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,145,000
Actual Days in Period	92
Weighted Average Rate	3.802%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,145,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,991,967	3.77%
Loans Added	5,315,555	
Loans Repaid	(270,550)	
Capitalized Interest	(124)	
Defaulted Loans	-	
Adjustments	434	
Transferred between bonds	-	
Ending Balance	8,037,282	3.77%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	5,320,955
Loans Repaid	(379,724)
Capitalized Interest	(124)
Defaulted Loans	-
Adjustments	349
Transferred between bonds	3,095,825
Ending Balance	8,037,282

Loans by Program Type

	\$	%
Traditional Loans	8,037,282	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	7,396,100	92.02%
2-Year	557,142	6.93%
Technical/Proprietary	1,597	0.02%
Graduate	48,226	0.60%
Other	34,217	0.43%
	8,037,282	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 283,686

Loans by Status

	\$	%
In School	2,086,452	25.96%
Grace	7,280	0.09%
Deferment	189,081	2.35%
Forbearance	-	0.00%
Interest Repayment	2,265,727	28.19%
Principal & Interest Repayment	3,461,529	43.07%
Bankruptcy	19,969	0.25%
In Claim Status	7,245	0.09%
All Loans	8,037,282	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	458	2,809	-	-	19,385	7,245	29,898
% of Loans in Repayment	0.01%	0.05%	0.00%	0.00%	0.34%	0.13%	0.52%
% of Total Loans	0.01%	0.03%	0.00%	0.00%	0.24%	0.09%	0.37%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.00%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 12A-1 CUSIP: 560-40P-CH9	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2013
MELA 12A-1 CUSIP: 560-40P-CJ5	YES	715,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.100%	2.100%	June 1 and December 1	12/1/2014
MELA 12A-1 CUSIP: 560-40P-CK2	YES	725,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.400%	2.400%	June 1 and December 1	12/1/2015
MELA 12A-1 CUSIP: 560-40P-CL0	YES	740,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.700%	2.700%	June 1 and December 1	12/1/2016
MELA 12A-1 CUSIP: 560-40P-CM8	YES	780,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.100%	3.100%	June 1 and December 1	12/1/2017
MELA 12A-1 CUSIP: 560-40P-CN6	YES	855,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.350%	3.350%	June 1 and December 1	12/1/2018
MELA 12A-1 CUSIP: 560-40P-CP1	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	-	9,245	12,327	4.300%	4.300%	June 1 and December 1	12/1/2021
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	850,000	-	-	850,000	Exempt NON-AMT	3,046	-	9,137	12,183	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,465	-	10,394	13,858	4.750%	4.750%	June 1 and December 1	12/1/2023
MELA 12A-1 CUSIP: 560-40P-CR7	YES	930,000	925,000	-	-	925,000	Exempt NON-AMT	3,661	-	10,983	14,644	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,270	-	12,811	17,082	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2027

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	-	-	6,625,000	Exempt	26,361	-	79,083	105,444	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority														
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A-1														
Reporting period: Quarter Ending 9/30/2021														
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 14A-1 CUSIP: 560-40P-CT3	YES	300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	June 1 and December 1	12/1/2016
MELA 14A-1 CUSIP: 560-40P-CU0	YES	425,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	June 1 and December 1	12/1/2017
MELA 14A-1 CUSIP: 560-40P-CV8	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	June 1 and December 1	12/1/2018
MELA 14A-1 CUSIP: 560-40P-CW6	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,500	7,500	10,000	10,000	4.000%	June 1 and December 1	12/1/2021
MELA 14A-1 CUSIP: 560-40P-CZ9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	9,375	12,500	12,500	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,167	9,500	12,667	12,667	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	335,000	-	415,000	Exempt NON-AMT	2,188	2,097	4,891	4,891	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	330,000	-	420,000	Exempt NON-AMT	2,188	2,068	4,950	4,950	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	315,000	-	400,000	Exempt NON-AMT	2,234	2,123	4,940	5,051	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	240,000	-	300,000	Exempt NON-AMT	1,688	1,631	3,732	3,788	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	245,000	-	305,000	Exempt NON-AMT	1,833	1,773	4,048	4,108	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	250,000	-	310,000	Exempt NON-AMT	1,867	1,806	4,115	4,176	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	260,000	-	320,000	Exempt NON-AMT	1,933	1,871	4,248	4,310	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	265,000	-	335,000	Exempt NON-AMT	2,000	1,904	4,416	4,512	4.000%	June 1 and December 1	12/1/2031

TOTAL														
Issuer: Maine Educational Loan Authority														
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A														
Reporting period: Quarter Ending 9/30/2021														
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	-	2,240,000	5,065,000	Exempt	24,722	15,273	61,503	70,953	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 17A-1 CUSIP: 560-42T-AA6	YES	420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	-	June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000	-	-	710,000	Exempt NON-AMT	2,958	-	8,875	11,833	5.000%	-	June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000	-	-	715,000	Exempt NON-AMT	2,979	-	8,937	11,917	5.000%	-	June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000	-	-	725,000	Exempt NON-AMT	3,021	-	9,063	12,083	5.000%	-	June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000	-	-	730,000	Exempt NON-AMT	3,042	-	9,125	12,167	5.000%	-	June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%	-	June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%	-	June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%	-	June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%	-	June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	-	6,000	8,000	4.000%	-	June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	-	5,500	7,333	4.000%	-	June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	-	5,750	7,667	4.000%	-	June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	-	5,672	7,563	4.125%	-	June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	-	7,219	9,625	4.125%	-	June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	-	7,650	10,200	4.250%	-	June 1 and December 1	12/1/2034

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	-	-	9,525,000	Exempt	35,357	-	106,072	141,429	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000			390,000	Exempt NON-AMT	1,625	1,625	4,875	6,500	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000			550,000	Exempt NON-AMT	2,292	2,292	6,875	9,167	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000			710,000	Exempt NON-AMT	2,958	2,958	8,875	11,833	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	3,000	9,000	12,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	3,000	9,000	12,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	3,125	9,375	12,500	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	3,125	9,375	12,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		330,000	420,000	Exempt NON-AMT	2,188	2,068	4,830	9,085	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		320,000	395,000	Exempt NON-AMT	2,160	2,082	4,744	8,987	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		285,000	315,000	Exempt NON-AMT	1,875	1,785	4,140	7,800	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		245,000	305,000	Exempt NON-AMT	1,833	1,773	4,048	7,654	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		255,000	320,000	Exempt NON-AMT	1,917	1,838	4,232	7,987	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		245,000	305,000	Exempt NON-AMT	1,833	1,773	4,048	7,654	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		310,000	390,000	Exempt NON-AMT	2,333	2,232	5,152	9,717	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		175,000	225,000	Exempt NON-AMT	1,333	1,247	2,944	5,525	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		230,000	290,000	Exempt NON-AMT	1,733	1,641	3,814	7,188	4.000%		June 1 and December 1	12/1/2036

TOTAL

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	-	2,375,000	7,575,000	Exempt	36,331	16,440	95,326	148,096	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	-	June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	-	-	1,605,000	Exempt NON-AMT	6,687	-	20,062	26,750	5.000%	-	June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000	-	-	2,270,000	Exempt NON-AMT	9,458	-	28,375	37,833	5.000%	-	June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	-	-	2,545,000	Exempt NON-AMT	10,604	-	31,813	42,417	5.000%	-	June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000	-	-	2,920,000	Exempt NON-AMT	12,167	-	36,500	48,667	5.000%	-	June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000	-	-	3,020,000	Exempt NON-AMT	12,583	-	37,750	50,333	5.000%	-	June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000	-	-	2,930,000	Exempt NON-AMT	12,208	-	36,625	48,833	5.000%	-	June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000	-	-	2,935,000	Exempt NON-AMT	12,229	-	36,688	48,917	5.000%	-	June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000	-	-	2,905,000	Exempt NON-AMT	12,104	-	36,312	48,417	5.000%	-	June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000	1,035,000	-	1,295,000	Exempt NON-AMT	5,825	5,589	12,846	13,082	3.000%	-	June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000	980,000	-	1,230,000	Exempt NON-AMT	5,525	5,293	12,194	12,425	3.000%	-	June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000	920,000	-	1,145,000	Exempt NON-AMT	5,163	4,973	11,378	11,567	3.000%	-	June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000	880,000	-	1,115,000	Exempt NON-AMT	5,221	501	11,512	16,233	3.125%	-	June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000	905,000	-	1,130,000	Exempt NON-AMT	5,511	5,308	12,163	12,367	3.250%	-	June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000	815,000	-	1,015,000	Exempt NON-AMT	4,956	4,774	10,926	11,108	3.250%	-	June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000	3,280,000	-	4,095,000	Exempt NON-AMT	21,510	20,681	47,433	48,262	3.500%	-	June 1 and December 1	12/1/1939

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1															
Reporting period: Quarter Ending 9/30/2021															
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2021	INTEREST PAID 7/1/21-6/30/22	INTEREST ACCRUED 7/1/21-6/30/22	Accrued Interest Balance 9/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: 560-42T-AR9	YES	660,000	660,000			660,000	Exempt NON-AMT	3,208	-	9,625	12,833	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-AS7	YES	740,000	740,000			740,000	Exempt NON-AMT	3,597	-	10,792	14,389	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-AT5	YES	1,060,000	1,060,000			1,060,000	Exempt NON-AMT	5,153	-	15,468	20,611	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-AU2	YES	1,080,000	1,080,000			1,080,000	Exempt NON-AMT	5,250	-	15,750	21,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-AV0	YES	1,185,000	1,185,000			1,185,000	Exempt NON-AMT	5,760	-	17,281	23,042	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-AW8	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	6,222	-	18,667	24,889	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-AX6	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	6,222	-	18,667	24,889	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-AY4	YES	1,320,000	1,320,000			1,320,000	Exempt NON-AMT	6,417	-	19,250	25,667	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-AZ1	YES	1,270,000	1,270,000			1,270,000	Exempt NON-AMT	6,174	-	18,521	24,694	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-BA5	YES	955,000	955,000			955,000	Exempt NON-AMT	1,973	-	5,919	7,892	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-BB3	YES	955,000	955,000			955,000	Exempt NON-AMT	2,089	-	6,267	8,356	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-BC1	YES	955,000	955,000			955,000	Exempt NON-AMT	2,205	-	6,615	8,820	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-BD9	YES	950,000	950,000			950,000	Exempt NON-AMT	2,309	-	6,927	9,236	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	2,285	-	6,854	9,139	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	2,399	-	7,197	9,596	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-BD9	YES	930,000	930,000			930,000	Exempt NON-AMT	2,373	-	7,120	9,494	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-BE7	YES	860,000	860,000			860,000	Exempt NON-AMT	2,299	-	6,898	9,197	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-BF4	YES	740,000	740,000			740,000	Exempt NON-AMT	1,978	-	5,935	7,914	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-BF4	YES	580,000	580,000			580,000	Exempt NON-AMT	1,551	-	4,652	6,203	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-BG2	YES	465,000	465,000			465,000	Exempt NON-AMT	1,300	-	3,899	5,199	2.875%		June 1 and December 1	12/1/2041

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 9/30/2021

Portfolio Summary

Total Current Balance	\$70,486,783
Total Loans	7,018
Wtd Avg Borrower Rate	6.15
Wtd Avg Remaining Term	143.16
Wtd Avg Interim Months	8.06
Total Accounts	3,698
Avg Balance per Borrower	\$19,061
Avg Balance per Loan	\$10,044

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$68,121,092	96.64%	6,804	96.95%	6.23	143.92	8.34
MELA Private Consolidation Loan	\$399,238	0.57%	22	0.31%	7.30	143.79	0.00
The Maine Medical Loan	\$1,966,452	2.79%	192	2.74%	3.15	116.54	0.10
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$10,366,108	14.71%	909	12.95%	6.20	177.28	25.55
School Interest Paid	\$9,501,679	13.48%	804	11.46%	5.10	177.17	25.08
Grace Interest Accrued	\$4,824,986	6.85%	350	4.99%	6.79	178.10	0.55
Grace Interest Paid	\$2,033,809	2.89%	160	2.28%	5.66	175.91	0.73
Post Grad Deferred-Interest Accrued	\$2,874,060	4.08%	269	3.83%	6.96	155.65	16.16
Post Grad Deferred-Interest Paid	\$854,932	1.21%	85	1.21%	6.89	140.95	15.39
Forebearance	\$4,653	0.01%	3	0.04%	6.24	54.44	4.13
Repayment	\$40,026,556	56.79%	4,438	63.24%	6.26	119.53	0.03
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$428,476	0.61%	429	6.11%	6.73	15.79	0.35
25 to 36	\$883,518	1.25%	321	4.57%	6.51	30.03	0.86
37 to 48	\$1,301,762	1.85%	310	4.42%	6.55	42.02	0.53
49 to 60	\$1,771,884	2.51%	347	4.94%	6.40	54.16	0.91
61 to 72	\$2,479,825	3.52%	373	5.31%	6.45	65.96	0.86
73 to 84	\$3,072,392	4.36%	388	5.53%	6.02	78.48	0.62
85 to 96	\$3,771,634	5.35%	406	5.79%	5.63	90.99	1.06
97 to 108	\$3,261,925	4.63%	325	4.63%	5.67	101.81	1.24
109 to 120	\$3,799,267	5.39%	367	5.23%	5.44	114.56	0.77
121 to 132	\$2,355,152	3.34%	225	3.21%	6.84	124.76	1.39
133 to 144	\$3,412,643	4.84%	315	4.49%	6.70	136.58	1.42
145 to 156	\$4,343,845	6.16%	360	5.13%	6.59	148.57	2.15
157 to 168	\$5,082,321	7.21%	395	5.63%	6.71	160.63	1.77
169 to 180	\$33,693,842	47.80%	2,436	34.71%	6.04	178.28	15.53
181 to 192	\$341,424	0.48%	8	0.11%	4.82	186.22	0.00
193 to 220	\$439,015	0.62%	12	0.17%	6.61	201.84	0.00
221 to 260	\$47,858	0.07%	1	0.01%	6.99	230.00	6.35
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$16,466,273	23.36%	1,565	22.30%	4.31	143.48	14.39
5.25% to 6.00%	\$9,150,280	12.98%	840	11.97%	5.75	163.78	13.06
6.01% to 7.75%	\$44,785,252	63.54%	4,611	65.70%	6.90	138.75	4.73
8.51% to 8.75%	\$84,978	0.12%	2	0.03%	8.75	187.27	0.00
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,569,942	6.48%	567	8.08%	6.51	131.93	5.04
4-Year	\$64,570,397	91.61%	6,341	90.35%	6.11	144.04	8.28
Graduate	\$504,481	0.72%	43	0.61%	6.39	151.68	19.95
Vocational/Proprietary	\$173,626	0.25%	22	0.31%	6.78	96.75	0.12
Other/Unknown	\$668,336	0.95%	45	0.64%	6.92	140.60	0.28
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3,173)	0.00%	28	0.40%	5.89	129.20	0.00
\$0 to \$499	\$28,258	0.04%	136	1.94%	6.58	12.96	0.91
\$500 to \$999	\$109,068	0.15%	146	2.08%	6.63	25.02	0.74
\$1,000 to \$1,999	\$574,381	0.81%	384	5.47%	6.56	38.96	3.62
\$2,000 to \$2,999	\$996,171	1.41%	396	5.64%	6.41	59.55	4.13
\$3,000 to \$3,999	\$1,664,330	2.36%	477	6.80%	6.22	80.78	5.13
\$4,000 to \$5,999	\$4,915,443	6.97%	991	14.12%	6.18	115.33	6.80
\$6,000 to \$7,999	\$5,890,045	8.36%	847	12.07%	6.13	128.87	7.25
\$8,000 to \$9,999	\$7,223,071	10.25%	807	11.50%	6.01	135.11	7.89
\$10,000 to \$14,999	\$16,446,467	23.33%	1,356	19.32%	6.05	144.64	8.70
\$15,000 to \$19,999	\$12,452,574	17.67%	724	10.32%	6.10	152.87	8.28
\$20,000 to \$24,999	\$7,434,125	10.55%	334	4.76%	6.20	159.48	8.75
\$25,000 to \$29,999	\$5,891,035	8.36%	217	3.09%	6.35	164.02	9.63
\$30,000 to \$34,999	\$2,530,782	3.59%	79	1.13%	6.41	164.77	7.89
\$35,000 to \$39,999	\$1,287,148	1.83%	35	0.50%	6.24	161.27	7.70
\$40,000 to \$49,999	\$1,682,174	2.39%	38	0.54%	6.24	166.81	6.91
\$50,000 to \$59,999	\$865,231	1.23%	16	0.23%	6.13	160.72	6.94
\$60,000 to \$69,999	\$260,123	0.37%	4	0.06%	6.72	183.32	4.70
\$70,000 to \$79,999	\$143,079	0.20%	2	0.03%	5.24	180.00	24.33
\$90,000 to \$99,999	\$96,453	0.14%	1	0.01%	6.99	190.00	0.00
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3,155)	0.00%	26	0.37%	5.90	129.94	0.00
\$0 to \$499	\$10,575	0.02%	63	0.90%	6.77	13.95	0.23
\$500 to \$999	\$54,136	0.08%	79	1.13%	6.75	23.55	1.04
\$1,000 to \$1,999	\$216,027	0.31%	154	2.19%	6.63	40.44	1.91
\$2,000 to \$2,999	\$421,730	0.60%	184	2.62%	6.33	60.90	3.78
\$3,000 to \$3,999	\$568,187	0.81%	184	2.62%	6.24	77.19	5.28
\$4,000 to \$5,999	\$1,651,033	2.34%	393	5.60%	6.14	105.52	8.28
\$6,000 to \$7,999	\$2,223,453	3.15%	401	5.71%	6.09	112.92	8.35
\$8,000 to \$9,999	\$2,755,950	3.91%	442	6.30%	6.16	121.62	8.15
\$10,000 to \$14,999	\$6,470,060	9.18%	842	12.00%	6.03	125.54	10.66
\$15,000 to \$19,999	\$6,761,028	9.59%	721	10.27%	6.07	134.65	8.35
\$20,000 to \$24,999	\$6,174,656	8.76%	595	8.48%	6.14	141.16	7.70
\$25,000 to \$29,999	\$5,887,122	8.35%	535	7.62%	6.19	141.78	8.18
\$30,000 to \$34,999	\$3,941,508	5.59%	351	5.00%	6.22	150.75	8.88
\$35,000 to \$39,999	\$4,670,302	6.63%	358	5.10%	6.04	147.66	8.53
\$40,000 to \$49,999	\$7,844,788	11.13%	587	8.36%	5.93	150.37	7.59
\$50,000 to \$59,999	\$5,726,290	8.12%	372	5.30%	6.27	153.30	8.30
\$60,000 to \$69,999	\$4,850,332	6.88%	285	4.06%	6.17	164.41	7.26
\$70,000 to \$79,999	\$3,098,341	4.40%	172	2.45%	6.28	157.78	7.58
\$80,000 to \$89,999	\$1,696,850	2.41%	84	1.20%	5.96	162.39	10.65
\$90,000 to \$99,999	\$1,514,609	2.15%	64	0.91%	6.68	169.69	3.13
\$100,000 to \$149,999	\$2,734,743	3.88%	97	1.38%	6.37	169.18	5.24
\$150,000 or more	\$1,218,218	1.73%	29	0.41%	6.65	163.65	7.81
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$34,845	0.05%	2	0.03%	7.43	142.66	0.00
ALASKA	\$8,769	0.01%	1	0.01%	6.74	81.00	0.00
ARIZONA	\$106,703	0.15%	11	0.16%	6.95	158.77	0.30
ARKANSAS	\$93,804	0.13%	4	0.06%	6.23	175.13	23.22
CALIFORNIA	\$871,345	1.24%	67	0.95%	5.90	117.90	0.01
COLORADO	\$99,580	0.14%	17	0.24%	4.78	79.23	0.49
CONNECTICUT	\$927,853	1.32%	87	1.24%	5.76	134.84	8.27
DISTRICT OF COLUMBIA	\$44,335	0.06%	8	0.11%	6.81	93.15	0.00
FLORIDA	\$384,782	0.55%	39	0.56%	6.77	137.11	6.28
GEORGIA	\$169,255	0.24%	17	0.24%	6.91	116.89	4.23

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
HAWAII	\$71,509	0.10%	5	0.07%	6.98	109.94	2.57
IDAHO	\$24,963	0.04%	4	0.06%	7.33	90.66	0.00
ILLINOIS	\$135,093	0.19%	10	0.14%	6.49	122.81	1.79
INDIANA	\$18,929	0.03%	3	0.04%	6.63	78.89	0.00
IOWA	\$58,313	0.08%	6	0.09%	6.88	81.61	0.00
KANSAS	\$19,115	0.03%	3	0.04%	3.68	59.61	0.00
KENTUCKY	\$42,157	0.06%	6	0.09%	7.30	77.56	0.00
LOUISIANA	\$145,202	0.21%	12	0.17%	5.17	134.09	5.67
MAINE	\$57,674,340	81.82%	5,749	81.92%	6.15	146.74	8.99
MARYLAND	\$117,354	0.17%	15	0.21%	7.05	89.65	0.00
MASSACHUSETTS	\$2,587,729	3.67%	259	3.69%	6.22	122.60	3.48
MICHIGAN	\$158,281	0.22%	19	0.27%	4.78	114.56	0.00
MINNESOTA	\$84,609	0.12%	10	0.14%	6.27	117.26	6.18
MISSOURI	\$50,718	0.07%	5	0.07%	2.36	95.07	0.23
MONTANA	\$33,104	0.05%	5	0.07%	3.91	70.30	0.00
NEVADA	\$24,977	0.04%	2	0.03%	6.66	133.40	0.00
NEW HAMPSHIRE	\$2,336,490	3.31%	222	3.16%	6.32	139.07	4.50
NEW JERSEY	\$443,349	0.63%	36	0.51%	6.31	126.18	4.37
NEW MEXICO	\$58,249	0.08%	5	0.07%	6.71	76.40	0.00
NEW YORK	\$927,269	1.32%	88	1.25%	6.12	130.33	4.49
NORTH CAROLINA	\$131,174	0.19%	14	0.20%	6.42	127.29	4.62
OHIO	\$186,051	0.26%	18	0.26%	6.94	125.24	0.23
OKLAHOMA	\$27,325	0.04%	3	0.04%	6.69	172.12	10.17
OREGON	\$112,199	0.16%	10	0.14%	4.03	166.61	4.20
PENNSYLVANIA	\$409,438	0.58%	40	0.57%	6.15	123.86	3.41
RHODE ISLAND	\$255,663	0.36%	27	0.38%	5.79	134.82	0.10
SOUTH CAROLINA	\$174,872	0.25%	26	0.37%	6.88	127.00	0.83
TENNESSEE	\$99,940	0.14%	17	0.24%	6.82	86.17	0.89
TEXAS	\$454,111	0.64%	43	0.61%	6.36	141.78	4.79
UTAH	\$56,230	0.08%	4	0.06%	2.40	123.61	0.00
VERMONT	\$238,936	0.34%	33	0.47%	5.56	117.26	3.74
VIRGINIA	\$313,917	0.45%	34	0.48%	5.72	134.06	3.88
WASHINGTON	\$39,414	0.06%	6	0.09%	6.26	125.47	6.48
WEST VIRGINIA	\$72,821	0.10%	5	0.07%	7.03	147.00	18.97
WISCONSIN	\$34,955	0.05%	5	0.07%	6.91	67.95	0.00
WYOMING	\$55,748	0.08%	7	0.10%	6.99	68.44	0.00

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
FOREIGN COUNTRY	\$70,969	0.10%	9	0.13%	6.79	62.74	0.24
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$1,598,816	2.27%	172	2.45%	2.22	111.17	0.12
Bond Rate 6.99%	\$9,840,170	13.96%	1,215	17.31%	6.84	91.72	0.47
Bond Rate 6.99% No BB Available	\$1,465,663	2.08%	230	3.28%	6.99	102.56	0.99
Fixed Rate Under 4%	\$3,226,775	4.58%	335	4.77%	3.39	160.06	24.76
Fixed Rate 4% to 4.99%	\$6,783,044	9.62%	694	9.89%	4.58	119.55	10.10
Fixed Rate 5% to 5.99%	\$13,889,524	19.71%	1,187	16.91%	5.57	168.49	14.94
Fixed Rate 6% to 6.99%	\$18,709,886	26.54%	1,608	22.91%	6.48	165.34	7.93
Fixed Rate 7% to 7.99%	\$14,887,929	21.12%	1,575	22.44%	7.45	139.92	3.87
Fixed Rate 8% to 8.75%	\$84,978	0.12%	2	0.03%	8.75	187.27	0.00
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$26,917,778	38.19%	2,322	33.09%	5.91	173.51	21.11
0 to 12 months	\$10,897,156	15.46%	922	13.14%	6.11	164.79	0.00
13 to 24 months	\$5,346,847	7.59%	456	6.50%	6.21	145.73	0.00
25 to 36 months	\$5,028,010	7.13%	489	6.97%	5.94	128.98	0.00
37 to 48 months	\$3,444,515	4.89%	374	5.33%	6.33	119.13	0.00
49 to 60 months	\$2,285,515	3.24%	265	3.78%	6.58	116.31	0.00
61 to 72 months	\$2,050,168	2.91%	222	3.16%	6.88	112.00	0.00
73 to 84 months	\$1,510,298	2.14%	204	2.91%	6.93	91.86	0.00
85 to 96 months	\$1,452,232	2.06%	208	2.96%	7.03	97.14	0.00
More than 96 months	\$11,554,264	16.39%	1,556	22.17%	6.33	87.53	0.00
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,595,730	13.61%	1,076	15.33%	5.97	136.39	12.66
Below 600	\$607,767	0.86%	63	0.90%	6.70	109.25	3.33
600 to 620	\$361,251	0.51%	41	0.58%	6.70	146.66	7.26
621 to 640	\$701,561	1.00%	77	1.10%	6.62	128.54	5.57
641 to 660	\$5,731,983	8.13%	607	8.65%	6.13	154.18	13.99
661 to 680	\$17,863,845	25.34%	1,770	25.22%	6.34	144.96	7.03
681 to 700	\$13,325,788	18.91%	1,313	18.71%	6.27	143.78	6.97
701 to 720	\$8,071,645	11.45%	724	10.32%	6.30	147.27	7.10
721 to 740	\$6,500,509	9.22%	638	9.09%	6.09	140.99	4.94
741 to 760	\$3,904,254	5.54%	361	5.14%	5.63	143.92	5.20
761 to 780	\$2,289,377	3.25%	223	3.18%	5.63	135.41	6.59
781 to 800	\$1,022,902	1.45%	78	1.11%	4.80	125.17	8.37
801 to 820	\$510,172	0.72%	47	0.67%	5.51	153.20	12.01
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,772,283	3.93%	298	4.25%	4.52	113.05	0.31
600 to 620	\$21,885	0.03%	2	0.03%	5.31	80.16	0.00
621 to 640	\$146,205	0.21%	15	0.21%	6.56	110.02	5.44
641 to 660	\$539,941	0.77%	53	0.76%	6.40	132.52	10.26
661 to 680	\$1,780,958	2.53%	162	2.31%	6.30	143.04	11.94
681 to 700	\$3,264,506	4.63%	332	4.73%	6.33	142.06	8.75
701 to 720	\$5,434,462	7.71%	534	7.61%	6.22	143.86	10.36
721 to 740	\$7,465,506	10.59%	711	10.13%	6.35	141.48	7.90
741 to 760	\$7,987,786	11.33%	806	11.48%	6.26	143.18	8.57
761 to 780	\$13,370,955	18.97%	1,327	18.91%	6.22	146.08	8.38
781 to 800	\$17,370,750	24.64%	1,731	24.67%	6.16	146.36	7.95
801 to 820	\$9,724,557	13.80%	998	14.22%	6.10	144.38	7.28
Over 820	\$606,989	0.86%	49	0.70%	6.13	145.45	10.48
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$280,530	0.40%	60	0.85%	6.67	63.03	0.05
600 to 620	\$21,885	0.03%	2	0.03%	5.31	80.16	0.00
621 to 640	\$108,122	0.15%	10	0.14%	6.51	108.56	7.35
641 to 660	\$493,792	0.70%	46	0.66%	6.40	129.95	9.73
661 to 680	\$1,429,380	2.03%	130	1.85%	6.17	142.39	11.84
681 to 700	\$3,236,655	4.59%	342	4.87%	6.20	141.62	8.64
701 to 720	\$5,794,483	8.22%	553	7.88%	6.24	143.19	9.81
721 to 740	\$8,034,428	11.40%	775	11.04%	6.18	137.49	7.27
741 to 760	\$8,912,802	12.64%	890	12.68%	6.10	142.82	7.62
761 to 780	\$13,960,578	19.81%	1,380	19.66%	6.15	145.18	8.17
781 to 800	\$17,521,130	24.86%	1,748	24.91%	6.14	145.62	7.92
801 to 820	\$10,086,009	14.31%	1,033	14.72%	6.09	144.73	7.48
Over 820	\$606,989	0.86%	49	0.70%	6.13	145.45	10.48
Totals	\$70,486,783	100.00%	7,018	100.00%	6.15	143.16	8.06

	10/31/20	11/30/20	12/31/20	01/31/21	02/28/21	03/31/21
Loan Balance	\$ 73,568,377	\$ 72,686,200	\$ 71,685,605	\$ 74,038,592	\$ 74,027,445	\$ 72,274,990
Repayment	\$ 56,915,987	\$ 58,888,920	\$ 57,599,394	\$ 58,012,259	\$ 58,238,620	\$ 56,331,148
	77.4%	81.0%	80.4%	78.4%	78.7%	77.9%
Problem Loans:						
In Claim Status	\$ 168,684	\$ 144,220	\$ 193,029	\$ 170,802	\$ 110,789	\$ 105,141
Uninsured	\$ 117,332	\$ 108,080	\$ 108,080	\$ 107,615	\$ 107,377	\$ 107,141
Bankruptcy	\$ 56,883	\$ 36,733	\$ 457,359	\$ 440,141	\$ 451,400	\$ 491,052
Forbearance	\$ 217,619	\$ 402,297	\$ 533,953	\$ 722,937	\$ 218,964	\$ 611,219
Delinquent Loans	\$ 170,873	\$ 168,339	\$ 155,302	\$ 202,949	\$ 438,939	\$ 153,409
31-60 days	\$ 589,213	\$ 502,859	\$ 359,910	\$ 332,219	\$ 237,649	\$ 400,790
61-90 days	\$ 977,705	\$ 1,073,494	\$ 1,049,165	\$ 1,258,105	\$ 895,552	\$ 1,165,418
> 90 days						
Subtotal Delinquent Loans	\$ 1,320,603	\$ 1,362,527	\$ 1,807,632	\$ 1,976,663	\$ 1,565,118	\$ 1,868,752
% of Repayment	1.80%	1.87%	2.52%	2.67%	2.11%	2.59%
Total Problem Loans						
% of Repayment	2.320%	2.314%	3.138%	3.407%	2.687%	3.317%

FIRSTMARK

FIRSTMARK

	04/30/21	05/31/21	06/30/21	07/31/21	08/31/21	09/30/21
Loan Balance	\$ 70,986,283	\$ 69,973,312	\$ 69,066,974	\$ 67,995,079	\$ 68,634,192	\$ 70,486,783
Repayment	\$ 55,633,068	\$ 55,078,170	\$ 54,730,378	\$ 53,898,772	\$ 53,881,307	\$ 54,469,132
	78.4%	78.7%	79.2%	79.3%	78.5%	77.3%
Problem Loans:						
In Claim Status	\$ 8,386	\$ 6,792	\$ 33,636		\$ 35,254	\$ 16,885
Uninsured						
Bankruptcy	\$ 107,005	\$ 106,973	\$ 106,972	\$ 106,972	\$ 31,766	\$ 51,276
Forbearance	\$ 420,776	\$ 74,110	\$ 159,346			
Delinquent Loans						
31-60 days	\$ 267,864	\$ 314,303	\$ 351,188	\$ 349,719	\$ 486,273	\$ 333,175
61-90 days	\$ 310,489	\$ 220,856	\$ 224,905	\$ 100,409	\$ 85,316	\$ 275,798
> 90 days	\$ 234,175	\$ 280,804	\$ 183,545	\$ 209,646	\$ 188,622	\$ 200,700
Subtotal Delinquent Loans	\$ 812,528	\$ 815,963	\$ 759,638	\$ 659,774	\$ 760,211	\$ 809,673
% of Repayment						
Total Problem Loans	\$ 1,348,695	\$ 1,003,838	\$ 1,059,592	\$ 766,746	\$ 827,231	\$ 877,834
% of Repayment	2.424%	1.823%	1.936%	1.423%	1.535%	1.612%

2021 - 2022 School Year Loan Breakdown

By Loan Repayment Option

September 30, 2021

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	31	13.0%	555,718.00	14.6%
Interest Only	98	41.0%	1,605,811.00	42.2%
Deferment	110	46.0%	1,646,121.00	43.2%
Total	239		3,807,650.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	47	20.6%	897,773.00	21.6%
Interest Only	97	42.5%	1,793,944.00	43.1%
Deferment	84	36.8%	1,468,347.00	35.3%
Total	228		4,160,064.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	78	16.7%	1,453,491.00	18.2%
Interest Only	195	41.8%	3,399,755.00	42.7%
Deferment	194	41.5%	3,114,468.00	39.1%
Total	467		7,967,714.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	47	60.3%	897,773.00	61.8%
Repeat Borrowers	31	39.7%	555,718.00	38.2%
Total	78		1,453,491.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	97	49.7%	1,793,944.00	52.8%
Repeat Borrowers	98	50.3%	1,605,811.00	47.2%
Total	195		3,399,755.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	84	43.3%	1,468,347.00	47.1%
Repeat Borrowers	110	56.7%	1,646,121.00	52.9%
Total	194		3,114,468.00	

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

	9/30/2021	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
2012 Defaulted \$\$\$	\$0	\$846	\$0	\$0	\$0	\$19,991	\$93,450	\$165,462	\$275,546	\$203,034	\$141,523	\$35,422	\$43,278				
Claims/Reov \$\$\$	0.00%	0.01%	0.00%	0.00%	0.00%	0.34%	0.75%	0.92%	0.86%	0.60%	0.63%	0.27%	0.41%				
Net Defaults \$\$\$	\$2,025	\$2,205	\$2,304	\$13,467	\$22,417	\$2,883	\$61,631	\$27,672	\$19,144	\$10,260	\$0	\$0	\$0				
2013 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$17,108	\$6,342	\$137,790	\$256,202	\$192,775	\$141,523	\$35,422	\$43,278				
Claims/Reov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.25%	0.77%	0.80%	0.57%	0.65%	0.27%	0.41%				
Net Defaults \$\$\$	\$2,025	\$2,205	\$2,304	\$13,467	\$22,417	\$17,108	\$6,342	\$137,790	\$256,202	\$192,775	\$141,523	\$35,422	\$43,278				
2014 Defaulted \$\$\$	\$0	\$13,036	\$2,017	\$0	\$0	\$28,666	\$38,707	\$127,631	\$306,877	\$225,764	\$93,857	\$6,167	\$12,006				
Claims/Reov \$\$\$	0.00%	0.14%	0.02%	0.00%	0.00%	0.48%	0.47%	0.71%	0.96%	0.66%	0.18%	0.05%	0.11%				
Net Defaults \$\$\$	\$2,063	\$2,395	\$13,598	\$2,502	\$0	\$15,471	\$20,246	\$27,487	\$21,071	\$6,656	\$7,841	\$0	\$617				
2015 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$19,779	\$8,281	\$100,144	\$238,806	\$219,128	\$172,811	\$10,520	\$0				
Claims/Reov \$\$\$	0.00%	0.03%	0.04%	0.04%	0.04%	0.16%	0.16%	0.15%	0.07%	0.02%	0.03%	0.00%	0.00%				
Net Defaults \$\$\$	\$2,063	\$2,395	\$13,598	\$2,502	\$0	\$19,779	\$8,281	\$100,144	\$238,806	\$219,128	\$172,811	\$10,520	\$0				
2016 Defaulted \$\$\$	\$0	\$4,233	\$11,617	\$11,854	\$12,368	\$0	\$24,868	\$56,880	\$85,201	\$118,741	\$18,947	\$35,001	\$9,044				
Claims/Reov \$\$\$	0.00%	0.06%	0.12%	0.12%	0.19%	0.00%	0.20%	0.32%	0.36%	0.35%	0.27%	0.27%	0.09%				
Net Defaults \$\$\$	\$2,569	\$3,775	\$11,238	\$9,249	\$10,445	\$0	\$24,868	\$56,880	\$85,201	\$118,741	\$18,947	\$35,001	\$9,044				
2017 Defaulted \$\$\$	\$0	\$2,259	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$28,959	\$33,959	\$54,882				
Claims/Reov \$\$\$	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.23%	0.13%	0.26%	0.52%				
Net Defaults \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$18,828	\$4,129	\$86,306	\$151,828	\$126,757	\$28,247	\$17,855	\$19,367				
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Claims/Reov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
Net Defaults \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$18,828	\$4,129	\$86,306	\$151,828	\$126,757	\$28,247	\$17,855	\$19,367				
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Claims/Reov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
Net Defaults \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$67,856	\$83,399	\$92,271	\$106,144	\$29,522	\$17,855	\$19,367				
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Claims/Reov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
Net Defaults \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$67,856	\$83,399	\$92,271	\$106,144	\$29,522	\$17,855	\$19,367				
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Claims/Reov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
Net Defaults \$\$\$	\$147,856	\$223,536	\$284,825	\$382,981	\$186,869	\$164,119	\$977,146	\$1,963,327	\$1,701,393	\$1,837,210	\$1,225,551	\$288,781	\$205,517				
Claims/Reov \$\$\$	3.89%	3.23%	2.98%	4.02%	2.89%	2.75%	7.81%	6.67%	7.16%	5.75%	3.60%	2.69%	2.22%				
as % of Defaults	114.98%	80.49%	84.20%	102.49%	55.54%	66.15%	60.42%	36.02%	36.02%	29.09%	26.91%	27.84%	37.90%				
as % of Originations	4.47%	2.51%	2.51%	4.12%	3.04%	3.82%	4.12%	2.98%	2.88%	1.71%	0.97%	0.75%	0.64%				
Net Defaults \$\$\$	\$21,147	\$43,065	\$45,006	\$95,552	\$83,082	\$67,597	\$386,709	\$661,081	\$1,088,992	\$1,274,671	\$893,784	\$455,060	\$179,336				
	-0.58%	0.63%	0.47%	-0.10%	1.22%	1.32%	3.09%	3.09%	4.53%	4.04%	2.65%	1.94%	1.24%				

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

Cumulative Loans in Repayment

	9/30/2021	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
2012 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,245,913
Claims/Receiv \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$27,663
2013 Defaulted \$\$\$	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,006,250
Claims/Receiv \$\$\$	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$944,558
2014 Defaulted \$\$\$	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$245,256
Claims/Receiv \$\$\$	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$659,102
2015 Defaulted \$\$\$	\$7,922	\$1,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,019,079
Claims/Receiv \$\$\$	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$7,922	\$1,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$184,833
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$864,246
Claims/Receiv \$\$\$	0.28%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$21,835	\$32,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$418,849
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$415,705
Claims/Receiv \$\$\$	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$622,218
2018 Defaulted \$\$\$	\$6,648	\$0	\$0	\$15,014	\$0	\$17,124	\$0	\$0	\$0	\$0	\$0	\$408,262
Claims/Receiv \$\$\$	0.08%	0.00%	0.46%	0.20%	0.00%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$6,648	\$0	\$0	\$15,014	\$0	\$17,124	\$0	\$0	\$0	\$0	\$0	\$679,588
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,407	\$0	\$12,849	\$0	\$0	\$0	\$0	\$0	\$259,257
Claims/Receiv \$\$\$	0.31%	0.12%	0.34%	0.03%	0.00%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$21,037	\$8,025	\$23,304	\$2,407	\$0	\$11,210	\$0	\$0	\$0	\$0	\$0	\$577,285
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$114,191
Claims/Receiv \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$346,440
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Receiv \$\$\$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Defaulted \$\$\$	\$75,099	\$47,830	\$120,286	\$37,619	\$32,384	\$0	\$34,812	\$84,329	\$41,020	\$0	\$0	\$10,558,316
Claims/Receiv \$\$\$	0.93%	0.74%	1.64%	0.48%	0.45%	0.00%	0.43%	0.34%	0.31%	0.00%	0.00%	3.63%
as % of Defaults	33.94%	30.07%	15.02%	11.55%	34.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	44.29%
as % of Originations	0.47%	0.25%	0.25%	0.06%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%
Net Defaults \$\$\$	\$17,094	\$10,247	\$33,275	\$34,812	\$34,812	\$0	\$34,812	\$34,329	\$41,020	\$0	\$0	\$5,982,143
Net Defaults \$\$\$	0.62%	0.28%	1.40%	0.43%	0.22%	0.00%	0.43%	0.34%	0.31%	0.00%	0.00%	2.02%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH SEPTEMBER 30, 2021**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/20-06/30/21 FAME Fiscal Year Through 09/30/2021	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/2020	07/01/20-06/30/21 FAME Fiscal Year Through 09/30/2021	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/2020	07/01/20-06/30/21 FAME Fiscal Year Through 09/30/2021	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/2020
Applications Received	929	877	2	0	931	877
Applications Approved	467	404	0	0	467	404
Applications Denied	244	251	1	0	245	251
Applications Cancelled	115	132	1	0	116	132
Applications in Process	103	90	0	0	103	90
Approval Rate	66%	62%	0%	0%	66%	62%
Number of Disbursements	584	457	0	0	584	457
Dollar Amount of Disbursements	\$ 5,473,007	\$ 3,852,095	\$ -	\$ -	\$ 5,473,007	\$ 3,852,095
Year to Date Plan	\$ 4,815,119	\$ 6,411,503	\$ -	\$ -	\$ 4,815,119	\$ 6,411,503
Year to Date Variance	\$ 657,888	\$ (2,559,408)	\$ -	\$ -	\$ 657,888	\$ (2,559,408)
Average Disbursed Amount	\$ 9,372	\$ 8,429	\$ -	\$ -	\$ 9,372	\$ 8,429

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH SEPTEMBER 30, 2021**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	520,450	520,450	-	-	520,450	520,450
UNIVERSITY OF NEW ENGLAND	511,222	511,222	-	-	511,222	511,222
MAINE MARITIME ACADEMY	450,299	450,299	-	-	450,299	450,299
SAINT JOSEPH'S COLLEGE	273,784	273,784	-	-	273,784	273,784
HUSSON UNIVERSITY	266,981	266,981	-	-	266,981	266,981
THOMAS COLLEGE	129,364	129,364	-	-	129,364	129,364
UNIVERSITY OF SOUTHERN MAINE	114,198	114,198	-	-	114,198	114,198
MAINE COLLEGE OF ART	98,622	98,622	-	-	98,622	98,622
THE LANDING SCHOOL	59,852	59,852	-	-	59,852	59,852
SOUTHERN MAINE COMMUNITY COLLEGE	37,150	37,150	-	-	37,150	37,150
UNIVERSITY OF MAINE-AUGUSTA	35,156	35,156	-	-	35,156	35,156
UNIVERSITY OF MAINE-FARMINGTON	32,350	32,350	-	-	32,350	32,350
BOWDOIN COLLEGE	28,577	28,577	-	-	28,577	28,577
BATES COLLEGE	16,500	16,500	-	-	16,500	16,500
COLBY COLLEGE	8,500	8,500	-	-	8,500	8,500
BEAL COLLEGE	7,500	7,500	-	-	7,500	7,500
MAINE COLLEGE OF HEALTH PROFESSIONS	4,702	4,702	-	-	4,702	4,702
UNIVERSITY OF MAINE - FORT KENT	4,216	4,216	-	-	4,216	4,216
UNIVERSITY OF MAINE-PRESQUE ISLE	2,773	2,773	-	-	2,773	2,773
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
KAPLAN UNIVERSITY	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	2,870,811	2,870,811	-	-	2,870,811	2,870,811
Total	5,473,007	5,473,007	-	-	5,473,007	5,473,007

DEFAULT RATE
 CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
 VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
 FOR CLAIM PAYMENTS RECEIVED THROUGH SEPTEMBER 30, 2021

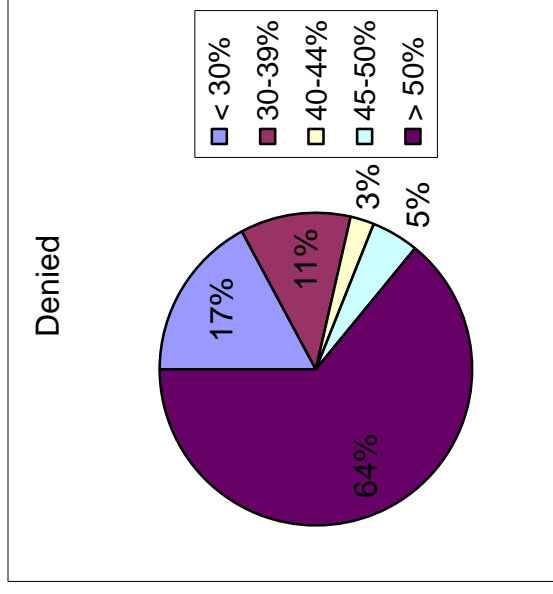
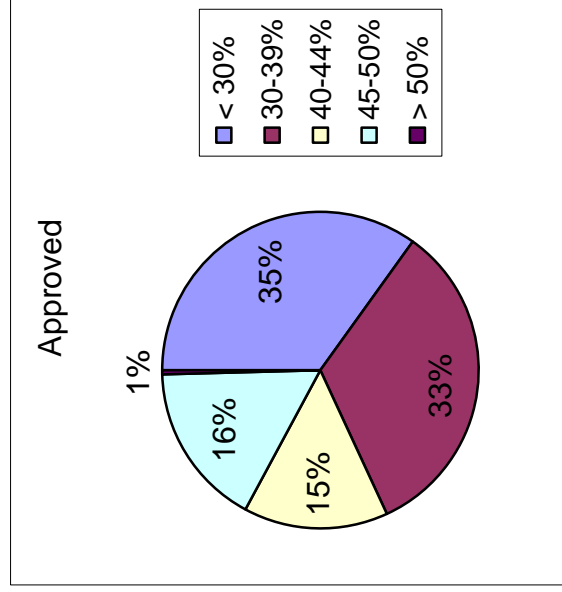
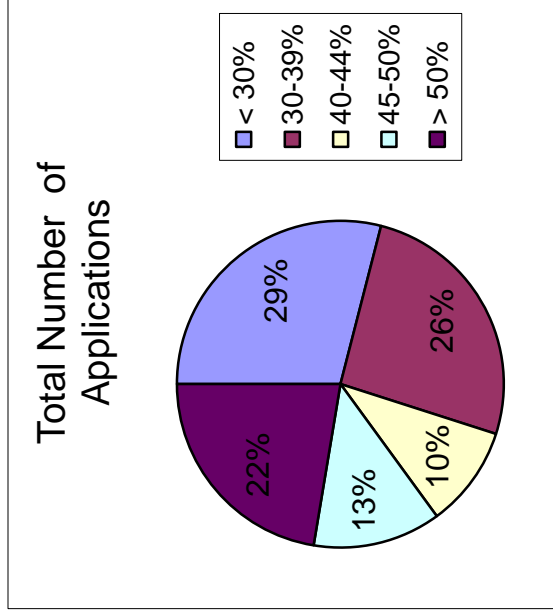
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2021	\$10,631,736	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2020	\$12,053,947	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2019	\$13,410,593	2	\$41,020	0.31%	\$0.00	0	\$0	\$0	\$41,020	0.31%
2018	\$10,004,711	2	\$34,329	0.34%	\$0.00	0	\$0	\$0	\$34,329	0.34%
2017	\$8,180,031	1	\$34,812	0.43%	\$0.00	0	\$0	\$0	\$34,812	0.43%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$11,210	\$21,174	0.29%
2015	\$7,777,183	5	\$37,619	0.48%	\$0.00	0	\$0	\$4,345	\$33,275	0.43%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$18,069	\$102,217	1.40%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0	\$30,736	\$17,094	0.26%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$25,486	\$49,613	0.62%
2011	\$10,481,450	16	\$202,517	1.93%	\$0.00	0	\$0	\$72,590	\$129,927	1.24%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0	\$109,445	\$179,336	1.38%
2009	\$22,414,714	51	\$602,916	2.69%	\$0.00	0	\$0	\$167,856	\$435,060	1.94%
2008	\$34,048,382	85	\$1,225,551	3.60%	\$0.00	0	\$0	\$329,767	\$895,784	2.63%
2007	\$31,957,353	141	\$1,837,210	5.75%	\$0.00	0	\$0	\$545,539	\$1,291,671	4.04%
2006	\$23,762,942	146	\$1,701,393	7.16%	\$0.00	0	\$0	\$612,901	\$1,088,492	4.58%
2005	\$17,929,934	126	\$1,196,327	6.67%	\$0.00	0	\$0	\$534,447	\$661,881	3.69%
2004	\$12,506,502	107	\$977,146	7.81%	\$0.00	0	\$0	\$590,437	\$386,709	3.09%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0	\$283,810	\$216,787	3.01%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$144,913	\$67,397	1.32%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$108,567	\$55,552	0.93%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$103,787	\$83,082	1.29%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$392,515	-\$9,534	-0.10%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$239,819	\$45,006	0.47%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$179,931	\$43,605	0.63%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$170,003	-\$22,147	-0.58%
TOTAL	\$311,776,812	984	\$10,558,316	3.39%	\$0.00	0	\$0	\$4,676,173	\$5,882,143	1.89%

*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

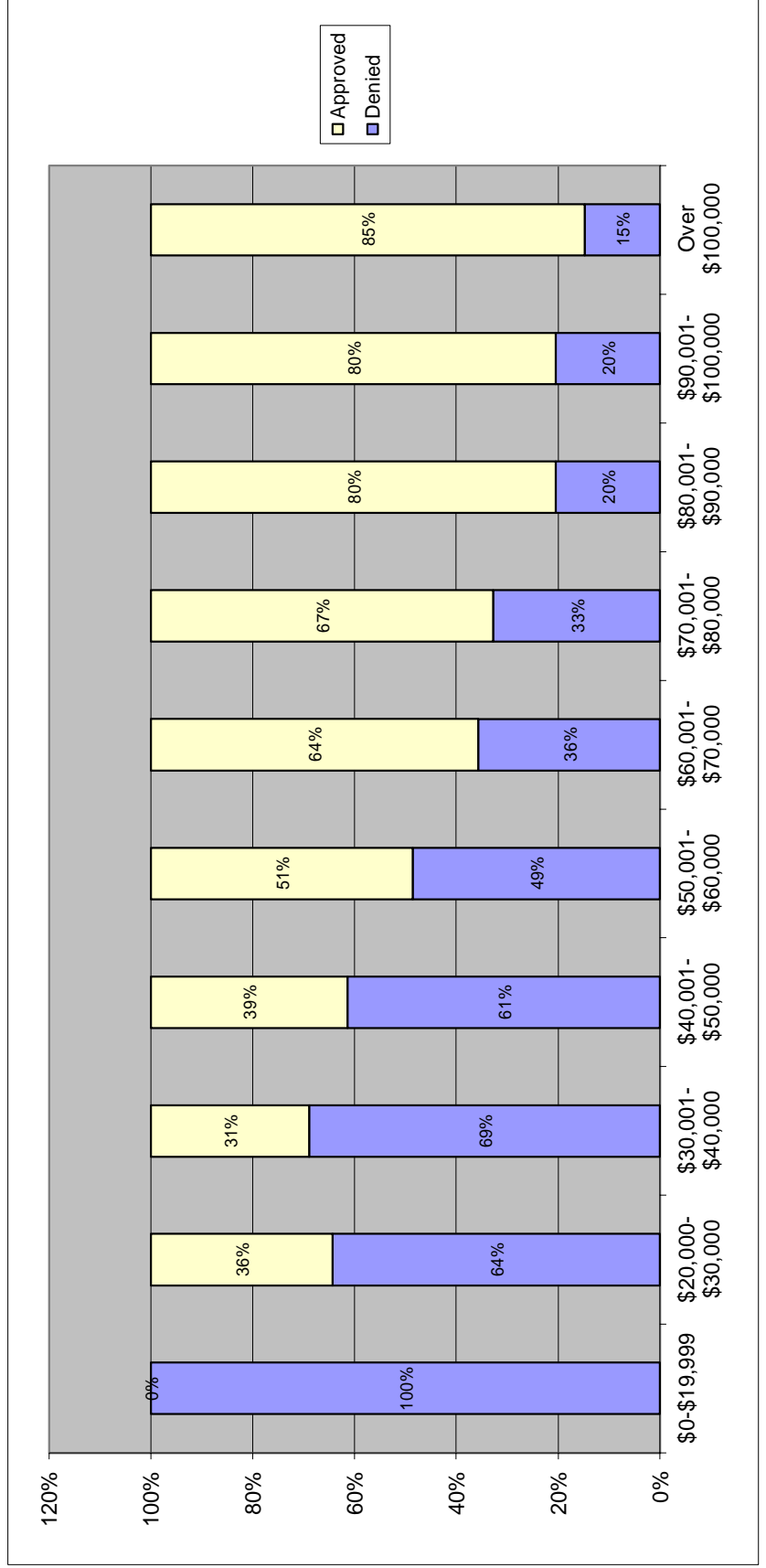
APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2021

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	205	29%	163	35%	42	17%	80%	20%
30-39%	183	26%	155	33%	28	11%	85%	15%
40-44%	75	10%	69	15%	6	3%	92%	8%
45-50%	90	13%	78	16%	12	5%	87%	13%
> 50%	159	22%	2	1%	157	64%	1%	99%
	712	100%	467	100%	245	100%	66%	34%



**MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2021**

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	36	5%	-	0%	36	100%
\$20,000-\$30,000	28	4%	10	36%	18	64%
\$30,001-\$40,000	45	6%	14	31%	31	69%
\$40,001-\$50,000	44	6%	17	39%	27	61%
\$50,001-\$60,000	70	10%	36	51%	34	49%
\$60,001-\$70,000	56	8%	36	64%	20	36%
\$70,001-\$80,000	55	8%	37	67%	18	33%
\$80,001-\$90,000	44	6%	35	80%	9	20%
\$90,001-\$100,000	44	6%	35	80%	9	20%
Over \$100,000	290	41%	247	85%	43	15%
	712	100%	467	66%	245	34%

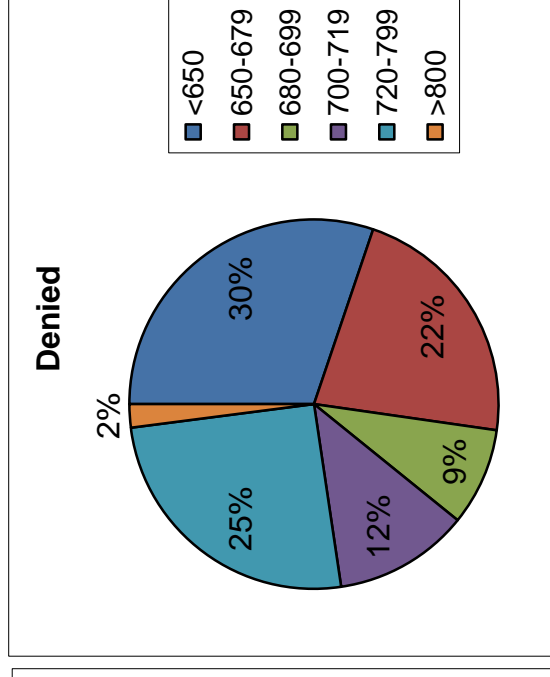
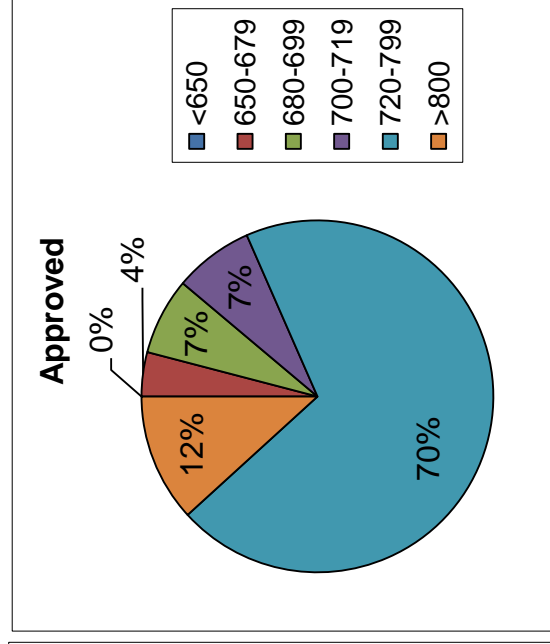
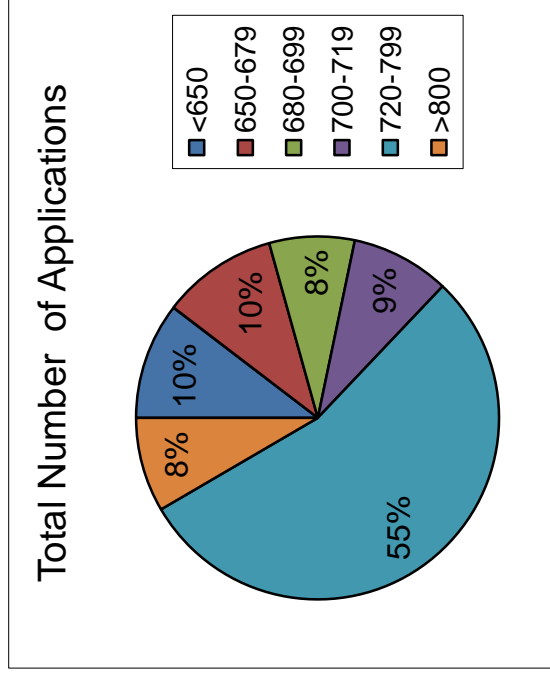


MAINE LOAN

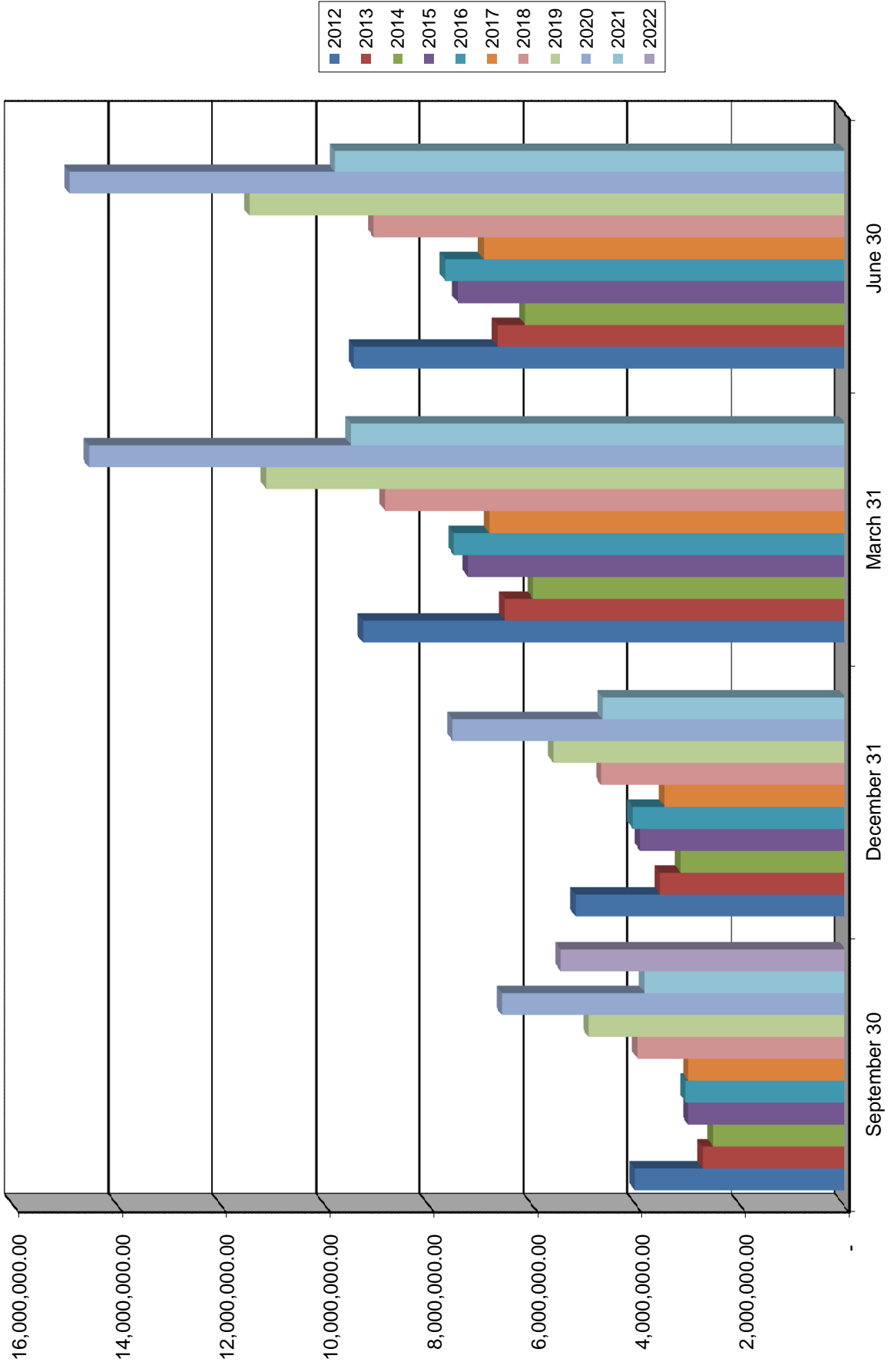
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2021

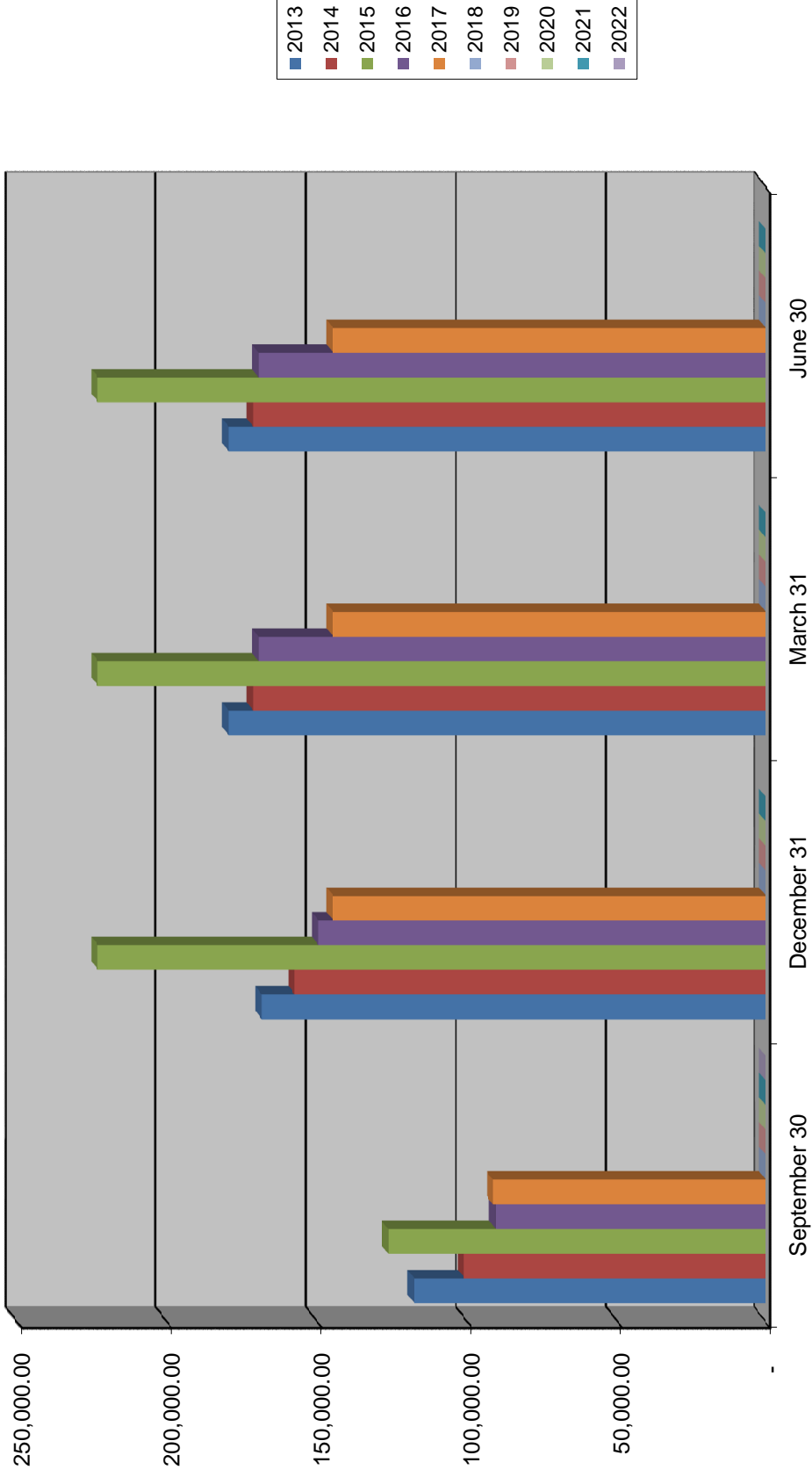
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	74	10%	-	0%	74	0%	30%	100%
650-679	73	10%	19	4%	54	26%	22%	74%
680-699	54	8%	33	7%	21	61%	9%	39%
700-719	63	9%	34	7%	29	54%	12%	46%
720-799	388	55%	326	70%	62	84%	25%	16%
>800	60	8%	55	12%	5	92%	2%	8%
	712	100%	467	100%	245	66%	100%	34%



Fiscal Year to Date Maine Loan Disbursements By Quarter



Fiscal Year to Date Maine Medical Loan Disbursements By Quarter



FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH SEPTEMBER 30, 2021

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	418	\$7,150,030.39	\$17,105.34	8.20%
MED LOAN	12	\$384,247.15	\$32,020.60	4.85%
CONSOLIDATION	2	\$114,149.35	\$57,074.68	8.98%
TOTAL PORTFOLIO	432	\$7,648,426.88	\$17,704.69	8.04%

TOTAL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$45,391.93	\$45,391.93	\$43,984.68	\$43,984.68	\$67,390.06	\$67,390.06	\$132,428.97	\$132,428.97
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$45,517.93	\$45,517.93	\$44,008.68	\$44,008.68	\$67,390.06	\$67,390.06	\$132,428.97	\$132,428.97

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	24	\$371,406.81	\$15,475.28	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	24	\$371,406.81	\$15,475.28	6.48%

KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$6,530.75	\$6,530.75	\$2,129.25	\$2,129.25	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$6,530.75	\$6,530.75	\$2,129.25	\$2,129.25	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH SEPTEMBER 30, 2021**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	73	\$1,498,066.41	\$20,521.46	8.37%
MED LOAN	1	\$22,370.04	\$22,370.04	2.30%
CONSOLIDATION	1	\$38,324.56	\$38,324.56	8.98%
TOTAL FAME PORTFOLIO	75	\$1,558,761.00	\$20,783.48	8.30%

FINANCE AUTHORITY OF MAINE MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$7,328.57	\$7,328.57	\$0.00	\$0.00	\$17,074.94	\$17,074.94
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FAME	\$7,328.57	\$7,328.57	\$0.00	\$0.00	\$17,074.94	\$17,074.94

*All Genfund loans are considered defaulted. The debtors of these loans made payment arrangements, so the loans are held at FAME rather than being assigned to a collection agency.

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	6	\$36,070.52	\$36,070.52	6	8	\$170,184.34	8	\$170,184.34
MED LOAN	0	\$0.00	\$0.00	0	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	\$0.00	0	0	\$0.00	0	\$0.00
TOTAL TRANSFER	6	\$36,070.52	\$36,070.52	6	8	\$170,184.34	8	\$170,184.34

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	31	\$589,990.08	\$19,031.94	8.60%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL D&P PORTFOLIO	31	\$589,990.08	\$19,031.94	8.60%

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$5,396.02	\$5,396.02	\$36,103.92	\$36,103.92	\$67,390.06	\$67,390.06	\$115,354.03	\$115,354.03
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$5,396.02	\$5,396.02	\$36,103.92	\$36,103.92	\$67,390.06	\$67,390.06	\$115,354.03	\$115,354.03

**Fees include regular pmts & settled

FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH SEPTEMBER 30, 2021

TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL IN 2021/2022

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED	CURRENT QUARTER # OF ACCOUNTS TRANSFER FROM KB&F	CURRENT QUARTER P & I TRANSFER FROM KB&F	YTD # OF ACCOUNTS TRANSFER FROM KB&F	YTD P & I TRANSFER FROM KB&F
MAINE LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL RAB PORTFOLIO	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	290	\$4,690,567.09	\$16,174.37	8.26%
MED LOAN	11	\$361,877.11	\$32,897.92	5.08%
CONSOLIDATION	1	\$75,824.79	\$75,824.79	8.98%
TOTAL CC PORTFOLIO	302	\$5,128,268.99	\$16,981.02	8.05%

CREDIT CONTROL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD*
MAINE LOAN	\$26,136.59	\$26,136.59	\$5,751.51	\$5,751.51	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CC PORTFOLIO	\$26,262.59	\$26,262.59	\$5,775.51	\$5,775.51	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular prnts & settled