

To: Bond Review Participants
From: Carlos Mello, Acting CEO *cm*
Date: February 11, 2022
Re: December 31, 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 December 31, 2021, for your review:

- December 31, 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").
- December 31, 2021 Asset Coverage Ratio
- December 31, 2021 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- December 31, 2021 Loan Characteristics Report
- December 31, 2021 Delinquency Analysis
- December 31, 2021 New Loans by Repayment Type
- December 31, 2021 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- December 31, 2021 Cumulative Default Schedule – Static Pool (by year of origination)
- December 31, 2021 Loan Origination Graphs and Charts
- December 31, 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)
December 31, 2021

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 16,639,284.61	\$ 15,465,410.15	\$ 1,173,874.46
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,741,208.90	\$ 1,741,208.90	\$ -
Notes Receivable	\$ 67,858,749.28	\$ 67,858,749.28	\$ -
Less: Reserve fo Losses on Notes	\$ (2,567,228.52)	\$ (2,567,228.52)	\$ -
Prepaid Expense	\$ 7,921.17	\$ 7,921.17	\$ -
Prepaid Bond Insurance	\$ 203,027.25	\$ 203,027.25	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 83,882,962.69	\$ 82,709,088.23	\$ 1,173,874.46
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 22,227.04	\$ 21,065.04	\$ 1,162.00
Accrued Liabilities	\$ 29,513.93	\$ -	\$ 29,513.93
Accrued Interest Bonds Payable	\$ 258,577.19	\$ 258,577.19	\$ -
Accred Arbitrage-Purpose	\$ 5,236,451.13	\$ 5,236,451.13	\$ -
Bonds Payable	\$ 72,975,000.00	\$ 72,975,000.00	\$ -
Premium on Bonds (net)	\$ 4,528,374.13	\$ 4,528,374.13	\$ -
Deferred Loss on Refunding (Net)	\$ (1,327,670.73)	\$ (1,327,670.73)	\$ -
Total Liabilities	\$ 81,722,472.69	\$ 81,691,796.76	\$ 30,675.93
Fund Balance			
Retained Fund Balance	\$ 2,160,490.00	\$ 1,017,291.47	\$ 1,143,198.53
Total Fund Balance	\$ 2,160,490.00	\$ 1,017,291.47	\$ 1,143,198.53
Total Liabilities and Fund Balance	\$ 83,882,962.69	\$ 82,709,088.23	\$ 1,173,874.46

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 12/31/2021	Budget Month 12/31/2021	Variance Month	YTD Actual 12/31/2021	YTD Budget 12/31/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 346,997.61	\$ 356,944.21	\$ (9,946.60)	\$ 2,142,620.12	\$ 2,165,361.74	\$ (22,741.62)	\$ 4,274,737.00
Investment Income	\$ 14,289.93	\$ 455.78	\$ 13,834.15	\$ 4,519.13	\$ 1,651.43	\$ 2,867.70	\$ 3,513.69
Other Income	\$ 1,747.28	\$ 1,250.00	\$ 497.28	\$ 9,053.21	\$ 7,500.00	\$ 1,553.21	\$ 15,000.00
Total Revenue	\$ 363,034.82	\$ 358,649.99	\$ 4,384.83	\$ 2,156,192.46	\$ 2,174,513.17	\$ (18,320.71)	\$ 4,293,250.69
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 33,827.12	\$ 50,012.84	\$ 16,185.72	\$ 188,103.68	\$ 290,923.08	\$ 102,819.40	\$ 577,269.17
Marketing	\$ -	\$ 4,759.46	\$ 4,759.46	\$ 25,193.82	\$ 28,556.76	\$ 3,362.94	\$ 56,913.52
Contributions, Sponsorships, & Dues	\$ (447.05)	\$ 166.87	\$ 613.92	\$ 879.85	\$ 1,009.21	\$ 129.36	\$ 1,829.99
Loan Servicing	\$ 14,551.66	\$ 21,089.64	\$ 6,537.98	\$ 98,170.73	\$ 126,934.32	\$ 28,763.59	\$ 253,356.00
Depreciation	\$ 4,910.42	\$ 2,637.12	\$ (2,273.30)	\$ 14,210.12	\$ 15,437.55	\$ 1,227.43	\$ 35,564.60
Travel & Meals	\$ 24.10	\$ 185.69	\$ 161.59	\$ (20.44)	\$ 1,249.58	\$ 1,270.02	\$ 1,730.32
Professional Fees	\$ 3,434.48	\$ 6,914.74	\$ 3,480.26	\$ 82,636.00	\$ 67,028.72	\$ (15,607.28)	\$ 97,960.26
Bond Administration Expense	\$ 9,076.07	\$ 9,136.79	\$ 60.72	\$ 62,792.67	\$ 56,869.49	\$ (5,923.18)	\$ 109,938.00
Arbitrage Expense	\$ 79,166.67	\$ 79,166.67	\$ -	\$ 475,000.02	\$ 475,000.02	\$ -	\$ 950,000.00
Bond Financing Expense	\$ 78,921.68	\$ 265,234.39	\$ 186,312.71	\$ 1,526,633.47	\$ 1,664,373.94	\$ 137,740.47	\$ 3,555,323.00
Other Operating Expenses	\$ 9,630.60	\$ 6,790.93	\$ (2,839.67)	\$ 38,435.15	\$ 40,868.06	\$ 2,432.91	\$ 87,489.92
Total Operating Expenses	\$ 233,095.75	\$ 446,095.14	\$ 212,999.39	\$ 2,512,035.07	\$ 2,768,250.73	\$ 256,215.66	\$ 5,727,374.78
Non-Operating Expenses							
Legal Expense-projects	\$ 5,107.00	\$ 254.04	\$ (4,852.96)	\$ 4,550.29	\$ 1,524.24	\$ (3,026.05)	\$ 3,048.49
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 10,000.00	\$ 10,000.00	\$ -	\$ 60,000.00	\$ 60,000.00	\$ -	\$ 120,000.00
Total Non-Operating Expenses	\$ 15,107.00	\$ 10,254.04	\$ (4,852.96)	\$ 64,550.29	\$ 61,524.24	\$ (3,026.05)	\$ 123,048.49
Total Expenses	\$ 248,202.75	\$ 456,349.18	\$ 208,146.43	\$ 2,576,585.36	\$ 2,829,774.97	\$ 253,189.61	\$ 5,850,423.27
Change in Net Position	\$ 114,832.07	\$ (97,699.19)	\$ 212,531.26	\$ (420,392.90)	\$ (655,261.80)	\$ 234,868.90	\$ (1,557,172.58)

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 12/31/2021	Budget Month 12/31/2021	Variance Month	YTD Actual 12/31/2021	YTD Budget 12/31/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 346,997.61	\$ 356,944.21	\$ (9,946.60)	\$ 2,142,620.12	\$ 2,165,361.74	\$ (22,741.62)	\$ 4,274,737.00
Investment Income	\$ 432.69	\$ 455.78	\$ (23.09)	\$ 3,276.21	\$ 1,651.43	\$ 1,624.78	\$ 3,513.69
Other Income	\$ 1,747.28	\$ 1,250.00	\$ 497.28	\$ 9,053.21	\$ 7,500.00	\$ 1,553.21	\$ 15,000.00
Total Revenue	\$ 349,177.58	\$ 358,649.99	\$ (9,472.41)	\$ 2,154,949.54	\$ 2,174,513.17	\$ (19,563.63)	\$ 4,293,250.69
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 14,551.66	\$ 21,089.64	\$ 6,537.98	\$ 98,170.73	\$ 126,934.32	\$ 28,763.59	\$ 253,356.00
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ -	\$ -	\$ 31,500.00	\$ 24,000.00	\$ (7,500.00)	\$ 24,000.00
Bond Administration Expense	\$ 9,076.07	\$ 9,136.79	\$ 60.72	\$ 62,792.67	\$ 56,869.49	\$ (5,923.18)	\$ 109,938.00
Arbitrage Expense	\$ 79,166.67	\$ 79,166.67	\$ -	\$ 475,000.02	\$ 475,000.02	\$ -	\$ 950,000.00
Bond Financing Expense	\$ 78,921.68	\$ 265,234.39	\$ 186,312.71	\$ 1,526,633.47	\$ 1,664,373.94	\$ 137,740.47	\$ 3,555,323.00
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 181,716.08	\$ 374,627.49	\$ 192,911.41	\$ 2,194,096.89	\$ 2,347,177.77	\$ 153,080.88	\$ 4,892,617.00
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 60,071.00	\$ 60,442.43	\$ 371.43	\$ 362,886.00	\$ 367,791.13	\$ 4,905.13	\$ 670,582.69
Provision for Losses on Notes	\$ 10,000.00	\$ 10,000.00	\$ -	\$ 60,000.00	\$ 60,000.00	\$ -	\$ 120,000.00
Total Non-Operating Expenses	\$ 70,071.00	\$ 70,442.43	\$ 371.43	\$ 422,886.00	\$ 427,791.13	\$ 4,905.13	\$ 790,582.69
Total Expenses	\$ 251,787.08	\$ 445,069.92	\$ 193,282.84	\$ 2,616,982.89	\$ 2,774,968.90	\$ 157,986.01	\$ 5,683,199.69
Change in Net Position	\$ 97,390.50	\$ (86,419.93)	\$ 183,810.43	\$ (462,033.35)	\$ (600,455.73)	\$ 138,422.38	\$ (1,389,949.00)

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 12/31/2021	Budget Month 12/31/2021	Variance Month	YTD Actual 12/31/2021	YTD Budget 12/31/2021	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 13,857.24	\$ -	\$ 13,857.24	\$ 1,242.92	\$ -	\$ 1,242.92	\$ -
Other Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Revenue	\$ 13,857.24	\$ -	\$ 13,857.24	\$ 1,242.92	\$ -	\$ 1,242.92	\$ -
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 33,827.12	\$ 50,012.84	\$ 16,185.72	\$ 188,103.68	\$ 290,923.08	\$ 102,819.40	\$ 577,269.17
Marketing	\$ -	\$ 4,759.46	\$ 4,759.46	\$ 25,193.82	\$ 28,556.76	\$ 3,362.94	\$ 56,913.52
Contributions, Sponsorships, & Dues	\$ (447.05)	\$ 166.87	\$ 613.92	\$ 879.85	\$ 1,009.21	\$ 129.36	\$ 1,829.99
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 4,910.42	\$ 2,637.12	\$ (2,273.30)	\$ 14,210.12	\$ 15,437.55	\$ 1,227.43	\$ 35,564.60
Travel & Meals	\$ 24.10	\$ 185.69	\$ 161.59	\$ (20.44)	\$ 1,249.58	\$ 1,270.02	\$ 1,730.32
Professional Fees	\$ 3,434.48	\$ 6,914.74	\$ 3,480.26	\$ 51,136.00	\$ 43,028.72	\$ (8,107.28)	\$ 73,960.26
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 9,630.60	\$ 6,790.93	\$ (2,839.67)	\$ 38,435.15	\$ 40,868.06	\$ 2,432.91	\$ 87,489.92
Total Operating Expenses	\$ 51,379.67	\$ 71,467.65	\$ 20,087.98	\$ 317,938.18	\$ 421,072.96	\$ 103,134.78	\$ 834,757.78
Non-Operating Expenses							
Legal Expense-projects	\$ 5,107.00	\$ 254.04	\$ (4,852.96)	\$ 4,550.29	\$ 1,524.24	\$ (3,026.05)	\$ 3,048.49
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (60,071.00)	\$ (60,442.43)	\$ (371.43)	\$ (362,886.00)	\$ (367,791.13)	\$ (4,905.13)	\$ (670,582.69)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (54,964.00)	\$ (60,188.39)	\$ (5,224.39)	\$ (358,335.71)	\$ (366,266.89)	\$ (7,931.18)	\$ (667,534.20)
Total Expenses	\$ (3,584.33)	\$ 11,279.26	\$ 14,863.59	\$ (40,397.53)	\$ 54,806.07	\$ 95,203.60	\$ 167,223.58
Change in Net Position	\$ 17,441.57	\$ (11,279.26)	\$ 28,720.83	\$ 41,640.45	\$ (54,806.07)	\$ 96,446.52	\$ (167,223.58)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 12/31/2021

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	7,875,999.62
RETIREMENT ACCOUNT	1,108,870.54
PRINCIPAL ACCOUNT	903,055.57
INTEREST ACCOUNT	380,336.09
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,042,300.00
REVENUE ACCOUNT	1,101,552.86
GUARANTEE FEE ACCOUNT	2,965,921.46
RECYCLING ACCOUNT	59,208.43
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(5,236,451.13)
STUDENT LOAN RECEIVABLE	67,858,749.28
PREPAID EXPENSE	7,921.17
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,741,208.90
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	79,808,672.79
BONDS ISSUED AND OUTSTANDING	72,975,000.00
ACCOUNTS PAYABLE	6,513.38
ACCRUED INTEREST PAYABLE	258,577.19
TOTAL LIABILITIES	73,240,090.57
BASE CASE SCHEDULE OF NET ASSETS	6,568,582.22
PARITY RATIO	1.090

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 12/31/2021

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	80,090,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(7,115,000)
Ending Principal Balance (\$)	72,975,000
Actual Days in Period	92
Weighted Average Rate	4.304%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	119,690,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(37,565,000)
Ending Principal Balance (\$)	72,975,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	70,486,783	5.99%
Loans Added	1,088,295	
Loans Repaid	(4,307,471)	
Capitalized Interest	636,032	
Defaulted Loans	(25,805)	
Adjustments	(19,085)	
Ending Balance	67,858,750	5.93%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	129,093,543
Loans Repaid	(212,585,427)
Capitalized Interest	22,180,543
Defaulted Loans	(8,636,600)
Adjustments	(988,820)
Ending Balance	67,858,750

Loans by Program Type

	\$	%
Traditional Loans	67,469,679	99.43%
Consolidations	389,070	0.57%

Loans by School Type

	\$	%
4-Year	58,524,930	86.25%
2-Year	8,203,699	12.09%
Technical/Proprietary	186,552	0.27%
Graduate	291,088	0.43%
Other	652,481	0.96%
	67,858,750	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,965,921

Loans by Status

	\$	%
In School	13,083,846	19.28%
Grace	1,197,875	1.77%
Deferment	4,097,550	6.04%
Forbearance	10,437	0.02%
Interest Repayment	10,164,096	14.98%
Principal & Interest Repayment	39,149,324	57.69%
Bankruptcy	51,276	0.08%
In Claim Status	104,344	0.15%
All Loans	67,858,750	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 \$	285,412	85,936	94,874	115,650	14,073	104,344	700,289
% of Loans in Repayment	0.58%	0.17%	0.19%	0.23%	0.03%	0.21%	1.42%
% of Total Loans	0.42%	0.13%	0.14%	0.17%	0.02%	0.15%	1.03%

Credit Support

	\$	%
Reserve Funds - (1)	1,042,300	1.43%
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

3.27%

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	5	81,231	1%
660-669	9	159,462	2%
670-679	11	193,100	2%
680-689	17	264,141	3%
690-699	24	411,034	4%
700-709	21	361,296	4%
710-719	26	400,700	4%
720-729	23	334,873	4%
730-739	27	439,029	5%
740-749	38	655,050	7%
750-759	61	1,026,545	11%
760-769	49	757,859	8%
770-779	67	1,076,834	11%
780-789	64	1,246,137	13%
790-799	62	1,055,357	11%
800-809	44	630,478	7%
810-819	18	303,482	3%
820-829	2	59,820	1%
>830	-	-	0%
Total	568	9,456,428	100%

Average 756

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	203	3,344,007	35%
30-39%	192	3,185,157	34%
40-44%	81	1,539,801	16%
45-50%	90	1,341,938	14%
>50%	2	45,525	0%
TOTAL	568	9,456,428	100%

Average 32%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 12/31/2021

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	6,625,000
Bonds Issued (\$)	-
Principal Paid (\$)	(860,000)
Ending Principal Balance (\$)	5,765,000
Actual Days in Period	92
Weighted Average Rate	4.846%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(6,920,000)
Ending Principal Balance (\$)	5,765,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,032,829	7.16%
Loans Added	-	
Loans Repaid	(194,788)	
Capitalized Interest	(1,244)	
Defaulted Loans	-	
Adjustments	(274)	
Ending Balance	2,836,523	7.16%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(10,666,802)
Capitalized Interest	126,392
Defaulted Loans	(116,309)
Adjustments	(32,543)
Ending Balance	2,836,523

Loans by Program Type

	\$	%
Traditional Loans	2,836,523	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,416,448	85.19%
2-Year	367,379	12.95%
Technical/Proprietary	14,912	0.53%
Graduate	37,783	1.33%
Other	-	0.00%
	2,836,523	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 286,274

Loans by Status

	\$	%
In School	46,163	1.63%
Grace	-	0.00%
Deferment	231,309	8.15%
Forbearance	-	0.00%
Interest Repayment	12,009	0.42%
Principal & Interest Repayment	2,547,041	89.79%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	2,836,523	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 \$	-	-	34,578	-	-	-	34,578
% of Loans in Repayment	0.00%	0.00%	1.35%	0.00%	0.00%	0.00%	1.35%
% of Total Loans	0.00%	0.00%	1.22%	0.00%	0.00%	0.00%	1.22%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	2.20%
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 12/31/2021

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	5,065,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,215,000)
Ending Principal Balance (\$)	3,850,000
Actual Days in Period	92
Weighted Average Rate	4.264%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(6,150,000)
Ending Principal Balance (\$)	3,850,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,617,318	6.78%
Loans Added	-	
Loans Repaid	(215,702)	
Capitalized Interest	17,312	
Defaulted Loans	-	
Adjustments	(317)	
Ending Balance	4,418,612	6.78%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(6,868,235)
Capitalized Interest	826,168
Defaulted Loans	(123,446)
Adjustments	(30,117)
Ending Balance	4,418,612

Loans by Program Type

	\$	%
Traditional Loans	4,418,612	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,822,648	86.51%
2-Year	555,303	12.57%
Technical/Proprietary	18,370	0.42%
Graduate	22,290	0.50%
Other	-	0.00%
	4,418,612	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 191,012

Loans by Status

	\$	%
In School	30,160	0.68%
Grace	19,827	0.45%
Deferment	784,431	17.75%
Forbearance	5,821	0.13%
Interest Repayment	98,721	2.23%
Principal & Interest Repayment	3,479,652	78.75%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,418,612	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 \$	19,388	-	-	23,108	-	-	42,496
% of Loans in Repayment	0.54%	0.00%	0.00%	0.64%	0.00%	0.00%	1.19%
% of Total Loans	0.44%	0.00%	0.00%	0.52%	0.00%	0.00%	0.96%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	2.60%
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 2017A
Reporting period: Quarter Ending 12/31/2021

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	9,525,000
Bonds Issued (\$)	-
Principal Paid (\$)	(710,000)
Ending Principal Balance (\$)	8,815,000
Actual Days in Period	92
Weighted Average Rate	4.411%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(1,185,000)
Ending Principal Balance (\$)	8,815,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,133,614	6.23%
Loans Added	-	
Loans Repaid	(659,494)	
Capitalized Interest	160,673	
Defaulted Loans	(18,560)	
Adjustments	(333)	
Ending Balance	6,615,901	6.22%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(3,975,786)
Capitalized Interest	581,778
Defaulted Loans	(53,372)
Adjustments	(16,864)
Ending Balance	6,615,901

Loans by Program Type

	\$	%
Traditional Loans	6,615,901	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,684,730	85.93%
2-Year	834,210	12.61%
Technical/Proprietary	6,402	0.10%
Graduate	44,097	0.67%
Other	46,461	0.70%
	6,615,901	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	479,901	7.25%
Grace	206,725	3.12%
Deferment	578,427	8.74%
Forbearance	2,969	0.04%
Interest Repayment	512,016	7.74%
Principal & Interest Repayment	4,835,863	73.09%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	6,615,901	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 \$	31,948	-	4,197	34,773	5,954	-	76,872
% of Loans in Repayment	0.60%	0.00%	0.08%	0.65%	0.11%	0.00%	1.44%
% of Total Loans	0.48%	0.00%	0.06%	0.53%	0.09%	0.00%	1.16%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.13%
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 12/31/2021

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	7,575,000
Bonds Issued (\$)	-
Principal Paid (\$)	(885,000)
Ending Principal Balance (\$)	6,690,000
Actual Days in Period	92
Weighted Average Rate	4.573%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(3,310,000)
Ending Principal Balance (\$)	6,690,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,606,089	6.75%
Loans Added	-	
Loans Repaid	(628,550)	
Capitalized Interest	179,838	
Defaulted Loans	-	
Adjustments	(6,905)	
Ending Balance	7,150,471	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(3,472,274)
Capitalized Interest	444,848
Defaulted Loans	(34,329)
Adjustments	(16,973)
Ending Balance	7,150,471

Loans by Program Type

	\$	%
Traditional Loans	7,150,471	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	6,087,533	85.13%	
2-Year	1,038,341	14.52%	
Technical/Proprietary	-	0.00%	
Graduate	24,598	0.34%	
Other	-	0.00%	
	7,150,471	100.00%	(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	1,203,673	16.83%
Grace	283,982	3.97%
Deferment	521,941	7.30%
Forbearance	-	0.00%
Interest Repayment	1,152,982	16.12%
Principal & Interest Repayment	3,987,893	55.77%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	7,150,471	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 \$	48,752	-	19,176	15,504	-	-	83,432
% of Loans in Repayment	0.95%	0.00%	0.37%	0.30%	0.00%	0.00%	1.62%
% of Total Loans	0.68%	0.00%	0.27%	0.22%	0.00%	0.00%	1.17%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.49%
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 12/31/2021

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	32,155,000
Bonds Issued (\$)	-
Principal Paid (\$)	(3,445,000)
Ending Principal Balance (\$)	28,710,000
Actual Days in Period	92
Weighted Average Rate	4.439%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(13,690,000)
Ending Principal Balance (\$)	28,710,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	40,059,651	6.07%
Loans Added	1,074	
Loans Repaid	(2,263,095)	
Capitalized Interest	278,794	
Defaulted Loans	-	
Adjustments	(10,963)	
Transferred between bonds	-	
Ending Balance	38,065,462	6.08%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,575,878
Loans Repaid	(23,606,671)
Capitalized Interest	1,051,121
Defaulted Loans	(211,975)
Adjustments	(37,002)
Transferred between bonds	37,294,110
Ending Balance	38,065,462

Loans by Program Type

	\$	%
Traditional Loans	37,676,392	98.98%
Consolidations	389,070	1.02%

Loans by School Type

	\$	%
4-Year	32,857,702	86.32%
2-Year	4,346,761	11.42%
Technical/Proprietary	145,452	0.38%
Graduate	143,331	0.38%
Other	572,215	1.50%
	38,065,462	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,208,629

Loans by Status

	\$	%
In School	8,835,458	23.21%
Grace	619,647	1.63%
Deferment	1,794,710	4.71%
Forbearance	1,647	0.00%
Interest Repayment	5,794,064	15.22%
Principal & Interest Repayment	20,884,283	54.86%
Bankruptcy	31,308	0.08%
In Claim Status	104,344	0.27%
All Loans	38,065,462	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 \$	135,745	61,797	36,923	22,880	8,119	104,344	369,808
% of Loans in Repayment	0.51%	0.23%	0.14%	0.09%	0.03%	0.39%	1.39%
% of Total Loans	0.36%	0.16%	0.10%	0.06%	0.02%	0.27%	0.97%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.48%
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 12/31/2021

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	8,037,282	3.77%
Loans Added	1,087,221	
Loans Repaid	(345,841)	
Capitalized Interest	659	
Defaulted Loans	(7,245)	
Adjustments	(293)	
Transferred between bonds	-	
Ending Balance	8,771,782	3.56%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	6,408,176
Loans Repaid	(725,565)
Capitalized Interest	535
Defaulted Loans	(7,245)
Adjustments	56
Transferred between bonds	3,095,825
Ending Balance	8,771,782

Loans by Program Type

	\$	%
Traditional Loans	8,771,782	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	7,655,868	87.28%
2-Year	1,061,705	12.10%
Technical/Proprietary	1,415	0.02%
Graduate	18,988	0.22%
Other	33,805	0.39%
	8,771,782	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 280,006

Loans by Status

	\$	%
In School	2,488,491	28.37%
Grace	67,695	0.77%
Deferment	186,733	2.13%
Forbearance	-	0.00%
Interest Repayment	2,594,304	29.58%
Principal & Interest Repayment	3,414,590	38.93%
Bankruptcy	19,969	0.23%
In Claim Status	-	0.00%
All Loans	8,771,782	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 \$	49,580	24,139	-	19,385	-	-	93,104
% of Loans in Repayment	0.83%	0.40%	0.00%	0.32%	0.00%	0.00%	1.55%
% of Total Loans	0.57%	0.28%	0.00%	0.22%	0.00%	0.00%	1.06%

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 12/31/2021															
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 12/31/2022	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	18,490	15,408	-	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	18,275	18,275	3,046	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	20,787	20,787	3,465	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	21,966	21,966	3,661	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	25,623	25,623	4,270	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	26,513	26,513	4,419	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	26,513	26,513	4,419	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 12/31/2021															
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 12/31/2022	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	860,000	-	5,765,000	Exempt	26,361	158,166	155,084	23,279	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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: 560-40P-CT3	YES	300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	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%	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%	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%	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%	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	4.000%	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	5.000%	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	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	405,000	345,000	Exempt NON-AMT	2,188	2,097	4,800	4,891	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	400,000	350,000	Exempt NON-AMT	2,188	2,068	4,830	4,950	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	380,000	335,000	Exempt NON-AMT	2,234	2,123	4,940	5,051	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	290,000	250,000	Exempt NON-AMT	1,688	1,631	3,732	3,788	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	295,000	255,000	Exempt NON-AMT	1,833	1,773	4,048	4,108	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	300,000	260,000	Exempt NON-AMT	1,867	1,806	4,115	4,176	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	310,000	270,000	Exempt NON-AMT	1,933	1,871	4,248	4,310	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	325,000	275,000	Exempt NON-AMT	2,000	1,904	4,416	4,512	4.000%	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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	750,000	2,705,000	3,850,000	Exempt	24,722	15,273	61,503	70,953	Various	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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	710,000	-	8,815,000	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 12/31/2021

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	390,000		-	Exempt NON-AMT	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		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		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		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		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		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		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		400,000	350,000	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		385,000	330,000	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		325,000	275,000	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		295,000	255,000	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		310,000	265,000	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		295,000	255,000	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		370,000	330,000	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		210,000	190,000	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		280,000	240,000	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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	390,000	2,870,000	6,690,000	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 12/31/2021															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
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		1,250,000	1,080,000	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		1,190,000	1,020,000	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		1,115,000	950,000	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		1,075,000	930,000	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		1,090,000	945,000	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		985,000	845,000	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		3,960,000	3,415,000	Exempt NON-AMT	21,510	20,681	47,433	48,262	3.500%		June 1 and December 1	12/1/1939

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1

Reporting period: Quarter Ending 12/31/2021

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	10,665,000	28,710,000	Exempt	141,754	47,120	382,577	477,211	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1
Reporting period: Quarter Ending 12/31/2021

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 12/31/2022	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	-	15,458	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

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1

Reporting period: Quarter Ending 12/31/2021

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST PAID 7/1/21-6/30/22</u>	<u>INTEREST ACCRUED 7/1/21-6/30/22</u>	<u>Accrued Interest Balance 12/31/2022</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	-	-	19,145,000	Exempt	70,765	-	212,295	283,060	Various	Various	June 1 and December 1	Various

**Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 12/31/2021**

Portfolio Summary

Total Current Balance	\$67,858,749
Total Loans	6,755
Wtd Avg Borrower Rate	6.11
Wtd Avg Remaining Term	142.72
Wtd Avg Interim Months	8.37
Total Accounts	3,567
Avg Balance per Borrower	\$19,024
Avg Balance per Loan	\$10,046

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$65,719,500	96.85%	6,559	97.10%	6.19	143.49	8.60
MELA Private Consolidation Loan	\$389,070	0.57%	21	0.31%	7.31	142.12	0.00
The Maine Medical Loan	\$1,750,179	2.58%	175	2.59%	3.13	113.84	1.54
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$10,595,356	15.61%	936	13.86%	6.13	177.29	23.45
School Interest Paid	\$9,658,620	14.23%	819	12.12%	5.02	177.19	22.48
Grace Interest Accrued	\$1,130,180	1.67%	88	1.30%	6.71	176.30	0.95
Grace Interest Paid	\$375,806	0.55%	35	0.52%	5.48	177.21	1.64
Post Grad Deferred-Interest Accrued	\$3,488,270	5.14%	297	4.40%	6.89	158.77	16.41
Post Grad Deferred-Interest Paid	\$882,336	1.30%	89	1.32%	6.87	139.72	13.60
Forebearance	\$10,437	0.02%	4	0.06%	6.95	104.88	1.34
Repayment	\$41,717,744	61.48%	4,487	66.42%	6.27	123.47	0.75
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$596,225	0.88%	454	6.72%	6.73	18.26	0.40
25 to 36	\$945,769	1.39%	301	4.46%	6.51	32.42	0.61
37 to 48	\$1,245,188	1.83%	286	4.23%	6.43	44.38	1.19
49 to 60	\$2,082,128	3.07%	360	5.33%	6.56	56.27	0.91
61 to 72	\$2,351,068	3.46%	351	5.20%	6.25	68.25	0.98
73 to 84	\$3,040,704	4.48%	371	5.49%	5.95	80.21	0.80
85 to 96	\$3,681,681	5.43%	383	5.67%	5.57	92.33	0.84
97 to 108	\$3,041,994	4.48%	315	4.66%	5.95	104.30	2.40
109 to 120	\$3,591,943	5.29%	353	5.23%	5.45	116.27	0.98
121 to 132	\$2,729,377	4.02%	252	3.73%	6.76	129.01	1.21
133 to 144	\$3,716,067	5.48%	329	4.87%	6.61	140.46	3.15
145 to 156	\$4,563,791	6.73%	379	5.61%	6.78	152.34	4.25
157 to 168	\$6,073,565	8.95%	431	6.38%	6.53	164.67	2.73
169 to 180	\$29,570,569	43.58%	2,176	32.21%	5.90	179.14	16.70
181 to 192	\$300,325	0.44%	6	0.09%	6.24	188.89	0.00
193 to 220	\$280,497	0.41%	7	0.10%	6.40	203.77	0.00
221 to 260	\$47,858	0.07%	1	0.01%	6.99	230.00	3.32
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$16,691,423	24.60%	1,624	24.04%	4.29	144.63	14.18
5.25% to 6.00%	\$8,754,269	12.90%	809	11.98%	5.76	163.23	15.27
6.01% to 7.75%	\$42,328,904	62.38%	4,320	63.95%	6.90	137.64	4.66
8.51% to 8.75%	\$84,153	0.12%	2	0.03%	8.75	184.61	0.00
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$8,203,699	12.09%	971	14.37%	6.40	139.97	7.71
4-Year	\$58,524,930	86.25%	5,690	84.23%	6.06	143.26	8.56
Graduate	\$291,088	0.43%	27	0.40%	6.82	151.02	10.57
Vocational/Proprietary	\$186,552	0.27%	23	0.34%	6.55	94.82	0.01
Other/Unknown	\$652,481	0.96%	44	0.65%	6.93	138.85	0.18
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$2,476)	0.00%	17	0.25%	5.60	80.14	0.01
\$0 to \$499	\$27,970	0.04%	103	1.52%	6.49	26.19	1.59
\$500 to \$999	\$114,920	0.17%	152	2.25%	6.62	20.91	1.60
\$1,000 to \$1,999	\$517,006	0.76%	340	5.03%	6.58	39.19	4.23
\$2,000 to \$2,999	\$1,048,055	1.54%	418	6.19%	6.31	62.37	4.62
\$3,000 to \$3,999	\$1,529,579	2.25%	438	6.48%	6.17	81.23	6.03
\$4,000 to \$5,999	\$4,903,236	7.23%	987	14.61%	6.10	114.47	7.77
\$6,000 to \$7,999	\$5,664,729	8.35%	811	12.01%	6.06	127.75	7.36
\$8,000 to \$9,999	\$7,495,889	11.05%	833	12.33%	5.94	135.45	8.62
\$10,000 to \$14,999	\$15,750,730	23.21%	1,290	19.10%	6.02	145.47	9.09
\$15,000 to \$19,999	\$11,658,127	17.18%	677	10.02%	6.10	152.22	8.51
\$20,000 to \$24,999	\$7,199,789	10.61%	323	4.78%	6.16	158.47	7.99
\$25,000 to \$29,999	\$5,349,721	7.88%	197	2.92%	6.38	165.17	9.83
\$30,000 to \$34,999	\$2,466,316	3.63%	77	1.14%	6.37	163.66	7.58
\$35,000 to \$39,999	\$1,323,520	1.95%	36	0.53%	6.22	161.19	9.02
\$40,000 to \$49,999	\$1,695,299	2.50%	38	0.56%	6.13	160.25	8.59
\$50,000 to \$59,999	\$546,027	0.80%	10	0.15%	6.58	171.60	10.04
\$60,000 to \$69,999	\$258,254	0.38%	4	0.06%	6.72	181.07	2.10
\$70,000 to \$79,999	\$217,556	0.32%	3	0.04%	4.32	158.09	14.30
\$90,000 to \$99,999	\$94,504	0.14%	1	0.01%	6.99	187.00	0.00
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$2,436)	0.00%	15	0.22%	5.62	81.46	0.00
\$0 to \$499	\$13,282	0.02%	45	0.67%	6.72	27.04	0.37
\$500 to \$999	\$40,262	0.06%	57	0.84%	6.77	23.13	2.63
\$1,000 to \$1,999	\$203,715	0.30%	150	2.22%	6.61	39.08	3.28
\$2,000 to \$2,999	\$434,646	0.64%	189	2.80%	6.27	65.17	5.41
\$3,000 to \$3,999	\$505,667	0.75%	172	2.55%	6.26	75.51	5.71
\$4,000 to \$5,999	\$1,728,885	2.55%	411	6.08%	6.07	104.49	8.93
\$6,000 to \$7,999	\$2,173,915	3.20%	393	5.82%	6.04	112.05	8.55
\$8,000 to \$9,999	\$2,773,338	4.09%	417	6.17%	5.96	124.61	10.72
\$10,000 to \$14,999	\$6,339,899	9.34%	826	12.23%	5.98	126.60	10.73
\$15,000 to \$19,999	\$6,375,750	9.40%	687	10.17%	6.05	131.83	8.72
\$20,000 to \$24,999	\$6,116,689	9.01%	592	8.76%	6.08	141.48	7.83
\$25,000 to \$29,999	\$5,663,006	8.35%	500	7.40%	6.19	144.65	9.25
\$30,000 to \$34,999	\$3,927,959	5.79%	354	5.24%	6.12	146.36	9.37
\$35,000 to \$39,999	\$4,047,201	5.96%	314	4.65%	6.11	146.54	7.93
\$40,000 to \$49,999	\$7,813,245	11.51%	585	8.66%	5.96	148.48	7.30
\$50,000 to \$59,999	\$5,297,918	7.81%	356	5.27%	6.28	158.50	7.85
\$60,000 to \$69,999	\$4,540,694	6.69%	261	3.86%	6.08	162.18	8.70
\$70,000 to \$79,999	\$3,010,826	4.44%	170	2.52%	6.19	157.10	6.58
\$80,000 to \$89,999	\$1,869,772	2.76%	90	1.33%	6.09	167.57	10.68
\$90,000 to \$99,999	\$1,401,636	2.07%	58	0.86%	6.36	162.59	3.47
\$100,000 to \$149,999	\$2,413,079	3.56%	85	1.26%	6.49	167.61	4.31
\$150,000 or more	\$1,169,800	1.72%	28	0.41%	6.40	161.32	10.25
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$33,633	0.05%	2	0.03%	7.44	141.76	0.00
ALASKA	\$8,464	0.01%	1	0.01%	6.74	78.00	0.00
ARIZONA	\$123,414	0.18%	11	0.16%	6.95	147.04	0.00
ARKANSAS	\$93,494	0.14%	4	0.06%	6.23	175.54	20.44
CALIFORNIA	\$749,542	1.10%	69	1.02%	5.88	108.62	1.66
COLORADO	\$94,897	0.14%	15	0.22%	4.77	76.79	0.26
CONNECTICUT	\$917,815	1.35%	82	1.21%	5.74	135.17	9.83
DISTRICT OF COLUMBIA	\$42,766	0.06%	8	0.12%	6.81	90.70	0.00
FLORIDA	\$374,724	0.55%	37	0.55%	6.76	136.52	5.85
GEORGIA	\$165,680	0.24%	15	0.22%	6.92	115.00	3.59
HAWAII	\$71,321	0.11%	5	0.07%	6.98	107.58	2.15
IDAHO	\$23,227	0.03%	4	0.06%	7.37	91.66	0.00
ILLINOIS	\$135,953	0.20%	10	0.15%	6.49	123.74	1.52
INDIANA	\$17,369	0.03%	3	0.04%	6.60	76.43	0.00
IOWA	\$56,104	0.08%	6	0.09%	6.88	79.62	0.00
KANSAS	\$18,114	0.03%	3	0.04%	3.70	56.66	0.00
KENTUCKY	\$40,716	0.06%	6	0.09%	7.30	74.85	0.00
LOUISIANA	\$140,869	0.21%	12	0.18%	5.19	134.07	4.25
MAINE	\$55,514,765	81.81%	5,546	82.10%	6.11	146.28	9.13
MARYLAND	\$112,431	0.17%	15	0.22%	7.06	87.78	0.00
MASSACHUSETTS	\$2,557,153	3.77%	248	3.67%	6.16	123.79	4.67
MICHIGAN	\$159,153	0.23%	20	0.30%	4.66	116.36	2.82
MINNESOTA	\$80,310	0.12%	9	0.13%	6.25	117.20	6.14
MISSISSIPPI	\$2,997	0.00%	1	0.01%	6.99	39.00	0.00
MISSOURI	\$49,017	0.07%	5	0.07%	2.33	92.36	1.83
MONTANA	\$31,674	0.05%	5	0.07%	3.89	67.61	0.00
NEVADA	\$24,495	0.04%	2	0.03%	6.66	130.41	0.00
NEW HAMPSHIRE	\$2,297,665	3.39%	217	3.21%	6.28	139.97	4.94
NEW JERSEY	\$424,396	0.63%	34	0.50%	6.24	128.40	3.44
NEW MEXICO	\$55,977	0.08%	5	0.07%	6.71	74.00	0.00
NEW YORK	\$984,707	1.45%	89	1.32%	6.07	133.17	4.04
NORTH CAROLINA	\$133,636	0.20%	16	0.24%	6.40	126.99	3.49
OHIO	\$105,617	0.16%	14	0.21%	6.81	99.65	7.12
OKLAHOMA	\$26,144	0.04%	3	0.04%	6.71	169.88	9.96
OREGON	\$109,506	0.16%	9	0.13%	4.04	166.98	3.26
PENNSYLVANIA	\$399,410	0.59%	36	0.53%	6.20	121.72	4.06
RHODE ISLAND	\$241,336	0.36%	21	0.31%	5.80	135.47	0.00
SOUTH CAROLINA	\$172,011	0.25%	22	0.33%	6.91	124.90	0.00
TENNESSEE	\$96,067	0.14%	16	0.24%	6.82	84.89	0.46
TEXAS	\$375,461	0.55%	34	0.50%	6.23	137.62	5.32
VERMONT	\$208,763	0.31%	29	0.43%	5.52	123.49	3.59
VIRGINIA	\$323,477	0.48%	35	0.52%	5.79	130.85	11.38
WASHINGTON	\$38,795	0.06%	6	0.09%	6.24	123.75	105.51

WEST VIRGINIA	\$72,255	0.11%	4	0.06%	7.03	147.00	15.95
WISCONSIN	\$33,540	0.05%	5	0.07%	6.85	64.94	0.00
WYOMING	\$53,390	0.08%	7	0.10%	6.99	65.82	0.00
FOREIGN COUNTRY	\$66,499	0.10%	9	0.13%	6.78	59.84	0.07
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

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)	\$1,431,147	2.11%	157	2.32%	2.22	108.29	1.88
Bond Rate 6.99%	\$9,194,720	13.55%	1,112	16.46%	6.85	90.76	0.49
Bond Rate 6.99% No BB Available	\$1,347,048	1.99%	200	2.96%	6.99	101.29	1.11
Fixed Rate Under 4%	\$3,671,958	5.41%	379	5.61%	3.34	160.53	22.80
Fixed Rate 4% to 4.99%	\$6,936,787	10.22%	731	10.82%	4.60	122.54	10.80
Fixed Rate 5% to 5.99%	\$13,272,167	19.56%	1,148	16.99%	5.57	168.06	14.97
Fixed Rate 6% to 6.99%	\$17,851,764	26.31%	1,541	22.81%	6.48	163.89	8.41
Fixed Rate 7% to 7.99%	\$14,069,005	20.73%	1,485	21.98%	7.44	138.42	3.67
Fixed Rate 8% to 8.75%	\$84,153	0.12%	2	0.03%	8.75	184.61	0.00
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$25,934,020	38.22%	2,253	33.35%	5.84	173.21	21.89
0 to 12 months	\$7,925,612	11.68%	690	10.21%	5.84	164.36	0.00
13 to 24 months	\$5,624,532	8.29%	476	7.05%	6.12	151.94	0.00
25 to 36 months	\$5,668,955	8.35%	519	7.68%	6.08	133.63	0.00
37 to 48 months	\$3,526,288	5.20%	368	5.45%	6.25	122.75	0.00
49 to 60 months	\$2,581,505	3.80%	303	4.49%	6.65	119.25	0.00
61 to 72 months	\$1,756,231	2.59%	206	3.05%	6.83	112.34	0.00
73 to 84 months	\$1,996,383	2.94%	222	3.29%	6.86	107.79	0.00
85 to 96 months	\$1,214,471	1.79%	188	2.78%	7.22	91.92	0.00
More than 96 months	\$11,630,753	17.14%	1,530	22.65%	6.40	87.11	0.00
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,184,438	13.53%	1,028	15.22%	5.94	136.43	13.54
Below 600	\$580,591	0.86%	60	0.89%	6.67	110.28	3.15
600 to 620	\$333,812	0.49%	38	0.56%	6.76	143.68	6.15
621 to 640	\$695,360	1.02%	74	1.10%	6.58	131.17	7.11
641 to 660	\$5,643,605	8.32%	592	8.76%	6.09	154.23	11.92
661 to 680	\$17,532,788	25.84%	1,728	25.58%	6.29	145.11	7.73
681 to 700	\$13,205,602	19.46%	1,277	18.90%	6.25	143.72	7.44
701 to 720	\$7,243,585	10.67%	673	9.96%	6.20	145.15	7.17
721 to 740	\$6,130,481	9.03%	609	9.02%	6.01	139.03	5.52
741 to 760	\$3,639,811	5.36%	339	5.02%	5.63	142.21	5.34
761 to 780	\$2,176,229	3.21%	212	3.14%	5.73	136.57	7.20
781 to 800	\$956,786	1.41%	77	1.14%	4.77	121.38	7.63
801 to 820	\$535,661	0.79%	48	0.71%	5.55	151.75	10.05
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,514,653	3.71%	269	3.98%	4.56	111.74	1.17
600 to 620	\$21,084	0.03%	2	0.03%	5.30	77.34	0.00
621 to 640	\$146,579	0.22%	15	0.22%	6.57	109.02	6.47
641 to 660	\$543,131	0.80%	54	0.80%	6.39	132.47	10.94
661 to 680	\$1,703,565	2.51%	153	2.26%	6.31	141.29	11.62
681 to 700	\$3,195,270	4.71%	316	4.68%	6.25	143.33	8.59
701 to 720	\$5,254,896	7.74%	524	7.76%	6.19	144.20	10.33
721 to 740	\$7,374,065	10.87%	702	10.39%	6.29	141.75	8.17
741 to 760	\$7,719,163	11.38%	771	11.41%	6.19	142.53	8.86
761 to 780	\$13,212,225	19.47%	1,313	19.44%	6.19	145.56	8.97
781 to 800	\$16,361,426	24.11%	1,643	24.32%	6.12	145.53	8.01
801 to 820	\$9,223,476	13.59%	945	13.99%	6.05	143.37	7.67
Over 820	\$589,217	0.87%	48	0.71%	6.13	145.24	12.36
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$254,783	0.38%	53	0.78%	6.69	62.18	0.01
600 to 620	\$21,084	0.03%	2	0.03%	5.30	77.34	0.00
621 to 640	\$109,270	0.16%	10	0.15%	6.52	108.22	8.68
641 to 660	\$495,966	0.73%	46	0.68%	6.38	130.29	10.70
661 to 680	\$1,360,290	2.00%	125	1.85%	6.19	140.28	11.80
681 to 700	\$3,191,364	4.70%	326	4.83%	6.17	142.87	8.36
701 to 720	\$5,575,962	8.22%	537	7.95%	6.20	143.87	9.88
721 to 740	\$7,922,356	11.67%	764	11.31%	6.10	137.67	7.55
741 to 760	\$8,557,406	12.61%	849	12.57%	6.06	142.04	7.89
761 to 780	\$13,671,615	20.15%	1,354	20.04%	6.15	144.93	8.96
781 to 800	\$16,496,473	24.31%	1,660	24.57%	6.10	144.69	7.98
801 to 820	\$9,612,964	14.17%	981	14.52%	6.03	143.73	7.79
Over 820	\$589,217	0.87%	48	0.71%	6.13	145.24	12.36
Totals	\$67,858,749	100.00%	6,755	100.00%	6.11	142.72	8.37

	01/31/21		02/28/21		03/31/21		04/30/21		05/31/21		06/30/21							
FIRSTMARK																		
Loan Balance	\$	<u>74,038,592</u>		\$	<u>74,027,445</u>		\$	<u>72,274,990</u>		\$	<u>70,986,283</u>		\$	<u>69,973,312</u>		\$	<u>69,066,974</u>	
Repayment	\$	<u>58,012,259</u>	78.4%	\$	<u>58,238,620</u>	78.7%	\$	<u>56,331,148</u>	77.9%	\$	<u>55,633,068</u>	78.4%	\$	<u>55,078,170</u>	78.7%	\$	<u>54,730,378</u>	79.2%
Problem Loans:																		
In Claim Status	\$	170,802		\$	110,789		\$	105,141		\$	8,386		\$	6,792		\$	33,636	
Uninsured																\$	-	
Bankruptcy	\$	107,615		\$	107,377		\$	107,141		\$	107,005		\$	106,973		\$	106,972	
Forbearance	\$	440,141		\$	451,400		\$	491,052		\$	420,776		\$	74,110		\$	159,346	
Delinquent Loans																		
31-60 days	\$	722,937		\$	218,964		\$	611,219		\$	267,864		\$	314,303		\$	351,188	
61-90 days	\$	202,949		\$	438,939		\$	153,409		\$	310,489		\$	220,856		\$	224,905	
> 90 days	\$	332,219		\$	237,649		\$	400,790		\$	234,175		\$	280,804		\$	183,545	
Subtotal Delinquent Loans	\$	<u>1,258,105</u>		\$	<u>895,552</u>		\$	<u>1,165,418</u>		\$	<u>812,528</u>		\$	<u>815,963</u>		\$	<u>759,638</u>	
% of Repayment																		
Total Problem Loans	\$	1,976,663	2.67%	\$	1,565,118	2.11%	\$	1,868,752	2.59%	\$	1,348,695	1.90%	\$	1,003,838	1.43%	\$	1,059,592	1.53%
% of Repayment			3.407%			2.687%			3.317%			2.424%			1.823%		1.936%	

	07/31/21		08/31/21		09/30/21		10/31/21		11/30/21		12/31/21							
FIRSTMARK																		
Loan Balance	\$	<u>67,995,079</u>		\$	<u>68,634,192</u>		\$	<u>70,486,783</u>		\$	<u>69,839,232</u>		\$	<u>68,640,889</u>		\$	<u>67,859,186</u>	
Repayment	\$	53,898,772	79.3%	\$	53,881,307	78.5%	\$	54,417,855	77.2%	\$	54,673,112	78.3%	\$	56,127,942	81.8%	\$	55,371,647	81.6%
Problem Loans:																		
In Claim Status				\$	35,254		\$	16,885		\$	19,385		\$	95,357		\$	104,344	
Uninsured																		
Bankruptcy	\$	106,972		\$	31,766		\$	51,276		\$	51,276		\$	51,276		\$	51,276	
Forbearance	\$	-								\$	10,437		\$	10,437		\$	10,437	
Delinquent Loans																		
31-60 days	\$	349,719		\$	486,273		\$	333,175		\$	188,821		\$	354,196		\$	285,412	
61-90 days	\$	100,409		\$	85,316		\$	275,798		\$	135,041		\$	75,888		\$	85,936	
> 90 days	\$	209,646		\$	188,622		\$	200,700		\$	326,448		\$	231,756		\$	224,597	
Subtotal Delinquent Loans	\$	659,774		\$	760,211		\$	809,673		\$	650,310		\$	661,840		\$	595,945	
% of Repayment																		
Total Problem Loans	\$	766,746	1.13%	\$	827,231	1.21%	\$	877,834	1.25%	\$	731,409	1.05%	\$	818,911	1.19%	\$	762,003	1.12%
% of Repayment			1.423%			1.535%			1.613%			1.338%			1.459%			1.376%

2021 - 2022 School Year Loan Breakdown

By Loan Repayment Option

December 31, 2021

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	40	13.2%	664,734.00	14.4%
Interest Only	117	38.7%	1,923,885.00	41.6%
Deferment	145	48.0%	2,038,125.00	44.1%
Total	302		4,626,744.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	45	16.9%	895,663.00	18.5%
Interest Only	116	43.6%	2,167,344.00	44.9%
Deferment	105	39.5%	1,766,677.00	36.6%
Total	266		4,829,684.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	85	15.0%	1,560,397.00	16.5%
Interest Only	233	41.0%	4,091,229.00	43.3%
Deferment	250	44.0%	3,804,802.00	40.2%
Total	568		9,456,428.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	45	52.9%	895,663.00	57.4%
Repeat Borrowers	40	47.1%	664,734.00	42.6%
Total	85		1,560,397.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	116	49.8%	2,167,344.00	53.0%
Repeat Borrowers	117	50.2%	1,923,885.00	47.0%
Total	233		4,091,229.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	105	42.0%	1,766,677.00	46.4%
Repeat Borrowers	145	58.0%	2,038,125.00	53.6%
Total	250		3,804,802.00	

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

	12/31/2021	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Total Origination	Number Dollar	\$8,044,838	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$13,410,593	\$12,053,947	\$11,755,070	\$312,900,146
Default Year												
1998 Defaulted \$\$\$		\$0	\$0	\$0								\$21,964
%	0.00%				0.00%							0.11%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$0
%	0.00%				0.00%							0.00%
Net Defaults \$\$\$		\$0	\$0	\$0								\$21,964
%	0.00%				0.00%							0.11%
1999 Defaulted \$\$\$		\$0	\$0	\$0								\$7,060
%	0.00%				0.00%							0.02%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$0
%	0.00%				0.00%							0.00%
Net Defaults \$\$\$		\$0	\$0	\$0								\$7,060
%	0.00%				0.00%							0.02%
2000 Defaulted \$\$\$		\$0	\$0	\$0								\$126,578
%	0.00%				0.00%							0.35%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$0
%	0.00%				0.00%							0.00%
Net Defaults \$\$\$		\$0	\$0	\$0								\$126,578
%	0.00%				0.00%							0.35%
2001 Defaulted \$\$\$		\$0	\$0	\$0								\$70,596
%	0.00%				0.00%							0.17%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$14,706
%	0.00%				0.00%							0.03%
Net Defaults \$\$\$		\$0	\$0	\$0								\$55,890
%	0.00%				0.00%							0.13%
2002 Defaulted \$\$\$		\$0	\$0	\$0								\$215,617
%	0.00%				0.00%							0.46%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$42,541
%	0.00%				0.00%							0.09%
Net Defaults \$\$\$		\$0	\$0	\$0								\$173,076
%	0.00%				0.00%							0.37%
2003 Defaulted \$\$\$		\$0	\$0	\$0								\$29,903
%	0.00%				0.00%							0.05%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$85,184
%	0.00%				0.00%							0.16%
Net Defaults \$\$\$		\$0	\$0	\$0								-\$55,281
%	0.00%				0.00%							-0.10%
2004 Defaulted \$\$\$		\$0	\$0	\$0								\$59,696
%	0.00%				0.00%							0.09%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$59,793
%	0.00%				0.00%							0.09%
Net Defaults \$\$\$		\$0	\$0	\$0								-\$97
%	0.00%				0.00%							0.00%
2005 Defaulted \$\$\$		\$0	\$0	\$0								\$166,213
%	0.00%				0.00%							0.20%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$160,618
%	0.00%				0.00%							0.19%
Net Defaults \$\$\$		\$0	\$0	\$0								\$5,595
%	0.00%				0.00%							0.01%
2006 Defaulted \$\$\$		\$0	\$0	\$0								\$289,114
%	0.00%				0.00%							0.27%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$70,698
%	0.00%				0.00%							0.07%
Net Defaults \$\$\$		\$0	\$0	\$0								\$218,416
%	0.00%				0.00%							0.20%
2007 Defaulted \$\$\$		\$0	\$0	\$0								\$574,915
%	0.00%				0.00%							0.41%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$97,067
%	0.00%				0.00%							0.07%
Net Defaults \$\$\$		\$0	\$0	\$0								\$477,848
%	0.00%				0.00%							0.34%
2008 Defaulted \$\$\$		\$0	\$0	\$0								\$337,319
%	0.00%				0.00%							0.19%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$192,217
%	0.00%				0.00%							0.11%
Net Defaults \$\$\$		\$0	\$0	\$0								\$145,102
%	0.00%				0.00%							0.08%
2009 Defaulted \$\$\$		\$0	\$0	\$0								\$568,219
%	0.00%				0.00%							0.29%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$82,818
%	0.00%				0.00%							0.04%
Net Defaults \$\$\$		\$0	\$0	\$0								\$485,401
%	0.00%				0.00%							0.25%
2010 Defaulted \$\$\$		\$0	\$0	\$0								\$1,265,983
%	0.00%				0.00%							0.60%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$143,524
%	0.00%				0.00%							0.07%
Net Defaults \$\$\$		\$0	\$0	\$0								\$1,122,460
%	0.00%				0.00%							0.53%
2011 Defaulted \$\$\$		\$0	\$0	\$0								\$1,023,752
%	0.00%				0.00%							0.46%
Claims/Recov \$\$\$		\$0	\$0	\$0								\$231,612
%	0.00%				0.00%							0.10%
Net Defaults \$\$\$		\$0	\$0	\$0								\$792,140
%	0.00%				0.00%							0.36%

Cumulative Loans in Repayment
(Total Originations less Current Deferment)
\$296,686,048

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

	12/31/2021	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total	Cumulative Loans in Repayment
2012 Defaulted \$\$\$	\$0	\$0	\$0	\$0								\$1,245,913	
%	0.00%	0.00%	0.00%	0.00%								0.54%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0								\$237,663	
%	0.00%	0.00%	0.00%	0.00%								0.10%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0								\$1,008,250	
%	0.00%	0.00%	0.00%	0.00%								0.44%	
2013 Defaulted \$\$\$	\$4,467	\$0	\$0	\$0								\$904,558	
%	0.06%	0.00%	0.00%	0.00%								0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0								\$245,256	
%	0.00%	0.00%	0.00%	0.00%								0.10%	
Net Defaults \$\$\$	\$4,467	\$0	\$0	\$0								\$659,302	
%	0.06%	0.00%	0.00%	0.00%								0.28%	
2014 Defaulted \$\$\$	\$8,692	\$0	\$0	\$0								\$1,019,079	
%	0.11%	0.00%	0.00%	0.00%								0.42%	
Claims/Recov \$\$\$	\$504	\$0	\$0	\$0								\$184,833	
%	0.01%	0.00%	0.00%	0.00%								0.08%	
Net Defaults \$\$\$	\$8,188	\$0	\$0	\$0								\$834,246	
%	0.10%	0.00%	0.00%	0.00%								0.34%	
2015 Defaulted \$\$\$	\$7,922	\$7,177	\$0	\$0	\$0							\$593,516	
%	0.10%	0.11%	0.00%	0.00%	0.00%							0.24%	
Claims/Recov \$\$\$	\$168	\$0	\$0	\$0	\$0							\$174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%							0.07%	
Net Defaults \$\$\$	\$7,754	\$7,177	\$0	\$0	\$0							\$418,849	
%	0.10%	0.11%	0.00%	0.00%	0.00%							0.17%	
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0						\$718,933	
%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%						0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0	\$0	\$0	\$0						\$237,076	
%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%						0.09%	
Net Defaults \$\$\$	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0						\$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%						0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$5,012	\$2,412	\$0					\$415,705	
%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%					0.16%	
Claims/Recov \$\$\$	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0						\$622,218	
%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%						0.23%	
Net Defaults \$\$\$	-\$1,707	-\$1,818	-\$1,706	\$0	\$5,012	\$2,412	\$0					-\$206,513	
%	-0.02%	-0.03%	-0.02%	0.00%	0.06%	0.03%	0.00%					-0.08%	
2018 Defaulted \$\$\$	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$0				\$408,262	
%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.00%				0.15%	
Claims/Recov \$\$\$	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$0				\$679,588	
%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%				0.25%	
Net Defaults \$\$\$	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$0				-\$271,325	
%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	0.00%				-0.10%	
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0	\$0			\$259,257	
%	0.31%	0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%			0.09%	
Claims/Recov \$\$\$	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0	\$0			\$537,285	
%	0.05%	0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%	0.00%			0.19%	
Net Defaults \$\$\$	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0	\$0			-\$278,028	
%	0.26%	-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%			-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0		\$114,191	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%		0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0	\$0		\$346,440	
%	0.06%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.12%	
Net Defaults \$\$\$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0		-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%		-0.08%	
2021 Defaulted \$\$\$	\$0	\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0		\$225,178	
%	0.00%	0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%		0.07%	
Claims/Recov \$\$\$	\$7,347	\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0		\$279,124	
%	0.09%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%	
Net Defaults \$\$\$	-\$7,347	-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0		-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%		-0.02%	
Total Defaulted \$\$\$	\$75,099	\$47,830	\$120,286	\$37,619	\$32,384	\$53,372	\$34,329	\$41,020	\$0	\$0		\$10,661,521	
%	0.93%	0.74%	1.64%	0.48%	0.45%	0.65%	0.34%	0.31%	0.00%	0.00%		3.41%	
Claims/Recov \$\$\$	\$25,559	\$31,174	\$19,378	\$4,582	\$11,210	\$0	\$0	\$0	\$0	\$0		\$4,724,927	
as % of Defaults	34.03%	65.18%	16.11%	12.18%	34.61%	0.00%	0.00%	0.00%	0.00%	0.00%		44.32%	
as % of Originations	0.32%	0.48%	0.26%	0.06%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%		1.51%	
Net Defaults \$\$\$	\$49,540	\$16,656	\$100,908	\$33,037	\$21,174	\$53,372	\$34,329	\$41,020	\$0	\$0		\$5,936,594	
%	0.62%	0.26%	1.38%	0.42%	0.29%	0.65%	0.34%	0.31%	0.00%	0.00%		1.90%	

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH DECEMBER 31, 2021**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/2021	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/2021	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/2021	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020
Applications Received	1,134	1,107	3	1	1,137	1,108
Applications Approved	568	492	0	0	568	492
Applications Denied	307	329	1	1	308	330
Applications Cancelled	153	178	1	0	154	178
Applications in Process	106	108	1	0	107	108
Approval Rate	65%	60%	0%	0%	65%	60%
Number of Disbursements	725	576	0	0	725	576
Dollar Amount of Disbursements	\$ 6,596,341	\$ 4,666,656	\$ -	\$ -	\$ 6,596,341	\$ 4,666,656
Year to Date Plan	\$ 5,833,320	\$ 7,324,159	\$ -	\$ -	\$ 5,833,320	\$ 7,324,159
Year to Date Variance	\$ 763,021	\$ (2,657,503)	\$ -	\$ -	\$ 763,021	\$ (2,657,503)
Average Disbursed Amount	\$ 9,098	\$ 8,102	\$ -	\$ -	\$ 9,098	\$ 8,102

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH DECEMBER 31, 2021**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	181,690	702,140	-	-	181,690	702,140
UNIVERSITY OF NEW ENGLAND	48,920	560,142	-	-	48,920	560,142
SAINT JOSEPH'S COLLEGE	50,362	500,661	-	-	50,362	500,661
THOMAS COLLEGE	14,150	287,934	-	-	14,150	287,934
MAINE MARITIME ACADEMY	4,235	271,216	-	-	4,235	271,216
UNIVERSITY OF SOUTHERN MAINE	46,122	160,320	-	-	46,122	160,320
HUSSON UNIVERSITY	28,014	157,378	-	-	28,014	157,378
MAINE COLLEGE OF HEALTH PROFESSIONS	14,750	113,372	-	-	14,750	113,372
UNIVERSITY OF MAINE-MACHIAS	41,428	70,005	-	-	41,428	70,005
UNIVERSITY OF MAINE-FARMINGTON	30,034	65,190	-	-	30,034	65,190
UNIVERSITY OF MAINE - FORT KENT	-	59,852	-	-	-	59,852
UNIVERSITY OF MAINE-AUGUSTA	32,403	48,903	-	-	32,403	48,903
MAINE COLLEGE OF ART	7,250	39,600	-	-	7,250	39,600
SOUTHERN MAINE COMMUNITY COLLEGE	-	37,150	-	-	-	37,150
KENNEBEC VALLEY COMMUNITY COLLEGE	21,738	29,238	-	-	21,738	29,238
THE LANDING SCHOOL	-	8,500	-	-	-	8,500
BATES COLLEGE	2,700	6,916	-	-	2,700	6,916
COLLEGE OF THE ATLANTIC	-	4,702	-	-	-	4,702
CENTRAL MAINE COMMUNITY COLLEGE	-	2,773	-	-	-	2,773
BOWDOIN COLLEGE	-	-	-	-	-	-
COLBY COLLEGE	-	-	-	-	-	-
BEAL COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
KAPLAN UNIVERSITY	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	599,538	3,470,349	-	-	599,538	3,470,349
Total	1,123,334	6,596,341	-	-	1,123,334	6,596,341

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 DECEMBER 31, 2021

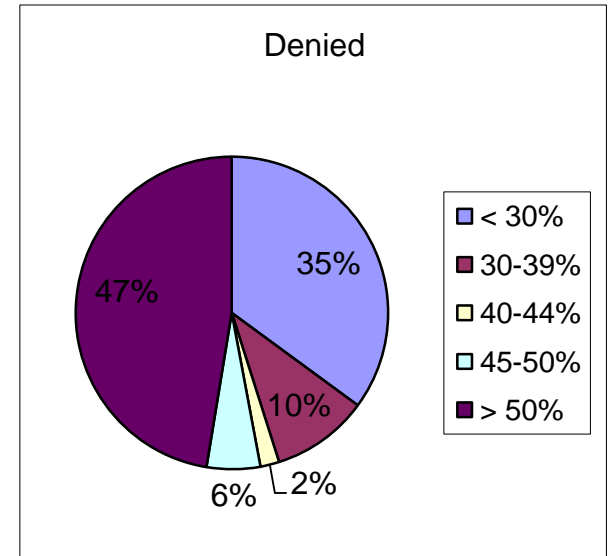
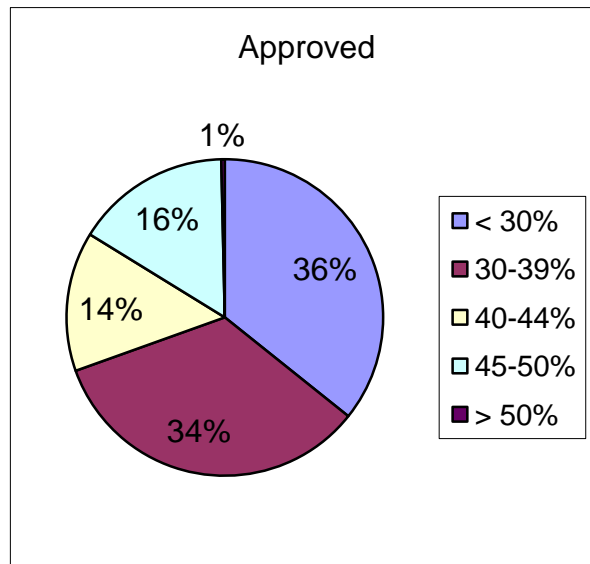
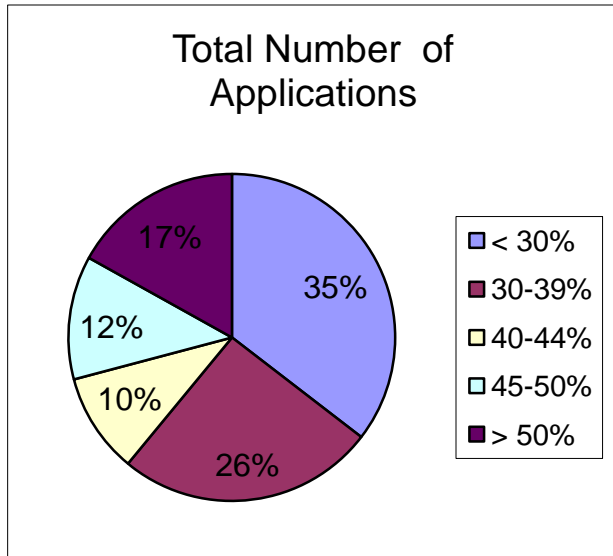
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2021	\$11,755,070	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2020	\$12,053,947	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2019	\$13,410,593	2	\$41,020	0.31%	\$0.00	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	2	\$53,372	0.65%	\$0.00	0	\$0	\$0	\$53,372	0.65%
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	\$4,582	\$33,037	0.42%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$19,378	\$100,908	1.38%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0	\$31,174	\$16,656	0.26%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$25,559	\$49,540	0.62%
2011	\$10,481,450	16	\$202,517	1.93%	\$0.00	0	\$0	\$73,924	\$128,594	1.23%
2010	\$12,983,344	18	\$296,027	2.28%	\$0.00	0	\$0	\$121,722	\$174,305	1.34%
2009	\$22,414,714	51	\$602,916	2.69%	\$0.00	0	\$0	\$171,553	\$431,363	1.92%
2008	\$34,048,382	85	\$1,225,551	3.60%	\$0.00	0	\$0	\$334,402	\$891,150	2.62%
2007	\$31,957,353	141	\$1,875,041	5.87%	\$0.00	0	\$0	\$552,583	\$1,322,459	4.14%
2006	\$23,762,942	146	\$1,740,962	7.33%	\$0.00	0	\$0	\$617,380	\$1,123,581	4.73%
2005	\$17,929,934	126	\$1,196,327	6.67%	\$0.00	0	\$0	\$537,514	\$658,814	3.67%
2004	\$12,506,502	107	\$977,146	7.81%	\$0.00	0	\$0	\$593,192	\$383,954	3.07%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0	\$285,902	\$214,695	2.98%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$145,683	\$66,628	1.30%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$110,625	\$53,494	0.90%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$104,129	\$82,740	1.28%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$393,256	-\$10,274	-0.11%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$240,129	\$44,696	0.47%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$180,354	\$43,182	0.62%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$170,678	-\$22,822	-0.60%
TOTAL	\$312,900,146	986	\$10,661,521	3.41%	\$0.00	0	\$0	\$4,724,927	\$5,936,594	1.90%

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

MAINE LOAN

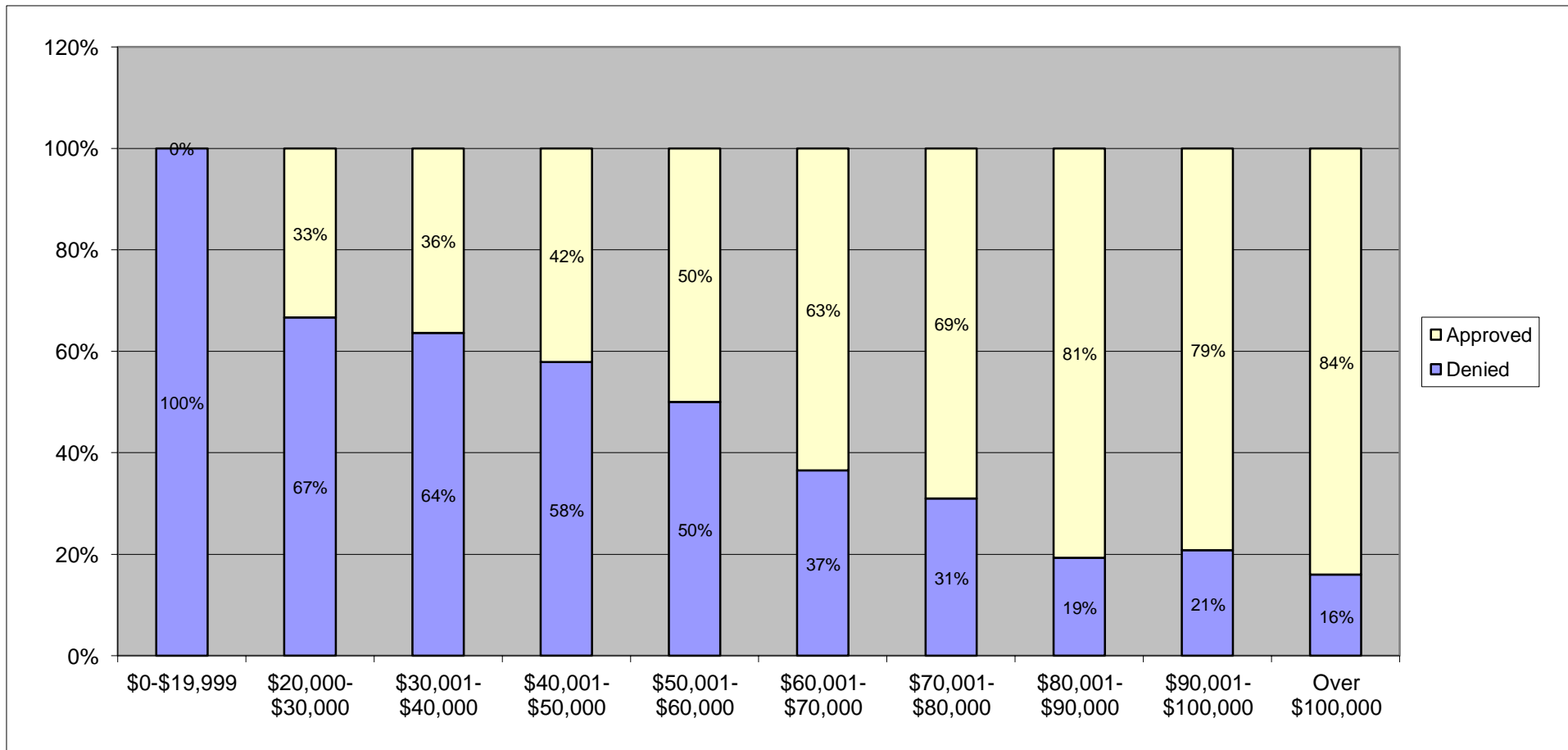
APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2021

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	311	35%	203	36%	65%	108	35%	35%
30-39%	223	26%	192	34%	86%	31	10%	14%
40-44%	87	10%	81	14%	93%	6	2%	7%
45-50%	107	12%	90	16%	84%	17	6%	16%
> 50%	148	17%	2	0%	1%	146	47%	99%
	876	100%	568	100%	65%	308	100%	35%



MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2021

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	52	6%	-	0%	52	100%
\$20,000-\$30,000	39	5%	13	33%	26	67%
\$30,001-\$40,000	55	6%	20	36%	35	64%
\$40,001-\$50,000	57	7%	24	42%	33	58%
\$50,001-\$60,000	78	9%	39	50%	39	50%
\$60,001-\$70,000	63	7%	40	63%	23	37%
\$70,001-\$80,000	71	8%	49	69%	22	31%
\$80,001-\$90,000	57	7%	46	81%	11	19%
\$90,001-\$100,000	53	6%	42	79%	11	21%
Over \$100,000	351	40%	295	84%	56	16%
	876	100%	568	65%	308	35%

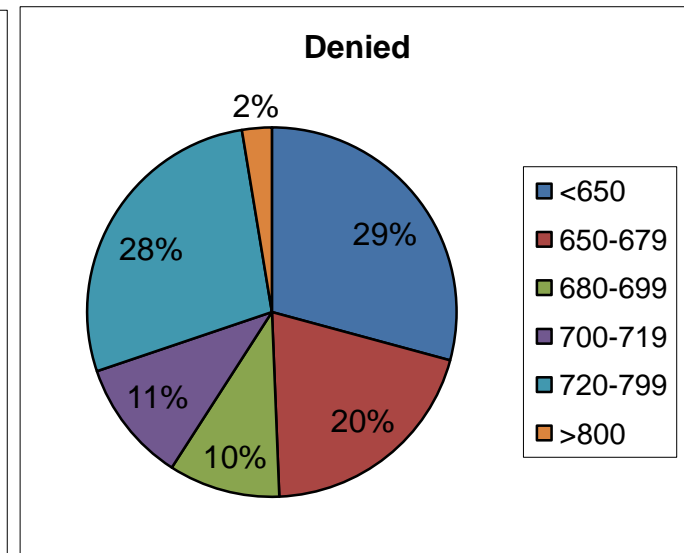
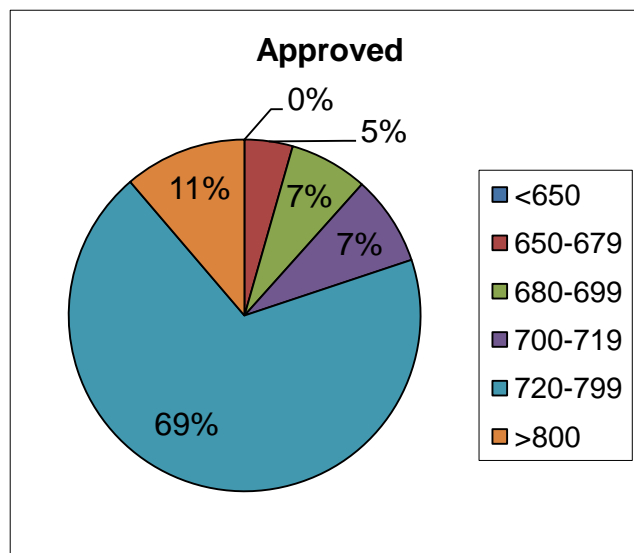
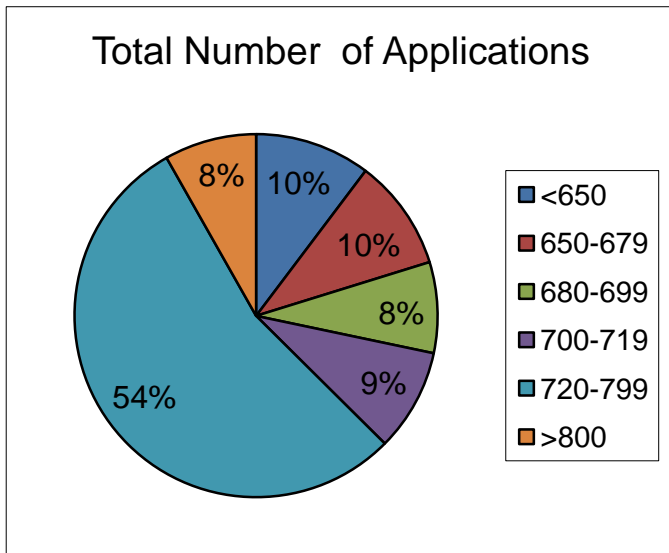


MAINE LOAN

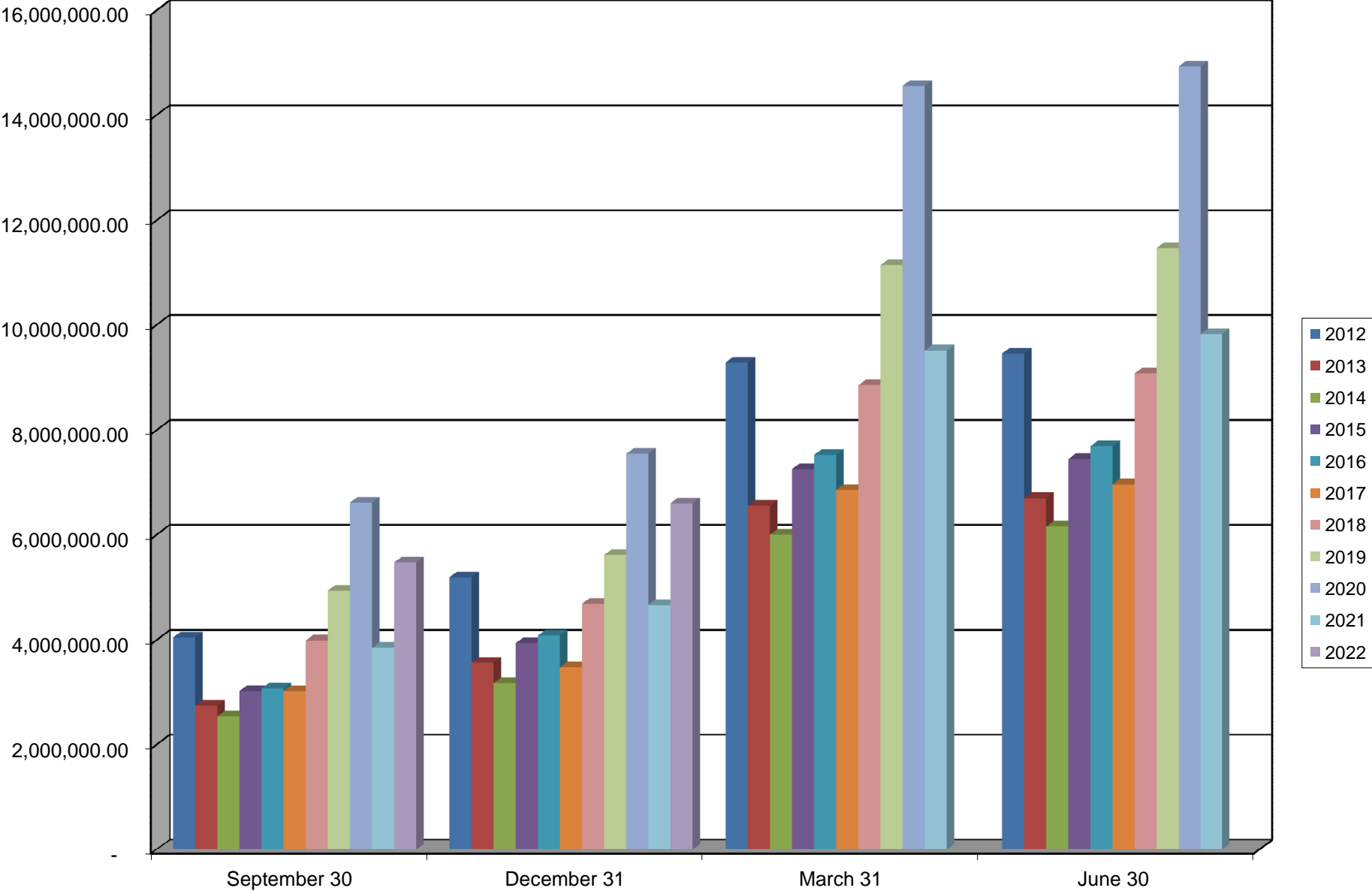
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2021

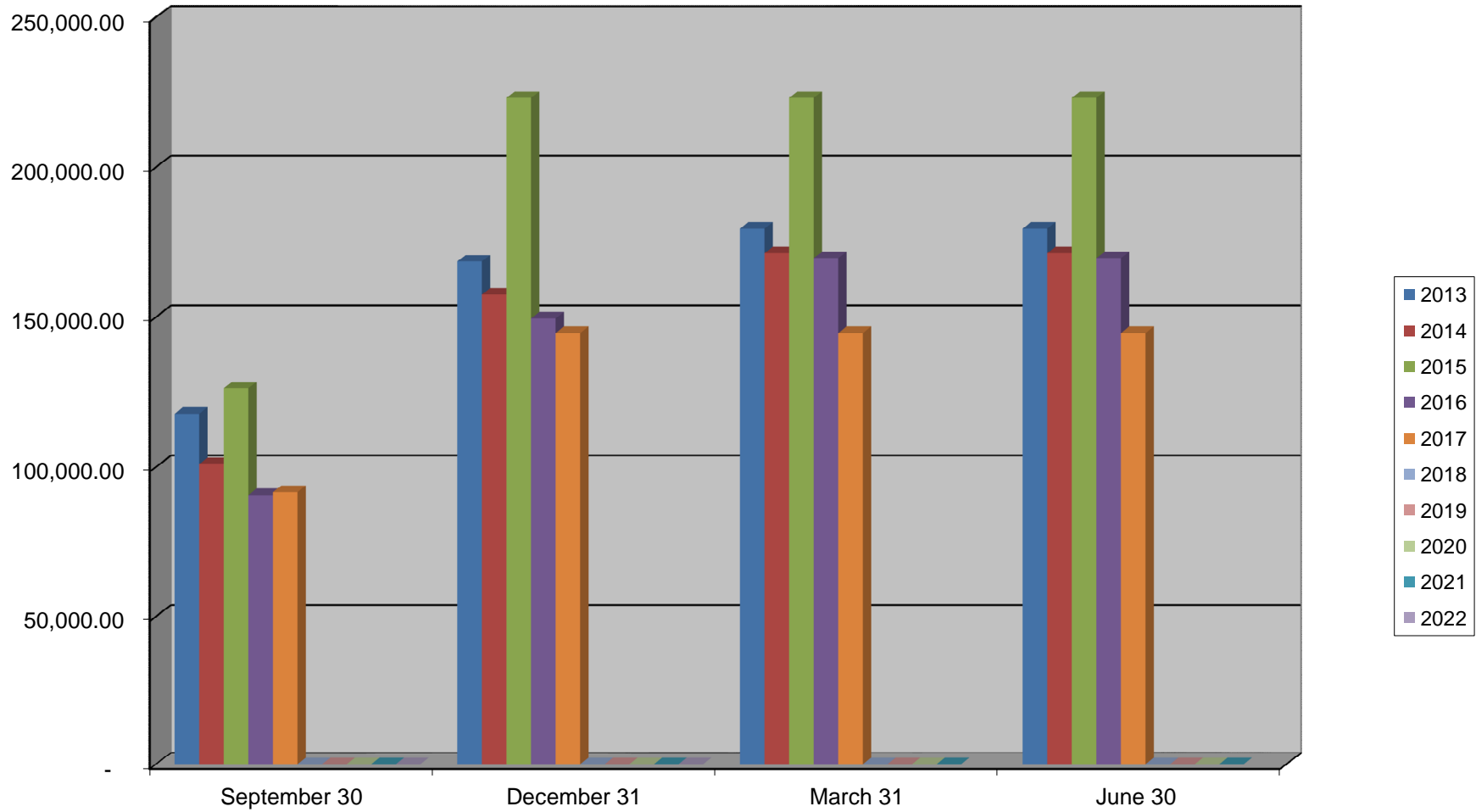
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	90	10%	-	0%	0%	90	29%	100%
650-679	87	10%	25	5%	29%	62	20%	71%
680-699	71	8%	41	7%	58%	30	10%	42%
700-719	80	9%	47	8%	59%	33	11%	41%
720-799	476	54%	391	69%	82%	85	28%	18%
>800	72	8%	64	11%	89%	8	2%	11%
	876	100%	568	100%	65%	308	100%	35%



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 DECEMBER 31, 2021**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	409	\$7,087,416.45	\$17,328.65	8.14%
MED LOAN	12	\$388,330.42	\$32,360.87	4.85%
CONSOLIDATION	2	\$115,918.69	\$57,959.35	8.98%
TOTAL PORTFOLIO	423	\$7,591,665.56	\$17,947.20	7.98%

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	\$48,627.98	\$94,019.91	\$9,761.76	\$53,746.44	\$0.00	\$67,390.06	\$157,530.53	\$289,959.50
MED LOAN	\$126.00	\$252.00	\$24.00	\$48.00	\$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	\$48,753.98	\$94,271.91	\$9,785.76	\$53,794.44	\$0.00	\$67,390.06	\$157,530.53	\$289,959.50

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	20	\$332,780.91	\$16,639.05	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	20	\$332,780.91	\$16,639.05	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	\$6,406.75	\$12,937.50	\$2,128.25	\$4,257.50	\$0.00	\$0.00	\$2,543.21	\$2,543.21
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	\$6,406.75	\$12,937.50	\$2,128.25	\$4,257.50	\$0.00	\$0.00	\$2,543.21	\$2,543.21

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH DECEMBER 31, 2021**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	74	\$1,527,900.53	\$20,647.30	8.41%
MED LOAN	1	\$22,477.69	\$22,477.69	2.30%
CONSOLIDATION	1	\$38,863.28	\$38,863.28	8.98%
TOTAL FAME PORTFOLIO	76	\$1,589,241.50	\$20,911.07	8.34%

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	\$7,021.48	\$14,350.05	\$0.00	\$0.00	\$154,987.32	\$172,062.26
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	\$7,021.48	\$14,350.05	\$0.00	\$0.00	\$154,987.32	\$172,062.26

*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 # OF ACCOUNTS TRANSFER TO FAME	YTD P & I 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	2	\$63,685.66	8	\$99,756.18	4	\$113,466.24	12	\$283,650.58
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 TRANSFER	2	\$63,685.66	8	\$99,756.18	4	\$113,466.24	12	\$283,650.58

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	34	\$711,764.94	\$20,934.26	8.54%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL D&P PORTFOLIO	34	\$711,764.94	\$20,934.26	8.54%

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	\$1,123.95	\$6,519.97	\$446.05	\$36,549.97	\$0.00	\$67,390.06	\$0.00	\$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	\$1,123.95	\$6,519.97	\$446.05	\$36,549.97	\$0.00	\$67,390.06	\$0.00	\$115,354.03

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2021 - JUNE 30, 2022
THROUGH DECEMBER 31, 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	2	\$26,627.73	2	\$26,627.73	1	\$6,090.15	1	\$6,090.15
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	2	\$26,627.73	2	\$26,627.73	1	\$6,090.15	1	\$6,090.15

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	281	\$4,514,970.07	\$16,067.51	8.13%
MED LOAN	11	\$365,852.73	\$33,259.34	5.08%
CONSOLIDATION	1	\$77,055.41	\$77,055.41	8.98%
TOTAL CC PORTFOLIO	293	\$4,957,878.21	\$16,921.09	7.92%

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	\$34,075.80	\$60,212.39	\$7,187.46	\$12,938.97	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$126.00	\$252.00	\$24.00	\$48.00	\$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	\$34,201.80	\$60,464.39	\$7,211.46	\$12,986.97	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & settled