


**To:** Bond Review Participants  
**From:** Carlos Mello, Acting CEO   
**Date:** November 14, 2022  
**Re:** September 30, 2022 Quarterly Financial and Operating Data

---

---



In accordance with the Maine Educational Loan Authority's Trust Indentures dated June 14, 2012, July 1, 2014, April 1, 2017, July 25, 2018, May 30, 2019, and May 27, 2021, we are enclosing the following financial and operating data quarterly reports as of September 30, 2022, for your review:

- September 30, 2022 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- September 30, 2022 Asset Coverage Ratio
- September 30, 2022 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- September 30, 2022 Loan Characteristics Report
- September 30, 2022 Delinquency Analysis
- September 30, 2022 New Loans by Repayment Type
- September 30, 2022 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- September 30, 2022 Cumulative Default Schedule – Static Pool (by year of origination)
- September 30, 2022 Loan Origination Graphs and Charts
- September 30, 2022 Collection Statistics

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

Enclosures

**Finance Authority of Maine**  
**Maine Loan Program**  
**Statement of Net Position (Unaudited)**  
September 30, 2022

	Total	Restricted	Unrestricted
<b>Assets</b>			
Cash and Cash Equivalents	\$ 12,753,540.81	\$ 11,554,786.55	\$ 1,198,754.26
Accounts Receivable	\$ 5,250.00	\$ -	\$ 5,250.00
Interest on Ed Loans Rec	\$ 1,836,465.68	\$ 1,828,389.52	\$ 8,076.16
Notes Receivable	\$ 73,027,255.06	\$ 69,312,521.71	\$ 3,714,733.35
Less: Reserve fo Losses on Notes	\$ (1,725,694.74)	\$ (1,725,694.74)	\$ -
Prepaid Expense	\$ 9,679.16	\$ 9,679.16	\$ -
Prepaid Bond Insurance	\$ 192,155.79	\$ 192,155.79	\$ -
<b>Total Assets</b>	<b>\$ 86,098,651.76</b>	<b>\$ 81,171,837.99</b>	<b>\$ 4,926,813.77</b>
<b>Liabilities and Fund Balance</b>			
<b>Liabilities</b>			
Accounts Payable	\$ 28,844.64	\$ 21,429.89	\$ 7,414.75
Accrued Liabilities	\$ 49,913.16	\$ 12,500.00	\$ 37,413.16
Accrued Interest Bonds Payable	\$ 983,665.38	\$ 983,665.38	\$ -
Accred Arbitrage-Purpose	\$ 4,325,931.38	\$ 4,325,931.38	\$ -
Bonds Payable	\$ 69,710,000.00	\$ 69,710,000.00	\$ -
Premium on Bonds (net)	\$ 4,063,369.85	\$ 4,063,369.85	\$ -
Deferred Loss on Refunding (Net)	\$ (1,172,221.61)	\$ (1,172,221.61)	\$ -
<b>Total Liabilities</b>	<b>\$ 77,989,502.80</b>	<b>\$ 77,944,674.89</b>	<b>\$ 44,827.91</b>
<b>Fund Balance</b>			
Retained Fund Balance	\$ 8,109,148.96	\$ 3,227,163.10	\$ 4,881,985.86
<b>Total Fund Balance</b>	<b>\$ 8,109,148.96</b>	<b>\$ 3,227,163.10</b>	<b>\$ 4,881,985.86</b>
<b>Total Liabilities and Fund Balance</b>	<b>\$ 86,098,651.76</b>	<b>\$ 81,171,837.99</b>	<b>\$ 4,926,813.77</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 9/30/2022	Budget Month 9/30/2022	Variance Month	YTD Actual 9/30/2022	YTD Budget 9/30/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 340,951.07	\$ 335,977.96	\$ 4,973.11	\$ 1,008,888.57	\$ 1,014,030.45	\$ (5,141.88)	\$ 4,043,492.39
Investment Income	\$ 24,933.81	\$ 458.34	\$ 24,475.47	\$ 54,423.69	\$ 1,375.00	\$ 53,048.69	\$ 5,500.00
Other Income	\$ 403.00	\$ 1,562.50	\$ (1,159.50)	\$ 3,039.48	\$ 4,687.50	\$ (1,648.02)	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 366,287.88</b>	<b>\$ 337,998.80</b>	<b>\$ 28,289.08</b>	<b>\$ 1,066,351.74</b>	<b>\$ 1,020,092.95</b>	<b>\$ 46,258.79</b>	<b>\$ 4,067,742.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 25,995.91	\$ 45,053.38	\$ 19,057.47	\$ 100,757.59	\$ 135,160.09	\$ 34,402.50	\$ 540,640.51
Marketing	\$ 123.12	\$ 4,695.99	\$ 4,572.87	\$ 14,446.82	\$ 14,087.97	\$ (358.85)	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 115.30	\$ 127.10	\$ 11.80	\$ 367.92	\$ 381.30	\$ 13.38	\$ 1,525.20
Loan Servicing	\$ 21,955.93	\$ 16,599.65	\$ (5,356.28)	\$ 64,781.83	\$ 49,888.12	\$ (14,893.71)	\$ 199,448.04
Depreciation	\$ 2,362.89	\$ 2,246.54	\$ (116.35)	\$ 7,043.59	\$ 6,788.63	\$ (254.96)	\$ 25,938.02
Travel & Meals	\$ 298.07	\$ 78.93	\$ (219.14)	\$ 859.90	\$ 236.79	\$ (623.11)	\$ 1,697.15
Professional Fees	\$ 13,051.71	\$ 14,842.03	\$ 1,790.32	\$ 39,209.79	\$ 31,950.09	\$ (7,259.70)	\$ 112,080.40
Bond Administration Expense	\$ 2,289.14	\$ 7,591.87	\$ 5,302.73	\$ 20,800.54	\$ 22,788.95	\$ 1,988.41	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 343,749.99	\$ 343,750.00	\$ 0.01	\$ 1,375,020.00
Bond Financing Expense	\$ 209,378.84	\$ 218,229.05	\$ 8,850.21	\$ 630,343.87	\$ 655,153.74	\$ 24,809.87	\$ 2,863,911.46
Other Operating Expenses	\$ 5,553.60	\$ 5,590.29	\$ 36.69	\$ 16,686.97	\$ 16,784.62	\$ 97.65	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 395,707.84</b>	<b>\$ 429,638.17</b>	<b>\$ 33,930.33</b>	<b>\$ 1,239,048.81</b>	<b>\$ 1,276,970.30</b>	<b>\$ 37,921.49</b>	<b>\$ 5,347,145.59</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ -	\$ 196.50	\$ 196.50	\$ 41.79	\$ 589.50	\$ 547.71	\$ 2,358.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 6,000.00	\$ -	\$ (6,000.00)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 2,000.00</b>	<b>\$ 196.50</b>	<b>\$ (1,803.50)</b>	<b>\$ 6,041.79</b>	<b>\$ 589.50</b>	<b>\$ (5,452.29)</b>	<b>\$ 2,358.00</b>
<b>Total Expenses</b>	<b>\$ 397,707.84</b>	<b>\$ 429,834.67</b>	<b>\$ 32,126.83</b>	<b>\$ 1,245,090.60</b>	<b>\$ 1,277,559.80</b>	<b>\$ 32,469.20</b>	<b>\$ 5,349,503.59</b>
<b>Change in Net Position</b>	<b>\$ (31,419.96)</b>	<b>\$ (91,835.87)</b>	<b>\$ 60,415.91</b>	<b>\$ (178,738.86)</b>	<b>\$ (257,466.85)</b>	<b>\$ 78,727.99</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 9/30/2022	Budget Month 9/30/2022	Variance Month	YTD Actual 9/30/2022	YTD Budget 9/30/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 332,924.16	\$ 335,977.96	\$ (3,053.80)	\$ 999,725.92	\$ 1,014,030.45	\$ (14,304.53)	\$ 4,043,492.39
Investment Income	\$ 24,189.56	\$ -	\$ 24,189.56	\$ 51,072.23	\$ -	\$ 51,072.23	\$ -
Other Income	\$ 392.42	\$ -	\$ 392.42	\$ 3,028.90	\$ -	\$ 3,028.90	\$ -
<b>Total Revenue</b>	<b>\$ 357,506.14</b>	<b>\$ 335,977.96</b>	<b>\$ 21,528.18</b>	<b>\$ 1,053,827.05</b>	<b>\$ 1,014,030.45</b>	<b>\$ 39,796.60</b>	<b>\$ 4,043,492.39</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 16,179.89	\$ 16,599.65	\$ 419.76	\$ 56,941.23	\$ 49,888.12	\$ (7,053.11)	\$ 199,448.04
Depreciation							
Travel & Meals							
Professional Fees							
Bond Administration Expense	\$ 2,289.14	\$ 7,591.87	\$ 5,302.73	\$ 20,800.54	\$ 22,788.95	\$ 1,988.41	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 343,749.99	\$ 343,750.00	\$ 0.01	\$ 1,375,020.00
Bond Financing Expense	\$ 209,378.84	\$ 218,229.05	\$ 8,850.21	\$ 630,343.87	\$ 655,153.74	\$ 24,809.87	\$ 2,863,911.46
Other Operating Expenses							
<b>Total Operating Expenses</b>	<b>\$ 342,431.20</b>	<b>\$ 357,003.91</b>	<b>\$ 14,572.71</b>	<b>\$ 1,051,835.63</b>	<b>\$ 1,071,580.81</b>	<b>\$ 19,745.18</b>	<b>\$ 4,525,607.85</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 59,635.00	\$ -	\$ (59,635.00)	\$ 177,328.00	\$ -	\$ (177,328.00)	\$ -
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 6,000.00	\$ -	\$ (6,000.00)	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ 61,635.00</b>	<b>\$ -</b>	<b>\$ (61,635.00)</b>	<b>\$ 183,328.00</b>	<b>\$ -</b>	<b>\$ (183,328.00)</b>	<b>\$ -</b>
<b>Total Expenses</b>	<b>\$ 404,066.20</b>	<b>\$ 357,003.91</b>	<b>\$ (47,062.29)</b>	<b>\$ 1,235,163.63</b>	<b>\$ 1,071,580.81</b>	<b>\$ (163,582.82)</b>	<b>\$ 4,525,607.85</b>
<b>Change in Net Position</b>	<b>\$ (46,560.06)</b>	<b>\$ (21,025.95)</b>	<b>\$ (25,534.11)</b>	<b>\$ (181,336.58)</b>	<b>\$ (57,550.36)</b>	<b>\$ (123,786.22)</b>	<b>\$ (482,115.46)</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 9/30/2022	Budget Month 9/30/2022	Variance Month	YTD Actual 9/30/2022	YTD Budget 9/30/2022	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 8,026.91	\$ -	\$ 8,026.91	\$ 9,162.65	\$ -	\$ 9,162.65	\$ -
Investment Income	\$ 744.25	\$ 458.34	\$ 285.91	\$ 3,351.46	\$ 1,375.00	\$ 1,976.46	\$ 5,500.00
Other Income	\$ 10.58	\$ 1,562.50	\$ (1,551.92)	\$ 10.58	\$ 4,687.50	\$ (4,676.92)	\$ 18,750.00
<b>Total Revenue</b>	<b>\$ 8,781.74</b>	<b>\$ 2,020.84</b>	<b>\$ 6,760.90</b>	<b>\$ 12,524.69</b>	<b>\$ 6,062.50</b>	<b>\$ 6,462.19</b>	<b>\$ 24,250.00</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 25,995.91	\$ 45,053.38	\$ 19,057.47	\$ 100,757.59	\$ 135,160.09	\$ 34,402.50	\$ 540,640.51
Marketing	\$ 123.12	\$ 4,695.99	\$ 4,572.87	\$ 14,446.82	\$ 14,087.97	\$ (358.85)	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 115.30	\$ 127.10	\$ 11.80	\$ 367.92	\$ 381.30	\$ 13.38	\$ 1,525.20
Loan Servicing	\$ 5,776.04	\$ -	\$ (5,776.04)	\$ 7,840.60	\$ -	\$ (7,840.60)	\$ -
Depreciation	\$ 2,362.89	\$ 2,246.54	\$ (116.35)	\$ 7,043.59	\$ 6,788.63	\$ (254.96)	\$ 25,938.02
Travel & Meals	\$ 298.07	\$ 78.93	\$ (219.14)	\$ 859.90	\$ 236.79	\$ (623.11)	\$ 1,697.15
Professional Fees	\$ 13,051.71	\$ 14,842.03	\$ 1,790.32	\$ 39,209.79	\$ 31,950.09	\$ (7,259.70)	\$ 112,080.40
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 5,553.60	\$ 5,590.29	\$ 36.69	\$ 16,686.97	\$ 16,784.62	\$ 97.65	\$ 83,304.54
<b>Total Operating Expenses</b>	<b>\$ 53,276.64</b>	<b>\$ 72,634.26</b>	<b>\$ 19,357.62</b>	<b>\$ 187,213.18</b>	<b>\$ 205,389.49</b>	<b>\$ 18,176.31</b>	<b>\$ 821,537.74</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ -	\$ 196.50	\$ 196.50	\$ 41.79	\$ 589.50	\$ 547.71	\$ 2,358.00
Reclassification	\$ (59,635.00)	\$ -	\$ 59,635.00	\$ (177,328.00)	\$ -	\$ 177,328.00	\$ -
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ (59,635.00)</b>	<b>\$ 196.50</b>	<b>\$ 59,831.50</b>	<b>\$ (177,286.21)</b>	<b>\$ 589.50</b>	<b>\$ 177,875.71</b>	<b>\$ 2,358.00</b>
<b>Total Expenses</b>	<b>\$ (6,358.36)</b>	<b>\$ 72,830.76</b>	<b>\$ 79,189.12</b>	<b>\$ 9,926.97</b>	<b>\$ 205,978.99</b>	<b>\$ 196,052.02</b>	<b>\$ 823,895.74</b>
<b>Change in Net Position</b>	<b>\$ 15,140.10</b>	<b>\$ (70,809.92)</b>	<b>\$ 85,950.02</b>	<b>\$ 2,597.72</b>	<b>\$ (199,916.49)</b>	<b>\$ 202,514.21</b>	<b>\$ (799,645.74)</b>

Finance Authority of Maine  
 RESTRICTED NET ASSETS  
 ASSET COVERAGE RATIO  
 9/30/2022

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	813,090.83
RETIREMENT ACCOUNT	58,870.54
PRINCIPAL ACCOUNT	4,905,555.46
INTEREST ACCOUNT	1,012,768.18
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	1,042,300.00
REVENUE ACCOUNT	534,473.12
GUARANTEE FEE ACCOUNT	3,148,833.99
RECYCLING ACCOUNT	38,894.43
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,325,931.38)
STUDENT LOAN RECEIVABLE	69,312,521.71
PREPAID EXPENSE	9,679.16
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,828,389.52
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	78,379,445.56
BONDS ISSUED AND OUTSTANDING	69,710,000.00
ACCOUNTS PAYABLE	33,929.89
ACCRUED INTEREST PAYABLE	983,665.38
	<hr/>
TOTAL LIABILITIES	70,727,595.27
	<hr/>
BASE CASE SCHEDULE OF NET ASSETS	7,651,850.29
	<hr/> <hr/>
PARITY RATIO	1.108

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program)  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

**Master Trust**

Beginning Principal Balance (\$)	69,900,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(190,000)
Ending Principal Balance (\$)	69,710,000
Actual Days in Period	92
Weighted Average Rate	4.341%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	119,690,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(40,830,000)
Ending Principal Balance (\$)	69,710,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	67,591,268	5.50%
Loans Added	4,238,023	
Loans Repaid	(2,554,993)	
Capitalized Interest	(12,764)	
Defaulted Loans	(35,227)	
Adjustments	86,215	
Ending Balance	69,312,522	5.26%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	139,565,007
Loans Repaid	(221,905,342)
Capitalized Interest	22,573,098
Defaulted Loans	(8,843,938)
Adjustments	(871,814)
Ending Balance	69,312,522

**Loans by Program Type**

	\$	%
Traditional Loans	68,988,200	99.53%
Consolidations	324,321	0.47%

**Loans by School Type**

	\$	%
4-Year	61,194,700	88.29%
2-Year	7,147,887	10.31%
Technical/Proprietary	154,504	0.22%
Graduate	253,685	0.37%
Other	561,744	0.81%
	69,312,521	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 3,148,834

**Loans by Status**

	\$	%
In School	9,965,581	14.38%
Grace	3,673,987	5.30%
Deferment	4,004,471	5.78%
Forbearance	20,495	0.03%
Interest Repayment	12,096,378	17.45%
Principal & Interest Repayment	39,509,814	57.00%
Bankruptcy	30,263	0.04%
In Claim Status	11,533	0.02%
All Loans	69,312,522	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 \$	425,936	130,737	123,676	44,821	44,863	-	770,033
% of Loans in Repayment	0.83%	0.25%	0.24%	0.09%	0.09%	0.00%	1.49%
% of Total Loans	0.61%	0.19%	0.18%	0.06%	0.06%	0.00%	1.11%

**Credit Support**

	\$	%
Reserve Funds - (1)	1,042,300	1.50%
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

1.60%

**Annual Default Rate**

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

0.29%

**Loan Default Percentage**

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

3.22%

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

FICO Score Distribution

	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	2	8,400	0%
660-669	3	39,200	1%
670-679	3	25,022	1%
680-689	8	164,049	3%
690-699	5	98,000	2%
700-709	8	146,279	3%
710-719	11	207,990	4%
720-729	6	128,715	2%
730-739	14	345,185	7%
740-749	17	278,354	5%
750-759	29	573,161	11%
760-769	37	707,529	13%
770-779	46	808,225	15%
780-789	33	589,033	11%
790-799	28	488,117	9%
800-809	20	394,511	7%
810-819	21	323,618	6%
820-829	1	12,919	0%
>830	-	-	0%
Total	292	5,338,307	100%

Average 764

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	117	2,107,442	39%
30-39%	103	2,003,953	38%
40-44%	32	605,922	11%
45-50%	40	620,990	12%
>50%	-	-	0%
TOTAL	292	5,338,307	100%

Average 31%



Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

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

**Cumulative:**

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

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,456,402	7.16%
Loans Added	-	
Loans Repaid	(158,006)	
Capitalized Interest	3,327	
Defaulted Loans	-	
Adjustments	113	
Ending Balance	2,301,836	7.15%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(11,174,376)
Capitalized Interest	132,795
Defaulted Loans	(150,887)
Adjustments	(31,482)
Ending Balance	2,301,836

**Loans by Program Type**

	\$	%
Traditional Loans	2,301,836	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	1,970,760	85.62%
2-Year	280,979	12.21%
Technical/Proprietary	13,170	0.57%
Graduate	36,927	1.60%
Other	-	0.00%
	2,301,836	100.00%

0.00

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period:

\$ 252,581

**Loans by Status**

	\$	%
In School	15,600	0.68%
Grace	20,800	0.90%
Deferment	180,037	7.82%
Forbearance	-	0.00%
Interest Repayment	13,918	0.60%
Principal & Interest Repayment	2,071,481	89.99%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	2,301,836	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 \$	19,340	-	-	-	-	-	19,340
% of Loans in Repayment	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%
% of Total Loans	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.84%

**Credit Support**

	\$	%
Reserve Funds - (1)	126,850	2.20%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

	2014
Beginning Principal Balance (\$)	3,250,000
Bonds Issued (\$)	-
Principal Paid (\$)	(95,000)
Ending Principal Balance (\$)	3,155,000
Actual Days in Period	92
Weighted Average Rate	4.368%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(6,845,000)
Ending Principal Balance (\$)	3,155,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,033,011	6.78%
Loans Added	-	
Loans Repaid	(160,252)	
Capitalized Interest	5,892	
Defaulted Loans	-	
Adjustments	1,917	
Ending Balance	3,880,568	6.78%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,450,166)
Capitalized Interest	859,891
Defaulted Loans	(123,446)
Adjustments	(19,952)
Ending Balance	3,880,568

**Loans by Program Type**

	\$	%
Traditional Loans	3,880,568	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	3,319,659	85.55%
2-Year	521,512	13.44%
Technical/Proprietary	17,355	0.45%
Graduate	22,042	0.57%
Other	-	0.00%
	3,880,568	100.00%

0.22

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 197,213

**Loans by Status**

	\$	%
In School	-	0.00%
Grace	4,160	0.11%
Deferment	571,899	14.74%
Forbearance	-	0.00%
Interest Repayment	26,243	0.68%
Principal & Interest Repayment	3,278,266	84.48%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,880,568	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 \$	35,817	-	-	-	-	-	35,817
% of Loans in Repayment	1.08%	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%
% of Total Loans	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	3.17%
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 9/30/2022

**Certificate/Note/Bond Status**

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

**Cumulative:**

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

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,843,653	6.20%
Loans Added	-	
Loans Repaid	(208,807)	
Capitalized Interest	(5,295)	
Defaulted Loans	-	
Adjustments	22,909	
Ending Balance	5,652,459	6.21%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,011,708)
Capitalized Interest	653,047
Defaulted Loans	(87,574)
Adjustments	18,550
Ending Balance	5,652,459

**Loans by Program Type**

	\$	%
Traditional Loans	5,652,459	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	5,003,929	88.53%	
2-Year	586,880	10.38%	
Technical/Proprietary	6,116	0.11%	
Graduate	43,264	0.77%	
Other	12,269	0.22%	
	5,652,459	100.00%	0.00

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	166,755	2.95%
Grace	189,028	3.34%
Deferment	597,788	10.58%
Forbearance	-	0.00%
Interest Repayment	251,950	4.46%
Principal & Interest Repayment	4,446,939	78.67%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,652,459	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 \$	37,524	6,567	23,814	-	-	-	67,905
% of Loans in Repayment	0.80%	0.14%	0.51%	0.00%	0.00%	0.00%	1.45%
% of Total Loans	0.66%	0.12%	0.42%	0.00%	0.00%	0.00%	1.20%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	1.13%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

	2018
Beginning Principal Balance (\$)	6,040,000
Bonds Issued (\$)	-
Principal Paid (\$)	(95,000)
Ending Principal Balance (\$)	5,945,000
Actual Days in Period	92
Weighted Average Rate	4.663%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,055,000)
Ending Principal Balance (\$)	5,945,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	6,455,823	6.75%
Loans Added	-	
Loans Repaid	(310,266)	
Capitalized Interest	(9,372)	
Defaulted Loans	-	
Adjustments	27,588	
Ending Balance	6,163,773	6.75%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(4,545,987)
Capitalized Interest	531,921
Defaulted Loans	(68,370)
Adjustments	17,010
Ending Balance	6,163,773

**Loans by Program Type**

	\$	%
Traditional Loans	6,163,773	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	5,290,886	85.84%	
2-Year	848,289	13.76%	
Technical/Proprietary	-	0.00%	
Graduate	24,598	0.40%	
Other	-	0.00%	
	6,163,773	100.00%	(0.00)

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	423,742	6.87%
Grace	532,067	8.63%
Deferment	656,267	10.65%
Forbearance	-	0.00%
Interest Repayment	835,446	13.55%
Principal & Interest Repayment	3,716,251	60.29%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	6,163,773	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 \$	23,206	12,828	29,229	-	-	-	65,263
% of Loans in Repayment	0.51%	0.28%	0.64%	0.00%	0.00%	0.00%	1.43%
% of Total Loans	0.38%	0.21%	0.47%	0.00%	0.00%	0.00%	1.06%

**Credit Support**

	\$	%
Reserve Funds - (1)	100,000	1.68%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

	2019
Beginning Principal Balance (\$)	26,885,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	26,885,000
Actual Days in Period	92
Weighted Average Rate	4.520%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(15,515,000)
Ending Principal Balance (\$)	26,885,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	34,566,045	5.97%
Loans Added	(19,951)	
Loans Repaid	(1,426,010)	
Capitalized Interest	(9,175)	
Defaulted Loans	(29,548)	
Adjustments	32,527	
Transferred between bonds	-	
Ending Balance	33,113,888	5.97%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(28,700,185)
Capitalized Interest	1,235,353
Defaulted Loans	(310,813)
Adjustments	(1,998)
Transferred between bonds	37,294,110
Ending Balance	33,113,888

**Loans by Program Type**

	\$	%
Traditional Loans	32,789,567	99.02%
Consolidations	324,321	0.98%

**Loans by School Type**

	\$	%
4-Year	29,241,640	88.31%
2-Year	3,143,088	9.49%
Technical/Proprietary	116,993	0.35%
Graduate	118,565	0.36%
Other	493,602	1.49%
	33,113,888	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 2,406,768

**Loans by Status**

	\$	%
In School	3,819,220	11.53%
Grace	1,916,228	5.79%
Deferment	1,786,817	5.40%
Forbearance	20,495	0.06%
Interest Repayment	4,688,753	14.16%
Principal & Interest Repayment	20,840,580	62.94%
Bankruptcy	30,263	0.09%
In Claim Status	11,533	0.03%
All Loans	33,113,888	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 \$	297,128	106,872	70,633	41,715	44,863	-	561,211
% of Loans in Repayment	1.16%	0.42%	0.28%	0.16%	0.18%	0.00%	2.20%
% of Total Loans	0.90%	0.32%	0.21%	0.13%	0.14%	0.00%	1.69%

**Credit Support**

	\$	%
Reserve Funds - (1)	424,000	1.58%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021  
**Reporting period:** Quarter Ending 9/30/2022

**Certificate/Note/Bond Status**

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

**Cumulative:**

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

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	14,236,335	2.87%
Loans Added	4,257,974	
Loans Repaid	(291,651)	
Capitalized Interest	1,860	
Defaulted Loans	(5,679)	
Adjustments	1,160	
Transferred between bonds	-	
Ending Balance	18,199,998	2.61%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	16,858,097
Loans Repaid	(1,752,826)
Capitalized Interest	10,390
Defaulted Loans	(12,924)
Adjustments	1,436
Transferred between bonds	3,095,825
Ending Balance	18,199,998

**Loans by Program Type**

	\$	%
Traditional Loans	18,199,998	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	16,367,826	89.93%
2-Year	1,767,139	9.71%
Technical/Proprietary	870	0.00%
Graduate	8,290	0.05%
Other	55,873	0.31%
	18,199,997	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 292,271

**Loans by Status**

	\$	%
In School	5,540,265	30.44%
Grace	1,011,705	5.56%
Deferment	211,663	1.16%
Forbearance	-	0.00%
Interest Repayment	6,280,067	34.51%
Principal & Interest Repayment	5,156,298	28.33%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	18,199,998	100.00%

(Loans in repayment includes all delinquent)

**Delinquency Bucket (days)**

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	12,922	4,470	-	3,105	-	-	20,497
% of Loans in Repayment	0.11%	0.04%	0.00%	0.03%	0.00%	0.00%	0.18%
% of Total Loans	0.07%	0.02%	0.00%	0.02%	0.00%	0.00%	0.11%

**Credit Support**

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

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

<b>Issuer:</b> Maine Educational Loan Authority <b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1 <b>Reporting period:</b> Quarter Ending 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 12A-1 CUSIP: 560-40P-CH9	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2013
MELA 12A-1 CUSIP: 560-40P-CJ5	YES	715,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.100%	2.100%	June 1 and December 1	12/1/2014
MELA 12A-1 CUSIP: 560-40P-CK2	YES	725,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.400%	2.400%	June 1 and December 1	12/1/2015
MELA 12A-1 CUSIP: 560-40P-CL0	YES	740,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.700%	2.700%	June 1 and December 1	12/1/2016
MELA 12A-1 CUSIP: 560-40P-CM8	YES	780,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.100%	3.100%	June 1 and December 1	12/1/2017
MELA 12A-1 CUSIP: 560-40P-CN6	YES	855,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.350%	3.350%	June 1 and December 1	12/1/2018
MELA 12A-1 CUSIP: 560-40P-CP1	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	860,000	-	-	Exempt NON-AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2021
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	850,000	-	-	850,000	Exempt NON-AMT	3,046	-	9,137	12,183	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,465	-	10,394	13,858	4.750%	4.750%	June 1 and December 1	12/1/2023
MELA 12A-1 CUSIP: 560-40P-CR7	YES	930,000	925,000	-	-	925,000	Exempt NON-AMT	3,661	-	10,983	14,644	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,270	-	12,811	17,082	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2027
<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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	860,000	-	5,765,000	Exempt	23,279	-	69,838	93,117	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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: 560-40P-CT3	YES	300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	3.000%	June 1 and December 1	12/1/2016
MELA 14A-1 CUSIP: 560-40P-CU0	YES	425,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2017
MELA 14A-1 CUSIP: 560-40P-CV8	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2018
MELA 14A-1 CUSIP: 560-40P-CW6	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	750,000	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 14A-1 CUSIP: 560-40P-CZ9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	-	9,375	12,500	5.000%	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,167	-	9,500	12,667	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	510,000	240,000	Exempt NON-AMT	738	109	2,183	2,812	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	500,000	250,000	Exempt NON-AMT	767	109	2,272	2,929	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	480,000	235,000	Exempt NON-AMT	776	117	2,292	2,951	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	365,000	175,000	Exempt NON-AMT	575	62	1,685	2,198	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	365,000	185,000	Exempt NON-AMT	647	66	1,899	2,479	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	375,000	185,000	Exempt NON-AMT	630	42	1,890	2,479	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	395,000	185,000	Exempt NON-AMT	663	125	1,941	2,479	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	410,000	190,000	Exempt NON-AMT	663	66	1,949	2,546	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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	750,000	3,400,000	3,155,000	Exempt	11,750	697	34,987	46,040	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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: 560-42T-AA6	YES	420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000	710,000	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000	-	-	715,000	Exempt NON-AMT	2,979	-	8,937	11,917	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000	-	-	725,000	Exempt NON-AMT	3,021	-	9,063	12,083	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000	-	-	730,000	Exempt NON-AMT	3,042	-	9,125	12,167	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	-	6,000	8,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	-	5,500	7,333	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	-	5,750	7,667	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	-	5,672	7,563	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	-	7,219	9,625	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	-	7,650	10,200	4.250%		June 1 and December 1	12/1/2034
<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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	710,000	-	8,815,000	Exempt	32,399	-	97,197	129,596	Various	Various	June 1 and December 1	Various

**Issuer:** Maine Educational Loan Authority  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1  
**Reporting period:** Quarter Ending 9/30/2022

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: 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	-	6,875	9,167	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000			710,000	Exempt NON-AMT	2,958	-	8,875	11,833	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	-	9,000	12,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	-	9,000	12,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	-	9,375	12,500	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	-	9,375	12,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		505,000	245,000	Exempt NON-AMT	752	109	2,228	2,871	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		485,000	230,000	Exempt NON-AMT	735	113	2,158	2,780	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		410,000	190,000	Exempt NON-AMT	637	117	1,847	2,367	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		370,000	180,000	Exempt NON-AMT	630	66	1,811	2,375	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		395,000	180,000	Exempt NON-AMT	630	66	1,811	2,375	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		375,000	175,000	Exempt NON-AMT	614	66	1,762	2,310	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		470,000	230,000	Exempt NON-AMT	811	125	2,347	3,033	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		260,000	140,000	Exempt NON-AMT	466	-	1,383	1,849	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		345,000	175,000	Exempt NON-AMT	597	42	1,754	2,309	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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	390,000	3,615,000	5,945,000	Exempt	23,373	705	69,601	92,269	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 9/30/2022															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	-			-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	1,605,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000			2,270,000	Exempt NON-AMT	9,458	-	28,375	37,833	5.000%		June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000			2,545,000	Exempt NON-AMT	10,604	-	31,813	42,417	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000			2,920,000	Exempt NON-AMT	12,167	-	36,500	48,667	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000			3,020,000	Exempt NON-AMT	12,583	-	37,750	50,333	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000			2,930,000	Exempt NON-AMT	12,209	-	36,626	48,834	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229	-	36,688	48,918	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104	-	36,312	48,416	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,133	-	6,399	8,532	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,010	-	6,030	8,040	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,874	-	5,622	7,496	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,914	-	5,742	7,656	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,030	-	6,090	8,120	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,816	-	5,448	7,264	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,868	-	23,604	31,472	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 9/30/2022

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	12,490,000	26,885,000	Exempt	101,000	-	302,999	403,999	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 9/30/2022

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2022	INTEREST PAID 7/1/22-6/30/23	INTEREST ACCRUED 7/1/22-6/30/23	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: 560-42T-AR9	YES	660,000	660,000			660,000	Exempt NON-AMT	2,750	-	8,250	11,000	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-AS7	YES	740,000	740,000			740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-AT5	YES	1,060,000	1,060,000			1,060,000	Exempt NON-AMT	4,417	-	13,250	17,667	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-AU2	YES	1,080,000	1,080,000			1,080,000	Exempt NON-AMT	4,500	-	13,500	18,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-AV0	YES	1,185,000	1,185,000			1,185,000	Exempt NON-AMT	4,938	-	14,813	19,750	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-AW8	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	5,333	-	16,000	21,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-AX6	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	5,333	-	16,000	21,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-AY4	YES	1,320,000	1,320,000			1,320,000	Exempt NON-AMT	5,500	-	16,500	22,000	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-AZ1	YES	1,270,000	1,270,000			1,270,000	Exempt NON-AMT	5,292	-	15,875	21,167	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-BA5	YES	955,000	955,000			955,000	Exempt NON-AMT	1,691	-	5,073	6,765	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-BB3	YES	955,000	955,000			955,000	Exempt NON-AMT	1,791	-	5,372	7,163	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-BC1	YES	955,000	955,000			955,000	Exempt NON-AMT	1,890	-	5,670	7,560	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-BD9	YES	950,000	950,000			950,000	Exempt NON-AMT	1,979	-	5,938	7,917	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	1,958	-	5,875	7,833	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	2,056	-	6,169	8,225	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-BD9	YES	930,000	930,000			930,000	Exempt NON-AMT	2,034	-	6,103	8,138	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-BE7	YES	860,000	860,000			860,000	Exempt NON-AMT	1,971	-	5,913	7,883	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-BF4	YES	740,000	740,000			740,000	Exempt NON-AMT	1,696	-	5,088	6,783	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-BF4	YES	580,000	580,000			580,000	Exempt NON-AMT	1,329	-	3,988	5,317	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-BG2	YES	465,000	465,000			465,000	Exempt NON-AMT	1,114	-	3,342	4,456	2.875%		June 1 and December 1	12/1/2041

**TOTAL**

**Issuer:** Maine Educational Loan Authority

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

**Reporting period:** Quarter Ending 9/30/2022

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	-	-	19,145,000	Exempt	60,656	-	181,967	242,623	Various	Various	June 1 and December 1	Various



**FIRSTMARK**

		06/30/22		07/31/22		08/31/22		09/30/22	
<b>Loan Balance</b>		<u>\$ 67,591,268</u>		<u>\$ 66,915,386</u>		<u>\$ 68,154,600</u>		<u>\$ 69,312,522</u>	
<b>Repayment</b>	79.2%	\$ 54,355,823	80.4%	\$ 53,739,450	80.3%	\$ 54,591,663	80.1%	\$ 54,840,630	79.1%
<b>Problem Loans:</b>									
In Claim Status		\$ 5,334		\$ 10,765		\$ 14,723		\$ 11,533	
Uninsured		\$ 50,232		\$ 50,232		\$ 30,263		\$ 30,263	
Bankruptcy		\$ 303,989		\$ 324,484		\$ 93,640		\$ 20,495	
Forbearance									
<b>Delinquent Loans</b>									
31-60 days		\$ 360,241		\$ 265,781		\$ 187,849		\$ 425,936	
61-90 days		\$ 39,134		\$ 206,814		\$ 130,445		\$ 130,767	
> 90 days		\$ 123,142		\$ 60,693		\$ 171,991		\$ 213,329	
Subtotal Delinquent Loans		\$ 522,517		\$ 533,288		\$ 490,285		\$ 770,033	
% of Repayment									
<b>Total Problem Loans</b>	1.54%	\$ 882,072	1.31%	\$ 918,768	1.37%	\$ 628,911	0.92%	\$ 832,323	1.20%
<b>% of Repayment</b>	1.944%		1.623%		1.710%		1.152%		1.518%



**Finance Authority of Maine  
Maine Loan Program (not including Gen Fund)  
Loan Characteristics as of 9/30/2022**

**Portfolio Summary**

Total Current Balance	\$69,312,522
Total Loans	6,630
Wtd Avg Borrower Rate	5.77
Wtd Avg Remaining Term	144.21
Wtd Avg Interim Months	8.72
Total Accounts	3,495
Avg Balance per Borrower	\$19,832
Avg Balance per Loan	\$10,454

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$67,420,845	97.27%	6,442	97.16%	5.80	145.04	8.93
MELA Private Consolidation Loan	\$324,321	0.47%	20	0.30%	7.37	135.52	0.57
The Maine Medical Loan	\$1,567,355	2.26%	168	2.53%	3.95	110.29	1.50
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$9,965,581	14.38%	812	12.25%	5.52	177.48	25.68
School Interest Paid	\$9,241,020	13.33%	694	10.47%	4.35	177.07	24.97
Grace Interest Accrued	\$3,673,987	5.30%	300	4.52%	6.11	176.29	0.49
Grace Interest Paid	\$2,894,941	4.18%	220	3.32%	5.08	177.95	0.80
Post Grad Deferred-Interest Accrued	\$3,432,150	4.95%	288	4.34%	6.69	160.35	21.64
Post Grad Deferred-Interest Paid	\$636,529	0.92%	77	1.16%	6.81	134.50	16.56
Forebearance	\$20,495	0.03%	2	0.03%	7.50	130.00	1.61
Repayment	\$39,447,818	56.91%	4,237	63.91%	6.08	121.40	0.73
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$497,976	0.72%	396	5.97%	6.58	17.11	0.53
25 to 36	\$762,036	1.10%	256	3.86%	6.54	30.00	0.50
37 to 48	\$1,212,601	1.75%	293	4.42%	6.41	42.40	1.20
49 to 60	\$1,833,753	2.65%	331	4.99%	6.45	54.07	0.94
61 to 72	\$2,322,692	3.35%	353	5.32%	6.05	66.66	0.82
73 to 84	\$2,943,217	4.25%	354	5.34%	5.67	79.03	0.49
85 to 96	\$2,700,540	3.90%	296	4.46%	5.67	89.94	1.27
97 to 108	\$3,316,345	4.78%	319	4.81%	4.92	103.10	1.27
109 to 120	\$3,573,078	5.16%	343	5.17%	4.83	115.00	1.67
121 to 132	\$2,841,121	4.10%	269	4.06%	6.68	124.79	2.22
133 to 144	\$3,708,403	5.35%	348	5.25%	6.61	137.27	4.36
145 to 156	\$4,193,475	6.05%	350	5.28%	6.69	148.56	2.76
157 to 168	\$4,886,621	7.05%	364	5.49%	6.44	160.17	5.53
169 to 180	\$34,020,608	49.08%	2,346	35.38%	5.46	178.22	15.36
181 to 192	\$288,944	0.42%	7	0.11%	6.52	185.36	0.00
193 to 220	\$138,521	0.20%	4	0.06%	7.21	199.22	0.00
221 to 260	\$72,590	0.10%	1	0.02%	6.99	230.00	0.00
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$25,345,630	36.57%	2,151	32.44%	4.19	151.60	14.59
5.25% to 6.00%	\$8,036,919	11.60%	745	11.24%	5.76	161.99	12.38
6.01% to 7.75%	\$35,848,387	51.72%	3,732	56.29%	6.88	134.92	3.77
8.51% to 8.75%	\$81,586	0.12%	2	0.03%	8.75	176.71	0.00
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$7,147,887	10.31%	883	13.32%	6.15	137.11	7.68
4-Year	\$61,194,701	88.29%	5,660	85.37%	5.71	145.23	8.91
Graduate	\$253,685	0.37%	24	0.36%	6.87	153.19	12.06
Vocational/Proprietary	\$154,504	0.22%	20	0.30%	6.58	89.80	0.28
Other/Unknown	\$561,744	0.81%	43	0.65%	6.88	133.66	2.03
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$531)	0.00%	7	0.11%	5.66	54.47	0.00
\$0 to \$499	\$24,733	0.04%	107	1.61%	6.55	16.39	1.52
\$500 to \$999	\$93,328	0.13%	124	1.87%	6.59	28.46	4.08
\$1,000 to \$1,999	\$506,470	0.73%	333	5.02%	6.41	41.44	3.96
\$2,000 to \$2,999	\$934,276	1.35%	377	5.69%	6.23	59.67	3.78
\$3,000 to \$3,999	\$1,519,383	2.19%	437	6.59%	6.10	77.65	4.38
\$4,000 to \$5,999	\$4,422,031	6.38%	889	13.41%	5.97	112.78	7.28
\$6,000 to \$7,999	\$5,794,507	8.36%	833	12.56%	5.90	127.37	6.59
\$8,000 to \$9,999	\$7,104,288	10.25%	789	11.90%	5.83	136.53	8.40
\$10,000 to \$14,999	\$15,552,903	22.44%	1,274	19.22%	5.75	147.64	8.95
\$15,000 to \$19,999	\$12,108,405	17.47%	705	10.63%	5.65	153.03	9.75
\$20,000 to \$24,999	\$7,081,105	10.22%	320	4.83%	5.72	157.98	10.06
\$25,000 to \$29,999	\$6,378,626	9.20%	235	3.54%	5.69	162.41	9.20
\$30,000 to \$34,999	\$3,004,040	4.33%	93	1.40%	5.64	167.39	11.78
\$35,000 to \$39,999	\$1,495,335	2.16%	40	0.60%	5.82	165.87	9.65
\$40,000 to \$49,999	\$2,101,330	3.03%	47	0.71%	5.42	157.11	7.29
\$50,000 to \$59,999	\$592,095	0.85%	11	0.17%	6.00	170.64	12.13
\$60,000 to \$69,999	\$385,790	0.56%	6	0.09%	6.01	162.92	1.22
\$70,000 to \$79,999	\$214,409	0.31%	3	0.05%	5.83	196.93	8.45
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$313)	0.00%	4	0.06%	6.87	92.36	0.00
\$0 to \$499	\$9,669	0.01%	48	0.72%	6.63	22.05	2.44
\$500 to \$999	\$37,593	0.05%	59	0.89%	6.69	23.26	2.48
\$1,000 to \$1,999	\$177,819	0.26%	126	1.90%	6.54	41.38	3.26
\$2,000 to \$2,999	\$348,272	0.50%	163	2.46%	6.39	58.62	3.49
\$3,000 to \$3,999	\$498,505	0.72%	158	2.38%	6.28	74.39	4.54
\$4,000 to \$5,999	\$1,506,356	2.17%	360	5.43%	6.05	100.90	8.27
\$6,000 to \$7,999	\$2,122,723	3.06%	395	5.96%	5.93	113.95	7.14
\$8,000 to \$9,999	\$2,658,686	3.84%	389	5.87%	5.85	125.94	11.15
\$10,000 to \$14,999	\$6,160,137	8.89%	793	11.96%	5.68	127.06	11.34
\$15,000 to \$19,999	\$7,292,566	10.52%	775	11.69%	5.60	135.98	10.19
\$20,000 to \$24,999	\$5,684,211	8.20%	522	7.87%	5.67	142.12	9.90
\$25,000 to \$29,999	\$5,644,413	8.14%	465	7.01%	5.73	146.27	10.61
\$30,000 to \$34,999	\$4,414,713	6.37%	368	5.55%	5.84	145.27	8.34
\$35,000 to \$39,999	\$4,429,949	6.39%	360	5.43%	5.55	149.94	7.79
\$40,000 to \$49,999	\$7,063,165	10.19%	514	7.75%	5.68	150.65	8.73
\$50,000 to \$59,999	\$5,708,590	8.24%	385	5.81%	5.80	158.44	6.89
\$60,000 to \$69,999	\$5,017,377	7.24%	288	4.34%	5.87	162.20	8.70
\$70,000 to \$79,999	\$2,919,887	4.21%	158	2.38%	6.00	163.49	8.91
\$80,000 to \$89,999	\$2,200,651	3.17%	109	1.64%	5.85	163.61	6.92
\$90,000 to \$99,999	\$1,605,286	2.32%	79	1.19%	5.45	158.46	2.51
\$100,000 to \$149,999	\$2,099,049	3.03%	72	1.09%	5.99	157.85	4.24
\$150,000 or more	\$1,713,217	2.47%	40	0.60%	6.15	164.52	7.36
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$30,570	0.04%	2	0.03%	7.47	138.59	0.00
ALASKA	\$7,521	0.01%	1	0.02%	6.74	69.00	0.00
ARIZONA	\$113,836	0.16%	12	0.18%	6.90	147.07	0.34
ARKANSAS	\$125,977	0.18%	5	0.08%	5.84	177.76	12.03
CALIFORNIA	\$648,229	0.94%	60	0.90%	5.96	108.14	3.08
COLORADO	\$76,460	0.11%	13	0.20%	4.98	70.20	0.00
CONNECTICUT	\$868,228	1.25%	70	1.06%	5.49	143.09	9.94
DISTRICT OF COLUMBIA	\$104,271	0.15%	10	0.15%	6.57	145.23	0.00
FLORIDA	\$442,633	0.64%	37	0.56%	6.12	148.70	13.03
GEORGIA	\$41,483	0.06%	7	0.11%	7.08	71.28	0.00
HAWAII	\$35,597	0.05%	7	0.11%	6.58	140.40	0.45
IDAHO	\$19,615	0.03%	2	0.03%	7.43	87.93	0.00
ILLINOIS	\$85,380	0.12%	10	0.15%	6.02	88.04	2.68
INDIANA	\$10,884	0.02%	2	0.03%	6.32	70.66	0.00
IOWA	\$47,359	0.07%	6	0.09%	6.88	74.69	0.00
KANSAS	\$15,246	0.02%	3	0.05%	4.41	47.94	0.00
KENTUCKY	\$36,169	0.05%	6	0.09%	7.31	66.93	0.00
LOUISIANA	\$14,897	0.02%	4	0.06%	3.08	37.00	0.00
MAINE	\$57,762,974	83.34%	5,529	83.39%	5.73	147.01	9.27
MARYLAND	\$95,241	0.14%	15	0.23%	7.08	83.83	0.00
MASSACHUSETTS	\$2,572,640	3.71%	231	3.48%	5.89	128.68	6.65
MICHIGAN	\$205,008	0.30%	22	0.33%	5.27	127.23	9.00
MINNESOTA	\$74,903	0.11%	8	0.12%	5.54	130.88	12.62
MISSISSIPPI	\$11,330	0.02%	2	0.03%	5.24	149.15	19.09
MISSOURI	\$44,274	0.06%	5	0.08%	3.19	83.97	1.08
MONTANA	\$26,377	0.04%	4	0.06%	4.31	61.58	0.00
NEVADA	\$15,883	0.02%	1	0.02%	6.74	123.00	0.00
NEW HAMPSHIRE	\$1,871,520	2.70%	186	2.81%	6.01	139.88	4.98
NEW JERSEY	\$389,645	0.56%	31	0.47%	6.31	119.97	0.77
NEW MEXICO	\$48,451	0.07%	5	0.08%	6.72	67.21	0.00
NEW YORK	\$883,544	1.27%	87	1.31%	5.94	131.77	4.74
NORTH CAROLINA	\$211,255	0.30%	20	0.30%	6.29	148.21	0.48
NORTH DAKOTA	\$152,660	0.22%	4	0.06%	6.99	181.00	0.00
OHIO	\$146,227	0.21%	22	0.33%	6.31	120.01	4.18
OKLAHOMA	\$29,085	0.04%	3	0.05%	6.37	167.38	54.44
OREGON	\$119,154	0.17%	9	0.14%	4.67	165.71	0.23
PENNSYLVANIA	\$411,952	0.59%	34	0.51%	5.85	118.35	3.38
RHODE ISLAND	\$309,855	0.45%	23	0.35%	5.66	149.67	7.86
SOUTH CAROLINA	\$141,162	0.20%	14	0.21%	6.93	126.44	0.06
TENNESSEE	\$93,231	0.13%	11	0.17%	6.38	105.24	12.64
TEXAS	\$270,703	0.39%	23	0.35%	6.10	131.70	1.61
UTAH	\$27,704	0.04%	3	0.05%	5.03	67.29	0.00
VERMONT	\$269,590	0.39%	33	0.50%	5.10	132.11	3.87

VIRGINIA	\$196,682	0.28%	25	0.38%	6.05	125.52	4.94
WASHINGTON	\$33,500	0.05%	5	0.08%	6.08	123.19	112.60
WEST VIRGINIA	\$63,560	0.09%	3	0.05%	6.96	147.00	50.04
WISCONSIN	\$37,770	0.05%	6	0.09%	6.93	67.98	0.00
WYOMING	\$23,190	0.03%	3	0.05%	6.99	65.55	0.00
FOREIGN COUNTRY	\$49,097	0.07%	6	0.09%	6.79	56.43	0.00
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$1,223,578	1.77%	147	2.22%	3.15	102.59	0.00
Bond Rate 6.99%	\$7,176,148	10.35%	889	13.41%	6.87	88.50	0.42
Bond Rate 6.99% No BB Available	\$1,099,748	1.59%	165	2.49%	6.99	98.00	0.90
Fixed Rate Under 4%	\$9,387,455	13.54%	706	10.65%	3.31	157.09	17.25
Fixed Rate 4% to 4.99%	\$10,515,970	15.17%	971	14.65%	4.68	143.12	15.90
Fixed Rate 5% to 5.99%	\$12,155,335	17.54%	1,060	15.99%	5.58	166.60	10.90
Fixed Rate 6% to 6.99%	\$15,846,529	22.86%	1,398	21.09%	6.46	159.57	6.33
Fixed Rate 7% to 7.99%	\$11,826,172	17.06%	1,292	19.49%	7.43	133.54	3.26
Fixed Rate 8% to 8.75%	\$81,586	0.12%	2	0.03%	8.75	176.71	0.00
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$27,393,000	39.52%	2,202	33.21%	5.29	173.90	22.07
0 to 12 months	\$10,429,316	15.05%	867	13.08%	5.61	163.22	0.00
13 to 24 months	\$5,507,174	7.95%	464	7.00%	5.34	142.10	0.00
25 to 36 months	\$4,696,003	6.78%	429	6.47%	6.24	136.45	0.00
37 to 48 months	\$4,231,455	6.10%	433	6.53%	6.02	119.56	0.00
49 to 60 months	\$2,890,386	4.17%	329	4.96%	6.38	110.43	0.00
61 to 72 months	\$1,761,623	2.54%	224	3.38%	6.67	109.48	0.00
73 to 84 months	\$1,661,049	2.40%	191	2.88%	6.91	104.60	0.00
85 to 96 months	\$1,001,292	1.44%	161	2.43%	6.96	83.72	0.00
More than 96 months	\$9,741,223	14.05%	1,330	20.06%	6.52	85.27	0.00
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,028,055	14.47%	1,011	15.25%	5.48	141.42	15.13
Below 600	\$469,520	0.68%	47	0.71%	6.75	103.79	2.61
600 to 620	\$346,625	0.50%	38	0.57%	6.47	147.09	1.21
621 to 640	\$682,173	0.98%	64	0.97%	6.39	133.30	6.15
641 to 660	\$5,909,422	8.53%	587	8.85%	5.75	154.54	11.92
661 to 680	\$17,195,163	24.81%	1,667	25.14%	5.94	144.62	7.92
681 to 700	\$12,937,144	18.66%	1,228	18.52%	6.00	144.85	6.33
701 to 720	\$7,710,068	11.12%	684	10.32%	5.89	148.52	7.01
721 to 740	\$5,894,288	8.50%	597	9.00%	5.70	138.21	6.43
741 to 760	\$3,790,913	5.47%	343	5.17%	5.45	143.42	6.24
761 to 780	\$2,520,763	3.64%	218	3.29%	5.29	141.62	8.09
781 to 800	\$1,225,554	1.77%	96	1.45%	4.43	128.68	10.49
801 to 820	\$602,834	0.87%	50	0.75%	5.06	156.93	15.81
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,494,837	3.60%	285	4.30%	5.11	109.68	1.19
600 to 620	\$18,747	0.03%	2	0.03%	5.27	68.82	0.00
621 to 640	\$91,323	0.13%	10	0.15%	6.46	123.40	10.27
641 to 660	\$567,655	0.82%	54	0.81%	5.90	136.73	13.32
661 to 680	\$1,517,705	2.19%	136	2.05%	6.13	145.31	9.46
681 to 700	\$3,219,828	4.65%	312	4.71%	6.08	147.27	8.24
701 to 720	\$5,303,362	7.65%	500	7.54%	5.86	145.92	9.33
721 to 740	\$7,399,172	10.68%	671	10.12%	5.95	141.39	8.58
741 to 760	\$7,888,098	11.38%	735	11.09%	5.79	143.54	9.27
761 to 780	\$13,575,410	19.59%	1,296	19.55%	5.77	147.07	9.23
781 to 800	\$16,943,013	24.44%	1,625	24.51%	5.72	147.90	9.12
801 to 820	\$9,610,481	13.87%	954	14.39%	5.66	143.46	8.37
Over 820	\$682,891	0.99%	50	0.75%	5.75	151.64	8.72
<b>Totals</b>	<b>\$69,312,522</b>	<b>100.00%</b>	<b>6,630</b>	<b>100.00%</b>	<b>5.77</b>	<b>144.21</b>	<b>8.72</b>

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$298,677	0.43%	56	0.84%	6.86	78.10	1.45
Below 600	\$9,355	0.01%	1	0.02%	6.99	49.00	0.00
600 to 620	\$18,747	0.03%	2	0.03%	5.27	68.82	0.00
621 to 640	\$56,490	0.08%	5	0.08%	6.30	135.90	16.61
641 to 660	\$502,505	0.72%	47	0.71%	6.06	132.77	13.09
661 to 680	\$1,337,295	1.93%	125	1.89%	5.90	143.25	8.94
681 to 700	\$3,199,810	4.62%	318	4.80%	6.01	145.74	8.06
701 to 720	\$5,538,277	7.99%	517	7.80%	5.93	144.53	8.74
721 to 740	\$7,796,700	11.25%	729	11.00%	5.88	137.98	8.25
741 to 760	\$8,751,825	12.63%	811	12.23%	5.72	142.71	8.17
761 to 780	\$13,927,609	20.09%	1,327	20.02%	5.76	146.27	8.97
781 to 800	\$17,166,819	24.77%	1,652	24.92%	5.69	147.13	8.98
801 to 820	\$10,025,521	14.46%	990	14.93%	5.64	144.26	8.92
Over 820	\$682,891	0.99%	50	0.75%	5.75	151.64	8.72
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72



**2022 - 2023 School Year Loan Breakdown**

By Loan Repayment Option

September 30, 2022

<b>Repeat Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	24	17.8%	516,624.00	21.8%
Interest Only	48	35.6%	759,426.00	32.0%
Deferment	63	46.7%	1,095,273.00	46.2%
<b>Total</b>	<b>135</b>		<b>2,371,323.00</b>	

<b>New Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	39	24.8%	831,473.00	28.0%
Interest Only	60	38.2%	1,166,897.00	39.3%
Deferment	58	36.9%	968,614.00	32.6%
<b>Total</b>	<b>157</b>		<b>2,966,984.00</b>	

<b>All Borrowers</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	63	21.6%	1,348,097.00	25.3%
Interest Only	108	37.0%	1,926,323.00	36.1%
Deferment	121	41.4%	2,063,887.00	38.7%
<b>Total</b>	<b>292</b>		<b>5,338,307.00</b>	

<b>Repayment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	39	61.9%	831,473.00	61.7%
Repeat Borrowers	24	38.1%	516,624.00	38.3%
<b>Total</b>	<b>63</b>		<b>1,348,097.00</b>	

<b>Interest Only</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	60	55.6%	1,166,897.00	60.6%
Repeat Borrowers	48	44.4%	759,426.00	39.4%
<b>Total</b>	<b>108</b>		<b>1,926,323.00</b>	

<b>Deferment</b>	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	58	47.9%	968,614.00	46.9%
Repeat Borrowers	63	52.1%	1,095,273.00	53.1%
<b>Total</b>	<b>121</b>		<b>2,063,887.00</b>	





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

9/30/2022		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment) \$301,782,401
Total Origination	Number Dollar													
<b>Default Year</b>														
1998	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,964	
	%	0.00%											0.11%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	%	0.00%											0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,964	
	%	0.00%											0.11%	
1999	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,060	
	%	0.00%											0.02%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	%	0.00%											0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,060	
	%	0.00%											0.02%	
2000	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$126,578	
	%	0.00%											0.35%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	%	0.00%											0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$126,578	
	%	0.00%											0.35%	
2001	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$70,596	
	%	0.00%											0.17%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,706	
	%	0.00%											0.03%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$55,890	
	%	0.00%											0.13%	
2002	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$215,617	
	%	0.00%											0.46%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$42,541	
	%	0.00%											0.09%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$173,076	
	%	0.00%											0.37%	
2003	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29,903	
	%	0.00%											0.05%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$85,184	
	%	0.00%											0.16%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$55,281	
	%	0.00%											-0.10%	
2004	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,696	
	%	0.00%											0.09%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,793	
	%	0.00%											0.09%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$97	
	%	0.00%											0.00%	
2005	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$166,213	
	%	0.00%											0.20%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$160,618	
	%	0.00%											0.19%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,595	
	%	0.00%											0.01%	
2006	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$289,114	
	%	0.00%											0.27%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$70,698	
	%	0.00%											0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$218,416	
	%	0.00%											0.20%	
2007	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$574,915	
	%	0.00%											0.41%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$97,067	
	%	0.00%											0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$477,848	
	%	0.00%											0.34%	
2008	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$337,319	
	%	0.00%											0.19%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$192,217	
	%	0.00%											0.11%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$145,102	
	%	0.00%											0.08%	
2009	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$568,219	
	%	0.00%											0.29%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$82,818	
	%	0.00%											0.04%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$485,401	
	%	0.00%											0.25%	
2010	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,265,983	
	%	0.00%											0.60%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$143,524	
	%	0.00%											0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,122,460	
	%	0.00%											0.53%	
2011	Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,023,752	
	%	0.00%											0.46%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$231,612	
	%	0.00%											0.10%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$792,140	
	%	0.00%											0.36%	



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

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22	07/01/21-06/30/22 FAME Fiscal Year Through 09/30/21	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22	07/01/21-06/30/22 FAME Fiscal Year Through 09/30/21	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22	07/01/21-06/30/22 FAME Fiscal Year Through 09/30/21
<b>Applications Received</b>	824	929	5	2	829	931
<b>Applications Approved</b>	292	467	3	0	295	467
<b>Applications Denied</b>	291	244	0	1	291	245
<b>Applications Cancelled</b>	140	115	2	1	142	116
<b>Applications in Process</b>	101	103	0	0	101	103
<b>Approval Rate</b>	50%	66%	100%	0%	50%	66%
<b>Number of Disbursements</b>	428	584	6	0	434	584
<b>Dollar Amount of Disbursements</b>	\$ 4,273,203	\$ 5,473,007	\$ 48,393	\$ -	\$ 4,321,596	\$ 5,473,007
<b>Year to Date Plan</b>	\$ 3,010,154	\$ 4,815,119	\$ -	\$ -	\$ 3,010,154	\$ 4,815,119
<b>Year to Date Variance</b>	\$ 1,263,049	\$ 657,888	\$ 48,393	\$ -	\$ 1,311,442	\$ 657,888
<b>Average Disbursed Amount</b>	\$ 9,984	\$ 9,372	\$ 8,066	\$ -	\$ 9,958	\$ 9,372

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

<b>SCHOOL</b>	<b>QUARTERLY MAINE LOAN</b>	<b>YTD MAINE LOAN</b>	<b>QUARTERLY MEDLOAN</b>	<b>YTD MEDLOAN</b>	<b>QUARTERLY TOTAL</b>	<b>YTD TOTAL</b>
UNIVERSITY OF NEW ENGLAND	430,047	430,047	22,987	22,987	453,034	453,034
MAINE MARITIME ACADEMY	410,837	410,837	-	-	410,837	410,837
UNIVERSITY OF MAINE	342,494	342,494	-	-	342,494	342,494
HUSSON UNIVERSITY	286,252	286,252	-	-	286,252	286,252
SAINT JOSEPH'S COLLEGE	217,614	217,614	-	-	217,614	217,614
MAINE COLLEGE OF ART	125,261	125,261	-	-	125,261	125,261
THOMAS COLLEGE	89,652	89,652	-	-	89,652	89,652
UNIVERSITY OF SOUTHERN MAINE	82,089	82,089	-	-	82,089	82,089
BOWDOIN COLLEGE	36,684	36,684	-	-	36,684	36,684
BEAL COLLEGE	24,300	24,300	-	-	24,300	24,300
THE LANDING SCHOOL	18,872	18,872	-	-	18,872	18,872
SOUTHERN MAINE COMMUNITY COLLEGE	5,750	5,750	-	-	5,750	5,750
UNIVERSITY OF MAINE-FARMINGTON	5,000	5,000	-	-	5,000	5,000
MAINE COLLEGE OF HEALTH PROFESSIONS	4,848	4,848	-	-	4,848	4,848
UNIVERSITY OF MAINE-AUGUSTA	778	778	-	-	778	778
COLBY COLLEGE	-	-	-	-	-	-
BATES COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
UNIVERSITY OF MAINE - FORT KENT	-	-	-	-	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
PURDUE UNIVERSITY GLOBAL	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	2,192,725	2,192,725	25,406	25,406	2,218,131	2,218,131
<b>Total</b>	<b>4,273,203</b>	<b>4,273,203</b>	<b>48,393</b>	<b>48,393</b>	<b>4,321,596</b>	<b>4,321,596</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 SEPTEMBER 30, 2022

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2022	\$10,840,134	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	\$490	\$53,437	0.53%
2017	\$8,180,031	3	\$87,574	1.07%	\$0.00	0	\$0	\$0	\$87,574	1.07%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$11,210	\$21,174	0.29%
2015	\$7,777,183	5	\$37,619	0.48%	\$0.00	0	\$0	\$6,727	\$30,892	0.40%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$25,895	\$94,391	1.29%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$32,268	\$50,140	0.77%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$26,359	\$48,740	0.61%
2011	\$10,481,450	16	\$202,517	1.93%	\$0.00	0	\$0	\$77,205	\$125,312	1.20%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$130,695	\$171,011	1.32%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$189,599	\$418,939	1.87%
2008	\$34,048,382	86	\$1,226,686	3.60%	\$0.00	0	\$0	\$363,291	\$863,394	2.54%
2007	\$31,957,353	141	\$1,875,041	5.87%	\$0.00	0	\$0	\$625,672	\$1,249,369	3.91%
2006	\$23,762,942	146	\$1,740,962	7.33%	\$0.00	0	\$0	\$681,572	\$1,059,390	4.46%
2005	\$17,929,934	126	\$1,196,327	6.67%	\$0.00	0	\$0	\$566,588	\$629,739	3.51%
2004	\$12,506,502	108	\$986,980	7.89%	\$0.00	0	\$0	\$612,064	\$374,915	3.00%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$293,686	\$214,569	2.98%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$154,598	\$57,712	1.13%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$115,944	\$48,175	0.81%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$105,069	\$81,800	1.27%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$397,096	-\$14,114	-0.15%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$242,447	\$42,378	0.44%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$182,088	\$41,448	0.60%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$172,815	-\$24,959	-0.66%
<b>TOTAL</b>	<b>\$323,740,280</b>	<b>997</b>	<b>\$10,840,446</b>	<b>3.35%</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0</b>	<b>\$5,013,377</b>	<b>\$5,827,068</b>	<b>1.80%</b>

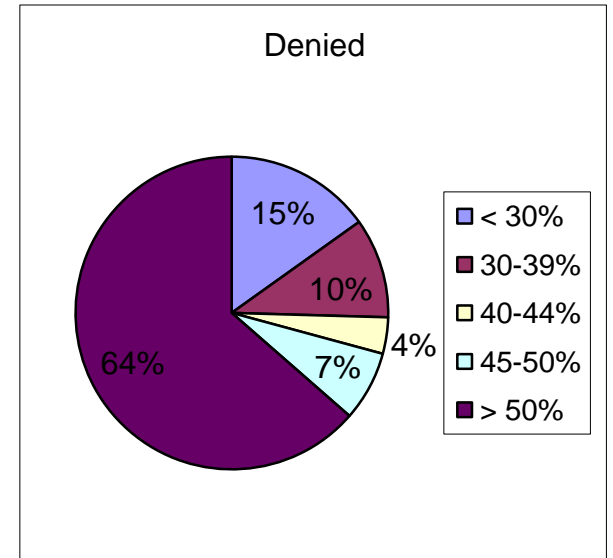
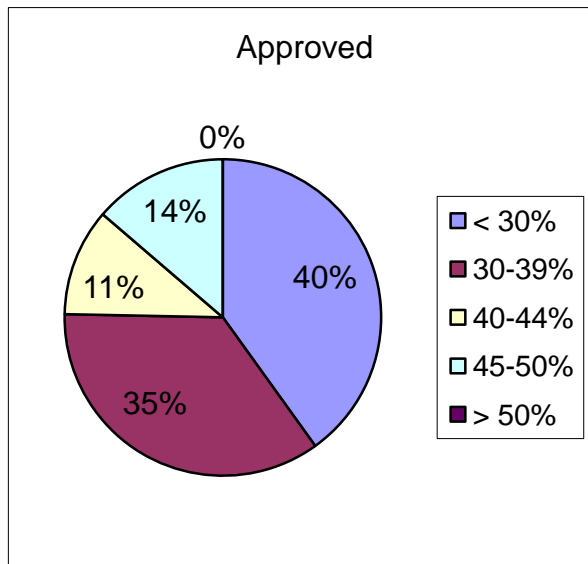
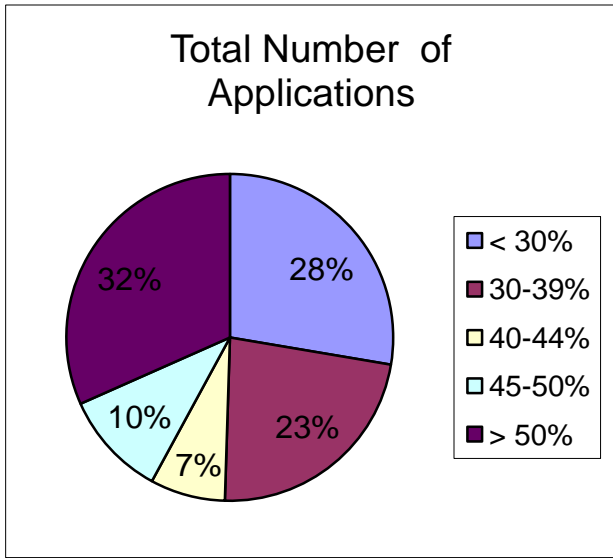
\*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME



# MAINE LOAN

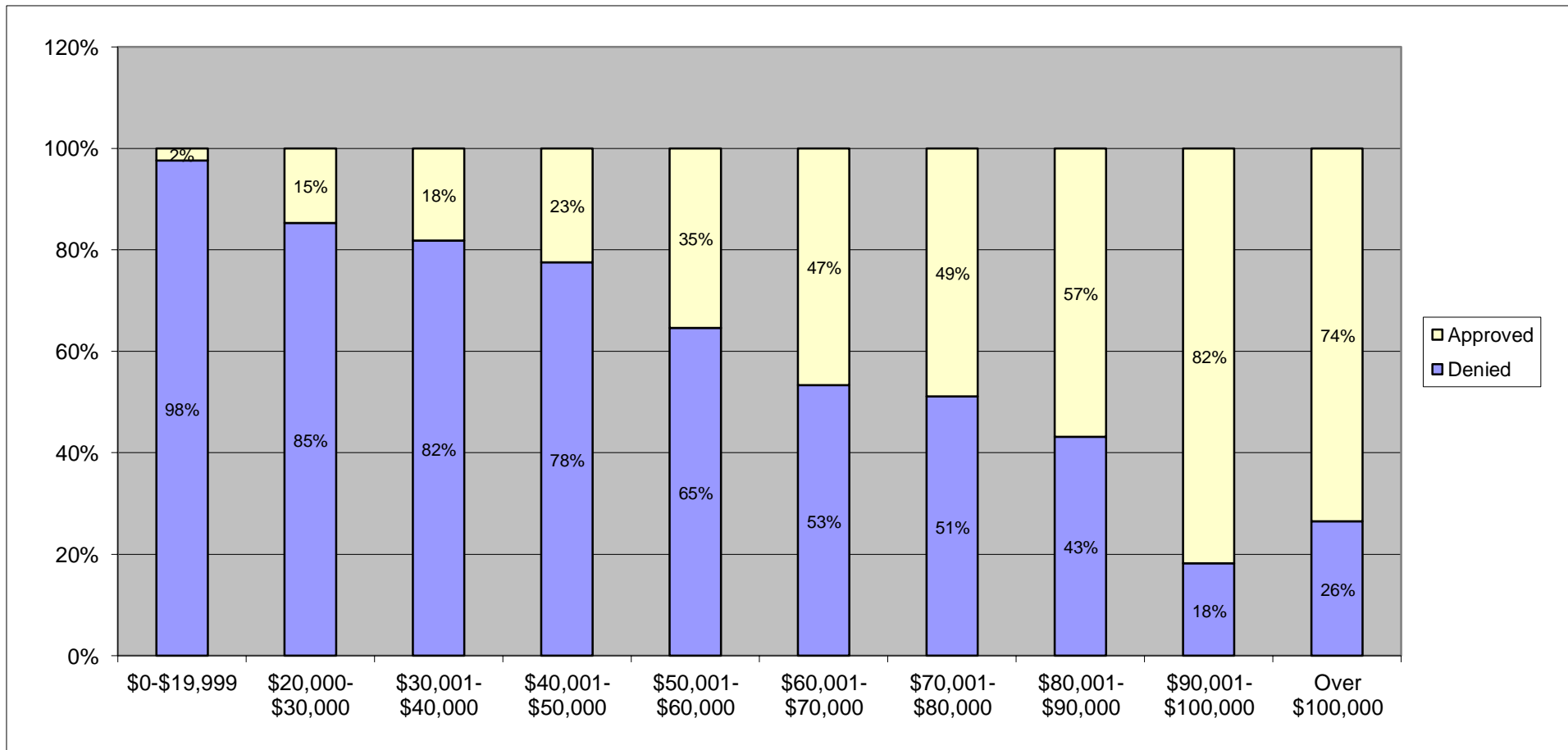
## APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	161	28%	117	40%	73%	44	15%	27%
30-39%	133	23%	103	35%	77%	30	10%	23%
40-44%	43	7%	32	11%	74%	11	4%	26%
45-50%	61	10%	40	14%	66%	21	7%	34%
> 50%	185	32%	-	0%	0%	185	64%	100%
	583	100%	292	100%	50%	291	100%	50%



**MAINE LOAN**  
**APPROVALS AND DENIALS BY INCOME LEVEL**  
**FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022**

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	42	7%	1	2%	41	98%
\$20,000-\$30,000	34	6%	5	15%	29	85%
\$30,001-\$40,000	33	6%	6	18%	27	82%
\$40,001-\$50,000	40	7%	9	23%	31	78%
\$50,001-\$60,000	48	8%	17	35%	31	65%
\$60,001-\$70,000	45	8%	21	47%	24	53%
\$70,001-\$80,000	45	8%	22	49%	23	51%
\$80,001-\$90,000	51	9%	29	57%	22	43%
\$90,001-\$100,000	22	4%	18	82%	4	18%
Over \$100,000	223	38%	164	74%	59	26%
	583	100%	292	50%	291	50%

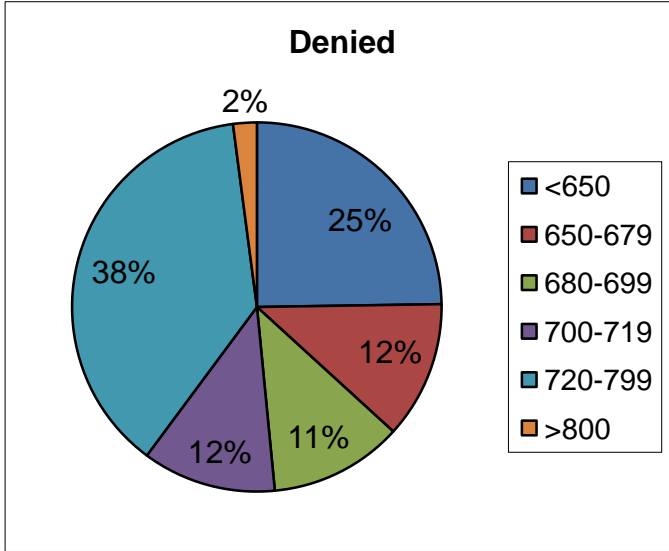
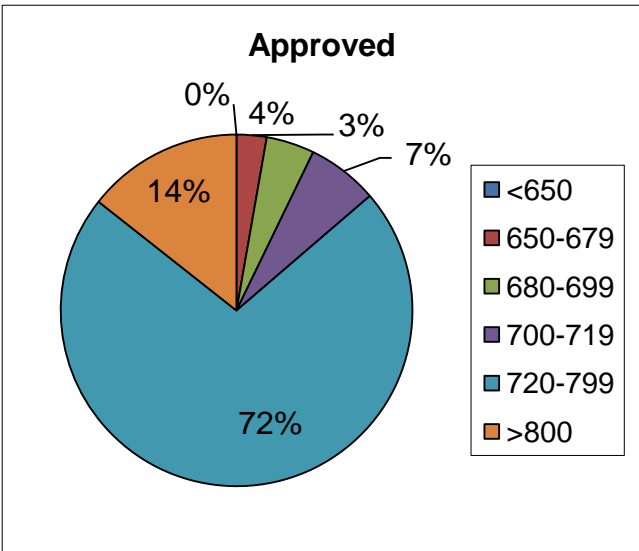
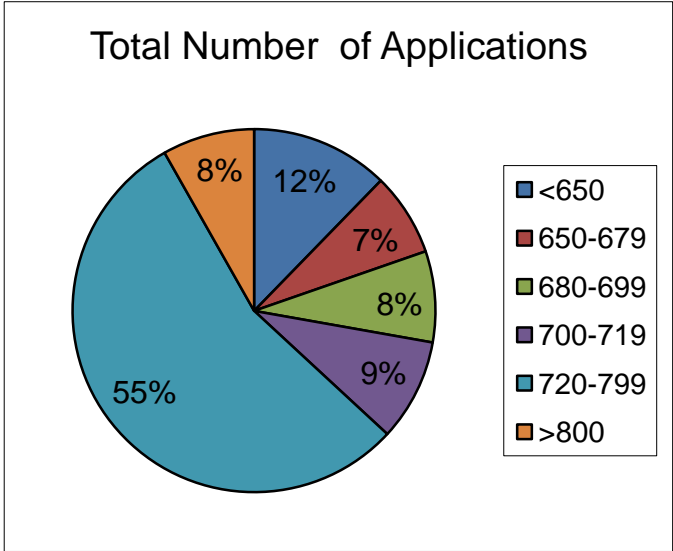


# MAINE LOAN

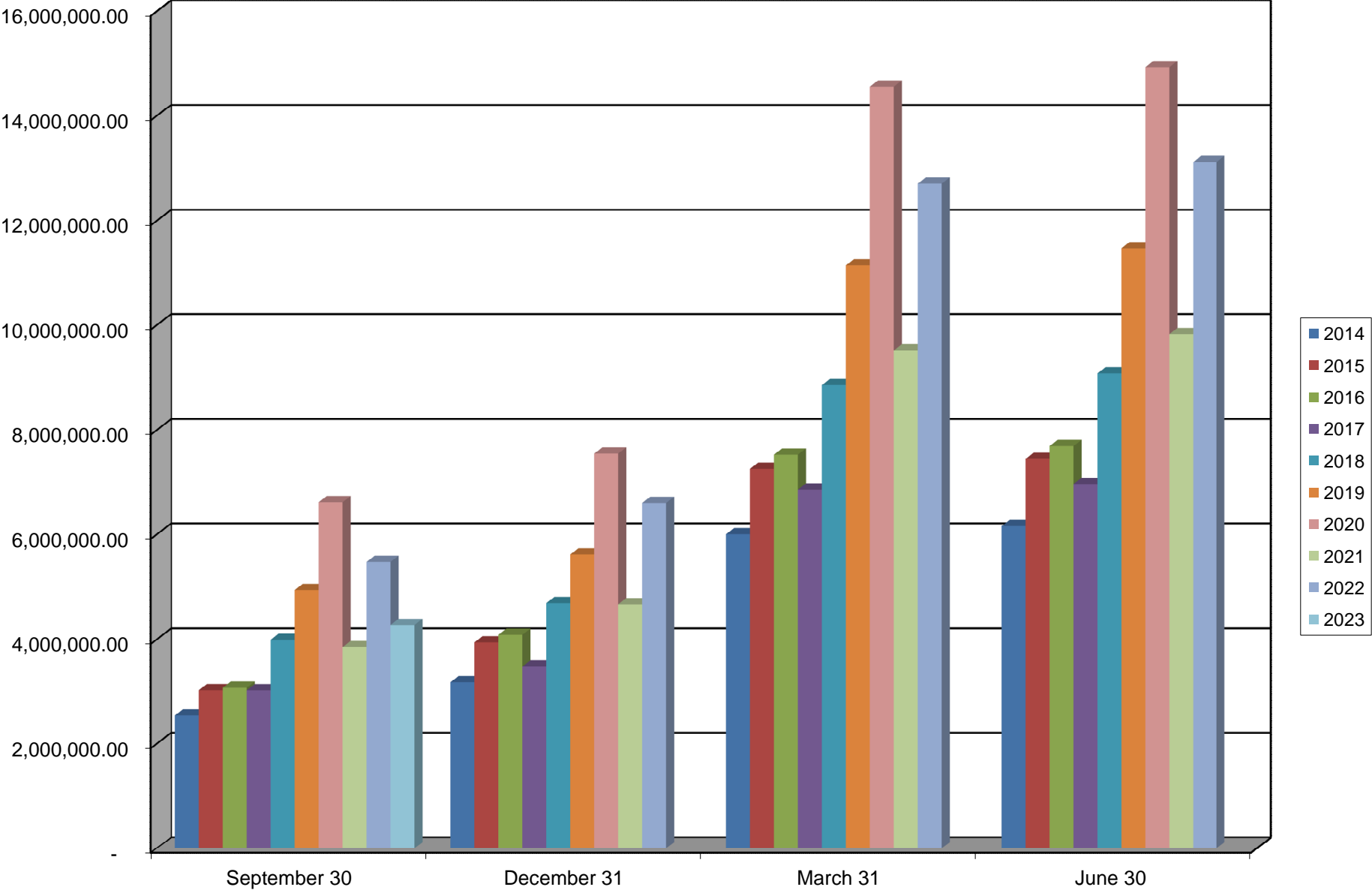
## APPROVALS AND DENIALS BY FICO SCORES

### FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Approved		Denied	Denied
<650	72	12%	-	0%	0%	72	25%	100%
650-679	43	7%	8	3%	19%	35	12%	81%
680-699	47	8%	13	4%	28%	34	11%	72%
700-719	53	9%	19	7%	36%	34	12%	64%
720-799	320	55%	210	72%	66%	110	38%	34%
>800	48	8%	42	14%	88%	6	2%	13%
	583	100%	292	100%	50%	291	100%	50%



Fiscal Year to Date Maine Loan Disbursements By Quarter





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

**TOTAL PORTFOLIO STATISTICS**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	357	\$6,056,155.35	\$16,964.02	8.13%
MED LOAN	7	\$86,134.01	\$12,304.86	4.18%
CONSOLIDATION	1	\$79,910.19	\$79,910.19	8.98%
<b>TOTAL PORTFOLIO</b>	365	\$6,222,199.55	\$17,047.12	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	\$52,967.24	\$52,967.24	\$25,399.39	\$25,399.39	\$28,167.41	\$28,167.41	\$92,338.45	\$92,338.45
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$466.90	\$466.90	\$233.10	\$233.10	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL PORTFOLIO</b>	\$53,560.14	\$53,560.14	\$25,656.49	\$25,656.49	\$28,167.41	\$28,167.41	\$92,338.45	\$92,338.45

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

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	19	\$308,638.83	\$16,244.15	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL KB&amp;F PORTFOLIO</b>	19	\$308,638.83	\$16,244.15	6.48%

**KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS**

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$5,740.00	\$5,740.00	\$1,880.00	\$1,880.00	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL KB&amp;F PORTFOLIO</b>	\$5,740.00	\$5,740.00	\$1,880.00	\$1,880.00	\$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 September 30, 2022**

**TOTAL PORTFOLIO STATISTICS AT FAME**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	115	\$2,237,559.50	\$19,457.04	8.42%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL FAME PORTFOLIO</b>	<b>115</b>	<b>\$2,237,559.50</b>	<b>\$19,457.04</b>	<b>8.42%</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	\$12,926.52	\$12,926.52	\$0.00	\$0.00	\$38,505.24	\$38,505.24
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>\$12,926.52</b>	<b>\$12,926.52</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$38,505.24</b>	<b>\$38,505.24</b>

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

**TRANSFER BETWEEN COLLECTION AGENCIES & FAME**

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	0	\$0.00	0	\$0.00	7	\$113,812.87	7	\$113,812.87
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
<b>TOTAL TRANSFER</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>7</b>	<b>\$113,812.87</b>	<b>7</b>	<b>\$113,812.87</b>

**TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	140	\$2,254,932.91	\$16,106.66	8.13%
MED LOAN	3	\$19,895.24	\$6,631.75	4.18%
CONSOLIDATION	1	\$79,910.19	\$79,910.19	8.98%
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>144</b>	<b>\$2,354,738.34</b>	<b>\$16,352.35</b>	<b>8.13%</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	\$15,962.59	\$15,962.59	\$19,425.85	\$19,425.85	\$28,167.41	\$28,167.41	\$53,833.21	\$53,833.21
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$466.90	\$466.90	\$233.10	\$233.10	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL D&amp;P PORTFOLIO</b>	<b>\$16,429.49</b>	<b>\$16,429.49</b>	<b>\$19,658.95</b>	<b>\$19,658.95</b>	<b>\$28,167.41</b>	<b>\$28,167.41</b>	<b>\$53,833.21</b>	<b>\$53,833.21</b>

\*\*Fees include regular pmts & settled

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

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

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED	CURRENT QUARTER # OF ACCOUNTS TRANSFER FROM KB&F	CURRENT QUARTER P & I TRANSFER FROM KB&F	YTD # OF ACCOUNTS TRANSFER FROM KB&F	YTD P & I TRANSFER FROM KB&F
MAINE LOAN	2	\$7,116.05	2	\$7,116.05	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>2</b>	<b>\$7,116.05</b>	<b>2</b>	<b>\$7,116.05</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	83	\$1,255,024.11	\$15,120.77	8.09%
MED LOAN	4	\$66,238.77	\$16,559.69	4.18%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
<b>TOTAL CC PORTFOLIO</b>	<b>87</b>	<b>\$1,321,262.88</b>	<b>\$15,186.93</b>	<b>7.89%</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	\$18,338.13	\$18,338.13	\$4,093.54	\$4,093.54	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL CC PORTFOLIO</b>	<b>\$18,464.13</b>	<b>\$18,464.13</b>	<b>\$4,117.54</b>	<b>\$4,117.54</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

\*\*Fees include regular pmts & settled