

**To:** Bond Review Participants  
**From:** Bruce Wagner, CEO *B. E. Wagner*  
**Date:** May 15, 2019  
**Re:** March 31, 2019 Quarterly Financial and Operating Data

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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 March 31, 2019 for your review:

- March 31, 2019 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- March 31, 2019 Asset Coverage Ratio
- March 31, 2019 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- March 31, 2019 Loan Characteristics Report March 31, 2019 Delinquency Analysis
- March 31, 2019 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- March 31, 2019 Cumulative Default Schedule – Static Pool (by year of origination)
- March 31, 2019 Loan Origination Graphs and Charts

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

Enclosures

**Finance Authority of Maine**  
**Maine Loan Program**  
**Statement of Net Position (Unaudited)**  
March 31, 2019

	Total	Restricted	Unrestricted
<b>Assets</b>			
Cash and Cash Equivalents	\$ 11,826,625.15	\$ 10,882,349.63	\$ 944,275.52
Accounts Receivable	\$ 19.73	\$ -	\$ 19.73
Interest on Ed Loans Rec	\$ 1,786,089.99	\$ 1,786,089.99	\$ -
Notes Receivable	\$ 76,136,963.37	\$ 76,136,963.37	\$ -
Less: Reserve fo Losses on Notes	\$ (2,237,331.91)	\$ (2,237,331.91)	\$ -
Prepaid Expense	\$ 21,694.85	\$ 21,694.85	\$ -
Prepaid Bond Insurance	\$ 391,664.20	\$ 391,664.20	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
<b>Total Assets</b>	<b>\$ 87,925,725.38</b>	<b>\$ 86,981,430.13</b>	<b>\$ 944,295.25</b>
<b>Liabilities and Fund Balance</b>			
<b>Liabilities</b>			
Accounts Payable	\$ 2,040.06	\$ -	\$ 2,040.06
Accrued Liabilities	\$ 146,554.47	\$ 103.66	\$ 146,450.81
Accrued Interest Bonds Payable	\$ 1,362,552.75	\$ 1,362,552.75	\$ -
Accred Arbitrage-Purpose	\$ 2,970,125.79	\$ 2,970,125.79	\$ -
Bonds Payable	\$ 80,495,000.00	\$ 80,495,000.00	\$ -
Discount on Bonds	\$ (36,024.09)	\$ (36,024.09)	\$ -
Deferred Loss on Refunding (Net)	\$ (650,501.28)	\$ (650,501.28)	\$ -
<b>Total Liabilities</b>	<b>\$ 84,289,747.70</b>	<b>\$ 84,141,256.83</b>	<b>\$ 148,490.87</b>
<b>Fund Balance</b>			
Retained Fund Balance	\$ 3,635,977.68	\$ 2,840,173.30	\$ 795,804.38
<b>Total Fund Balance</b>	<b>\$ 3,635,977.68</b>	<b>\$ 2,840,173.30</b>	<b>\$ 795,804.38</b>
<b>Total Liabilities and Fund Balance</b>	<b>\$ 87,925,725.38</b>	<b>\$ 86,981,430.13</b>	<b>\$ 944,295.25</b>

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

	Actual Month 3/31/2019	Budget Month 3/31/2019	Variance Month	YTD Actual 3/31/2019	YTD Budget 3/31/2019	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 478,631.55	\$ 461,124.58	\$ 17,506.97	\$ 4,231,705.55	\$ 4,174,151.10	\$ 57,554.45	\$ 5,520,641.74
Investment Income	\$ 20,599.91	\$ 16,020.00	\$ 4,579.91	\$ 258,301.37	\$ 146,034.00	\$ 112,267.37	\$ 194,382.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 2,165.16	\$ -	\$ 2,165.16	\$ -
Other Income	\$ 2,201.23	\$ 3,125.00	\$ (923.77)	\$ 23,775.23	\$ 28,125.00	\$ (4,349.77)	\$ 37,500.00
<b>Total Revenue</b>	<b>\$ 501,432.69</b>	<b>\$ 480,269.58</b>	<b>\$ 21,163.11</b>	<b>\$ 4,515,947.31</b>	<b>\$ 4,348,310.10</b>	<b>\$ 167,637.21</b>	<b>\$ 5,752,523.74</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 39,971.13	\$ 47,142.49	\$ 7,171.36	\$ 357,384.78	\$ 437,293.47	\$ 79,908.69	\$ 580,163.25
Marketing	\$ 159.24	\$ 4,026.12	\$ 3,866.88	\$ 31,844.71	\$ 36,235.08	\$ 4,390.37	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 383.94	\$ 30.18	\$ (353.76)	\$ 693.87	\$ 1,075.27	\$ 381.40	\$ 1,160.52
Loan Servicing	\$ 18,447.95	\$ 28,406.71	\$ 9,958.76	\$ 179,572.27	\$ 260,816.31	\$ 81,244.04	\$ 355,179.05
Depreciation	\$ 2,307.45	\$ 3,027.18	\$ 719.73	\$ 21,130.63	\$ 25,300.44	\$ 4,169.81	\$ 34,382.00
Travel & Meals	\$ 105.47	\$ 277.42	\$ 171.95	\$ 1,990.13	\$ 3,776.11	\$ 1,785.98	\$ 5,198.10
Professional Fees	\$ 2,949.75	\$ 8,002.39	\$ 5,052.64	\$ 65,752.86	\$ 72,021.57	\$ 6,268.71	\$ 96,028.76
Bond Administration Expense	\$ 18,132.86	\$ 16,399.03	\$ (1,733.83)	\$ 172,611.50	\$ 167,136.87	\$ (5,474.63)	\$ 217,676.05
Arbitrage Expense	\$ 34,958.08	\$ 8,944.50	\$ (26,013.58)	\$ 314,622.72	\$ 78,995.69	\$ (235,627.03)	\$ 105,383.62
Bond Financing Expense	\$ 354,988.31	\$ 378,536.12	\$ 23,547.81	\$ 3,306,771.54	\$ 3,344,607.03	\$ 37,835.49	\$ 4,597,124.29
Other Operating Expenses	\$ 7,932.46	\$ 6,519.53	\$ (1,412.93)	\$ 57,010.26	\$ 56,659.35	\$ (350.91)	\$ 75,784.97
<b>Total Operating Expenses</b>	<b>\$ 480,336.64</b>	<b>\$ 501,311.67</b>	<b>\$ 20,975.03</b>	<b>\$ 4,509,385.27</b>	<b>\$ 4,483,917.19</b>	<b>\$ (25,468.08)</b>	<b>\$ 6,116,394.02</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 3.17	\$ 45.85	\$ 42.68	\$ 11,917.52	\$ 412.49	\$ (11,505.03)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 9,519.45	\$ 8,020.00	\$ (1,499.45)	\$ 73,679.45	\$ 72,180.00	\$ (1,499.45)	\$ 96,240.00
<b>Total Non-Operating Expenses</b>	<b>\$ 9,522.62</b>	<b>\$ 8,065.85</b>	<b>\$ (1,456.77)</b>	<b>\$ 85,596.97</b>	<b>\$ 72,592.49</b>	<b>\$ (13,004.48)</b>	<b>\$ 96,790.00</b>
<b>Total Expenses</b>	<b>\$ 489,859.26</b>	<b>\$ 509,377.52</b>	<b>\$ 19,518.26</b>	<b>\$ 4,594,982.24</b>	<b>\$ 4,556,509.68</b>	<b>\$ (38,472.56)</b>	<b>\$ 6,213,184.02</b>
<b>Change in Net Position</b>	<b>\$ 11,573.43</b>	<b>\$ (29,107.94)</b>	<b>\$ 40,681.37</b>	<b>\$ (79,034.93)</b>	<b>\$ (208,199.58)</b>	<b>\$ 129,164.65</b>	<b>\$ (460,660.28)</b>

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

	Actual Month 3/31/2019	Budget Month 3/31/2019	Variance Month	YTD Actual 3/31/2019	YTD Budget 3/31/2019	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ 478,631.55	\$ 461,124.58	\$ 17,506.97	\$ 4,231,705.55	\$ 4,174,151.10	\$ 57,554.45	\$ 5,520,641.74
Investment Income	\$ 18,045.28	\$ 11,896.00	\$ 6,149.28	\$ 240,809.51	\$ 115,940.17	\$ 124,869.34	\$ 151,916.50
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 2,165.16	\$ -	\$ 2,165.16	\$ -
Other Income	\$ 2,201.23	\$ -	\$ 2,201.23	\$ 23,775.23	\$ -	\$ 23,775.23	\$ -
<b>Total Revenue</b>	<b>\$ 498,878.06</b>	<b>\$ 473,020.58</b>	<b>\$ 25,857.48</b>	<b>\$ 4,498,455.45</b>	<b>\$ 4,290,091.27</b>	<b>\$ 208,364.18</b>	<b>\$ 5,672,558.24</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 18,447.95	\$ 31,773.35	\$ 13,325.40	\$ 179,572.27	\$ 260,816.31	\$ 81,244.04	\$ 355,179.05
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ -	\$ -	\$ 20,000.00	\$ -	\$ (20,000.00)	\$ -
Bond Administration Expense	\$ 18,132.86	\$ 16,187.32	\$ (1,945.54)	\$ 172,611.50	\$ 167,136.87	\$ (5,474.63)	\$ 217,676.05
Arbitrage Expense	\$ 34,958.08	\$ 8,968.96	\$ (25,989.12)	\$ 314,622.72	\$ 78,995.69	\$ (235,627.03)	\$ 105,383.62
Bond Financing Expense	\$ 354,988.31	\$ 341,721.91	\$ (13,266.40)	\$ 3,306,771.54	\$ 3,344,607.03	\$ 37,835.49	\$ 4,347,124.29
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Operating Expenses</b>	<b>\$ 426,527.20</b>	<b>\$ 398,651.54</b>	<b>\$ (27,875.66)</b>	<b>\$ 3,993,578.03</b>	<b>\$ 3,851,555.90</b>	<b>\$ (142,022.13)</b>	<b>\$ 5,025,363.01</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 61,410.00	\$ 59,993.43	\$ (1,416.57)	\$ 544,904.00	\$ 545,564.14	\$ 660.14	\$ 721,137.76
Provision for Losses on Notes	\$ 9,519.45	\$ 8,020.00	\$ (1,499.45)	\$ 73,679.45	\$ 72,180.00	\$ (1,499.45)	\$ 96,240.00
<b>Total Non-Operating Expenses</b>	<b>\$ 70,929.45</b>	<b>\$ 68,013.43</b>	<b>\$ (2,916.02)</b>	<b>\$ 618,583.45</b>	<b>\$ 617,744.14</b>	<b>\$ (839.31)</b>	<b>\$ 817,377.76</b>
<b>Total Expenses</b>	<b>\$ 497,456.65</b>	<b>\$ 466,664.97</b>	<b>\$ (30,791.68)</b>	<b>\$ 4,612,161.48</b>	<b>\$ 4,469,300.04</b>	<b>\$ (142,861.44)</b>	<b>\$ 5,842,740.77</b>
<b>Change in Net Position</b>	<b>\$ 1,421.41</b>	<b>\$ 6,355.61</b>	<b>\$ (4,934.20)</b>	<b>\$ (113,706.03)</b>	<b>\$ (179,208.77)</b>	<b>\$ 65,502.74</b>	<b>\$ (170,182.53)</b>

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

	Actual Month 3/31/2019	Budget Month 3/31/2019	Variance Month	YTD Actual 3/31/2019	YTD Budget 3/31/2019	YTD Variance	Year End Budget
<b>Revenue</b>							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 2,554.63	\$ 4,124.00	\$ (1,569.37)	\$ 17,491.86	\$ 30,093.83	\$ (12,601.97)	\$ 42,465.50
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ -	\$ 3,125.00	\$ (3,125.00)	\$ -	\$ 28,125.00	\$ (28,125.00)	\$ 37,500.00
<b>Total Revenue</b>	<b>\$ 2,554.63</b>	<b>\$ 7,249.00</b>	<b>\$ (4,694.37)</b>	<b>\$ 17,491.86</b>	<b>\$ 58,218.83</b>	<b>\$ (40,726.97)</b>	<b>\$ 79,965.50</b>
<b>Expenses</b>							
<b>Operating Expenses</b>							
Salaries & Benefits	\$ 39,971.13	\$ 47,142.49	\$ 7,171.36	\$ 357,384.78	\$ 437,293.47	\$ 79,908.69	\$ 580,163.25
Marketing	\$ 159.24	\$ 4,026.12	\$ 3,866.88	\$ 31,844.71	\$ 36,235.08	\$ 4,390.37	\$ 48,313.41
Contributions, Sponsorships, & Dues	\$ 383.94	\$ 30.18	\$ (353.76)	\$ 693.87	\$ 1,075.27	\$ 381.40	\$ 1,160.52
Loan Servicing	\$ -	\$ (3,366.64)	\$ (3,366.64)	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 2,307.45	\$ 3,027.18	\$ 719.73	\$ 21,130.63	\$ 25,300.44	\$ 4,169.81	\$ 34,382.00
Travel & Meals	\$ 105.47	\$ 277.42	\$ 171.95	\$ 1,990.13	\$ 3,776.11	\$ 1,785.98	\$ 5,198.10
Professional Fees	\$ 2,949.75	\$ 8,002.39	\$ 5,052.64	\$ 45,752.86	\$ 72,021.57	\$ 26,268.71	\$ 96,028.76
Bond Administration Expense	\$ -	\$ 211.71	\$ 211.71	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ (24.46)	\$ (24.46)	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ 36,814.21	\$ 36,814.21	\$ -	\$ -	\$ -	\$ 250,000.00
Other Operating Expenses	\$ 7,932.46	\$ 6,519.53	\$ (1,412.93)	\$ 57,010.26	\$ 56,659.35	\$ (350.91)	\$ 75,784.97
<b>Total Operating Expenses</b>	<b>\$ 53,809.44</b>	<b>\$ 102,660.13</b>	<b>\$ 48,850.69</b>	<b>\$ 515,807.24</b>	<b>\$ 632,361.29</b>	<b>\$ 116,554.05</b>	<b>\$ 1,091,031.01</b>
<b>Non-Operating Expenses</b>							
Legal Expense-projects	\$ 3.17	\$ 45.85	\$ 42.68	\$ 11,917.52	\$ 412.49	\$ (11,505.03)	\$ 550.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (61,410.00)	\$ (59,993.43)	\$ 1,416.57	\$ (544,904.00)	\$ (545,564.14)	\$ (660.14)	\$ (721,137.76)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Non-Operating Expenses</b>	<b>\$ (61,406.83)</b>	<b>\$ (59,947.58)</b>	<b>\$ 1,459.25</b>	<b>\$ (532,986.48)</b>	<b>\$ (545,151.65)</b>	<b>\$ (12,165.17)</b>	<b>\$ (720,587.76)</b>
<b>Total Expenses</b>	<b>\$ (7,597.39)</b>	<b>\$ 42,712.55</b>	<b>\$ 50,309.94</b>	<b>\$ (17,179.24)</b>	<b>\$ 87,209.64</b>	<b>\$ 104,388.88</b>	<b>\$ 370,443.25</b>
<b>Change in Net Position</b>	<b>\$ 10,152.02</b>	<b>\$ (35,463.55)</b>	<b>\$ 45,615.57</b>	<b>\$ 34,671.10</b>	<b>\$ (28,990.81)</b>	<b>\$ 63,661.91</b>	<b>\$ (290,477.75)</b>

Finance Authority of Maine  
 RESTRICTED NET ASSETS  
 ASSET COVERAGE RATIO  
 3/31/2019

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	582,910.62
RETIREMENT ACCOUNT	1,203,537.44
PRINCIPAL ACCOUNT	2,108,333.74
INTEREST ACCOUNT	1,365,139.97
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	2,681,450.00
REVENUE ACCOUNT	679,616.91
GUARANTEE FEE ACCOUNT	2,261,360.95
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(2,970,125.79)
STUDENT LOAN RECEIVABLE	76,136,963.37
PREPAID EXPENSE	21,694.85
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,786,089.99
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	85,856,972.05
BONDS ISSUED AND OUTSTANDING	80,495,000.00
ACCOUNTS PAYABLE	
ACCRUED INTEREST PAYABLE	1,362,552.75
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TOTAL LIABILITIES	81,857,552.75
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BASE CASE SCHEDULE OF NET ASSETS	3,999,419.30
	<hr/> <hr/>
PARITY RATIO	1.049

Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program)  
**Reporting period:** Quarter Ending 3/31/2019

**Certificate/Note/Bond Status**

**Master Trust**

Beginning Principal Balance (\$)	83,395,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,900,000)
Ending Principal Balance (\$)	80,495,000
Actual Days in Period	90
Weighted Average Rate	4.953%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	268,145,000
Principal Paid (\$)	(187,650,000)
Ending Principal Balance (\$)	80,495,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	75,000,679	7.48%
Loans Added	5,527,222	
Loans Repaid	(4,206,109)	
Capitalized Interest	(18,402)	
Defaulted Loans	(164,962)	
Adjustments	(1,464)	
Ending Balance	76,136,963	7.38%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	98,650,326
Loans Repaid	(171,903,060)
Capitalized Interest	19,699,202
Defaulted Loans	(8,197,149)
Adjustments	(907,867)
Ending Balance	76,136,963

**Loans by Program Type**

	\$	%
Traditional Loans	74,972,094	98.47%
Consolidations	1,164,869	1.53%

**Loans by School Type**

	\$	%
4-Year	68,777,251	90.33%
2-Year	4,935,838	6.48%
Technical/Proprietary	411,184	0.54%
Graduate	477,194	0.63%
Other	1,535,497	2.02%
	76,136,963	100.00%

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 2,261,361

Reporting period: Quarter Ending 3/31/2019

**Loans by Status**

	\$	%
In School	11,071,366	14.54%
Grace	900,580	1.18%
Deferment	3,582,774	4.71%
Forbearance	200,418	0.26%
Interest Repayment	9,281,509	12.19%
Prinipal & Interest Repayment	51,086,977	67.10%
Bankruptcy	13,340	0.02%
In Claim Status	-	0.00%
All Loans	76,136,963	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 \$	277,855	135,324	303,113	52,248	143,741	-	912,282
% of Loans in Repayment	0.46%	0.22%	0.50%	0.09%	0.24%	0.00%	1.51%
% of Total Loans	0.36%	0.18%	0.40%	0.07%	0.19%	0.00%	1.20%

**Credit Support**

	\$	%
Reserve Funds - (1)	2,681,450	3.33%
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

2.53%

**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.

0.78%

**Loan Default Percentage**

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

3.52%

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

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	2	28,870	0%
630-639	1	15,000	0%
640-649	-	-	0%
650-659	4	60,476	1%
660-669	12	144,859	1%
670-679	15	159,037	2%
680-689	17	191,598	2%
690-699	30	368,781	4%
700-709	22	296,260	3%
710-719	18	177,833	2%
720-729	40	569,121	6%
730-739	59	771,294	8%
740-749	53	692,893	7%
750-759	79	1,048,508	10%
760-769	81	1,070,256	11%
770-779	83	1,096,613	11%
780-789	84	1,012,702	10%
790-799	80	993,575	10%
800-809	71	1,001,185	10%
810-819	28	307,775	3%
820-829	11	163,000	2%
>830	-	-	0%
Total	790	10,169,636	100%

Average 759

**DTI Distribution**

	# Bwr	\$ AMT	% of Total Amt
<30%	304	3,658,322	36%
30-39%	251	3,464,123	34%
40-44%	99	1,239,253	12%
45-50%	136	1,807,938	17%
>50%	-	-	0%
TOTAL	790	10,169,636	100%

Average 32%



Maine Educational Loan Program  
**Issue name:** Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A  
**Reporting period:** Quarter Ending 3/31/2019

**Certificate/Note/Bond Status**

	2009
Beginning Principal Balance (\$)	37,770,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,900,000)
Ending Principal Balance (\$)	34,870,000
Actual Days in Period	90
Weighted Average Rate	5.752%

**Cumulative:**

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	210,000,000
Principal Paid (\$)	(175,130,000)
Ending Principal Balance (\$)	34,870,000

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	41,691,913	7.99%
Loans Added	1,200	
Loans Repaid	(2,581,823)	
Capitalized Interest	(54,187)	
Defaulted Loans	(133,476)	
Adjustments	482	
Ending Balance	38,924,109	7.97%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	36,676,620
Loans Repaid	(146,870,477)
Capitalized Interest	18,899,605
Defaulted Loans	(7,768,141)
Adjustments	(809,009)
Ending Balance	38,924,109

**Loans by Program Type**

	\$	%
Traditional Loans	37,759,240	97.01%
Consolidations	1,164,869	2.99%

**Loans by School Type**

	\$	%
4-Year	33,746,137	86.70%
2-Year	3,069,413	7.89%
Technical/Proprietary	293,099	0.75%
Graduate	335,251	0.86%
Other	1,480,210	3.80%
	38,924,109	100.00%

0.20

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period:

\$ 1,488,944

**Loans by Status**

	\$	%
In School	1,823,105	4.68%
Grace	288,484	0.74%
Deferment	2,222,080	5.71%
Forbearance	129,875	0.33%
Interest Repayment	1,638,629	4.21%
Principal & Interest Repayment	32,808,596	84.29%
Bankruptcy	13,340	0.03%
In Claim Status	-	
All Loans	38,924,109	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 \$	169,483	90,004	172,392	30,027	98,700	-	560,606
% of Loans in Repayment	0.49%	0.26%	0.50%	0.09%	0.29%	0.00%	1.62%
% of Total Loans	0.44%	0.23%	0.44%	0.08%	0.25%	0.00%	1.44%

**Credit Support**

	\$	%
Reserve Funds - (1)	2,100,000	6.02%
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 3/31/2019

**Certificate/Note/Bond Status**

	2010
Beginning Principal Balance (\$)	8,510,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,510,000
Actual Days in Period	90
Weighted Average Rate	4.089%

**Cumulative:**

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

**Student Loan Pool Data**

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,989,164	7.51%
Loans Added	-	
Loans Repaid	(404,879)	
Capitalized Interest	2,929	
Defaulted Loans	(24,575)	
Adjustments	(727)	
Ending Balance	5,561,912	7.49%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(12,241,575)
Capitalized Interest	140,719
Defaulted Loans	(278,426)
Adjustments	(42,303)
Ending Balance	5,561,912

**Loans by Program Type**

	\$	%
Traditional Loans	5,561,912	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%
4-Year	4,966,549	89.30%
2-Year	536,389	9.64%
Technical/Proprietary	19,350	0.35%
Graduate	13,318	0.24%
Other	26,306	0.47%
	5,561,912	100.00%

0.00

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period:

\$ 254,738

**Loans by Status**

	\$	%
In School	242,663	4.36%
Grace	22,880	0.41%
Deferment	392,713	7.06%
Forbearance	-	0.00%
Interest Repayment	359,474	6.46%
Principal & Interest Repayment	4,544,181	81.70%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	5,561,912	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 \$	48,721	18,476	9,615	22,221	32,277	-	131,310
% of Loans in Repayment	0.99%	0.38%	0.20%	0.45%	0.66%	0.00%	2.68%
% of Total Loans	0.88%	0.33%	0.17%	0.40%	0.58%	0.00%	2.36%

**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 3/31/2019

**Certificate/Note/Bond Status**

	2012
Beginning Principal Balance (\$)	8,340,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,340,000
Actual Days in Period	90
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	6,174,857	7.18%
Loans Added	-	
Loans Repaid	(461,816)	
Capitalized Interest	4,692	
Defaulted Loans	(4,402)	
Adjustments	47	
Ending Balance	5,713,377	7.17%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(7,780,271)
Capitalized Interest	87,412
Defaulted Loans	(88,113)
Adjustments	(31,436)
Ending Balance	5,713,377

**Loans by Program Type**

	\$	%
Traditional Loans	5,713,377	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	5,225,258	91.46%	
2-Year	405,028	7.09%	
Technical/Proprietary	33,583	0.59%	
Graduate	46,180	0.81%	
Other	3,329	0.06%	
	5,713,377	100.00%	0.00

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 280,803

**Loans by Status**

	\$	%
In School	144,022	2.52%
Grace	24,344	0.43%
Deferment	434,112	7.60%
Forbearance	-	0.00%
Interest Repayment	370,108	6.48%
Principal & Interest Repayment	4,740,791	82.98%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	5,713,377	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 \$	46,232	17,227	17,847	-	-	-	81,306
% of Loans in Repayment	0.90%	0.34%	0.35%	0.00%	0.00%	0.00%	1.59%
% of Total Loans	0.81%	0.30%	0.31%	0.00%	0.00%	0.00%	1.42%

**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 3/31/2019

**Certificate/Note/Bond Status**

	2014
Beginning Principal Balance (\$)	8,775,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,775,000
Actual Days in Period	90
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	7,574,229	6.75%
Loans Added	-	
Loans Repaid	(373,275)	
Capitalized Interest	22,313	
Defaulted Loans	(2,507)	
Adjustments	(1,230)	
Ending Balance	7,219,529	6.74%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(3,835,264)
Capitalized Interest	524,774
Defaulted Loans	(62,468)
Adjustments	(21,754)
Ending Balance	7,219,529

**Loans by Program Type**

	\$	%
Traditional Loans	7,219,529	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	6,760,152	93.64%	
2-Year	413,649	5.73%	
Technical/Proprietary	33,449	0.46%	
Graduate	12,280	0.17%	
Other	-	0.00%	
	7,219,529	100.00%	(0.00)

**Guarantee Fund**

Balance in the Guarantee Fee Account at end of period: \$ 236,876

**Loans by Status**

	\$	%
In School	712,141	9.86%
Grace	114,573	1.59%
Deferment	446,130	6.18%
Forbearance	36,930	0.51%
Interest Repayment	878,887	12.17%
Principal & Interest Repayment	5,030,869	69.68%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	7,219,529	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 \$	10,230	-	64,182	-	12,765		87,176
% of Loans in Repayment	0.17%	0.00%	1.08%	0.00%	0.21%	0.00%	1.47%
% of Total Loans	0.14%	0.00%	0.89%	0.00%	0.18%	0.00%	1.21%

**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 3/31/2019

**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	90
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	8,986,580	6.24%
Loans Added	560,858	
Loans Repaid	(101,148)	
Capitalized Interest	5,805	
Defaulted Loans	-	
Adjustments	(34)	
Ending Balance	9,452,062	6.18%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,081,006
Loans Repaid	(674,367)
Capitalized Interest	46,718
Defaulted Loans	-
Adjustments	(1,295)
Ending Balance	9,452,062

**Loans by Program Type**

	\$	%
Traditional Loans	9,452,062	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	9,098,632	96.26%	
2-Year	289,839	3.07%	
Technical/Proprietary	22,061	0.23%	
Graduate	22,138	0.23%	
Other	19,391	0.21%	
	9,452,062	100.00%	0.00

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	3,469,140	36.70%
Grace	266,512	2.82%
Deferment	87,739	0.93%
Forbearance	33,613	0.36%
Interest Repayment	2,721,750	28.80%
Principal & Interest Repayment	2,873,308	30.40%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	9,452,062	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 \$	1,591	9,617	39,077	-	-		50,285
% of Loans in Repayment	0.03%	0.17%	0.69%	0.00%	0.00%	0.00%	0.89%
% of Total Loans	0.02%	0.10%	0.41%	0.00%	0.00%	0.00%	0.53%

**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 3/31/2019

**Certificate/Note/Bond Status**

	2018
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	10,000,000
Actual Days in Period	90
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	4,583,935	6.77%
Loans Added	4,965,164	
Loans Repaid	(283,168)	
Capitalized Interest	45	
Defaulted Loans	-	
Adjustments	(2)	
Ending Balance	9,265,975	6.72%

**Cumulative:**

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	9,769,176
Loans Repaid	(501,105)
Capitalized Interest	(25)
Defaulted Loans	-
Adjustments	(2,070)
Ending Balance	9,265,975

**Loans by Program Type**

	\$	%
Traditional Loans	9,265,975	100.00%
Consolidations	-	0.00%

**Loans by School Type**

	\$	%	
4-Year	8,980,522	96.92%	
2-Year	221,520	2.39%	
Technical/Proprietary	9,643	0.10%	
Graduate	48,028	0.52%	
Other	6,261	0.07%	
	9,265,975	100.00%	0.00

**Guarantee Fund**

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

**Loans by Status**

	\$	%
In School	4,680,295	50.51%
Grace	183,787	1.98%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	3,312,660	35.75%
Principal & Interest Repayment	1,089,232	11.76%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	9,265,975	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 \$	1,598	-	-	-	-	-	1,598
% of Loans in Repayment	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
% of Total Loans	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%

**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	-	255,000	1,195,000	Exempt AMT	6,633	40,472	56,375	22,537	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	-	565,000	2,690,000	Exempt AMT	15,167	92,514	129,161	51,813	5.750%	5.750%	June 1 and December 1	12/1/2022

<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A-2															
<b>Reporting period:</b> 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	-	240,000	1,090,000	Exempt NON-AMT	5,011	30,370	42,256	16,898	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	-	1,980,000	9,215,000	Exempt NON-AMT	51,160	311,296	433,787	173,651	5.625%	5.625%	June 1 and December 1	12/1/2027

<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A-3															
<b>Reporting period:</b> 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	-	4,440,000	20,680,000	Exempt NON-AMT	119,892	729,718	1,016,819	406,993	5.875%	5.88%	June 1 and December 1	12/1/2039

<b>TOTAL</b>															
<b>Issuer:</b> Maine Educational Loan Authority															
<b>Issue name:</b> Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A															
<b>Reporting period:</b> 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	7,710,000	34,870,000	Exempt	209,529	1,273,513	1,735,876	671,892	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	28,875	12,833	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	30,938	13,750	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	33,000	14,667	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	37,350	16,600	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	41,438	18,417	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	45,675	20,300	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	29,148	43,721	19,432	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	192,148	276,121	115,998	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

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	INTEREST ACCRUED 6/30/2018	INTEREST PAID 07/01-6/30/2019	INTEREST ACCRUED 07/01-6/30/2019	INTEREST ACCRUED 6/30/2019	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
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	23,406	10,403	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	27,735	12,327	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	27,735	12,327	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	27,413	12,183	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,464	20,781	31,172	13,854	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	32,953	14,646	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,271	25,629	38,443	17,085	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,512	39,769	17,675	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,512	39,769	17,675	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

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	INTEREST ACCRUED 6/30/2018	INTEREST PAID 07/01-6/30/2019	INTEREST ACCRUED 07/01-6/30/2019	INTEREST ACCRUED 6/30/2019	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 2012A CUSIP: Various	YES	12,685,000	9,190,000	850,000	-	8,340,000	Exempt	34,417	206,500	300,259	128,175	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	27,563	12,250	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	22,050	9,800	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	22,500	10,000	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	28,125	12,500	5.000%	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,167	19,000	28,500	12,667	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	13,125	19,688	8,750	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	19,688	8,750	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	20,109	8,938	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	15,188	6,750	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	16,500	7,333	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	16,800	7,467	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	17,400	7,733	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	18,000	8,000	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	280,442	120,937	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	15,750	7,000	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	26,813	11,917	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	27,000	12,000	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	27,375	12,167	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	27,563	12,250	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	28,125	12,500	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	28,125	12,500	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	20,813	9,250	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	20,813	9,250	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	18,000	8,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	16,500	7,333	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	11,500	17,250	7,667	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	11,344	17,016	7,563	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	14,438	21,656	9,625	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	23,109	10,271	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	335,906	149,292	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	13,325	6,500	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	-	9,625	18,792	9,167	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000	-	-	710,000	Exempt NON-AMT	-	12,425	24,258	11,833	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	-	12,600	24,600	12,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	-	12,600	24,600	12,000	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	26,308	12,833	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	26,308	12,833	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	18,177	8,867	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	17,711	8,640	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	15,375	7,500	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	-	7,700	15,033	7,333	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	15,717	7,667	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	15,033	7,333	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	19,133	9,333	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	10,933	5,333	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	14,213	6,933	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	299,518	146,106	Various	Various	June 1 and December 1	Various

	04/30/18	% of Total	05/31/18	% of Total	06/30/18	% of Total	07/31/18	% of Total	08/31/18	% of Total	09/30/18	% of Total
<b><u>FIRSTMARK</u></b>												
<b>Loan Balance</b>	\$ 78,633,671		\$ 77,243,491		\$ 76,249,718		\$ 75,036,851		\$ 76,126,300		\$ 77,664,063	
<b>Repayment</b>	\$ 66,764,353	84.9%	\$ 65,723,459	85.1%	\$ 64,993,531	85.2%	\$ 63,552,452	84.7%	\$ 63,843,909	83.9%	\$ 65,916,140	84.9%
Problem Loans:												
In Claim Status	\$ 75,892		\$ -		\$ 23,158		\$ 56,057		\$ 120,710		\$ 72,070	
Uninsured	\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
Bankruptcy	\$ 13,340		\$ 13,340		\$ 13,340		\$ 13,340		\$ 23,182		\$ 42,138	
Forbearance	\$ 445,407		\$ 371,011		\$ 345,474		\$ 245,969		\$ 160,426		\$ 195,375	
Delinquent Loans												
31-60 days	\$ 770,944		\$ 598,041		\$ 669,682		\$ 867,899		\$ 689,985		\$ 559,078	
61-90 days	\$ 419,657		\$ 346,403		\$ 302,041		\$ 313,030		\$ 409,131		\$ 493,051	
> 90 days	\$ 312,387		\$ 605,156		\$ 579,222		\$ 589,975		\$ 568,842		\$ 620,487	
Subtotal Delinquent Loans	\$ 1,502,988		\$ 1,549,600		\$ 1,550,945		\$ 1,770,905		\$ 1,667,959		\$ 1,672,616	
% of Repayment		2.251%		2.358%		2.386%		2.787%		2.613%		2.537%
<b>Total Problem Loans</b>	\$ 2,037,628	2.59%	\$ 1,933,951	2.50%	\$ 1,932,917	2.53%	\$ 2,086,271	2.78%	\$ 1,972,276	2.59%	\$ 1,982,199	2.55%
<b>% of Repayment</b>		<b>3.052%</b>		<b>2.943%</b>		<b>2.974%</b>		<b>3.283%</b>		<b>3.089%</b>		<b>3.007%</b>

	10/31/18	% of Total	11/30/18	% of Total	12/31/18		01/31/19		02/28/19		03/31/19
<b>FIRSTMARK</b>											
<b>Loan Balance</b>	\$ 76,806,028		\$ 76,005,881		\$ 75,000,679		\$ 77,749,999		\$ 77,569,003		\$ 76,163,447
<b>Repayment</b>	\$ 64,038,986	83.4%	\$ 64,850,084	85.3%	\$ 63,911,333	85.2%	\$ 64,203,824	82.6%	\$ 64,435,159	83.1%	\$ 63,112,058
<b>Problem Loans:</b>											
In Claim Status	\$ 75,832		\$ 159,942		\$ 249,033		\$ 45,111		\$ 14,401		\$ -
Uninsured	\$ -		\$ -		\$ -		\$ -		\$ -		\$ -
Bankruptcy	\$ 41,966		\$ 16,867		\$ 33,103		\$ 13,340		\$ 13,340		\$ 13,340
Forbearance	\$ 128,428		\$ 61,526		\$ 95,875		\$ 93,458		\$ 123,460		\$ 128,935
<b>Delinquent Loans</b>											
31-60 days	\$ 471,300		\$ 508,016		\$ 391,142		\$ 1,117,016		\$ 334,372		\$ 276,257
61-90 days	\$ 266,408		\$ 280,186		\$ 342,887		\$ 175,760		\$ 461,591		\$ 135,324
> 90 days	\$ 714,183		\$ 429,934		\$ 340,571		\$ 291,678		\$ 256,650		\$ 499,103
Subtotal Delinquent Loans	\$ 1,451,890		\$ 1,218,136		\$ 1,074,601		\$ 1,584,454		\$ 1,052,613		\$ 910,684
% of Repayment		2.267%		1.878%		1.681%		2.468%		1.634%	
<b>Total Problem Loans</b>	\$ 1,698,116	2.21%	\$ 1,456,471	1.92%	\$ 1,452,611	1.94%	\$ 1,736,363	2.23%	\$ 1,203,814	1.55%	\$ 1,052,959
<b>% of Repayment</b>		2.652%		2.246%		2.273%		2.704%		1.868%	

**Finance Authority of Maine**  
**Maine Loan Program (not including Gen Fund)**  
**Loan Characteristics as of 3/31/2019**

**Portfolio Summary**

Total Current Balance	\$76,136,963
Total Loans	7,879
Wtd Avg Borrower Rate	7.38
Wtd Avg Remaining Term	137.96
Wtd Avg Interim Months	6.86
Total Accounts	4,211
Avg Balance per Borrower	\$18,080
Avg Balance per Loan	\$9,663

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$71,428,507	93.82%	7,534	95.62%	7.49	137.22	7.30
MELA Private Consolidation Loan	\$1,164,869	1.53%	38	0.48%	9.07	181.30	0.36
The Maine Medical Loan	\$3,543,587	4.65%	307	3.90%	4.73	138.67	0.15
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$11,071,366	14.54%	903	11.46%	7.35	177.30	23.36
School Interest Paid	\$8,510,371	11.18%	707	8.97%	6.19	175.45	23.64
Grace Interest Accrued	\$900,580	1.18%	97	1.23%	7.35	174.86	0.24
Grace Interest Paid	\$774,327	1.02%	65	0.82%	6.44	179.53	1.41
Post Grad Deferred-Interest Accrued	\$2,501,076	3.28%	234	2.97%	8.04	144.51	15.94
Post Grad Deferred-Interest Paid	\$1,192,641	1.57%	136	1.73%	7.84	139.33	15.63
Forebearance	\$128,935	0.17%	10	0.13%	7.75	149.62	0.25
Repayment	\$51,057,668	67.06%	5,727	72.69%	7.56	121.52	0.05
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>



Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$800,345	1.05%	726	9.21%	8.42	16.78	1.01
25 to 36	\$1,086,286	1.43%	427	5.42%	8.39	31.25	0.68
37 to 48	\$1,439,245	1.89%	429	5.44%	8.29	42.58	1.20
49 to 60	\$2,235,998	2.94%	472	5.99%	8.20	55.20	0.97
61 to 72	\$3,113,802	4.09%	507	6.43%	7.80	66.78	0.97
73 to 84	\$3,520,786	4.62%	463	5.88%	7.66	78.72	1.33
85 to 96	\$4,545,081	5.97%	514	6.52%	7.80	90.63	0.77
97 to 108	\$5,329,486	7.00%	507	6.43%	7.51	103.03	0.90
109 to 120	\$6,097,936	8.01%	503	6.38%	6.85	115.44	1.40
121 to 132	\$3,533,581	4.64%	284	3.60%	7.94	126.61	1.15
133 to 144	\$4,284,443	5.63%	325	4.12%	7.71	139.12	2.00
145 to 156	\$4,000,125	5.25%	297	3.77%	7.53	151.13	1.47
157 to 168	\$5,845,232	7.68%	412	5.23%	7.48	163.69	1.63
169 to 180	\$27,222,419	35.75%	1,935	24.56%	6.91	178.83	16.97
181 to 192	\$646,244	0.85%	23	0.29%	7.68	185.67	1.04
193 to 220	\$1,423,126	1.87%	34	0.43%	7.92	206.12	0.00
221 to 260	\$1,012,829	1.33%	21	0.27%	7.89	232.81	1.78
Totals	\$76,136,963	100.00%	7,879	100.00%	7.38	137.96	6.86

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$5,867,737	7.71%	517	6.56%	4.43	122.34	0.03
5.25% to 6.00%	\$5,222,836	6.86%	506	6.42%	5.72	142.61	11.65
6.01% to 7.75%	\$39,005,227	51.23%	3,821	48.50%	7.10	157.05	11.10
8.01% to 8.50%	\$2,727,408	3.58%	363	4.61%	8.29	94.71	0.39
8.51% to 8.75%	\$4,301,303	5.65%	500	6.35%	8.66	116.70	0.00
Greater than 8.76%	\$19,012,452	24.97%	2,172	27.57%	8.92	113.36	1.43
Totals	\$76,136,963	100.00%	7,879	100.00%	7.38	137.96	6.86

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,935,838	6.48%	700	8.88%	7.83	117.52	3.77
4-Year	\$68,777,251	90.33%	7,020	89.10%	7.31	138.68	7.25
Graduate	\$477,194	0.63%	50	0.63%	7.75	129.47	3.36
Vocational/Proprietary	\$411,184	0.54%	43	0.55%	8.00	137.30	4.73
Other/Unknown	\$1,535,497	2.02%	66	0.84%	8.78	174.53	1.08
Totals	\$76,136,963	100.00%	7,879	100.00%	7.38	137.96	6.86

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$20,489)	-0.03%	31	0.39%	8.48	55.36	0.00
\$0 to \$499	\$48,928	0.06%	185	2.35%	7.98	12.27	1.10
\$500 to \$999	\$181,422	0.24%	240	3.05%	8.13	18.45	1.17
\$1,000 to \$1,999	\$776,517	1.02%	507	6.43%	8.06	33.09	3.05
\$2,000 to \$2,999	\$1,447,018	1.90%	579	7.35%	7.78	49.91	3.54
\$3,000 to \$3,999	\$2,029,169	2.67%	581	7.37%	7.75	67.86	4.77
\$4,000 to \$5,999	\$5,195,259	6.82%	1,049	13.31%	7.46	103.38	5.83
\$6,000 to \$7,999	\$6,085,102	7.99%	875	11.11%	7.44	116.62	6.17
\$8,000 to \$9,999	\$7,475,409	9.82%	828	10.51%	7.36	126.80	5.79
\$10,000 to \$14,999	\$17,362,676	22.80%	1,421	18.04%	7.22	137.87	6.79
\$15,000 to \$19,999	\$13,605,222	17.87%	787	9.99%	7.25	149.79	8.40
\$20,000 to \$24,999	\$8,853,854	11.63%	398	5.05%	7.35	155.46	7.34
\$25,000 to \$29,999	\$6,185,405	8.12%	227	2.88%	7.34	165.18	8.93
\$30,000 to \$34,999	\$2,632,137	3.46%	82	1.04%	7.57	165.32	9.69
\$35,000 to \$39,999	\$1,074,405	1.41%	29	0.37%	7.85	167.81	5.19
\$40,000 to \$49,999	\$1,575,755	2.07%	36	0.46%	7.84	182.66	4.64
\$50,000 to \$59,999	\$545,846	0.72%	10	0.13%	7.28	189.49	3.07
\$60,000 to \$69,999	\$500,192	0.66%	8	0.10%	7.27	208.27	2.51
\$70,000 to \$79,999	\$214,386	0.28%	3	0.04%	8.87	219.24	0.00
\$90,000 to \$99,999	\$95,783	0.13%	1	0.01%	9.21	227.00	0.00
\$100,000 to \$149,999	\$272,965	0.36%	2	0.03%	9.08	226.04	0.00
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$20,489)	-0.03%	31	0.39%	8.48	55.36	0.00
\$0 to \$499	\$20,518	0.03%	82	1.04%	8.41	13.91	1.64
\$500 to \$999	\$68,139	0.09%	92	1.17%	8.30	20.17	1.24
\$1,000 to \$1,999	\$284,821	0.37%	216	2.74%	8.24	30.95	1.95
\$2,000 to \$2,999	\$523,539	0.69%	253	3.21%	7.99	48.57	3.96
\$3,000 to \$3,999	\$759,582	1.00%	252	3.20%	7.99	64.61	5.81
\$4,000 to \$5,999	\$2,166,909	2.85%	581	7.37%	7.61	88.18	5.22
\$6,000 to \$7,999	\$2,356,059	3.09%	476	6.04%	7.65	98.65	5.45
\$8,000 to \$9,999	\$3,018,949	3.97%	471	5.98%	7.45	116.16	8.13
\$10,000 to \$14,999	\$6,934,774	9.11%	913	11.59%	7.50	121.56	8.37
\$15,000 to \$19,999	\$7,743,654	10.17%	826	10.48%	7.36	130.42	9.25
\$20,000 to \$24,999	\$6,828,374	8.97%	646	8.20%	7.39	134.19	7.76
\$25,000 to \$29,999	\$6,566,247	8.62%	554	7.03%	7.25	140.43	9.22
\$30,000 to \$34,999	\$4,761,804	6.25%	401	5.09%	7.32	142.87	7.29
\$35,000 to \$39,999	\$4,713,897	6.19%	395	5.01%	7.19	144.30	8.48
\$40,000 to \$49,999	\$6,975,330	9.16%	527	6.69%	7.34	141.62	4.61
\$50,000 to \$59,999	\$6,763,824	8.88%	439	5.57%	7.19	154.08	5.65
\$60,000 to \$69,999	\$5,095,076	6.69%	266	3.38%	7.21	156.98	6.37
\$70,000 to \$79,999	\$3,192,630	4.19%	176	2.23%	7.31	154.95	3.79
\$80,000 to \$89,999	\$1,861,228	2.44%	89	1.13%	7.16	162.35	7.36
\$90,000 to \$99,999	\$1,338,487	1.76%	55	0.70%	7.59	180.53	7.23
\$100,000 to \$149,999	\$3,355,745	4.41%	119	1.51%	7.84	167.24	2.21
\$150,000 or more	\$827,869	1.09%	19	0.24%	7.60	198.99	3.48
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$17,255	0.02%	2	0.03%	8.91	73.39	0.00
ALASKA	\$38,607	0.05%	6	0.08%	8.86	76.90	0.00
ARIZONA	\$175,748	0.23%	21	0.27%	7.94	149.51	5.34
ARKANSAS	\$9,603	0.01%	2	0.03%	8.75	52.26	0.00
CALIFORNIA	\$1,124,858	1.48%	84	1.07%	6.97	129.81	1.81
COLORADO	\$306,149	0.40%	32	0.41%	7.74	115.75	0.72
CONNECTICUT	\$982,854	1.29%	97	1.23%	7.52	119.64	3.68
DELAWARE	\$41,519	0.05%	2	0.03%	8.91	130.41	38.18
DISTRICT OF COLUMBIA	\$256,956	0.34%	26	0.33%	8.01	134.24	0.00
FLORIDA	\$745,533	0.98%	73	0.93%	7.32	152.78	2.08
GEORGIA	\$403,983	0.53%	32	0.41%	8.28	147.18	0.49
HAWAII	\$66,986	0.09%	6	0.08%	8.87	137.86	0.00
IDAHO	\$26,441	0.03%	5	0.06%	8.78	63.76	0.00
ILLINOIS	\$136,449	0.18%	14	0.18%	8.14	86.16	1.82
INDIANA	\$30,763	0.04%	5	0.06%	8.10	96.54	0.00
IOWA	\$49,677	0.07%	6	0.08%	8.86	108.27	5.06
KANSAS	\$27,664	0.04%	4	0.05%	5.54	89.23	0.00
KENTUCKY	\$49,099	0.06%	9	0.11%	8.13	96.47	4.16
LOUISIANA	\$109,170	0.14%	9	0.11%	5.31	115.49	0.00
MAINE	\$57,885,888	76.03%	6,117	77.64%	7.33	141.23	8.19
MARYLAND	\$417,354	0.55%	32	0.41%	8.23	135.00	4.05
MASSACHUSETTS	\$4,469,997	5.87%	404	5.13%	7.73	131.98	1.63
MICHIGAN	\$148,642	0.20%	16	0.20%	5.58	121.52	0.00
MINNESOTA	\$148,666	0.20%	21	0.27%	7.79	101.40	3.20
MISSOURI	\$76,365	0.10%	11	0.14%	4.65	120.99	0.00
MONTANA	\$78,275	0.10%	9	0.11%	7.11	89.14	0.00
NEVADA	\$40,761	0.05%	5	0.06%	8.23	130.39	1.35
NEW HAMPSHIRE	\$2,843,825	3.74%	277	3.52%	7.52	133.68	5.38
NEW JERSEY	\$424,113	0.56%	37	0.47%	7.07	113.30	1.59
NEW MEXICO	\$142,607	0.19%	12	0.15%	8.37	100.57	0.00
NEW YORK	\$1,261,993	1.66%	121	1.54%	7.63	122.86	0.37
NORTH CAROLINA	\$381,579	0.50%	36	0.46%	7.96	137.22	6.62
OHIO	\$157,458	0.21%	18	0.23%	8.29	100.52	0.00
OKLAHOMA	\$34,234	0.04%	1	0.01%	9.21	186.00	12.36
OREGON	\$130,534	0.17%	19	0.24%	6.01	122.55	0.00
PENNSYLVANIA	\$573,608	0.75%	54	0.69%	7.47	136.08	3.78
RHODE ISLAND	\$320,938	0.42%	31	0.39%	6.68	140.41	5.58
SOUTH CAROLINA	\$158,961	0.21%	28	0.36%	7.76	89.01	0.00
TENNESSEE	\$102,187	0.13%	10	0.13%	8.47	95.73	0.00
TEXAS	\$492,672	0.65%	47	0.60%	7.68	123.87	5.49
UTAH	\$71,794	0.09%	4	0.05%	4.18	150.08	0.00
VERMONT	\$264,113	0.35%	39	0.49%	7.53	86.83	0.32

VIRGINIA	\$373,406	0.49%	47	0.60%	6.78	115.34	3.89
WASHINGTON	\$211,654	0.28%	20	0.25%	8.43	102.38	0.41
WEST VIRGINIA	\$2,836	0.00%	1	0.01%	8.41	32.00	0.00
WISCONSIN	\$91,841	0.12%	11	0.14%	6.26	104.09	0.00
WYOMING	\$39,166	0.05%	3	0.04%	8.91	99.31	0.00
ARMED FORCES PACIFIC	\$60,325	0.08%	2	0.03%	9.02	199.46	0.00
FOREIGN COUNTRY	\$131,858	0.17%	11	0.14%	7.39	100.92	1.43
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$2,988,708	3.93%	273	3.46%	4.03	133.82	0.06
Bond Rate + 3.20%	\$21,851,858	28.70%	2,566	32.57%	8.76	107.22	1.12
Bond Rate +3.2% No BB Available	\$3,252,072	4.27%	461	5.85%	8.89	118.96	1.23
Bond Rate + 3.5%	\$1,018,811	1.34%	35	0.44%	9.11	174.92	0.42
Fixed Rate 0%	(\$1)	0.00%	1	0.01%	0.00	0.00	0.00
Fixed Rate 4.74% to 4.99%	\$2,879,279	3.78%	241	3.06%	4.84	110.41	0.00
Fixed Rate 5% to 5.99%	\$4,851,907	6.37%	452	5.74%	5.70	144.00	12.07
Fixed Rate 6% to 6.99%	\$15,641,163	20.54%	1,403	17.81%	6.50	170.63	14.86
Fixed Rate 7% to 7.99%	\$23,507,107	30.87%	2,444	31.02%	7.48	147.95	8.60
Fixed Rate 8% to 8.75%	\$146,059	0.19%	3	0.04%	8.75	225.77	0.00
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$24,667,284	32.40%	2,117	26.87%	6.99	170.77	21.17
0 to 12 months	\$7,760,134	10.19%	712	9.04%	6.38	155.37	0.00
13 to 24 months	\$4,706,429	6.18%	455	5.77%	6.67	145.34	0.00
25 to 36 months	\$3,763,585	4.94%	424	5.38%	6.91	135.50	0.00
37 to 48 months	\$3,922,190	5.15%	397	5.04%	7.19	128.86	0.00
49 to 60 months	\$3,086,900	4.05%	397	5.04%	7.60	114.83	0.00
61 to 72 months	\$3,375,972	4.43%	383	4.86%	7.74	117.60	0.00
73 to 84 months	\$4,121,307	5.41%	455	5.77%	8.17	112.26	0.00
85 to 96 months	\$5,115,702	6.72%	576	7.31%	8.11	113.46	0.00
More than 96 months	\$15,617,460	20.51%	1,963	24.91%	8.31	101.94	0.00
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,885,230	14.30%	1,286	16.32%	7.42	131.77	11.74
Below 600	\$1,252,071	1.64%	112	1.42%	8.71	128.50	2.64
600 to 620	\$605,275	0.79%	61	0.77%	7.74	155.01	5.01
621 to 640	\$932,187	1.22%	107	1.36%	7.80	115.71	2.51
641 to 660	\$4,961,698	6.52%	533	6.76%	7.40	144.85	12.22
661 to 680	\$18,586,861	24.41%	1,890	23.99%	7.42	140.96	7.17
681 to 700	\$14,846,959	19.50%	1,501	19.05%	7.36	140.18	5.33
701 to 720	\$8,048,365	10.57%	853	10.83%	7.47	136.20	4.64
721 to 740	\$7,876,303	10.34%	806	10.23%	7.38	135.54	4.97
741 to 760	\$4,489,476	5.90%	403	5.11%	6.99	140.61	4.03
761 to 780	\$2,481,483	3.26%	225	2.86%	6.92	136.61	4.05
781 to 800	\$857,873	1.13%	69	0.88%	6.35	131.27	2.54
801 to 820	\$313,182	0.41%	33	0.42%	7.41	130.12	19.27
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$4,916,207	6.46%	562	7.13%	6.43	120.83	0.58
Below 600	\$5,297	0.01%	2	0.03%	8.91	24.18	0.00
600 to 620	\$29,188	0.04%	2	0.03%	6.00	109.06	0.00
621 to 640	\$187,142	0.25%	23	0.29%	8.28	113.31	4.31
641 to 660	\$651,623	0.86%	64	0.81%	8.00	130.23	7.87
661 to 680	\$1,994,550	2.62%	175	2.22%	7.60	141.86	7.96
681 to 700	\$3,175,499	4.17%	362	4.59%	7.61	136.24	7.33
701 to 720	\$5,413,873	7.11%	565	7.17%	7.50	136.65	5.85
721 to 740	\$9,110,893	11.97%	867	11.00%	7.61	138.73	5.81
741 to 760	\$8,981,096	11.80%	924	11.73%	7.59	137.23	7.56
761 to 780	\$13,336,458	17.52%	1,349	17.12%	7.45	139.40	8.12
781 to 800	\$17,257,985	22.67%	1,769	22.45%	7.38	140.70	7.01
801 to 820	\$10,678,953	14.03%	1,173	14.89%	7.14	141.42	8.33
Over 820	\$398,199	0.52%	42	0.53%	7.25	129.58	9.10
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$796,365	1.05%	180	2.28%	8.28	67.00	0.57
Below 600	\$81,767	0.11%	5	0.06%	9.12	191.24	0.00
600 to 620	\$29,188	0.04%	2	0.03%	6.00	109.06	0.00
621 to 640	\$157,126	0.21%	17	0.22%	8.40	102.77	4.53
641 to 660	\$491,999	0.65%	53	0.67%	7.89	127.75	10.48
661 to 680	\$1,670,024	2.19%	154	1.95%	7.81	140.33	7.96
681 to 700	\$3,473,464	4.56%	390	4.95%	7.30	133.98	6.72
701 to 720	\$5,581,594	7.33%	572	7.26%	7.45	138.79	5.61
721 to 740	\$10,475,385	13.76%	999	12.68%	7.46	136.01	5.03
741 to 760	\$10,413,420	13.68%	1,047	13.29%	7.44	138.48	6.62
761 to 780	\$14,056,864	18.46%	1,427	18.11%	7.36	138.38	7.87
781 to 800	\$17,594,608	23.11%	1,792	22.74%	7.35	140.64	6.74
801 to 820	\$10,916,961	14.34%	1,199	15.22%	7.14	141.11	8.58
Over 820	\$398,199	0.52%	42	0.53%	7.25	129.58	9.10
<b>Totals</b>	<b>\$76,136,963</b>	<b>100.00%</b>	<b>7,879</b>	<b>100.00%</b>	<b>7.38</b>	<b>137.96</b>	<b>6.86</b>

**2018 - 2019 School Year Loan Breakdown**

By Loan Repayment Option

March 31, 2019

<b>Repeat Borrowers</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
Repayment	65	14.5%	774,243.00	14.0%
Interest Only	147	32.8%	1,713,597.00	30.9%
Deferment	236	52.7%	3,055,213.00	55.1%
<b>Total</b>	<b>448</b>		<b>5,543,053.00</b>	

<b>New Borrowers</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
Repayment	98	28.7%	1,425,733.00	30.9%
Interest Only	101	29.6%	1,401,855.00	30.3%
Deferment	142	41.6%	1,793,495.00	38.8%
<b>Total</b>	<b>341</b>		<b>4,621,083.00</b>	

<b>All Borrowers</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
Repayment	163	20.7%	2,199,976.00	21.6%
Interest Only	248	31.4%	3,115,452.00	30.7%
Deferment	378	47.9%	4,848,708.00	47.7%
<b>Total</b>	<b>789</b>		<b>10,164,136.00</b>	

<b>Repayment</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
New Borrowers	98	60.1%	1,425,733.00	64.8%
Repeat Borrowers	65	39.9%	774,243.00	35.2%
<b>Total</b>	<b>163</b>		<b>2,199,976.00</b>	

<b>Interest Only</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
New Borrowers	101	40.7%	1,401,855.00	45.0%
Repeat Borrowers	147	59.3%	1,713,597.00	55.0%
<b>Total</b>	<b>248</b>		<b>3,115,452.00</b>	

<b>Deferment</b>	<b># of Loans</b>	<b>% of Loans</b>	<b>Orig Note Amt</b>	<b>% of ONA</b>
New Borrowers	142	37.6%	1,793,495.00	37.0%
Repeat Borrowers	236	62.4%	3,055,213.00	63.0%
<b>Total</b>	<b>378</b>		<b>4,848,708.00</b>	



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

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/18-06/30/19	07/01/17-06/30/18	07/01/18-06/30/19	07/01/17-06/30/18	07/01/18-06/30/19	07/01/17-06/30/18
	FAME Fiscal Year Through 03/31/19	FAME Fiscal Year Through 03/31/18	FAME Fiscal Year Through 03/31/19	FAME Fiscal Year Through 03/31/18	FAME Fiscal Year Through 03/31/19	FAME Fiscal Year Through 03/31/18
<b>Applications Received</b>	1,614	1,510	1	1	1,615	1,511
<b>Applications Approved</b>	790	673	0	0	790	673
<b>Applications Denied</b>	543	545	1	1	544	546
<b>Applications Cancelled</b>	264	278	0	0	264	278
<b>Applications in Process</b>	17	14	0	0	17	14
<b>Approval Rate</b>	59%	55%	0%	0%	59%	55%
<b>Number of Disbursements</b>	1,468	1,234	0	0	1,468	1,234
<b>Dollar Amount of Disbursements</b>	\$ 11,148,186	\$ 8,853,591	\$ -	\$ -	\$ 11,148,186	\$ 8,853,591
<b>Year to Date Plan</b>	\$ 10,624,309	\$ 8,881,856	\$ -	\$ 144,560	\$ 10,624,309	\$ 9,026,416
<b>Year to Date Variance</b>	\$ 523,877	\$ (28,265)	\$ -	\$ (144,560)	\$ 523,877	\$ (172,825)
<b>Average Disbursed Amount</b>	\$ 7,594	\$ 7,175	\$ -	\$ -	\$ 7,594	\$ 7,175

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

<b>SCHOOL</b>	<b>QUARTERLY MAINE LOAN</b>	<b>YTD MAINE LOAN</b>	<b>QUARTERLY MEDLOAN</b>	<b>YTD MEDLOAN</b>	<b>QUARTERLY TOTAL</b>	<b>YTD TOTAL</b>
UNIVERSITY OF MAINE	699,756	1,340,073	-	-	699,756	1,340,073
MAINE MARITIME ACADEMY	568,199	1,109,490	-	-	568,199	1,109,490
UNIVERSITY OF NEW ENGLAND	317,464	632,505	-	-	317,464	632,505
HUSSON UNIVERSITY	285,909	618,185	-	-	285,909	618,185
SAINT JOSEPH'S COLLEGE	261,506	543,264	-	-	261,506	543,264
THOMAS COLLEGE	230,753	486,569	-	-	230,753	486,569
UNIVERSITY OF SOUTHERN MAINE	195,431	371,015	-	-	195,431	371,015
UNIVERSITY OF MAINE-FARMINGTON	95,851	183,812	-	-	95,851	183,812
BATES COLLEGE	50,000	92,500	-	-	50,000	92,500
UNITY COLLEGE	38,553	78,929	-	-	38,553	78,929
COLBY COLLEGE	40,140	78,280	-	-	40,140	78,280
BOWDOIN COLLEGE	49,478	67,407	-	-	49,478	67,407
UNIVERSITY OF MAINE-AUGUSTA	32,500	61,810	-	-	32,500	61,810
MAINE COLLEGE OF ART	35,393	59,643	-	-	35,393	59,643
SOUTHERN MAINE COMMUNITY COLLEGE	18,011	36,022	-	-	18,011	36,022
EASTERN MAINE COMMUNITY COLLEGE	14,260	28,520	-	-	14,260	28,520
MAINE COLLEGE OF HEALTH PROFESSIONS	13,200	22,400	-	-	13,200	22,400
UNIVERSITY OF MAINE-PRESQUE ISLE	8,021	21,042	-	-	8,021	21,042
COLLEGE OF THE ATLANTIC	9,173	20,002	-	-	9,173	20,002
THE LANDING SCHOOL	-	15,624	-	-	-	15,624
UNIVERSITY OF MAINE - FORT KENT	6,894	13,788	-	-	6,894	13,788
PURDUE UNIVERSITY GLOBAL	3,214	9,643	-	-	3,214	9,643
BEAL COLLEGE	9,000	9,000	-	-	9,000	9,000
UNIVERSITY OF MAINE-MACHIAS	4,476	8,952	-	-	4,476	8,952
NORTHERN MAINE COMMUNITY COLLEGE	3,000	7,750	-	-	3,000	7,750
CENTRAL MAINE COMMUNITY COLLEGE	3,500	7,000	-	-	3,500	7,000
KENNEBEC VALLEY COMMUNITY COLLEGE	3,139	6,278	-	-	3,139	6,278
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	2,536,451	5,218,683	-	-	2,536,451	5,218,683
<b>TOTAL</b>	<b>5,533,272</b>	<b>11,148,186</b>	<b>-</b>	<b>-</b>	<b>5,533,272</b>	<b>11,148,186</b>

DEFAULT RATE  
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR  
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR  
FOR CLAIM PAYMENTS RECEIVED THROUGH MARCH 31, 2019

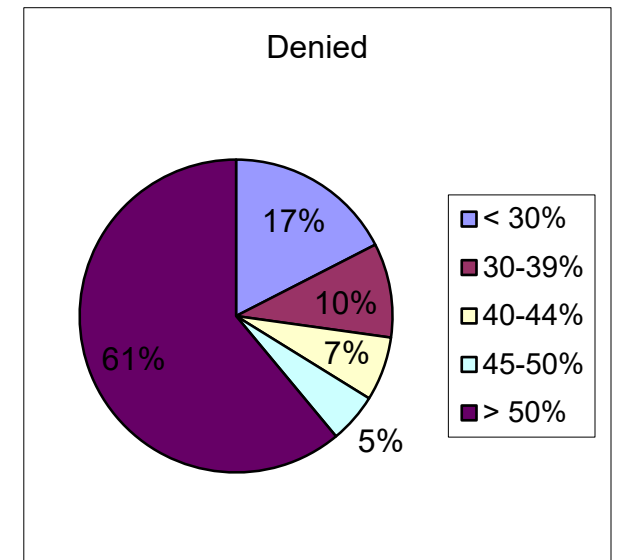
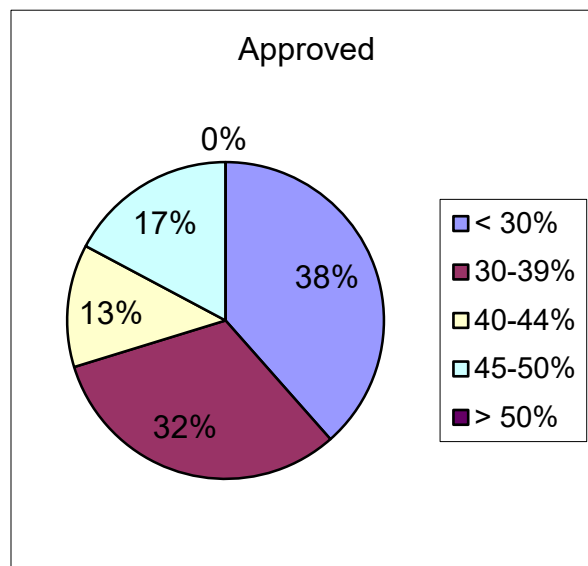
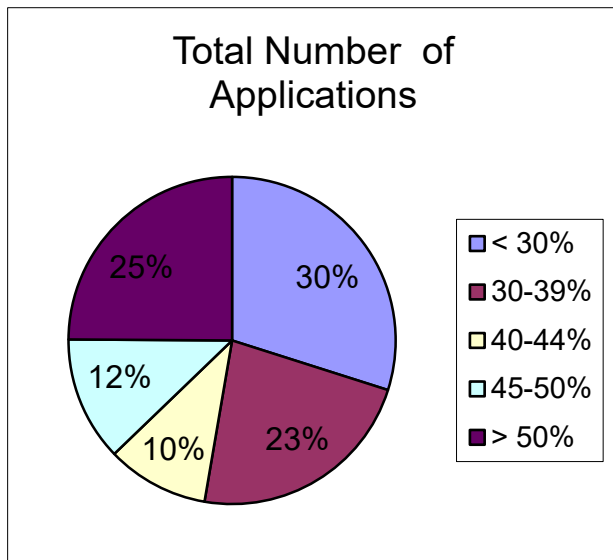
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2019	\$5,533,272	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2018	\$10,004,711	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2017	\$8,180,031	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0.00	\$0	\$32,384	0.45%
2015	\$7,777,183	4	\$23,134	0.30%	\$0.00	0	\$0.00	\$594	\$22,539	0.29%
2014	\$7,320,330	4	\$59,308	0.81%	\$0.00	0	\$0.00	\$4,779	\$54,529	0.74%
2013	\$6,474,442	3	\$39,928	0.62%	\$0.00	0	\$0.00	\$13,901	\$26,027	0.40%
2012	\$8,044,838	8	\$54,805	0.68%	\$0.00	0	\$0.00	\$10,767	\$44,038	0.55%
2011	\$10,481,450	13	\$177,415	1.69%	\$0.00	0	\$0.00	\$44,405	\$133,010	1.27%
2010	\$12,983,344	16	\$272,552	2.10%	\$0.00	0	\$0.00	\$53,058	\$219,494	1.69%
2009	\$22,414,714	46	\$572,755	2.56%	\$0.00	0	\$0.00	\$109,897	\$462,858	2.06%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$249,752	\$972,844	2.86%
2007	\$31,957,353	140	\$1,833,265	5.74%	\$0.00	0	\$0.00	\$396,510	\$1,436,755	4.50%
2006	\$23,762,942	142	\$1,689,123	7.11%	\$0.00	0	\$0.00	\$465,655	\$1,223,469	5.15%
2005	\$17,929,934	123	\$1,183,453	6.60%	\$0.00	0	\$0.00	\$419,219	\$764,234	4.26%
2004	\$12,506,502	104	\$967,046	7.73%	\$0.00	0	\$0.00	\$500,393	\$466,653	3.73%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$257,412	\$243,185	3.38%
2002	\$5,122,925	29	\$207,810	4.06%	\$0.00	0	\$0.00	\$131,896	\$75,914	1.48%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$80,677	\$83,442	1.40%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$100,336	\$86,533	1.34%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$362,831	\$20,151	0.21%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$233,685	\$51,141	0.53%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$173,592	\$49,944	0.72%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$166,416	-\$18,560	-0.49%
<b>TOTAL</b>	<b>\$281,213,808</b>	<b>949</b>	<b>\$10,226,358</b>	<b>3.64%</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>\$3,775,773</b>	<b>\$6,450,585</b>	<b>2.29%</b>

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

# MAINE LOAN

## APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2019

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	399	30%	304	38%	76%	95	17%	24%
30-39%	304	23%	251	32%	83%	53	10%	17%
40-44%	135	10%	99	13%	73%	36	7%	27%
45-50%	164	12%	136	17%	83%	28	5%	17%
> 50%	332	25%	-	0%	0%	332	61%	100%
	1,334	100%	790	100%	59%	544	100%	41%

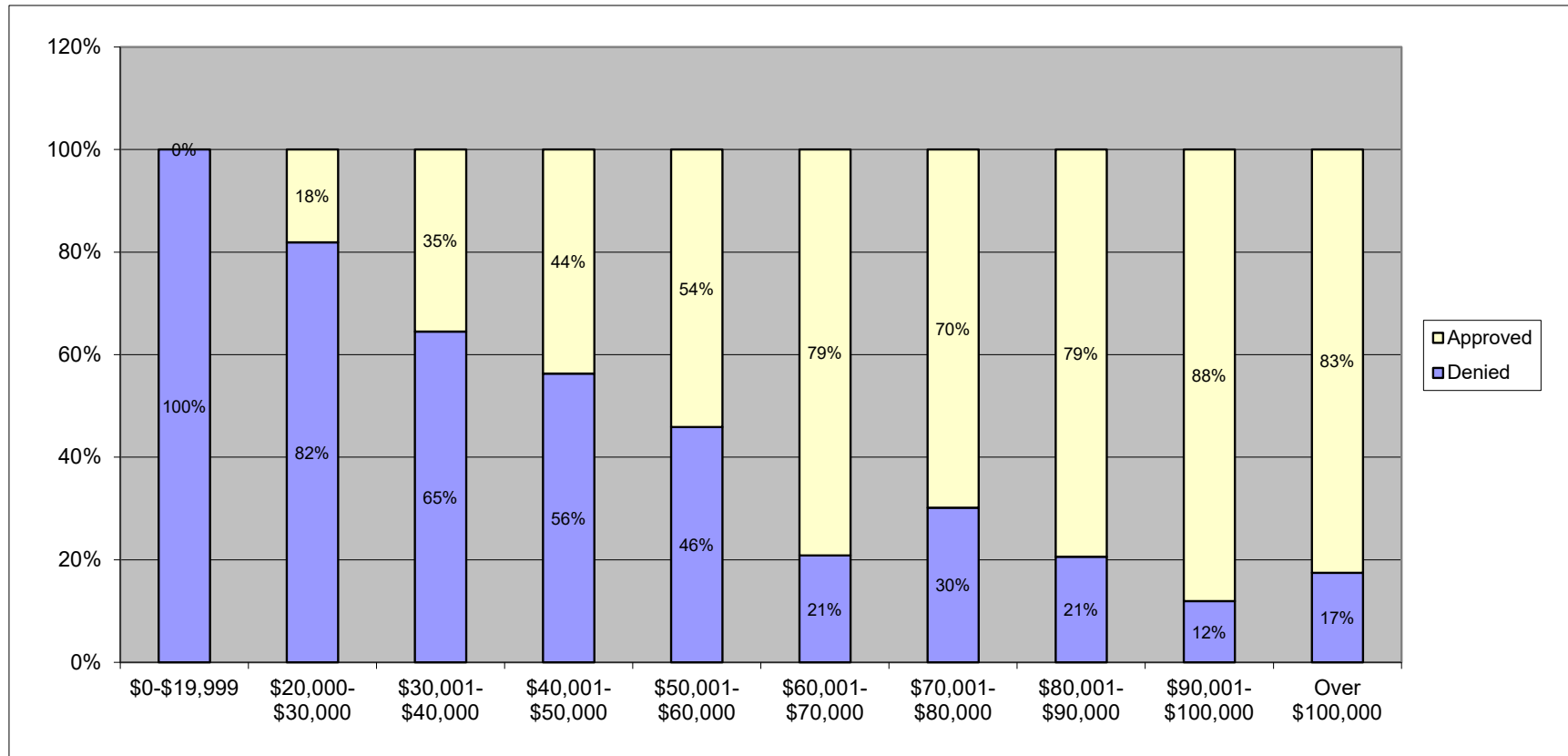


# MAINE LOAN

## APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2019

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	122	9%	-	0%	122	100%
\$20,000-\$30,000	105	8%	19	18%	86	82%
\$30,001-\$40,000	93	7%	33	35%	60	65%
\$40,001-\$50,000	103	8%	45	44%	58	56%
\$50,001-\$60,000	146	11%	79	54%	67	46%
\$60,001-\$70,000	96	7%	76	79%	20	21%
\$70,001-\$80,000	116	9%	81	70%	35	30%
\$80,001-\$90,000	97	7%	77	79%	20	21%
\$90,001-\$100,000	67	5%	59	88%	8	12%
Over \$100,000	389	29%	321	83%	68	17%
	1,334	100%	790	59%	544	41%

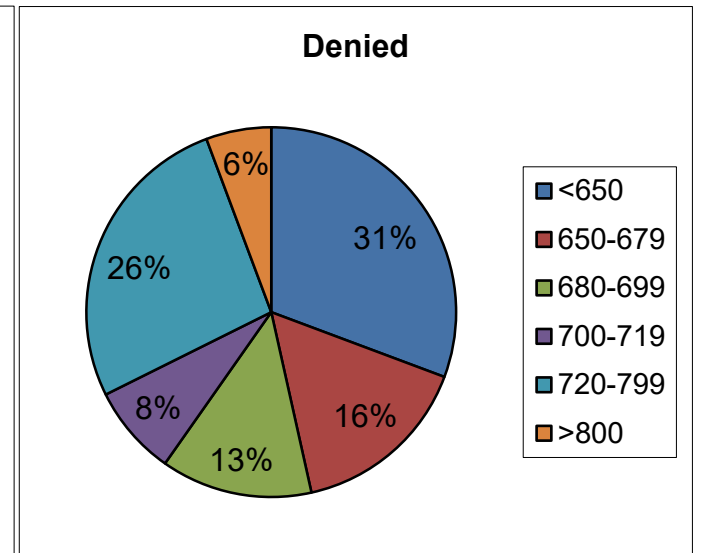
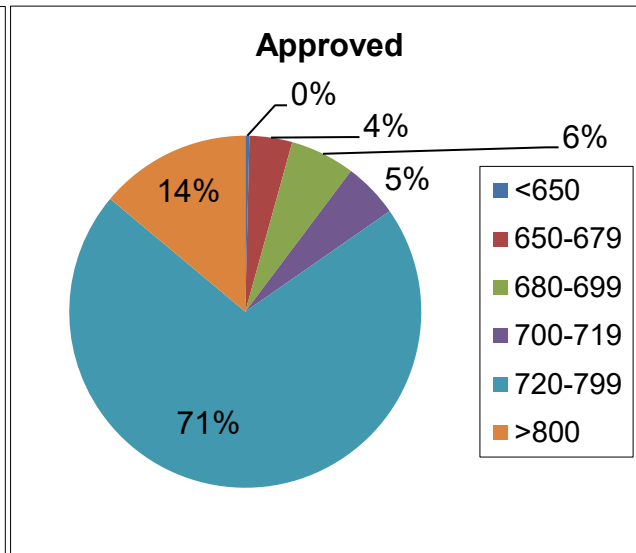
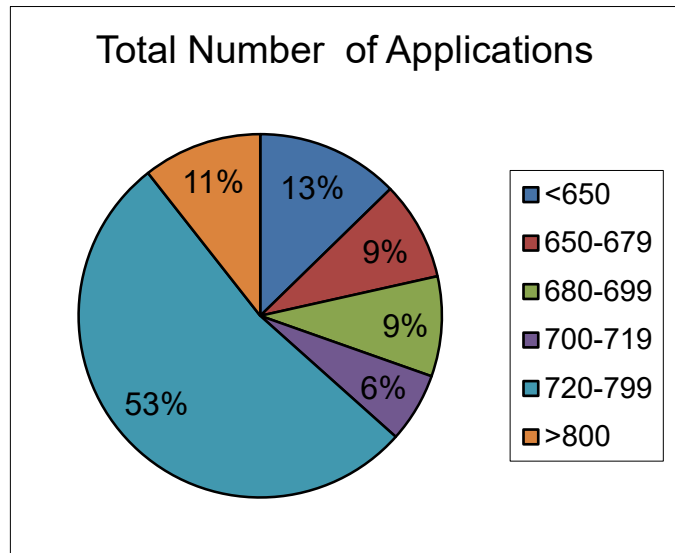


# MAINE LOAN

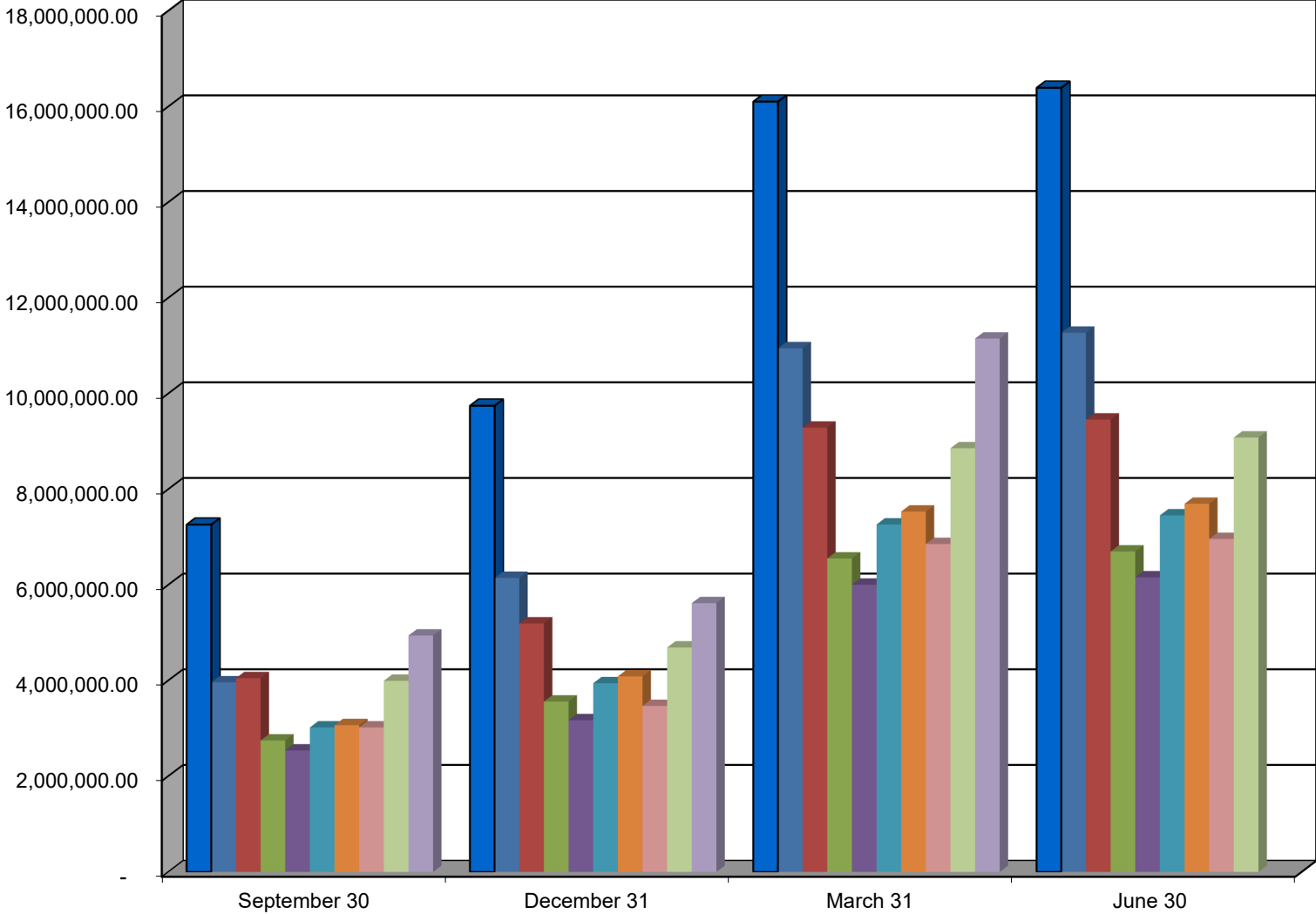
## APPROVALS AND DENIALS BY FICO SCORES

### FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2019

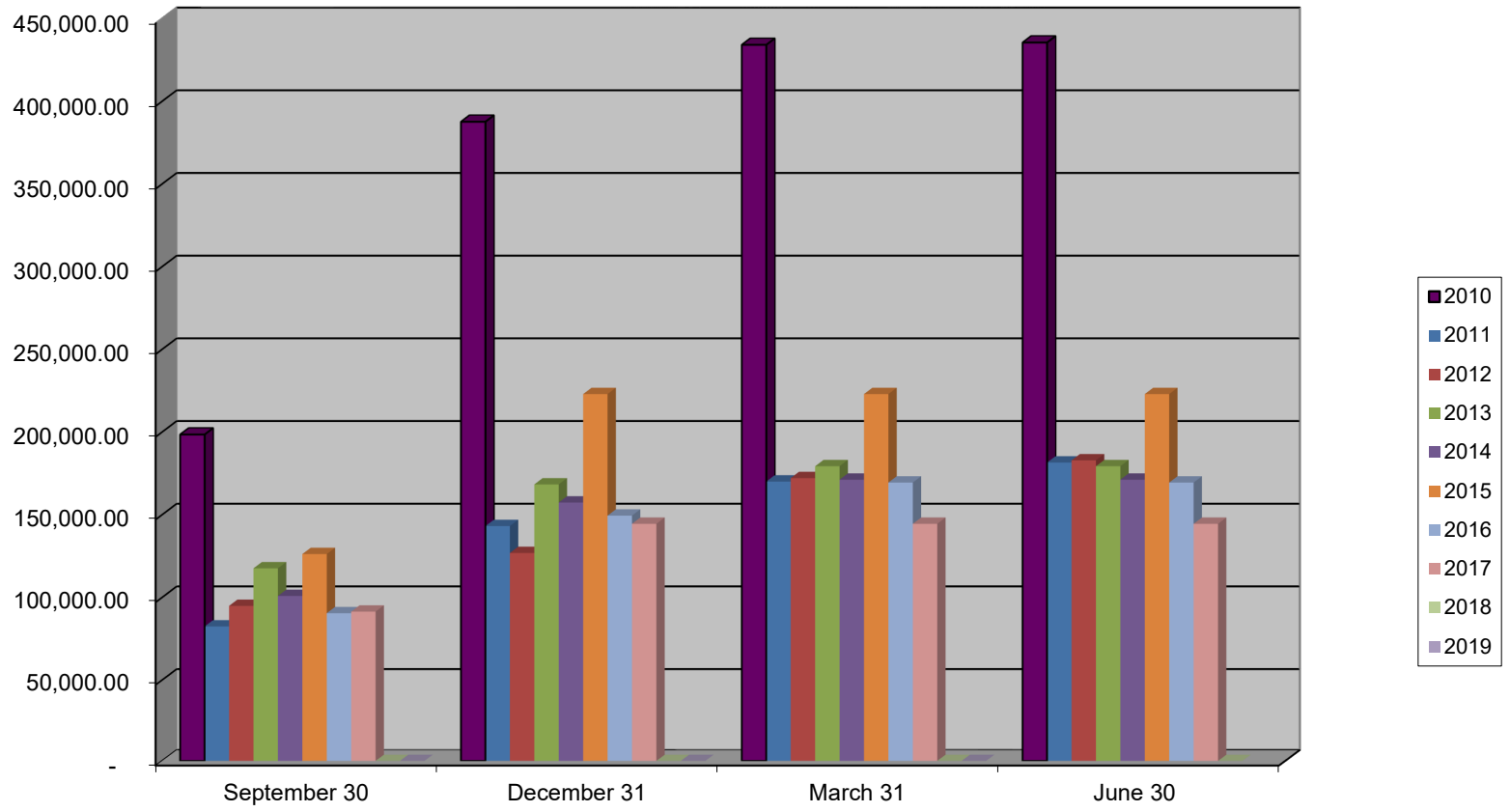
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	170	13%	3	0%	2%	167	31%	98%
650-679	117	9%	31	4%	26%	86	16%	74%
680-699	119	9%	47	6%	39%	72	13%	61%
700-719	83	6%	40	5%	48%	43	8%	52%
720-799	704	53%	559	71%	79%	145	26%	21%
>800	141	11%	110	14%	78%	31	6%	22%
	1,334	100%	790	100%	59%	544	100%	41%



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 MARCH 31, 2019**

**TOTAL PORTFOLIO STATISTICS**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	544	\$8,531,387.11	\$15,682.70	7.70%
MED LOAN	15	\$377,133.55	\$25,142.24	4.48%
CONSOLIDATION	5	\$442,064.25	\$88,412.85	8.28%
<b>TOTAL PORTFOLIO</b>	<b>564</b>	<b>\$9,350,584.91</b>	<b>\$16,579.05</b>	<b>7.60%</b>

**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	\$88,939.10	\$312,784.21	\$45,836.86	\$113,771.11	\$122,899.22	\$254,243.31	\$159,089.94	\$278,362.23
MED LOAN	\$6,559.32	\$6,559.32	\$1,249.36	\$1,249.36	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$1,797.00	\$5,305.50	\$503.00	\$1,444.50	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL PORTFOLIO</b>	<b>\$97,295.42</b>	<b>\$324,649.03</b>	<b>\$47,589.22</b>	<b>\$116,464.97</b>	<b>\$122,899.22</b>	<b>\$254,243.31</b>	<b>\$159,089.94</b>	<b>\$278,362.23</b>

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

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	31	\$556,810.91	\$17,961.64	6.81%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$4,601.69	\$4,601.69	6.41%
<b>TOTAL KB&amp;F PORTFOLIO</b>	<b>32</b>	<b>\$561,412.60</b>	<b>\$17,544.14</b>	<b>6.81%</b>

**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	\$8,611.13	\$91,122.00	\$2,870.38	\$30,383.38	\$0.00	\$0.00	\$28,924.21	\$28,924.21
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$825.00	\$2,025.00	\$275.00	\$675.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL KB&amp;F PORTFOLIO</b>	<b>\$9,436.13</b>	<b>\$93,147.00</b>	<b>\$3,145.38</b>	<b>\$31,058.38</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$28,924.21</b>	<b>\$28,924.21</b>

\*\*Fees include regular pmts & satisfied

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

**TOTAL PORTFOLIO STATISTICS AT FAME**

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED	# OF ACCOUNTS ASSIGNED	OUTSTANDING PRINCIPAL & INTEREST
MAINE LOAN	0	\$ -	0	\$ -	18	\$ 592,868.59
MED LOAN	0	\$ -	0	\$ -	-	\$ -
CONSOLIDATION	0	\$ -	0	\$ -	1	\$ 227,884.25
<b>TOTAL GENFUND</b>	0	\$ -	0	\$ -	19	\$ 820,752.84

**FINANCE AUTHORITY OF MAINE MONETARY TRANSACTIONS**

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$7,140.58	\$22,269.35	\$6,500.00	\$87,313.05	\$2,639.63	\$86,953.57
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENFUND</b>	\$7,140.58	\$22,269.35	\$6,500.00	\$87,313.05	\$2,639.63	\$86,953.57

\*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	14	\$153,422.16	33	\$347,784.51	4	\$29,310.34	4	\$29,310.34
MED LOAN	3	\$17,257.51	7	\$82,286.28	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
<b>TOTAL RAB PORTFOLIO</b>	17	\$170,679.67	40	\$430,070.79	4	\$29,310.34	4	\$29,310.34

**TOTAL PORTFOLIO STATISTICS AT RAB**

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	495	\$7,381,707.61	\$14,912.54	8.35%
MED LOAN	15	\$377,133.55	\$25,142.24	4.34%
CONSOLIDATION	3	\$209,578.31	\$69,859.44	8.90%
<b>TOTAL RAB PORTFOLIO</b>	513	\$7,968,419.47	\$15,532.98	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	\$73,187.39	\$199,392.86	\$42,966.48	\$83,387.73	\$116,399.22	\$166,930.26	\$127,526.10	\$162,484.45
MED LOAN	\$6,559.32	\$6,559.32	\$1,249.36	\$1,249.36	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$972.00	\$3,280.50	\$228.00	\$769.50	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL RAB PORTFOLIO</b>	\$80,718.71	\$209,232.68	\$44,443.84	\$85,406.59	\$116,399.22	\$166,930.26	\$127,526.10	\$162,484.45

\*\*Fees include regular pmts & satisfied





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

3/31/2019		2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total Origination	Number Dollar	\$10,481,450	\$8,044,838	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$5,533,272	\$281,213,808	\$265,561,121
<b>Default Year</b>												
1998	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 21,964 0.11%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ - 0.00%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 21,964 0.11%	
1999	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 7,060 0.02%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ - 0.00%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 7,060 0.02%	
2000	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 126,578 0.35%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ - 0.00%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 126,578 0.35%	
2001	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 70,596 0.17%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 14,706 0.03%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 55,890 0.13%	
2002	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 215,617 0.46%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 42,541 0.09%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 173,076 0.37%	
2003	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 29,903 0.05%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 85,184 0.16%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ (55,281) -0.10%	
2004	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 59,696 0.09%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 59,793 0.09%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ (97) 0.00%	
2005	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 166,213 0.20%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 160,618 0.19%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 5,595 0.01%	
2006	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 289,114 0.27%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 70,698 0.07%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 218,416 0.20%	
2007	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 574,915 0.41%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 97,067 0.07%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 477,848 0.34%	
2008	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 337,319 0.19%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 192,217 0.11%	
	Net Defaults	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 145,102 0.08%	
2009	Defaulted	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 568,219 0.29%	
	Claims/Recov	\$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$ 82,818 0.04%	

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

	3/31/2019	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 485,401	
%	0.00%	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	\$0	\$ 1,265,983	
%	0.00%	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	\$0	\$ 143,524	
%	0.00%	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	\$0	\$ 1,122,460	
%	0.00%	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	\$0	\$ 1,023,752	
%	0.00%	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	\$0	\$ 231,612	
%	0.00%	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	\$0	\$ 792,140	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	
2012 Defaulted \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,245,913	
%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 237,663	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Net Defaults \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,008,250	
%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	
2013 Defaulted \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 904,558	
%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 245,256	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Net Defaults \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 659,302	
%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
2014 Defaulted \$\$\$	\$12,006	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 1,019,079	
%	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	
Claims/Recov \$\$\$	\$617	\$504	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 184,833	
%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	
Net Defaults \$\$\$	\$11,389	\$8,188	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 834,246	
%	0.11%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	
2015 Defaulted \$\$\$	\$37,714	\$7,922	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 593,516	
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	
Claims/Recov \$\$\$	\$0	\$168	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	
Net Defaults \$\$\$	\$37,714	\$7,754	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 418,849	
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	
2016 Defaulted \$\$\$	\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$0	\$ 718,933	
%	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
Claims/Recov \$\$\$	\$8,377	\$838	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$ 237,076	
%	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$0	\$ 481,857	
%	0.01%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	
2017 Defaulted \$\$\$	\$54,882	\$0	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$ 415,705	
%	0.52%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.16%	
Claims/Recov \$\$\$	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0	\$0	\$0	\$0	\$622,218.29	
%	0.18%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	
Net Defaults \$\$\$	\$35,515	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$ (206,513)	
%	0.34%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	-0.08%	
2018 Defaulted \$\$\$	\$18,385	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$0	\$0	\$ 408,262	
%	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.00%	0.00%	0.15%	
Claims/Recov \$\$\$	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$0	\$0	\$679,588	
%	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	
Net Defaults \$\$\$	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$0	\$0	\$ (271,325)	
%	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	0.00%	0.00%	-0.10%	
2019 Defaulted \$\$\$	\$2,106	\$4,402	\$0	\$0	\$0	\$2,507	\$12,849	\$0	\$0	\$0	\$163,462	
%	0.02%	0.05%	0.00%	0.00%	0.00%	0.03%	0.18%	0.00%	0.00%	0.00%	0.06%	
Claims/Recov \$\$\$	\$2,146	\$662	\$6,657	\$738	\$252	\$0	\$0	\$0	\$0	\$0	\$213,695	
%	0.02%	0.01%	0.10%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	
Net Defaults \$\$\$	-\$40	\$3,740	-\$6,657	-\$738	\$2,255	\$12,849	\$0	\$0	\$0	\$0	\$ (50,232.36)	
%	0.00%	0.05%	-0.10%	-0.01%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%	-0.02%	
<b>Total Defaulted \$\$\$</b>	<b>\$ 177,415</b>	<b>\$ 54,805</b>	<b>\$ 39,928</b>	<b>\$ 59,308</b>	<b>\$ 23,134</b>	<b>\$ 32,384</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,226,358</b>	<b>\$10,226,358</b>
%	1.69%	0.68%	0.62%	0.81%	0.30%	0.45%	0.00%	0.00%	0.00%	0.00%	3.64%	3.85%
Claims/Recov \$\$\$	\$44,405	\$10,767	\$13,901	\$4,779	\$594	\$0	\$0	\$0	\$0	\$0	\$3,775,773	\$3,775,773
as % of Defaults	25.03%	19.65%	34.81%	8.06%	2.57%	0.00%	0.00%	0.00%	0.00%	0.00%	36.92%	36.92%
as % of Originations	0.42%	0.13%	0.21%	0.07%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	1.34%	1.42%
Net Defaults \$\$\$	\$133,010	\$44,038	\$26,027	\$54,529	\$22,539	\$32,384	\$-	\$-	\$-	\$-	\$6,450,585	\$6,450,585
%	1.27%	0.55%	0.40%	0.74%	0.29%	0.45%	0.00%	0.00%	0.00%	0.00%	2.29%	2.43%