

To: Bond Review Participants
From: Bruce Wagner, CEO *B. Wagner*
Date: August 15, 2019
Re: June 30, 2019 Quarterly Financial and Operating Data



In accordance with the Maine Educational Loan Authority's Trust Indentures dated May 1, 2009, July 1, 2010, June 14, 2012, July 1, 2014, April 1, 2017, and July 25, 2018, we are enclosing the following financial and operating data quarterly reports as of June 30, 2019 for your review:

- June 30, 2019 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, 2019 Asset Coverage Ratio
- June 30, 2019 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- June 30, 2019 Loan Characteristics Report June 30, 2019 Delinquency Analysis
- June 30, 2019 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- June 30, 2019 Cumulative Default Schedule – Static Pool (by year of origination)
- June 30, 2019 Loan Origination Graphs and Charts

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, 2019

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 23,899,271.65	\$ 23,035,049.27	\$ 864,222.38
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,835,768.49	\$ 1,835,768.49	\$ -
Notes Receivable	\$ 73,134,058.65	\$ 73,134,058.65	\$ -
Less: Reserve fo Losses on Notes	\$ (1,975,764.69)	\$ (1,975,764.69)	\$ -
Prepaid Expense	\$ 7,577.03	\$ 7,577.03	\$ -
Prepaid Bond Insurance	\$ 187,428.28	\$ 187,428.28	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 97,088,339.41	\$ 96,224,117.03	\$ 864,222.38
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 35,402.64	\$ -	\$ 35,402.64
Accrued Liabilities	\$ 55,898.41	\$ -	\$ 55,898.41
Accrued Interest Bonds Payable	\$ 313,525.11	\$ 313,525.11	\$ -
Accred Arbitrage-Purpose	\$ 2,756,471.28	\$ 2,756,471.28	\$ -
Bonds Payable	\$ 87,980,000.00	\$ 87,980,000.00	\$ -
Premium on Bonds (net)	\$ 3,704,993.62	\$ 3,704,993.62	\$ -
Deferred Loss on Refunding (Net)	\$ (1,757,056.21)	\$ (1,757,056.21)	\$ -
Total Liabilities	\$ 93,089,234.85	\$ 92,997,933.80	\$ 91,301.05
Fund Balance			
Retained Fund Balance	\$ 3,999,104.56	\$ 3,226,183.23	\$ 772,921.33
Total Fund Balance	\$ 3,999,104.56	\$ 3,226,183.23	\$ 772,921.33
Total Liabilities and Fund Balance	\$ 97,088,339.41	\$ 96,224,117.03	\$ 864,222.38

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2019

	Actual Month 6/30/2019	Budget Month 6/30/2019	Variance Month	YTD Actual 6/30/2019	YTD Budget 6/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 405,192.54	\$ 443,042.28	\$ (37,849.74)	\$ 5,552,599.05	\$ 5,520,641.74	\$ 31,957.31	\$ 5,520,641.74
Investment Income	\$ 25,982.20	\$ 15,946.00	\$ 10,036.20	\$ 331,692.70	\$ 194,382.00	\$ 137,310.70	\$ 194,382.00
Guarantee Fee Income	\$ 103.66	\$ -	\$ 103.66	\$ (789.18)	\$ -	\$ (789.18)	\$ -
Other Income	\$ 1,934.49	\$ 3,125.00	\$ (1,190.51)	\$ 29,960.25	\$ 37,500.00	\$ (7,539.75)	\$ 37,500.00
Total Revenue	\$ 433,212.89	\$ 462,113.28	\$ (28,900.39)	\$ 5,913,462.82	\$ 5,752,523.74	\$ 160,939.08	\$ 5,752,523.74
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 47,179.47	\$ 43,932.71	\$ (3,246.76)	\$ 488,001.45	\$ 580,163.25	\$ 92,161.80	\$ 580,163.25
Marketing	\$ 12,468.89	\$ 4,026.09	\$ (8,442.80)	\$ 49,417.02	\$ 48,313.41	\$ (1,103.61)	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 105.87	\$ 56.57	\$ (49.30)	\$ 1,005.24	\$ 1,160.52	\$ 155.28	\$ 1,160.52
Loan Servicing	\$ 16,123.60	\$ 31,307.10	\$ 15,183.50	\$ 228,769.85	\$ 355,179.05	\$ 126,409.20	\$ 355,179.05
Depreciation	\$ 2,104.47	\$ 3,027.18	\$ 922.71	\$ 27,867.54	\$ 34,382.00	\$ 6,514.46	\$ 34,382.00
Travel & Meals	\$ 121.67	\$ 367.15	\$ 245.48	\$ 2,493.21	\$ 5,198.10	\$ 2,704.89	\$ 5,198.10
Professional Fees	\$ 19,284.40	\$ 8,002.39	\$ (11,282.01)	\$ 94,616.47	\$ 96,028.76	\$ 1,412.29	\$ 96,028.76
Bond Administration Expense	\$ 7,631.05	\$ 18,435.82	\$ 10,804.77	\$ 216,693.46	\$ 220,714.00	\$ 4,020.54	\$ 217,676.05
Arbitrage Expense	\$ (283,570.67)	\$ 8,709.45	\$ 292,280.12	\$ 100,968.21	\$ 105,383.62	\$ 4,415.41	\$ 105,383.62
Bond Financing Expense	\$ 195,734.77	\$ 580,337.74	\$ 384,602.97	\$ 4,715,079.14	\$ 4,597,124.29	\$ (117,954.85)	\$ 4,597,124.29
Other Operating Expenses	\$ 23,488.08	\$ 6,255.48	\$ (17,232.60)	\$ 92,153.67	\$ 75,784.97	\$ (16,368.70)	\$ 75,784.97
Total Operating Expenses	\$ 40,671.60	\$ 704,457.68	\$ 663,786.08	\$ 6,017,065.26	\$ 6,119,431.97	\$ 102,366.71	\$ 6,116,394.02
Non-Operating Expenses							
Legal Expense-projects	\$ 482.35	\$ 45.85	\$ (436.50)	\$ 13,027.66	\$ 550.00	\$ (12,477.66)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ (491,980.00)	\$ 8,020.00	\$ 500,000.00	\$ (403,760.00)	\$ 96,240.00	\$ 500,000.00	\$ 96,240.00
Total Non-Operating Expenses	\$ (491,497.65)	\$ 8,065.85	\$ 499,563.50	\$ (390,732.34)	\$ 96,790.00	\$ 487,522.34	\$ 96,790.00
Total Expenses	\$ (450,826.05)	\$ 712,523.53	\$ 1,163,349.58	\$ 5,626,332.92	\$ 6,216,221.97	\$ 589,889.05	\$ 6,213,184.02
Change in Net Position	\$ 884,038.94	\$ (250,410.25)	\$ 1,134,449.19	\$ 287,129.90	\$ (463,698.23)	\$ 750,828.13	\$ (460,660.28)

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2018

	Actual Month 6/30/2019	Budget Month 6/30/2019	Variance Month	YTD Actual 6/30/2019	YTD Budget 6/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 405,192.54	\$ 443,042.28	\$ (37,849.74)	\$ 5,552,599.05	\$ 5,520,641.74	\$ 31,957.31	\$ 5,520,641.74
Investment Income	\$ 24,032.81	\$ 11,822.33	\$ 12,210.48	\$ 307,850.54	\$ 151,916.50	\$ 155,934.04	\$ 151,916.50
Guarantee Fee Income	\$ 103.66	\$ -	\$ 103.66	\$ (789.18)	\$ -	\$ (789.18)	\$ -
Other Income	\$ 1,934.49	\$ -	\$ 1,934.49	\$ 29,960.25	\$ -	\$ 29,960.25	\$ -
Total Revenue	\$ 431,263.50	\$ 454,864.61	\$ (23,601.11)	\$ 5,889,620.66	\$ 5,672,558.24	\$ 217,062.42	\$ 5,672,558.24
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 16,123.60	\$ 31,307.10	\$ 15,183.50	\$ 228,769.85	\$ 355,179.05	\$ 126,409.20	\$ 355,179.05
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ -	\$ -	\$ 20,000.00	\$ -	\$ (20,000.00)	\$ -
Bond Administration Expense	\$ 7,631.05	\$ 18,435.82	\$ 10,804.77	\$ 216,693.46	\$ 220,714.00	\$ 4,020.54	\$ 217,676.05
Arbitrage Expense	\$ (283,570.67)	\$ 8,709.45	\$ 292,280.12	\$ 100,968.21	\$ 105,383.62	\$ 4,415.41	\$ 105,383.62
Bond Financing Expense	\$ 209,160.92	\$ 580,337.74	\$ 371,176.82	\$ 4,728,505.29	\$ 4,597,124.29	\$ (131,381.00)	\$ 4,597,124.29
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ (50,655.10)	\$ 638,790.11	\$ 689,445.21	\$ 5,294,936.81	\$ 5,278,400.96	\$ (16,535.85)	\$ 5,275,363.01
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 58,602.00	\$ 57,815.44	\$ (786.56)	\$ 723,102.00	\$ 721,137.76	\$ (1,964.24)	\$ 721,137.76
Provision for Losses on Notes	\$ (491,980.00)	\$ 8,020.00	\$ 500,000.00	\$ (403,760.00)	\$ 96,240.00	\$ 500,000.00	\$ 96,240.00
Total Non-Operating Expenses	\$ (433,378.00)	\$ 65,835.44	\$ 499,213.44	\$ 319,342.00	\$ 817,377.76	\$ 498,035.76	\$ 817,377.76
Total Expenses	\$ (484,033.10)	\$ 704,625.55	\$ 1,188,658.65	\$ 5,614,278.81	\$ 6,095,778.72	\$ 481,499.91	\$ 6,092,740.77
Change in Net Position	\$ 915,296.60	\$ (249,760.94)	\$ 1,165,057.54	\$ 275,341.85	\$ (423,220.48)	\$ 698,562.33	\$ (420,182.53)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2019

	Actual Month 6/30/2019	Budget Month 6/30/2019	Variance Month	YTD Actual 6/30/2019	YTD Budget 6/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 1,949.39	\$ 4,123.67	\$ (2,174.28)	\$ 23,842.16	\$ 42,465.50	\$ (18,623.34)	\$ 42,465.50
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ -	\$ 3,125.00	\$ (3,125.00)	\$ -	\$ 37,500.00	\$ (37,500.00)	\$ 37,500.00
Total Revenue	\$ 1,949.39	\$ 7,248.67	\$ (5,299.28)	\$ 23,842.16	\$ 79,965.50	\$ (56,123.34)	\$ 79,965.50
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 47,179.47	\$ 43,932.71	\$ (3,246.76)	\$ 488,001.45	\$ 580,163.25	\$ 92,161.80	\$ 580,163.25
Marketing	\$ 12,468.89	\$ 4,026.09	\$ (8,442.80)	\$ 49,417.02	\$ 48,313.41	\$ (1,103.61)	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 105.87	\$ 56.57	\$ (49.30)	\$ 1,005.24	\$ 1,160.52	\$ 155.28	\$ 1,160.52
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 2,104.47	\$ 3,027.18	\$ 922.71	\$ 27,867.54	\$ 34,382.00	\$ 6,514.46	\$ 34,382.00
Travel & Meals	\$ 121.67	\$ 367.15	\$ 245.48	\$ 2,493.21	\$ 5,198.10	\$ 2,704.89	\$ 5,198.10
Professional Fees	\$ 19,284.40	\$ 8,002.39	\$ (11,282.01)	\$ 74,616.47	\$ 96,028.76	\$ 21,412.29	\$ 96,028.76
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ (13,426.15)	\$ -	\$ 13,426.15	\$ (13,426.15)	\$ -	\$ 13,426.15	\$ -
Other Operating Expenses	\$ 23,488.08	\$ 6,255.48	\$ (17,232.60)	\$ 92,153.67	\$ 75,784.97	\$ (16,368.70)	\$ 75,784.97
Total Operating Expenses	\$ 91,326.70	\$ 65,667.57	\$ (25,659.13)	\$ 722,128.45	\$ 841,031.01	\$ 118,902.56	\$ 841,031.01
Non-Operating Expenses							
Legal Expense-projects	\$ 482.35	\$ 45.85	\$ (436.50)	\$ 13,027.66	\$ 550.00	\$ (12,477.66)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (58,602.00)	\$ (57,815.44)	\$ 786.56	\$ (723,102.00)	\$ (721,137.76)	\$ 1,964.24	\$ (721,137.76)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (58,119.65)	\$ (57,769.59)	\$ 350.06	\$ (710,074.34)	\$ (720,587.76)	\$ (10,513.42)	\$ (720,587.76)
Total Expenses	\$ 33,207.05	\$ 7,897.98	\$ (25,309.07)	\$ 12,054.11	\$ 120,443.25	\$ 108,389.14	\$ 120,443.25
Change in Net Position	\$ (31,257.66)	\$ (649.31)	\$ (30,608.35)	\$ 11,788.05	\$ (40,477.75)	\$ 52,265.80	\$ (40,477.75)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 6/30/2019

CASH & CASH EQUIVALENTS		
STUDENT LOAN ACCOUNT	13,059,499.23	
RETIREMENT ACCOUNT	6,588.31	
PRINCIPAL ACCOUNT	3,084,704.80	
INTEREST ACCOUNT	497,525.71	
CAPITALIZED INTEREST ACCOUNT	-	
CAPITAL RESERVE ACCOUNT	1,005,450.00	
REVENUE ACCOUNT	2,909,490.55	
GUARANTEE FEE ACCOUNT	2,471,790.67	
ISSUANCE ACCOUNT		
ARBITRAGE LIABILITY	(2,756,471.28)	
STUDENT LOAN RECEIVABLE	73,134,058.65	
PREPAID EXPENSE	7,577.03	
INTEREST ON INVESTMENTS REC.	-	
BORROWER INTEREST RECEIVABLE	1,835,768.49	
GUARANTEE FEES RECEIVABLE	-	
	<hr/>	
TOTAL ASSETS	95,255,982.16	
BONDS ISSUED AND OUTSTANDING	87,980,000.00	
ACCOUNTS PAYABLE		
ACCRUED INTEREST PAYABLE	313,525.11	
	<hr/>	
TOTAL LIABILITIES	88,293,525.11	
	<hr/>	
BASE CASE SCHEDULE OF NET ASSETS	6,962,457.05	
	<hr/> <hr/>	
PARITY RATIO	1.079	

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	80,495,000
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(1,245,000)
Bonds Refunded	(33,670,000)
Ending Principal Balance (\$)	87,980,000
Actual Days in Period	91
Weighted Average Rate	4.169%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	310,545,000
Principal Paid (\$)	(188,895,000)
Bonds Refunded	(33,670,000)
Ending Principal Balance (\$)	87,980,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	76,136,963	7.38%
Loans Added	247,548	
Loans Repaid	(3,333,841)	
Capitalized Interest	164,689	
Defaulted Loans	(75,923)	
Adjustments	(5,377)	
Transferred between bonds	-	
Ending Balance	73,134,059	6.74%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	98,897,874
Loans Repaid	(175,236,901)
Capitalized Interest	19,863,891
Defaulted Loans	(8,273,072)
Adjustments	(913,245)
Transferred between bonds	-
Ending Balance	73,134,059

Loans by Program Type

	\$	%
Traditional Loans	71,986,821	98.43%
Consolidations	1,147,237	1.57%

Loans by School Type

	\$	%
4-Year	65,926,094	90.14%
2-Year	4,866,089	6.65%
Technical/Proprietary	319,909	0.44%
Graduate	480,847	0.66%
Other	1,541,119	2.11%
	73,134,059	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,471,791

Loans by Status

	\$	%
In School	8,806,415	12.04%
Grace	2,513,361	3.44%
Deferment	3,337,707	4.56%
Forbearance	135,146	0.18%
Interest Repayment	8,573,547	11.72%
Prinipal & Interest Repayment	49,501,456	67.69%
Bankruptcy	82,137	0.11%
In Claim Status	184,291	0.25%
All Loans	73,134,059	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 \$	629,218	203,113	129,490	34,204	61,859	-	1,057,883
% of Loans in Repayment	1.08%	0.35%	0.22%	0.06%	0.11%	0.00%	1.82%
% of Total Loans	0.86%	0.28%	0.18%	0.05%	0.08%	0.00%	1.45%

Credit Support

	\$	%
Reserve Funds - (1)	1,005,450	1.14%
Capitalized Interest Fund	-	0.00%

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

Loan Delinquency Percentage

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

2.20%

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.

0.89%

Loan Default Percentage

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

3.55%

Underwriting Metrics (7/01/18 - 6/30/19) Loans Approved

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	2	28,870	0%
630-639	1	15,000	0%
640-649	-	-	0%
650-659	4	60,476	1%
660-669	13	149,359	1%
670-679	15	159,037	2%
680-689	19	225,989	2%
690-699	32	377,781	4%
700-709	23	304,260	3%
710-719	20	195,833	2%
720-729	41	573,691	6%
730-739	64	811,473	8%
740-749	55	717,393	7%
750-759	80	1,058,117	10%
760-769	81	1,070,256	10%
770-779	84	1,099,873	11%
780-789	88	1,036,918	10%
790-799	85	1,025,875	10%
800-809	74	1,053,517	10%
810-819	29	334,775	3%
820-829	12	165,700	2%
>830	-	-	0%
Total	822	10,464,193	100%

Average 759

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	312	3,774,402	36%
30-39%	264	3,580,041	34%
40-44%	105	1,275,712	12%
45-50%	141	1,834,038	17%
>50%	-	-	0%
TOTAL	822	10,464,193	100%

Average 32%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

	2009
Beginning Principal Balance (\$)	34,870,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,200,000)
Bonds Refunded	(33,670,000)
Ending Principal Balance (\$)	-
Actual Days in Period	91
Weighted Average Rate	NA

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	210,000,000
Principal Paid (\$)	(176,330,000)
Bonds Refunded	(33,670,000)
Ending Principal Balance (\$)	-

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	38,924,109	7.97%
Loans Added	-	
Loans Repaid	(1,671,923)	
Capitalized Interest	45,363	
Defaulted Loans	(2,686)	
Adjustments	(753)	
Transferred between bonds	(37,294,110)	
Ending Balance	-	NA

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	36,676,620
Loans Repaid	(148,542,400)
Capitalized Interest	18,944,968
Defaulted Loans	(7,770,827)
Adjustments	(809,762)
Transferred between bonds	(37,294,110)
Ending Balance	-

Loans by Program Type

	\$	%
Traditional Loans	-	#DIV/0!
Consolidations	-	#DIV/0!

Loans by School Type

	\$	%
4-Year	-	0.00%
2-Year	-	0.00%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	-	0.00%
	0	0.00%

0.20

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$	-
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Loans by Status

	\$	%
In School	-	NA
Grace	-	NA
Deferment	-	NA
Forbearance	-	NA
Interest Repayment	-	NA
Principal & Interest Repayment	-	NA
Bankruptcy	-	NA
Claims Filed Outstanding	-	NA
In Claim Status	-	NA
All Loans	-	NA

(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	NA	NA	NA	NA	NA	NA	NA
% of Total Loans	NA	NA	NA	NA	NA	NA	NA

Credit Support

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

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 2010A
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

	2010
Beginning Principal Balance (\$)	8,510,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,510,000
Actual Days in Period	91
Weighted Average Rate	4.089%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	15,460,000
Principal Paid (\$)	(6,950,000)
Ending Principal Balance (\$)	8,510,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,561,912	7.49%
Loans Added	-	
Loans Repaid	(291,907)	
Capitalized Interest	7,874	
Defaulted Loans	(32,277)	
Adjustments	(190)	
Transferred between bonds		
Ending Balance	5,245,413	7.47%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(12,533,482)
Capitalized Interest	148,593
Defaulted Loans	(310,702)
Adjustments	(42,492)
Ending Balance	5,245,413

Loans by Program Type

	\$	%
Traditional Loans	5,245,413	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,640,461	88.47%
2-Year	525,020	10.01%
Technical/Proprietary	18,849	0.36%
Graduate	35,070	0.67%
Other	26,014	0.50%
	5,245,413	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 231,053

Loans by Status

	\$	%
In School	180,031	3.43%
Grace	57,572	1.10%
Deferment	362,421	6.91%
Forbearance	-	0.00%
Interest Repayment	339,626	6.47%
Principal & Interest Repayment	4,295,966	81.90%
Bankruptcy	9,796	0.19%
In Claim Status	-	
All Loans	5,245,413	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 \$	30,843	18,657	-	-	22,221	-	71,720
% of Loans in Repayment	0.67%	0.40%	0.00%	0.00%	0.48%	0.00%	1.55%
% of Total Loans	0.59%	0.36%	0.00%	0.00%	0.42%	0.00%	1.37%

Credit Support

	\$	%
Reserve Funds - (1)	154,600	1.82%
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 2012A
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	8,340,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,340,000
Actual Days in Period	91
Weighted Average Rate	4.611%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(4,345,000)
Ending Principal Balance (\$)	8,340,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,713,377	7.17%
Loans Added	-	
Loans Repaid	(220,942)	
Capitalized Interest	3,985	
Defaulted Loans	(28,196)	
Adjustments	(12)	
Transferred between bonds		
Ending Balance	5,468,213	7.18%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(8,001,213)
Capitalized Interest	91,398
Defaulted Loans	(116,309)
Adjustments	(31,448)
Ending Balance	5,468,213

Loans by Program Type

	\$	%
Traditional Loans	5,468,213	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,993,875	91.33%
2-Year	389,317	7.12%
Technical/Proprietary	32,317	0.59%
Graduate	49,449	0.90%
Other	3,255	0.06%
	5,468,213	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 265,176

Loans by Status

	\$	%
In School	70,376	1.29%
Grace	78,638	1.44%
Deferment	395,509	7.23%
Forbearance	-	0.00%
Interest Repayment	353,497	6.46%
Principal & Interest Repayment	4,570,194	83.58%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	5,468,213	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 \$	94,801	-	9,159	-	-	-	103,960
% of Loans in Repayment	1.93%	0.00%	0.19%	0.00%	0.00%	0.00%	2.11%
% of Total Loans	1.73%	0.00%	0.17%	0.00%	0.00%	0.00%	1.90%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	1.52%
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 6/30/2019

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	8,775,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,775,000
Actual Days in Period	91
Weighted Average Rate	4.135%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(1,225,000)
Ending Principal Balance (\$)	8,775,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,219,529	6.74%
Loans Added	-	
Loans Repaid	(210,660)	
Capitalized Interest	28,896	
Defaulted Loans	(12,765)	
Adjustments	(90)	
Transferred between bonds		
Ending Balance	7,024,910	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(4,045,925)
Capitalized Interest	553,670
Defaulted Loans	(75,233)
Adjustments	(21,845)
Ending Balance	7,024,910

Loans by Program Type

	\$	%
Traditional Loans	7,024,910	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	6,583,790	93.72%
2-Year	395,817	5.63%
Technical/Proprietary	33,252	0.47%
Graduate	12,051	0.17%
Other	-	0.00%
	7,024,910	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 226,068

Loans by Status

	\$	%
In School	468,184	6.66%
Grace	254,414	3.62%
Deferment	406,705	5.79%
Forbearance	-	0.00%
Interest Repayment	757,886	10.79%
Principal & Interest Repayment	5,097,554	72.56%
Bankruptcy	-	0.00%
In Claim Status	40,168	
All Loans	7,024,910	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 \$	113,513	12,195	42,267	-	-		167,975
% of Loans in Repayment	1.94%	0.21%	0.72%	0.00%	0.00%	0.00%	2.87%
% of Total Loans	1.62%	0.17%	0.60%	0.00%	0.00%	0.00%	2.39%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.14%
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 6/30/2019

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	(45,000)
Ending Principal Balance (\$)	9,955,000
Actual Days in Period	91
Weighted Average Rate	4.478%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(45,000)
Ending Principal Balance (\$)	9,955,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,452,062	6.18%
Loans Added	9,999	
Loans Repaid	(199,621)	
Capitalized Interest	22,258	
Defaulted Loans	-	
Adjustments	(2,041)	
Transferred between bonds		
Ending Balance	9,282,656	6.19%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,091,005
Loans Repaid	(873,988)
Capitalized Interest	68,976
Defaulted Loans	-
Adjustments	(3,337)
Transferred between bonds	
Ending Balance	9,282,656

Loans by Program Type

	\$	%
Traditional Loans	9,282,656	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	8,884,072	95.71%
2-Year	307,070	3.31%
Technical/Proprietary	21,984	0.24%
Graduate	22,138	0.24%
Other	47,391	0.51%
	9,282,656	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	2,809,229	30.26%
Grace	715,576	7.71%
Deferment	111,533	1.20%
Forbearance	33,613	0.36%
Interest Repayment	2,518,694	27.13%
Principal & Interest Repayment	3,067,328	33.04%
Bankruptcy	-	0.00%
In Claim Status	26,682	
All Loans	9,282,656	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 \$	-	-	9,617	-	-	-	9,617
% of Loans in Repayment	0.00%	0.00%	0.17%	0.00%	0.00%	0.00%	0.17%
% of Total Loans	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.10%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	10,000,000
Actual Days in Period	91
Weighted Average Rate	4.383%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,265,975	6.72%
Loans Added	237,549	
Loans Repaid	(118,143)	
Capitalized Interest	6,770	
Defaulted Loans	-	
Adjustments	(553)	
Transferred between bonds		
Ending Balance	9,391,597	6.72%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,006,725
Loans Repaid	(619,248)
Capitalized Interest	6,744
Defaulted Loans	-
Adjustments	(2,624)
Transferred between bonds	
Ending Balance	9,391,597

Loans by Program Type

	\$	%
Traditional Loans	9,391,597	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	9,036,092	96.21%
2-Year	288,114	3.07%
Technical/Proprietary	13,843	0.15%
Graduate	47,288	0.50%
Other	6,261	0.07%
	9,391,597	100.00%

0.00

Guarantee Fund

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

Loans by Status

	\$	%
In School	4,193,135	44.65%
Grace	643,131	6.85%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	3,266,458	34.78%
Principal & Interest Repayment	1,288,873	13.72%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	9,391,597	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 \$	37,231	-	-	-	-	-	37,231
% of Loans in Repayment	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%
% of Total Loans	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2015
Reporting period: Quarter Ending 6/30/2019

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	42,400,000
Actual Days in Period	91
Weighted Average Rate	3.981%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		NA
Beginning Balance	-	
Loans Added	-	
Loans Repaid	(620,645)	
Capitalized Interest	49,542	
Defaulted Loans	-	
Adjustments	(1,737)	
Transferred between bonds	37,294,110	
Ending Balance	36,721,269	6.72%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	-
Loans Repaid	(620,645)
Capitalized Interest	49,542
Defaulted Loans	-
Adjustments	(1,737)
Transferred between bonds	37,294,110
Ending Balance	36,721,269

Loans by Program Type

	\$	%
Traditional Loans	35,574,032	96.88%
Consolidations	1,147,237	3.12%

Loans by School Type

	\$	%
4-Year	31,787,805	86.57%
2-Year	2,960,751	8.06%
Technical/Proprietary	199,664	0.54%
Graduate	314,852	0.86%
Other	1,458,198	3.97%
	36,721,269	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 1,749,493

Loans by Status

	\$	%
In School	1,085,459	2.96%
Grace	764,031	2.08%
Deferment	2,061,539	5.61%
Forbearance	101,533	0.28%
Interest Repayment	1,337,385	3.64%
Principal & Interest Repayment	31,181,541	84.91%
Bankruptcy	72,341	0.20%
In Claim Status	117,441	
All Loans	36,721,269	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 \$	352,830	172,262	68,447	34,204	39,638	-	667,380
% of Loans in Repayment	1.08%	0.53%	0.21%	0.10%	0.12%	0.00%	2.05%
% of Total Loans	0.96%	0.47%	0.19%	0.09%	0.11%	0.00%	1.82%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	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 2009A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>Accrued Interest Balance 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 09A-1 CUSIP: 560-40P-AK4	YES	1,000,000	-	-	-	-	Exempt AMT	-	-	-	-	3.400%	3.400%	June 1 and December 1	12/1/2010
MELA 09A-1 CUSIP: 560-40P-AL2	YES	3,800,000	-	-	-	-	Exempt AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2011
MELA 09A-1 CUSIP: 560-40P-AM0	YES	5,100,000	-	-	-	-	Exempt AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2012
MELA 09A-1 CUSIP: 560-40P-AN8	YES	5,200,000	-	-	-	-	Exempt AMT	-	-	-	-	4.625%	4.625%	June 1 and December 1	12/1/2013
MELA 09A-1 CUSIP: 560-40P-AP3	YES	5,200,000	-	-	-	-	Exempt AMT	-	-	-	-	4.950%	4.950%	June 1 and December 1	12/1/2014
MELA 09A-1 CUSIP: 560-40P-AQ1	YES	5,200,000	-	-	-	-	Exempt AMT	-	-	-	-	5.150%	5.150%	June 1 and December 1	12/1/2015
MELA 09A-1 CUSIP: 560-40P-AR9	YES	5,600,000	-	-	-	-	Exempt AMT	-	-	-	-	5.250%	5.250%	June 1 and December 1	12/1/2016
MELA 09A-1 CUSIP: 560-40P-AS7	YES	5,600,000	-	-	-	-	Exempt AMT	-	-	-	-	5.375%	5.375%	June 1 and December 1	12/1/2017
MELA 09A-1 CUSIP: 560-40P-AT5	YES	4,800,000	1,525,000	1,410,000	115,000	-	Exempt AMT	6,807	40,360	33,553	0	5.500%	5.500%	June 1 and December 1	12/1/2018
MELA 09A-1 CUSIP: 560-40P-AU2	YES	4,600,000	1,450,000	-	1,450,000	-	Exempt AMT	6,633	73,881	67,248	0	5.625%	5.625%	June 1 and December 1	12/1/2019
MELA 09A-1 CUSIP: 560-40P-AX6	YES	10,400,000	3,255,000	-	3,255,000	-	Exempt AMT	15,167	169,366	154,199	(0)	5.750%	5.750%	June 1 and December 1	12/1/2022

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A-2															
Reporting period: July 1, 2018 to June 30, 2019															
<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 09A-2 CUSIP: 560-40P-AY4	YES	900,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2010
MELA 09A-2 CUSIP: 560-40P-AZ1	YES	3,200,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.400%	2.400%	June 1 and December 1	12/1/2011
MELA 09A-2 CUSIP: 560-40P-BA5	YES	4,300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.750%	2.750%	June 1 and December 1	12/1/2012
MELA 09A-2 CUSIP: 560-40P-BB3	YES	4,300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.125%	3.125%	June 1 and December 1	12/1/2013
MELA 09A-2 CUSIP: 560-40P-BC1	YES	4,000,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.500%	3.500%	June 1 and December 1	12/1/2014
MELA 09A-2 CUSIP: 560-40P-BD9	YES	4,500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.875%	3.875%	June 1 and December 1	12/1/2015
MELA 09A-2 CUSIP: 560-40P-BE7	YES	4,000,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.100%	4.100%	June 1 and December 1	12/1/2016
MELA 09A-2 CUSIP: 560-40P-BF4	YES	4,200,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.250%	4.250%	June 1 and December 1	12/1/2017
MELA 09A-2 CUSIP: 560-40P-BG2	YES	4,200,000	1,330,000	1,215,000	115,000	-	Exempt NON-AMT	4,859	28,784	23,925	0	4.500%	4.500%	June 1 and December 1	12/1/2018
MELA 09A-2 CUSIP: 560-40P-BH0	YES	4,200,000	1,330,000	-	1,330,000	-	Exempt NON-AMT	5,011	55,411	50,400	(0)	4.625%	4.625%	June 1 and December 1	12/1/2019
MELA 09A-2 CUSIP: 560-40P-BR8	YES	35,700,000	11,195,000	-	11,195,000	-	Exempt NON-AMT	51,160	568,893	517,733	(0)	5.625%	5.625%	June 1 and December 1	12/1/2027

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A-3															
Reporting period: July 1, 2018 to June 30, 2019															
<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 09A-3 CUSIP: 560-40P-BS6	YES	80,000,000	25,120,000	-	25,120,000	-	Exempt NON-AMT	119,892	1,333,485	1,213,593	0	5.875%	5.88%	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 2009A															
Reporting period: July 1, 2018 to June 30, 2019															
<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2009A CUSIP: Various	YES	210,000,000	45,205,000	2,625,000	42,580,000	-	Exempt	209,529	2,270,180	2,060,651	0	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 10A-1 CUSIP: 560-40P-BT4	YES	900,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.150%	1.150%	June 1 and December 1	12/1/2012
MELA 10A-1 CUSIP: 560-40P-BU1	YES	900,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.500%	1.500%	June 1 and December 1	12/1/2013
MELA 10A-1 CUSIP: 560-40P-BV9	YES	900,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2014
MELA 10A-1 CUSIP: 560-40P-BW7	YES	950,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.350%	2.350%	June 1 and December 1	12/1/2015
MELA 10A-1 CUSIP: 560-40P-BX5	YES	1,100,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.750%	2.750%	June 1 and December 1	12/1/2016
MELA 10A-1 CUSIP: 560-40P-BY3	YES	1,100,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	3.000%	June 1 and December 1	12/1/2017
MELA 10A-1 CUSIP: 560-40P-BZ0	YES	1,100,000	1,100,000	1,100,000	-	-	Exempt NON-AMT	3,025	18,150	15,125	-	3.300%	3.300%	June 1 and December 1	12/1/2018
MELA 10A-1 CUSIP: 560-40P-CA4	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,208	38,500	38,500	3,208	3.500%	3.500%	June 1 and December 1	12/1/2019
MELA 10A-1 CUSIP: 560-40P-CB2	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,438	41,250	41,250	3,438	3.750%	3.750%	June 1 and December 1	12/1/2020
MELA 10A-1 CUSIP: 560-40P-CC0	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,667	44,000	44,000	3,667	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 10A-1 CUSIP: 560-40P-CD8	YES	1,200,000	1,200,000	-	-	1,200,000	Exempt NON-AMT	4,150	49,800	49,800	4,150	4.150%	4.150%	June 1 and December 1	12/1/2022
MELA 10A-1 CUSIP: 560-40P-CE6	YES	1,300,000	1,300,000	-	-	1,300,000	Exempt NON-AMT	4,604	55,250	55,250	4,604	4.250%	4.250%	June 1 and December 1	12/1/2023
MELA 10A-1 CUSIP: 560-40P-CF3	YES	1,400,000	1,400,000	-	-	1,400,000	Exempt NON-AMT	5,075	60,900	60,900	5,075	4.350%	4.350%	June 1 and December 1	12/1/2024
MELA 10A-1 CUSIP: 560-40P-CG1	YES	1,310,000	1,310,000	-	-	1,310,000	Exempt NON-AMT	4,858	58,295	58,295	4,858	4.450%	4.450%	June 1 and December 1	12/1/2025

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2010A CUSIP: Various	YES	15,460,000	9,610,000	1,100,000	-	8,510,000	Exempt	32,025	366,145	363,120	29,000	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	850,000	850,000	-	-	Exempt NON-AMT	2,373	14,238	11,865	0	3.350%	3.350%	June 1 and December 1	12/1/2018
MELA 12A-1 CUSIP: 560-40P-CP1	YES	860,000	855,000	-	-	855,000	Exempt NON-AMT	2,601	31,208	31,208	2,601	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	36,980	36,980	3,082	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	36,980	36,980	3,082	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	36,550	36,550	3,046	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,464	41,562	41,563	3,464	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	43,938	43,938	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	4,271	51,258	51,258	4,271	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	53,025	53,025	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	53,025	53,025	4,419	5.050%	5.050%	June 1 and December 1	12/1/2027

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	9,190,000	850,000	-	8,340,000	Exempt	34,417	398,763	396,390	32,044	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	500,000	500,000	-	-	Exempt NON-AMT	1,667	10,000	8,333	(0)	4.000%	4.000%	June 1 and December 1	12/1/2018
MELA 14A-1 CUSIP: 560-40P-CW6	YES	735,000	735,000	-	-	735,000	Exempt NON-AMT	3,063	36,750	36,750	3,063	5.000%	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	735,000	-	-	735,000	Exempt NON-AMT	2,450	29,400	29,400	2,450	4.000%	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,500	30,000	30,000	2,500	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	37,500	37,500	3,125	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	38,000	38,000	3,167	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	26,250	26,250	2,188	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	26,250	26,250	2,188	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	2,234	26,813	26,813	2,234	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	-	540,000	Exempt NON-AMT	1,688	20,250	20,250	1,688	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	22,000	22,000	1,833	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	-	560,000	Exempt NON-AMT	1,867	22,400	22,400	1,867	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	-	580,000	Exempt NON-AMT	1,933	23,200	23,200	1,933	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	24,000	24,000	2,000	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL
Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	9,275,000	500,000	-	8,775,000	Exempt	31,901	372,813	371,146	30,234	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	420,000	-	-	420,000	Exempt NON-AMT	1,750	21,000	21,000	1,750	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	715,000	-	5,000	710,000	Exempt NON-AMT	2,958	35,761	35,740	2,938	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	720,000	-	5,000	715,000	Exempt NON-AMT	2,979	36,011	35,990	2,958	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	730,000	-	5,000	725,000	Exempt NON-AMT	3,021	36,511	36,490	3,000	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	735,000	-	5,000	730,000	Exempt NON-AMT	3,042	36,761	36,740	3,021	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	750,000	-	5,000	745,000	Exempt NON-AMT	3,104	37,511	37,490	3,083	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	750,000	-	5,000	745,000	Exempt NON-AMT	3,104	37,511	37,490	3,083	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	740,000	-	5,000	735,000	Exempt NON-AMT	2,297	27,758	27,743	2,281	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	740,000	-	5,000	735,000	Exempt NON-AMT	2,297	27,758	27,743	2,281	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	725,000	-	5,000	720,000	Exempt NON-AMT	2,550	30,822	30,804	2,532	4.250%		June 1 and December 1	12/1/2034

TOTAL
Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	10,000,000	-	45,000	9,955,000	Exempt	37,149	447,968	447,795	36,976	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: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	-	16,575	36,075	19,500	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	-	9,625	37,125	27,500	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	-	12,425	47,925	35,500	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	-	12,600	48,600	36,000	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	-	12,600	48,600	36,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	770,000	-	-	770,000	Exempt NON-AMT	-	13,475	51,975	38,500	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	770,000	-	-	770,000	Exempt NON-AMT	-	13,475	51,975	38,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	-	9,310	35,910	26,600	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	-	9,072	34,990	25,919	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	-	7,875	30,375	22,500	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	-	7,700	29,700	22,000	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	-	8,050	31,050	23,000	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	-	7,700	29,700	22,000	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	-	9,800	37,800	28,000	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000	-	-	400,000	Exempt NON-AMT	-	5,600	21,600	16,000	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000	-	-	520,000	Exempt NON-AMT	-	7,280	28,080	20,800	4.000%		June 1 and December 1	12/1/2036

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1	YES	10,000,000	10,000,000	-	-	10,000,000	Exempt	-	163,162	601,480	438,319	Various	Various	June 1 and	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	1,420,000	-	-	1,420,000	Exempt NON-AMT	-	-	6,225	6,225	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	-	-	7,036	7,036	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	-	-	9,951	9,951	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	-	-	11,156	11,156	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	-	-	12,800	12,800	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	-	-	13,238	13,238	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	-	-	12,844	12,844	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	-	-	12,866	12,866	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	-	-	12,734	12,734	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000	-	-	2,330,000	Exempt NON-AMT	-	-	6,128	6,128	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000	-	-	2,210,000	Exempt NON-AMT	-	-	5,813	5,813	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000	-	-	2,065,000	Exempt NON-AMT	-	-	5,431	5,431	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000	-	-	2,005,000	Exempt NON-AMT	-	-	5,493	5,493	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000	-	-	2,035,000	Exempt NON-AMT	-	-	5,798	5,798	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000	-	-	1,830,000	Exempt NON-AMT	-	-	5,214	5,214	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000	-	-	7,375,000	Exempt NON-AMT	-	-	22,630	22,630	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 2018A-1
Reporting period: July 1, 2018 to June 30, 2019

<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>INTEREST ACCRUED 6/30/2018</u>	<u>INTEREST PAID 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 07/01-6/30/2019</u>	<u>INTEREST ACCRUED 6/30/2019</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	42,400,000	-	-	42,400,000	Exempt	-	-	155,357	155,357	Various	Various	June 1 and December 1	Various

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 6/30/2019

Portfolio Summary

Total Current Balance	\$73,134,059
Total Loans	7,572
Wtd Avg Borrower Rate	6.74
Wtd Avg Remaining Term	136.25
Wtd Avg Interim Months	5.91
Total Accounts	4,056
Avg Balance per Borrower	\$18,031
Avg Balance per Loan	\$9,658

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$68,592,402	93.79%	7,249	95.73%	6.83	135.48	6.29
MELA Private Consolidation Loan	\$1,147,237	1.57%	37	0.49%	7.13	179.36	0.28
The Maine Medical Loan	\$3,394,419	4.64%	286	3.78%	4.89	137.21	0.08
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$8,806,415	12.04%	741	9.79%	7.33	175.51	23.63
School Interest Paid	\$6,616,383	9.05%	573	7.57%	6.15	173.34	24.80
Grace Interest Accrued	\$2,513,361	3.44%	190	2.51%	7.33	174.10	1.30
Grace Interest Paid	\$1,966,338	2.69%	146	1.93%	6.29	174.16	3.13
Post Grad Deferred-Interest Accrued	\$2,261,515	3.09%	207	2.73%	6.94	141.95	14.05
Post Grad Deferred-Interest Paid	\$1,187,079	1.62%	132	1.74%	7.18	141.08	14.24
Forebearance	\$95,864	0.13%	12	0.16%	6.93	87.06	2.61
Repayment	\$49,687,104	67.94%	5,571	73.57%	6.68	120.66	0.04
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$714,650	0.98%	671	8.86%	6.86	16.51	0.85
25 to 36	\$1,106,661	1.51%	435	5.74%	6.88	30.89	0.51
37 to 48	\$1,344,632	1.84%	417	5.51%	6.88	42.72	1.44
49 to 60	\$2,168,763	2.97%	451	5.96%	6.83	54.36	0.83
61 to 72	\$3,107,143	4.25%	518	6.84%	6.68	66.15	1.26
73 to 84	\$3,583,801	4.90%	456	6.02%	6.63	78.12	1.03
85 to 96	\$4,037,120	5.52%	452	5.97%	6.69	89.75	0.63
97 to 108	\$4,897,893	6.70%	471	6.22%	6.45	101.60	0.84
109 to 120	\$7,631,444	10.43%	729	9.63%	6.36	115.24	2.27
121 to 132	\$3,316,849	4.54%	256	3.38%	6.92	125.95	0.91
133 to 144	\$3,891,107	5.32%	292	3.86%	7.00	137.76	1.95
145 to 156	\$3,769,124	5.15%	272	3.59%	6.96	149.79	1.03
157 to 168	\$5,308,089	7.26%	349	4.61%	6.91	162.10	1.69
169 to 180	\$25,329,440	34.63%	1,728	22.82%	6.82	178.46	14.63
181 to 192	\$497,713	0.68%	19	0.25%	6.22	184.98	0.78
193 to 220	\$1,458,450	1.99%	34	0.45%	6.44	206.03	0.00
221 to 260	\$971,179	1.33%	22	0.29%	6.62	233.63	1.54
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$5,655,949	7.73%	512	6.76%	4.65	120.10	0.01
5.25% to 6.00%	\$4,953,230	6.77%	489	6.46%	5.72	143.45	10.47
6.01% to 7.75%	\$62,379,838	85.30%	6,568	86.74%	7.01	136.94	6.10
8.51% to 8.75%	\$145,042	0.20%	3	0.04%	8.75	223.40	0.00
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,866,089	6.65%	678	8.95%	6.92	117.40	3.63
4-Year	\$65,926,094	90.14%	6,736	88.96%	6.72	136.95	6.21
Graduate	\$480,847	0.66%	51	0.67%	6.70	126.91	2.98
Vocational/Proprietary	\$319,909	0.44%	41	0.54%	6.90	117.85	6.50
Other/Unknown	\$1,541,119	2.11%	66	0.87%	7.02	172.79	1.11
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3,214)	0.00%	30	0.40%	6.12	112.12	0.00
\$0 to \$499	\$54,129	0.07%	182	2.40%	6.73	9.22	0.48
\$500 to \$999	\$140,643	0.19%	188	2.48%	6.90	16.11	1.40
\$1,000 to \$1,999	\$793,682	1.09%	519	6.85%	6.85	32.23	2.60
\$2,000 to \$2,999	\$1,370,114	1.87%	548	7.24%	6.82	48.49	3.39
\$3,000 to \$3,999	\$1,955,991	2.67%	560	7.40%	6.92	65.25	3.96
\$4,000 to \$5,999	\$4,993,152	6.83%	1,002	13.23%	6.80	99.78	5.08
\$6,000 to \$7,999	\$5,955,136	8.14%	853	11.27%	6.79	112.59	5.29
\$8,000 to \$9,999	\$7,478,236	10.23%	828	10.94%	6.68	123.06	4.89
\$10,000 to \$14,999	\$16,558,742	22.64%	1,355	17.89%	6.71	136.76	6.24
\$15,000 to \$19,999	\$13,085,412	17.89%	757	10.00%	6.69	148.34	7.01
\$20,000 to \$24,999	\$8,252,280	11.28%	371	4.90%	6.76	156.92	6.03
\$25,000 to \$29,999	\$5,983,766	8.18%	219	2.89%	6.74	164.05	7.21
\$30,000 to \$34,999	\$2,340,137	3.20%	73	0.96%	6.88	168.63	9.55
\$35,000 to \$39,999	\$1,156,910	1.58%	31	0.41%	6.88	165.68	4.35
\$40,000 to \$49,999	\$1,405,409	1.92%	32	0.42%	6.88	181.08	4.45
\$50,000 to \$59,999	\$600,186	0.82%	11	0.15%	6.20	192.33	2.51
\$60,000 to \$69,999	\$433,796	0.59%	7	0.09%	6.39	200.66	2.44
\$70,000 to \$79,999	\$213,572	0.29%	3	0.04%	7.49	216.24	0.00
\$90,000 to \$99,999	\$94,781	0.13%	1	0.01%	6.99	224.00	0.00
\$100,000 to \$149,999	\$271,199	0.37%	2	0.03%	6.86	223.53	0.00
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3,204)	0.00%	28	0.37%	6.14	112.46	0.00
\$0 to \$499	\$17,121	0.02%	65	0.86%	6.87	12.44	0.53
\$500 to \$999	\$56,506	0.08%	87	1.15%	6.92	14.05	1.64
\$1,000 to \$1,999	\$291,980	0.40%	222	2.93%	6.82	31.41	1.91
\$2,000 to \$2,999	\$490,686	0.67%	227	3.00%	6.83	48.94	3.84
\$3,000 to \$3,999	\$795,252	1.09%	296	3.91%	6.93	60.92	4.28
\$4,000 to \$5,999	\$1,994,573	2.73%	507	6.70%	6.80	86.22	4.20
\$6,000 to \$7,999	\$2,297,876	3.14%	450	5.94%	6.85	97.02	4.74
\$8,000 to \$9,999	\$2,945,696	4.03%	452	5.97%	6.72	116.17	7.07
\$10,000 to \$14,999	\$6,688,520	9.15%	885	11.69%	6.80	118.70	7.66
\$15,000 to \$19,999	\$7,697,241	10.52%	822	10.86%	6.72	127.44	7.90
\$20,000 to \$24,999	\$6,356,631	8.69%	609	8.04%	6.79	132.73	6.75
\$25,000 to \$29,999	\$6,371,600	8.71%	537	7.09%	6.67	138.47	7.78
\$30,000 to \$34,999	\$4,832,047	6.61%	403	5.32%	6.69	141.55	6.40
\$35,000 to \$39,999	\$4,453,245	6.09%	382	5.04%	6.79	143.59	7.50
\$40,000 to \$49,999	\$6,955,980	9.51%	524	6.92%	6.74	140.97	3.62
\$50,000 to \$59,999	\$6,465,901	8.84%	415	5.48%	6.62	151.18	4.88
\$60,000 to \$69,999	\$4,739,194	6.48%	243	3.21%	6.80	157.33	5.93
\$70,000 to \$79,999	\$3,046,117	4.17%	167	2.21%	6.58	155.99	2.71
\$80,000 to \$89,999	\$1,439,929	1.97%	70	0.92%	6.78	159.62	7.36
\$90,000 to \$99,999	\$1,439,460	1.97%	58	0.77%	6.70	172.63	3.82
\$100,000 to \$149,999	\$3,088,663	4.22%	107	1.41%	6.82	174.21	1.87
\$150,000 or more	\$673,046	0.92%	16	0.21%	7.07	186.66	3.59
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$16,527	0.02%	2	0.03%	6.99	70.68	0.00
ALASKA	\$36,321	0.05%	6	0.08%	6.95	74.67	0.00
ARIZONA	\$167,901	0.23%	18	0.24%	6.75	151.08	2.71
ARKANSAS	\$9,051	0.01%	2	0.03%	6.84	48.98	0.00
CALIFORNIA	\$1,062,569	1.45%	78	1.03%	6.28	128.83	1.59
COLORADO	\$300,578	0.41%	35	0.46%	6.63	112.86	0.73
CONNECTICUT	\$958,484	1.31%	97	1.28%	6.55	118.97	3.43
DELAWARE	\$41,320	0.06%	2	0.03%	6.99	130.82	35.47
DISTRICT OF COLUMBIA	\$240,557	0.33%	24	0.32%	6.91	132.65	0.00
FLORIDA	\$745,458	1.02%	68	0.90%	6.45	147.54	0.99
GEORGIA	\$380,031	0.52%	30	0.40%	6.93	145.94	0.17
HAWAII	\$63,042	0.09%	3	0.04%	6.95	127.01	0.00
IDAHO	\$24,916	0.03%	5	0.07%	6.87	61.27	0.00
ILLINOIS	\$131,609	0.18%	14	0.18%	7.01	84.49	1.69
INDIANA	\$29,189	0.04%	5	0.07%	6.95	95.80	0.00
IOWA	\$48,738	0.07%	6	0.08%	7.02	107.13	3.93
KANSAS	\$26,991	0.04%	3	0.04%	5.31	86.99	0.00
KENTUCKY	\$48,142	0.07%	9	0.12%	7.31	94.99	3.18
LOUISIANA	\$113,514	0.16%	10	0.13%	5.54	113.73	0.00
MAINE	\$55,724,238	76.19%	5,901	77.93%	6.79	139.51	7.01
MARYLAND	\$403,438	0.55%	29	0.38%	6.95	133.88	3.85
MASSACHUSETTS	\$4,168,903	5.70%	372	4.91%	6.65	129.47	1.54
MICHIGAN	\$163,838	0.22%	18	0.24%	5.51	122.24	0.00
MINNESOTA	\$150,314	0.21%	22	0.29%	6.77	98.44	2.64
MISSOURI	\$73,390	0.10%	7	0.09%	4.92	120.81	0.00
MONTANA	\$76,347	0.10%	9	0.12%	6.02	86.91	0.00
NEVADA	\$39,928	0.05%	5	0.07%	6.68	127.25	0.77
NEW HAMPSHIRE	\$2,745,622	3.75%	270	3.57%	6.78	131.51	4.57
NEW JERSEY	\$413,607	0.57%	36	0.48%	6.27	111.39	2.54
NEW MEXICO	\$137,986	0.19%	12	0.16%	6.65	99.05	0.00
NEW YORK	\$1,204,363	1.65%	115	1.52%	6.54	121.10	0.65
NORTH CAROLINA	\$362,318	0.50%	32	0.42%	6.63	137.39	6.04
OHIO	\$157,110	0.21%	17	0.22%	7.16	96.91	0.00
OKLAHOMA	\$44,450	0.06%	3	0.04%	6.99	160.98	7.19
OREGON	\$109,025	0.15%	14	0.18%	5.45	132.93	0.00
PENNSYLVANIA	\$557,987	0.76%	53	0.70%	6.61	133.73	3.10
RHODE ISLAND	\$316,141	0.43%	31	0.41%	6.42	139.82	6.65
SOUTH CAROLINA	\$175,260	0.24%	32	0.42%	6.66	92.72	0.00
TENNESSEE	\$100,056	0.14%	10	0.13%	7.10	93.64	0.00
TEXAS	\$432,846	0.59%	42	0.55%	6.81	120.75	5.30
UTAH	\$70,602	0.10%	4	0.05%	4.61	148.21	0.00
VERMONT	\$272,489	0.37%	37	0.49%	6.57	86.70	0.01
VIRGINIA	\$307,252	0.42%	39	0.52%	6.15	108.75	4.14

WASHINGTON	\$171,529	0.23%	17	0.22%	6.97	128.64	1.01
WEST VIRGINIA	\$2,586	0.00%	1	0.01%	6.49	29.00	0.00
WISCONSIN	\$109,043	0.15%	13	0.17%	5.84	99.05	0.00
WYOMING	\$38,425	0.05%	3	0.04%	6.99	97.63	0.00
ARMED FORCES PACIFIC	\$52,431	0.07%	1	0.01%	6.99	210.00	0.00
FOREIGN COUNTRY	\$107,598	0.15%	10	0.13%	6.01	95.70	0.64
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

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)	\$2,845,577	3.89%	260	3.43%	4.46	132.29	0.02
Bond Rate 6.99%	\$21,388,188	29.25%	2,419	31.95%	6.86	108.87	0.99
Bond Rate 6.99% No BB Available	\$3,014,353	4.12%	435	5.74%	6.99	117.10	1.13
Fixed Rate 0%	(\$266)	0.00%	3	0.04%	0.00	0.00	0.00
Fixed Rate 4.74% to 4.99%	\$2,810,639	3.84%	247	3.26%	4.83	107.75	0.00
Fixed Rate 5% to 5.99%	\$4,663,550	6.38%	443	5.85%	5.70	144.61	10.76
Fixed Rate 6% to 6.99%	\$15,407,664	21.07%	1,399	18.48%	6.50	167.32	12.34
Fixed Rate 7% to 7.99%	\$22,859,314	31.26%	2,363	31.21%	7.48	145.19	7.32
Fixed Rate 8% to 8.75%	\$145,042	0.20%	3	0.04%	8.75	223.40	0.00
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$22,241,626	30.41%	1,936	25.57%	6.82	168.25	19.44
0 to 12 months	\$9,259,739	12.66%	810	10.70%	6.49	155.78	0.00
13 to 24 months	\$4,542,162	6.21%	443	5.85%	6.62	140.69	0.00
25 to 36 months	\$3,783,225	5.17%	411	5.43%	6.85	135.23	0.00
37 to 48 months	\$3,516,643	4.81%	366	4.83%	6.87	127.32	0.00
49 to 60 months	\$2,702,577	3.70%	361	4.77%	7.00	108.01	0.00
61 to 72 months	\$2,904,122	3.97%	336	4.44%	7.25	115.94	0.00
73 to 84 months	\$3,641,776	4.98%	428	5.65%	6.77	108.46	0.00
85 to 96 months	\$4,398,010	6.01%	515	6.80%	6.94	108.94	0.00
More than 96 months	\$16,144,178	22.07%	1,966	25.96%	6.57	103.99	0.00
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,400,252	14.22%	1,229	16.23%	6.72	129.96	9.99
Below 600	\$1,212,629	1.66%	107	1.41%	6.99	128.37	2.11
600 to 620	\$566,324	0.77%	52	0.69%	6.80	155.87	4.58
621 to 640	\$881,038	1.20%	98	1.29%	6.88	115.04	1.89
641 to 660	\$4,902,134	6.70%	528	6.97%	6.88	143.24	11.03
661 to 680	\$18,182,699	24.86%	1,838	24.27%	6.84	139.47	6.15
681 to 700	\$14,088,469	19.26%	1,445	19.08%	6.82	137.06	4.23
701 to 720	\$7,460,148	10.20%	810	10.70%	6.81	134.11	4.45
721 to 740	\$7,540,957	10.31%	762	10.06%	6.64	135.10	4.36
741 to 760	\$4,360,048	5.96%	390	5.15%	6.32	139.40	3.37
761 to 780	\$2,409,627	3.29%	217	2.87%	6.31	135.15	3.53
781 to 800	\$822,349	1.12%	64	0.85%	5.96	129.11	2.23
801 to 820	\$307,385	0.42%	32	0.42%	6.41	129.54	16.64
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$4,666,194	6.38%	517	6.83%	5.77	120.03	0.43
Below 600	\$4,672	0.01%	2	0.03%	6.99	22.29	0.00
600 to 620	\$28,600	0.04%	2	0.03%	5.38	106.13	0.00
621 to 640	\$173,247	0.24%	20	0.26%	6.88	114.45	3.71
641 to 660	\$630,231	0.86%	60	0.79%	6.94	127.14	6.25
661 to 680	\$1,863,497	2.55%	168	2.22%	6.98	140.81	7.17
681 to 700	\$3,126,677	4.28%	353	4.66%	6.93	134.59	6.25
701 to 720	\$5,205,146	7.12%	542	7.16%	6.81	134.41	5.72
721 to 740	\$8,735,562	11.94%	832	10.99%	6.82	136.73	5.34
741 to 760	\$8,456,787	11.56%	882	11.65%	6.84	135.31	6.83
761 to 780	\$12,976,258	17.74%	1,314	17.35%	6.82	137.73	6.76
781 to 800	\$16,599,812	22.70%	1,717	22.68%	6.81	138.72	5.80
801 to 820	\$10,289,578	14.07%	1,125	14.86%	6.68	140.01	6.94
Over 820	\$377,798	0.52%	38	0.50%	6.65	130.75	8.84
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$733,810	1.00%	162	2.14%	6.67	65.26	0.57
Below 600	\$80,440	0.11%	5	0.07%	6.95	190.20	0.00
600 to 620	\$28,600	0.04%	2	0.03%	5.38	106.13	0.00
621 to 640	\$143,921	0.20%	15	0.20%	6.91	103.19	4.13
641 to 660	\$456,869	0.62%	47	0.62%	6.95	126.39	8.68
661 to 680	\$1,630,130	2.23%	145	1.91%	6.90	138.39	6.68
681 to 700	\$3,316,707	4.54%	383	5.06%	6.76	132.78	5.90
701 to 720	\$5,430,989	7.43%	550	7.26%	6.78	136.45	5.45
721 to 740	\$10,016,618	13.70%	957	12.64%	6.69	134.17	4.64
741 to 760	\$9,806,406	13.41%	995	13.14%	6.71	136.77	5.94
761 to 780	\$13,673,586	18.70%	1,388	18.33%	6.75	136.67	6.56
781 to 800	\$16,915,343	23.13%	1,735	22.91%	6.79	138.64	5.57
801 to 820	\$10,522,842	14.39%	1,150	15.19%	6.68	139.72	7.16
Over 820	\$377,798	0.52%	38	0.50%	6.65	130.75	8.84
Totals	\$73,134,059	100.00%	7,572	100.00%	6.74	136.25	5.91

2018 - 2019 School Year Loan Breakdown

By Loan Repayment Option

June 30, 2019

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	107	22.2%	1,289,489.00	21.7%
Interest Only	163	33.9%	1,976,035.00	33.3%
Deferment	211	43.9%	2,672,411.00	45.0%
Total	481		5,937,935.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	105	30.8%	1,502,781.00	33.2%
Interest Only	103	30.2%	1,404,564.00	31.0%
Deferment	133	39.0%	1,618,913.00	35.8%
Total	341		4,526,258.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	212	25.8%	2,792,270.00	26.7%
Interest Only	266	32.4%	3,380,599.00	32.3%
Deferment	344	41.8%	4,291,324.00	41.0%
Total	822		10,464,193.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	105	49.5%	1,502,781.00	53.8%
Repeat Borrowers	107	50.5%	1,289,489.00	46.2%
Total	212		2,792,270.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	103	38.7%	1,404,564.00	41.5%
Repeat Borrowers	163	61.3%	1,976,035.00	58.5%
Total	266		3,380,599.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	133	38.7%	1,618,913.00	37.7%
Repeat Borrowers	211	61.3%	2,672,411.00	62.3%
Total	344		4,291,324.00	

	07/31/18		08/31/18		09/30/18		10/31/18		11/30/18		12/31/18	
FIRSTMARK	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total
Loan Balance	\$	75,036,851	\$	76,126,300	\$	77,664,063	\$	76,806,028	\$	76,005,881	\$	75,000,679
Repayment	\$	63,552,452	\$	63,843,909	\$	65,916,140	\$	64,038,986	\$	64,850,084	\$	63,911,333
		84.7%		83.9%		84.9%		83.4%		85.3%		85.2%
Problem Loans:												
In Claim Status	\$	56,057	\$	120,710	\$	72,070	\$	75,832	\$	159,942	\$	249,033
Uninsured	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
Bankruptcy	\$	13,340	\$	23,182	\$	42,138	\$	41,966	\$	16,867	\$	33,103
Forbearance	\$	245,969	\$	160,426	\$	195,375	\$	128,428	\$	61,526	\$	95,875
Delinquent Loans												
31-60 days	\$	867,899	\$	689,985	\$	559,078	\$	471,300	\$	508,016	\$	391,142
61-90 days	\$	313,030	\$	409,131	\$	493,051	\$	266,408	\$	280,186	\$	342,887
> 90 days	\$	589,975	\$	568,842	\$	620,487	\$	714,183	\$	429,934	\$	340,571
Subtotal Delinquent Loans	\$	1,770,905	\$	1,667,959	\$	1,672,616	\$	1,451,890	\$	1,218,136	\$	1,074,601
% of Repayment		2.787%		2.613%		2.537%		2.267%		1.878%		1.681%
Total Problem Loans	\$	2,086,271	\$	1,972,276	\$	1,982,199	\$	1,698,116	\$	1,456,471	\$	1,452,611
		2.78%		2.59%		2.55%		2.21%		1.92%		1.94%
% of Repayment		3.283%		3.089%		3.007%		2.652%		2.246%		2.273%

	01/31/19		02/28/19		03/31/19		04/30/19		05/31/19		06/30/19							
FIRSTMARK																		
Loan Balance	\$	<u>77,749,999</u>		\$	<u>77,569,003</u>		\$	<u>76,163,447</u>		\$	<u>74,945,762</u>		\$	<u>74,022,816</u>		\$	<u>73,134,059</u>	
Repayment	\$	<u>64,203,824</u>	82.6%	\$	<u>64,435,159</u>	83.1%	\$	<u>63,112,058</u>	82.9%	\$	<u>61,571,266</u>	82.2%	\$	<u>60,903,834</u>	82.3%	\$	<u>60,354,826</u>	82.5%
Problem Loans:																		
In Claim Status	\$	45,111		\$	14,401		\$	-		\$	950		\$	17,847				
Uninsured																		
Bankruptcy	\$	13,340		\$	13,340		\$	13,340		\$	69,380		\$	72,963		\$	82,137	
Forbearance	\$	93,458		\$	123,460		\$	128,935		\$	176,025		\$	148,666		\$	135,146	
Delinquent Loans																		
31-60 days	\$	1,117,016		\$	334,372		\$	276,257		\$	532,718		\$	319,650		\$	629,218	
61-90 days	\$	175,760		\$	461,591		\$	135,324		\$	101,939		\$	191,580		\$	203,113	
> 90 days	\$	<u>291,678</u>		\$	<u>256,650</u>		\$	<u>499,103</u>		\$	<u>535,474</u>		\$	<u>433,558</u>		\$	<u>225,552</u>	
Subtotal Delinquent Loans	\$	<u>1,584,454</u>		\$	<u>1,052,613</u>		\$	<u>910,684</u>		\$	<u>1,170,132</u>		\$	<u>944,789</u>		\$	<u>1,057,883</u>	
% of Repayment			2.468%			1.634%			1.443%			1.900%			1.551%		1.753%	
Total Problem Loans	\$	1,736,363	2.23%	\$	1,203,814	1.55%	\$	1,052,959	1.38%	\$	1,416,487	1.89%	\$	1,184,265	1.60%	\$	1,275,166	1.74%
% of Repayment			2.704%			1.868%			1.668%			2.301%			1.944%		2.113%	

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

6/30/2019		1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Total	Number															
Origination	Dollar	\$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
Default Year																
1998	Defaulted	\$0	\$0	\$21,964	\$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%
	Claims/Recov	\$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%
	Net Defaults	\$0	\$0	\$21,964	\$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%
1999	Defaulted	\$4,939	\$2,121	\$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%
	Claims/Recov	\$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%
	Net Defaults	\$4,939	\$2,121	\$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%
2000	Defaulted	\$59,907	\$33,018	\$33,653	\$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%
	Claims/Recov	\$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%
	Net Defaults	\$59,907	\$33,018	\$33,653	\$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%
2001	Defaulted	\$7,492	\$16,964	\$20,922	\$25,218	\$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%
	Claims/Recov	\$6,273	\$3,013	\$4,561	\$859	\$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%
	Net Defaults	\$1,219	\$13,951	\$16,361	\$24,359	\$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%
2002	Defaulted	\$22,859	\$86,935	\$59,211	\$39,333	\$7,279	\$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%
	Claims/Recov	\$8,952	\$7,896	\$18,467	\$7,226	\$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%
	Net Defaults	\$13,907	\$79,039	\$40,744	\$32,107	\$7,279	\$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%
2003	Defaulted	\$9,605	\$4,844	\$11,857	\$3,597	\$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%
	Claims/Recov	\$11,450	\$19,447	\$43,245	\$11,042	\$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%
	Net Defaults	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$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%
2004	Defaulted	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$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%
	Claims/Recov	\$17,060	\$26,627	\$7,907	\$8,199	\$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%
	Net Defaults	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$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%
2005	Defaulted	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$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%
	Claims/Recov	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$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%
	Net Defaults	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$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%
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
	%	0.00%	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%
	Claims/Recov	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$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%
	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
	%	-0.20%	-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%
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
	%	0.52%	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%
	Claims/Recov	\$3,722	\$16,299	\$30,243	\$37,791	\$1,375	\$2,180	\$2,550	\$1,528	\$1,154	\$225	\$0	\$0	\$0	\$0	\$0
	%	0.10%	0.24%	0.32%	0.40%	0.02%	0.04%	0.05%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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
	%	0.42%	-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%
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
	%	0.00%	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%
	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
	%	0.05%	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%
	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
	%	-0.05%	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%
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
	%	0.00%	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%
	Claims/Recov	\$1,875	\$1,312	\$5,828	\$24,675	\$4,039	\$3,543	\$5,318	\$4,991	\$23,478	\$1,601	\$4,793	\$1,215	\$150	\$0	\$0
	%	0.05%	0.02%	0.06%	0.26%	0.06%	0.06%	0.10%	0.07%	0.19%	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%

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

6/30/2019	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Net Defaults \$\$\$	\$-1,875	\$-1,312	\$6,201	\$-11,786	\$825	\$20,005	\$32,447	\$49,868	\$110,194	\$91,006	\$105,319	\$37,395	\$40,552	\$6,562	\$0
%	-0.05%	-0.02%	0.06%	-0.12%	0.01%	0.34%	0.63%	0.69%	0.88%	0.51%	0.44%	0.12%	0.12%	0.03%	0.00%
2010 Defaulted \$\$\$	\$0	\$14,393	\$12,643	\$15,961	\$37,184	\$15,815	\$45,339	\$53,113	\$172,456	\$254,948	\$313,173	\$233,475	\$86,393	\$11,090	\$0
%	0.00%	0.21%	0.13%	0.17%	0.58%	0.27%	0.89%	0.74%	1.38%	1.42%	1.32%	0.73%	0.25%	0.05%	0.00%
Claims/Recov \$\$\$	\$2,242	\$4,374	\$7,362	\$17,501	\$13,703	\$8,912	\$6,108	\$7,489	\$29,597	\$22,151	\$5,808	\$10,921	\$7,079	\$278	\$0
%	0.06%	0.06%	0.08%	0.18%	0.21%	0.15%	0.12%	0.10%	0.24%	0.12%	0.02%	0.03%	0.02%	0.00%	0.00%
Net Defaults \$\$\$	\$-2,242	\$10,019	\$5,282	\$-1,540	\$23,481	\$6,904	\$39,232	\$45,624	\$142,859	\$232,798	\$307,365	\$222,553	\$79,314	\$10,812	\$0
%	-0.06%	0.14%	0.06%	-0.02%	0.36%	0.12%	0.77%	0.63%	1.14%	1.30%	1.29%	0.70%	0.23%	0.05%	0.00%
2011 Defaulted \$\$\$	\$0	\$0	\$4,516	\$13,984	\$14,507	\$3,982	\$10,207	\$60,350	\$133,176	\$145,203	\$264,932	\$267,932	\$93,866	\$11,098	\$0
%	0.00%	0.00%	0.05%	0.15%	0.22%	0.07%	0.20%	0.84%	1.06%	0.81%	1.11%	0.84%	0.28%	0.05%	0.00%
Claims/Recov \$\$\$	\$3,526	\$11,242	\$6,285	\$13,070	\$12,699	\$2,945	\$8,214	\$10,646	\$61,289	\$22,587	\$45,894	\$28,207	\$5,009	\$0	\$0
%	0.09%	0.16%	0.07%	0.14%	0.20%	0.05%	0.16%	0.15%	0.49%	0.13%	0.19%	0.09%	0.01%	0.00%	0.00%
Net Defaults \$\$\$	\$-3,526	\$-11,242	\$-1,769	\$914	\$1,808	\$1,037	\$1,992	\$49,704	\$71,887	\$122,616	\$219,039	\$239,726	\$88,857	\$11,098	\$0
%	-0.09%	-0.16%	-0.02%	0.01%	0.03%	0.02%	0.04%	0.69%	0.57%	0.68%	0.92%	0.75%	0.26%	0.05%	0.00%
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
%	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%
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
%	0.05%	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%
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
%	-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%
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
%	0.00%	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%
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
%	0.29%	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%
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
%	-0.29%	-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%
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
%	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%
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
%	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%
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
%	-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%
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
%	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%
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
%	0.05%	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%
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
%	-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%
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
%	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%
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
%	0.07%	0.05%	0.01%	0.10%	0.04%	0.18%	0.07%	0.23%	0.18%	0.19%	0.14%	0.07%	0.11%	0.11%	0.03%
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
%	-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%
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
%	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%
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
%	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%
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
%	-0.09%	-0.11%	-0.04%	-0.27%	-0.06%	-0.33%	-0.17%	-0.40%	-0.28%	-0.38%	-0.08%	-0.23%	0.11%	0.00%	0.12%
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
%	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%
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
%	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%
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
%	-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%
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$507	\$87,645	\$1,110	\$0	\$6,429	\$47,414
%	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.00%	0.00%	0.37%	0.00%	0.00%	0.03%	0.37%
Claims/Recov \$\$\$	\$1,266	\$1,699	\$1,023	\$18,504	\$11,226	\$6,120	\$3,971	\$39,930	\$78,966	\$71,316	\$59,154	\$40,897	\$27,437	\$9,866	\$13,636
%	0.03%	0.02%	0.01%	0.19%	0.17%	0.10%	0.08%	0.55%	0.63%	0.40%	0.25%	0.13%	0.08%	0.04%	0.11%
Net Defaults \$\$\$	\$-1,266	\$-1,699	\$-1,023	\$-18,504	\$-10,546	\$9,983	\$-9,332	\$-39,930	\$-78,378	\$-70,810	\$28,491	\$-39,788	\$-27,437	\$-3,436	\$33,778
%	-0.03%	-0.02%	-0.01%	-0.19%	-0.16%	0.17%	-0.08%	-0.55%	-0.63%	-0.39%	0.12%	-0.12%	-0.08%	-0.02%	0.26%
Total Defaulted \$\$\$	\$ 147,856	\$ 223,536	\$ 284,825	\$ 382,981	\$ 186,869	\$ 164,119	\$ 207,810	\$ 500,597	\$ 967,046	\$ 1,183,453	\$ 1,691,809	\$ 1,833,265	\$ 1,222,596	\$ 572,755	\$ 288,781
%	3.89%	3.23%	2.98%	4.02%	2.89%	2.75%	4.06%	6.95%	7.73%	6.60%	7.12%	5.74%	3.59%	2.56%	2.22%
Claims/Recov \$\$\$	\$166,754	\$174,593	\$234,149	\$379,507	\$100,677	\$82,936	\$133,070	\$260,020	\$531,712	\$462,258	\$514,881	\$413,122	\$256,221	\$115,975	\$57,223
as % of Defaults	112.78%	78.11%	82.21%	99.09%	53.88%	50.53%	64.03%	51.94%	54.98%	39.06%	30.43%	22.53%	20.96%	20.25%	19.82%
as % of Originations	4.39%	2.52%	2.45%	3.98%	1.56%	1.39%	2.60%	3.61%	4.25%	2.58%	2.17%	1.29%	0.75%	0.52%	0.44%
Net Defaults \$\$\$	\$(18,898)	\$ 48,943	\$ 50,676	\$ 3,475	\$ 86,192	\$ 81,183	\$ 74,740								

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6/30/2019		2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total Origination	Number Dollar	\$10,481,450	\$8,044,838	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$5,859,914	\$281,540,450	\$266,817,778
Default Year												
1998	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	21,964
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	21,964
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
1999	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	7,060
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.02%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	7,060
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.02%
2000	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	126,578
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.35%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	126,578
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.35%
2001	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	70,596
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.17%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	14,706
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.03%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	55,890
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.13%
2002	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	215,617
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.46%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	42,541
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	173,076
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.37%
2003	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	29,903
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.05%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	85,184
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.16%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	(55,281)
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.10%
2004	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	59,696
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	59,793
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	(97)
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
2005	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	166,213
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.20%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	160,618
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.19%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	5,595
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.01%
2006	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	289,114
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.27%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	70,698
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.07%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	218,416
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.20%
2007	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	574,915
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.41%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	97,067
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.07%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	477,848
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.34%
2008	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	337,319
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.19%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	192,217
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
	Net Defaults	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	145,102
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.08%
2009	Defaulted	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	568,219
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.29%
	Claims/Recov	\$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	82,818
		%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.04%

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6/30/2019	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 485,401	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	
2010 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,265,983	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.60%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 143,524	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,122,460	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	
2011 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,023,752	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 231,612	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 792,140	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	
2012 Defaulted \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,245,913	
%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 237,663	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Net Defaults \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,008,250	
%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	
2013 Defaulted \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 904,558	
%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 245,256	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Net Defaults \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 659,302	
%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
2014 Defaulted \$\$\$	\$12,006	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,019,079	
%	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	
Claims/Recov \$\$\$	\$617	\$504	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 184,833	
%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	
Net Defaults \$\$\$	\$11,389	\$8,188	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 834,246	
%	0.11%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	
2015 Defaulted \$\$\$	\$37,714	\$7,922	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$ 593,516	
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	
Claims/Recov \$\$\$	\$0	\$168	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	
Net Defaults \$\$\$	\$37,714	\$7,754	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$ 418,849	
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	
2016 Defaulted \$\$\$	\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$ 718,933	
%	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
Claims/Recov \$\$\$	\$8,377	\$838	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 237,076	
%	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$ 481,857	
%	0.01%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	
2017 Defaulted \$\$\$	\$54,882	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$ 415,705	
%	0.52%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.16%	
Claims/Recov \$\$\$	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0	\$0	\$0	\$622,218	
%	0.18%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	
Net Defaults \$\$\$	\$35,515	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0	\$0	\$0	\$ (206,513)	
%	0.34%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%	0.00%	0.00%	-0.08%	
2018 Defaulted \$\$\$	\$18,385	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$0	\$ 408,262	
%	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.00%	0.15%	
Claims/Recov \$\$\$	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$0	\$679,588	
%	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	
Net Defaults \$\$\$	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$0	\$ (271,325)	
%	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	0.00%	-0.10%	
2019 Defaulted \$\$\$	\$18,154	\$24,696	\$7,902	\$12,765	\$2,507	\$12,849	\$0	\$0	\$0	\$239,385	
%	0.17%	0.31%	0.12%	0.17%	0.03%	0.18%	0.00%	0.00%	0.00%	0.09%	
Claims/Recov \$\$\$	\$3,552	\$1,392	\$14,111	\$990	\$2,363	\$340	\$0	\$0	\$0	\$407,757	
%	0.03%	0.02%	0.22%	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.14%	
Net Defaults \$\$\$	\$14,602	\$23,304	-\$6,209	\$11,775	\$145	\$12,509	\$0	\$0	\$0	\$ (168,371)	
%	0.14%	0.29%	-0.10%	0.16%	0.00%	0.17%	0.00%	0.00%	0.00%	-0.06%	
Total Defaulted \$\$\$	\$ 193,463	\$ 75,099	\$ 47,830	\$ 72,073	\$ 23,134	\$ 32,384	\$ -	\$ -	\$ -	\$ 10,302,281	
%	1.85%	0.93%	0.74%	0.98%	0.30%	0.45%	0.00%	0.00%	0.00%	3.66%	\$10,302,281
Claims/Recov \$\$\$	\$45,811	\$11,497	\$21,354	\$5,031	\$2,705	\$340	\$0	\$0	\$0	\$3,969,835	\$3,969,835
as % of Defaults	23.68%	15.31%	44.65%	6.98%	11.69%	1.05%	0.00%	0.00%	0.00%	38.53%	38.53%
as % of Originations	0.44%	0.14%	0.33%	0.07%	0.03%	0.00%	0.00%	0.00%	0.00%	1.41%	1.49%
Net Defaults \$\$\$	\$147,652	\$63,602	\$26,476	\$67,041	\$20,429	\$32,044	\$ -	\$ -	\$ -	\$ 6,332,446	\$6,332,446
%	1.41%	0.79%	0.41%	0.92%	0.26%	0.44%	0.00%	0.00%	0.00%	2.25%	2.37%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2018 - JUNE 30, 2019
THROUGH JUNE 30, 2019**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19	07/01/17-06/30/18 FAME Fiscal Year Through 06/30/18	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19	07/01/17-06/30/18 FAME Fiscal Year Through 06/30/18	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19	07/01/17-06/30/18 FAME Fiscal Year Through 06/30/18
Applications Received	2,003	1,755	2	4	2,005	1,759
Applications Approved	822	700	0	0	822	700
Applications Denied	688	636	2	3	690	639
Applications Cancelled	300	316	0	1	300	317
Applications in Process	193	103	0	0	193	103
Approval Rate	54%	52%	0%	0%	54%	52%
Number of Disbursements	1,520	1,276	0	0	1,520	1,276
Dollar Amount of Disbursements	\$ 11,474,828	\$ 9,078,335	\$ -	\$ -	\$ 11,474,828	\$ 9,078,335
Year to Date Plan	\$ 10,894,002	\$ 9,019,354	\$ -	\$ 144,560	\$ 10,894,002	\$ 9,163,914
Year to Date Variance	\$ 580,826	\$ 58,981	\$ -	\$ (144,560)	\$ 580,826	\$ (85,579)
Average Disbursed Amount	\$ 7,549	\$ 7,115	\$ -	\$ -	\$ 7,549	\$ 7,115

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2018- JUNE 30, 2019
THROUGH JUNE 30, 2019**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	44,425	1,384,498	-	-	44,425	1,384,498
MAINE MARITIME ACADEMY	5,060	1,114,550	-	-	5,060	1,114,550
HUSSON UNIVERSITY	33,370	651,555	-	-	33,370	651,555
UNIVERSITY OF NEW ENGLAND	11,046	643,551	-	-	11,046	643,551
SAINT JOSEPH'S COLLEGE	-	543,264	-	-	-	543,264
THOMAS COLLEGE	4,000	490,569	-	-	4,000	490,569
UNIVERSITY OF SOUTHERN MAINE	8,551	379,566	-	-	8,551	379,566
UNIVERSITY OF MAINE-FARMINGTON	-	183,812	-	-	-	183,812
BATES COLLEGE	8,000	100,500	-	-	8,000	100,500
UNITY COLLEGE	-	78,929	-	-	-	78,929
COLBY COLLEGE	-	78,280	-	-	-	78,280
BOWDOIN COLLEGE	-	67,407	-	-	-	67,407
UNIVERSITY OF MAINE-AUGUSTA	2,331	64,141	-	-	2,331	64,141
MAINE COLLEGE OF ART	-	59,643	-	-	-	59,643
SOUTHERN MAINE COMMUNITY COLLEGE	5,528	41,550	-	-	5,528	41,550
EASTERN MAINE COMMUNITY COLLEGE	-	28,520	-	-	-	28,520
COLLEGE OF THE ATLANTIC	5,883	25,885	-	-	5,883	25,885
UNIVERSITY OF MAINE-PRESQUE ISLE	2,000	23,042	-	-	2,000	23,042
MAINE COLLEGE OF HEALTH PROFESSIONS	-	22,400	-	-	-	22,400
UNIVERSITY OF MAINE - FORT KENT	8,000	21,788	-	-	8,000	21,788
THE LANDING SCHOOL	-	15,624	-	-	-	15,624
PURDUE UNIVERSITY GLOBAL	4,200	13,843	-	-	4,200	13,843
BEAL COLLEGE	-	9,000	-	-	-	9,000
UNIVERSITY OF MAINE-MACHIAS	-	8,952	-	-	-	8,952
NORTHERN MAINE COMMUNITY COLLEGE	-	7,750	-	-	-	7,750
CENTRAL MAINE COMMUNITY COLLEGE	-	7,000	-	-	-	7,000
KENNEBEC VALLEY COMMUNITY COLLEGE	-	6,278	-	-	-	6,278
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	184,248	5,402,931	-	-	184,248	5,402,931
TOTAL	326,642	11,474,828	-	-	326,642	11,474,828

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, 2019

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2019	\$5,859,914	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2018	\$10,004,711	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2017	\$8,180,031	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0.00	\$340	\$32,044	0.44%
2015	\$7,777,183	4	\$23,134	0.30%	\$0.00	0	\$0.00	\$2,705	\$20,429	0.26%
2014	\$7,320,330	5	\$72,073	0.98%	\$0.00	0	\$0.00	\$5,031	\$67,041	0.92%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0.00	\$21,354	\$26,476	0.41%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0.00	\$11,497	\$63,602	0.79%
2011	\$10,481,450	14	\$193,463	1.85%	\$0.00	0	\$0.00	\$45,811	\$147,652	1.41%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0.00	\$57,223	\$231,558	1.78%
2009	\$22,414,714	46	\$572,755	2.56%	\$0.00	0	\$0.00	\$115,975	\$456,781	2.04%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$256,221	\$966,374	2.84%
2007	\$31,957,353	140	\$1,833,265	5.74%	\$0.00	0	\$0.00	\$413,122	\$1,420,143	4.44%
2006	\$23,762,942	143	\$1,691,809	7.12%	\$0.00	0	\$0.00	\$514,881	\$1,176,928	4.95%
2005	\$17,929,934	123	\$1,183,453	6.60%	\$0.00	0	\$0.00	\$462,258	\$721,195	4.02%
2004	\$12,506,502	104	\$967,046	7.73%	\$0.00	0	\$0.00	\$531,712	\$435,334	3.48%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$260,020	\$240,578	3.34%
2002	\$5,122,925	29	\$207,810	4.06%	\$0.00	0	\$0.00	\$133,070	\$74,740	1.46%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$82,936	\$81,183	1.36%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$100,677	\$86,192	1.33%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$379,507	\$3,475	0.04%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$234,149	\$50,676	0.53%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$174,593	\$48,943	0.71%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$166,754	-\$18,898	-0.50%
TOTAL	\$281,540,450	956	\$10,302,281	3.66%	\$0.00	0	\$0.00	\$3,969,835	\$6,332,446	2.25%

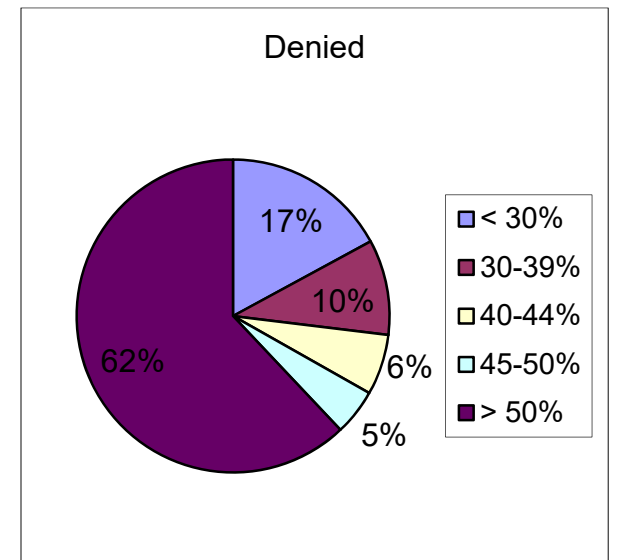
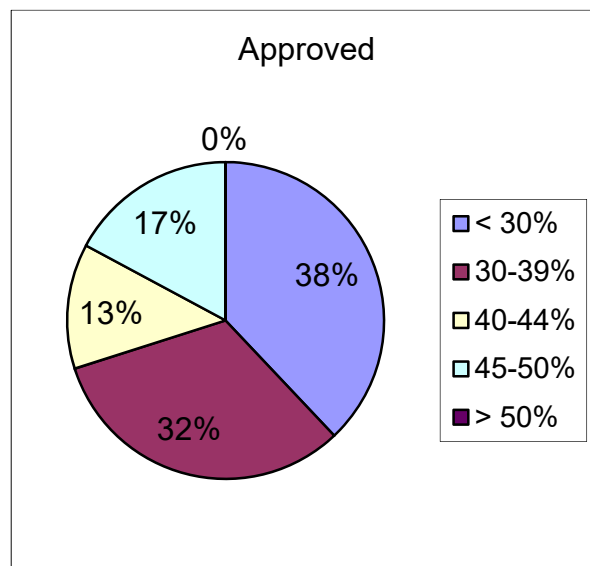
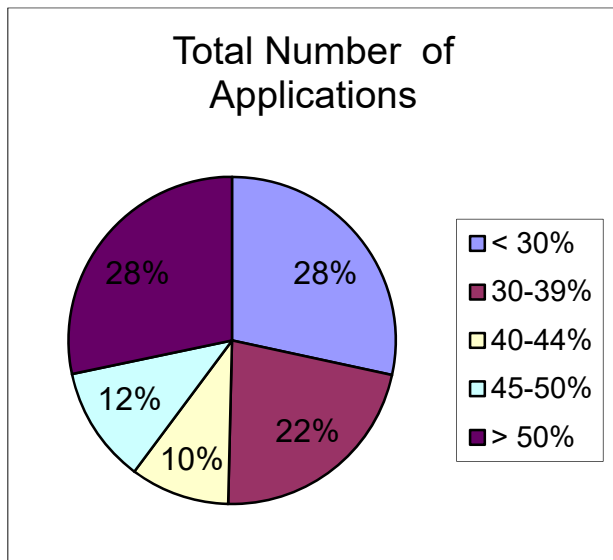
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2019

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	430	28%	312	38%	73%	118	17%	27%
30-39%	332	22%	264	32%	80%	68	10%	20%
40-44%	148	10%	105	13%	71%	43	6%	29%
45-50%	174	12%	141	17%	81%	33	5%	19%
> 50%	428	28%	-	0%	0%	428	62%	100%
	1,512	100%	822	100%	54%	690	100%	46%

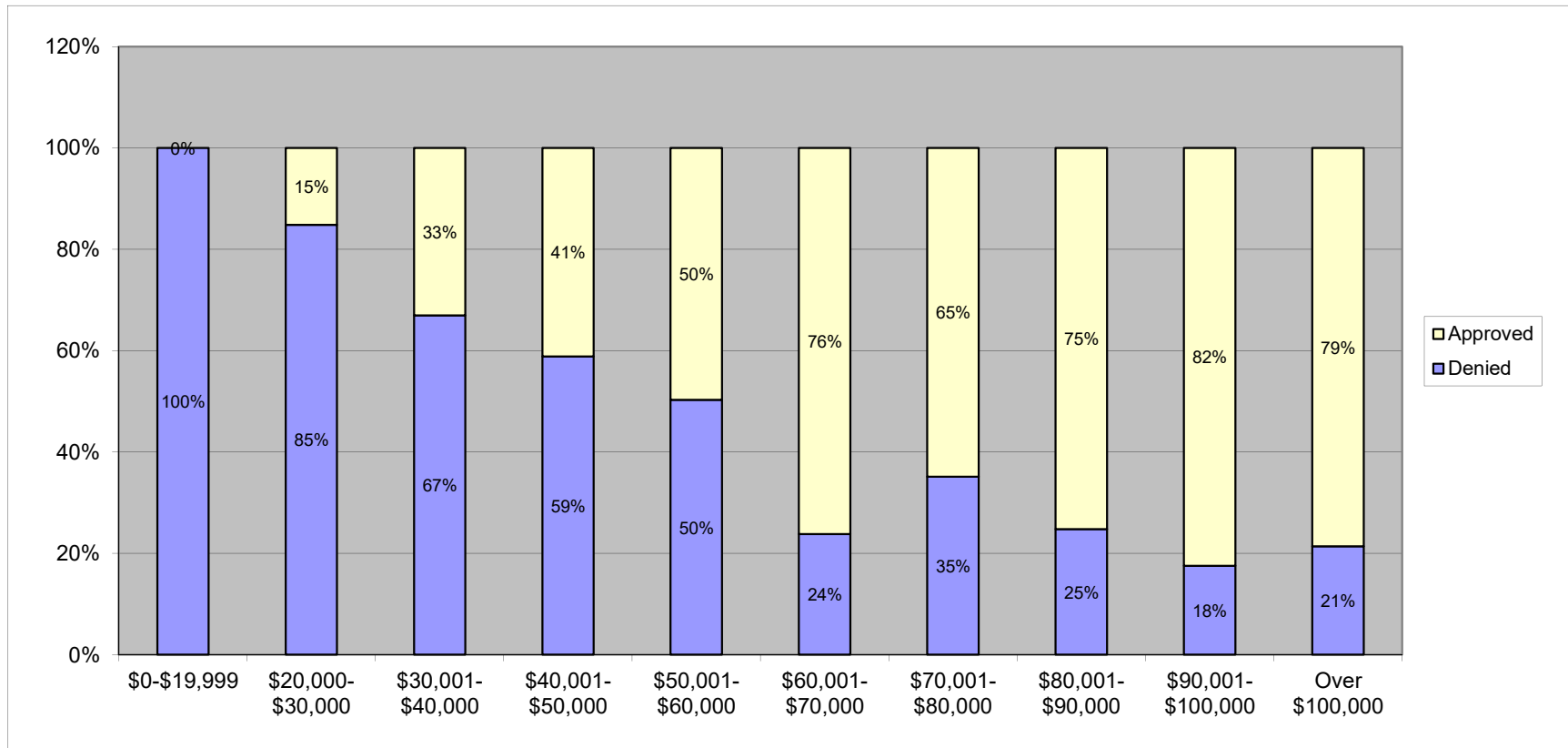


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2019

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	158	10%	-	0%	158	100%
\$20,000-\$30,000	125	8%	19	15%	106	85%
\$30,001-\$40,000	109	7%	36	33%	73	67%
\$40,001-\$50,000	119	8%	49	41%	70	59%
\$50,001-\$60,000	165	11%	82	50%	83	50%
\$60,001-\$70,000	105	7%	80	76%	25	24%
\$70,001-\$80,000	131	9%	85	65%	46	35%
\$80,001-\$90,000	105	7%	79	75%	26	25%
\$90,001-\$100,000	74	5%	61	82%	13	18%
Over \$100,000	421	28%	331	79%	90	21%
	1,512	100%	822	54%	690	46%

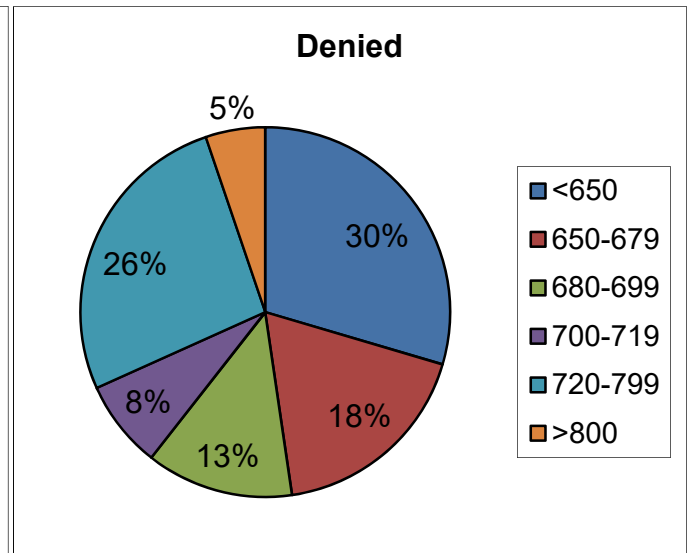
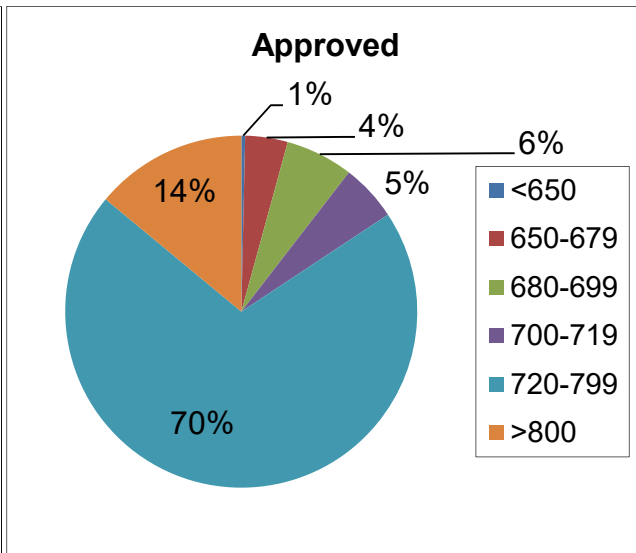
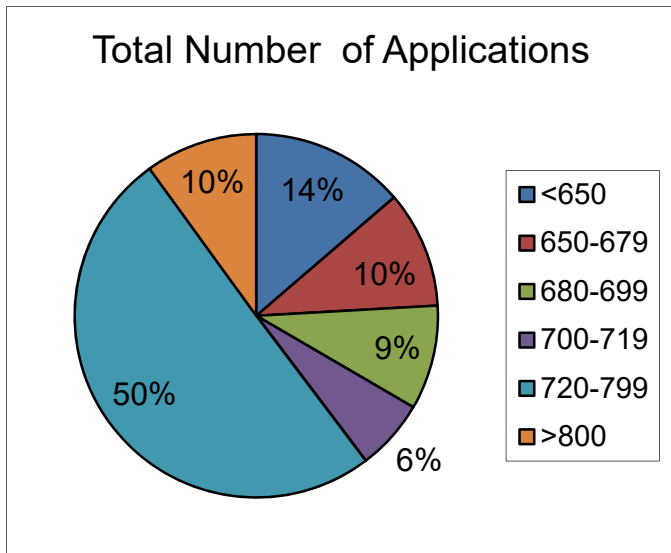


MAINE LOAN

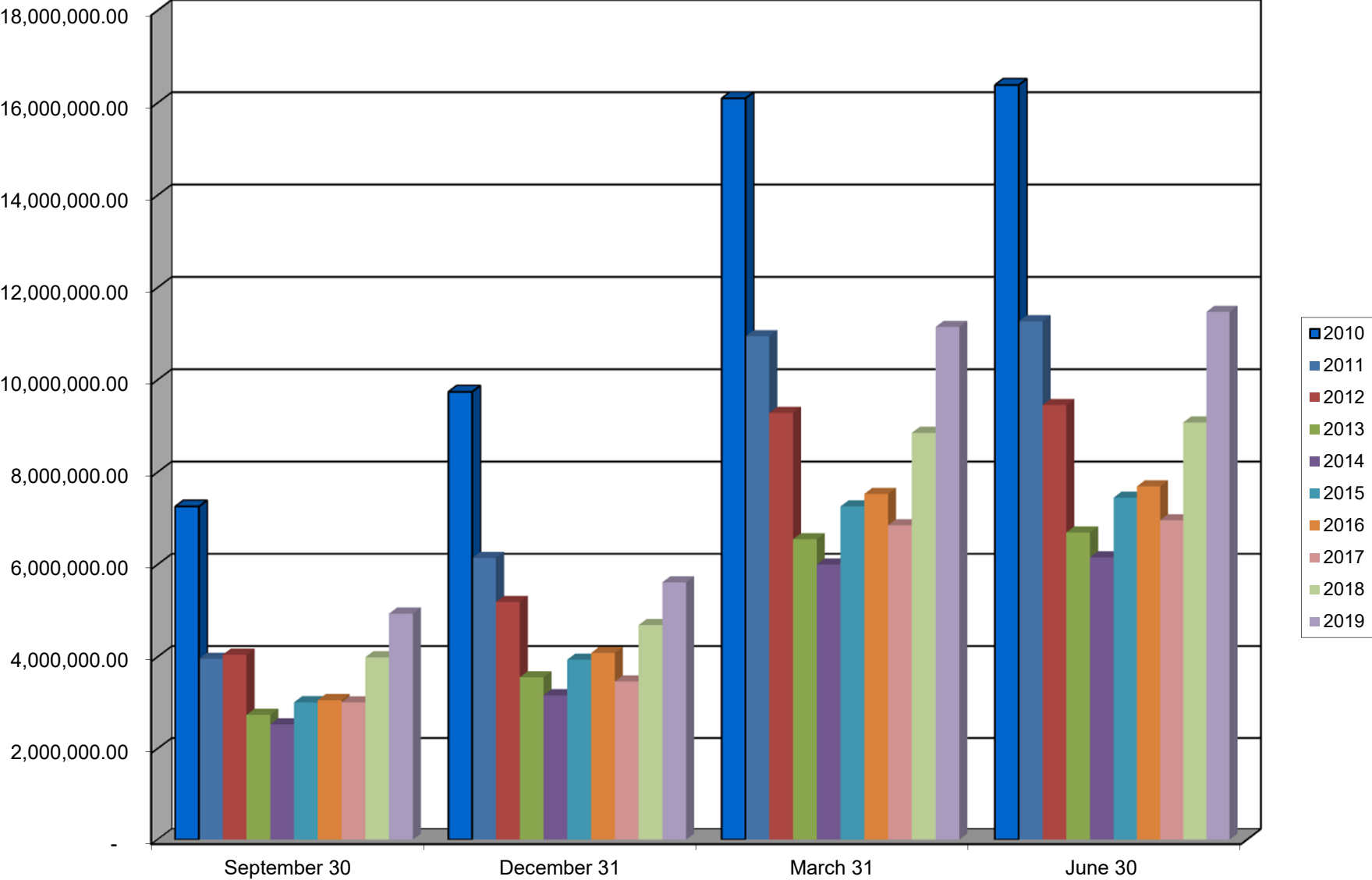
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2019

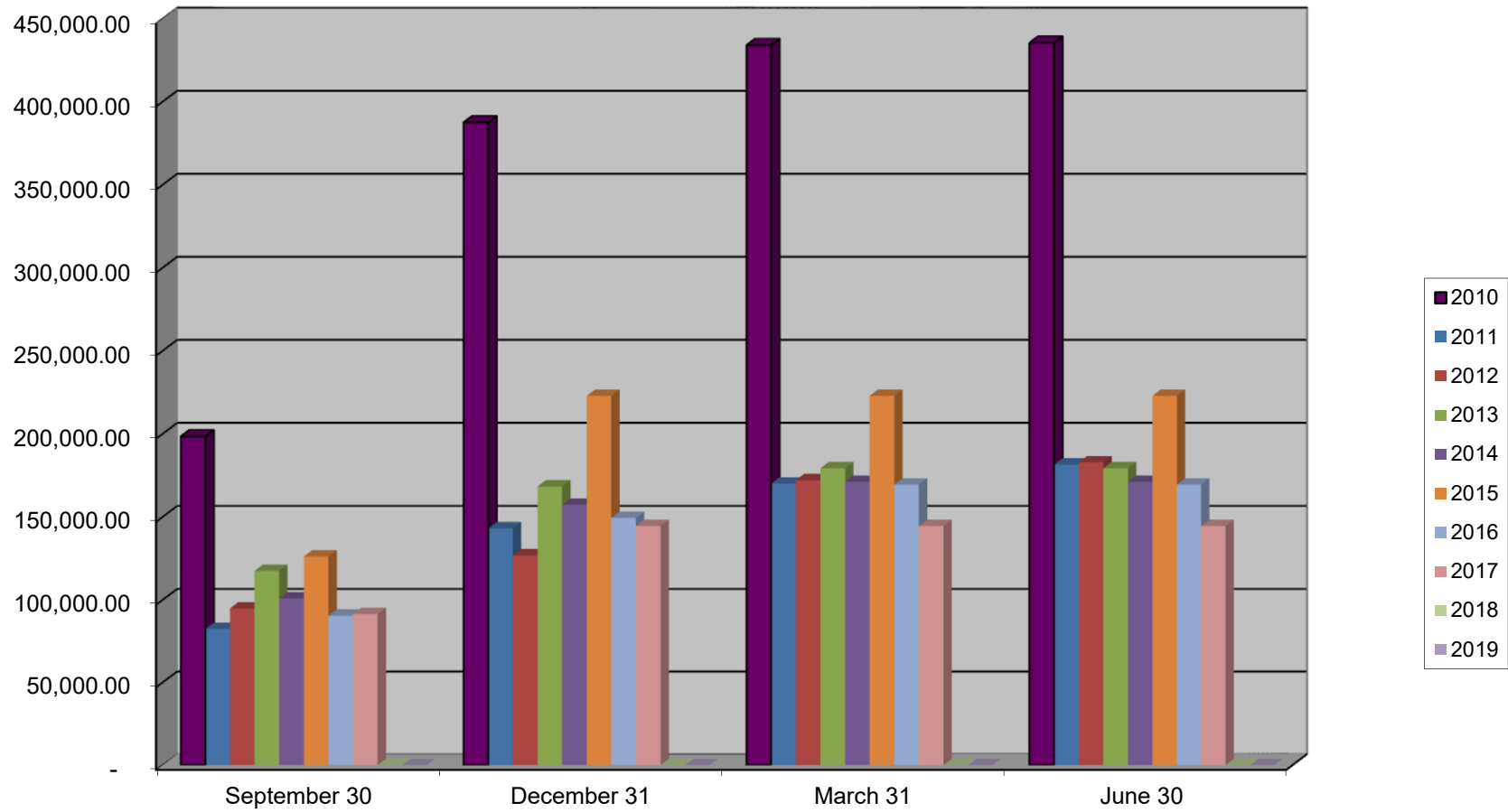
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	207	14%	3	1%	1%	204	30%	99%
650-679	157	10%	32	4%	20%	125	18%	80%
680-699	140	9%	51	6%	36%	89	13%	64%
700-719	96	6%	43	5%	45%	53	8%	55%
720-799	761	50%	578	70%	76%	183	26%	24%
>800	151	10%	115	14%	76%	36	5%	24%
	1,512	100%	822	100%	54%	690	100%	46%



Fiscal Year to Date Maine Loan Disbursements By Quarter



Fiscal Year to Date Maine Medical Loan Disbursements By Quarter



**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2018 - JUNE 30, 2019
THROUGH JUNE 30, 2019**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	530	\$8,373,628.12	\$15,799.30	8.27%
MED LOAN	15	\$381,338.56	\$25,422.57	4.34%
CONSOLIDATION	5	\$446,179.96	\$89,235.99	8.09%
TOTAL PORTFOLIO	550	\$9,201,146.64	\$16,729.36	8.10%

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	\$147,806.28	\$460,590.49	\$49,521.54	\$163,292.65	\$44,875.84	\$299,119.15	\$118,662.05	\$397,024.28
MED LOAN	\$126.00	\$6,685.32	\$24.00	\$1,273.36	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,254.00	\$6,559.50	\$346.00	\$1,965.50	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$149,186.28	\$473,835.31	\$49,891.54	\$166,531.51	\$44,875.84	\$299,119.15	\$118,662.05	\$397,024.28

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	26	\$407,027.56	\$15,654.91	6.81%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$3,968.18	\$3,968.18	6.41%
TOTAL KB&F PORTFOLIO	27	\$410,995.74	\$15,222.06	6.81%

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	\$84,746.84	\$175,868.84	\$33,248.95	\$63,632.33	\$15,000.00	\$15,000.00	\$21,897.45	\$50,821.66
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$525.00	\$2,550.00	\$175.00	\$1,025.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$85,271.84	\$178,418.84	\$33,423.95	\$64,657.33	\$15,000.00	\$15,000.00	\$21,897.45	\$50,821.66

**Fees include regular prmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2018 - JUNE 30, 2019
THROUGH JUNE 30, 2019**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED	# OF ACCOUNTS ASSIGNED	OUTSTANDING PRINCIPAL & INTEREST
MAINE LOAN	0	\$ -	0	\$ -	19	\$ 629,241.83
MED LOAN	0	\$ -	0	\$ -	-	\$ -
CONSOLIDATION	0	\$ -	0	\$ -	1	\$ 230,205.02
TOTAL GENFUND	0	\$ -	0	\$ -	20	\$ 859,446.85

FINANCE AUTHORITY OF MAINE MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$7,286.12	\$29,555.47	\$0.00	\$87,313.05	\$26,664.30	\$113,617.87
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL GENFUND	\$7,286.12	\$29,555.47	\$0.00	\$87,313.05	\$26,664.30	\$113,617.87

*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.

TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL IN 2018/2019

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	7	\$78,302.83	40	\$426,087.34	0	\$0.00	4	\$29,310.34
MED LOAN	0	\$0.00	7	\$82,286.28	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL RAB PORTFOLIO	7	\$78,302.83	47	\$508,373.62	0	\$0.00	4	\$29,310.34

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	485	\$7,337,358.73	\$15,128.57	8.35%
MED LOAN	15	\$381,338.56	\$25,422.57	4.34%
CONSOLIDATION	3	\$212,006.76	\$70,668.92	8.90%
TOTAL RAB PORTFOLIO	503	\$7,930,704.05	\$15,766.81	8.17%

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	\$55,773.32	\$255,166.18	\$16,272.59	\$99,660.32	\$29,875.84	\$196,806.10	\$70,100.30	\$232,584.75
MED LOAN	\$126.00	\$6,685.32	\$24.00	\$1,273.36	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$729.00	\$4,009.50	\$171.00	\$940.50	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL RAB PORTFOLIO	\$56,628.32	\$265,861.00	\$16,467.59	\$101,874.18	\$29,875.84	\$196,806.10	\$70,100.30	\$232,584.75

**Fees include regular pmts & settled