

To: Bond Review Participants
From: Bruce Wagner, CEO *B.W.*
Date: February 15, 2019
Re: December 31, 2018 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 December 31, 2018 for your review:

- December 31, 2018 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- December 31, 2018 Asset Coverage Ratio
- December 31, 2018 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- December 31, 2018 Loan Characteristics Report December 31, 2018 Delinquency Analysis
- December 31, 2018 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- December 31, 2018 Cumulative Default Schedule – Static Pool (by year of origination)
- December 31, 2018 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)
December 31, 2018

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 14,917,477.06	\$ 14,065,268.11	\$ 852,208.95
Accounts Receivable	\$ 19.73	\$ -	\$ 19.73
Interest on Ed Loans Rec	\$ 1,539,249.25	\$ 1,539,249.25	\$ -
Notes Receivable	\$ 75,000,679.02	\$ 75,000,679.02	\$ -
Less: Reserve fo Losses on Notes	\$ (2,225,982.19)	\$ (2,225,982.19)	\$ -
Prepaid Expense	\$ 23,822.60	\$ 23,822.60	\$ -
Prepaid Paid Bond Insurance	\$ 397,315.93	\$ 397,315.93	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 89,652,581.40	\$ 88,800,352.72	\$ 852,228.68
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 85.59	\$ -	\$ 85.59
Accrued Liabilities	\$ 80,087.57	\$ 103.66	\$ 79,983.91
Accrued Interest Bonds Payable	\$ 348,448.54	\$ 348,448.54	\$ -
Accred Arbitrage-Purpose	\$ 2,865,251.55	\$ 2,865,251.55	\$ -
Bonds Payable	\$ 83,395,000.00	\$ 83,395,000.00	\$ -
Discount on Bonds	\$ (34,041.33)	\$ (34,041.33)	\$ -
Deferred Loss on Refunding (Net)	\$ (664,905.77)	\$ (664,905.77)	\$ -
Total Liabilities	\$ 85,989,926.15	\$ 85,909,856.65	\$ 80,069.50
Fund Balance			
Retained Fund Balance	\$ 3,662,655.25	\$ 2,870,496.07	\$ 772,159.18
Total Fund Balance	\$ 3,662,655.25	\$ 2,870,496.07	\$ 772,159.18
Total Liabilities and Fund Balance	\$ 89,652,581.40	\$ 88,780,352.72	\$ 852,228.68

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 12/31/2018	Budget Month 12/31/2018	Variance Month	YTD Actual 12/31/2018	YTD Budget 12/31/2018	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 476,106.49	\$ 460,232.40	\$ 15,874.09	\$ 2,852,216.69	\$ 2,793,869.03	\$ 58,347.66	\$ 5,520,641.74
Investment Income	\$ 37,412.41	\$ 15,825.00	\$ 21,587.41	\$ 184,721.08	\$ 97,906.00	\$ 86,815.08	\$ 194,382.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 965.16	\$ -	\$ 965.16	\$ -
Other Income	\$ 2,143.27	\$ 3,125.00	\$ (981.73)	\$ 16,397.24	\$ 18,750.00	\$ (2,352.76)	\$ 37,500.00
Total Revenue	\$ 515,662.17	\$ 479,182.40	\$ 36,479.77	\$ 3,054,300.17	\$ 2,910,525.03	\$ 143,775.14	\$ 5,752,523.74
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 6,305.75	\$ 47,142.49	\$ 40,836.74	\$ 244,101.44	\$ 293,697.47	\$ 49,596.03	\$ 580,163.25
Marketing	\$ 218.91	\$ 4,026.12	\$ 3,807.21	\$ 22,083.32	\$ 24,156.72	\$ 2,073.40	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 51.09	\$ 30.18	\$ (20.91)	\$ 217.87	\$ 1,026.97	\$ 809.10	\$ 1,160.52
Loan Servicing	\$ 19,706.90	\$ 28,406.71	\$ 8,699.81	\$ 125,475.37	\$ 165,237.82	\$ 39,762.45	\$ 355,179.05
Depreciation	\$ 2,356.95	\$ 3,027.18	\$ 670.23	\$ 14,302.68	\$ 16,218.88	\$ 1,916.20	\$ 34,382.00
Travel & Meals	\$ 175.79	\$ 277.42	\$ 101.63	\$ 1,739.20	\$ 2,854.12	\$ 1,114.92	\$ 5,198.10
Professional Fees	\$ 2,636.84	\$ 8,002.39	\$ 5,365.55	\$ 53,429.50	\$ 48,014.38	\$ (5,415.12)	\$ 96,028.76
Bond Administration Expense	\$ 18,146.55	\$ 16,399.03	\$ (1,747.52)	\$ 118,710.05	\$ 121,346.19	\$ 2,636.14	\$ 217,676.05
Arbitrage Expense	\$ 78,498.48	\$ 8,944.50	\$ (69,553.98)	\$ 209,748.48	\$ 52,988.27	\$ (156,760.21)	\$ 105,383.62
Bond Financing Expense	\$ 511,839.56	\$ 378,536.12	\$ (133,303.44)	\$ 2,241,244.78	\$ 2,308,176.94	\$ 66,932.16	\$ 4,597,124.29
Other Operating Expenses	\$ 7,501.37	\$ 6,519.53	\$ (981.84)	\$ 38,096.42	\$ 37,892.55	\$ (203.87)	\$ 75,784.97
Total Operating Expenses	\$ 647,438.19	\$ 501,311.67	\$ (146,126.52)	\$ 3,069,149.11	\$ 3,071,610.31	\$ 2,461.20	\$ 6,116,394.02
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 45.85	\$ 45.85	\$ 9,388.42	\$ 275.00	\$ (9,113.42)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 8,020.00	\$ 8,020.00	\$ -	\$ 48,120.00	\$ 48,120.00	\$ -	\$ 96,240.00
Total Non-Operating Expenses	\$ 8,020.00	\$ 8,065.85	\$ 45.85	\$ 57,508.42	\$ 48,395.00	\$ (9,113.42)	\$ 96,790.00
Total Expenses	\$ 655,458.19	\$ 509,377.52	\$ (146,080.67)	\$ 3,126,657.53	\$ 3,120,005.31	\$ (6,652.22)	\$ 6,213,184.02
Change in Net Position	\$ (139,796.02)	\$ (30,195.12)	\$ (109,600.90)	\$ (72,357.36)	\$ (209,480.28)	\$ 137,122.92	\$ (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 12/31/2018	Budget Month 12/31/2018	Variance Month	YTD Actual 12/31/2018	YTD Budget 12/31/2018	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 476,106.49	\$ 460,232.40	\$ 15,874.09	\$ 2,852,216.69	\$ 2,793,869.03	\$ 58,347.66	\$ 5,520,641.74
Investment Income	\$ 34,902.13	\$ 12,344.00	\$ 22,558.13	\$ 172,837.33	\$ 79,564.17	\$ 93,273.16	\$ 151,916.50
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 965.16	\$ -	\$ 965.16	\$ -
Other Income	\$ 2,143.27	\$ -	\$ 2,143.27	\$ 16,397.24	\$ -	\$ 16,397.24	\$ -
Total Revenue	\$ 513,151.89	\$ 472,576.40	\$ 40,575.49	\$ 3,042,416.42	\$ 2,873,433.20	\$ 168,983.22	\$ 5,672,558.24
Expenses							
Operating Expenses							
Salaries & Benefits			\$ -				
Marketing			\$ -				
Contributions, Sponsorships, & Dues			\$ -				
Loan Servicing	\$ 19,706.90	\$ 28,406.71	\$ 8,699.81	\$ 125,475.37	\$ 165,237.82	\$ 39,762.45	\$ 355,179.05
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ -	\$ -	\$ 20,000.00	\$ -	\$ (20,000.00)	\$ -
Bond Administration Expense	\$ 18,146.55	\$ 16,399.03	\$ (1,747.52)	\$ 118,710.05	\$ 121,346.19	\$ 2,636.14	\$ 217,676.05
Arbitrage Expense	\$ 78,498.48	\$ 8,944.50	\$ (69,553.98)	\$ 209,748.48	\$ 52,988.27	\$ (156,760.21)	\$ 105,383.62
Bond Financing Expense	\$ 511,839.56	\$ 378,536.12	\$ (133,303.44)	\$ 2,241,244.78	\$ 2,308,176.94	\$ 66,932.16	\$ 4,347,124.29
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 628,191.49	\$ 432,286.36	\$ (195,905.13)	\$ 2,715,178.68	\$ 2,647,749.22	\$ (67,429.46)	\$ 5,025,363.01
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 60,171.00	\$ 59,579.49	\$ (591.51)	\$ 362,501.00	\$ 363,329.99	\$ 828.99	\$ 721,137.76
Provision for Losses on Notes	\$ 8,020.00	\$ 8,020.00	\$ -	\$ 48,120.00	\$ 48,120.00	\$ -	\$ 96,240.00
Total Non-Operating Expenses	\$ 68,191.00	\$ 67,599.49	\$ (591.51)	\$ 410,621.00	\$ 411,449.99	\$ 828.99	\$ 817,377.76
Total Expenses	\$ 696,382.49	\$ 499,885.85	\$ (196,496.64)	\$ 3,125,799.68	\$ 3,059,199.21	\$ (66,600.47)	\$ 5,842,740.77
Change in Net Position	\$ (183,230.60)	\$ (27,309.45)	\$ (155,921.15)	\$ (83,383.26)	\$ (185,766.01)	\$ 102,382.75	\$ (170,182.53)

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 12/31/2018	Budget Month 12/31/2018	Variance Month	YTD Actual 12/31/2018	YTD Budget 12/31/2018	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 2,510.28	\$ 3,481.00	\$ (970.72)	\$ 11,883.75	\$ 18,341.83	\$ (6,458.08)	\$ 42,465.50
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ -	\$ 3,125.00	\$ (3,125.00)	\$ -	\$ 18,750.00	\$ (18,750.00)	\$ 37,500.00
Total Revenue	\$ 2,510.28	\$ 6,606.00	\$ (4,095.72)	\$ 11,883.75	\$ 37,091.83	\$ (25,208.08)	\$ 79,965.50
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 6,305.75	\$ 47,142.49	\$ 40,836.74	\$ 244,101.44	\$ 293,697.47	\$ 49,596.03	\$ 580,163.25
Marketing	\$ 218.91	\$ 4,026.12	\$ 3,807.21	\$ 22,083.32	\$ 24,156.72	\$ 2,073.40	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 51.09	\$ 30.18	\$ (20.91)	\$ 217.87	\$ 1,026.97	\$ 809.10	\$ 1,160.52
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 2,356.95	\$ 3,027.18	\$ 670.23	\$ 14,302.68	\$ 16,218.88	\$ 1,916.20	\$ 34,382.00
Travel & Meals	\$ 175.79	\$ 277.42	\$ 101.63	\$ 1,739.20	\$ 2,854.12	\$ 1,114.92	\$ 5,198.10
Professional Fees	\$ 2,636.84	\$ 8,002.39	\$ 5,365.55	\$ 33,429.50	\$ 48,014.38	\$ 14,584.88	\$ 96,028.76
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250,000.00
Other Operating Expenses	\$ 7,501.37	\$ 6,519.53	\$ (981.84)	\$ 38,096.42	\$ 37,892.55	\$ (203.87)	\$ 75,784.97
Total Operating Expenses	\$ 19,246.70	\$ 69,025.31	\$ 49,778.61	\$ 353,970.43	\$ 423,861.09	\$ 69,890.66	\$ 1,091,031.01
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 45.85	\$ 45.85	\$ 9,388.42	\$ 275.00	\$ (9,113.42)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (60,171.00)	\$ (59,579.49)	\$ 591.51	\$ (362,501.00)	\$ (363,329.99)	\$ (828.99)	\$ (721,137.76)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (60,171.00)	\$ (59,533.64)	\$ 637.36	\$ (353,112.58)	\$ (363,054.99)	\$ (9,942.41)	\$ (720,587.76)
Total Expenses	\$ (40,924.30)	\$ 9,491.67	\$ 50,415.97	\$ 857.85	\$ 60,806.10	\$ 59,948.25	\$ 370,443.25
Change in Net Position	\$ 43,434.58	\$ (2,885.67)	\$ 46,320.25	\$ 11,025.90	\$ (23,714.27)	\$ 34,740.17	\$ (290,477.75)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 12/31/2018

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	5,975,596.77
RETIREMENT ACCOUNT	1,103,537.44
PRINCIPAL ACCOUNT	805,833.73
INTEREST ACCOUNT	275,945.59
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	2,681,450.00
REVENUE ACCOUNT	941,622.48
GUARANTEE FEE ACCOUNT	2,281,282.10
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(2,865,251.55)
STUDENT LOAN RECEIVABLE	75,000,679.02
PREPAID EXPENSE	23,822.60
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,539,249.25
GUARANTEE FEES RECEIVABLE	-
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TOTAL ASSETS	87,763,767.43
BONDS ISSUED AND OUTSTANDING	83,395,000.00
ACCOUNTS PAYABLE	
ACCRUED INTEREST PAYABLE	348,448.54
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TOTAL LIABILITIES	83,743,448.54
	<hr/>
BASE CASE SCHEDULE OF NET ASSETS	4,020,318.89
	<hr/> <hr/>
PARITY RATIO	1.048

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 12/31/2018

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	91,130,000
Bonds Issued (\$)	-
Principal Paid (\$)	(7,735,000)
Ending Principal Balance (\$)	83,395,000
Actual Days in Period	92
Weighted Average Rate	4.981%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	268,145,000
Principal Paid (\$)	(184,750,000)
Ending Principal Balance (\$)	83,395,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	77,664,063	7.50%
Loans Added	661,716	
Loans Repaid	(3,558,878)	
Capitalized Interest	404,879	
Defaulted Loans	(166,548)	
Adjustments	(4,553)	
Ending Balance	75,000,679	7.48%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	93,123,104
Loans Repaid	(167,696,950)
Capitalized Interest	19,717,605
Defaulted Loans	(8,032,187)
Adjustments	(906,403)
Ending Balance	75,000,679

Loans by Program Type

	\$	%
Traditional Loans	73,757,183	98.34%
Consolidations	1,243,496	1.66%

Loans by School Type

	\$	%
4-Year	67,414,578	89.89%
2-Year	5,070,849	6.76%
Technical/Proprietary	425,618	0.57%
Graduate	469,949	0.63%
Other	1,619,685	2.16%
	75,000,679	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,281,282

Reporting period: Quarter Ending 12/31/2018

Loans by Status

	\$	%
In School	9,158,125	12.21%
Grace	516,211	0.69%
Deferment	3,307,879	4.41%
Forbearance	95,875	0.13%
Interest Repayment	7,887,821	10.52%
Prinipal & Interest Repayment	53,752,182	71.67%
Bankruptcy	33,553	0.04%
In Claim Status	249,033	0.33%
All Loans	75,000,679	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 \$	391,142	342,887	213,473	43,279	79,739	4,081	1,074,600
% of Loans in Repayment	0.63%	0.56%	0.35%	0.07%	0.13%	0.01%	1.648%
% of Total Loans	0.52%	0.46%	0.28%	0.06%	0.11%	0.01%	1.433%

Credit Support

	\$	%
Reserve Funds - (1)	2,681,450	3.22%
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

2.84%

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.

0.55%

Loan Default Percentage

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

3.53%

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

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	1	8,870	0%
630-639	1	15,000	0%
640-649	-	-	0%
650-659	4	60,476	1%
660-669	9	108,968	1%
670-679	12	146,692	2%
680-689	14	167,098	2%
690-699	26	345,880	4%
700-709	17	255,660	3%
710-719	11	136,100	2%
720-729	28	454,946	5%
730-739	48	656,394	8%
740-749	38	572,898	7%
750-759	63	848,581	10%
760-769	57	876,158	10%
770-779	68	973,793	11%
780-789	61	812,620	10%
790-799	61	838,223	10%
800-809	54	812,993	10%
810-819	23	278,875	3%
820-829	11	163,000	2%
>830	-	-	0%
Total	607	8,533,225	100%

Average 759

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	227	2,975,073	35%
30-39%	202	3,019,757	35%
40-44%	74	993,410	12%
45-50%	104	1,544,985	17%
>50%	-	-	0%
TOTAL	607	8,533,225	100%

Average 32%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A
Reporting period: Quarter Ending 12/31/2018

Certificate/Note/Bond Status

	2009
Beginning Principal Balance (\$)	43,055,000
Bonds Issued (\$)	-
Principal Paid (\$)	(5,285,000)
Ending Principal Balance (\$)	37,770,000
Actual Days in Period	92
Weighted Average Rate	5.752%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	210,000,000
Principal Paid (\$)	(172,230,000)
Ending Principal Balance (\$)	37,770,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	43,839,005	8.00%
Loans Added	965	
Loans Repaid	(2,216,221)	
Capitalized Interest	179,727	
Defaulted Loans	(110,524)	
Adjustments	(1,039)	
Ending Balance	41,691,913	7.99%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	36,675,420
Loans Repaid	(144,288,654)
Capitalized Interest	18,953,792
Defaulted Loans	(7,634,665)
Adjustments	(809,491)
Ending Balance	41,691,913

Loans by Program Type

	\$	%
Traditional Loans	40,448,418	97.02%
Consolidations	1,243,496	2.98%

Loans by School Type

	\$	%
4-Year	36,153,261	86.72%
2-Year	3,318,921	7.96%
Technical/Proprietary	308,472	0.74%
Graduate	349,961	0.84%
Other	1,561,298	3.74%
	41,691,913	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 1,486,049

Loans by Status

	\$	%
In School	1,966,436	4.72%
Grace	160,945	0.39%
Deferment	2,029,710	4.87%
Forbearance	44,513	0.11%
Interest Repayment	1,682,030	4.03%
Principal & Interest Repayment	35,569,343	85.31%
Bankruptcy	32,652	0.08%
In Claim Status	206,282	
All Loans	41,691,913	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 \$	293,288	214,874	123,671	30,740	79,739	-	742,312
% of Loans in Repayment	0.79%	0.58%	0.33%	0.08%	0.21%	0.00%	1.99%
% of Total Loans	0.70%	0.52%	0.30%	0.07%	0.19%	0.00%	1.78%

Credit Support

	\$	%
Reserve Funds - (1)	2,100,000	5.56%
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 2010A
Reporting period: Quarter Ending 12/31/2018

Certificate/Note/Bond Status

	2010
Beginning Principal Balance (\$)	9,610,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,100,000)
Ending Principal Balance (\$)	8,510,000
Actual Days in Period	92
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	6,309,591	7.52%
Loans Added	-	
Loans Repaid	(325,005)	
Capitalized Interest	19,173	
Defaulted Loans	(14,648)	
Adjustments	54	
Ending Balance	5,989,164	7.51%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(11,836,696)
Capitalized Interest	137,790
Defaulted Loans	(253,850)
Adjustments	(41,575)
Ending Balance	5,989,164

Loans by Program Type

	\$	%
Traditional Loans	5,989,164	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,341,818	89.19%
2-Year	574,820	9.60%
Technical/Proprietary	19,768	0.33%
Graduate	26,115	0.44%
Other	26,643	0.44%
	5,989,165	100.00%

0.25

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 273,792

Loans by Status

	\$	%
In School	231,223	3.86%
Grace	51,875	0.87%
Deferment	405,573	6.77%
Forbearance	-	0.00%
Interest Repayment	351,035	5.86%
Principal & Interest Repayment	4,925,931	82.25%
Bankruptcy	451	0.01%
In Claim Status	23,076	
All Loans	5,989,164	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 \$	66,667	38,634	52,362	-	-	4,081	161,743
% of Loans in Repayment	1.26%	0.73%	0.99%	0.00%	0.00%	0.08%	3.07%
% of Total Loans	1.11%	0.65%	0.87%	0.00%	0.00%	0.07%	2.70%

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 12/31/2018

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	9,190,000
Bonds Issued (\$)	-
Principal Paid (\$)	(850,000)
Ending Principal Balance (\$)	8,340,000
Actual Days in Period	92
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	6,493,953	7.18%
Loans Added	-	
Loans Repaid	(333,715)	
Capitalized Interest	21,414	
Defaulted Loans	(6,648)	
Adjustments	(147)	
Ending Balance	6,174,857	7.18%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(7,318,455)
Capitalized Interest	82,721
Defaulted Loans	(83,711)
Adjustments	(31,483)
Ending Balance	6,174,857

Loans by Program Type

	\$	%
Traditional Loans	6,174,857	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	5,684,929	92.07%	
2-Year	404,175	6.55%	
Technical/Proprietary	35,121	0.57%	
Graduate	47,139	0.76%	
Other	3,493	0.06%	
	6,174,857	100.00%	0.03

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 283,361

Loans by Status

	\$	%
In School	158,392	2.57%
Grace	26,468	0.43%
Deferment	465,535	7.54%
Forbearance	16,970	0.27%
Interest Repayment	440,450	7.13%
Principal & Interest Repayment	5,062,640	81.99%
Bankruptcy	-	0.00%
In Claim Status	4,402	
All Loans	6,174,857	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 \$	5,180	28,896	37,440	-	-	-	71,516
% of Loans in Repayment	0.09%	0.52%	0.68%	0.00%	0.00%	0.00%	1.30%
% of Total Loans	0.08%	0.47%	0.61%	0.00%	0.00%	0.00%	1.16%

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 12/31/2018

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	9,275,000
Bonds Issued (\$)	-
Principal Paid (\$)	(500,000)
Ending Principal Balance (\$)	8,775,000
Actual Days in Period	92
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	7,758,420	6.76%
Loans Added	-	
Loans Repaid	(295,593)	
Capitalized Interest	147,081	
Defaulted Loans	(34,728)	
Adjustments	(951)	
Ending Balance	7,574,229	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(3,461,989)
Capitalized Interest	502,461
Defaulted Loans	(59,961)
Adjustments	(20,524)
Ending Balance	7,574,229

Loans by Program Type

	\$	%
Traditional Loans	7,574,229	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	7,135,924	94.21%
2-Year	392,069	5.18%
Technical/Proprietary	33,727	0.45%
Graduate	12,508	0.17%
Other	-	0.00%
	7,574,229	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 238,080

Loans by Status

	\$	%
In School	773,607	10.21%
Grace	104,273	1.38%
Deferment	386,004	5.10%
Forbearance	34,391	0.45%
Interest Repayment	969,388	12.80%
Principal & Interest Repayment	5,291,294	69.86%
Bankruptcy	-	0.00%
In Claim Status	15,272	
All Loans	7,574,229	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 \$	17,007	53,316	-	12,538	-	-	82,861
% of Loans in Repayment	0.27%	0.85%	0.00%	0.20%	0.00%	0.00%	1.32%
% of Total Loans	0.22%	0.70%	0.00%	0.17%	0.00%	0.00%	1.09%

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 12/31/2018

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	10,000,000
Actual Days in Period	92
Weighted Average Rate	4.479%

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	9,115,653	6.24%
Loans Added	23,000	
Loans Repaid	(189,226)	
Capitalized Interest	37,555	
Defaulted Loans	-	
Adjustments	(402)	
Ending Balance	8,986,580	6.24%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	9,520,148
Loans Repaid	(573,219)
Capitalized Interest	40,913
Defaulted Loans	-
Adjustments	(1,261)
Ending Balance	8,986,580

Loans by Program Type

	\$	%
Traditional Loans	8,986,580	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	8,655,419	96.31%	
2-Year	261,804	2.91%	
Technical/Proprietary	22,101	0.25%	
Graduate	22,138	0.25%	
Other	25,119	0.28%	
	8,986,580	100.00%	0.00

Guarantee Fund

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

Loans by Status

	\$	%
In School	3,602,925	40.09%
Grace	133,584	1.49%
Deferment	21,057	0.23%
Forbearance	-	0.00%
Interest Repayment	2,757,889	30.69%
Principal & Interest Repayment	2,471,125	27.50%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	8,986,580	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 \$	9,000	7,168	-	-	-		16,168
% of Loans in Repayment	0.17%	0.14%	0.00%	0.00%	0.00%	0.00%	0.31%
% of Total Loans	0.10%	0.08%	0.00%	0.00%	0.00%	0.00%	0.18%

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 12/31/2018

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	92
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	4,147,442	6.78%
Loans Added	637,751	
Loans Repaid	(199,118)	
Capitalized Interest	(71)	
Defaulted Loans	-	
Adjustments	(2,069)	
Ending Balance	4,583,935	6.77%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	4,804,012
Loans Repaid	(217,937)
Capitalized Interest	(71)
Defaulted Loans	-
Adjustments	(2,069)
Ending Balance	4,583,935

Loans by Program Type

	\$	%
Traditional Loans	4,583,935	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	4,443,227	96.93%	
2-Year	119,060	2.60%	
Technical/Proprietary	6,429	0.14%	
Graduate	12,087	0.26%	
Other	3,132	0.07%	
	4,583,935	100.00%	0.00

Guarantee Fund

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

Loans by Status

	\$	%
In School	2,425,541	52.91%
Grace	39,065	0.85%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	1,687,030	36.80%
Principal & Interest Repayment	431,849	9.42%
Bankruptcy	451	0.01%
In Claim Status	-	
All Loans	4,583,935	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	3,500	-	5,000	-	-	-	8,500
% of Loans in Repayment	0.17%	0.00%	0.24%	0.00%	0.00%	0.00%	0.40%
% of Total Loans	0.08%	0.00%	0.11%	0.00%	0.00%	0.00%	0.19%

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.

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	-	150,000	1,300,000	Exempt AMT	6,633	39,439	39,103	6,297	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	-	345,000	2,910,000	Exempt AMT	15,167	90,333	89,577	14,410	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	-	150,000	1,180,000	Exempt NON-AMT	5,011	29,653	29,348	4,706	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	-	1,215,000	9,980,000	Exempt NON-AMT	51,160	303,796	301,005	48,369	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	-	2,720,000	22,400,000	Exempt NON-AMT	119,892	712,062	705,540	113,369	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	4,810,000	37,770,000	Exempt	209,529	1,244,427	1,222,051	187,153	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	19,250	19,250	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	20,625	20,625	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	22,000	22,000	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	24,900	24,900	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	27,625	27,625	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	30,450	30,450	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	19,148	29,148	14,858	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	182,148	189,123	39,000	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	15,604	15,604	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	18,490	18,490	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	18,490	18,490	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	18,275	18,275	3,046	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,464	20,781	20,781	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	21,969	21,969	3,661	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CSS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,271	25,629	25,629	4,271	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CSS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,512	26,513	4,419	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CSS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,512	26,513	4,419	5.050%	5.050%	June 1 and December 1	12/1/2027

TOTAL
Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: 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	206,500	204,128	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	18,375	18,375	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	14,700	14,700	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	15,000	15,000	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	18,750	18,750	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	19,000	19,000	3,167	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	13,125	13,125	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	13,125	13,125	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	13,406	13,406	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	10,125	10,125	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	11,000	11,000	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	11,200	11,200	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	11,600	11,600	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	12,000	12,000	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	191,406	189,739	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	10,500	10,500	1,750	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	2,979	17,875	17,875	2,979	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	3,000	18,000	18,000	3,000	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	730,000	-	-	730,000	Exempt NON-AMT	3,042	18,250	18,250	3,042	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	735,000	-	-	735,000	Exempt NON-AMT	3,063	18,375	18,375	3,063	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	740,000	-	-	740,000	Exempt NON-AMT	2,313	13,875	13,875	2,313	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	740,000	-	-	740,000	Exempt NON-AMT	2,313	13,875	13,875	2,313	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	12,000	12,000	2,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	11,500	11,500	1,917	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	11,344	11,344	1,891	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	14,438	14,438	2,406	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	725,000	-	-	725,000	Exempt NON-AMT	2,568	15,406	15,406	2,568	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	-	-	10,000,000	Exempt	37,323	223,938	223,938	37,323	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	-	6,825	8,450	1,625	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	11,917	2,292	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	15,383	2,958	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	-	12,600	15,600	3,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	-	12,600	15,600	3,000	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	16,683	3,208	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	16,683	3,208	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	11,527	2,217	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	11,231	2,160	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	9,750	1,875	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	9,533	1,833	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	9,967	1,917	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	9,533	1,833	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	12,133	2,333	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	6,933	1,333	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	9,013	1,733	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 CUSIP: Various	YES	10,000,000	10,000,000	-	-	10,000,000	Exempt	-	153,412	189,938	36,527	Various	Various	June 1 and December 1	Various

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 12/31/2018

Portfolio Summary

Total Current Balance	\$75,000,679
Total Loans	8,035
Wtd Avg Borrower Rate	7.48
Wtd Avg Remaining Term	137.02
Wtd Avg Interim Months	6.11
Total Accounts	4,304
Avg Balance per Borrower	\$17,426
Avg Balance per Loan	\$9,334

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$69,660,904	92.88%	7,671	95.47%	7.60	135.84	6.56
MELA Private Consolidation Loan	\$1,243,496	1.66%	39	0.49%	9.07	183.78	0.42
The Maine Medical Loan	\$4,096,279	5.46%	325	4.04%	4.97	142.81	0.20
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$9,158,125	12.21%	886	11.03%	7.30	177.11	24.02
School Interest Paid	\$7,397,817	9.86%	684	8.51%	6.23	176.11	23.65
Grace Interest Accrued	\$516,211	0.69%	47	0.58%	7.37	176.34	2.47
Grace Interest Paid	\$518,870	0.69%	53	0.66%	6.33	169.54	2.44
Post Grad Deferred-Interest Accrued	\$2,249,197	3.00%	217	2.70%	8.09	142.87	16.99
Post Grad Deferred-Interest Paid	\$1,201,157	1.60%	155	1.93%	7.86	134.84	16.69
Forebearance	\$8,042	0.01%	2	0.02%	7.31	73.85	0.00
Repayment	\$53,951,260	71.93%	5,991	74.56%	7.66	123.98	0.05
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$951,453	1.27%	800	9.96%	8.41	17.85	0.92
25 to 36	\$1,204,665	1.61%	458	5.70%	8.39	32.66	0.79
37 to 48	\$1,513,648	2.02%	434	5.40%	8.34	43.86	1.07
49 to 60	\$2,362,826	3.15%	492	6.12%	8.13	56.52	1.02
61 to 72	\$3,302,799	4.40%	527	6.56%	7.89	68.42	0.82
73 to 84	\$3,658,383	4.88%	470	5.85%	7.66	80.22	1.37
85 to 96	\$4,677,950	6.24%	521	6.48%	7.83	92.21	0.83
97 to 108	\$5,294,625	7.06%	495	6.16%	7.55	104.52	0.79
109 to 120	\$5,438,939	7.25%	512	6.37%	7.18	116.40	1.60
121 to 132	\$3,966,998	5.29%	308	3.83%	7.97	127.82	1.00
133 to 144	\$4,309,001	5.75%	315	3.92%	7.76	140.58	2.12
145 to 156	\$4,630,246	6.17%	331	4.12%	7.65	152.44	1.21
157 to 168	\$5,921,424	7.90%	387	4.82%	7.48	165.39	1.78
169 to 180	\$24,406,980	32.54%	1,900	23.65%	6.95	179.02	16.10
181 to 192	\$755,268	1.01%	27	0.34%	7.84	187.68	0.89
193 to 220	\$1,338,491	1.78%	34	0.42%	7.83	207.81	0.00
221 to 260	\$1,266,984	1.69%	24	0.30%	8.12	233.52	4.23
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$5,043,768	6.72%	509	6.33%	4.33	125.66	0.06
5.25% to 6.00%	\$5,237,011	6.98%	503	6.26%	5.72	142.61	12.94
6.01% to 7.75%	\$36,377,290	48.50%	3,777	47.01%	7.13	155.55	9.84
8.01% to 8.50%	\$2,847,007	3.80%	376	4.68%	8.29	96.35	0.57
8.51% to 8.75%	\$4,239,028	5.65%	504	6.27%	8.66	116.40	0.00
Greater than 8.76%	\$21,256,576	28.34%	2,366	29.45%	8.92	116.18	1.45
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$5,070,849	6.76%	733	9.12%	7.94	116.59	3.45
4-Year	\$67,414,578	89.89%	7,137	88.82%	7.40	137.63	6.47
Graduate	\$469,949	0.63%	50	0.62%	8.02	131.13	4.35
Vocational/Proprietary	\$425,618	0.57%	47	0.58%	8.04	136.57	1.72
Other/Unknown	\$1,619,685	2.16%	68	0.85%	8.79	177.22	1.31
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,565)	0.00%	28	0.35%	3.14	50.87	0.00
\$0 to \$499	\$45,514	0.06%	164	2.04%	8.18	13.44	2.63
\$500 to \$999	\$193,938	0.26%	259	3.22%	8.08	16.95	1.41
\$1,000 to \$1,999	\$888,873	1.19%	579	7.21%	8.09	34.09	3.09
\$2,000 to \$2,999	\$1,483,341	1.98%	590	7.34%	7.83	55.18	5.17
\$3,000 to \$3,999	\$2,205,356	2.94%	630	7.84%	7.74	71.78	5.66
\$4,000 to \$5,999	\$5,474,068	7.30%	1,107	13.78%	7.42	105.41	6.81
\$6,000 to \$7,999	\$6,726,456	8.97%	967	12.03%	7.44	119.06	7.26
\$8,000 to \$9,999	\$7,502,113	10.00%	833	10.37%	7.37	127.14	6.04
\$10,000 to \$14,999	\$17,403,676	23.20%	1,424	17.72%	7.29	137.22	6.51
\$15,000 to \$19,999	\$12,301,881	16.40%	712	8.86%	7.44	147.54	6.09
\$20,000 to \$24,999	\$8,238,936	10.99%	370	4.60%	7.44	153.90	5.92
\$25,000 to \$29,999	\$5,641,295	7.52%	207	2.58%	7.52	165.98	6.61
\$30,000 to \$34,999	\$2,439,767	3.25%	76	0.95%	7.89	166.86	6.91
\$35,000 to \$39,999	\$1,001,222	1.33%	27	0.34%	8.07	164.19	5.12
\$40,000 to \$49,999	\$1,432,559	1.91%	33	0.41%	8.11	190.73	4.33
\$50,000 to \$59,999	\$539,760	0.72%	10	0.12%	7.61	202.43	0.00
\$60,000 to \$69,999	\$568,413	0.76%	9	0.11%	7.46	212.63	2.55
\$70,000 to \$79,999	\$453,330	0.60%	6	0.07%	8.11	193.85	0.00
\$90,000 to \$99,999	\$187,146	0.25%	2	0.02%	8.38	199.91	0.00
\$100,000 to \$149,999	\$274,600	0.37%	2	0.02%	9.08	229.04	0.00
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,207)	0.00%	26	0.32%	3.94	65.57	0.00
\$0 to \$499	\$18,216	0.02%	72	0.90%	8.23	17.53	3.54
\$500 to \$999	\$64,671	0.09%	95	1.18%	8.48	19.75	0.49
\$1,000 to \$1,999	\$367,772	0.49%	273	3.40%	8.15	35.44	3.20
\$2,000 to \$2,999	\$522,336	0.70%	241	3.00%	7.95	57.91	6.78
\$3,000 to \$3,999	\$908,896	1.21%	309	3.85%	7.94	69.07	7.22
\$4,000 to \$5,999	\$2,397,936	3.20%	631	7.85%	7.50	94.86	7.56
\$6,000 to \$7,999	\$2,698,611	3.60%	533	6.63%	7.57	104.80	7.54
\$8,000 to \$9,999	\$3,048,247	4.06%	473	5.89%	7.54	114.61	7.90
\$10,000 to \$14,999	\$7,045,765	9.39%	934	11.62%	7.54	123.34	8.86
\$15,000 to \$19,999	\$7,452,543	9.94%	838	10.43%	7.46	127.46	7.12
\$20,000 to \$24,999	\$6,550,740	8.73%	643	8.00%	7.41	132.47	6.54
\$25,000 to \$29,999	\$5,817,330	7.76%	528	6.57%	7.42	137.17	6.73
\$30,000 to \$34,999	\$4,338,323	5.78%	365	4.54%	7.56	144.92	6.83
\$35,000 to \$39,999	\$4,205,341	5.61%	362	4.51%	7.37	137.57	6.70
\$40,000 to \$49,999	\$7,218,810	9.62%	545	6.78%	7.45	142.88	5.46
\$50,000 to \$59,999	\$6,574,098	8.77%	445	5.54%	7.23	149.95	5.07
\$60,000 to \$69,999	\$4,788,797	6.39%	255	3.17%	7.22	158.79	4.73
\$70,000 to \$79,999	\$3,268,492	4.36%	177	2.20%	7.65	153.62	3.16
\$80,000 to \$89,999	\$2,034,242	2.71%	97	1.21%	7.09	168.95	4.64
\$90,000 to \$99,999	\$847,704	1.13%	32	0.40%	7.75	163.62	4.92
\$100,000 to \$149,999	\$3,490,455	4.65%	126	1.57%	7.92	172.31	2.87
\$150,000 or more	\$1,342,560	1.79%	35	0.44%	7.87	189.08	0.00
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$30,596	0.04%	5	0.06%	8.91	63.09	0.00
ALASKA	\$39,870	0.05%	6	0.07%	8.86	79.35	0.00
ARIZONA	\$188,333	0.25%	24	0.30%	7.99	144.18	23.64
ARKANSAS	\$16,455	0.02%	3	0.04%	8.81	61.44	0.00
CALIFORNIA	\$1,304,347	1.74%	95	1.18%	7.18	136.82	1.80
COLORADO	\$345,321	0.46%	35	0.44%	7.79	114.19	0.81
CONNECTICUT	\$1,076,865	1.44%	109	1.36%	7.72	122.72	3.50
DELAWARE	\$39,520	0.05%	1	0.01%	8.91	136.00	43.04
DISTRICT OF COLUMBIA	\$264,649	0.35%	27	0.34%	8.00	136.12	0.00
FLORIDA	\$807,943	1.08%	77	0.96%	7.38	153.99	1.25
GEORGIA	\$401,325	0.54%	31	0.39%	8.42	150.43	0.45
HAWAII	\$63,353	0.08%	4	0.05%	8.86	147.70	0.00
IDAHO	\$27,420	0.04%	5	0.06%	8.77	66.08	0.00
ILLINOIS	\$140,969	0.19%	16	0.20%	8.13	87.46	1.22
INDIANA	\$31,872	0.04%	5	0.06%	8.11	98.28	0.00
IOWA	\$50,580	0.07%	6	0.07%	8.86	109.51	6.13
KANSAS	\$28,166	0.04%	3	0.04%	5.54	92.22	0.00
KENTUCKY	\$43,560	0.06%	9	0.11%	8.40	87.13	4.02
LOUISIANA	\$135,061	0.18%	12	0.15%	6.56	105.92	0.00
MAINE	\$55,689,442	74.25%	6,160	76.66%	7.42	140.11	7.37
MARYLAND	\$407,856	0.54%	36	0.45%	8.29	133.19	2.79
MASSACHUSETTS	\$4,657,804	6.21%	428	5.33%	7.80	132.82	1.76
MICHIGAN	\$178,348	0.24%	20	0.25%	5.83	125.74	0.94
MINNESOTA	\$164,194	0.22%	23	0.29%	8.07	97.01	2.72
MISSOURI	\$78,593	0.10%	11	0.14%	4.69	122.85	0.00
MONTANA	\$78,553	0.10%	9	0.11%	7.08	92.25	3.49
NEVADA	\$33,744	0.04%	2	0.02%	8.76	140.73	0.00
NEW HAMPSHIRE	\$2,866,689	3.82%	281	3.50%	7.57	132.11	4.72
NEW JERSEY	\$424,079	0.57%	37	0.46%	7.13	114.41	1.88
NEW MEXICO	\$147,047	0.20%	12	0.15%	8.36	102.93	0.00
NEW YORK	\$1,266,689	1.69%	121	1.51%	7.66	123.74	0.41
NORTH CAROLINA	\$389,363	0.52%	40	0.50%	8.06	134.80	5.35
OHIO	\$177,833	0.24%	20	0.25%	8.29	98.93	0.00
OKLAHOMA	\$37,623	0.05%	3	0.04%	9.18	170.60	13.91
OREGON	\$198,236	0.26%	21	0.26%	6.94	128.90	0.02
PENNSYLVANIA	\$610,772	0.81%	57	0.71%	7.61	136.13	3.39
RHODE ISLAND	\$301,143	0.40%	30	0.37%	6.70	137.24	4.41
SOUTH CAROLINA	\$169,223	0.23%	29	0.36%	7.75	89.12	0.00
TENNESSEE	\$111,911	0.15%	13	0.16%	8.44	93.97	0.00
TEXAS	\$498,579	0.66%	49	0.61%	7.69	123.98	2.40
UTAH	\$78,385	0.10%	6	0.07%	4.17	145.01	0.00
VERMONT	\$325,744	0.43%	43	0.54%	7.75	94.19	0.29
VIRGINIA	\$478,093	0.64%	55	0.68%	7.03	117.65	1.57
WASHINGTON	\$241,171	0.32%	24	0.30%	8.33	105.46	0.68
WEST VIRGINIA	\$3,089	0.00%	1	0.01%	8.41	35.00	0.00
WISCONSIN	\$95,261	0.13%	11	0.14%	6.26	105.77	0.00
WYOMING	\$40,259	0.05%	3	0.04%	8.91	102.02	0.00
ARMED FORCES PACIFIC	\$52,916	0.07%	1	0.01%	9.21	216.00	0.00
FOREIGN COUNTRY	\$161,837	0.22%	16	0.20%	7.24	100.59	2.83
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

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)	\$3,152,352	4.20%	290	3.61%	4.03	134.57	0.10
Bond Rate + 3.20%	\$23,753,765	31.67%	2,758	34.32%	8.77	109.22	1.16
Bond Rate +3.2% No BB Available	\$3,574,151	4.77%	484	6.02%	8.89	123.13	1.47
Bond Rate + 3.5%	\$1,096,588	1.46%	36	0.45%	9.11	177.77	0.48
Fixed Rate 0%	(\$347)	0.00%	3	0.04%	0.00	0.00	0.00
Fixed Rate 4.74% to 4.99%	\$1,892,333	2.52%	210	2.61%	4.84	110.76	0.00
Fixed Rate 5% to 5.99%	\$4,882,232	6.51%	453	5.64%	5.70	144.09	13.51
Fixed Rate 6% to 6.99%	\$14,117,492	18.82%	1,349	16.79%	6.54	170.95	14.32
Fixed Rate 7% to 7.99%	\$22,385,207	29.85%	2,449	30.48%	7.49	145.76	7.01
Fixed Rate 8% to 8.75%	\$146,908	0.20%	3	0.04%	8.75	228.60	0.00
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$21,229,254	28.31%	2,080	25.89%	6.99	169.63	21.60
0 to 12 months	\$6,578,249	8.77%	637	7.93%	6.58	161.94	0.00
13 to 24 months	\$5,213,731	6.95%	460	5.72%	6.75	149.14	0.00
25 to 36 months	\$3,815,168	5.09%	428	5.33%	6.95	136.96	0.00
37 to 48 months	\$3,995,678	5.33%	412	5.13%	7.17	129.45	0.00
49 to 60 months	\$3,360,825	4.48%	403	5.02%	7.68	119.35	0.00
61 to 72 months	\$3,531,333	4.71%	382	4.75%	7.78	120.36	0.00
73 to 84 months	\$4,958,642	6.61%	536	6.67%	8.22	115.33	0.00
85 to 96 months	\$5,536,408	7.38%	620	7.72%	8.16	115.52	0.00
More than 96 months	\$16,781,392	22.37%	2,077	25.85%	8.32	104.60	0.00
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,210,803	13.61%	1,323	16.47%	7.57	128.79	10.12
Below 600	\$1,301,887	1.74%	119	1.48%	8.72	129.24	2.51
600 to 620	\$608,123	0.81%	64	0.80%	7.82	155.03	2.99
621 to 640	\$909,939	1.21%	109	1.36%	7.92	114.48	2.48
641 to 660	\$4,680,392	6.24%	540	6.72%	7.48	142.44	11.35
661 to 680	\$18,177,897	24.24%	1,919	23.88%	7.50	139.71	7.09
681 to 700	\$14,750,098	19.67%	1,520	18.92%	7.41	139.79	5.13
701 to 720	\$8,043,285	10.72%	867	10.79%	7.59	135.59	3.94
721 to 740	\$8,055,602	10.74%	826	10.28%	7.53	134.69	3.95
741 to 760	\$4,420,140	5.89%	415	5.16%	7.07	141.44	3.19
761 to 780	\$2,771,583	3.70%	226	2.81%	7.01	139.35	2.43
781 to 800	\$805,415	1.07%	74	0.92%	6.49	132.64	2.69
801 to 820	\$265,515	0.35%	33	0.41%	7.66	123.54	14.44
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$5,621,705	7.50%	604	7.52%	6.53	123.94	0.35
Below 600	\$5,911	0.01%	2	0.02%	8.91	27.09	0.00
600 to 620	\$9,655	0.01%	1	0.01%	8.91	91.00	0.00
621 to 640	\$211,773	0.28%	22	0.27%	8.40	120.04	2.50
641 to 660	\$612,883	0.82%	66	0.82%	8.10	126.56	5.44
661 to 680	\$1,935,422	2.58%	178	2.22%	7.67	140.51	7.08
681 to 700	\$3,349,326	4.47%	386	4.80%	7.72	134.36	5.84
701 to 720	\$5,435,492	7.25%	583	7.26%	7.65	136.18	5.85
721 to 740	\$8,994,242	11.99%	875	10.89%	7.70	139.37	6.00
741 to 760	\$8,652,105	11.54%	946	11.77%	7.70	135.34	6.08
761 to 780	\$12,844,790	17.13%	1,364	16.98%	7.55	137.97	7.27
781 to 800	\$16,502,909	22.00%	1,760	21.90%	7.49	139.49	6.25
801 to 820	\$10,475,566	13.97%	1,205	15.00%	7.25	140.45	7.91
Over 820	\$348,899	0.47%	43	0.54%	7.36	124.97	5.31
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$895,810	1.19%	199	2.48%	8.12	67.53	0.32
Below 600	\$84,067	0.11%	5	0.06%	9.11	191.91	0.00
600 to 620	\$9,655	0.01%	1	0.01%	8.91	91.00	0.00
621 to 640	\$180,393	0.24%	17	0.21%	8.53	111.94	2.17
641 to 660	\$437,326	0.58%	55	0.68%	8.02	120.32	7.02
661 to 680	\$1,696,815	2.26%	162	2.02%	7.91	136.53	6.76
681 to 700	\$3,659,827	4.88%	412	5.13%	7.39	132.99	5.13
701 to 720	\$5,575,908	7.43%	590	7.34%	7.56	138.90	5.67
721 to 740	\$10,556,704	14.08%	1,016	12.64%	7.54	136.50	5.28
741 to 760	\$10,102,765	13.47%	1,073	13.35%	7.53	137.06	5.23
761 to 780	\$13,917,359	18.56%	1,445	17.98%	7.44	137.74	6.81
781 to 800	\$16,859,219	22.48%	1,786	22.23%	7.46	139.49	6.05
801 to 820	\$10,675,933	14.23%	1,231	15.32%	7.26	140.07	8.03
Over 820	\$348,899	0.47%	43	0.54%	7.36	124.97	5.31
Totals	\$75,000,679	100.00%	8,035	100.00%	7.48	137.02	6.11

	07/31/18		08/31/18		09/30/18		10/31/18		11/30/18		12/31/18							
<u>FIRSTMARK</u>		% 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	84.7%	\$	63,843,909	83.9%	\$	65,916,140	84.9%	\$	64,038,986	83.4%	\$	64,850,084	85.3%	\$	63,878,230	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%			1.682%
Total Problem Loans	\$	2,086,271	2.78%	\$	1,972,276	2.59%	\$	1,982,199	2.55%	\$	1,698,116	2.21%	\$	1,456,471	1.92%	\$	1,452,611	1.94%
% of Repayment			3.283%			3.089%			3.007%			2.652%			2.246%			2.274%

	01/31/18		02/28/18		03/31/18		04/30/18		05/31/18		06/30/18							
	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total	\$	% of Total						
FIRSTMARK																		
Loan Balance	\$	81,723,133	\$	81,311,936	\$	79,791,342	\$	78,633,671	\$	77,243,491	\$	76,249,718						
Repayment	\$	69,928,032	85.6%	\$	69,578,636	85.6%	\$	68,773,556	86.2%	\$	66,764,353	84.9%	\$	65,723,459	85.1%	\$	64,993,531	85.2%
Problem Loans:																		
In Claim Status	\$	30,982		\$	28,355		\$	28,611		\$	-		\$	23,158				
Uninsured	\$	-		\$	-		\$	-		\$	-		\$	-				
Bankruptcy	\$	160,580		\$	13,340		\$	13,340		\$	13,340		\$	13,340				
Forbearance	\$	310,547		\$	461,109		\$	445,407		\$	371,011		\$	345,474				
Delinquent Loans																		
31-60 days	\$	757,667		\$	883,677		\$	332,898		\$	770,944		\$	598,041		\$	669,682	
61-90 days	\$	466,528		\$	337,785		\$	286,816		\$	419,657		\$	346,403		\$	302,041	
> 90 days	\$	488,377		\$	449,865		\$	399,365		\$	312,387		\$	605,156		\$	579,222	
Subtotal Delinquent Loans	\$	1,712,572		\$	1,671,328		\$	1,019,079		\$	1,502,988		\$	1,549,600		\$	1,550,945	
% of Repayment			2.449%			2.402%			1.482%			2.251%			2.358%			2.386%
Total Problem Loans	\$	2,214,681	2.71%	\$	2,174,132	2.67%	\$	1,493,171	1.87%	\$	2,037,628	2.59%	\$	1,933,951	2.50%	\$	1,932,917	2.53%
% of Repayment			3.167%			3.125%			2.171%			3.052%			2.943%			2.974%

2018 - 2019 School Year Loan Breakdown

By Loan Repayment Option

December 31, 2018

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	37	12.5%	567,884.00	13.5%
Interest Only	91	30.8%	1,228,132.00	29.2%
Deferment	167	56.6%	2,416,186.00	57.4%
Total	295		4,212,202.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	86	27.6%	1,224,916.00	28.3%
Interest Only	97	31.1%	1,392,146.00	32.2%
Deferment	129	41.3%	1,703,961.00	39.4%
Total	312		4,321,023.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	123	20.3%	1,792,800.00	21.0%
Interest Only	188	31.0%	2,620,278.00	30.7%
Deferment	296	48.8%	4,120,147.00	48.3%
Total	607		8,533,225.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	86	69.9%	1,224,916.00	68.3%
Repeat Borrowers	37	30.1%	567,884.00	31.7%
Total	123		1,792,800.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	97	51.6%	1,392,146.00	53.1%
Repeat Borrowers	91	48.4%	1,228,132.00	46.9%
Total	188		2,620,278.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	129	43.6%	1,703,961.00	41.4%
Repeat Borrowers	167	56.4%	2,416,186.00	58.6%
Total	296		4,120,147.00	

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2018 - JUNE 30, 2019
THROUGH DECEMBER 31, 2018**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/18-06/30/19 FAME Fiscal Year Through 12/31/18	07/01/17-06/30/18 FAME Fiscal Year Through 12/31/17	07/01/18-06/30/19 FAME Fiscal Year Through 12/31/18	07/01/17-06/30/18 FAME Fiscal Year Through 12/31/17	07/01/18-06/30/19 FAME Fiscal Year Through 12/31/18	07/01/17-06/30/18 FAME Fiscal Year Through 12/31/17
Applications Received	1,437	1,357	0	0	1,437	1,357
Applications Approved	607	540	0	0	607	540
Applications Denied	473	476	0	0	473	476
Applications Cancelled	237	247	0	0	237	247
Applications in Process	120	94	0	0	120	94
Approval Rate	56%	53%	0%	0%	56%	53%
Number of Disbursements	746	648	0	0	746	648
Dollar Amount of Disbursements	\$ 5,614,914	\$ 4,688,538	\$ -	\$ -	\$ 5,614,914	\$ 4,688,538
Year to Date Plan	\$ 5,626,245	\$ 4,506,181	\$ -	\$ 144,560	\$ 5,626,245	\$ 4,650,741
Year to Date Variance	\$ (11,331)	\$ 182,357	\$ -	\$ (144,560)	\$ (11,331)	\$ 37,797
Average Disbursed Amount	\$ 7,527	\$ 7,235	\$ -	\$ -	\$ 7,527	\$ 7,235

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2018- JUNE 30, 2019
THROUGH DECEMBER 31, 2018**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	164,823	640,317	-	-	164,823	640,317
MAINE MARITIME ACADEMY	1,000	541,291	-	-	1,000	541,291
HUSSON UNIVERSITY	21,000	332,276	-	-	21,000	332,276
UNIVERSITY OF NEW ENGLAND	30,988	315,041	-	-	30,988	315,041
SAINT JOSEPH'S COLLEGE	22,600	281,758	-	-	22,600	281,758
THOMAS COLLEGE	52,859	255,816	-	-	52,859	255,816
UNIVERSITY OF SOUTHERN MAINE	31,522	175,584	-	-	31,522	175,584
UNIVERSITY OF MAINE-FARMINGTON	-	87,961	-	-	-	87,961
BATES COLLEGE	-	42,500	-	-	-	42,500
UNITY COLLEGE	-	40,376	-	-	-	40,376
COLBY COLLEGE	-	38,140	-	-	-	38,140
UNIVERSITY OF MAINE-AUGUSTA	1,810	29,310	-	-	1,810	29,310
MAINE COLLEGE OF ART	-	24,250	-	-	-	24,250
SOUTHERN MAINE COMMUNITY COLLEGE	-	18,011	-	-	-	18,011
BOWDOIN COLLEGE	-	17,929	-	-	-	17,929
THE LANDING SCHOOL	-	15,624	-	-	-	15,624
EASTERN MAINE COMMUNITY COLLEGE	-	14,260	-	-	-	14,260
UNIVERSITY OF MAINE-PRESQUE ISLE	2,050	13,021	-	-	2,050	13,021
COLLEGE OF THE ATLANTIC	2,900	10,829	-	-	2,900	10,829
MAINE COLLEGE OF HEALTH PROFESSIONS	-	9,200	-	-	-	9,200
UNIVERSITY OF MAINE - FORT KENT	2,750	6,894	-	-	2,750	6,894
KAPLAN UNIVERSITY	3,214	6,429	-	-	3,214	6,429
NORTHERN MAINE COMMUNITY COLLEGE	1,750	4,750	-	-	1,750	4,750
UNIVERSITY OF MAINE-MACHIAS	-	4,476	-	-	-	4,476
CENTRAL MAINE COMMUNITY COLLEGE	-	3,500	-	-	-	3,500
KENNEBEC VALLEY COMMUNITY COLLEGE	-	3,139	-	-	-	3,139
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
BEAL COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	338,013	2,682,232	-	-	338,013	2,682,232
TOTAL	677,279	5,614,914	-	-	677,279	5,614,914

DEFAULT RATE
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
FOR CLAIM PAYMENTS RECEIVED THROUGH DECEMBER 31, 2018

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim prmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2018	\$10,004,711	0	\$0.00	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2017	\$8,180,031	0	\$0.00	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2016	\$7,239,071	2	\$19,535	0.27%	\$0.00	0	\$0.00	\$0	\$19,535	0.27%
2015	\$7,777,183	3	\$20,626	0.27%	\$0.00	0	\$0.00	\$342	\$20,284	0.26%
2014	\$7,320,330	4	\$59,308	0.81%	\$0.00	0	\$0.00	\$4,041	\$55,267	0.75%
2013	\$6,474,442	3	\$39,928	0.62%	\$0.00	0	\$0.00	\$7,243	\$32,684	0.50%
2012	\$8,044,838	7	\$50,403	0.63%	\$0.00	0	\$0.00	\$10,105	\$40,298	0.50%
2011	\$10,481,450	12	\$175,309	1.67%	\$0.00	0	\$0.00	\$42,259	\$133,050	1.27%
2010	\$12,983,344	13	\$241,368	1.86%	\$0.00	0	\$0.00	\$43,588	\$197,780	1.52%
2009	\$22,414,714	45	\$566,326	2.53%	\$0.00	0	\$0.00	\$106,109	\$460,217	2.05%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$228,784	\$993,812	2.92%
2007	\$31,957,353	139	\$1,832,155	5.73%	\$0.00	0	\$0.00	\$372,224	\$1,459,931	4.57%
2006	\$23,762,942	139	\$1,604,164	6.75%	\$0.00	0	\$0.00	\$455,727	\$1,148,437	4.83%
2005	\$17,929,934	122	\$1,182,946	6.60%	\$0.00	0	\$0.00	\$390,942	\$792,005	4.42%
2004	\$12,506,502	103	\$966,458	7.73%	\$0.00	0	\$0.00	\$452,746	\$513,712	4.11%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$220,090	\$280,507	3.90%
2002	\$5,122,925	28	\$207,772	4.06%	\$0.00	0	\$0.00	\$129,099	\$78,672	1.54%
2001	\$5,961,612	23	\$148,017	2.48%	\$0.00	0	\$0.00	\$76,816	\$71,201	1.19%
2000	\$6,460,824	26	\$186,190	2.88%	\$0.00	0	\$0.00	\$89,451	\$96,738	1.50%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$361,003	\$21,978	0.23%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$233,126	\$51,699	0.54%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$172,894	\$50,642	0.73%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$165,488	-\$17,632	-0.46%
TOTAL	\$275,680,536	932	\$10,062,896	3.65%	\$0.00	0	\$0.00	\$3,562,078	\$6,500,817	2.36%

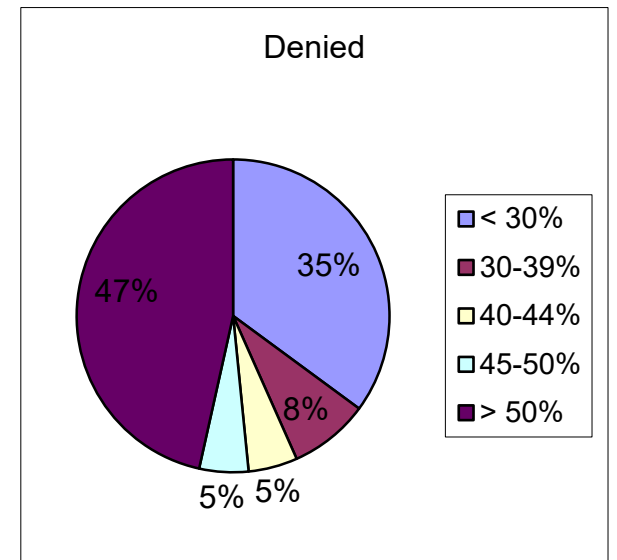
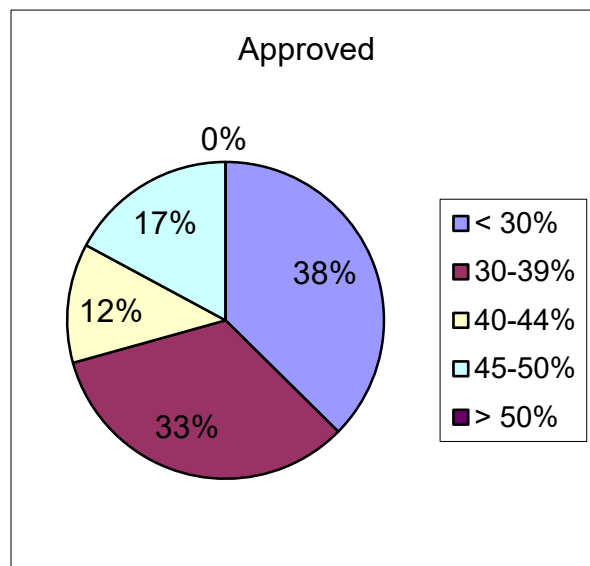
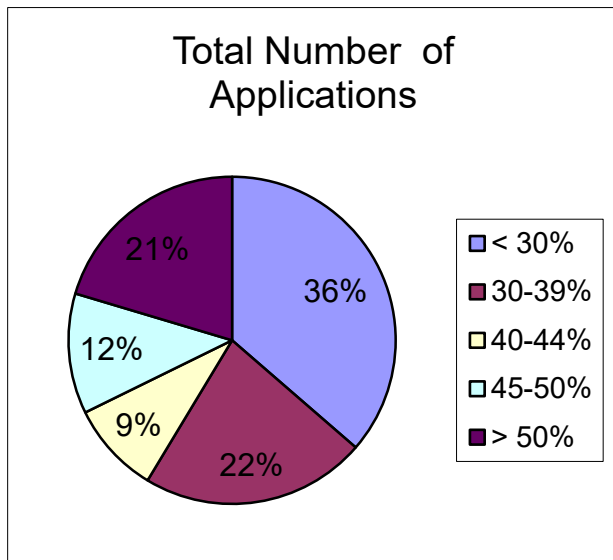
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2018

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	393	36%	227	37%	58%	166	35%	42%
30-39%	241	22%	202	33%	84%	39	8%	16%
40-44%	98	9%	74	12%	76%	24	5%	24%
45-50%	128	12%	104	17%	81%	24	5%	19%
> 50%	220	20%	-	0%	0%	220	47%	100%
	1,080	100%	607	100%	56%	473	100%	44%

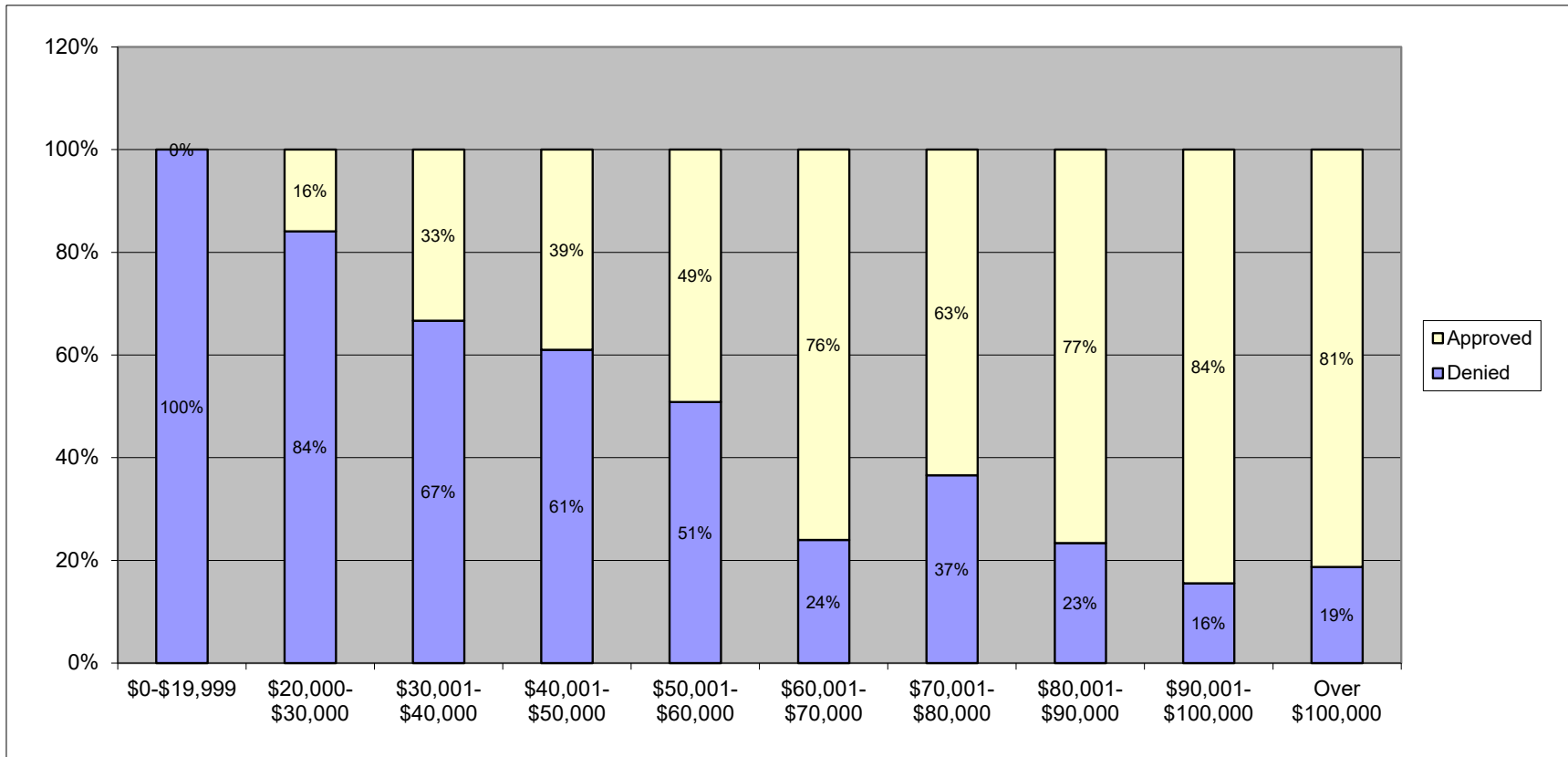


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2018

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	101	9%	-	0%	101	100%
\$20,000-\$30,000	88	8%	14	16%	74	84%
\$30,001-\$40,000	78	7%	26	33%	52	67%
\$40,001-\$50,000	77	7%	30	39%	47	61%
\$50,001-\$60,000	120	11%	59	49%	61	51%
\$60,001-\$70,000	75	7%	57	76%	18	24%
\$70,001-\$80,000	93	9%	59	63%	34	37%
\$80,001-\$90,000	77	7%	59	77%	18	23%
\$90,001-\$100,000	45	4%	38	84%	7	16%
Over \$100,000	326	30%	265	81%	61	19%
	1,080	100%	607	56%	473	44%

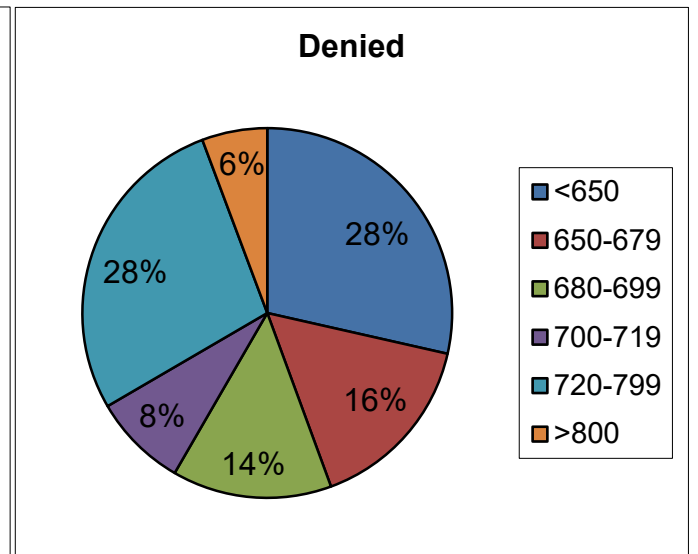
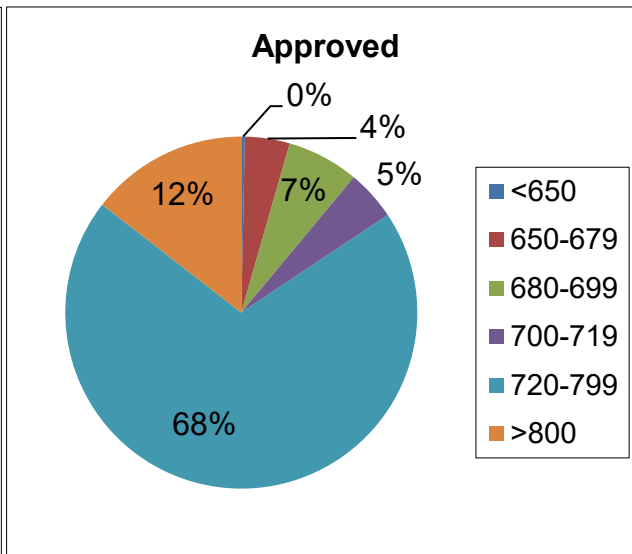
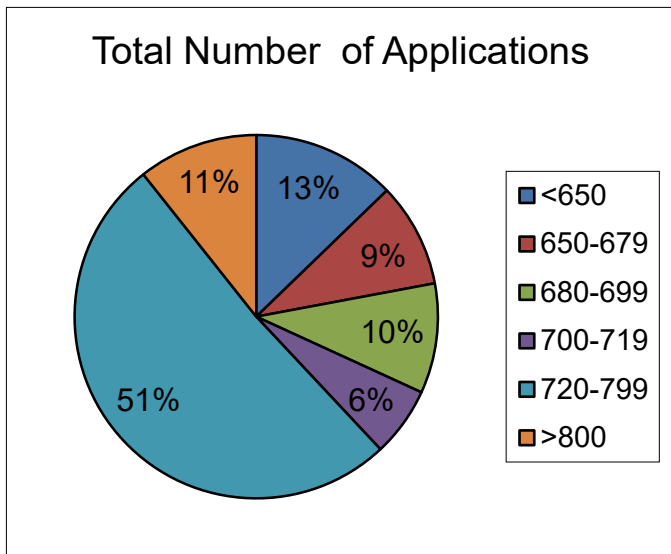


MAINE LOAN

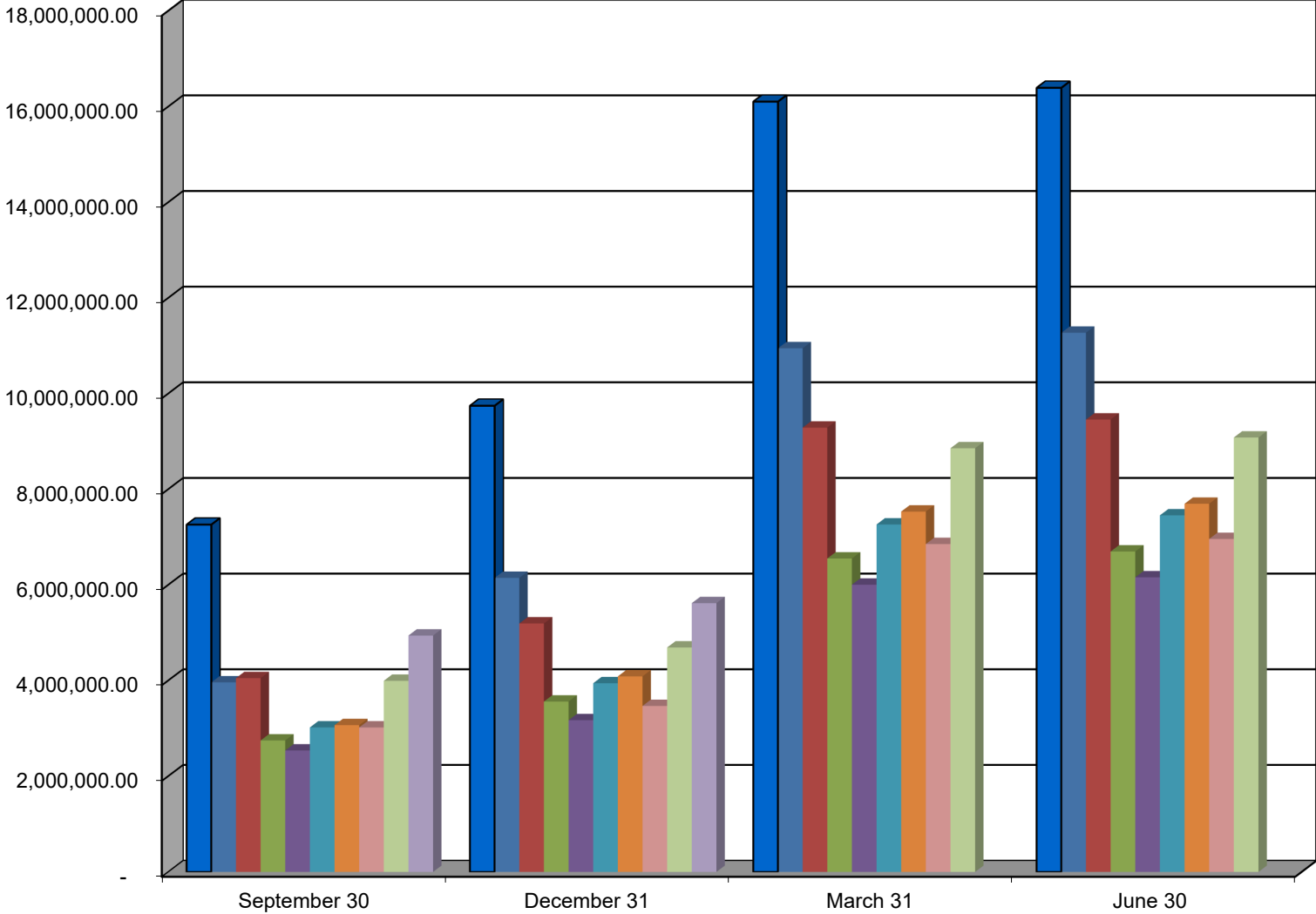
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2018

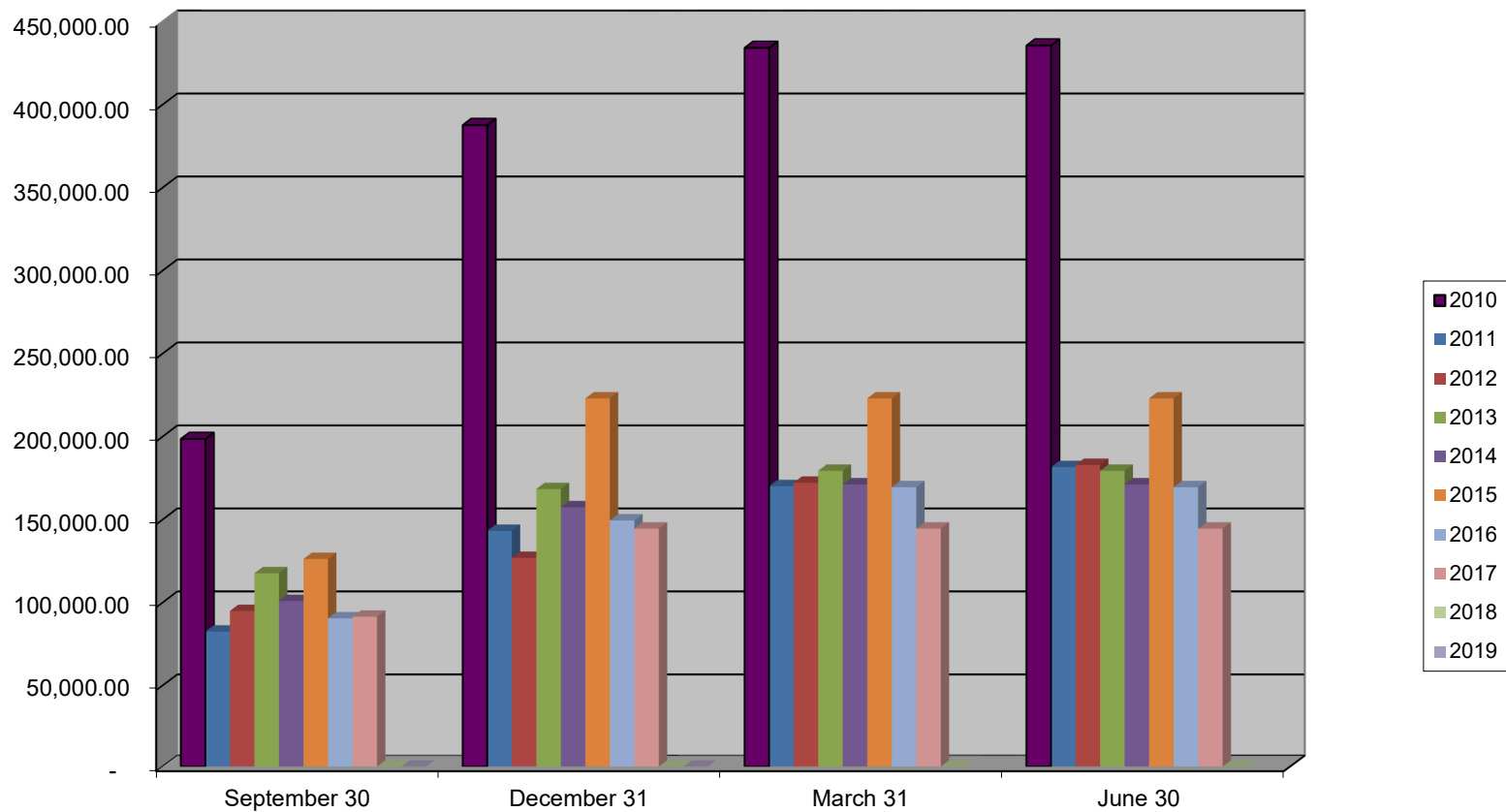
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	137	13%	2	0%	1%	135	28%	99%
650-679	100	9%	25	4%	25%	75	16%	75%
680-699	106	10%	40	8%	38%	66	14%	62%
700-719	67	6%	28	5%	42%	39	8%	58%
720-799	555	51%	424	70%	76%	131	28%	24%
>800	115	11%	88	14%	77%	27	6%	23%
	1,080	100%	607	102%	56%	473	100%	44%



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 DECEMBER 31, 2018**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	546	\$8,618,137.67	\$15,784.13	7.70%
MED LOAN	8	\$296,868.94	\$37,108.62	4.48%
CONSOLIDATION	5	\$438,640.45	\$87,728.09	8.28%
TOTAL PORTFOLIO	559	\$9,353,647.06	\$16,732.82	7.63%

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	\$116,113.45	\$223,845.11	\$37,024.87	\$67,934.25	\$48,993.09	\$131,344.09	\$82,606.70	\$119,272.29
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,971.00	\$3,508.50	\$529.00	\$941.50	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$118,084.45	\$227,353.61	\$37,553.87	\$68,875.75	\$48,993.09	\$131,344.09	\$82,606.70	\$119,272.29

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	40	\$619,136.71	\$15,478.42	6.81%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$5,623.92	\$5,623.92	6.41%
TOTAL KB&F PORTFOLIO	41	\$624,760.63	\$15,238.06	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	\$40,072.91	\$82,510.87	\$13,357.64	\$27,513.00	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$675.00	\$1,200.00	\$225.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$40,747.91	\$83,710.87	\$13,582.64	\$27,913.00	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2018 - JUNE 30, 2019
THROUGH DECEMBER 31, 2018**

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	\$ 595,804.83
MED LOAN	0	\$ -	0	\$ -	-	\$ -
CONSOLIDATION	0	\$ -	0	\$ -	1	\$ 225,588.98
TOTAL GENFUND	0	\$ -	0	\$ -	20	\$ 821,393.81

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	\$8,069.55	\$15,128.77	\$13,366.05	\$80,813.05	\$54,657.01	\$84,313.94
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	\$8,069.55	\$15,128.77	\$13,366.05	\$80,813.05	\$54,657.01	\$84,313.94

*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 RAB 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	12	\$171,968.84	23	\$259,391.12	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL RAB PORTFOLIO	12	\$171,968.84	23	\$259,391.12	0	\$0.00	0.00	\$0.00

TOTAL PORTFOLIO STATISTICS AT RAB

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	487	\$7,403,196.13	\$15,201.63	8.38%
MED LOAN	8	\$296,868.94	\$37,108.62	4.47%
CONSOLIDATION	3	\$207,427.55	\$69,142.52	8.90%
TOTAL RAB PORTFOLIO	498	\$7,907,492.62	\$15,878.50	7.25%

RAB 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	\$67,970.99	\$126,205.47	\$23,667.23	\$40,421.25	\$35,627.04	\$50,531.04	\$27,949.69	\$34,958.35
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,296.00	\$2,308.50	\$304.00	\$541.50	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL RAB PORTFOLIO	\$69,266.99	\$128,513.97	\$23,971.23	\$40,962.75	\$35,627.04	\$50,531.04	\$27,949.69	\$34,958.35

**Fees include regular pmts & satisfied

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

	12/31/2018	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
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
Default Year															
1998	Defaulted	\$\$\$	\$0	\$0	\$21,964	\$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%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$0	\$0	\$21,964	\$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%
1999	Defaulted	\$\$\$	\$4,939	\$2,121	\$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%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$4,939	\$2,121	\$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%
2000	Defaulted	\$\$\$	\$59,907	\$33,018	\$33,653	\$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%
	Claims/Recov	\$\$\$	\$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%
	Net Defaults	\$\$\$	\$59,907	\$33,018	\$33,653	\$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%
2001	Defaulted	\$\$\$	\$7,492	\$16,964	\$20,922	\$25,218	\$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%
	Claims/Recov	\$\$\$	\$6,273	\$3,013	\$4,561	\$859	\$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%
	Net Defaults	\$\$\$	\$1,219	\$13,951	\$16,361	\$24,359	\$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%
2002	Defaulted	\$\$\$	\$22,859	\$86,935	\$59,211	\$39,333	\$7,279	\$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%
	Claims/Recov	\$\$\$	\$8,952	\$7,896	\$18,467	\$7,226	\$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%
	Net Defaults	\$\$\$	\$13,907	\$79,039	\$40,744	\$32,107	\$7,279	\$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%
2003	Defaulted	\$\$\$	\$9,605	\$4,844	\$11,857	\$3,597	\$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%
	Claims/Recov	\$\$\$	\$11,450	\$19,447	\$43,245	\$11,042	\$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%
	Net Defaults	\$\$\$	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$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%
2004	Defaulted	\$\$\$	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$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%
	Claims/Recov	\$\$\$	\$17,060	\$26,627	\$7,907	\$8,199	\$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%
	Net Defaults	\$\$\$	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$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%
2005	Defaulted	\$\$\$	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$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%
	Claims/Recov	\$\$\$	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$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%
	Net Defaults	\$\$\$	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$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%
2006	Defaulted	\$\$\$	\$0	\$0	\$7,045	\$102,861	\$51,686	\$22,585	\$26,556	\$22,834	\$39,297	\$16,250	\$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%
	Claims/Recov	\$\$\$	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$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%
	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
	%	-0.20%	-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%
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
	%	0.52%	0.22%	0.12%	0.33%	0.49%	0.15%	0.31%	1.18%	1.10%	0.50%	0.00%	1.18%	0.40%	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
	%	0.10%	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%
	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
	%	0.42%	-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%
2008	Defaulted	\$\$\$	\$0	\$0	\$3,972	\$30,558	\$16,660	\$11,907	\$0	\$64,828	\$96,371	\$52,280	\$53,375	\$0	\$7,368
	%	0.00%	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%
	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
	%	0.05%	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%
	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
	%	-0.05%	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%

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

	12/31/2018	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
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
	%	0.00%	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%
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
	%	0.05%	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%
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
	%	-0.05%	-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%
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
	%	0.00%	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%
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
	%	0.06%	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%
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
	%	-0.06%	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%
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
	%	0.00%	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%
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
	%	0.09%	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%
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
	%	-0.09%	-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%
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
	%	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%
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
	%	0.05%	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%
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
	%	-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%
2013	Defaulted \$	\$0	\$0	\$0	\$0	\$0	\$0	\$10,174	\$39,252	\$51,049	\$117,430	\$196,848	\$138,125	\$156,040	\$180,652
	%	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%
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
	%	0.29%	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%
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
	%	-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%
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
	%	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%
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
	%	0.05%	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%
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
	%	-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%
2015	Defaulted \$	\$0	\$0	\$0	\$2,271	\$2,186	\$0	\$0	\$0	\$9,565	\$33,987	\$39,824	\$139,747	\$184,290	\$73,297
	%	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%
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
	%	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%
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
	%	-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%
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
	%	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%
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
	%	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%
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
	%	-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%
2017	Defaulted \$	\$0	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939
	%	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%
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
	%	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%
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
	%	-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%
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
	%	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%
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
	%	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%
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
	%	-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%
Total Defaulted	\$	\$147,856	\$223,536	\$284,825	\$382,981	\$186,190	\$148,017	\$207,772	\$500,597	\$966,458	\$1,182,946	\$1,604,164	\$1,832,155	\$1,222,596	\$566,326
	%	3.89%	3.23%	2.98%	4.02%	2.88%	2.48%	4.06%	6.95%	7.73%	6.60%	6.75%	5.73%	3.59%	2.53%
Claims/Recov	\$	\$165,488	\$172,894	\$233,126	\$161,003	\$89,451	\$76,816	\$129,099	\$220,090	\$452,746	\$390,942	\$455,727	\$372,224	\$228,784	\$106,109
as % of Defaults	%	111.93%	77.35%	81.85%	94.26%	48.04%	51.90%	62.14%	43.97%	46.85%	33.05%	28.41%	20.32%	18.71%	18.74%
as % of Originations	%	4.36%	2.50%	2.44%	3.79%	1.38%	1.29%	2.52%	3.06%	3.62%	2.18%	1.92%	1.16%	0.67%	0.47%
Net Defaults	\$	(\$17,632)	\$50,642	\$51,699	\$21,978	\$96,738	\$71,201	\$78,672	\$280,507	\$513,712	\$792,005	\$1,148,437	\$1,459,931	\$993,812	\$460,217
	%	-0.46%	0.73%	0.54%	0.23%	1.50%	1.19%	1.54%	3.90%	4.11%	4.42%	4.83%	4.57%	2.92%	2.05%

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

12/31/2018	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Total										
Number										
Origination Dollar	\$12,983,344	\$10,481,450	\$8,044,838	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$275,680,536
Default Year										
1998 Defaulted \$\$\$	\$0	\$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%	0.00%	0.11%
Claims/Recov \$\$\$	\$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%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.11%
1999 Defaulted \$\$\$	\$0	\$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%	0.00%	0.02%
Claims/Recov \$\$\$	\$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%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.02%
2000 Defaulted \$\$\$	\$0	\$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%	0.00%	0.35%
Claims/Recov \$\$\$	\$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%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.35%
2001 Defaulted \$\$\$	\$0	\$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%	0.00%	0.17%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.03%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.13%
2002 Defaulted \$\$\$	\$0	\$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%	0.00%	0.46%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.09%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.37%
2003 Defaulted \$\$\$	\$0	\$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%	0.00%	0.05%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.16%
Net Defaults \$\$\$	\$0	\$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%	0.00%	-0.10%
2004 Defaulted \$\$\$	\$0	\$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%	0.00%	0.09%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.09%
Net Defaults \$\$\$	\$0	\$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%	0.00%
2005 Defaulted \$\$\$	\$0	\$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%	0.00%	0.20%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.19%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.01%
2006 Defaulted \$\$\$	\$0	\$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%	0.00%	0.27%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.07%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.20%
2007 Defaulted \$\$\$	\$0	\$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%	0.00%	0.41%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.07%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.34%
2008 Defaulted \$\$\$	\$0	\$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%	0.00%	0.19%
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.11%
Net Defaults \$\$\$	\$0	\$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%	0.00%	0.08%

Cumulative Loans in Repayment
(Total Originations less Current Deferment)
\$262,353,560

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

12/31/2018	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total	Cumulative Loans in Repayment
2009 Defaulted \$\$\$	\$0	\$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%	0.00%	0.29%	
Claims/Recov \$\$\$	\$0	\$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%	0.00%	0.04%	
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 \$\$\$	\$35,422	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,245,913	
%	0.27%	0.41%	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 \$\$\$	\$35,422	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,008,250	
%	0.27%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	
2013 Defaulted \$\$\$	\$10,520	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$ 904,558	
%	0.08%	0.00%	0.06%	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 \$\$\$	\$10,520	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$ 659,302	
%	0.08%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
2014 Defaulted \$\$\$	\$6,167	\$12,006	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,019,079	
%	0.05%	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	
Claims/Recov \$\$\$	\$0	\$617	\$504	\$0	\$0	\$0	\$0	\$0	\$0	\$ 184,833	
%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	
Net Defaults \$\$\$	\$6,167	\$11,389	\$8,188	\$0	\$0	\$0	\$0	\$0	\$0	\$ 834,246	
%	0.05%	0.11%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	
2015 Defaulted \$\$\$	\$55,536	\$37,714	\$7,922	\$7,177	\$0	\$0	\$0	\$0	\$0	\$ 593,516	
%	0.43%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	
Claims/Recov \$\$\$	\$272	\$0	\$168	\$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 \$\$\$	\$55,264	\$37,714	\$7,754	\$7,177	\$0	\$0	\$0	\$0	\$0	\$ 418,849	
%	0.43%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	
2016 Defaulted \$\$\$	\$35,001	\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$ 718,933	
%	0.27%	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.28%	
Claims/Recov \$\$\$	\$3,891	\$8,377	\$838	\$0	\$0	\$0	\$0	\$0	\$0	\$ 237,076	
%	0.03%	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$	\$31,110	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$ 481,857	
%	0.24%	0.01%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.19%	
2017 Defaulted \$\$\$	\$33,959	\$54,882	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$ 415,705	
%	0.26%	0.52%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.16%	
Claims/Recov \$\$\$	\$17,855	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0	\$0	\$622,218.29	
%	0.14%	0.18%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.23%	
Net Defaults \$\$\$	\$16,104	\$35,515	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0	\$0	\$ (206,513)	
%	0.12%	0.34%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%	0.00%	-0.08%	
2018 Defaulted \$\$\$	\$64,763	\$18,385	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$ 408,262	
%	0.50%	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.15%	
Claims/Recov \$\$\$	\$21,570	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$679,588	
%	0.17%	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.26%	
Net Defaults \$\$\$	\$43,193	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$ (271,325)	
%	0.33%	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	-0.10%	
Total Defaulted \$\$\$	\$ 241,368	\$ 175,309	\$ 50,403	\$ 39,928	\$ 59,308	\$ 20,626	\$ 19,535	\$ -	\$ -	\$ 10,062,896	\$10,062,896
%	1.86%	1.67%	0.63%	0.62%	0.81%	0.27%	0.27%	0.00%	0.00%	3.65%	3.84%
Claims/Recov \$\$\$	\$43,588	\$42,259	\$10,105	\$7,243	\$4,041	\$342	\$0	\$0	\$0	\$3,562,078	\$3,562,078
as % of Defaults	18.06%	24.11%	20.05%	18.14%	6.81%	1.66%	0.00%	0.00%	0.00%	35.40%	35.40%
as % of Originations	0.34%	0.40%	0.13%	0.11%	0.06%	0.00%	0.00%	0.00%	0.00%	1.29%	1.36%
Net Defaults \$\$\$	\$ 197,780	\$ 133,050	\$ 40,298	\$ 32,684	\$ 55,267	\$ 20,284	\$ 19,535	\$ -	\$ -	\$ 6,500,817	\$6,500,817
%	1.52%	1.27%	0.50%	0.50%	0.75%	0.26%	0.27%	0.00%	0.00%	2.36%	2.48%