


**To:** Bond Review Participants  
**From:** Carlos Mello, Acting CEO   
**Date:** August 11, 2023  
**Re:** June 30, 2023 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, May 27, 2021, and May 1, 2023 we are enclosing the following financial and operating data quarterly reports as of June 30, 2023, for your review:

- June 30, 2023 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").
- June 30, 2023 Asset Coverage Ratio
- June 30, 2023 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- June 30, 2023 Loan Characteristics Report
- June 30, 2023 Delinquency Analysis
- June 30, 2023 New Loans by Repayment Type
- June 30, 2023 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- June 30, 2023 Cumulative Default Schedule – Static Pool (by year of origination)
- June 30, 2023 Loan Origination Graphs and Charts
- June 30, 2023 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)**  
June 30, 2023

	Total	Restricted	Unrestricted
<b>Assets</b>			
Cash and Cash Equivalents	\$ 34,493,604.19	\$ 31,331,281.27	\$ 3,162,322.92
Accounts Receivable		\$ 96.21	
Interest on Ed Loans Rec	\$ 1,816,075.19	\$ 1,670,335.80	\$ 145,739.39
Notes Receivable	\$ 76,264,038.27	\$ 65,332,602.00	\$ 10,931,436.27
Less: Reserve fo Losses on Notes	\$ (1,755,532.02)	\$ (1,755,532.02)	\$ -
Prepaid Expense	\$ 11,302.49	\$ 11,302.49	\$ -
Prepaid Bond Insurance	\$ 179,739.94	\$ 179,739.94	\$ -
<b>Total Assets</b>	<b>\$ 111,009,228.06</b>	<b>\$ 96,769,825.69</b>	<b>\$ 14,239,498.58</b>
<b>Liabilities and Fund Balance</b>			
<b>Liabilities</b>			
Accounts Payable	\$ 13,936.11	\$ -	\$ 13,936.11
Accrued Liabilities	\$ 145,260.73	\$ 15,085.56	\$ 127,271.38
Accrued Interest Bonds Payable	\$ 309,176.35	\$ 309,646.32	\$ -
Accred Arbitrage-Purpose	\$ 5,357,181.35	\$ 5,357,181.35	\$ -
Notes Payable	\$ 1,732,729.76	\$ -	\$ 1,732,729.76
Bonds Payable	\$ 85,935,000.00	\$ 85,935,000.00	\$ -
Premium on Bonds (net)	\$ 3,802,353.94	\$ 3,802,353.94	\$ -
Deferred Loss on Refunding (Net)	\$ (1,038,466.06)	\$ (1,038,466.06)	\$ -
<b>Total Liabilities</b>	<b>\$ 96,257,172.18</b>	<b>\$ 94,380,801.11</b>	<b>\$ 1,873,937.25</b>
<b>Fund Balance</b>			
Retained Fund Balance	\$ 14,752,055.88	\$ 2,389,024.58	\$ 12,365,561.33
<b>Total Fund Balance</b>	<b>\$ 14,752,055.88</b>	<b>\$ 2,389,024.58</b>	<b>\$ 12,365,561.33</b>
<b>Total Liabilities and Fund Balance</b>	<b>\$ 111,009,228.06</b>	<b>\$ 96,769,825.69</b>	<b>\$ 14,239,498.58</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 6/30/2023	Budget Month 6/30/2023	Variance Month	YTD Actual 6/30/2023	YTD Budget 6/30/2023	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 366,520.16	\$ 323,150.21	\$ 43,369.95	\$ 4,161,048.26	\$ 4,043,492.39	\$ 117,555.87	\$ 4,043,492.39
Investment Income	\$ 53,463.49	\$ 458.34	\$ 53,005.15	\$ 356,493.09	\$ 5,500.00	\$ 350,993.09	\$ 5,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ (767.34)	\$ -	\$ (767.34)	\$ -
Other Income	\$ 1,032.51	\$ 1,562.50	\$ (529.99)	\$ 15,570.16	\$ 18,750.00	\$ (3,179.84)	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 421,016.16</b>	<b>\$ 325,171.05</b>	<b>\$ 95,845.11</b>	<b>\$ 4,532,344.17</b>	<b>\$ 4,067,742.39</b>	<b>\$ 464,601.78</b>	<b>\$ 4,067,742.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 45,759.51	\$ 45,053.38	\$ (706.13)	\$ 420,959.82	\$ 540,640.51	\$ 119,680.69	\$ 540,640.51
Marketing	\$ 4,942.52	\$ 4,696.03	\$ (246.49)	\$ 24,682.38	\$ 56,351.92	\$ 31,669.54	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 129.31	\$ 127.10	\$ (2.21)	\$ 2,277.43	\$ 1,525.20	\$ (752.23)	\$ 1,525.20
Loan Servicing	\$ 16,420.23	\$ 16,645.21	\$ 224.98	\$ 213,674.82	\$ 199,448.04	\$ (14,226.78)	\$ 199,448.04
Depreciation	\$ 1,846.53	\$ 1,673.08	\$ (173.45)	\$ 25,978.87	\$ 25,938.02	\$ (40.85)	\$ 25,938.02
Travel & Meals	\$ 285.29	\$ 78.92	\$ (206.37)	\$ 4,035.62	\$ 1,697.15	\$ (2,338.47)	\$ 1,697.15
Professional Fees	\$ 19,873.04	\$ 8,554.07	\$ (11,318.97)	\$ 150,724.92	\$ 112,080.40	\$ (38,644.52)	\$ 112,080.40
Bond Administration Expense	\$ 10,713.11	\$ 7,026.05	\$ (3,687.06)	\$ 102,865.77	\$ 87,228.35	\$ (15,637.42)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,603.34	\$ 20.01	\$ 1,374,999.96	\$ 1,375,020.00	\$ 20.04	\$ 1,375,020.00
Bond Financing Expense	\$ 560,432.96	\$ 195,971.02	\$ (364,461.94)	\$ 2,848,314.37	\$ 2,863,911.46	\$ 15,597.09	\$ 2,863,911.46
Other Operating Expenses	\$ 20,191.09	\$ 5,590.20	\$ (14,600.89)	\$ 86,791.21	\$ 83,304.54	\$ (3,486.67)	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 795,176.92</b>	<b>\$ 400,018.40</b>	<b>\$ (395,158.52)</b>	<b>\$ 5,255,305.17</b>	<b>\$ 5,347,145.59</b>	<b>\$ 91,840.42</b>	<b>\$ 5,347,145.59</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 309.90	\$ 196.50	\$ (113.40)	\$ 6,265.88	\$ 2,358.00	\$ (3,907.88)	\$ 2,358.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 24,000.00	\$ -	\$ (24,000.00)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 2,309.90</b>	<b>\$ 196.50</b>	<b>\$ (2,113.40)</b>	<b>\$ 30,265.88</b>	<b>\$ 2,358.00</b>	<b>\$ (27,907.88)</b>	<b>\$ 2,358.00</b>
<b>Total Expenses</b>	<b>\$ 797,486.82</b>	<b>\$ 400,214.90</b>	<b>\$ (397,271.92)</b>	<b>\$ 5,285,571.05</b>	<b>\$ 5,349,503.59</b>	<b>\$ 63,932.54</b>	<b>\$ 5,349,503.59</b>
<b>Change in Net Position</b>	<b>\$ (376,470.66)</b>	<b>\$ (75,043.85)</b>	<b>\$ (301,426.81)</b>	<b>\$ (753,226.88)</b>	<b>\$ (1,281,761.20)</b>	<b>\$ 528,534.32</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 6/30/2023	Budget Month 6/30/2023	Variance Month	YTD Actual 6/30/2023	YTD Budget 6/30/2023	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 327,977.83	\$ 323,150.21	\$ 4,827.62	\$ 3,890,538.19	\$ 4,043,492.39	\$ (152,954.20)	\$ 4,043,492.39
Investment Income	\$ 41,590.61	\$ -	\$ 41,590.61	\$ 310,035.24	\$ -	\$ 310,035.24	\$ -
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ (767.34)	\$ -	\$ (767.34)	\$ -
Other Income	\$ 1,017.21	\$ -	\$ 1,017.21	\$ 15,174.83	\$ -	\$ 15,174.83	\$ -
<b>Total Revenue</b>	<b>\$ 370,585.65</b>	<b>\$ 323,150.21</b>	<b>\$ 47,435.44</b>	<b>\$ 4,214,980.92</b>	<b>\$ 4,043,492.39</b>	<b>\$ 171,488.53</b>	<b>\$ 4,043,492.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 14,158.24	\$ 16,645.21	\$ 2,486.97	\$ 174,537.06	\$ 199,448.04	\$ 24,910.98	\$ 199,448.04
Depreciation							
Travel & Meals							
Professional Fees	\$ -	\$ -	\$ -	\$ 27,000.00	\$ -	\$ (27,000.00)	\$ -
Bond Administration Expense	\$ 10,713.11	\$ 7,026.05	\$ (3,687.06)	\$ 102,865.77	\$ 87,228.35	\$ (15,637.42)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,603.34	\$ 20.01	\$ 1,374,999.96	\$ 1,375,020.00	\$ 20.04	\$ 1,375,020.00
Bond Financing Expense	\$ 556,167.86	\$ 195,971.02	\$ (360,196.84)	\$ 2,819,417.03	\$ 2,863,911.46	\$ 44,494.43	\$ 2,863,911.46
Other Operating Expenses							
<b>Total Operating Expenses</b>	<b>\$ 695,622.54</b>	<b>\$ 334,245.62</b>	<b>\$ (361,376.92)</b>	<b>\$ 4,498,819.82</b>	<b>\$ 4,525,607.85</b>	<b>\$ 26,788.03</b>	<b>\$ 4,525,607.85</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 57,529.00	\$ 58,928.65	\$ 1,399.65	\$ 710,953.00	\$ 720,587.42	\$ 9,634.42	\$ 720,587.42
Provision for Losses on Notes	\$ 2,000.68	\$ -	\$ (2,000.68)	\$ 23,991.13	\$ -	\$ (23,991.13)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 59,529.68</b>	<b>\$ 58,928.65</b>	<b>\$ (601.03)</b>	<b>\$ 734,944.13</b>	<b>\$ 720,587.42</b>	<b>\$ (14,356.71)</b>	<b>\$ 720,587.42</b>
<b>Total Expenses</b>	<b>\$ 755,152.22</b>	<b>\$ 393,174.27</b>	<b>\$ (361,977.95)</b>	<b>\$ 5,233,763.95</b>	<b>\$ 5,246,195.27</b>	<b>\$ 12,431.32</b>	<b>\$ 5,246,195.27</b>
<b>Change in Net Position</b>	<b>\$ (384,566.57)</b>	<b>\$ (70,024.06)</b>	<b>\$ (314,542.51)</b>	<b>\$ (1,018,783.03)</b>	<b>\$ (1,202,702.88)</b>	<b>\$ 183,919.85</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 6/30/2023	Budget Month 6/30/2023	Variance Month	YTD Actual 6/30/2023	YTD Budget 6/30/2023	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 38,542.33	\$ -	\$ 38,542.33	\$ 270,510.07	\$ -	\$ 270,510.07	\$ -
Investment Income	\$ 11,872.88	\$ 458.34	\$ 11,414.54	\$ 46,457.85	\$ 5,500.00	\$ 40,957.85	\$ 5,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 15.30	\$ 1,562.50	\$ (1,547.20)	\$ 395.33	\$ 18,750.00	\$ (18,354.67)	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 50,430.51</b>	<b>\$ 2,020.84</b>	<b>\$ 48,409.67</b>	<b>\$ 317,363.25</b>	<b>\$ 24,250.00</b>	<b>\$ 293,113.25</b>	<b>\$ 24,250.00</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 45,759.51	\$ 45,053.38	\$ (706.13)	\$ 420,959.82	\$ 540,640.51	\$ 119,680.69	\$ 540,640.51
Marketing	\$ 4,942.52	\$ 4,696.03	\$ (246.49)	\$ 24,682.38	\$ 56,351.92	\$ 31,669.54	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 129.31	\$ 127.10	\$ (2.21)	\$ 2,277.43	\$ 1,525.20	\$ (752.23)	\$ 1,525.20
Loan Servicing	\$ 2,261.99	\$ -	\$ (2,261.99)	\$ 39,137.76	\$ -	\$ (39,137.76)	\$ -
Depreciation	\$ 1,846.53	\$ 1,673.08	\$ (173.45)	\$ 25,978.87	\$ 25,938.02	\$ (40.85)	\$ 25,938.02
Travel & Meals	\$ 285.29	\$ 78.92	\$ (206.37)	\$ 4,035.62	\$ 1,697.15	\$ (2,338.47)	\$ 1,697.15
Professional Fees	\$ 19,873.04	\$ 8,554.07	\$ (11,318.97)	\$ 123,724.92	\$ 112,080.40	\$ (11,644.52)	\$ 112,080.40
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ 4,265.10	\$ -	\$ (4,265.10)	\$ 28,897.34	\$ -	\$ (28,897.34)	\$ -
Other Operating Expenses	\$ 20,191.09	\$ 5,590.20	\$ (14,600.89)	\$ 86,791.21	\$ 83,304.54	\$ (3,486.67)	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 99,554.38</b>	<b>\$ 65,772.78</b>	<b>\$ (33,781.60)</b>	<b>\$ 756,485.35</b>	<b>\$ 821,537.74</b>	<b>\$ 65,052.39</b>	<b>\$ 821,537.74</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 309.90	\$ 196.50	\$ (113.40)	\$ 6,265.88	\$ 2,358.00	\$ (3,907.88)	\$ 2,358.00
Reclassification	\$ (57,529.00)	\$ (58,928.65)	\$ (1,399.65)	\$ (710,953.00)	\$ (720,587.42)	\$ (9,634.42)	\$ (720,587.42)
Provision for Losses on Notes	\$ (0.68)	\$ -	\$ 0.68	\$ 8.87	\$ -	\$ (8.87)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ (57,219.78)</b>	<b>\$ (58,732.15)</b>	<b>\$ (1,512.37)</b>	<b>\$ (704,678.25)</b>	<b>\$ (718,229.42)</b>	<b>\$ (13,551.17)</b>	<b>\$ (718,229.42)</b>
<b>Total Expenses</b>	<b>\$ 42,334.60</b>	<b>\$ 7,040.63</b>	<b>\$ (35,293.97)</b>	<b>\$ 51,807.10</b>	<b>\$ 103,308.32</b>	<b>\$ 51,501.22</b>	<b>\$ 103,308.32</b>
<b>Change in Net Position</b>	<b>\$ 8,095.91</b>	<b>\$ (5,019.79)</b>	<b>\$ 13,115.70</b>	<b>\$ 265,556.15</b>	<b>\$ (79,058.32)</b>	<b>\$ 344,614.47</b>	<b>\$ (79,058.32)</b>

Finance Authority of Maine  
 RESTRICTED NET ASSETS  
 ASSET COVERAGE RATIO  
 6/30/2023

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$22,005,609.44
RETIREMENT ACCOUNT	\$8,870.54
PRINCIPAL ACCOUNT	\$3,634,166.70
INTEREST ACCOUNT	\$309,646.35
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	\$1,187,197.36
REVENUE ACCOUNT	\$356,735.71
GUARANTEE FEE ACCOUNT	\$3,158,389.27
RECYCLING ACCOUNT	670,665.90
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(5,357,181.35)
STUDENT LOAN RECEIVABLE	\$65,332,602.00
PREPAID EXPENSE	\$11,302.49
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$1,670,335.00
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	92,988,339.41
BONDS ISSUED AND OUTSTANDING	\$85,935,000.00
ACCOUNTS PAYABLE	-
ACCRUED INTEREST PAYABLE	\$309,646.32
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TOTAL LIABILITIES	86,244,646.32
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BASE CASE SCHEDULE OF NET ASSETS	6,743,693.09
	<hr/> <hr/>
PARITY RATIO	1.078

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program)  
**Reporting period:** Quarter Ending 6/30/2023

**Certificate/Note/Bond Status**

**Master Trust**

Beginning Principal Balance (\$)	63,675,000
Bonds Issued (\$)	27,175,000
Principal Paid (\$)	-
Bonds Refunded	(4,915,000)
Ending Principal Balance (\$)	85,935,000
Actual Days in Period	91
Weighted Average Rate	4.265%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	146,865,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(51,780,000)
Ending Principal Balance (\$)	85,935,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	67,295,194	5.09%
Loans Added	15,408	
Loans Repaid	(2,061,461)	
Capitalized Interest	164,701	
Defaulted Loans	(81,957)	
Adjustments	717	
Ending Balance	65,332,602	5.19%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	141,649,329
Loans Repaid	(228,470,552)
Capitalized Interest	23,340,715
Defaulted Loans	(9,121,102)
Adjustments	(861,299)
Ending Balance	65,332,602

**Loans by Program Type**

	\$	%
Traditional Loans	65,069,229	99.60%
Consolidations	263,373	0.40%

**Loans by School Type**

	\$	%
4-Year	57,941,452	88.69%
2-Year	6,542,035	10.01%
Technical/Proprietary	111,289	0.17%
Graduate	265,568	0.41%
Other	472,256	0.72%
All Loans	65,332,602	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 3,148,888

**Loans by Status**

	\$	%
In School	6,582,025	10.07%
Grace	3,418,013	5.23%
Deferment	3,941,911	6.03%
Forbearance	56,907	0.09%
Interest Repayment	9,334,098	14.29%
Principal & Interest Repayment	41,947,479	64.21%
Bankruptcy	30,263	0.05%
In Claim Status	21,908	0.03%
All Loans	65,332,602	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 \$	186,445	91,760	29,490	43,482	121,407	6,702	479,286
% of Loans in Repayment	0.36%	0.18%	0.06%	0.08%	0.24%	0.01%	0.93%
% of Total Loans	0.29%	0.14%	0.05%	0.07%	0.19%	0.01%	0.73%

**Credit Support**

	\$	%
Reserve Funds - (1)	1,187,200	1.38%
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

1.23%
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**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%
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**Loan Default Percentage**

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

3.31%
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**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	2	18,022	1%
680-689	8	169,071	4%
690-699	4	74,000	2%
700-709	6	114,279	3%
710-719	8	157,476	4%
720-729	5	103,715	3%
730-739	8	202,973	5%
740-749	12	199,854	5%
750-759	27	559,798	14%
760-769	27	468,529	12%
770-779	33	555,467	14%
780-789	21	313,942	8%
790-799	21	414,394	11%
800-809	14	273,297	7%
810-819	17	264,686	7%
820-829	-	-	0%
>830	-	-	0%
Total	218	3,937,103	100%

Average                      762

**DTI Distribution**

	# Bwr	\$ AMT	% of Total Amt
<30%	88	1,519,683	39%
30-39%	76	1,498,246	38%
40-44%	26	526,110	13%
45-50%	28	393,064	10%
>50%	-	-	0%
TOTAL	218	3,937,103	100%

Average                      31%



Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A  
**Reporting period:** Quarter Ending 6/30/2023

**Certificate/Note/Bond Status**

	2012
Beginning Principal Balance (\$)	4,915,000
Bonds Issued (\$)	-
Principal Paid (\$)	(4,915,000)
Ending Principal Balance (\$)	-
Actual Days in Period	91
Weighted Average Rate	0.000%

**Cumulative:**

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

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,065,686	7.16%
Loans Added	-	
Loans Repaid	(97,954)	
Capitalized Interest	396	
Defaulted Loans	-	
Adjustments	(370)	
Transferred between bonds	(1,967,757)	
Ending Balance	0	0.00%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(11,518,482)
Capitalized Interest	143,207
Defaulted Loans	(150,887)
Adjustments	(31,866)
Ending Balance	0

**Loans by Program Type**

	\$	%
Traditional Loans	0	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	-	0.00%
2-Year	-	0.00%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	-	0.00%

(0.42)

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period:

\$ 253,027

**Loans by Status**

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	-	0.00%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	-	0.00%

(0)

(Loans in repayment includes all delinquent)

**Delinquency Bucket (days)**

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	-	-	-	-	-	-	-
% of Loans in Repayment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
% of Total Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Credit Support**

	\$	%
Reserve Funds - (1)	-	0.00%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A  
**Reporting period:** Quarter Ending 6/30/2023

**Certificate/Note/Bond Status**

	2014
Beginning Principal Balance (\$)	2,290,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	2,290,000
Actual Days in Period	91
Weighted Average Rate	4.185%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(7,710,000)
Ending Principal Balance (\$)	2,290,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,633,184	6.78%
Loans Added	-	
Loans Repaid	(133,008)	
Capitalized Interest	10,938	
Defaulted Loans	(20,126)	
Adjustments	(166)	
Ending Balance	3,490,823	6.81%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,835,262)
Capitalized Interest	875,460
Defaulted Loans	(143,572)
Adjustments	(20,045)
Ending Balance	3,490,823

**Loans by Program Type**

	\$	%
Traditional Loans	3,490,823	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	3,047,988	87.31%
2-Year	410,185	11.75%
Technical/Proprietary	10,983	0.31%
Graduate	21,666	0.62%
Other	-	0.00%
	3,490,822	100.00%

(0.50)

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 179,721

**Loans by Status**

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	481,307	13.79%
Forbearance	-	0.00%
Interest Repayment	38,429	1.10%
Principal & Interest Repayment	2,967,141	85.00%
Bankruptcy	-	0.00%
In Claim Status	3,945	0.11%
All Loans	3,490,823	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 \$	-	-	-	-	-	3,945	3,945
% of Loans in Repayment	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%
% of Total Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.11%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	4.37%
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 6/30/2023

**Certificate/Note/Bond Status**

	2017
Beginning Principal Balance (\$)	8,100,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,100,000
Actual Days in Period	91
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	5,323,771	6.22%
Loans Added	-	
Loans Repaid	(127,676)	
Capitalized Interest	18,226	
Defaulted Loans	-	
Adjustments	(52)	
Ending Balance	5,214,269	6.22%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,526,801)
Capitalized Interest	741,531
Defaulted Loans	(96,364)
Adjustments	15,758
Ending Balance	5,214,269

**Loans by Program Type**

	\$	%
Traditional Loans	5,214,269	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	4,621,292	88.63%	
2-Year	525,578	10.08%	
Technical/Proprietary	5,815	0.11%	
Graduate	49,938	0.96%	
Other	11,647	0.22%	
	5,214,269	100.00%	0.00

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	39,532	0.76%
Grace	108,559	2.08%
Deferment	556,839	10.68%
Forbearance	-	0.00%
Interest Repayment	167,662	3.22%
Principal & Interest Repayment	4,341,677	83.27%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,214,269	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 \$	-	23,540	-	-	6,528	-	30,068
% of Loans in Repayment	0.00%	0.52%	0.00%	0.00%	0.14%	0.00%	0.67%
% of Total Loans	0.00%	0.45%	0.00%	0.00%	0.13%	0.00%	0.58%

**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 6/30/2023

**Certificate/Note/Bond Status**

	2018
Beginning Principal Balance (\$)	5,270,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	5,270,000
Actual Days in Period	91
Weighted Average Rate	4.640%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,730,000)
Ending Principal Balance (\$)	5,270,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,878,911	6.75%
Loans Added	-	
Loans Repaid	(137,239)	
Capitalized Interest	34,824	
Defaulted Loans	-	
Adjustments	12	
Ending Balance	5,776,507	6.78%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(5,118,395)
Capitalized Interest	713,970
Defaulted Loans	(68,370)
Adjustments	20,103
Ending Balance	5,776,507

**Loans by Program Type**

	\$	%
Traditional Loans	5,776,507	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	4,969,575	86.03%
2-Year	777,821	13.47%
Technical/Proprietary	-	0.00%
Graduate	29,111	0.50%
Other	-	0.00%
	5,776,507	100.00%

(0.00)

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	212,487	3.68%
Grace	134,009	2.32%
Deferment	607,384	10.51%
Forbearance	-	0.00%
Interest Repayment	236,104	4.09%
Principal & Interest Repayment	4,586,524	79.40%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,776,507	100.00%

(Loans in repayment includes all delinquent)

**Delinquency Bucket (days)**

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	19,211	-	-	-	26,146	-	45,357
% of Loans in Repayment	0.40%	0.00%	0.00%	0.00%	0.54%	0.00%	0.94%
% of Total Loans	0.33%	0.00%	0.00%	0.00%	0.45%	0.00%	0.79%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	1.90%
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 6/30/2023

**Certificate/Note/Bond Status**

	2019
Beginning Principal Balance (\$)	24,615,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	24,615,000
Actual Days in Period	91
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	30,815,580	5.95%
Loans Added	-	
Loans Repaid	(1,185,304)	
Capitalized Interest	81,081	
Defaulted Loans	(61,831)	
Adjustments	1,032	
Transferred between bonds	-	
Ending Balance	29,650,558	6.22%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(32,337,692)
Capitalized Interest	1,639,152
Defaulted Loans	(551,730)
Adjustments	9,296
Transferred between bonds	37,294,110
Ending Balance	29,650,558

**Loans by Program Type**

	\$	%
Traditional Loans	29,387,185	99.11%
Consolidations	263,373	0.89%

**Loans by School Type**

	\$	%
4-Year	26,288,852	88.66%
2-Year	2,737,276	9.23%
Technical/Proprietary	94,200	0.32%
Graduate	112,589	0.38%
Other	417,640	1.41%
	29,650,558	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 2,421,354

**Loans by Status**

	\$	%
In School	1,616,389	5.45%
Grace	1,887,895	6.37%
Deferment	1,901,932	6.41%
Forbearance	35,537	0.12%
Interest Repayment	2,881,477	9.72%
Principal & Interest Repayment	21,281,858	71.78%
Bankruptcy	30,263	0.10%
In Claim Status	15,206	0.05%
All Loans	29,650,558	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 \$	134,717	45,127	14,667	35,588	80,615	-	310,714
% of Loans in Repayment	0.56%	0.19%	0.06%	0.15%	0.33%	0.00%	1.28%
% of Total Loans	0.45%	0.15%	0.05%	0.12%	0.27%	0.00%	1.05%

**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 6/30/2023

**Certificate/Note/Bond Status**

	2021
Beginning Principal Balance (\$)	18,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	18,485,000
Actual Days in Period	91
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	19,578,061	2.40%
Loans Added	15,408	
Loans Repaid	(375,752)	
Capitalized Interest	19,236	
Defaulted Loans	-	
Adjustments	262	
Transferred between bonds	-	
Ending Balance	19,237,216	2.34%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,942,419
Loans Repaid	(2,859,298)
Capitalized Interest	77,695
Defaulted Loans	(20,257)
Adjustments	831
Transferred between bonds	3,095,825
Ending Balance	19,237,216

**Loans by Program Type**

	\$	%
Traditional Loans	19,237,216	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	17,309,339	89.98%
2-Year	1,877,141	9.76%
Technical/Proprietary	292	0.00%
Graduate	7,475	0.04%
Other	42,969	0.22%
	19,237,216	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 294,786

**Loans by Status**

	\$	%
In School	4,713,618	24.50%
Grace	1,271,950	6.61%
Deferment	247,052	1.28%
Forbearance	21,369	0.11%
Interest Repayment	6,008,600	31.23%
Principal & Interest Repayment	6,974,628	36.26%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	19,237,216	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 \$	32,517	23,093	14,823	-	-	-	70,433
% of Loans in Repayment	0.25%	0.18%	0.11%	0.00%	0.00%	0.00%	0.54%
% of Total Loans	0.17%	0.12%	0.08%	0.00%	0.00%	0.00%	0.37%

**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.

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023  
**Reporting period:** Quarter Ending 6/30/2023

**Certificate/Note/Bond Status**

	2023
Beginning Principal Balance (\$)	-
Bonds Issued (\$)	27,175,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	27,175,000
Actual Days in Period	91
Weighted Average Rate	4.324%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	27,175,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	27,175,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	-	
Loans Added	-	
Loans Repaid	(4,528)	
Capitalized Interest	-	
Defaulted Loans	-	
Adjustments	0	
Transferred between bonds	1,967,758	
Ending Balance	1,963,230	7.16%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	-
Loans Repaid	(4,528)
Capitalized Interest	-
Defaulted Loans	-
Adjustments	0
Transferred between bonds	1,967,758
Ending Balance	1,963,230

**Loans by Program Type**

	\$	%
Traditional Loans	1,963,230	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	1,704,407	86.82%
2-Year	214,034	10.90%
Technical/Proprietary	-	0.00%
Graduate	44,789	2.28%
Other	-	0.00%
	1,963,230	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 262,529

**Loans by Status**

	\$	%
In School	-	0.00%
Grace	15,600	0.79%
Deferment	147,397	7.51%
Forbearance	-	0.00%
Interest Repayment	1,826	0.09%
Principal & Interest Repayment	1,795,651	91.46%
Bankruptcy	-	0.00%
In Claim Status	2,757	0.14%
All Loans	1,963,230	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 \$	-	-	-	7,895	8,117	2,757	18,769
% of Loans in Repayment	0.00%	0.00%	0.00%	0.44%	0.45%	0.15%	1.04%
% of Total Loans	0.00%	0.00%	0.00%	0.40%	0.41%	0.14%	0.96%

**Credit Support**

	\$	%
Reserve Funds - (1)	271,750	1.00%
Capitalized Interest Fund	-	0.00%

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

**Issuer:** Maine Educational Loan Authority  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1  
**Reporting period:** Quarter Ending 6/30/2023

<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	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	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	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	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	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 6/30/2023															
<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	38,508	15,229	-	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 6/30/2023															
<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	3,080	19,000	28,370	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	-	530,000	220,000	Exempt NON-AMT	738	4,342	6,171	642	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	525,000	225,000	Exempt NON-AMT	767	4,569	6,428	656	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	500,000	215,000	Exempt NON-AMT	776	4,559	6,471	672	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	370,000	170,000	Exempt NON-AMT	575	3,397	4,952	531	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	370,000	180,000	Exempt NON-AMT	647	3,824	5,582	600	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	390,000	170,000	Exempt NON-AMT	630	3,767	5,410	567	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	405,000	175,000	Exempt NON-AMT	663	3,873	5,550	583	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	425,000	175,000	Exempt NON-AMT	663	3,891	5,569	583	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 6/30/2023															
<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	3,515,000	2,290,000	Exempt	11,664	69,972	90,129	8,001	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 6/30/2023															
<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	36,250	36,250	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	36,500	36,500	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	37,000	37,000	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	37,000	37,000	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	27,563	27,563	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	27,563	27,563	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	24,000	24,000	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	22,000	22,000	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	23,000	23,000	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	22,688	22,688	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	28,875	28,875	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	30,600	30,600	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 6/30/2023															
<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	370,913	367,933	29,420	Various	Various	June 1 and December 1	Various

<b>Issuer:</b> Maine Educational Loan Authority															
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<b>Reporting period:</b> Quarter Ending 6/30/2023															
<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: 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	35,500	35,500	2,958	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	36,000	36,000	3,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	3,000	36,000	36,000	3,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	37,500	37,500	3,125	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	37,500	37,500	3,125	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000	-	530,000	220,000	Exempt NON-AMT	752	8,323	8,212	642	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000	-	510,000	205,000	Exempt NON-AMT	735	8,088	7,972	619	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000	-	420,000	180,000	Exempt NON-AMT	637	7,106	7,031	563	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000	-	385,000	165,000	Exempt NON-AMT	630	6,998	6,918	550	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000	-	410,000	165,000	Exempt NON-AMT	630	6,998	6,918	550	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000	-	380,000	170,000	Exempt NON-AMT	614	7,030	6,982	567	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000	-	490,000	210,000	Exempt NON-AMT	811	8,963	8,852	700	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000	-	265,000	135,000	Exempt NON-AMT	466	5,564	5,548	450	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000	-	350,000	170,000	Exempt NON-AMT	597	7,004	6,974	567	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 6/30/2023															
<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	3,740,000	5,270,000	Exempt	23,373	262,323	259,365	20,415	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 6/30/2023															
<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	-	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	127,250	127,250	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	146,000	146,000	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	151,000	151,000	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	12,208	146,500	146,500	12,208	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	146,750	146,750	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	145,250	145,250	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	2,163	25,950	25,950	2,163	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	2,038	24,450	24,450	2,038	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	1,900	22,800	22,800	1,900	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	1,940	23,281	23,281	1,940	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	2,058	24,700	24,700	2,058	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	1,842	22,100	22,100	1,842	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	7,977	95,725	95,725	7,977	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 6/30/2023

<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: Various	YES	42,400,000	40,980,000	1,605,000	14,760,000	24,615,000	Exempt	101,271	1,158,506	1,149,048	91,813	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 6/30/2023

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	37,000	37,000	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	53,000	53,000	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	54,000	54,000	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	59,250	59,250	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	64,000	64,000	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	64,000	64,000	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	66,000	66,000	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	63,500	63,500	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	20,294	20,294	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	21,488	21,488	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	22,681	22,681	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	23,750	23,750	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	23,500	23,500	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	24,675	24,675	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	24,413	24,413	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	23,650	23,650	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	20,350	20,350	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	15,950	15,950	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	13,369	13,369	1,114	2.875%		June 1 and December 1	12/1/2041

<b>TOTAL</b>															
<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1															
<b>Reporting period:</b> Quarter Ending 6/30/2023															
<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	711,369	708,619	57,906	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 2023A-1															
<b>Reporting period:</b> Quarter Ending 6/30/2023															
<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 23A-1 56042T CV8	YES	1,000,000	1,000,000			1,000,000	Exempt AMT			4,167	4,167	5.000%		June 1 and December 1	12/1/2027
MELA 23A-1 56042T CW6	YES	1,400,000	1,400,000			1,400,000	Exempt AMT			5,833	5,833	5.000%		June 1 and December 1	12/1/2028
MELA 23A-1 56042T CX4	YES	1,660,000	1,660,000			1,660,000	Exempt AMT			6,917	6,917	5.000%		June 1 and December 1	12/1/2029
MELA 23A-1 56042T CY2	YES	1,670,000	1,670,000			1,670,000	Exempt AMT			6,958	6,958	5.000%		June 1 and December 1	12/1/2030
MELA 23A-1 56042T CZ9	YES	1,720,000	1,720,000			1,720,000	Exempt AMT			7,167	7,167	5.000%		June 1 and December 1	12/1/2031
MELA 23A-1 56042T DA3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT			6,958	6,958	5.000%		June 1 and December 1	12/1/2032
MELA 23A-1 56042T DB1	YES	1,580,000	1,580,000			1,580,000	Exempt AMT			4,938	4,938	3.750%		June 1 and December 1	12/1/2033
MELA 23A-1 56042T DC9	YES	1,580,000	1,580,000			1,580,000	Exempt AMT			5,267	5,267	4.000%		June 1 and December 1	12/1/2034
MELA 23A-1 56042T DD7	YES	1,465,000	1,465,000			1,465,000	Exempt AMT			4,883	4,883	4.000%		June 1 and December 1	12/1/2035
MELA 23A-1 56042T DE5	YES	1,460,000	1,460,000			1,460,000	Exempt AMT			4,867	4,867	4.000%		June 1 and December 1	12/1/2036
MELA 23A-1 56042T DF2	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,100	5,100	4.250%		June 1 and December 1	12/1/2037
MELA 23A-1 56042T DG0	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,100	5,100	4.250%		June 1 and December 1	12/1/2038
MELA 23A-1 56042T DH8	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,250	5,250	4.375%		June 1 and December 1	12/1/2039
MELA 23A-1 56042T DJ4	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,400	5,400	4.500%		June 1 and December 1	12/1/2040
MELA 23A-1 56042T DK1	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,400	5,400	4.500%		June 1 and December 1	12/1/2041
MELA 23A-1 56042T DL9	YES	1,440,000	1,440,000			1,440,000	Exempt AMT			5,400	5,400	4.500%		June 1 and December 1	12/1/2042
MELA 23A-1 56042T DM7	YES	1,450,000	1,450,000			1,450,000	Exempt AMT			5,438	5,438	4.500%		June 1 and December 1	12/1/2043
MELA 23A-1 56042T DN5	YES	1,880,000	1,880,000			1,880,000	Exempt AMT			7,050	7,050	4.500%		June 1 and December 1	12/1/2039

**TOTAL**

**Issuer:** Maine Educational Loan Authority

**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A-1

**Reporting period:** Quarter Ending 6/30/2023

<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 23A-1 CUSIP: Various	YES	27,175,000	27,175,000	-	-	27,175,000	Exempt	-	-	102,092	102,092	Various	Various	June 1 and December 1	Various



**Finance Authority of Maine  
Maine Loan Program (not including Gen Fund)  
Loan Characteristics as of 6/30/2023**

**Portfolio Summary**

Total Current Balance	\$65,332,602
Total Loans	6,039
Wtd Avg Borrower Rate	5.74
Wtd Avg Remaining Term	142.92
Wtd Avg Interim Months	6.43
Total Accounts	3,191
Avg Balance per Borrower	\$20,474
Avg Balance per Loan	\$10,818

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$63,651,063	97.43%	5,870	97.20%	5.70	143.78	6.55
MELA Private Consolidation Loan	\$263,373	0.40%	15	0.25%	7.45	126.29	0.39
The Maine Medical Loan	\$1,418,167	2.17%	154	2.55%	7.28	107.25	2.15
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$6,984,007	10.69%	514	8.51%	5.30	177.56	23.16
School Interest Paid	\$5,846,756	8.95%	394	6.52%	4.02	177.14	24.58
Grace Interest Accrued	\$2,964,085	4.54%	196	3.25%	5.77	178.14	3.15
Grace Interest Paid	\$3,462,239	5.30%	223	3.69%	4.58	177.49	3.31
Post Grad Deferred-Interest Accrued	\$3,511,625	5.37%	291	4.82%	6.62	158.69	20.15
Post Grad Deferred-Interest Paid	\$348,011	0.53%	37	0.61%	6.73	143.52	13.77
Forebearance	\$56,907	0.09%	5	0.08%	7.35	141.13	0.32
Repayment	\$42,158,972	64.53%	4,379	72.51%	6.06	125.80	0.43
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$522,558	0.80%	385	6.38%	6.82	16.31	0.20
25 to 36	\$762,171	1.17%	255	4.22%	6.79	30.76	2.24
37 to 48	\$1,265,206	1.94%	279	4.62%	6.77	42.11	0.94
49 to 60	\$1,670,572	2.56%	314	5.20%	6.61	53.80	0.87
61 to 72	\$2,100,997	3.22%	318	5.27%	6.22	65.46	0.57
73 to 84	\$2,582,211	3.95%	313	5.18%	5.63	77.07	0.75
85 to 96	\$2,295,226	3.51%	266	4.40%	5.95	89.44	1.41
97 to 108	\$3,194,923	4.89%	318	5.27%	4.73	101.25	0.86
109 to 120	\$3,875,084	5.93%	307	5.08%	5.19	113.14	0.82
121 to 132	\$2,943,245	4.51%	283	4.69%	6.66	126.35	2.55
133 to 144	\$3,904,986	5.98%	354	5.86%	6.72	137.91	2.58
145 to 156	\$3,906,834	5.98%	307	5.08%	6.49	149.69	2.45
157 to 168	\$6,478,661	9.92%	475	7.87%	6.35	162.44	2.19
169 to 180	\$29,622,444	45.34%	1,860	30.80%	5.27	177.87	12.21
181 to 192	\$135,215	0.21%	4	0.07%	7.89	190.23	0.00
221 to 260	\$72,267	0.11%	1	0.02%	6.99	221.00	0.00
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$24,787,725	37.94%	1,868	30.93%	4.20	153.55	10.84
5.25% to 6.00%	\$7,317,442	11.20%	692	11.46%	5.76	159.04	8.48
6.01% to 7.75%	\$33,148,495	50.74%	3,477	57.58%	6.87	131.34	2.68
8.51% to 8.75%	\$78,940	0.12%	2	0.03%	8.75	169.00	0.00
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$6,542,035	10.01%	762	12.62%	5.97	136.74	4.52
4-Year	\$57,941,453	88.69%	5,201	86.12%	5.69	143.83	6.68
Graduate	\$265,568	0.41%	24	0.40%	6.90	150.89	10.55
Vocational/Proprietary	\$111,289	0.17%	15	0.25%	6.55	84.06	0.00
Other/Unknown	\$472,256	0.72%	37	0.61%	7.20	125.55	0.63
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$4)	0.00%	2	0.03%	7.18	76.08	0.00
\$0 to \$499	\$26,615	0.04%	106	1.76%	6.83	14.70	0.29
\$500 to \$999	\$97,909	0.15%	129	2.14%	6.57	27.81	2.92
\$1,000 to \$1,999	\$463,261	0.71%	306	5.07%	6.47	38.20	2.41
\$2,000 to \$2,999	\$885,548	1.36%	351	5.81%	6.31	55.75	2.17
\$3,000 to \$3,999	\$1,354,846	2.07%	387	6.41%	6.16	76.40	3.60
\$4,000 to \$5,999	\$4,024,524	6.16%	800	13.25%	6.14	106.93	4.29
\$6,000 to \$7,999	\$5,068,299	7.76%	727	12.04%	6.06	121.37	4.29
\$8,000 to \$9,999	\$6,076,904	9.30%	676	11.19%	5.95	134.58	5.39
\$10,000 to \$14,999	\$13,850,531	21.20%	1,125	18.63%	5.82	143.96	5.59
\$15,000 to \$19,999	\$11,066,124	16.94%	641	10.61%	5.64	153.63	7.31
\$20,000 to \$24,999	\$7,157,563	10.96%	322	5.33%	5.67	158.34	8.33
\$25,000 to \$29,999	\$6,585,793	10.08%	243	4.02%	5.47	162.82	8.25
\$30,000 to \$34,999	\$3,127,486	4.79%	97	1.61%	5.25	165.15	10.25
\$35,000 to \$39,999	\$2,241,775	3.43%	60	0.99%	5.06	158.70	8.85
\$40,000 to \$49,999	\$2,090,406	3.20%	47	0.78%	5.44	156.77	4.51
\$50,000 to \$59,999	\$594,590	0.91%	11	0.18%	6.04	169.06	9.26
\$60,000 to \$69,999	\$254,786	0.39%	4	0.07%	4.95	142.94	0.00
\$70,000 to \$79,999	\$365,646	0.56%	5	0.08%	5.00	173.99	2.10
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$2)	0.00%	1	0.02%	7.50	83.00	0.00
\$0 to \$499	\$11,654	0.02%	48	0.79%	6.76	15.97	0.08
\$500 to \$999	\$33,362	0.05%	47	0.78%	6.70	32.02	4.22
\$1,000 to \$1,999	\$151,500	0.23%	112	1.85%	6.67	35.16	0.86
\$2,000 to \$2,999	\$320,771	0.49%	150	2.48%	6.45	52.20	1.81
\$3,000 to \$3,999	\$498,165	0.76%	164	2.72%	6.36	68.73	3.91
\$4,000 to \$5,999	\$1,414,096	2.16%	340	5.63%	6.17	95.25	4.35
\$6,000 to \$7,999	\$1,795,804	2.75%	317	5.25%	6.04	108.79	4.07
\$8,000 to \$9,999	\$2,226,143	3.41%	355	5.88%	5.82	115.60	6.82
\$10,000 to \$14,999	\$5,482,299	8.39%	696	11.53%	5.82	125.49	7.50
\$15,000 to \$19,999	\$6,428,221	9.84%	686	11.36%	5.64	135.42	7.69
\$20,000 to \$24,999	\$5,493,565	8.41%	484	8.01%	5.69	143.02	7.32
\$25,000 to \$29,999	\$5,701,592	8.73%	454	7.52%	5.62	146.67	9.54
\$30,000 to \$34,999	\$4,724,958	7.23%	371	6.14%	5.54	145.68	7.73
\$35,000 to \$39,999	\$5,016,189	7.68%	372	6.16%	5.58	145.37	6.26
\$40,000 to \$49,999	\$5,803,071	8.88%	399	6.61%	5.70	147.82	5.24
\$50,000 to \$59,999	\$5,190,311	7.94%	339	5.61%	5.97	155.91	5.66
\$60,000 to \$69,999	\$4,222,752	6.46%	238	3.94%	5.69	163.02	8.34
\$70,000 to \$79,999	\$2,840,043	4.35%	153	2.53%	5.66	160.27	4.80
\$80,000 to \$89,999	\$2,374,391	3.63%	123	2.04%	5.72	158.14	1.98
\$90,000 to \$99,999	\$1,600,559	2.45%	67	1.11%	5.72	166.95	4.99
\$100,000 to \$149,999	\$2,740,527	4.19%	95	1.57%	5.80	158.33	2.80
\$150,000 or more	\$1,262,631	1.93%	28	0.46%	5.84	163.92	5.00
<b>Totals</b>	<b>\$65,332,602</b>	<b>100.00%</b>	<b>6,039</b>	<b>100.00%</b>	<b>5.74</b>	<b>142.92</b>	<b>6.43</b>

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALASKA	\$6,528	0.01%	1	0.02%	6.74	60.00	0.00
ARIZONA	\$115,781	0.18%	13	0.22%	6.89	135.56	3.89
ARKANSAS	\$143,466	0.22%	5	0.08%	5.70	179.15	3.30
CALIFORNIA	\$462,893	0.71%	56	0.93%	6.82	96.83	1.89
COLORADO	\$44,722	0.07%	10	0.17%	7.27	66.20	0.00
CONNECTICUT	\$849,089	1.30%	69	1.14%	5.69	143.67	7.43
DELAWARE	\$3,774	0.01%	1	0.02%	7.25	60.00	0.00
DISTRICT OF COLUMBIA	\$125,201	0.19%	10	0.17%	6.60	152.26	0.00
FLORIDA	\$396,091	0.61%	32	0.53%	6.18	144.07	5.93
GEORGIA	\$171,929	0.26%	11	0.18%	5.86	139.46	14.92
HAWAII	\$39,036	0.06%	6	0.10%	6.39	137.42	1.10
IDAHO	\$17,638	0.03%	2	0.03%	7.45	80.58	0.00
ILLINOIS	\$54,430	0.08%	6	0.10%	5.75	109.04	0.00
INDIANA	\$9,282	0.01%	2	0.03%	6.29	64.85	0.00
IOWA	\$33,873	0.05%	5	0.08%	6.87	75.56	0.00
KANSAS	\$12,284	0.02%	3	0.05%	7.26	39.30	0.00
KENTUCKY	\$31,446	0.05%	6	0.10%	7.32	59.37	0.00
LOUISIANA	\$9,821	0.02%	4	0.07%	7.41	28.00	0.00
MAINE	\$54,687,433	83.71%	5,028	83.26%	5.65	145.46	6.88
MARYLAND	\$173,712	0.27%	19	0.31%	6.81	137.70	0.00
MASSACHUSETTS	\$2,378,215	3.64%	206	3.41%	6.06	126.80	4.57
MICHIGAN	\$212,600	0.33%	21	0.35%	6.29	135.06	6.71
MINNESOTA	\$206,272	0.32%	13	0.22%	6.10	150.83	0.00
MISSISSIPPI	\$10,644	0.02%	2	0.03%	5.13	155.44	12.70
MISSOURI	\$39,540	0.06%	5	0.08%	7.38	75.75	0.46
MONTANA	\$23,241	0.04%	4	0.07%	7.28	52.54	0.00
NEVADA	\$15,020	0.02%	1	0.02%	6.74	113.00	0.00
NEW HAMPSHIRE	\$1,703,001	2.61%	169	2.80%	6.15	137.27	4.22
NEW JERSEY	\$324,515	0.50%	24	0.40%	6.42	120.33	1.06
NEW MEXICO	\$41,171	0.06%	5	0.08%	6.74	61.37	0.00
NEW YORK	\$784,964	1.20%	82	1.36%	6.52	126.40	2.90
NORTH CAROLINA	\$165,191	0.25%	18	0.30%	6.12	146.00	0.34
NORTH DAKOTA	\$146,443	0.22%	4	0.07%	6.99	172.00	0.00
OHIO	\$127,869	0.20%	18	0.30%	6.38	113.41	3.67
OKLAHOMA	\$28,285	0.04%	2	0.03%	6.38	167.61	45.13
OREGON	\$117,063	0.18%	7	0.12%	6.51	158.98	0.00
PENNSYLVANIA	\$365,779	0.56%	34	0.56%	5.74	113.08	2.28
RHODE ISLAND	\$231,145	0.35%	19	0.31%	6.36	133.08	0.84
SOUTH CAROLINA	\$131,875	0.20%	12	0.20%	6.69	125.13	0.00
TENNESSEE	\$95,150	0.15%	14	0.23%	6.30	115.38	8.86
TEXAS	\$288,769	0.44%	25	0.41%	6.18	133.96	0.00
UTAH	\$14,624	0.02%	1	0.02%	4.24	74.00	0.00
VERMONT	\$250,352	0.38%	29	0.48%	4.97	131.49	2.05

VIRGINIA	\$150,465	0.23%	18	0.30%	6.84	118.58	5.58
WASHINGTON	\$30,467	0.05%	5	0.08%	6.00	118.69	111.54
WISCONSIN	\$24,468	0.04%	5	0.08%	7.01	63.09	0.00
WYOMING	\$19,314	0.03%	3	0.05%	6.99	60.46	0.00
FOREIGN COUNTRY	\$17,734	0.03%	4	0.07%	6.51	49.64	0.00
Totals	\$65,332,602	100.00%	6,039	100.00%	5.74	142.92	6.43

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$1,063,466	1.63%	134	2.22%	7.48	97.85	0.00
Bond Rate 6.99%	\$5,566,181	8.52%	729	12.07%	6.87	82.82	0.89
Bond Rate 6.99% No BB Available	\$878,917	1.35%	135	2.24%	6.99	92.29	0.46
Fixed Rate Under 4%	\$10,141,508	15.52%	654	10.83%	3.29	154.42	12.30
Fixed Rate 4% to 4.99%	\$10,601,931	16.23%	901	14.92%	4.68	145.77	11.82
Fixed Rate 5% to 5.99%	\$11,318,035	17.32%	999	16.54%	5.57	163.72	6.65
Fixed Rate 6% to 6.99%	\$15,134,927	23.17%	1,325	21.94%	6.45	155.12	4.07
Fixed Rate 7% to 7.99%	\$10,548,697	16.15%	1,160	19.21%	7.41	129.44	2.61
Fixed Rate 8% to 8.75%	\$78,940	0.12%	2	0.03%	8.75	169.00	0.00
Totals	\$65,332,602	100.00%	6,039	100.00%	5.74	142.92	6.43

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$23,201,803	35.51%	1,669	27.64%	5.16	173.91	18.09
0 to 12 months	\$9,576,599	14.66%	697	11.54%	5.15	161.47	0.00
13 to 24 months	\$6,801,395	10.41%	572	9.47%	5.38	145.74	0.00
25 to 36 months	\$4,290,320	6.57%	400	6.62%	6.02	138.95	0.00
37 to 48 months	\$4,746,498	7.27%	458	7.58%	6.08	123.11	0.00
49 to 60 months	\$3,394,722	5.20%	372	6.16%	6.35	117.74	0.00
61 to 72 months	\$2,260,015	3.46%	277	4.59%	6.72	108.33	0.00
73 to 84 months	\$1,217,452	1.86%	181	3.00%	6.82	97.31	0.00
85 to 96 months	\$1,329,290	2.03%	178	2.95%	6.99	94.02	0.00
More than 96 months	\$8,514,507	13.03%	1,235	20.45%	7.07	81.76	0.00
Totals	\$65,332,602	100.00%	6,039	100.00%	5.74	142.92	6.43

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,945,247	15.22%	909	15.05%	5.28	141.70	12.40
Below 600	\$412,845	0.63%	42	0.70%	6.75	99.89	1.49
600 to 620	\$336,005	0.51%	34	0.56%	6.53	144.96	3.69
621 to 640	\$637,636	0.98%	64	1.06%	6.35	129.79	3.48
641 to 660	\$5,893,039	9.02%	568	9.41%	5.67	153.12	7.96
661 to 680	\$15,982,312	24.46%	1,512	25.04%	5.88	143.51	5.40
681 to 700	\$12,274,812	18.79%	1,132	18.74%	5.94	142.10	4.35
701 to 720	\$7,165,136	10.97%	610	10.10%	5.87	147.03	4.34
721 to 740	\$5,252,745	8.04%	529	8.76%	5.93	137.77	5.45
741 to 760	\$3,543,050	5.42%	323	5.35%	5.66	140.38	5.01
761 to 780	\$2,213,522	3.39%	189	3.13%	5.32	138.88	5.71
781 to 800	\$1,066,631	1.63%	82	1.36%	4.69	129.61	9.99
801 to 820	\$609,622	0.93%	45	0.75%	4.98	155.82	8.24
Totals	\$65,332,602	100.00%	6,039	100.00%	5.74	142.92	6.43

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,268,888	3.47%	262	4.34%	6.94	109.06	1.43
600 to 620	\$16,352	0.03%	2	0.03%	5.23	60.42	0.00
621 to 640	\$92,769	0.14%	7	0.12%	6.48	130.26	4.39
641 to 660	\$560,818	0.86%	51	0.84%	5.84	140.05	12.99
661 to 680	\$1,404,797	2.15%	125	2.07%	6.08	143.57	6.17
681 to 700	\$3,132,061	4.79%	284	4.70%	5.99	147.10	8.34
701 to 720	\$5,044,840	7.72%	465	7.70%	5.83	145.32	6.17
721 to 740	\$6,776,189	10.37%	624	10.33%	5.87	140.35	5.03
741 to 760	\$7,694,856	11.78%	693	11.48%	5.60	141.57	7.14
761 to 780	\$13,085,414	20.03%	1,181	19.56%	5.64	145.58	6.33
781 to 800	\$15,689,987	24.02%	1,438	23.81%	5.62	146.52	7.20
801 to 820	\$9,036,861	13.83%	869	14.39%	5.58	141.22	5.98
Over 820	\$528,772	0.81%	38	0.63%	5.93	155.38	7.57
Totals	\$65,332,602	100.00%	6,039	100.00%	5.74	142.92	6.43

MELA  
DELINQUENCY ANALYSIS

Quarter Ending 3/31/2020

	07/31/22		08/31/22		09/30/22		10/31/22		11/30/22		12/31/22	
<b>Loan Balance</b>	<b>\$ 66,915,386</b>		<b>\$ 68,154,600</b>		<b>\$ 69,312,522</b>		<b>\$ 70,342,994</b>		<b>\$ 69,964,021</b>		<b>\$ 67,593,306</b>	
<b>Repayment</b>	<b>\$ 53,739,450</b>	<b>80.3%</b>	<b>\$ 54,591,663</b>	<b>80.1%</b>	<b>\$ 54,840,630</b>	<b>79.1%</b>	<b>\$ 54,803,445</b>	<b>77.9%</b>	<b>\$ 58,738,517</b>	<b>84.0%</b>	<b>\$ 56,430,673</b>	<b>83.5%</b>
<b>Problem Loans:</b>												
In Claim Status	\$ 10,765		\$ 14,723		\$ 11,533		\$ 43,540		\$ 17,557		\$ 27,337	
Uninsured												
Bankruptcy	\$ 50,232		\$ 30,263		\$ 30,263		\$ 30,263		\$ 30,263		\$ 30,263	
Forbearance	\$ 324,484		\$ 93,640		\$ 20,495		\$ 20,495		\$ 20,495		\$ -	
<b>Delinquent Loans</b>												
31-60 days	\$ 265,781		\$ 187,849		\$ 425,936		\$ 306,708		\$ 268,187		\$ 207,343	
61-90 days	\$ 206,814		\$ 130,445		\$ 130,767		\$ 168,727		\$ 114,830		\$ 200,683	
> 90 days	\$ 60,693		\$ 171,991		\$ 213,329		\$ 163,006		\$ 264,784		\$ 255,253	
Subtotal Delinquent Loans	\$ 533,288		\$ 490,285		\$ 770,033		\$ 638,441		\$ 647,801		\$ 663,279	
% of Repayment												
<b>Total Problem Loans</b>	<b>\$ 918,768</b>	<b>1.37%</b>	<b>\$ 628,911</b>	<b>0.92%</b>	<b>\$ 832,323</b>	<b>1.20%</b>	<b>\$ 732,739</b>	<b>1.04%</b>	<b>\$ 716,116</b>	<b>1.02%</b>	<b>\$ 720,879</b>	<b>1.07%</b>
<b>% of Repayment</b>		<b>1.710%</b>		<b>1.152%</b>		<b>1.518%</b>		<b>1.337%</b>		<b>1.219%</b>		<b>1.277%</b>



MELA  
DELINQUENCY ANALYSIS

	01/31/23		02/28/23		03/31/23		04/30/23		05/31/23		06/30/23							
<b>Loan Balance</b>	<b>FIRSTMARK</b>																	
	\$	68,421,746	\$	68,045,186	\$	67,295,194	\$	66,544,830	\$	65,746,941	\$	65,379,828						
<b>Repayment</b>	\$	56,729,437	82.9%	\$	56,683,067	83.3%	\$	56,120,861	83.4%	\$	55,215,983	83.0%	\$	54,664,429	83.1%	\$	55,308,221	84.6%
<b>Problem Loans:</b>																		
In Claim Status	\$	32,358		\$	-		\$	55,819		\$	88,659		\$	15,741		\$	21,908	
Uninsured																		
Bankruptcy	\$	30,263		\$	30,263		\$	30,263		\$	30,263		\$	63,234		\$	30,263	
Forbearance	\$	62,758		\$	62,758		\$	137,317		\$	137,317		\$	21,525		\$	56,907	
<b>Delinquent Loans</b>																		
31-60 days	\$	184,158		\$	342,964		\$	226,365		\$	255,388		\$	143,688		\$	186,445	
61-90 days	\$	159,937		\$	98,249		\$	94,885		\$	91,179		\$	62,178		\$	91,760	
> 90 days	\$	308,131		\$	268,611		\$	158,777		\$	94,539		\$	155,128		\$	201,081	
Subtotal Delinquent Loans	\$	652,225		\$	709,823		\$	480,027		\$	441,106		\$	360,993		\$	479,286	
% of Repayment																		
<b>Total Problem Loans</b>	\$	777,604	1.14%	\$	802,844	1.18%	\$	703,426	1.05%	\$	697,344	1.05%	\$	461,494	0.70%	\$	588,363	0.90%
<b>% of Repayment</b>			1.371%			1.416%			1.253%			1.263%			0.844%			1.064%

**2022 - 2023 School Year Loan Breakdown**

By Loan Repayment Option

June 30, 2023

<b>Repeat Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	25	23.8%	458,373.00	24.1%
Interest Only	34	32.4%	567,283.00	29.9%
Deferment	46	43.8%	872,631.00	46.0%
<b>Total</b>	<b>105</b>		<b>1,898,287.00</b>	

<b>New Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	30	26.5%	634,131.00	31.1%
Interest Only	44	38.9%	817,083.00	40.1%
Deferment	39	34.5%	587,602.00	28.8%
<b>Total</b>	<b>113</b>		<b>2,038,816.00</b>	

<b>All Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	55	25.2%	1,092,504.00	27.7%
Interest Only	78	35.8%	1,384,366.00	35.2%
Deferment	85	39.0%	1,460,233.00	37.1%
<b>Total</b>	<b>218</b>		<b>3,937,103.00</b>	

<b>Repayment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	30	54.5%	634,131.00	58.0%
Repeat Borrowers	25	45.5%	458,373.00	42.0%
<b>Total</b>	<b>55</b>		<b>1,092,504.00</b>	

<b>Interest Only</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	44	56.4%	817,083.00	59.0%
Repeat Borrowers	34	43.6%	567,283.00	41.0%
<b>Total</b>	<b>78</b>		<b>1,384,366.00</b>	

<b>Deferment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	39	45.9%	587,602.00	40.2%
Repeat Borrowers	46	54.1%	872,631.00	59.8%
<b>Total</b>	<b>85</b>		<b>1,460,233.00</b>	

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

6/30/2022		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>	<b>Dollar</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	\$4,575	\$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%	0.03%	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	\$24,940	\$54,901	\$15,879	\$52,475	-\$4,575	\$7,368	\$0	\$0	\$0	
	%	-0.05%	0.00%	-0.22%	0.09%	0.07%	0.16%	-0.12%	0.35%	0.44%	0.09%	0.22%	-0.01%	0.02%	0.00%	0.00%	0.00%	
2009	Defaulted \$\$\$	\$0	\$0	\$12,029	\$12,889	\$4,864	\$23,548	\$37,765	\$54,859	\$133,672	\$92,607	\$110,112	\$38,610	\$40,702	\$6,562	\$0	\$0	
	%	0.00%	0.00%	0.13%	0.14%	0.08%	0.39%	0.74%	0.76%	1.07%	0.52%	0.46%	0.12%	0.12%	0.03%	0.00%	0.00%	
	Claims/Recov \$\$\$	\$1,875	\$1,312	\$														

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

6/30/2022		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	\$0	\$10,174	\$39,252	\$51,049	\$117,430	\$196,848	\$138,125	\$156,040	\$180,652	\$10,520	\$0
	%	0.00%	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%
	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%	0.03%	0.08%	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%	-0.08%	-0.08%	-0.23%	0.11%	0.00%	0.12%	0.34%
2018	Defaulted \$\$\$	\$0	\$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
	%	0.00%	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%
	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	\$0	\$4,500	\$0	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0
	%	0.00%	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%
	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%	-0.17%	-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	\$9,833	\$0	\$0	\$0	\$0	\$5,622	\$0	\$0
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.08%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%
	Claims/Recov \$\$\$	\$1,406	\$1,275	\$2,008	\$2,962	\$617	\$3,956	\$2,077	\$6,259	\$10,613	\$21,739	\$46,602	\$59,917	\$15,355	\$14,701	\$6,776	\$2,323
	%	0.04%	0.02%	0.02%	0.03%	0.01%	0.07%	0.04%	0.09%	0.08%	0.12%	0.20%	0.19				

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6/30/2022		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment) \$300,151,678
<b>Total</b>	<b>Number</b>													
<b>Origination</b>	<b>Dollar</b>	\$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	\$6,518,538	\$319,418,684	
<b>Default Year</b>														
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	

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6/30/2022	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	\$0							\$593,516	
%	0.10%	0.11%	0.00%	0.00%	0.00%							0.24%	
Claims/Recov \$\$\$	\$168	\$0	\$0	\$0	\$0							\$174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%							0.07%	
Net Defaults \$\$\$	\$7,754	\$7,177	\$0	\$0	\$0							\$418,849	
%	0.10%	0.11%	0.00%	0.00%	0.00%							0.17%	
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0						\$718,933	
%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%						0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0	\$0	\$0	\$0						\$237,076	
%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%						0.09%	
Net Defaults \$\$\$	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0						\$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%						0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$5,012	\$2,412	\$0						\$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	\$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	\$0	\$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	\$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	\$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%	0.00%		0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0	\$0		\$346,440	
%	0.06%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.12%	
Net Defaults \$\$\$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0		-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%	0.00%		-0.08%	
2021 Defaulted \$\$\$	\$0	\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0		\$225,178	
%	0.00%	0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%		0.07%	
Claims/Recov \$\$\$	\$7,347	\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0		\$279,124	
%	0.09%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%	
Net Defaults \$\$\$	-\$7,347	-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0		-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%		-0.02%	
2022 Defaulted \$\$\$	\$0	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0	\$172,111	
%	0.00%	0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%	0.05%	
Claims/Recov \$\$\$	\$706	\$729	\$4,131	\$2,082	\$0	\$0	\$490	\$0	\$0	\$0	\$0	\$206,723	
%	0.01%	0.01%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	
Net Defaults \$\$\$	-\$706	\$33,849	-\$4,131	-\$2,082	\$0	\$34,202	\$19,107	\$39,231	\$21,389	\$0	\$0	-\$34,612	
%	-0.01%	0.52%	-0.06%	-0.03%	0.00%	0.42%	0.19%	0.29%	0.18%	0.00%	0.00%	-0.01%	
<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>10,833,632</b>	<b>\$10,833,632</b>
<b>%</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>3.39%</b>	<b>3.61%</b>
<b>Claims/Recov \$\$\$</b>	<b>\$26,265</b>	<b>\$31,903</b>	<b>\$23,508</b>	<b>\$6,664</b>	<b>\$11,210</b>	<b>\$0</b>	<b>\$490</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,931,650</b>	<b>\$4,931,650</b>
<b>as % of Defaults</b>	<b>34.97%</b>	<b>38.71%</b>	<b>19.54%</b>	<b>17.72%</b>	<b>34.61%</b>	<b>0.00%</b>	<b>0.91%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>45.52%</b>	<b>45.52%</b>
<b>as % of Originations</b>	<b>0.33%</b>	<b>0.49%</b>	<b>0.32%</b>	<b>0.09%</b>	<b>0.15%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.54%</b>	<b>1.64%</b>
<b>Net Defaults \$\$\$</b>	<b>\$48,834</b>	<b>\$50,504</b>	<b>\$96,778</b>	<b>\$30,955</b>	<b>\$21,174</b>	<b>\$87,574</b>	<b>\$53,437</b>	<b>\$80,251</b>	<b>\$21,389</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,901,982</b>	<b>\$5,901,982</b>
<b>%</b>	<b>0.61%</b>	<b>0.78%</b>	<b>1.32%</b>	<b>0.40%</b>	<b>0.29%</b>	<b>1.07%</b>	<b>0.53%</b>	<b>0.60%</b>	<b>0.18%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.85%</b>	<b>1.97%</b>

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

<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	-	735,070	-	33,473	-	768,543
MAINE MARITIME ACADEMY	-	731,388	-	-	-	731,388
UNIVERSITY OF MAINE	-	580,733	-	-	-	580,733
HUSSON UNIVERSITY	14,099	411,031	-	-	14,099	411,031
SAINT JOSEPH'S COLLEGE	4,042	410,715	-	-	4,042	410,715
MAINE COLLEGE OF ART	-	203,709	-	-	-	203,709
THOMAS COLLEGE	-	149,101	-	-	-	149,101
UNIVERSITY OF SOUTHERN MAINE	-	99,479	-	-	-	99,479
BOWDOIN COLLEGE	-	53,659	-	-	-	53,659
THE LANDING SCHOOL	-	37,745	-	-	-	37,745
BEAL COLLEGE	-	24,300	-	-	-	24,300
SOUTHERN MAINE COMMUNITY COLLEGE	-	8,500	-	-	-	8,500
MAINE COLLEGE OF HEALTH PROFESSIONS	-	8,312	-	-	-	8,312
UNIVERSITY OF MAINE-FARMINGTON	-	5,000	-	-	-	5,000
UNIVERSITY OF MAINE-AUGUSTA	-	1,557	-	-	-	1,557
BATES COLLEGE	-	-	-	-	-	-
COLBY COLLEGE	-	-	-	-	-	-
PURDUE UNIVERSITY GLOBAL	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE - FORT KENT	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	6,667	3,703,565	-	55,350	6,667	3,758,915
<b>Total</b>	<b>24,808</b>	<b>7,163,864</b>	<b>-</b>	<b>88,823</b>	<b>24,808</b>	<b>7,252,687</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 JUNE 30, 2023

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2023	\$2,755,944	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
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	4	\$96,364	1.18%	\$0.00	0	\$0	\$1,759	\$94,605	1.16%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$12,544	\$19,840	0.27%
2015	\$7,777,183	6	\$44,052	0.57%	\$0.00	0	\$0	\$9,033	\$35,019	0.45%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$30,359	\$89,927	1.23%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$34,677	\$47,730	0.74%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$35,255	\$39,844	0.50%
2011	\$10,481,450	17	\$209,850	2.00%	\$0.00	0	\$0	\$80,163	\$129,687	1.24%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$140,942	\$160,763	1.24%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$201,189	\$407,349	1.82%
2008	\$34,048,382	89	\$1,280,078	3.76%	\$0.00	0	\$0	\$382,453	\$897,625	2.64%
2007	\$31,957,353	148	\$2,007,743	6.28%	\$0.00	0	\$0	\$687,938	\$1,319,805	4.13%
2006	\$23,762,942	147	\$1,771,160	7.45%	\$0.00	0	\$0	\$776,689	\$994,471	4.18%
2005	\$17,929,934	127	\$1,211,026	6.75%	\$0.00	0	\$0	\$597,592	\$613,433	3.42%
2004	\$12,506,502	110	\$1,010,599	8.08%	\$0.00	0	\$0	\$637,965	\$372,634	2.98%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$315,469	\$192,787	2.68%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$159,343	\$52,967	1.03%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$122,815	\$41,304	0.69%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$106,036	\$80,833	1.25%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$400,277	-\$17,296	-0.18%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$246,879	\$37,946	0.40%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$185,040	\$38,496	0.56%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$174,953	-\$27,097	-0.71%
<b>TOTAL</b>	<b>\$326,671,371</b>	<b>1014</b>	<b>\$11,117,610</b>	<b>3.40%</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0</b>	<b>\$5,343,634</b>	<b>\$5,773,976</b>	<b>1.77%</b>

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

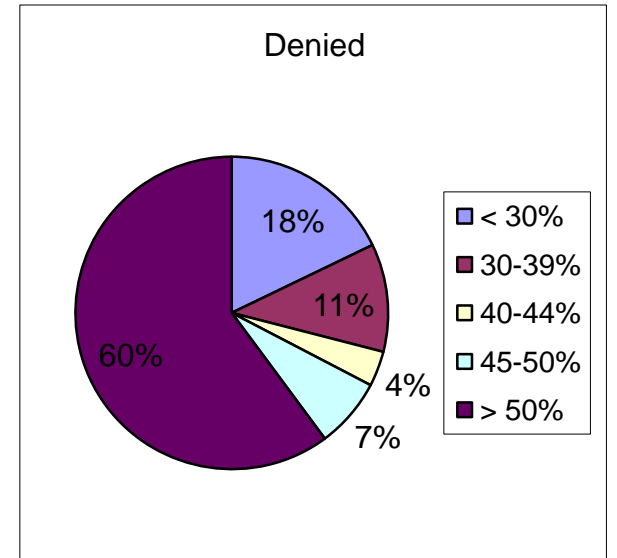
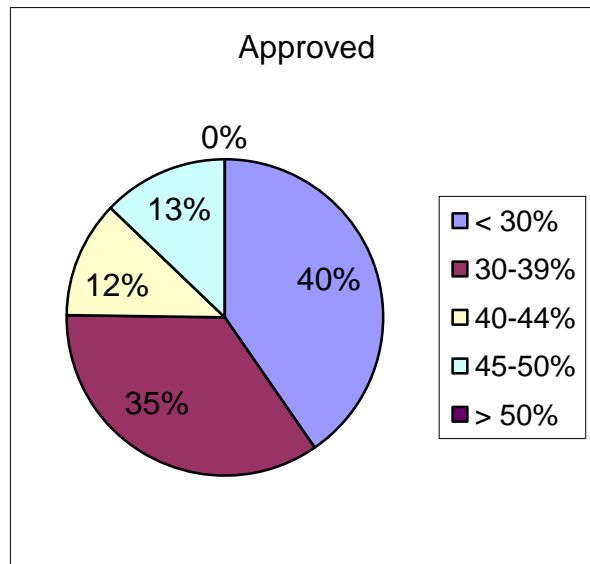
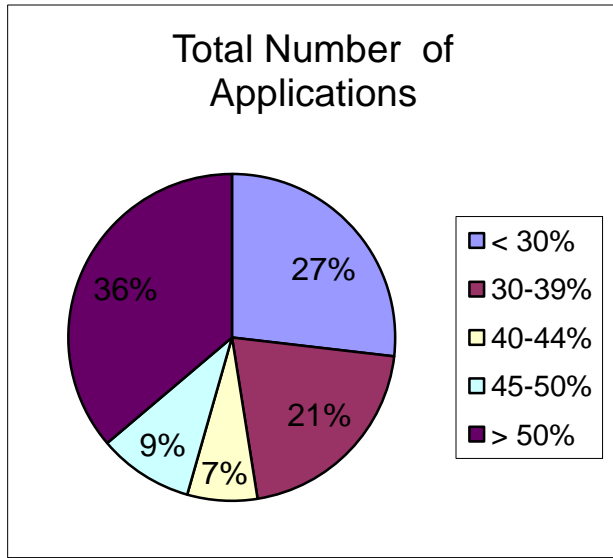


# MAINE LOAN

## APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

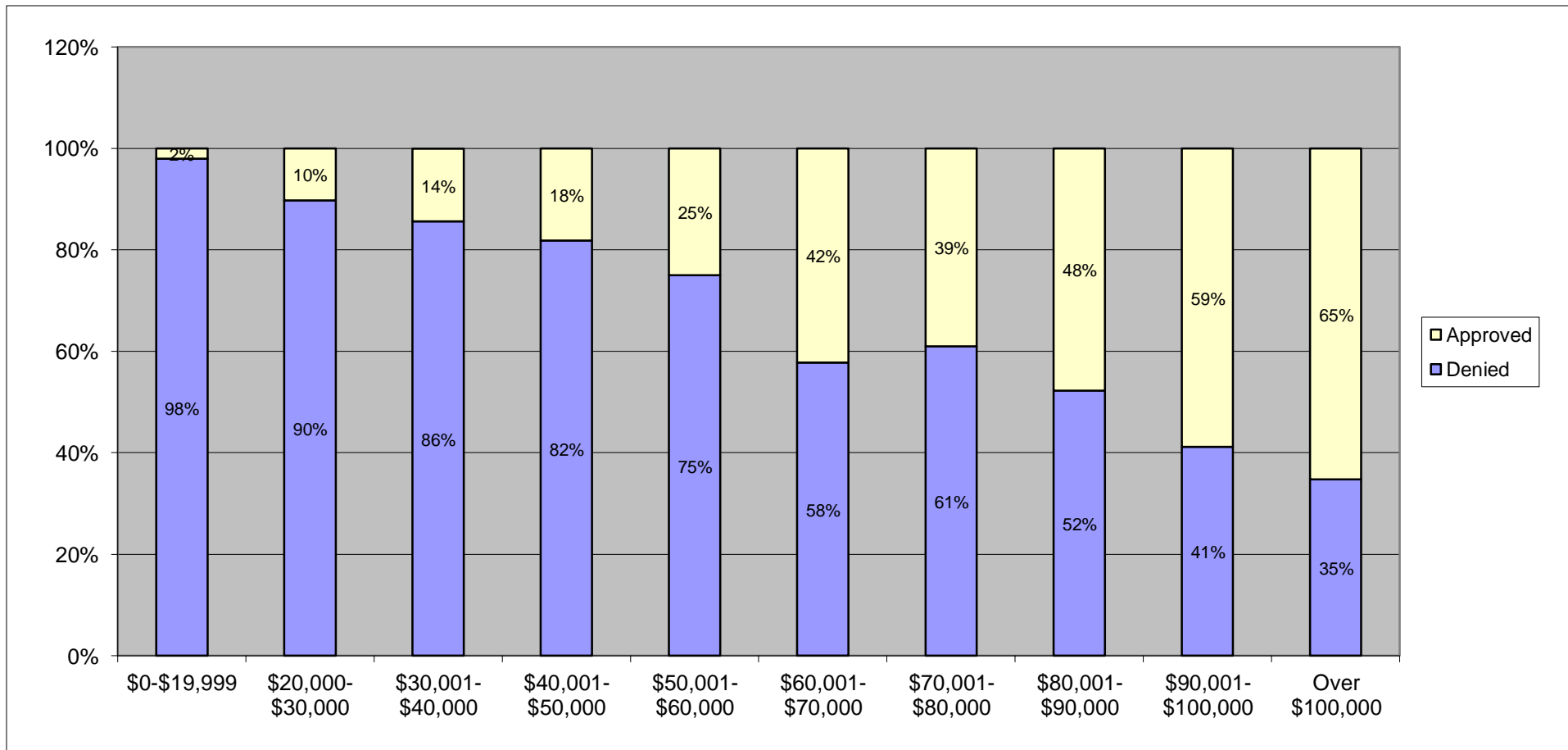
### FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	147	27%	88	40%	60%	59	18%	40%
30-39%	113	21%	76	35%	67%	37	11%	33%
40-44%	38	7%	26	12%	68%	12	4%	32%
45-50%	52	9%	28	13%	54%	24	7%	46%
> 50%	199	36%	-	0%	0%	199	60%	100%
	549	100%	218	100%	40%	331	100%	60%



**MAINE LOAN**  
**APPROVALS AND DENIALS BY INCOME LEVEL**  
**FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2023**

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	49	9%	1	2%	48	98%
\$20,000-\$30,000	39	7%	4	10%	35	90%
\$30,001-\$40,000	35	6%	5	14%	30	86%
\$40,001-\$50,000	44	8%	8	18%	36	82%
\$50,001-\$60,000	48	9%	12	25%	36	75%
\$60,001-\$70,000	45	8%	19	42%	26	58%
\$70,001-\$80,000	41	8%	16	39%	25	61%
\$80,001-\$90,000	44	8%	21	48%	23	52%
\$90,001-\$100,000	17	3%	10	59%	7	41%
Over \$100,000	187	34%	122	65%	65	35%
	549	100%	218	40%	331	60%

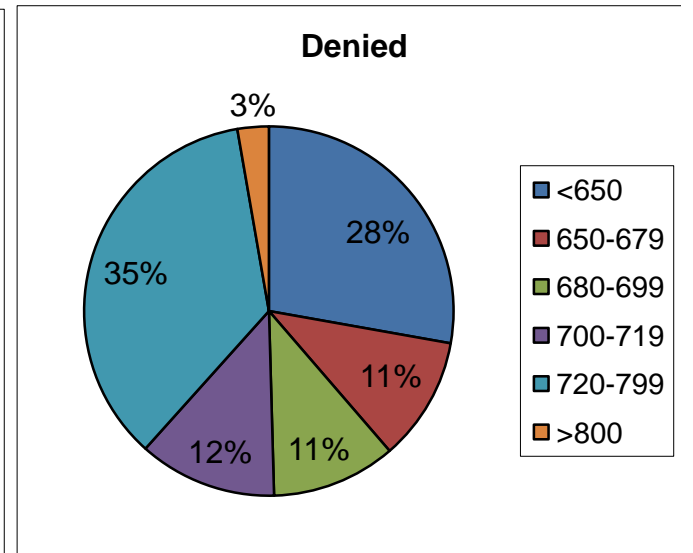
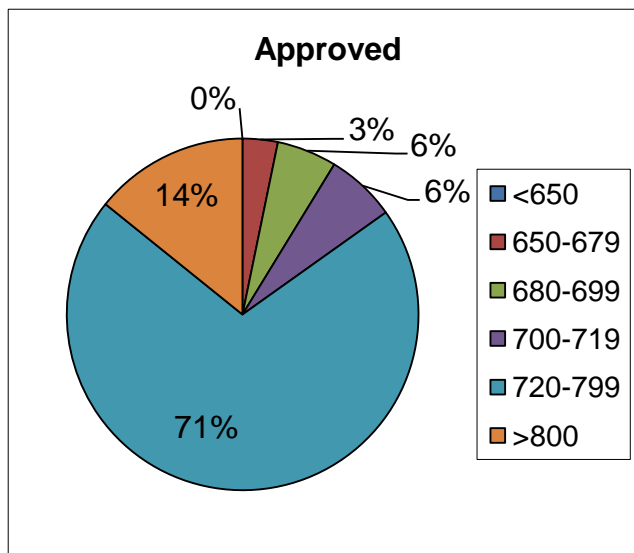
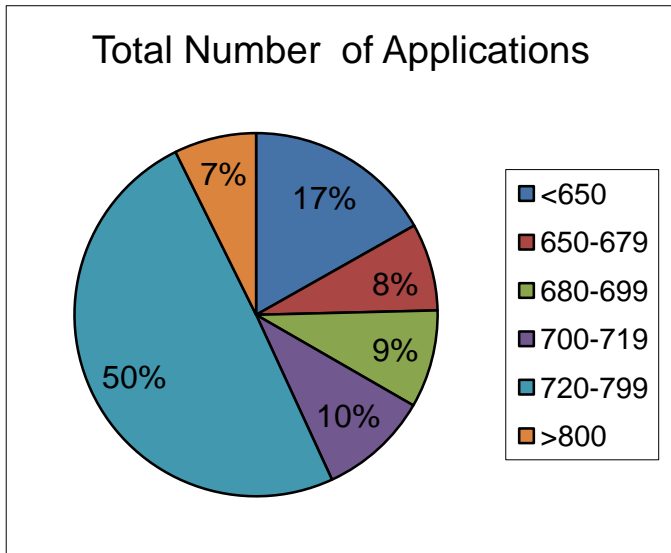


# MAINE LOAN

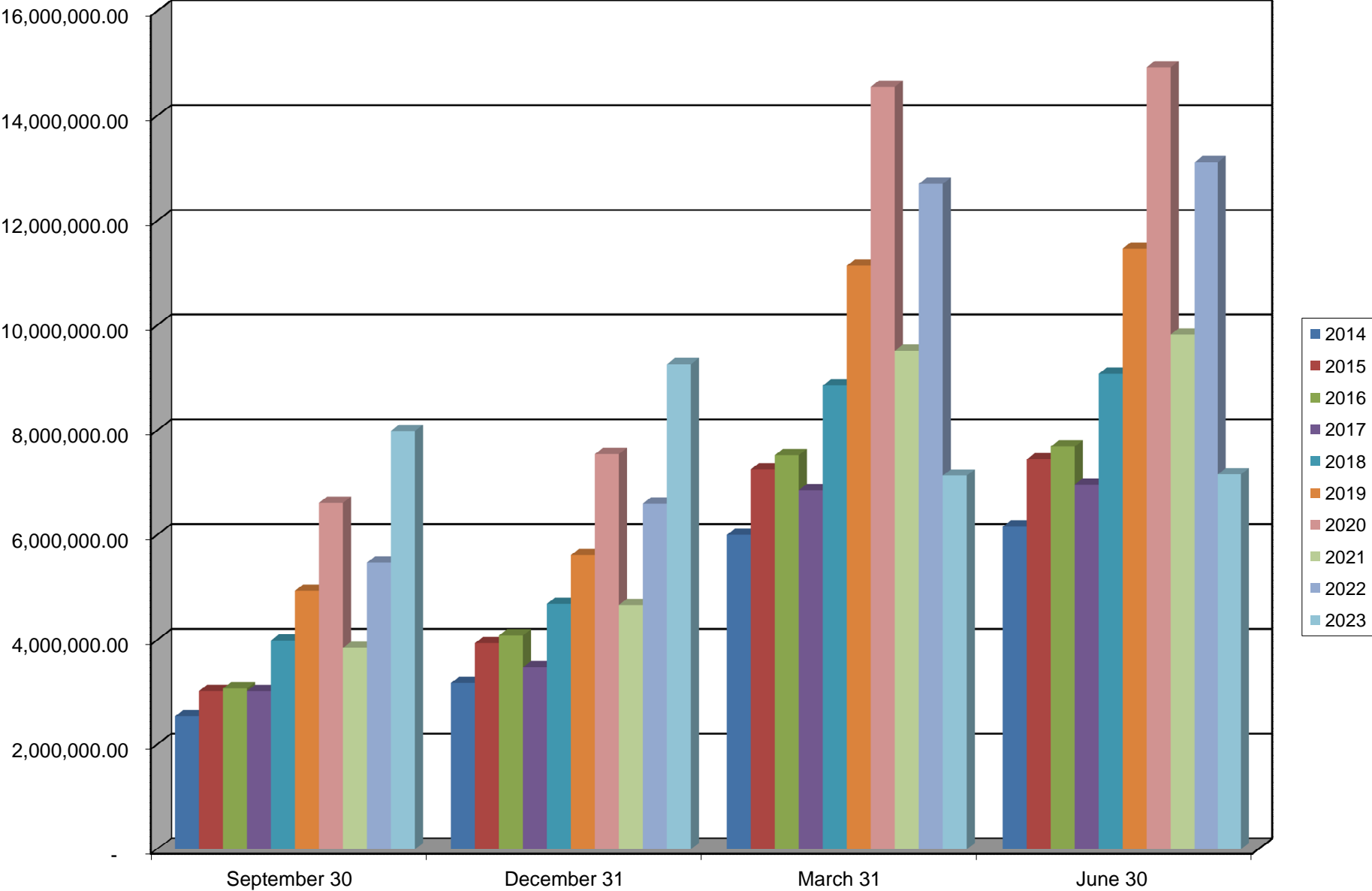
## APPROVALS AND DENIALS BY FICO SCORES

### FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	92	17%	-	0%	0%	92	28%	100%
650-679	43	8%	7	3%	16%	36	11%	84%
680-699	48	9%	12	6%	25%	36	11%	75%
700-719	54	10%	14	6%	26%	40	12%	74%
720-799	272	50%	154	71%	57%	118	35%	43%
>800	40	7%	31	14%	78%	9	3%	23%
	549	100%	218	100%	40%	331	100%	60%



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 June 30, 2023**

**TOTAL PORTFOLIO STATISTICS**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	353	\$6,135,257.06	\$17,380.33	8.14%
MED LOAN	7	\$88,510.42	\$12,644.35	4.18%
CONSOLIDATION	1	\$78,892.92	\$78,892.92	8.98%
<b>TOTAL PORTFOLIO</b>	361	\$6,302,660.40	\$17,458.89	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	\$113,941.86	\$283,511.27	\$25,842.18	\$99,556.70	\$37,156.52	\$123,210.96	\$41,603.21	\$200,588.93
MED LOAN	\$0.00	\$126.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,867.60	\$5,135.90	\$932.40	\$2,564.10	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL PORTFOLIO</b>	\$115,809.46	\$288,773.17	\$26,774.58	\$102,144.80	\$37,156.52	\$123,210.96	\$41,603.21	\$200,588.93

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

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	13	\$202,264.57	\$15,558.81	6.32%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL KB&amp;F PORTFOLIO</b>	13	\$202,264.57	\$15,558.81	6.32%

**KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS**

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$6,540.00	\$24,957.29	\$2,180.00	\$8,227.71	\$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>	\$6,540.00	\$24,957.29	\$2,180.00	\$8,227.71	\$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 June 30, 2023**

**TOTAL PORTFOLIO STATISTICS AT FAME**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	129	\$2,617,025.15	\$20,287.02	8.38%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL FAME PORTFOLIO</b>	<b>129</b>	<b>\$2,617,025.15</b>	<b>\$20,287.02</b>	<b>8.38%</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	\$48,601.10	\$106,641.74	\$10,000.00	\$10,000.00	\$24,382.01	\$69,541.10
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>\$48,601.10</b>	<b>\$106,641.74</b>	<b>\$10,000.00</b>	<b>\$10,000.00</b>	<b>\$24,382.01</b>	<b>\$69,541.10</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	11	\$162,095.84	19	\$413,797.49	1	\$6,308.99	36	\$464,743.66
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>11</b>	<b>\$162,095.84</b>	<b>19</b>	<b>\$413,797.49</b>	<b>1</b>	<b>\$6,308.99</b>	<b>36</b>	<b>\$464,743.66</b>

**TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	156	\$2,463,582.45	\$15,792.20	8.00%
MED LOAN	7	\$88,510.42	\$12,644.35	4.18%
CONSOLIDATION	1	\$78,892.92	\$78,892.92	8.98%
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>164</b>	<b>\$2,630,985.79</b>	<b>\$16,042.60</b>	<b>7.90%</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	\$44,701.13	\$88,561.13	\$20,134.82	\$77,114.19	\$23,511.52	\$109,565.96	\$10,846.36	\$124,672.99
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,867.60	\$5,135.90	\$932.40	\$2,564.10	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>\$46,568.73</b>	<b>\$93,697.03</b>	<b>\$21,067.22</b>	<b>\$79,678.29</b>	<b>\$23,511.52</b>	<b>\$109,565.96</b>	<b>\$10,846.36</b>	<b>\$124,672.99</b>

\*\*Fees include regular pmts & settled

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

**TOTAL NEW ASSIGNMENTS TO COLLECTION AGENCIES 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	\$85,871.45	17	\$189,958.21	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>\$85,871.45</b>	<b>17</b>	<b>\$189,958.21</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	55	\$852,384.89	\$15,497.91	8.13%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL CC PORTFOLIO</b>	<b>55</b>	<b>\$852,384.89</b>	<b>\$15,497.91</b>	<b>8.13%</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	\$14,099.63	\$63,351.11	\$3,527.36	\$14,214.80	\$3,645.00	\$3,645.00	\$6,374.84	\$6,374.84
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>\$14,099.63</b>	<b>\$63,477.11</b>	<b>\$3,527.36</b>	<b>\$14,238.80</b>	<b>\$3,645.00</b>	<b>\$3,645.00</b>	<b>\$6,374.84</b>	<b>\$6,374.84</b>

\*\*Fees include regular pmts & settled