

**To:** Bond Review Participants  
**From:** Carlos Mello, Acting CEO *cm*  
**Date:** February 13, 2023  
**Re:** December 31, 2022 Quarterly Financial and Operating Data

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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, 2022, for your review:

- December 31, 2022 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, 2022 Asset Coverage Ratio
- December 31, 2022 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- December 31, 2022 Loan Characteristics Report
- December 31, 2022 Delinquency Analysis
- December 31, 2022 New Loans by Repayment Type
- December 31, 2022 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- December 31, 2022 Cumulative Default Schedule – Static Pool (by year of origination)
- December 31, 2022 Loan Origination Graphs and Charts
- December 31, 2022 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, 2022

	Total	Restricted	Unrestricted
<b>Assets</b>			
Cash and Cash Equivalents	\$ 8,134,284.83	\$ 6,901,434.28	\$ 1,232,850.55
Accounts Receivable	\$ 5,250.00	\$ -	\$ 5,250.00
Interest on Ed Loans Rec	\$ 1,611,572.55	\$ 1,581,661.05	\$ 29,911.50
Notes Receivable	\$ 72,289,993.97	\$ 67,593,306.02	\$ 4,696,687.95
Less: Reserve fo Losses on Notes	\$ (1,731,985.02)	\$ (1,731,985.02)	\$ -
Prepaid Expense	\$ 6,435.56	\$ 6,435.56	\$ -
Prepaid Bond Insurance	\$ 188,531.97	\$ 188,531.97	\$ -
<b>Total Assets</b>	<b>\$ 80,504,083.86</b>	<b>\$ 74,539,383.86</b>	<b>\$ 5,964,700.00</b>
<b>Liabilities and Fund Balance</b>			
<b>Liabilities</b>			
Accounts Payable	\$ 6,142.84	\$ 5,250.00	\$ 892.84
Accrued Liabilities	\$ 31,103.41	\$ -	\$ 31,103.41
Accrued Interest Bonds Payable	\$ 225,303.56	\$ 225,303.56	\$ -
Accred Arbitrage-Purpose	\$ 4,669,681.37	\$ 4,669,681.37	\$ -
Bonds Payable	\$ 63,775,000.00	\$ 63,775,000.00	\$ -
Premium on Bonds (net)	\$ 3,908,097.65	\$ 3,908,097.65	\$ -
Deferred Loss on Refunding (Net)	\$ (1,120,468.58)	\$ (1,120,468.58)	\$ -
<b>Total Liabilities</b>	<b>\$ 71,494,860.25</b>	<b>\$ 71,462,864.00</b>	<b>\$ 31,996.25</b>
<b>Fund Balance</b>			
Retained Fund Balance	\$ 9,009,223.61	\$ 3,076,519.86	\$ 5,932,703.75
<b>Total Fund Balance</b>	<b>\$ 9,009,223.61</b>	<b>\$ 3,076,519.86</b>	<b>\$ 5,932,703.75</b>
<b>Total Liabilities and Fund Balance</b>	<b>\$ 80,504,083.86</b>	<b>\$ 74,539,383.86</b>	<b>\$ 5,964,700.00</b>

**Finance Authority of Maine**  
**Maine Loan Program-Total**  
**Statement of Changes in Net Position (Unaudited)**  
For the Period of July 1 to June 30, 2023

	Actual Month 12/31/2022	Budget Month 12/31/2022	Variance Month	YTD Actual 12/31/2022	YTD Budget 12/31/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 345,999.36	\$ 336,306.77	\$ 9,692.59	\$ 2,047,625.48	\$ 2,024,083.73	\$ 23,541.75	\$ 4,043,492.39
Investment Income	\$ 39,763.62	\$ 458.34	\$ 39,305.28	\$ 151,072.07	\$ 2,750.00	\$ 148,322.07	\$ 5,500.00
Other Income	\$ 1,392.83	\$ 1,562.50	\$ (169.67)	\$ 7,218.03	\$ 9,375.00	\$ 2,156.97	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 387,155.81</b>	<b>\$ 338,327.61</b>	<b>\$ 48,828.20</b>	<b>\$ 2,205,915.58</b>	<b>\$ 2,036,208.73</b>	<b>\$ 174,020.79</b>	<b>\$ 4,067,742.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 36,594.77	\$ 45,053.38	\$ 8,458.61	\$ 195,990.48	\$ 270,320.23	\$ 74,329.75	\$ 540,640.51
Marketing	\$ 163.78	\$ 4,695.99	\$ 4,532.21	\$ 16,096.19	\$ 28,175.94	\$ 12,079.75	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 187.07	\$ 127.10	\$ (59.97)	\$ 736.39	\$ 762.60	\$ 26.21	\$ 1,525.20
Loan Servicing	\$ -	\$ 16,513.06	\$ 16,513.06	\$ 102,750.68	\$ 99,119.25	\$ (3,631.43)	\$ 199,448.04
Depreciation	\$ 2,531.65	\$ 2,192.29	\$ (339.36)	\$ 14,699.18	\$ 13,425.87	\$ (1,273.31)	\$ 25,938.02
Travel & Meals	\$ 71.60	\$ 78.93	\$ 7.33	\$ 1,271.47	\$ 1,223.58	\$ (47.89)	\$ 1,697.15
Professional Fees	\$ 6,347.07	\$ 8,554.03	\$ 2,206.96	\$ 66,038.06	\$ 57,612.18	\$ (8,425.88)	\$ 112,080.40
Bond Administration Expense	\$ 7,892.93	\$ 7,049.38	\$ (843.55)	\$ 52,811.84	\$ 45,012.07	\$ (7,799.77)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 687,499.98	\$ 687,500.00	\$ 0.02	\$ 1,375,020.00
Bond Financing Expense	\$ 194,181.18	\$ 194,786.25	\$ 605.07	\$ 1,281,339.22	\$ 1,286,073.63	\$ 4,734.41	\$ 2,863,911.46
Other Operating Expenses	\$ 6,498.75	\$ 15,590.29	\$ 9,091.54	\$ 34,715.58	\$ 49,409.19	\$ 14,693.61	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 369,052.13</b>	<b>\$ 409,224.04</b>	<b>\$ 40,171.91</b>	<b>\$ 2,453,949.07</b>	<b>\$ 2,538,634.54</b>	<b>\$ 84,685.47</b>	<b>\$ 5,347,145.59</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 543.53	\$ 196.50	\$ (347.03)	\$ 585.32	\$ 1,179.00	\$ 593.68	\$ 2,358.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 12,000.00	\$ -	\$ (12,000.00)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 2,543.53</b>	<b>\$ 196.50</b>	<b>\$ (2,347.03)</b>	<b>\$ 12,585.32</b>	<b>\$ 1,179.00</b>	<b>\$ (11,406.32)</b>	<b>\$ 2,358.00</b>
<b>Total Expenses</b>	<b>\$ 371,595.66</b>	<b>\$ 409,420.54</b>	<b>\$ 37,824.88</b>	<b>\$ 2,466,534.39</b>	<b>\$ 2,539,813.54</b>	<b>\$ 73,279.15</b>	<b>\$ 5,349,503.59</b>
<b>Change in Net Position</b>	<b>\$ 15,560.15</b>	<b>\$ (71,092.93)</b>	<b>\$ 86,653.08</b>	<b>\$ (260,618.81)</b>	<b>\$ (503,604.81)</b>	<b>\$ 247,299.94</b>	<b>\$ (1,281,761.20)</b>

**Finance Authority of Maine**  
**Maine Loan Program-Restricted**  
**Statement of Changes in Net Position (Unaudited)**  
For the Period of July 1 to June 30, 2023

	Actual Month 12/31/2022	Budget Month 12/31/2022	Variance Month	YTD Actual 12/31/2022	YTD Budget 12/31/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 330,865.22	\$ 336,306.77	\$ (5,441.55)	\$ 1,995,367.46	\$ 2,024,083.73	\$ (28,716.27)	\$ 4,043,492.39
Investment Income	\$ 37,383.86	\$ -	\$ 37,383.86	\$ 140,062.74	\$ -	\$ 140,062.74	\$ -
Other Income	\$ 1,300.37	\$ -	\$ 1,300.37	\$ 7,023.15	\$ -	\$ 7,023.15	\$ -
<b>Total Revenue</b>	<b>\$ 369,549.45</b>	<b>\$ 336,306.77</b>	<b>\$ 33,242.68</b>	<b>\$ 2,142,453.35</b>	<b>\$ 2,024,083.73</b>	<b>\$ 118,369.62</b>	<b>\$ 4,043,492.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ -	\$ 16,513.06	\$ 16,513.06	\$ 83,027.68	\$ 99,119.25	\$ 16,091.57	\$ 199,448.04
Depreciation							
Travel & Meals							
Professional Fees							
Bond Administration Expense	\$ 7,892.93	\$ 7,049.38	\$ (843.55)	\$ 52,811.84	\$ 45,012.07	\$ (7,799.77)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 687,499.98	\$ 687,500.00	\$ 0.02	\$ 1,375,020.00
Bond Financing Expense	\$ 194,181.18	\$ 194,786.25	\$ 605.07	\$ 1,281,339.22	\$ 1,286,073.63	\$ 4,734.41	\$ 2,863,911.46
Other Operating Expenses							
<b>Total Operating Expenses</b>	<b>\$ 316,657.44</b>	<b>\$ 332,932.03</b>	<b>\$ 16,274.59</b>	<b>\$ 2,104,678.72</b>	<b>\$ 2,117,704.95</b>	<b>\$ 13,026.23</b>	<b>\$ 4,525,607.85</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 59,742.00	\$ 58,705.33	\$ (1,036.67)	\$ 357,764.00	\$ 354,820.09	\$ (2,943.91)	\$ 720,587.42
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 11,990.45	\$ -	\$ (11,990.45)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 61,742.00</b>	<b>\$ 58,705.33</b>	<b>\$ (3,036.67)</b>	<b>\$ 369,754.45</b>	<b>\$ 354,820.09</b>	<b>\$ (14,934.36)</b>	<b>\$ 720,587.42</b>
<b>Total Expenses</b>	<b>\$ 378,399.44</b>	<b>\$ 391,637.36</b>	<b>\$ 13,237.92</b>	<b>\$ 2,474,433.17</b>	<b>\$ 2,472,525.04</b>	<b>\$ (1,908.13)</b>	<b>\$ 5,246,195.27</b>
<b>Change in Net Position</b>	<b>\$ (8,849.99)</b>	<b>\$ (55,330.59)</b>	<b>\$ 46,480.60</b>	<b>\$ (331,979.82)</b>	<b>\$ (448,441.31)</b>	<b>\$ 116,461.49</b>	<b>\$ (1,202,702.88)</b>

**Finance Authority of Maine**  
**Maine Loan Program-Unrestricted**  
**Statement of Changes in Net Position (Unaudited)**  
For the Period of July 1 to June 30, 2023

	Actual Month 12/31/2022	Budget Month 12/31/2022	Variance Month	YTD Actual 12/31/2022	YTD Budget 12/31/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 15,134.14	\$ -	\$ 15,134.14	\$ 52,258.02	\$ -	\$ 52,258.02	\$ -
Investment Income	\$ 2,379.76	\$ 458.34	\$ 1,921.42	\$ 11,009.33	\$ 2,750.00	\$ 8,259.33	\$ 5,500.00
Other Income	\$ 92.46	\$ 1,562.50	\$ (1,470.04)	\$ 194.88	\$ 9,375.00	\$ (4,866.18)	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 17,606.36</b>	<b>\$ 2,020.84</b>	<b>\$ 15,585.52</b>	<b>\$ 63,462.23</b>	<b>\$ 12,125.00</b>	<b>\$ 55,651.17</b>	<b>\$ 24,250.00</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 36,594.77	\$ 45,053.38	\$ 8,458.61	\$ 195,990.48	\$ 270,320.23	\$ 74,329.75	\$ 540,640.51
Marketing	\$ 163.78	\$ 4,695.99	\$ 4,532.21	\$ 16,096.19	\$ 28,175.94	\$ 12,079.75	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 187.07	\$ 127.10	\$ (59.97)	\$ 736.39	\$ 762.60	\$ 26.21	\$ 1,525.20
Loan Servicing	\$ -	\$ -	\$ -	\$ 19,723.00	\$ -	\$ (19,723.00)	\$ -
Depreciation	\$ 2,531.65	\$ 2,192.29	\$ (339.36)	\$ 14,699.18	\$ 13,425.87	\$ (1,273.31)	\$ 25,938.02
Travel & Meals	\$ 71.60	\$ 78.93	\$ 7.33	\$ 1,271.47	\$ 1,223.58	\$ (47.89)	\$ 1,697.15
Professional Fees	\$ 6,347.07	\$ 8,554.03	\$ 2,206.96	\$ 66,038.06	\$ 57,612.18	\$ (8,425.88)	\$ 112,080.40
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 6,498.75	\$ 15,590.29	\$ 9,091.54	\$ 34,715.58	\$ 49,409.19	\$ 14,693.61	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 52,394.69</b>	<b>\$ 76,292.01</b>	<b>\$ 23,897.32</b>	<b>\$ 349,270.35</b>	<b>\$ 420,929.59</b>	<b>\$ 71,659.24</b>	<b>\$ 821,537.74</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 543.53	\$ 196.50	\$ (347.03)	\$ 585.32	\$ 1,179.00	\$ 593.68	\$ 2,358.00
Reclassification	\$ (59,742.00)	\$ (58,705.33)	\$ 1,036.67	\$ (357,764.00)	\$ (354,820.09)	\$ 2,943.91	\$ (720,587.42)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ 9.55	\$ -	\$ (9.55)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ (59,198.47)</b>	<b>\$ (58,508.83)</b>	<b>\$ 689.64</b>	<b>\$ (357,169.13)</b>	<b>\$ (353,641.09)</b>	<b>\$ 3,528.04</b>	<b>\$ (718,229.42)</b>
<b>Total Expenses</b>	<b>\$ (6,803.78)</b>	<b>\$ 17,783.18</b>	<b>\$ 24,586.96</b>	<b>\$ (7,898.78)</b>	<b>\$ 67,288.50</b>	<b>\$ 75,187.28</b>	<b>\$ 103,308.32</b>
<b>Change in Net Position</b>	<b>\$ 24,410.14</b>	<b>\$ (15,762.34)</b>	<b>\$ 40,172.48</b>	<b>\$ 71,361.01</b>	<b>\$ (55,163.50)</b>	<b>\$ 126,524.51</b>	<b>\$ (79,058.32)</b>

Finance Authority of Maine  
 RESTRICTED NET ASSETS  
 ASSET COVERAGE RATIO  
 12/31/2022

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	763,292.83
RETIREMENT ACCOUNT	8,870.54
PRINCIPAL ACCOUNT	529,583.34
INTEREST ACCOUNT	228,163.03
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	1,042,300.00
REVENUE ACCOUNT	368,549.26
GUARANTEE FEE ACCOUNT	3,148,734.85
RECYCLING ACCOUNT	811,940.43
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,669,681.37)
STUDENT LOAN RECEIVABLE	67,593,306.02
PREPAID EXPENSE	6,435.56
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,581,661.05
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	71,413,155.54
BONDS ISSUED AND OUTSTANDING	63,775,000.00
ACCOUNTS PAYABLE	-
ACCRUED INTEREST PAYABLE	225,303.56
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TOTAL LIABILITIES	64,000,303.56
	<hr/>
BASE CASE SCHEDULE OF NET ASSETS	7,412,851.98
	<hr/> <hr/>
PARITY RATIO	1.116

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program)  
**Reporting period:** Quarter Ending 12/31/2022

**Certificate/Note/Bond Status**

**Master Trust**

Beginning Principal Balance (\$)	69,710,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(5,935,000)
Ending Principal Balance (\$)	63,775,000
Actual Days in Period	92
Weighted Average Rate	4.292%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	119,690,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(46,765,000)
Ending Principal Balance (\$)	63,775,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	69,312,522	5.26%
Loans Added	154,252	
Loans Repaid	(2,310,382)	
Capitalized Interest	478,654	
Defaulted Loans	(53,274)	
Adjustments	11,533	
Ending Balance	67,593,306	5.22%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	139,719,259
Loans Repaid	(224,215,725)
Capitalized Interest	23,051,752
Defaulted Loans	(8,897,211)
Adjustments	(860,280)
Ending Balance	67,593,306

**Loans by Program Type**

	\$	%
Traditional Loans	67,282,187	99.54%
Consolidations	311,119	0.46%

**Loans by School Type**

	\$	%
4-Year	59,723,386	88.36%
2-Year	6,905,941	10.22%
Technical/Proprietary	148,065	0.22%
Graduate	272,882	0.40%
Other	543,032	0.80%
	67,593,306	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 3,148,735

**Loans by Status**

	\$	%
In School	9,454,689	13.99%
Grace	987,065	1.46%
Deferment	4,481,104	6.63%
Forbearance	-	0.00%
Interest Repayment	9,859,562	14.59%
Principal & Interest Repayment	42,753,285	63.25%
Bankruptcy	30,263	0.04%
In Claim Status	27,337	0.04%
All Loans	67,593,306	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 \$	207,343	200,683	133,355	107,199	14,698	-	663,279
% of Loans in Repayment	0.39%	0.38%	0.25%	0.20%	0.03%	0.00%	1.26%
% of Total Loans	0.31%	0.30%	0.20%	0.16%	0.02%	0.00%	0.98%

**Credit Support**

	\$	%
Reserve Funds - (1)	1,042,300	1.63%
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

1.50%

**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.

0.29%

**Loan Default Percentage**

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

3.25%

**Underwriting Metrics (7/01/22 - 6/30/23) Loans Approved**

FICO Score Distribution

	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	2	8,400	0%
660-669	3	39,200	1%
670-679	3	25,022	1%
680-689	9	180,599	3%
690-699	5	98,000	2%
700-709	8	146,279	3%
710-719	11	207,990	4%
720-729	6	128,715	2%
730-739	14	345,185	6%
740-749	17	278,354	5%
750-759	30	605,798	11%
760-769	36	698,529	13%
770-779	47	833,225	15%
780-789	33	589,033	11%
790-799	28	488,117	9%
800-809	20	394,511	7%
810-819	21	323,618	6%
820-829	1	12,919	0%
>830	-	-	0%
Total	294	5,403,494	100%

Average 763

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	118	2,169,187	40%
30-39%	105	2,061,590	38%
40-44%	31	551,727	10%
45-50%	40	620,990	11%
>50%	-	-	0%
TOTAL	294	5,403,494	100%

Average 31%



Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A  
**Reporting period:** Quarter Ending 12/31/2022

**Certificate/Note/Bond Status**

	2012
Beginning Principal Balance (\$)	5,765,000
Bonds Issued (\$)	-
Principal Paid (\$)	(850,000)
Ending Principal Balance (\$)	4,915,000
Actual Days in Period	92
Weighted Average Rate	4.940%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(7,770,000)
Ending Principal Balance (\$)	4,915,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,301,836	7.15%
Loans Added	-	
Loans Repaid	(147,417)	
Capitalized Interest	9,263	
Defaulted Loans	-	
Adjustments	(144)	
Ending Balance	2,163,539	7.15%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(11,321,792)
Capitalized Interest	142,059
Defaulted Loans	(150,887)
Adjustments	(31,626)
Ending Balance	2,163,539

**Loans by Program Type**

	\$	%
Traditional Loans	2,163,539	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	1,833,265	84.73%
2-Year	271,759	12.56%
Technical/Proprietary	12,655	0.58%
Graduate	45,861	2.12%
Other	-	0.00%
	2,163,540	100.00%

0.45

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period:

\$ 253,027

**Loans by Status**

	\$	%
In School	15,600	0.72%
Grace	-	0.00%
Deferment	148,232	6.85%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	1,999,707	92.43%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	2,163,539	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 \$	11,842	10,761	14,045	-	-	-	36,648
% of Loans in Repayment	0.59%	0.54%	0.70%	0.00%	0.00%	0.00%	1.83%
% of Total Loans	0.55%	0.50%	0.65%	0.00%	0.00%	0.00%	1.69%

**Credit Support**

	\$	%
Reserve Funds - (1)	126,850	2.58%
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 12/31/2022

**Certificate/Note/Bond Status**

	2014
Beginning Principal Balance (\$)	3,155,000
Bonds Issued (\$)	-
Principal Paid (\$)	(820,000)
Ending Principal Balance (\$)	2,335,000
Actual Days in Period	92
Weighted Average Rate	4.185%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(7,665,000)
Ending Principal Balance (\$)	2,335,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,880,569	6.78%
Loans Added	-	
Loans Repaid	(145,854)	
Capitalized Interest	1,631	
Defaulted Loans	-	
Adjustments	(91)	
Ending Balance	3,736,255	6.78%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,596,020)
Capitalized Interest	861,522
Defaulted Loans	(123,446)
Adjustments	(20,043)
Ending Balance	3,736,255

**Loans by Program Type**

	\$	%
Traditional Loans	3,736,255	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	3,180,157	85.12%
2-Year	517,114	13.84%
Technical/Proprietary	17,000	0.45%
Graduate	21,984	0.59%
Other	-	0.00%
	3,736,255	100.00%

(0.50)

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 198,221

**Loans by Status**

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	592,584	15.86%
Forbearance	-	0.00%
Interest Repayment	10,013	0.27%
Principal & Interest Repayment	3,133,659	83.87%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,736,255	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 \$	43,541	45,255	6,459	13,553	-	-	108,808
% of Loans in Repayment	1.39%	1.44%	0.21%	0.43%	0.00%	0.00%	3.46%
% of Total Loans	1.17%	1.21%	0.17%	0.36%	0.00%	0.00%	2.91%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	4.28%
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 12/31/2022

**Certificate/Note/Bond Status**

	2017
Beginning Principal Balance (\$)	8,815,000
Bonds Issued (\$)	-
Principal Paid (\$)	(715,000)
Ending Principal Balance (\$)	8,100,000
Actual Days in Period	92
Weighted Average Rate	4.358%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(1,900,000)
Ending Principal Balance (\$)	8,100,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,652,459	6.21%
Loans Added	-	
Loans Repaid	(181,000)	
Capitalized Interest	41,490	
Defaulted Loans	-	
Adjustments	(2,812)	
Ending Balance	5,510,138	6.21%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,192,708)
Capitalized Interest	694,537
Defaulted Loans	(87,574)
Adjustments	15,737
Ending Balance	5,510,138

**Loans by Program Type**

	\$	%
Traditional Loans	5,510,138	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	4,879,863	88.56%	
2-Year	561,282	10.19%	
Technical/Proprietary	6,018	0.11%	
Graduate	50,910	0.92%	
Other	12,065	0.22%	
	5,510,138	100.00%	0.00

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	155,056	2.81%
Grace	84,443	1.53%
Deferment	687,609	12.48%
Forbearance	-	0.00%
Interest Repayment	220,172	4.00%
Principal & Interest Repayment	4,362,858	79.18%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,510,138	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 \$	15,438	2,552	8,790	4,484	-	-	31,263
% of Loans in Repayment	0.34%	0.06%	0.19%	0.10%	0.00%	0.00%	0.68%
% of Total Loans	0.28%	0.05%	0.16%	0.08%	0.00%	0.00%	0.57%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	1.23%
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 12/31/2022

**Certificate/Note/Bond Status**

	2018
Beginning Principal Balance (\$)	5,945,000
Bonds Issued (\$)	-
Principal Paid (\$)	(620,000)
Ending Principal Balance (\$)	5,325,000
Actual Days in Period	92
Weighted Average Rate	4.640%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,675,000)
Ending Principal Balance (\$)	5,325,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	6,163,773	6.75%
Loans Added	-	
Loans Repaid	(206,408)	
Capitalized Interest	116,174	
Defaulted Loans	-	
Adjustments	3,012	
Ending Balance	6,076,550	6.75%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(4,752,396)
Capitalized Interest	648,095
Defaulted Loans	(68,370)
Adjustments	20,021
Ending Balance	6,076,550

**Loans by Program Type**

	\$	%
Traditional Loans	6,076,550	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	5,255,784	86.49%	
2-Year	791,333	13.02%	
Technical/Proprietary	-	0.00%	
Graduate	29,432	0.48%	
Other	-	0.00%	
	6,076,550	100.00%	(0.00)

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	357,051	5.88%
Grace	136,541	2.25%
Deferment	764,879	12.59%
Forbearance	-	0.00%
Interest Repayment	425,455	7.00%
Principal & Interest Repayment	4,392,624	72.29%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	6,076,550	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 \$	-	18,729	-	-	-	-	18,729
% of Loans in Repayment	0.00%	0.39%	0.00%	0.00%	0.00%	0.00%	0.39%
% of Total Loans	0.00%	0.31%	0.00%	0.00%	0.00%	0.00%	0.31%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	1.88%
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 12/31/2022

**Certificate/Note/Bond Status**

	2019
Beginning Principal Balance (\$)	26,885,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,270,000)
Ending Principal Balance (\$)	24,615,000
Actual Days in Period	92
Weighted Average Rate	4.476%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(17,785,000)
Ending Principal Balance (\$)	24,615,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	33,113,888	5.96%
Loans Added	-	
Loans Repaid	(1,237,512)	
Capitalized Interest	267,378	
Defaulted Loans	(53,274)	
Adjustments	12,333	
Transferred between bonds	-	
Ending Balance	32,102,813	5.96%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(29,937,696)
Capitalized Interest	1,502,731
Defaulted Loans	(364,087)
Adjustments	10,334
Transferred between bonds	37,294,110
Ending Balance	32,102,813

**Loans by Program Type**

	\$	%
Traditional Loans	31,791,694	99.03%
Consolidations	311,119	0.97%

**Loans by School Type**

	\$	%
4-Year	28,395,253	88.45%
2-Year	3,003,537	9.36%
Technical/Proprietary	111,711	0.35%
Graduate	116,639	0.36%
Other	475,672	1.48%
	32,102,813	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 2,403,778

**Loans by Status**

	\$	%
In School	3,600,212	11.21%
Grace	438,935	1.37%
Deferment	2,063,176	6.43%
Forbearance	-	0.00%
Interest Repayment	3,583,767	11.16%
Principal & Interest Repayment	22,359,123	69.65%
Bankruptcy	30,263	0.09%
In Claim Status	27,337	0.09%
All Loans	32,102,813	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 \$	123,851	115,813	71,083	77,512	14,698	-	402,958
% of Loans in Repayment	0.48%	0.45%	0.27%	0.30%	0.06%	0.00%	1.55%
% of Total Loans	0.39%	0.36%	0.22%	0.24%	0.05%	0.00%	1.26%

**Credit Support**

	\$	%
Reserve Funds - (1)	424,000	1.72%
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 12/31/2022

**Certificate/Note/Bond Status**

	2021
Beginning Principal Balance (\$)	19,145,000
Bonds Issued (\$)	-
Principal Paid (\$)	(660,000)
Ending Principal Balance (\$)	18,485,000
Actual Days in Period	92
Weighted Average Rate	3.759%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	(660,000)
Ending Principal Balance (\$)	18,485,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	18,199,998	2.53%
Loans Added	154,252	
Loans Repaid	(392,192)	
Capitalized Interest	42,718	
Defaulted Loans	-	
Adjustments	(764)	
Transferred between bonds	-	
Ending Balance	18,004,011	2.53%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,012,349
Loans Repaid	(2,145,019)
Capitalized Interest	53,108
Defaulted Loans	(12,924)
Adjustments	673
Transferred between bonds	3,095,825
Ending Balance	18,004,011

**Loans by Program Type**

	\$	%
Traditional Loans	18,004,011	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	16,179,064	89.86%
2-Year	1,760,916	9.78%
Technical/Proprietary	681	0.00%
Graduate	8,056	0.04%
Other	55,294	0.31%
	18,004,011	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 293,708

**Loans by Status**

	\$	%
In School	5,326,771	29.59%
Grace	327,146	1.82%
Deferment	224,625	1.25%
Forbearance	-	0.00%
Interest Repayment	5,620,155	31.22%
Principal & Interest Repayment	6,505,314	36.13%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	18,004,011	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 \$	12,670	7,573	32,978	11,650	-	-	64,872
% of Loans in Repayment	0.10%	0.06%	0.27%	0.10%	0.00%	0.00%	0.54%
% of Total Loans	0.07%	0.04%	0.18%	0.06%	0.00%	0.00%	0.36%

**Credit Support**

	\$	%
Reserve Funds - (1)	191,450	1.04%
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.

<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1 <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
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	-	-	-	-	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	15,229	-	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
<b>TOTAL</b>															
<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	1,710,000	-	4,915,000	Exempt	23,279	139,676	136,630	20,233	Various	Various	June 1 and December 1	Various

<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A-1 <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	-	-	-	-	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	18,750	15,625	-	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	19,000	19,000	3,167	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	525,000	225,000	Exempt NON-AMT	738	4,286	4,235	686	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	515,000	235,000	Exempt NON-AMT	767	4,461	4,411	716	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	495,000	220,000	Exempt NON-AMT	776	4,499	4,442	720	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	365,000	175,000	Exempt NON-AMT	575	3,343	3,340	571	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	365,000	185,000	Exempt NON-AMT	647	3,766	3,764	644	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	385,000	175,000	Exempt NON-AMT	630	3,709	3,690	612	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	400,000	180,000	Exempt NON-AMT	663	3,815	3,780	628	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	420,000	180,000	Exempt NON-AMT	663	3,833	3,799	629	4.000%	4.000%	June 1 and December 1	12/1/2031

<b>TOTAL</b> <b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	1,500,000	3,470,000	2,335,000	Exempt	11,750	69,463	66,086	8,374	Various	Various	June 1 and December 1	Various



<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-1 <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	-	-	-	-	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	17,875	14,896	-	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	18,125	18,125	3,021	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	18,250	18,250	3,042	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	18,500	18,500	3,083	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	18,500	18,500	3,083	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	13,781	13,781	2,297	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	13,781	13,781	2,297	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	12,000	12,000	2,000	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	11,000	11,000	1,833	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	11,500	11,500	1,917	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	11,344	11,344	1,891	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	14,438	14,438	2,406	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	15,300	15,300	2,550	4.250%		June 1 and December 1	12/1/2034
<b>TOTAL</b>															
<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A <b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	715,000	8,100,000	Exempt	32,399	194,394	191,415	29,420	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 12/31/2022

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 6/30/2022	INTEREST PAID 7/1/22-6/30/23	INTEREST ACCRUED 7/1/22-6/30/23	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	390,000		-	Exempt NON-AMT	-	-	-	-	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	13,750	11,458	-	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	17,750	17,693	3,015	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	18,000	17,942	3,058	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	18,000	17,942	3,058	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	18,750	18,690	3,185	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	18,750	18,690	3,185	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		520,000	230,000	Exempt NON-AMT	752	4,374	4,437	689	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		500,000	215,000	Exempt NON-AMT	735	4,258	4,325	668	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		415,000	185,000	Exempt NON-AMT	637	3,671	3,719	589	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		380,000	170,000	Exempt NON-AMT	630	3,633	3,686	578	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		405,000	170,000	Exempt NON-AMT	630	3,633	3,686	578	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		375,000	175,000	Exempt NON-AMT	614	3,566	3,586	595	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		485,000	215,000	Exempt NON-AMT	811	4,699	4,773	737	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		260,000	140,000	Exempt NON-AMT	466	2,800	2,791	476	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		345,000	175,000	Exempt NON-AMT	597	3,542	3,544	595	4.000%		June 1 and December 1	12/1/2036

<b>TOTAL</b>															
<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
<b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	940,000	3,685,000	5,325,000	Exempt	23,373	139,176	136,963	21,003	Various	Various	June 1 and December 1	Various

<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1															
<b>Reporting period:</b> Quarter Ending 12/31/2022															
<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	-	-	-	-	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	56,750	47,292	0	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	63,625	63,625	10,604	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	73,000	73,000	12,167	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	75,500	75,500	12,583	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	12,209	73,250	73,250	12,209	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	73,375	73,375	12,229	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	72,625	72,625	12,104	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,133	12,975	12,975	2,133	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,010	12,225	12,225	2,010	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,874	11,400	11,400	1,874	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,914	11,641	11,641	1,914	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,030	12,350	12,350	2,030	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,816	11,050	11,050	1,816	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,868	47,863	47,863	7,868	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 12/31/2022

<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>	Accrued Interest Balance <u>6/30/2022</u>	INTEREST PAID <u>7/1/22-6/30/23</u>	INTEREST ACCRUED <u>7/1/22-6/30/23</u>	Accrued Interest Balance <u>6/30/2023</u>	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	14,760,000	24,615,000	Exempt	101,000	607,628	598,170	91,541	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 12/31/2022

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 6/30/2022	INTEREST PAID 7/1/22-6/30/23	INTEREST ACCRUED 7/1/22-6/30/23	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: 560-42T-BZ0	YES	660,000	660,000	660,000		-	Exempt AMT	2,750	16,500	13,750	0	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-CA4	YES	740,000	740,000			740,000	Exempt AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-CB@	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,417	26,500	26,500	4,417	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000			1,080,000	Exempt AMT	4,500	27,000	27,000	4,500	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000			1,185,000	Exempt AMT	4,938	29,625	29,625	4,938	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000			1,320,000	Exempt AMT	5,500	33,000	33,000	5,500	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000			1,270,000	Exempt AMT	5,292	31,750	31,750	5,292	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000			955,000	Exempt AMT	1,691	10,147	10,147	1,691	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000			955,000	Exempt AMT	1,791	10,744	10,744	1,791	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CLO	YES	955,000	955,000			955,000	Exempt AMT	1,890	11,341	11,341	1,890	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000			950,000	Exempt AMT	1,979	11,875	11,875	1,979	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000			940,000	Exempt AMT	1,958	11,750	11,750	1,958	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000			940,000	Exempt AMT	2,056	12,338	12,338	2,056	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000			930,000	Exempt AMT	2,034	12,206	12,206	2,034	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000			860,000	Exempt AMT	1,971	11,825	11,825	1,971	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000			740,000	Exempt AMT	1,696	10,175	10,175	1,696	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000			580,000	Exempt AMT	1,329	7,975	7,975	1,329	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000			465,000	Exempt AMT	1,114	6,684	6,684	1,114	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 12/31/2022

<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 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</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	660,000	-	18,485,000	Exempt	60,656	363,934	361,184	57,906	Various	Various	June 1 and December 1	Various

**Finance Authority of Maine**  
**Maine Loan Program (not including Gen Fund)**  
**Loan Characteristics as of 12/31/2022**

**Portfolio Summary**

Total Current Balance	\$67,593,306
Total Loans	6,446
Wtd Avg Borrower Rate	5.75
Wtd Avg Remaining Term	143.85
Wtd Avg Interim Months	7.78
Total Accounts	3,400
Avg Balance per Borrower	\$19,880
Avg Balance per Loan	\$10,486

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$65,778,885	97.32%	6,264	97.18%	5.78	144.71	7.97
MELA Private Consolidation Loan	\$311,119	0.46%	18	0.28%	7.38	133.75	0.50
The Maine Medical Loan	\$1,503,302	2.22%	164	2.54%	3.97	108.40	0.98
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$9,454,689	13.99%	761	11.81%	5.50	177.61	22.16
School Interest Paid	\$8,788,418	13.00%	655	10.16%	4.31	177.03	22.22
Grace Interest Accrued	\$987,065	1.46%	86	1.33%	6.04	176.19	1.97
Grace Interest Paid	\$833,882	1.23%	67	1.04%	4.97	177.88	2.17
Post Grad Deferred-Interest Accrued	\$3,988,987	5.90%	322	5.00%	6.72	162.05	20.12
Post Grad Deferred-Interest Paid	\$781,944	1.16%	66	1.02%	6.88	150.93	9.84
Repayment	\$42,758,321	63.26%	4,489	69.64%	6.00	126.33	0.68
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$641,805	0.95%	420	6.52%	6.57	18.34	0.19
25 to 36	\$758,166	1.12%	246	3.82%	6.45	32.37	0.79
37 to 48	\$1,460,595	2.16%	317	4.92%	6.54	44.32	0.94
49 to 60	\$1,761,728	2.61%	310	4.81%	6.27	56.22	0.80
61 to 72	\$2,403,086	3.56%	352	5.46%	5.96	68.18	0.51
73 to 84	\$2,823,124	4.18%	331	5.13%	5.55	80.26	0.49
85 to 96	\$2,586,868	3.83%	291	4.51%	5.94	92.23	1.55
97 to 108	\$3,296,557	4.88%	317	4.92%	4.75	104.37	1.04
109 to 120	\$3,731,400	5.52%	353	5.48%	5.21	116.60	0.81
121 to 132	\$2,892,502	4.28%	273	4.24%	6.57	128.49	2.98
133 to 144	\$4,073,340	6.03%	376	5.83%	6.71	140.57	3.12
145 to 156	\$4,498,361	6.66%	349	5.41%	6.46	152.50	3.88
157 to 168	\$5,140,218	7.60%	395	6.13%	6.36	164.83	3.61
169 to 180	\$31,180,016	46.13%	2,108	32.70%	5.39	178.60	14.49
181 to 192	\$157,295	0.23%	4	0.06%	5.61	187.90	0.00
193 to 220	\$115,977	0.17%	3	0.05%	7.98	197.00	0.00
221 to 260	\$72,267	0.11%	1	0.02%	6.99	227.00	0.92
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$24,888,720	36.82%	2,124	32.95%	4.18	151.28	12.81
5.25% to 6.00%	\$7,964,801	11.78%	735	11.40%	5.76	161.40	10.93
6.01% to 7.75%	\$34,659,099	51.28%	3,585	55.62%	6.87	134.41	3.46
8.51% to 8.75%	\$80,686	0.12%	2	0.03%	8.75	174.11	0.00
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$6,905,941	10.22%	840	13.03%	6.11	136.55	7.06
4-Year	\$59,723,387	88.36%	5,521	85.65%	5.69	144.89	7.94
Graduate	\$272,882	0.40%	24	0.37%	6.92	154.39	5.11
Vocational/Proprietary	\$148,065	0.22%	20	0.31%	6.61	87.52	0.16
Other/Unknown	\$543,032	0.80%	41	0.64%	6.88	132.07	2.00
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>



Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$98)	0.00%	10	0.16%	5.10	72.45	0.00
\$0 to \$499	\$20,737	0.03%	86	1.33%	6.67	20.44	0.66
\$500 to \$999	\$97,073	0.14%	130	2.02%	6.55	28.97	2.89
\$1,000 to \$1,999	\$496,153	0.73%	329	5.10%	6.37	40.00	3.57
\$2,000 to \$2,999	\$922,237	1.36%	371	5.76%	6.21	57.94	3.29
\$3,000 to \$3,999	\$1,481,771	2.19%	424	6.58%	6.01	78.24	4.15
\$4,000 to \$5,999	\$4,267,120	6.31%	855	13.26%	5.98	112.28	6.13
\$6,000 to \$7,999	\$5,771,211	8.54%	828	12.85%	5.85	125.91	6.44
\$8,000 to \$9,999	\$6,948,888	10.28%	771	11.96%	5.76	136.18	7.99
\$10,000 to \$14,999	\$15,021,180	22.22%	1,225	19.00%	5.72	147.36	7.78
\$15,000 to \$19,999	\$11,596,387	17.16%	674	10.46%	5.64	152.37	8.73
\$20,000 to \$24,999	\$7,121,866	10.54%	321	4.98%	5.75	158.02	9.06
\$25,000 to \$29,999	\$6,097,678	9.02%	224	3.48%	5.75	163.09	8.42
\$30,000 to \$34,999	\$2,895,972	4.28%	90	1.40%	5.53	167.53	9.76
\$35,000 to \$39,999	\$1,412,478	2.09%	38	0.59%	5.81	167.81	8.49
\$40,000 to \$49,999	\$2,130,298	3.15%	48	0.74%	5.35	155.08	6.00
\$50,000 to \$59,999	\$762,411	1.13%	14	0.22%	6.10	169.26	8.34
\$60,000 to \$69,999	\$258,036	0.38%	4	0.06%	5.91	158.41	0.00
\$70,000 to \$79,999	\$291,909	0.43%	4	0.06%	5.55	191.64	7.41
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$15)	0.00%	5	0.08%	7.36	123.93	0.00
\$0 to \$499	\$4,427	0.01%	29	0.45%	6.56	21.26	0.49
\$500 to \$999	\$43,918	0.06%	62	0.96%	6.68	27.50	3.72
\$1,000 to \$1,999	\$162,378	0.24%	125	1.94%	6.49	43.77	2.69
\$2,000 to \$2,999	\$352,201	0.52%	155	2.40%	6.32	56.92	3.07
\$3,000 to \$3,999	\$486,445	0.72%	164	2.54%	6.27	74.69	5.99
\$4,000 to \$5,999	\$1,462,305	2.16%	342	5.31%	6.00	100.85	7.36
\$6,000 to \$7,999	\$2,191,149	3.24%	408	6.33%	5.95	110.85	6.87
\$8,000 to \$9,999	\$2,539,456	3.76%	363	5.63%	5.69	126.55	10.56
\$10,000 to \$14,999	\$5,941,949	8.79%	762	11.82%	5.64	127.74	9.84
\$15,000 to \$19,999	\$7,172,967	10.61%	772	11.98%	5.57	134.89	8.74
\$20,000 to \$24,999	\$5,503,517	8.14%	508	7.88%	5.68	140.79	8.70
\$25,000 to \$29,999	\$5,413,278	8.01%	445	6.90%	5.80	146.02	10.36
\$30,000 to \$34,999	\$4,564,400	6.75%	379	5.88%	5.69	147.98	7.69
\$35,000 to \$39,999	\$4,385,578	6.49%	355	5.51%	5.68	148.78	7.61
\$40,000 to \$49,999	\$6,806,729	10.07%	501	7.77%	5.64	150.35	7.28
\$50,000 to \$59,999	\$5,055,494	7.48%	321	4.98%	5.80	155.43	7.07
\$60,000 to \$69,999	\$4,607,714	6.82%	271	4.20%	5.82	163.43	7.76
\$70,000 to \$79,999	\$3,283,831	4.86%	178	2.76%	5.99	163.85	6.70
\$80,000 to \$89,999	\$2,214,808	3.28%	115	1.78%	5.69	161.24	5.06
\$90,000 to \$99,999	\$1,225,182	1.81%	54	0.84%	5.69	158.03	3.50
\$100,000 to \$149,999	\$2,590,620	3.83%	96	1.49%	5.95	160.65	2.06
\$150,000 or more	\$1,584,975	2.34%	36	0.56%	6.07	163.86	6.91
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$29,443	0.04%	2	0.03%	7.48	137.93	0.00
ALASKA	\$7,196	0.01%	1	0.02%	6.74	66.00	0.00
ARIZONA	\$119,301	0.18%	13	0.20%	6.89	139.62	0.55
ARKANSAS	\$125,646	0.19%	5	0.08%	5.84	178.16	9.07
CALIFORNIA	\$638,013	0.94%	60	0.93%	5.98	106.81	1.67
COLORADO	\$69,524	0.10%	13	0.20%	4.86	68.38	0.00
CONNECTICUT	\$846,439	1.25%	70	1.09%	5.47	142.48	8.65
DISTRICT OF COLUMBIA	\$110,561	0.16%	10	0.16%	6.56	147.35	0.00
FLORIDA	\$543,124	0.80%	38	0.59%	6.33	155.29	9.72
GEORGIA	\$168,832	0.25%	10	0.16%	5.85	148.74	6.37
HAWAII	\$41,447	0.06%	6	0.09%	6.41	139.16	0.00
IDAHO	\$19,034	0.03%	2	0.03%	7.44	85.58	0.00
ILLINOIS	\$59,257	0.09%	7	0.11%	5.66	112.28	2.85
INDIANA	\$10,359	0.02%	2	0.03%	6.31	68.60	0.00
IOWA	\$43,173	0.06%	6	0.09%	6.88	73.90	0.00
KANSAS	\$14,264	0.02%	3	0.05%	4.44	45.05	0.00
KENTUCKY	\$34,629	0.05%	6	0.09%	7.31	64.36	0.00
LOUISIANA	\$13,207	0.02%	4	0.06%	3.08	34.00	0.00
MAINE	\$55,903,870	82.71%	5,353	83.04%	5.71	146.42	8.39
MARYLAND	\$168,560	0.25%	22	0.34%	6.83	130.27	2.12
MASSACHUSETTS	\$2,501,781	3.70%	224	3.48%	5.87	128.92	5.71
MICHIGAN	\$225,900	0.33%	22	0.34%	5.36	136.43	7.59
MINNESOTA	\$215,047	0.32%	13	0.20%	6.10	155.72	0.00
MISSISSIPPI	\$11,188	0.02%	2	0.03%	5.22	150.08	13.17
MISSOURI	\$42,760	0.06%	5	0.08%	3.18	81.12	0.89
MONTANA	\$25,444	0.04%	4	0.06%	4.33	58.49	0.00
NEVADA	\$15,600	0.02%	1	0.02%	6.74	120.00	0.00
NEW HAMPSHIRE	\$1,867,973	2.76%	183	2.84%	5.95	138.75	3.81
NEW JERSEY	\$374,627	0.55%	31	0.48%	6.32	118.49	0.61
NEW MEXICO	\$45,991	0.07%	5	0.08%	6.73	65.14	0.00
NEW YORK	\$884,878	1.31%	88	1.37%	5.96	130.38	3.89
NORTH CAROLINA	\$206,212	0.31%	20	0.31%	6.30	146.10	0.41
NORTH DAKOTA	\$150,216	0.22%	4	0.06%	6.99	178.00	0.00
OHIO	\$139,949	0.21%	22	0.34%	6.33	117.06	4.00
OKLAHOMA	\$28,285	0.04%	2	0.03%	6.38	167.61	51.08
OREGON	\$120,999	0.18%	7	0.11%	4.60	164.44	0.00
PENNSYLVANIA	\$396,426	0.59%	33	0.51%	5.84	117.64	2.74
RHODE ISLAND	\$225,655	0.33%	20	0.31%	5.63	137.57	1.36
SOUTH CAROLINA	\$151,152	0.22%	17	0.26%	6.84	125.08	0.75
TENNESSEE	\$88,925	0.13%	11	0.17%	6.38	105.05	11.84
TEXAS	\$249,698	0.37%	21	0.33%	6.04	136.92	0.92
UTAH	\$26,294	0.04%	3	0.05%	5.02	64.49	0.00
VERMONT	\$263,491	0.39%	33	0.51%	5.12	132.11	3.19

VIRGINIA	\$168,510	0.25%	19	0.29%	5.97	120.99	5.39
WASHINGTON	\$32,672	0.05%	5	0.08%	6.05	121.54	112.13
WEST VIRGINIA	\$62,880	0.09%	3	0.05%	6.96	147.00	47.01
WISCONSIN	\$36,218	0.05%	6	0.09%	6.94	65.35	0.00
WYOMING	\$21,932	0.03%	3	0.05%	6.99	63.69	0.00
FOREIGN COUNTRY	\$46,725	0.07%	6	0.09%	6.79	54.26	0.00
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

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) Bond Rate 6.99%	\$1,171,979	1.73%	143	2.22%	3.15	100.97	0.00
Bond Rate 6.99% No BB Available	\$6,650,392	9.84%	817	12.67%	6.86	87.19	0.40
Fixed Rate Under 4%	\$1,040,927	1.54%	152	2.36%	6.99	96.99	0.66
Fixed Rate 4% to 4.99%	\$9,263,127	13.70%	703	10.91%	3.30	156.23	15.12
Fixed Rate 4% to 4.99%	\$10,363,500	15.33%	961	14.91%	4.67	143.69	14.06
Fixed Rate 5% to 5.99%	\$11,954,645	17.69%	1,037	16.09%	5.58	165.77	9.52
Fixed Rate 6% to 6.99%	\$15,739,445	23.29%	1,383	21.46%	6.46	158.41	5.53
Fixed Rate 7% to 7.99%	\$11,328,605	16.76%	1,248	19.36%	7.43	132.31	3.15
Fixed Rate 8% to 8.75%	\$80,686	0.12%	2	0.03%	8.75	174.11	0.00
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$24,949,568	36.91%	1,973	30.61%	5.32	173.73	21.07
0 to 12 months	\$10,345,080	15.30%	830	12.88%	5.36	165.20	0.00
13 to 24 months	\$5,556,628	8.22%	464	7.20%	5.26	145.19	0.00
25 to 36 months	\$4,329,694	6.41%	406	6.30%	6.03	140.01	0.00
37 to 48 months	\$4,942,329	7.31%	481	7.46%	6.13	124.63	0.00
49 to 60 months	\$2,915,371	4.31%	319	4.95%	6.29	114.73	0.00
61 to 72 months	\$2,243,150	3.32%	276	4.28%	6.71	111.21	0.00
73 to 84 months	\$1,421,562	2.10%	192	2.98%	6.89	106.01	0.00
85 to 96 months	\$1,547,183	2.29%	188	2.92%	6.85	100.05	0.00
More than 96 months	\$9,342,741	13.82%	1,317	20.43%	6.54	81.50	0.00
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,727,024	14.39%	975	15.13%	5.46	141.38	14.15
Below 600	\$458,468	0.68%	46	0.71%	6.75	102.43	1.73
600 to 620	\$350,574	0.52%	34	0.53%	6.45	148.13	2.00
621 to 640	\$667,925	0.99%	64	0.99%	6.38	132.53	5.61
641 to 660	\$5,866,354	8.68%	581	9.01%	5.73	153.83	10.19
661 to 680	\$16,649,050	24.63%	1,620	25.13%	5.95	144.37	7.02
681 to 700	\$12,712,371	18.81%	1,197	18.57%	5.95	143.83	5.81
701 to 720	\$7,530,750	11.14%	655	10.16%	5.86	148.93	6.33
721 to 740	\$5,654,673	8.37%	575	8.92%	5.67	137.73	5.04
741 to 760	\$3,725,091	5.51%	341	5.29%	5.44	142.40	5.34
761 to 780	\$2,463,806	3.65%	214	3.32%	5.29	141.91	6.40
781 to 800	\$1,193,465	1.77%	95	1.47%	4.37	127.83	9.83
801 to 820	\$593,754	0.88%	49	0.76%	5.06	156.88	14.46
Totals	\$67,593,306	100.00%	6,446	100.00%	5.75	143.85	7.78

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,379,719	3.52%	273	4.24%	5.10	108.43	0.67
600 to 620	\$17,960	0.03%	2	0.03%	5.26	66.00	0.00
621 to 640	\$72,942	0.11%	6	0.09%	6.33	136.20	5.04
641 to 660	\$553,900	0.82%	53	0.82%	5.86	137.35	16.28
661 to 680	\$1,485,314	2.20%	134	2.08%	6.11	144.59	8.67
681 to 700	\$3,187,908	4.72%	299	4.64%	6.07	146.75	7.76
701 to 720	\$5,142,765	7.61%	484	7.51%	5.88	146.47	8.31
721 to 740	\$7,106,145	10.51%	655	10.16%	5.92	140.88	7.83
741 to 760	\$7,871,235	11.64%	728	11.29%	5.73	142.81	7.93
761 to 780	\$13,221,558	19.56%	1,257	19.50%	5.74	146.74	8.15
781 to 800	\$16,456,172	24.35%	1,576	24.45%	5.71	147.40	8.12
801 to 820	\$9,418,256	13.93%	929	14.41%	5.65	143.10	7.54
Over 820	\$679,432	1.01%	50	0.78%	5.74	152.25	5.83
Totals	\$67,593,306	100.00%	6,446	100.00%	5.75	143.85	7.78

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$270,920	0.40%	48	0.74%	6.87	79.54	1.33
Below 600	\$9,039	0.01%	1	0.02%	6.99	46.00	0.00
600 to 620	\$17,960	0.03%	2	0.03%	5.26	66.00	0.00
621 to 640	\$60,004	0.09%	5	0.08%	6.35	134.73	6.13
641 to 660	\$492,217	0.73%	46	0.71%	6.04	132.67	15.61
661 to 680	\$1,299,299	1.92%	123	1.91%	5.88	142.78	8.44
681 to 700	\$3,167,982	4.69%	304	4.72%	6.01	145.59	7.74
701 to 720	\$5,330,593	7.89%	494	7.66%	5.95	145.32	7.85
721 to 740	\$7,498,859	11.09%	715	11.09%	5.84	137.22	7.42
741 to 760	\$8,723,930	12.91%	804	12.47%	5.67	141.90	6.97
761 to 780	\$13,530,097	20.02%	1,286	19.95%	5.73	145.92	7.88
781 to 800	\$16,684,786	24.68%	1,604	24.88%	5.68	146.60	8.01
801 to 820	\$9,828,188	14.54%	964	14.96%	5.63	143.94	8.06
Over 820	\$679,432	1.01%	50	0.78%	5.74	152.25	5.83
<b>Totals</b>	<b>\$67,593,306</b>	<b>100.00%</b>	<b>6,446</b>	<b>100.00%</b>	<b>5.75</b>	<b>143.85</b>	<b>7.78</b>

	01/31/22		02/28/22		03/31/22		04/30/22		05/31/22		06/30/22							
<b>Loan Balance</b>	<b>FIRSTMARK</b>																	
	\$	71,217,697	\$	71,460,227	\$	70,101,372	\$	69,120,027	\$	68,341,770	\$	67,591,268						
<b>Repayment</b>	\$	57,012,073	80.1%	\$	57,223,412	80.1%	\$	56,035,886	79.9%	\$	54,999,685	79.6%	\$	54,133,929	79.2%	\$	54,355,823	80.4%
<b>Problem Loans:</b>																		
In Claim Status	\$	130,250		\$	-		\$	38,341					\$	5,334				
Uninsured	\$	51,276		\$	51,276		\$	51,276		\$	51,276		\$	51,276		\$	50,232	
Bankruptcy	\$	7,468		\$	205,494		\$	230,844		\$	255,563		\$	303,989				
Forbearance	\$	618,654		\$	200,182		\$	218,058		\$	311,209		\$	331,874		\$	360,241	
Delinquent Loans	\$	71,463		\$	360,102		\$	120,565		\$	87,122		\$	146,196		\$	39,134	
31-60 days	\$	100,922		\$	128,610		\$	222,191		\$	269,243		\$	267,656		\$	123,142	
61-90 days	\$	791,038		\$	688,894		\$	667,575		\$	745,726		\$	522,517				
> 90 days																		
Subtotal Delinquent Loans	\$			\$			\$			\$			\$			\$		
% of Repayment																		
<b>Total Problem Loans</b>	\$	980,032	1.38%	\$	945,664	1.32%	\$	887,096	1.27%	\$	949,695	1.37%	\$	1,052,566	1.54%	\$	882,072	1.31%
<b>% of Repayment</b>			1.719%			1.653%			1.583%			1.727%			1.944%			1.623%

	07/31/22		08/31/22		09/30/22		10/31/22		11/30/22		12/31/22						
<b>Loan Balance</b>	<b>FIRSTMARK</b>																
	\$	66,915,386		\$	68,154,600		\$	69,312,522		\$	70,342,994		\$	69,964,021		\$	67,593,306
<b>Repayment</b>	\$	53,739,450	80.3%	\$	54,591,663	80.1%	\$	54,840,630	79.1%	\$	54,803,445	77.9%	\$	58,738,517	84.0%	\$	56,430,673
<b>Problem Loans:</b>																	
In Claim Status	\$	10,765		\$	14,723		\$	11,533		\$	43,540		\$	17,557		\$	27,337
Uninsured	\$	50,232		\$	30,263		\$	30,263		\$	30,263		\$	30,263		\$	30,263
Bankruptcy	\$	324,484		\$	93,640		\$	20,495		\$	20,495		\$	20,495		\$	-
Forbearance	\$	265,781		\$	187,849		\$	425,936		\$	306,708		\$	268,187		\$	207,343
Delinquent Loans	\$	206,814		\$	130,445		\$	130,767		\$	168,727		\$	114,830		\$	200,683
31-60 days	\$	60,693		\$	171,991		\$	213,329		\$	163,006		\$	264,784		\$	255,253
61-90 days	\$	533,288		\$	490,285		\$	770,033		\$	638,441		\$	647,801		\$	663,279
> 90 days	\$			\$			\$			\$			\$			\$	
Subtotal Delinquent Loans	\$			\$			\$			\$			\$			\$	
% of Repayment																	
<b>Total Problem Loans</b>	\$	918,768	1.37%	\$	628,911	0.92%	\$	832,323	1.20%	\$	732,739	1.04%	\$	716,116	1.02%	\$	720,879
<b>% of Repayment</b>			1.710%			1.152%			1.518%			1.337%			1.219%		



**2022 - 2023 School Year Loan Breakdown**

By Loan Repayment Option

December 31, 2022

<b>Repeat Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	26	18.8%	565,903.00	22.9%
Interest Only	49	35.5%	793,426.00	32.1%
Deferment	63	45.7%	1,111,273.00	45.0%
<b>Total</b>	<b>138</b>		<b>2,470,602.00</b>	

<b>New Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	38	24.4%	814,831.00	27.8%
Interest Only	59	37.8%	1,132,897.00	38.6%
Deferment	59	37.8%	985,164.00	33.6%
<b>Total</b>	<b>156</b>		<b>2,932,892.00</b>	

<b>All Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	64	21.8%	1,380,734.00	25.6%
Interest Only	108	36.7%	1,926,323.00	35.6%
Deferment	122	41.5%	2,096,437.00	38.8%
<b>Total</b>	<b>294</b>		<b>5,403,494.00</b>	

<b>Repayment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	38	59.4%	814,831.00	59.0%
Repeat Borrowers	26	40.6%	565,903.00	41.0%
<b>Total</b>	<b>64</b>		<b>1,380,734.00</b>	

<b>Interest Only</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	59	54.6%	1,132,897.00	58.8%
Repeat Borrowers	49	45.4%	793,426.00	41.2%
<b>Total</b>	<b>108</b>		<b>1,926,323.00</b>	

<b>Deferment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	59	48.4%	985,164.00	47.0%
Repeat Borrowers	63	51.6%	1,111,273.00	53.0%
<b>Total</b>	<b>122</b>		<b>2,096,437.00</b>	

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

12/31/2022	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
<b>Total</b>																
<b>Number</b>																
<b>Origination</b>	\$3,799,009	\$6,916,140	\$9,570,156	\$9,525,419	\$6,460,824	\$5,961,612	\$5,122,925	\$7,199,223	\$12,506,502	\$17,929,934	\$23,762,942	\$31,957,353	\$34,048,382	\$22,414,714	\$12,983,344	\$10,481,450
<b>Default Year</b>																
1998																
Defaulted	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1999																
Defaulted	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.13%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.13%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2000																
Defaulted	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	1.58%	0.48%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	1.58%	0.48%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2001																
Defaulted	\$7,492	\$16,964	\$20,922	\$25,218	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.20%	0.25%	0.22%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$6,273	\$3,013	\$4,561	\$859	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.17%	0.04%	0.05%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$1,219	\$13,951	\$16,361	\$24,359	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.03%	0.20%	0.17%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2002																
Defaulted	\$22,859	\$86,935	\$59,211	\$39,333	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.60%	1.26%	0.62%	0.41%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$8,952	\$7,896	\$18,467	\$7,226	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.24%	0.11%	0.19%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$13,907	\$79,039	\$40,744	\$32,107	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.37%	1.14%	0.43%	0.34%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2003																
Defaulted	\$9,605	\$4,844	\$11,857	\$3,597	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.25%	0.07%	0.12%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$11,450	\$19,447	\$43,245	\$11,042	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.30%	0.28%	0.45%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	-0.05%	-0.21%	-0.33%	-0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2004																
Defaulted	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.15%	0.08%	0.23%	0.22%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$17,060	\$26,627	\$7,907	\$8,199	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.45%	0.38%	0.08%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	-0.30%	-0.31%	0.15%	0.13%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2005																
Defaulted	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.46%	0.57%	0.38%	0.74%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	1.42%	0.71%	0.16%	0.41%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	-0.96%	-0.14%	0.22%	0.32%	-0.02%	-0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2006																
Defaulted	\$0	\$0	\$7,045	\$102,861	\$51,686	\$22,585	\$26,556	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.07%	1.08%	0.80%	0.38%	0.52%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.20%	0.13%	0.26%	0.25%	0.07%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	-\$7,449	-\$8,945	-\$18,111	\$79,330	\$47,344	\$21,760	\$26,106	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0
%	-0.20%	-0.13%	-0.19%	0.83%	0.73%	0.37%	0.51%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2007																
Defaulted	\$19,723	\$15,234	\$11,792	\$31,734	\$31,517	\$9,240	\$15,936	\$84,776	\$137,851	\$90,465	\$0	\$126,647	\$0	\$0	\$0	\$0
%	0.52%	0.22%	0.12%	0.33%	0.49%	0.15%	0.31%	1.18%	1.10%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%
Claims/Recov	\$3,722	\$16,299	\$30,243	\$37,791	\$1,375	\$2,180	\$2,550	\$1,528	\$1,154	\$225	\$0	\$0	\$0	\$0	\$0	\$0
%	0.10%	0.24%	0.32%	0.40%	0.02%	0.04%	0.05%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Defaults	\$16,001	-\$1,065	-\$18,451	-\$6,057	\$30,142	\$7,060	\$13,386	\$83,248	\$136,697	\$90,240	\$0	\$126,647	\$0	\$0	\$0	\$0
%	0.42%	-0.02%	-0.19%	-0.06%	0.47%	0.12%	0.26%	1.16%	1.09%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%
2008																
Defaulted	\$0	\$0	\$3,972	\$30,558	\$16,660	\$11,907	\$0	\$64,828	\$96,371	\$52,280	\$53,375	\$0	\$7,368	\$0	\$0	\$0
%	0.00%	0.00%	0.04%	0.32%	0.26%	0.20%	0.00%	0.90%	0.77%	0.29%	0.22%	0.00%	0.02%	0.00%	0.00%	0.00%
Claims/Recov	\$1,938	\$56	\$24,883	\$21,820	\$11,873	\$2,289	\$6,124	\$39,888	\$41,470	\$36,401	\$900	\$4,575	\$0	\$0	\$0	\$0
%	0.05%	0.00%	0.26%	0.23%	0.18%	0.04%	0.12%	0.55%	0.33%	0.20%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Net Defaults	-\$1,938	-\$56	-\$20,911	\$8,738	\$4,787	\$9,618	-\$6,124	\$24								

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

12/31/2022	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
2012 Defaulted \$\$\$	\$0	\$846	\$0	\$0	\$0	\$19,991	\$15,230	\$34,285	\$93,450	\$165,462	\$218,046	\$275,346	\$203,034	\$141,523	\$35,422	\$43,278
%	0.00%	0.01%	0.00%	0.00%	0.00%	0.34%	0.30%	0.48%	0.75%	0.92%	0.92%	0.86%	0.60%	0.63%	0.27%	0.41%
Claims/Recov \$\$\$	\$2,025	\$2,205	\$23,004	\$13,467	\$22,417	\$2,883	\$8,888	\$13,125	\$61,631	\$27,672	\$30,941	\$19,144	\$10,260	\$0	\$0	\$0
%	0.05%	0.03%	0.24%	0.14%	0.35%	0.05%	0.17%	0.18%	0.49%	0.15%	0.13%	0.06%	0.03%	0.00%	0.00%	0.00%
Net Defaults \$\$\$	-\$2,025	-\$1,359	-\$23,004	-\$13,467	-\$22,417	\$17,108	\$6,342	\$21,160	\$31,819	\$137,790	\$187,104	\$256,202	\$192,775	\$141,523	\$35,422	\$43,278
%	-0.05%	-0.02%	-0.24%	-0.14%	-0.35%	0.29%	0.12%	0.29%	0.25%	0.77%	0.79%	0.80%	0.57%	0.63%	0.27%	0.41%
2013 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$10,174	\$39,252	\$51,049	\$117,430	\$196,848	\$138,125	\$156,040	\$180,652	\$10,520	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.55%	0.41%	0.65%	0.83%	0.43%	0.46%	0.81%	0.08%	0.00%	0.00%
Claims/Recov \$\$\$	\$11,001	\$2,523	\$5,431	\$16,079	\$4,879	\$3,991	\$26,150	\$38,143	\$52,721	\$16,373	\$30,300	\$16,244	\$13,580	\$7,841	\$0	\$0
%	0.29%	0.04%	0.06%	0.17%	0.08%	0.07%	0.51%	0.53%	0.42%	0.09%	0.13%	0.05%	0.04%	0.03%	0.00%	0.00%
Net Defaults \$\$\$	-\$11,001	-\$2,523	-\$5,431	-\$16,079	-\$4,879	-\$3,991	-\$15,976	\$1,109	-\$1,671	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0
%	-0.29%	-0.04%	-0.06%	-0.17%	-0.08%	-0.07%	-0.31%	0.02%	-0.01%	0.56%	0.70%	0.38%	0.42%	0.77%	0.08%	0.00%
2014 Defaulted \$\$\$	\$0	\$0	\$13,036	\$2,017	\$0	\$28,666	\$20,369	\$35,250	\$58,707	\$127,631	\$135,040	\$305,877	\$225,764	\$39,857	\$6,167	\$12,006
%	0.00%	0.00%	0.14%	0.02%	0.00%	0.48%	0.40%	0.49%	0.47%	0.71%	0.57%	0.96%	0.66%	0.18%	0.05%	0.11%
Claims/Recov \$\$\$	\$2,063	\$2,688	\$2,395	\$13,598	\$2,502	\$3,597	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617
%	0.05%	0.04%	0.03%	0.14%	0.04%	0.06%	0.41%	0.21%	0.16%	0.15%	0.16%	0.07%	0.02%	0.03%	0.00%	0.01%
Net Defaults \$\$\$	-\$2,063	-\$2,688	\$10,641	-\$11,581	-\$2,502	\$25,069	-\$640	\$19,779	\$38,281	\$100,144	\$97,816	\$284,806	\$219,128	\$32,310	\$6,167	\$11,389
%	-0.05%	-0.04%	0.11%	-0.12%	-0.04%	0.42%	-0.01%	0.27%	0.31%	0.56%	0.41%	0.89%	0.64%	0.14%	0.05%	0.11%
2015 Defaulted \$\$\$	\$0	\$0	\$0	\$2,271	\$2,186	\$0	\$0	\$0	\$9,565	\$33,987	\$39,824	\$139,747	\$184,290	\$73,297	\$55,536	\$37,714
%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%
Claims/Recov \$\$\$	\$2,063	\$2,784	\$2,070	\$19,375	\$1,243	\$2,616	\$13,587	\$13,837	\$29,438	\$32,241	\$22,253	\$16,258	\$8,985	\$7,476	\$272	\$0
%	0.05%	0.04%	0.02%	0.20%	0.02%	0.04%	0.27%	0.19%	0.24%	0.18%	0.09%	0.05%	0.03%	0.03%	0.00%	0.00%
Net Defaults \$\$\$	-\$2,063	-\$2,784	-\$2,070	-\$17,104	\$943	-\$2,616	-\$13,587	-\$13,837	-\$19,873	\$1,746	\$17,571	\$123,488	\$175,305	\$65,821	\$55,264	\$37,714
%	-0.05%	-0.04%	-0.02%	-0.18%	0.01%	-0.04%	-0.27%	-0.19%	-0.16%	0.01%	0.07%	0.39%	0.51%	0.29%	0.43%	0.36%
2016 Defaulted \$\$\$	\$0	\$4,233	\$11,617	\$11,834	\$12,368	\$0	\$0	\$6,664	\$24,868	\$56,880	\$85,201	\$201,312	\$118,741	\$59,947	\$35,001	\$9,044
%	0.00%	0.06%	0.12%	0.12%	0.19%	0.00%	0.00%	0.09%	0.20%	0.32%	0.36%	0.63%	0.35%	0.27%	0.27%	0.09%
Claims/Recov \$\$\$	\$2,569	\$3,775	\$1,238	\$9,249	\$2,323	\$10,437	\$3,474	\$16,885	\$22,357	\$34,499	\$33,515	\$21,687	\$36,764	\$25,198	\$3,891	\$8,377
%	0.07%	0.05%	0.01%	0.10%	0.04%	0.18%	0.07%	0.23%	0.18%	0.19%	0.14%	0.07%	0.11%	0.11%	0.03%	0.08%
Net Defaults \$\$\$	-\$2,569	\$458	\$10,379	\$2,585	\$10,045	-\$10,437	-\$3,474	-\$10,221	\$2,511	\$22,381	\$51,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667
%	-0.07%	0.01%	0.11%	0.03%	0.16%	-0.18%	-0.07%	-0.14%	0.02%	0.12%	0.22%	0.56%	0.24%	0.16%	0.24%	0.01%
2017 Defaulted \$\$\$	\$0	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882
%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.17%	0.23%	0.13%	0.26%	0.52%
Claims/Recov \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$19,880	\$8,828	\$28,448	\$41,329	\$86,306	\$151,828	\$126,757	\$41,656	\$28,247	\$17,855	\$19,367
%	0.09%	0.11%	0.06%	0.27%	0.06%	0.33%	0.17%	0.40%	0.33%	0.48%	0.64%	0.40%	0.12%	0.13%	0.14%	0.18%
Net Defaults \$\$\$	-\$3,282	-\$7,515	-\$3,795	-\$25,988	-\$3,648	-\$19,880	-\$8,828	-\$28,448	-\$34,570	-\$67,562	-\$20,029	-\$74,003	\$36,531	\$692	\$16,104	\$35,515
%	-0.09%	-0.11%	-0.04%	-0.27%	-0.06%	-0.33%	-0.17%	-0.40%	-0.28%	-0.38%	-0.08%	-0.23%	0.11%	0.00%	0.12%	0.34%
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$7,939	\$6,431	\$23,451	\$44,387	\$9,237	\$11,060	\$55,815	\$52,330	\$28,211	\$13,361	\$64,763	\$18,385	\$18,385
%	0.00%	0.00%	0.00%	0.12%	0.11%	0.46%	0.62%	0.07%	0.06%	0.23%	0.16%	0.08%	0.06%	0.50%	0.18%	0.18%
Claims/Recov \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$18,362	\$29,640	\$67,856	\$83,399	\$92,271	\$106,144	\$98,666	\$29,522	\$21,570	\$13,899
%	0.63%	0.05%	0.04%	0.61%	0.04%	0.20%	0.36%	0.41%	0.54%	0.47%	0.39%	0.33%	0.29%	0.13%	0.17%	0.13%
Net Defaults \$\$\$	-\$23,935	-\$3,211	-\$3,425	-\$58,053	\$5,114	-\$5,387	\$5,089	\$14,747	-\$58,619	-\$72,340	-\$36,456	-\$53,814	-\$70,455	-\$16,161	\$43,193	\$4,487
%	-0.63%	-0.05%	-0.04%	-0.61%	0.08%	-0.09%	0.10%	0.20%	-0.47%	-0.40%	-0.15%	-0.17%	-0.21%	-0.07%	0.33%	0.04%
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$1,529	\$88,457	\$5,055	\$0	\$7,665	\$47,414	\$18,815
%	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.00%	0.01%	0.37%	0.02%	0.00%	0.03%	0.37%	0.18%
Claims/Recov \$\$\$	\$1,941	\$3,000	\$1,952	\$21,214	\$11,908	\$10,764	\$6,159	\$45,272	\$92,629	\$81,009	\$75,976	\$67,109	\$37,101	\$16,832	\$21,448	\$7,720
%	0.05%	0.04%	0.02%	0.22%	0.18%	0.18%	0.12%	0.63%	0.74%	0.45%	0.32%	0.21%	0.11%	0.08%	0.17%	0.07%
Net Defaults \$\$\$	-\$1,941	-\$3,000	-\$1,952	-\$21,214	-\$11,229	\$5,338	-\$6,121	-\$45,272	-\$92,042	-\$79,480	\$12,481	-\$62,054	-\$37,101	-\$9,167	\$25,965	\$11,095
%	-0.05%	-0.04%	-0.02%	-0.22%	-0.17%	0.09%	-0.12%	-0.63%	-0.74%	-0.44%	0.05%	-0.19%	-0.11%	-0.04%	0.20%	0.11%
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$4,500	\$0	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov \$\$\$	\$1,350	\$2,695	\$3,812	\$7,234	\$1,384	\$14,720	\$7,328	\$11,892	\$25,215	\$31,697	\$60,150	\$60,230	\$28,744	\$25,637	\$30,834	\$12,043
%	0.04%	0.04%	0.04%	0.08%	0.02%	0.25%	0.14%	0.17%	0.20%	0.18%	0.25%	0.19%	0.08%	0.11%	0.24%	0.11%
Net Defaults \$\$\$	-\$1,350	-\$2,695	-\$3,812	-\$7,234	-\$1,384	-\$14,720	-\$2,828	-\$11,892	-\$21,783	-\$29,531	-\$56,868	-\$60,230	-\$28,744	-\$25,637	-\$30,834	-\$12,043
%	-0.04%	-0.04%	-0.04%	-0.08%	-0.02%	-0.25%	-0.06%	-0.17%	-0.20%	-0.16%	-0.24%	-0.19%	-0.08%	-0.11%	-0.24%	-0.11%
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,668	\$9,686	\$45,059	\$37,831	\$2,956	\$28,925	\$7,245	\$8,393
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.19%	0.12%	0.01%	0.13%	0.06%	0.08%
Claims/Recov \$\$\$	\$1,899	\$1,765	\$1,240	\$3,805	\$1,384	\$8,325	\$3,096	\$8,648	\$22,602	\$33,867	\$25,528	\$53,019	\$39,773	\$22,975	\$25,852	\$11,901
%	0.05%	0.03%	0.01%	0.04%	0.02%	0.14%	0.06%	0.12%	0.18%	0.19%	0.11%	0.17%	0.12%	0.10%	0.20%	0.11%
Net Defaults \$\$\$	-\$1,899	-\$1,765	-\$1,240	-\$3,805	-\$1,384	-\$8,325	-\$3,096	-\$8,648	-\$15,934	-\$24,181	\$19,531	-\$15,188	-\$36,817	\$5,950	-\$18,607	-\$3,508
%	-0.05%	-0.03%	-0.01%	-0.04%	-0.02%	-0.14%	-0.06%	-0.12%	-0.13%	-0.13%	0.08%	-0.05%	-0.11%	0.03%	-0.14%	-0.03%
2022 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,658	\$19,760	\$0	\$0	\$43,347	\$1,134	\$5,622	\$5,679	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.16%	0.00%	0.00%	0.14%	0.00%	0.03%	0.04%	0.00%
Claims/Recov \$\$\$	\$2,813	\$2,157	\$2,628	\$5,726	\$1,250	\$7,265	\$11,054	\$9,486	\$22,380	\$41,320	\$121,781	\$88,423	\$33,428	\$21,453	\$10,825	\$3,831
%	0.07%	0.03%	0.03%	0.06%	0.02%	0.12%	0.22%	0.13%	0.18%	0.23%	0.51%	0.28%	0.10%	0.10%	0.08%	0.04%
Net Defaults \$\$\$	-\$2,813	-\$2,157	-\$2,628	-\$5,726	-\$1,250	-\$7,265	-\$11,054	-\$1,828	-\$2,620	-\$41,320	-\$121,781	-\$45,076	-\$32,293	-\$15,831	-\$5,145	-\$3,831
%	-0.07%	-0.03%	-0.03%	-0.06%	-0.0											

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

12/31/2022		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
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	\$11,015,281	\$323,915,427	\$308,145,315
Default Year														
1998	Defaulted \$\$\$	\$0	\$0	\$0									\$21,964	
	%	0.00%	0.00%	0.00%									0.11%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$0	
	%	0.00%	0.00%	0.00%									0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$21,964	
	%	0.00%	0.00%	0.00%									0.11%	
<hr/>														
1999	Defaulted \$\$\$	\$0	\$0	\$0									\$7,060	
	%	0.00%	0.00%	0.00%									0.02%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$0	
	%	0.00%	0.00%	0.00%									0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$7,060	
	%	0.00%	0.00%	0.00%									0.02%	
<hr/>														
2000	Defaulted \$\$\$	\$0	\$0	\$0									\$126,578	
	%	0.00%	0.00%	0.00%									0.35%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$0	
	%	0.00%	0.00%	0.00%									0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$126,578	
	%	0.00%	0.00%	0.00%									0.35%	
<hr/>														
2001	Defaulted \$\$\$	\$0	\$0	\$0									\$70,596	
	%	0.00%	0.00%	0.00%									0.17%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$14,706	
	%	0.00%	0.00%	0.00%									0.03%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$55,890	
	%	0.00%	0.00%	0.00%									0.13%	
<hr/>														
2002	Defaulted \$\$\$	\$0	\$0	\$0									\$215,617	
	%	0.00%	0.00%	0.00%									0.46%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$42,541	
	%	0.00%	0.00%	0.00%									0.09%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$173,076	
	%	0.00%	0.00%	0.00%									0.37%	
<hr/>														
2003	Defaulted \$\$\$	\$0	\$0	\$0									\$29,903	
	%	0.00%	0.00%	0.00%									0.05%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$85,184	
	%	0.00%	0.00%	0.00%									0.16%	
	Net Defaults \$\$\$	\$0	\$0	\$0									-\$55,281	
	%	0.00%	0.00%	0.00%									-0.10%	
<hr/>														
2004	Defaulted \$\$\$	\$0	\$0	\$0									\$59,696	
	%	0.00%	0.00%	0.00%									0.09%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$59,793	
	%	0.00%	0.00%	0.00%									0.09%	
	Net Defaults \$\$\$	\$0	\$0	\$0									-\$97	
	%	0.00%	0.00%	0.00%									0.00%	
<hr/>														
2005	Defaulted \$\$\$	\$0	\$0	\$0									\$166,213	
	%	0.00%	0.00%	0.00%									0.20%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$160,618	
	%	0.00%	0.00%	0.00%									0.19%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$5,595	
	%	0.00%	0.00%	0.00%									0.01%	
<hr/>														
2006	Defaulted \$\$\$	\$0	\$0	\$0									\$289,114	
	%	0.00%	0.00%	0.00%									0.27%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$70,698	
	%	0.00%	0.00%	0.00%									0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$218,416	
	%	0.00%	0.00%	0.00%									0.20%	
<hr/>														
2007	Defaulted \$\$\$	\$0	\$0	\$0									\$574,915	
	%	0.00%	0.00%	0.00%									0.41%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$97,067	
	%	0.00%	0.00%	0.00%									0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$477,848	
	%	0.00%	0.00%	0.00%									0.34%	
<hr/>														
2008	Defaulted \$\$\$	\$0	\$0	\$0									\$337,319	
	%	0.00%	0.00%	0.00%									0.19%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$192,217	
	%	0.00%	0.00%	0.00%									0.11%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$145,102	
	%	0.00%	0.00%	0.00%									0.08%	
<hr/>														
2009	Defaulted \$\$\$	\$0	\$0	\$0									\$568,219	
	%	0.00%	0.00%	0.00%									0.29%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$82,818	
	%	0.00%	0.00%	0.00%									0.04%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$485,401	
	%	0.00%	0.00%	0.00%									0.25%	
<hr/>														
2010	Defaulted \$\$\$	\$0	\$0	\$0									\$1,265,983	
	%	0.00%	0.00%	0.00%									0.60%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$143,524	
	%	0.00%	0.00%	0.00%									0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$1,122,460	
	%	0.00%	0.00%	0.00%									0.53%	
<hr/>														
2011	Defaulted \$\$\$	\$0	\$0	\$0									\$1,023,752	
	%	0.00%	0.00%	0.00%									0.46%	
	Claims/Recov \$\$\$	\$0	\$0	\$0									\$231,612	
	%	0.00%	0.00%	0.00%									0.10%	
	Net Defaults \$\$\$	\$0	\$0	\$0									\$792,140	
	%	0.00%	0.00%	0.00%									0.36%	

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

12/31/2022	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total	Cumulative Loans in Repayment
2012 Defaulted \$\$\$	\$0	\$0	\$0									\$1,245,913	
%	0.00%	0.00%	0.00%									0.54%	
Claims/Recov \$\$\$	\$0	\$0	\$0									\$237,663	
%	0.00%	0.00%	0.00%									0.10%	
Net Defaults \$\$\$	\$0	\$0	\$0									\$1,008,250	
%	0.00%	0.00%	0.00%									0.44%	
2013 Defaulted \$\$\$	\$4,467	\$0	\$0									\$904,558	
%	0.06%	0.00%	0.00%									0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0									\$245,256	
%	0.00%	0.00%	0.00%									0.10%	
Net Defaults \$\$\$	\$4,467	\$0	\$0									\$659,302	
%	0.06%	0.00%	0.00%									0.28%	
2014 Defaulted \$\$\$	\$8,692	\$0	\$0									\$1,019,079	
%	0.11%	0.00%	0.00%									0.42%	
Claims/Recov \$\$\$	\$504	\$0	\$0									\$184,833	
%	0.01%	0.00%	0.00%									0.08%	
Net Defaults \$\$\$	\$8,188	\$0	\$0									\$834,246	
%	0.10%	0.00%	0.00%									0.34%	
2015 Defaulted \$\$\$	\$7,922	\$7,177	\$0		\$0							\$593,516	
%	0.10%	0.11%	0.00%		0.00%							0.24%	
Claims/Recov \$\$\$	\$168	\$0	\$0		\$0							\$174,666	
%	0.00%	0.00%	0.00%		0.00%							0.07%	
Net Defaults \$\$\$	\$7,754	\$7,177	\$0		\$0							\$418,849	
%	0.10%	0.11%	0.00%		0.00%							0.17%	
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$25,800		\$0							\$718,933	
%	0.28%	0.51%	0.35%		0.00%		0.00%					0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0		\$0		\$0					\$237,076	
%	0.01%	0.00%	0.00%		0.00%		0.00%					0.09%	
Net Defaults \$\$\$	\$21,835	\$32,750	\$25,800		\$0		\$0					\$481,857	
%	0.27%	0.51%	0.35%		0.00%		0.00%					0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$5,012	\$2,412							\$415,705	
%	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	\$5,012	\$2,412				\$0			-\$206,513	
%	-0.02%	-0.03%	-0.02%	0.06%	0.03%				0.00%			-0.08%	
2018 Defaulted \$\$\$	\$6,648	\$0	\$33,508	\$15,614	\$17,124			\$0				\$408,262	
%	0.08%	0.00%	0.46%	0.20%	0.24%			0.00%		0.00%		0.15%	
Claims/Recov \$\$\$	\$6,888	\$5,425	\$2,335	\$342	\$0			\$0		\$0		\$679,588	
%	0.09%	0.08%	0.03%	0.00%	0.00%			0.00%		0.00%		0.25%	
Net Defaults \$\$\$	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124			\$0		\$0		-\$271,325	
%	0.00%	-0.08%	0.43%	0.20%	0.24%			0.00%		0.00%		-0.10%	
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849			\$0				\$259,257	
%	0.31%	0.12%	0.34%	0.03%	0.18%			0.00%		0.00%	0.00%	0.09%	
Claims/Recov \$\$\$	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210			\$0		\$0		\$537,285	
%	0.05%	0.25%	0.02%	0.04%	0.15%			0.00%		0.00%	0.00%	0.19%	
Net Defaults \$\$\$	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639			\$0		\$0		-\$278,028	
%	0.26%	-0.12%	0.32%	0.00%	0.02%			0.00%		0.00%	0.00%	-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000		\$0		\$114,191	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%		0.00%		0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$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%		0.12%	
Net Defaults \$\$\$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000		\$0		-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	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		\$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		\$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		-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%		0.00%	0.00%	-0.02%	
2022 Defaulted \$\$\$	\$0	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0	\$232,198	
%	0.00%	0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%	0.07%	
Claims/Recov \$\$\$	\$909	\$1,458	\$7,357	\$2,270	\$334	\$0	\$4,264	\$0	\$0	\$0		\$402,408	
%	0.01%	0.02%	0.10%	0.03%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.12%	
Net Defaults \$\$\$	-\$909	\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$0	\$0	-\$170,210	
%	-0.01%	0.51%	-0.10%	-0.03%	0.00%	0.42%	0.15%	0.29%	0.18%	0.00%	0.00%	-0.05%	
<b>Total Defaulted \$\$\$</b>	<b>\$75,099</b>	<b>\$82,407</b>	<b>\$120,286</b>	<b>\$37,619</b>	<b>\$32,384</b>	<b>\$87,574</b>	<b>\$53,927</b>	<b>\$80,251</b>	<b>\$21,389</b>	<b>\$0</b>	<b>\$0</b>	<b>10,893,719</b>	<b>\$10,893,719</b>
%	<b>0.93%</b>	<b>1.27%</b>	<b>1.64%</b>	<b>0.48%</b>	<b>0.45%</b>	<b>1.07%</b>	<b>0.54%</b>	<b>0.60%</b>	<b>0.18%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.36%</b>	<b>3.54%</b>
Claims/Recov \$\$\$	\$26,468	\$32,632	\$26,735	\$6,852	\$11,543	\$0	\$4,264	\$0	\$0	\$0	\$0	\$5,127,335	\$5,127,335
as % of Defaults	35.24%	39.60%	22.23%	18.21%	35.64%	0.00%	7.91%	0.00%	0.00%	0.00%	0.00%	47.07%	47.07%
as % of Originations	0.33%	0.50%	0.37%	0.09%	0.16%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	1.58%	1.66%
Net Defaults \$\$\$	\$48,631	\$49,775	\$93,551	\$30,767	\$20,841	\$87,574	\$49,663	\$80,251	\$21,389	\$0	\$0	\$5,766,384	\$5,766,384
%	<b>0.60%</b>	<b>0.77%</b>	<b>1.28%</b>	<b>0.40%</b>	<b>0.29%</b>	<b>1.07%</b>	<b>0.50%</b>	<b>0.60%</b>	<b>0.18%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.78%</b>	<b>1.87%</b>

**FINANCE AUTHORITY OF MAINE  
ORIGINATION STATISTICS  
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023  
THROUGH December 31, 2022**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/21	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/21	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22	07/01/21-06/30/22 FAME Fiscal Year Through 12/31/21
<b>Applications Received</b>	739	1,134	4	3	743	1,137
<b>Applications Approved</b>	292	568	2	0	294	568
<b>Applications Denied</b>	299	307	0	1	299	308
<b>Applications Cancelled</b>	147	153	2	1	149	154
<b>Applications in Process</b>	1	106	0	1	1	107
<b>Approval Rate</b>	49%	65%	100%	0%	50%	65%
<b>Number of Disbursements</b>	440	725	7	0	447	725
<b>Dollar Amount of Disbursements</b>	\$ 4,442,912	\$ 6,596,341	\$ 53,831	\$ -	\$ 4,496,743	\$ 6,596,341
<b>Year to Date Plan</b>	\$ 3,482,868	\$ 5,833,320	\$ -	\$ -	\$ 3,482,868	\$ 5,833,320
<b>Year to Date Variance</b>	\$ 960,044	\$ 763,021	\$ 53,831	\$ -	\$ 1,013,875	\$ 763,021
<b>Average Disbursed Amount</b>	\$ 10,098	\$ 9,098	\$ 7,690	\$ -	\$ 10,060	\$ 9,098

**FINANCE AUTHORITY OF MAINE  
DISBURSEMENT VOLUME BY SCHOOL  
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023  
THROUGH December 31, 2022**

<b>SCHOOL</b>	<b>QUARTERLY MAINE LOAN</b>	<b>YTD MAINE LOAN</b>	<b>QUARTERLY MEDLOAN</b>	<b>YTD MEDLOAN</b>	<b>QUARTERLY TOTAL</b>	<b>YTD TOTAL</b>
UNIVERSITY OF NEW ENGLAND	-	430,047	-	22,987	-	453,034
MAINE MARITIME ACADEMY	-	410,837	-	-	-	410,837
UNIVERSITY OF MAINE	1,150	343,644	-	-	1,150	343,644
HUSSON UNIVERSITY	3,500	289,752	-	-	3,500	289,752
SAINT JOSEPH'S COLLEGE	-	217,614	-	-	-	217,614
MAINE COLLEGE OF ART	16,350	141,611	-	-	16,350	141,611
THOMAS COLLEGE	-	89,652	-	-	-	89,652
UNIVERSITY OF SOUTHERN MAINE	-	82,089	-	-	-	82,089
BOWDOIN COLLEGE	-	36,684	-	-	-	36,684
BEAL COLLEGE	-	24,300	-	-	-	24,300
THE LANDING SCHOOL	-	18,872	-	-	-	18,872
SOUTHERN MAINE COMMUNITY COLLEGE	-	5,750	-	-	-	5,750
UNIVERSITY OF MAINE-FARMINGTON	-	5,000	-	-	-	5,000
MAINE COLLEGE OF HEALTH PROFESSIONS	-	4,848	-	-	-	4,848
UNIVERSITY OF MAINE-AUGUSTA	779	1,557	-	-	779	1,557
BATES COLLEGE	-	-	-	-	-	-
COLBY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
UNIVERSITY OF MAINE - FORT KENT	-	-	-	-	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
PURDUE UNIVERSITY GLOBAL	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
OUT OF STATE SCHOOLS	147,930	2,340,655	5,438	30,844	153,368	2,371,499
<b>Total</b>	<b>169,709</b>	<b>4,442,912</b>	<b>5,438</b>	<b>53,831</b>	<b>175,147</b>	<b>4,496,743</b>

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, 2022

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2022	\$11,015,281	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2021	\$11,755,070	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2020	\$12,053,947	1	\$21,389	0.18%	\$0.00	0	\$0	\$0	\$21,389	0.18%
2019	\$13,410,593	4	\$80,251	0.60%	\$0.00	0	\$0	\$0	\$80,251	0.60%
2018	\$10,004,711	3	\$53,927	0.54%	\$0.00	0	\$0	\$4,264	\$49,663	0.50%
2017	\$8,180,031	3	\$87,574	1.07%	\$0.00	0	\$0	\$0	\$87,574	1.07%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$11,543	\$20,841	0.29%
2015	\$7,777,183	5	\$37,619	0.48%	\$0.00	0	\$0	\$6,852	\$30,767	0.40%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$26,735	\$93,551	1.28%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$32,632	\$49,775	0.77%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$26,468	\$48,631	0.60%
2011	\$10,481,450	16	\$202,517	1.93%	\$0.00	0	\$0	\$77,754	\$124,763	1.19%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$132,546	\$169,159	1.30%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$193,006	\$415,532	1.85%
2008	\$34,048,382	86	\$1,226,686	3.60%	\$0.00	0	\$0	\$367,829	\$858,856	2.52%
2007	\$31,957,353	145	\$1,918,388	6.00%	\$0.00	0	\$0	\$641,005	\$1,277,383	4.00%
2006	\$23,762,942	146	\$1,740,962	7.33%	\$0.00	0	\$0	\$739,161	\$1,001,801	4.22%
2005	\$17,929,934	126	\$1,196,327	6.67%	\$0.00	0	\$0	\$578,833	\$617,494	3.44%
2004	\$12,506,502	109	\$996,906	7.97%	\$0.00	0	\$0	\$615,573	\$381,334	3.05%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$295,388	\$212,867	2.96%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$156,737	\$55,574	1.08%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$117,890	\$46,229	0.78%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$105,378	\$81,491	1.26%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$398,982	-\$16,001	-0.17%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$242,757	\$42,069	0.44%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$182,511	\$41,025	0.59%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$173,490	-\$25,634	-0.67%
<b>TOTAL</b>	<b>\$323,915,427</b>	<b>1002</b>	<b>\$10,893,719</b>	<b>3.36%</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0</b>	<b>\$5,127,335</b>	<b>\$5,766,384</b>	<b>1.78%</b>

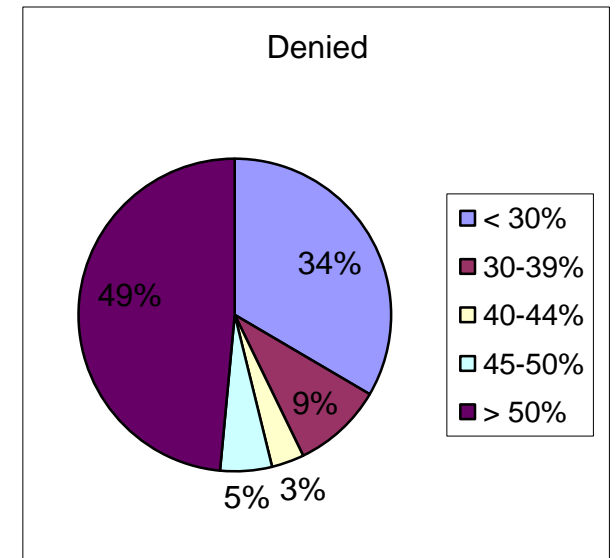
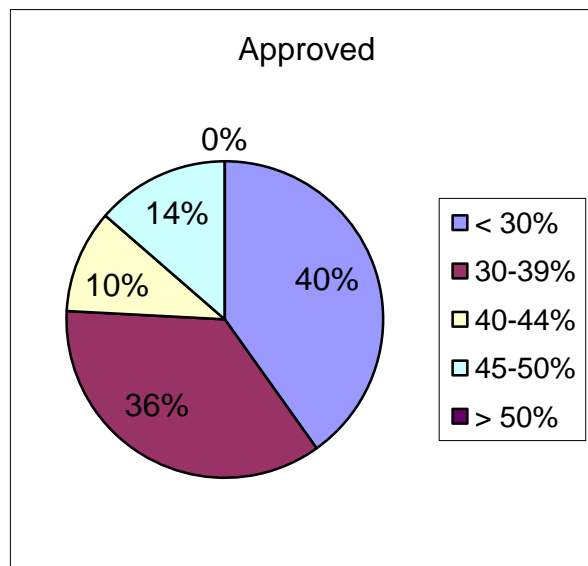
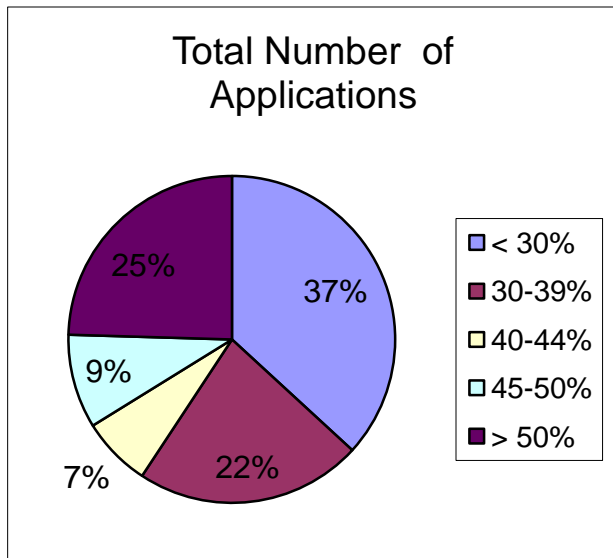
\*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME



# MAINE LOAN

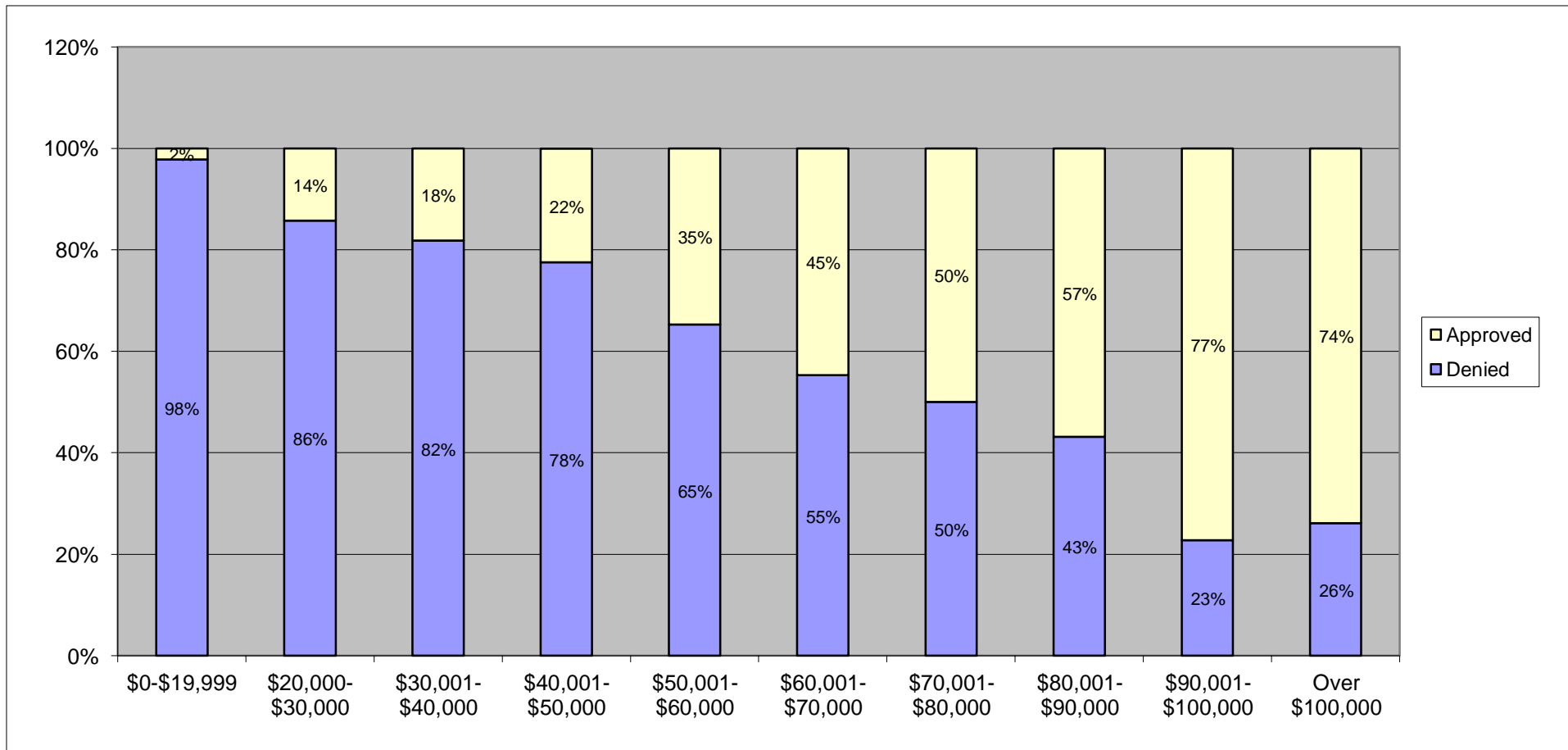
## APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF December 31, 2022

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Total	
				Approved	% of Range		Denied	% of Range
< 30%	218	37%	118	40%	54%	100	34%	46%
30-39%	133	22%	105	36%	79%	28	9%	21%
40-44%	41	7%	31	10%	76%	10	3%	24%
45-50%	56	9%	40	14%	71%	16	5%	29%
> 50%	145	25%	-	0%	0%	145	49%	100%
	593	100%	294	100%	50%	299	100%	50%



**MAINE LOAN**  
**APPROVALS AND DENIALS BY INCOME LEVEL**  
**FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF December 31, 2022**

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	46	8%	1	2%	45	98%
\$20,000-\$30,000	35	6%	5	14%	30	86%
\$30,001-\$40,000	33	6%	6	18%	27	82%
\$40,001-\$50,000	40	7%	9	22%	31	78%
\$50,001-\$60,000	49	8%	17	35%	32	65%
\$60,001-\$70,000	47	8%	21	45%	26	55%
\$70,001-\$80,000	44	7%	22	50%	22	50%
\$80,001-\$90,000	51	9%	29	57%	22	43%
\$90,001-\$100,000	22	4%	17	77%	5	23%
Over \$100,000	226	38%	167	74%	59	26%
	593	100%	294	50%	299	50%

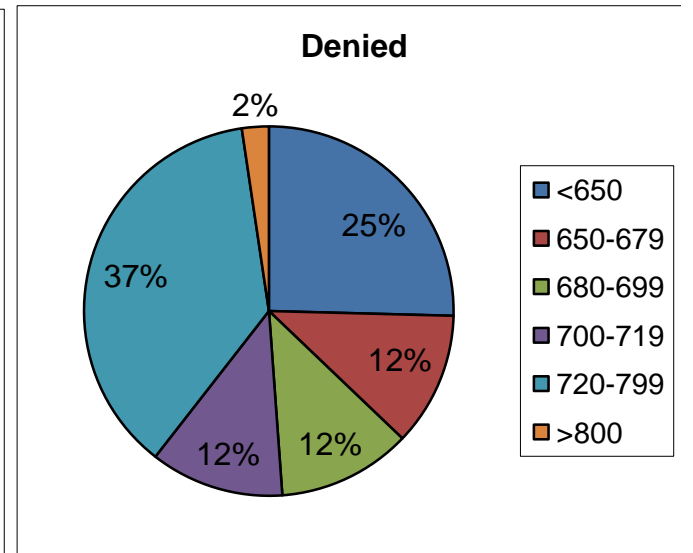
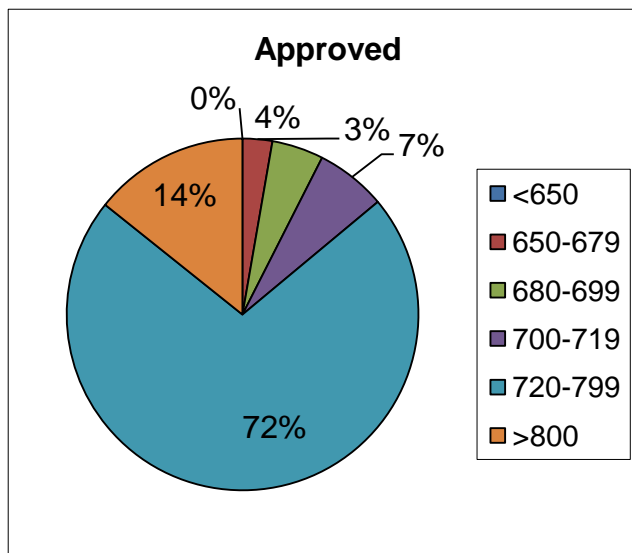
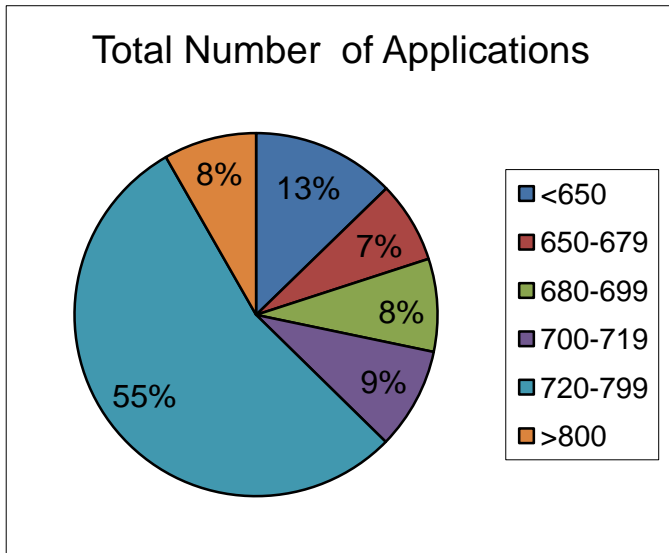


# MAINE LOAN

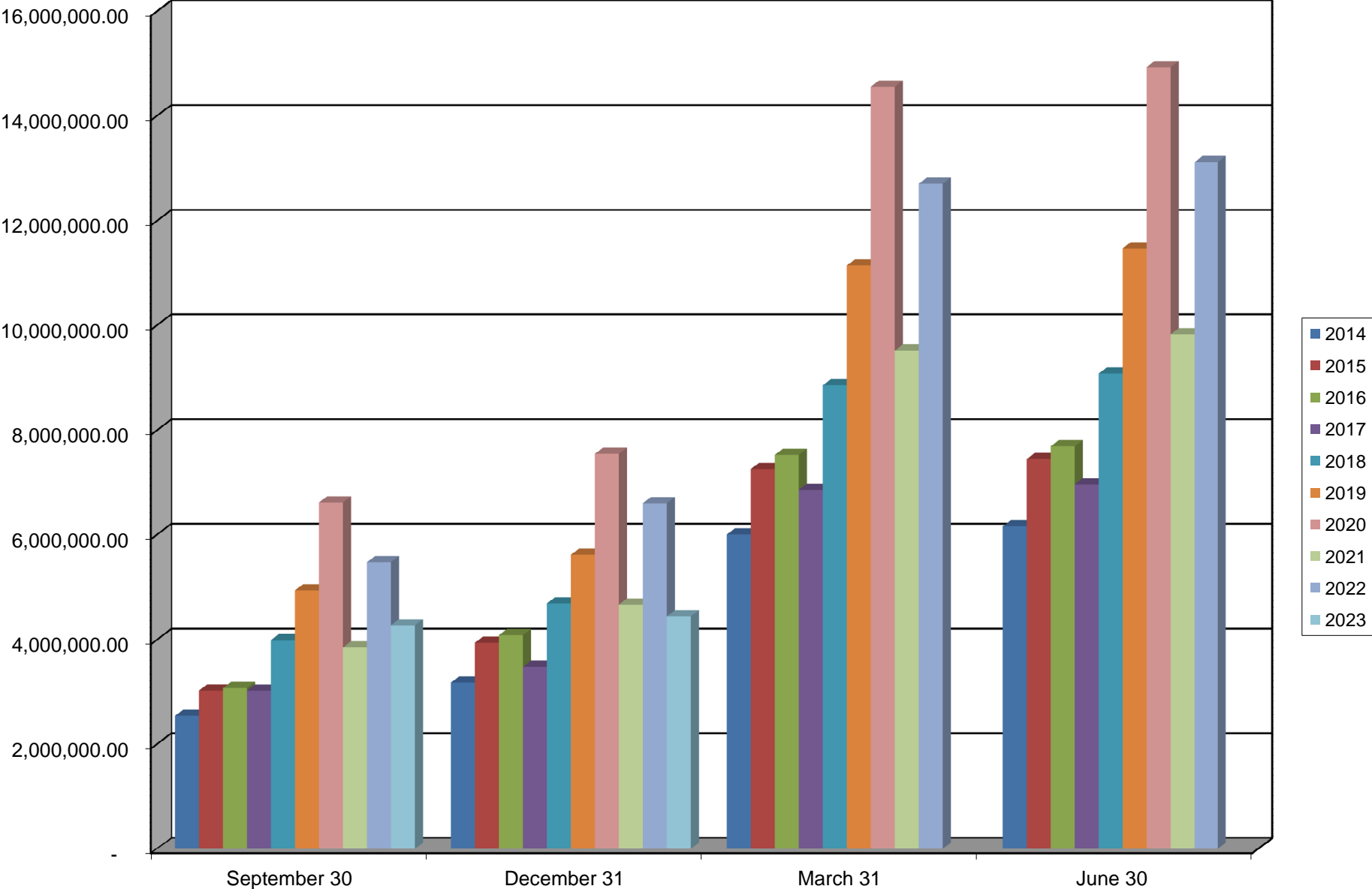
## APPROVALS AND DENIALS BY FICO SCORES

### FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF December 31, 2022

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	76	13%	-	0%	0%	76	25%	100%
650-679	43	7%	8	3%	19%	35	12%	81%
680-699	49	8%	14	4%	29%	35	12%	71%
700-719	54	9%	19	7%	35%	35	12%	65%
720-799	322	55%	211	72%	66%	111	37%	34%
>800	49	8%	42	14%	86%	7	2%	14%
	593	100%	294	100%	50%	299	100%	50%



Fiscal Year to Date Maine Loan Disbursements By Quarter





**FINANCE AUTHORITY OF MAINE  
COLLECTION STATISTICS  
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023  
THROUGH December 31, 2022**

**TOTAL PORTFOLIO STATISTICS**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	353	\$6,002,032.33	\$17,002.92	8.14%
MED LOAN	7	\$86,934.85	\$12,419.26	4.18%
CONSOLIDATION	1	\$79,273.21	\$79,273.21	8.98%
<b>TOTAL PORTFOLIO</b>	361	\$6,168,240.39	\$17,086.54	8.09%

**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	\$54,202.92	\$107,170.16	\$39,289.16	\$64,688.55	\$57,887.03	\$86,054.44	\$66,647.27	\$158,985.72
MED LOAN	\$0.00	\$126.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,867.60	\$2,334.50	\$932.40	\$1,165.50	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL PORTFOLIO</b>	\$56,070.52	\$109,630.66	\$40,221.56	\$65,878.05	\$57,887.03	\$86,054.44	\$66,647.27	\$158,985.72

**TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	19	\$304,856.92	\$16,045.10	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL KB&amp;F PORTFOLIO</b>	19	\$304,856.92	\$16,045.10	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	\$5,938.13	\$11,678.13	\$1,946.87	\$3,826.87	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL KB&amp;F PORTFOLIO</b>	\$5,938.13	\$11,678.13	\$1,946.87	\$3,826.87	\$0.00	\$0.00	\$0.00	\$0.00

\*\*Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE  
COLLECTION STATISTICS  
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023  
THROUGH December 31, 2022**

**TOTAL PORTFOLIO STATISTICS AT FAME**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	111	\$2,226,819.04	\$20,061.43	8.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL FAME PORTFOLIO</b>	<b>111</b>	<b>\$2,226,819.04</b>	<b>\$20,061.43</b>	<b>8.48%</b>

**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	\$19,247.80	\$32,174.32	\$0.00	\$0.00	\$6,653.85	\$45,159.09
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
<b>TOTAL FAME</b>	<b>\$19,247.80</b>	<b>\$32,174.32</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,653.85</b>	<b>\$45,159.09</b>

\*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	0	\$0.00	0	\$0.00	8	\$96,955.23	15	\$210,768.10
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
<b>TOTAL TRANSFER</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>8</b>	<b>\$96,955.23</b>	<b>15</b>	<b>\$210,768.10</b>

**TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	144	\$2,251,866.55	\$15,637.96	8.13%
MED LOAN	3	\$20,072.50	\$6,690.83	4.18%
CONSOLIDATION	1	\$79,273.21	\$79,273.21	8.98%
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>148</b>	<b>\$2,351,212.26</b>	<b>\$15,886.57</b>	<b>8.12%</b>

**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	\$13,081.60	\$29,044.19	\$33,775.62	\$53,201.47	\$57,887.03	\$86,054.44	\$59,993.42	\$113,826.63
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,867.60	\$2,334.50	\$932.40	\$1,165.50	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>\$14,949.20</b>	<b>\$31,378.69</b>	<b>\$34,708.02</b>	<b>\$54,366.97</b>	<b>\$57,887.03</b>	<b>\$86,054.44</b>	<b>\$59,993.42</b>	<b>\$113,826.63</b>

\*\*Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE  
COLLECTION STATISTICS  
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023  
THROUGH December 31, 2022**

**TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL IN 2022/2023**

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	5	\$55,334.63	7	\$62,450.68	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
<b>TOTAL RAB PORTFOLIO</b>	<b>5</b>	<b>\$55,334.63</b>	<b>7</b>	<b>\$62,450.68</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>

**TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	79	\$1,218,489.82	\$15,423.92	8.07%
MED LOAN	4	\$66,862.35	\$16,715.59	4.18%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL CC PORTFOLIO</b>	<b>83</b>	<b>\$1,285,352.17</b>	<b>\$15,486.17</b>	<b>7.87%</b>

**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	\$15,935.39	\$34,273.52	\$3,566.67	\$7,660.21	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$126.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL CC PORTFOLIO</b>	<b>\$15,935.39</b>	<b>\$34,399.52</b>	<b>\$3,566.67</b>	<b>\$7,684.21</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

\*\*Fees include regular pmts & settled