

To: Bond Review Participants
From: Carlos Mello, Acting CEO *cm*
Date: February 12, 2021
Re: December 31, 2020 Quarterly Financial and Operating Data



In accordance with the Maine Educational Loan Authority's Trust Indentures dated July 1, 2010, June 14, 2012, July 1, 2014, April 1, 2017, July 25, 2018, and May 30, 2019, we are enclosing the following financial and operating data quarterly reports as of December 31, 2020, for your review:

- December 31, 2020 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- December 31, 2020 Asset Coverage Ratio
- December 31, 2020 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- December 31, 2020 Loan Characteristics Report
- December 31, 2020 Delinquency Analysis
- December 31, 2020 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- December 31, 2020 Cumulative Default Schedule – Static Pool (by year of origination)
- December 31, 2020 Loan Origination Graphs and Charts

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

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
December 31, 2020

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 18,987,462.03	\$ 17,951,304.90	\$ 1,036,157.13
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,805,408.60	\$ 1,805,408.60	\$ -
Notes Receivable	\$ 71,670,143.74	\$ 71,670,143.74	\$ -
Less: Reserve fo Losses on Notes	\$ (3,049,697.72)	\$ (3,049,697.72)	\$ -
Prepaid Expense	\$ 7,121.50	\$ 7,121.50	\$ -
Prepaid Bond Insurance	\$ 169,153.96	\$ 169,153.96	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 89,589,592.11	\$ 88,553,434.98	\$ 1,036,157.13
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 18,974.75	\$ 15,486.87	\$ 3,487.88
Accrued Liabilities	\$ 54,797.13	\$ -	\$ 54,797.13
Accrued Interest Bonds Payable	\$ 286,783.18	\$ 286,783.18	\$ -
Accred Arbitrage-Purpose	\$ 4,092,870.93	\$ 4,092,870.93	\$ -
Bonds Payable	\$ 80,695,000.00	\$ 80,695,000.00	\$ -
Premium on Bonds (net)	\$ 3,150,200.47	\$ 3,150,200.47	\$ -
Deferred Loss on Refunding (Net)	\$ (1,497,229.63)	\$ (1,497,229.63)	\$ -
Total Liabilities	\$ 86,801,396.83	\$ 86,743,111.82	\$ 58,285.01
Fund Balance			
Retained Fund Balance	\$ 2,788,195.28	\$ 1,810,323.16	\$ 977,872.12
Total Fund Balance	\$ 2,788,195.28	\$ 1,810,323.16	\$ 977,872.12
Total Liabilities and Fund Balance	\$ 89,589,592.11	\$ 88,553,434.98	\$ 1,036,157.13

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2021

	Actual Month 12/31/2020	Budget Month 12/31/2020	Variance Month	YTD Actual 12/31/2020	YTD Budget 12/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 392,504.97	\$ 416,532.25	\$ (24,027.28)	\$ 2,365,348.85	\$ 2,499,333.32	\$ (133,984.47)	\$ 4,993,042.00
Investment Income	\$ 409.01	\$ 1,217.06	\$ (808.05)	\$ 5,083.28	\$ 7,095.14	\$ (2,011.86)	\$ 17,549.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 919.94	\$ 3,008.31	\$ (2,088.37)	\$ 3,717.81	\$ 16,686.89	\$ (12,969.08)	\$ 30,000.00
Total Revenue	\$ 393,833.92	\$ 420,757.62	\$ (26,923.70)	\$ 2,374,149.94	\$ 2,523,115.35	\$ (148,965.41)	\$ 5,040,591.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,177.31	\$ 38,399.72	\$ 1,222.41	\$ 197,959.98	\$ 205,510.07	\$ 7,550.09	\$ 427,325.21
Marketing	\$ 1,026.67	\$ 5,332.74	\$ 4,306.07	\$ 25,907.67	\$ 25,604.97	\$ (302.70)	\$ 53,100.33
Contributions, Sponsorships, & Dues	\$ 126.74	\$ 6.71	\$ (120.03)	\$ 741.74	\$ 175.73	\$ (566.01)	\$ 276.21
Loan Servicing	\$ 15,486.87	\$ 19,096.50	\$ 3,609.63	\$ 106,871.65	\$ 114,578.99	\$ 7,707.34	\$ 229,158.12
Depreciation	\$ 1,646.16	\$ 1,623.69	\$ (22.47)	\$ 9,678.77	\$ 9,790.97	\$ 112.20	\$ 20,984.62
Travel & Meals	\$ 37.14	\$ 190.33	\$ 153.19	\$ 115.93	\$ 1,182.78	\$ 1,066.85	\$ 1,648.64
Professional Fees	\$ 4,061.05	\$ 1,877.15	\$ (2,183.90)	\$ 74,638.34	\$ 52,380.75	\$ (22,257.59)	\$ 64,555.00
Bond Administration Expense	\$ 9,992.49	\$ 9,159.78	\$ (832.71)	\$ 61,826.33	\$ 57,743.99	\$ (4,082.34)	\$ 112,702.59
Arbitrage Expense	\$ 31,416.66	\$ 31,416.66	\$ -	\$ 188,499.96	\$ 188,499.96	\$ -	\$ 377,000.00
Bond Financing Expense	\$ 270,171.57	\$ 270,885.20	\$ 713.63	\$ 1,705,840.64	\$ 1,708,490.35	\$ 2,649.71	\$ 3,739,303.39
Other Operating Expenses	\$ 4,150.79	\$ 5,569.43	\$ 1,418.64	\$ 35,421.03	\$ 32,845.86	\$ (2,575.17)	\$ 66,917.41
Total Operating Expenses	\$ 375,293.45	\$ 383,557.91	\$ 8,264.46	\$ 2,407,502.04	\$ 2,396,804.42	\$ (10,697.62)	\$ 5,092,971.52
Non-Operating Expenses							
Legal Expense-projects	\$ 373.83	\$ 833.34	\$ 459.51	\$ 6,673.47	\$ 5,000.00	\$ (1,673.47)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 66,667.00	\$ 66,666.66	\$ (0.34)	\$ 400,002.00	\$ 400,000.00	\$ (2.00)	\$ 800,000.00
Total Non-Operating Expenses	\$ 67,040.83	\$ 67,500.00	\$ 459.17	\$ 406,675.47	\$ 405,000.00	\$ (1,675.47)	\$ 810,000.00
Total Expenses	\$ 442,334.28	\$ 451,057.91	\$ 8,723.63	\$ 2,814,177.51	\$ 2,801,804.42	\$ (12,373.09)	\$ 5,902,971.52
Change in Net Position	\$ (48,500.36)	\$ (30,300.29)	\$ (18,200.07)	\$ (440,027.57)	\$ (278,689.07)	\$ (161,338.50)	\$ (862,380.52)

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2021

	Actual Month 12/31/2020	Budget Month 12/31/2020	Variance Month	YTD Actual 12/31/2020	YTD Budget 12/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 392,504.97	\$ 416,532.25	\$ (24,027.28)	\$ 2,365,348.85	\$ 2,499,333.32	\$ (133,984.47)	\$ 4,993,042.00
Investment Income	\$ 181.53	\$ 764.39	\$ (582.86)	\$ 3,620.30	\$ 4,537.01	\$ (916.71)	\$ 9,000.03
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 919.94	\$ -	\$ 919.94	\$ 3,717.81	\$ -	\$ 3,717.81	\$ -
Total Revenue	\$ 393,606.44	\$ 417,296.64	\$ (23,690.20)	\$ 2,372,686.96	\$ 2,503,870.33	\$ (131,183.37)	\$ 5,002,042.03
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 15,486.87	\$ 19,096.50	\$ 3,609.63	\$ 106,871.65	\$ 114,578.99	\$ 7,707.34	\$ 229,158.12
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ -	\$ -	\$ 24,000.00	\$ 24,000.00	\$ -	\$ 24,000.00
Bond Administration Expense	\$ 9,992.49	\$ 9,159.78	\$ (832.71)	\$ 61,826.33	\$ 57,743.99	\$ (4,082.34)	\$ 112,702.59
Arbitrage Expense	\$ 31,416.66	\$ 31,416.66	\$ -	\$ 188,499.96	\$ 188,499.96	\$ -	\$ 377,000.00
Bond Financing Expense	\$ 270,171.57	\$ 270,885.20	\$ 713.63	\$ 1,705,840.64	\$ 1,708,490.35	\$ 2,649.71	\$ 3,333,803.39
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 327,067.59	\$ 330,558.14	\$ 3,490.55	\$ 2,087,038.58	\$ 2,093,313.29	\$ 6,274.71	\$ 4,076,664.10
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 63,603.00	\$ 78,070.28	\$ 14,467.28	\$ 386,388.00	\$ 473,217.89	\$ 86,829.89	\$ 954,167.95
Provision for Losses on Notes	\$ 66,667.00	\$ 66,666.66	\$ (0.34)	\$ 400,002.00	\$ 400,000.00	\$ (2.00)	\$ 800,000.00
Total Non-Operating Expenses	\$ 130,270.00	\$ 144,736.94	\$ 14,466.94	\$ 786,390.00	\$ 873,217.89	\$ 86,827.89	\$ 1,754,167.95
Total Expenses	\$ 457,337.59	\$ 475,295.08	\$ 17,957.49	\$ 2,873,428.58	\$ 2,966,531.18	\$ 93,102.60	\$ 5,830,832.05
Change in Net Position	\$ (63,731.15)	\$ (57,998.44)	\$ (5,732.71)	\$ (500,741.62)	\$ (462,660.85)	\$ (38,080.77)	\$ (828,790.02)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2021

	Actual Month 12/31/2020	Budget Month 12/31/2020	Variance Month	YTD Actual 12/31/2020	YTD Budget 12/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 227.48	\$ 452.67	\$ (225.19)	\$ 1,462.98	\$ 2,558.13	\$ (1,095.15)	\$ 8,548.97
Other Income	\$ -	\$ 3,008.31	\$ (3,008.31)	\$ -	\$ 16,686.89	\$ (16,686.89)	\$ 30,000.00
Total Revenue	\$ 227.48	\$ 3,460.98	\$ (3,233.50)	\$ 1,462.98	\$ 19,245.02	\$ (17,782.04)	\$ 38,548.97
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,177.31	\$ 38,399.72	\$ 1,222.41	\$ 197,959.98	\$ 205,510.07	\$ 7,550.09	\$ 427,325.21
Marketing	\$ 1,026.67	\$ 5,332.74	\$ 4,306.07	\$ 25,907.67	\$ 25,604.97	\$ (302.70)	\$ 53,100.33
Contributions, Sponsorships, & Dues	\$ 126.74	\$ 6.71	\$ (120.03)	\$ 741.74	\$ 175.73	\$ (566.01)	\$ 276.21
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,646.16	\$ 1,623.69	\$ (22.47)	\$ 9,678.77	\$ 9,790.97	\$ 112.20	\$ 20,984.62
Travel & Meals	\$ 37.14	\$ 190.33	\$ 153.19	\$ 115.93	\$ 1,182.78	\$ 1,066.85	\$ 1,648.64
Professional Fees	\$ 4,061.05	\$ 1,877.15	\$ (2,183.90)	\$ 50,638.34	\$ 28,380.75	\$ (22,257.59)	\$ 40,555.00
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405,500.00
Other Operating Expenses	\$ 4,150.79	\$ 5,569.43	\$ 1,418.64	\$ 35,421.03	\$ 32,845.86	\$ (2,575.17)	\$ 66,917.41
Total Operating Expenses	\$ 48,225.86	\$ 52,999.77	\$ 4,773.91	\$ 320,463.46	\$ 303,491.13	\$ (16,972.33)	\$ 1,016,307.42
Non-Operating Expenses							
Legal Expense-projects	\$ 373.83	\$ 833.34	\$ 459.51	\$ 6,673.47	\$ 5,000.00	\$ (1,673.47)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (63,603.00)	\$ (78,070.28)	\$ (14,467.28)	\$ (386,388.00)	\$ (473,217.89)	\$ (86,829.89)	\$ (954,167.95)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (63,229.17)	\$ (77,236.94)	\$ (14,007.77)	\$ (379,714.53)	\$ (468,217.89)	\$ (88,503.36)	\$ (944,167.95)
Total Expenses	\$ (15,003.31)	\$ (24,237.17)	\$ (9,233.86)	\$ (59,251.07)	\$ (164,726.76)	\$ (105,475.69)	\$ 72,139.47
Change in Net Position	\$ 15,230.79	\$ 27,698.15	\$ (12,467.36)	\$ 60,714.05	\$ 183,971.78	\$ (123,257.73)	\$ (33,590.50)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 12/31/2020

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	-
RETIREMENT ACCOUNT	8,870.19
PRINCIPAL ACCOUNT	538,826.52
INTEREST ACCOUNT	287,316.37
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,005,450.00
REVENUE ACCOUNT	989,994.52
GUARANTEE FEE ACCOUNT	2,884,417.80
RECYCLING ACCOUNT	12,236,429.50
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,092,870.93)
STUDENT LOAN RECEIVABLE	71,670,143.74
PREPAID EXPENSE	7,121.50
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,805,408.60
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	87,341,107.81
BONDS ISSUED AND OUTSTANDING	80,695,000.00
ACCOUNTS PAYABLE	18,974.75
ACCRUED INTEREST PAYABLE	286,783.18
TOTAL LIABILITIES	81,000,757.93
BASE CASE SCHEDULE OF NET ASSETS	6,340,349.88
PARITY RATIO	1.078

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	85,240,000
Bonds Issued (\$)	-
Principal Paid (\$)	(4,545,000)
Bonds Refunded	-
Ending Principal Balance (\$)	80,695,000
Actual Days in Period	92
Weighted Average Rate	4.162%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	276,875,000
Principal Paid (\$)	(196,180,000)
Bonds Refunded	-
Ending Principal Balance (\$)	80,695,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	74,527,780	6.43%
Loans Added	694,895	
Loans Repaid	(4,159,569)	
Capitalized Interest	644,167	
Defaulted Loans	-	
Adjustments	(21,668)	
Ending Balance	71,685,605	6.41%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	117,926,934
Loans Repaid	(196,962,085)
Capitalized Interest	21,258,263
Defaulted Loans	(8,377,136)
Adjustments	(955,883)
Ending Balance	71,685,605

Loans by Program Type

	\$	%
Traditional Loans	70,841,690	98.82%
Consolidations	843,914	1.18%

Loans by School Type

	\$	%
4-Year	65,309,824	91.11%
2-Year	4,499,842	6.28%
Technical/Proprietary	206,654	0.29%
Graduate	539,335	0.75%
Other	1,129,950	1.58%
	71,685,605	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,884,418

Loans by Status

	\$	%
In School	11,576,866	16.15%
Grace	701,712	0.98%
Deferment	2,680,350	3.74%
Forbearance	536,330	0.75%
Interest Repayment	8,807,298	12.29%
Principal & Interest Repayment	47,081,940	65.68%
Bankruptcy	108,080	0.15%
In Claim Status	193,029	0.27%
All Loans	71,685,605	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 \$	533,953	155,302	160,973	189,251	9,686	151,582	1,200,746
% of Loans in Repayment	0.95%	0.28%	0.29%	0.34%	0.02%	0.27%	2.13%
% of Total Loans	0.74%	0.22%	0.22%	0.26%	0.01%	0.21%	1.68%

Credit Support

	\$	%
Reserve Funds - (1)	1,005,450	1.25%
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

2.38%

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.

0.12%

Loan Default Percentage

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

3.34%

Underwriting Metrics (7/01/20 - 6/30/21) Loans Approved

FICO Score Distribution

	# Bwr	\$ AMT	% of Pool
<630	1	17,000	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	1	10,000	0%
660-669	13	276,765	4%
670-679	9	159,454	2%
680-689	10	147,439	2%
690-699	16	292,756	4%
700-709	23	353,501	5%
710-719	21	342,220	5%
720-729	28	448,059	6%
730-739	40	627,934	8%
740-749	36	507,018	7%
750-759	50	684,143	9%
760-769	44	650,628	9%
770-779	48	711,160	9%
780-789	62	1,033,957	14%
790-799	36	538,036	7%
800-809	34	472,949	6%
810-819	16	267,791	4%
820-829	4	56,200	1%
>830	-	-	0%
Total	492	7,597,010	100%

Average 754

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	179	2,680,051	35%
30-39%	164	2,560,740	34%
40-44%	73	1,273,367	17%
45-50%	76	1,082,852	14%
>50%	-	-	0%
TOTAL	492	7,597,010	100%

Average 33%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2010
Beginning Principal Balance (\$)	7,410,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,100,000)
Ending Principal Balance (\$)	6,310,000
Actual Days in Period	92
Weighted Average Rate	4.251%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	15,460,000
Principal Paid (\$)	(9,150,000)
Ending Principal Balance (\$)	6,310,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,861,129	7.45%
Loans Added	-	
Loans Repaid	(382,048)	
Capitalized Interest	18,281	
Defaulted Loans	-	
Adjustments	(288)	
Transferred between bonds		
Ending Balance	3,497,074	7.45%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(14,334,731)
Capitalized Interest	204,657
Defaulted Loans	(310,702)
Adjustments	(45,647)
Ending Balance	3,497,074

Loans by Program Type

	\$	%
Traditional Loans	3,497,074	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	3,097,546	88.58%	
2-Year	340,018	9.72%	
Technical/Proprietary	2,099	0.06%	
Graduate	33,179	0.95%	
Other	24,233	0.69%	
	3,497,074	100.00%	(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 265,496

Loans by Status

	\$	%
In School	19,060	0.55%
Grace	-	0.00%
Deferment	191,676	5.48%
Forbearance	-	0.00%
Interest Repayment	81,663	2.34%
Principal & Interest Repayment	3,176,313	90.83%
Bankruptcy	19,969	0.57%
In Claim Status	8,393	0.24%
All Loans	3,497,074	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 \$	13,628	8,993	16,630	-	-	8,393	47,644
% of Loans in Repayment	0.42%	0.28%	0.51%	0.00%	0.00%	0.26%	1.46%
% of Total Loans	0.39%	0.26%	0.48%	0.00%	0.00%	0.24%	1.36%

Credit Support

	\$	%
Reserve Funds - (1)	154,600	2.45%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	7,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	(860,000)
Ending Principal Balance (\$)	6,625,000
Actual Days in Period	92
Weighted Average Rate	4.775%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(6,060,000)
Ending Principal Balance (\$)	6,625,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,212,867	7.17%
Loans Added	-	
Loans Repaid	(378,836)	
Capitalized Interest	14,940	
Defaulted Loans	-	
Adjustments	(174)	
Transferred between bonds		
Ending Balance	3,848,797	7.17%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(9,654,275)
Capitalized Interest	125,394
Defaulted Loans	(116,309)
Adjustments	(31,798)
Ending Balance	3,848,797

Loans by Program Type

	\$	%
Traditional Loans	3,848,797	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,496,486	90.85%
2-Year	257,150	6.68%
Technical/Proprietary	16,715	0.43%
Graduate	78,446	2.04%
Other	-	0.00%
	3,848,797	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 276,752

Loans by Status

	\$	%
In School	46,163	1.20%
Grace	-	0.00%
Deferment	245,845	6.39%
Forbearance	14,794	0.38%
Interest Repayment	23,712	0.62%
Principal & Interest Repayment	3,476,836	90.34%
Bankruptcy	-	0.00%
In Claim Status	41,447	1.08%
All Loans	3,848,797	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 \$	83,925	-	-	-	-	-	83,925
% of Loans in Repayment	2.39%	0.00%	0.00%	0.00%	0.00%	0.00%	2.39%
% of Total Loans	2.18%	0.00%	0.00%	0.00%	0.00%	0.00%	2.18%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	1.91%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	8,040,000
Bonds Issued (\$)	-
Principal Paid (\$)	(735,000)
Ending Principal Balance (\$)	7,305,000
Actual Days in Period	92
Weighted Average Rate	4.061%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(2,695,000)
Ending Principal Balance (\$)	7,305,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,773,627	6.78%
Loans Added	-	
Loans Repaid	(335,166)	
Capitalized Interest	107,002	
Defaulted Loans	-	
Adjustments	(2,147)	
Transferred between bonds		
Ending Balance	5,543,316	6.78%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(5,754,386)
Capitalized Interest	800,751
Defaulted Loans	(87,428)
Adjustments	(29,863)
Ending Balance	5,543,316

Loans by Program Type

	\$	%
Traditional Loans	5,543,316	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,162,300	93.13%
2-Year	311,135	5.61%
Technical/Proprietary	18,957	0.34%
Graduate	50,924	0.92%
Other	-	0.00%
	5,543,316	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 224,800

Loans by Status

	\$	%
In School	103,456	1.87%
Grace	-	0.00%
Deferment	449,806	8.11%
Forbearance	97,437	1.76%
Interest Repayment	92,640	1.67%
Principal & Interest Repayment	4,760,478	85.88%
Bankruptcy	-	0.00%
In Claim Status	39,499	0.71%
All Loans	5,543,316	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 \$	36,484	8,386	-	12,695	-	39,499	97,064
% of Loans in Repayment	0.74%	0.17%	0.00%	0.26%	0.00%	0.80%	1.96%
% of Total Loans	0.66%	0.15%	0.00%	0.23%	0.00%	0.71%	1.75%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.37%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	9,945,000
Bonds Issued (\$)	-
Principal Paid (\$)	(420,000)
Ending Principal Balance (\$)	9,525,000
Actual Days in Period	92
Weighted Average Rate	4.455%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(475,000)
Ending Principal Balance (\$)	9,525,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	8,109,631	6.23%
Loans Added	-	
Loans Repaid	(350,693)	
Capitalized Interest	167,492	
Defaulted Loans	-	
Adjustments	(6,633)	
Transferred between bonds		
Ending Balance	7,919,797	6.23%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(2,479,362)
Capitalized Interest	365,811
Defaulted Loans	(34,812)
Adjustments	(11,984)
Transferred between bonds	
Ending Balance	7,919,797

Loans by Program Type

	\$	%
Traditional Loans	7,919,797	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	7,498,739	94.68%	
2-Year	324,694	4.10%	
Technical/Proprietary	6,762	0.09%	
Graduate	34,994	0.44%	
Other	54,608	0.69%	
	7,919,797	100.00%	(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	1,542,727	19.48%
Grace	118,512	1.50%
Deferment	230,487	2.91%
Forbearance	125,331	1.58%
Interest Repayment	1,089,643	13.76%
Principal & Interest Repayment	4,796,288	60.56%
Bankruptcy	-	0.00%
In Claim Status	16,810	0.21%
All Loans	7,919,797	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 \$	26,947	5,954	13,800	6,643	-	16,810	70,153
% of Loans in Repayment	0.45%	0.10%	0.23%	0.11%	0.00%	0.28%	1.17%
% of Total Loans	0.34%	0.08%	0.17%	0.08%	0.00%	0.21%	0.89%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.05%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	9,960,000
Bonds Issued (\$)	-
Principal Paid (\$)	(10,000)
Ending Principal Balance (\$)	9,950,000
Actual Days in Period	92
Weighted Average Rate	4.382%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(50,000)
Ending Principal Balance (\$)	9,950,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	8,655,812	6.75%
Loans Added	-	
Loans Repaid	(371,454)	
Capitalized Interest	130,778	
Defaulted Loans	-	
Adjustments	(20)	
Transferred between bonds		
Ending Balance	8,415,116	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(2,020,347)
Capitalized Interest	214,276
Defaulted Loans	-
Adjustments	(8,013)
Transferred between bonds	
Ending Balance	8,415,116

Loans by Program Type

	\$	%
Traditional Loans	8,415,116	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	7,887,698	93.73%	
2-Year	494,716	5.88%	
Technical/Proprietary	10,502	0.12%	
Graduate	16,000	0.19%	
Other	6,200	0.07%	
	8,415,116	100.00%	(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	2,587,881	30.75%
Grace	199,512	2.37%
Deferment	228,029	2.71%
Forbearance	78,732	0.94%
Interest Repayment	1,817,105	21.59%
Principal & Interest Repayment	3,499,527	41.59%
Bankruptcy	-	0.00%
In Claim Status	4,331	0.05%
All Loans	8,415,116	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 \$	4,648	-	26,727	-	-	4,331	35,705
% of Loans in Repayment	0.09%	0.00%	0.50%	0.00%	0.00%	0.08%	0.66%
% of Total Loans	0.06%	0.00%	0.32%	0.00%	0.00%	0.05%	0.42%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.01%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 12/31/2020

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	42,400,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,420,000)
Ending Principal Balance (\$)	40,980,000
Actual Days in Period	92
Weighted Average Rate	3.946%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(1,420,000)
Ending Principal Balance (\$)	40,980,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	43,914,715	6.18%
Loans Added	694,895	
Loans Repaid	(2,341,373)	
Capitalized Interest	205,674	
Defaulted Loans	-	
Adjustments	(12,406)	
Transferred between bonds	-	
Ending Balance	42,461,504	6.18%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,817,446
Loans Repaid	(14,176,584)
Capitalized Interest	602,407
Defaulted Loans	(57,057)
Adjustments	(18,817)
Transferred between bonds	37,294,110
Ending Balance	42,461,504

Loans by Program Type

	\$	%
Traditional Loans	41,617,590	98.01%
Consolidations	843,914	1.99%

Loans by School Type

	\$	%
4-Year	38,167,055	89.89%
2-Year	2,772,130	6.53%
Technical/Proprietary	151,618	0.36%
Graduate	325,792	0.77%
Other	1,044,910	2.46%
	42,461,504	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,117,370

Loans by Status

	\$	%
In School	7,277,580	17.14%
Grace	383,689	0.90%
Deferment	1,334,506	3.14%
Forbearance	220,036	0.52%
Interest Repayment	5,702,535	13.43%
Principal & Interest Repayment	27,372,499	64.46%
Bankruptcy	88,112	0.21%
In Claim Status	82,549	0.19%
All Loans	42,461,504	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 \$	368,320	131,970	103,816	169,913	9,686	82,549	866,254
% of Loans in Repayment	1.11%	0.40%	0.31%	0.51%	0.03%	0.25%	2.60%
% of Total Loans	0.87%	0.31%	0.24%	0.40%	0.02%	0.19%	2.04%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.03%
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 2010A-1 Reporting period: Quarter Ending 12/31/2020																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</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	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.300%	3.300%	June 1 and December 1	12/1/2018	
MELA 10A-1 CUSIP: 560-40P-CA4	YES	1,100,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	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	17,188	-	3.750%	3.750%	June 1 and December 1	12/1/2020	
MELA 10A-1 CUSIP: 560-40P-CC0	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,667	22,000	22,000	3,667	4.000%	4.000%	June 1 and December 1	12/1/2021	
MELA 10A-1 CUSIP: 560-40P-CD8	YES	1,200,000	1,200,000	-	-	1,200,000	Exempt NON-AMT	4,150	24,900	24,900	4,150	4.150%	4.150%	June 1 and December 1	12/1/2022	
MELA 10A-1 CUSIP: 560-40P-CE6	YES	1,300,000	1,300,000	-	-	1,300,000	Exempt NON-AMT	4,604	27,625	27,625	4,604	4.250%	4.250%	June 1 and December 1	12/1/2023	
MELA 10A-1 CUSIP: 560-40P-CF3	YES	1,400,000	1,400,000	-	-	1,400,000	Exempt NON-AMT	5,075	30,450	30,450	5,075	4.350%	4.350%	June 1 and December 1	12/1/2024	
MELA 10A-1 CUSIP: 560-40P-CG1	YES	1,310,000	1,310,000	-	-	1,310,000	Exempt NON-AMT	4,858	29,148	29,148	4,858	4.450%	4.450%	June 1 and December 1	12/1/2025	

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A Reporting period: Quarter Ending 12/31/2020																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</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	7,410,000	1,100,000	-	6,310,000	Exempt	25,791	154,748	151,310	22,354	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: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 12A-1 CUSIP: 560-40P-CH9	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2013
MELA 12A-1 CUSIP: 560-40P-CJ5	YES	715,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.100%	2.100%	June 1 and December 1	12/1/2014
MELA 12A-1 CUSIP: 560-40P-CK2	YES	725,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.400%	2.400%	June 1 and December 1	12/1/2015
MELA 12A-1 CUSIP: 560-40P-CL0	YES	740,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.700%	2.700%	June 1 and December 1	12/1/2016
MELA 12A-1 CUSIP: 560-40P-CM8	YES	780,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.100%	3.100%	June 1 and December 1	12/1/2017
MELA 12A-1 CUSIP: 560-40P-CN6	YES	855,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.350%	3.350%	June 1 and December 1	12/1/2018
MELA 12A-1 CUSIP: 560-40P-CP1	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	860,000	-	-	Exempt NON-AMT	3,082	18,490	15,408	-	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	18,490	18,490	3,082	4.300%	4.300%	June 1 and December 1	12/1/2021
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	850,000	-	-	850,000	Exempt NON-AMT	3,046	18,275	18,275	3,046	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,465	20,781	20,781	3,465	4.750%	4.750%	June 1 and December 1	12/1/2023
MELA 12A-1 CUSIP: 560-40P-CR7	YES	930,000	925,000	-	-	925,000	Exempt NON-AMT	3,661	21,969	21,969	3,661	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,270	25,629	25,629	4,270	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,513	26,513	4,419	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,513	26,513	4,419	5.050%	5.050%	June 1 and December 1	12/1/2027
TOTAL															
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A Reporting period: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2012A CUSIP: Various	YES	12,685,000	7,485,000	860,000	-	6,625,000	Exempt	29,443	176,659	173,577	26,361	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: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: 560-40P-CT3	YES	300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	3.000%	June 1 and December 1	12/1/2016
MELA 14A-1 CUSIP: 560-40P-CU0	YES	425,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2017
MELA 14A-1 CUSIP: 560-40P-CV8	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2018
MELA 14A-1 CUSIP: 560-40P-CW6	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	735,000	735,000	-	-	Exempt NON-AMT	2,450	14,700	12,250	-	4.000%	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,500	15,000	15,000	2,500	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 14A-1 CUSIP: 560-40P-CZ9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,167	19,000	19,000	3,167	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	13,125	13,125	2,188	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	13,125	13,125	2,188	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	2,234	13,406	13,406	2,234	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	-	540,000	Exempt NON-AMT	1,688	10,125	10,125	1,688	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	-	560,000	Exempt NON-AMT	1,867	11,200	11,200	1,867	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	-	580,000	Exempt NON-AMT	1,933	11,600	11,600	1,933	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	12,000	12,000	2,000	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A Reporting period: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</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	8,040,000	735,000	-	7,305,000	Exempt	27,172	163,031	160,581	24,722	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: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</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	8,750	-	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000			710,000	Exempt NON-AMT	2,958	17,750	17,750	2,958	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000			715,000	Exempt NON-AMT	2,979	17,875	17,875	2,979	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000			725,000	Exempt NON-AMT	3,021	18,125	18,125	3,021	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000			730,000	Exempt NON-AMT	3,042	18,250	18,250	3,042	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000			740,000	Exempt NON-AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000			740,000	Exempt NON-AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000			735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000			735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000			600,000	Exempt NON-AMT	2,000	12,000	12,000	2,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000			550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000			575,000	Exempt NON-AMT	1,917	11,500	11,500	1,917	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000			550,000	Exempt NON-AMT	1,891	11,344	11,344	1,891	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000			700,000	Exempt NON-AMT	2,406	14,438	14,438	2,406	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000			720,000	Exempt NON-AMT	2,550	15,300	15,300	2,550	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: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,945,000	420,000	-	9,525,000	Exempt	37,107	222,644	220,894	35,357	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: Quarter Ending 12/31/2020

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2020	INTEREST PAID 7/1/20-6/30/21	INTEREST ACCRUED 7/1/20-6/30/21	Accrued Interest Balance 6/30/2021	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000			390,000	Exempt NON-AMT	1,625	9,750	9,750	1,625	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000			550,000	Exempt NON-AMT	2,292	13,750	13,750	2,292	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000			710,000	Exempt NON-AMT	2,958	17,750	17,750	2,958	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	18,000	18,000	3,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	18,000	18,000	3,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	755,000		5,000	750,000	Exempt NON-AMT	3,146	18,875	18,854	3,125	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	755,000		5,000	750,000	Exempt NON-AMT	3,146	18,875	18,854	3,125	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000			750,000	Exempt NON-AMT	2,188	13,125	13,125	2,188	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	2,160	12,959	12,959	2,160	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000			600,000	Exempt NON-AMT	1,875	11,250	11,250	1,875	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000			550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000			575,000	Exempt NON-AMT	1,917	11,500	11,500	1,917	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000			550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000			700,000	Exempt NON-AMT	2,333	14,000	14,000	2,333	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000			400,000	Exempt NON-AMT	1,333	8,000	8,000	1,333	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000			520,000	Exempt NON-AMT	1,733	10,400	10,400	1,733	4.000%		June 1 and December 1	12/1/2036

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,960,000	-	10,000	9,950,000	Exempt	36,372	218,234	218,193	36,331	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1															
Reporting period: Quarter Ending 12/31/2020															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	1,420,000	1,420,000	-	-	Exempt NON-AMT	5,917	35,500	29,583	-	5.000%		June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	-	-	1,605,000	Exempt NON-AMT	6,687	40,125	40,125	6,687	5.000%		June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000	-	-	2,270,000	Exempt NON-AMT	9,458	56,750	56,750	9,458	5.000%		June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	-	-	2,545,000	Exempt NON-AMT	10,604	63,625	63,625	10,604	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000	-	-	2,920,000	Exempt NON-AMT	12,167	73,000	73,000	12,167	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000	-	-	3,020,000	Exempt NON-AMT	12,583	75,500	75,500	12,583	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000	-	-	2,930,000	Exempt NON-AMT	12,208	73,250	73,250	12,208	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000	-	-	2,935,000	Exempt NON-AMT	12,229	73,375	73,375	12,229	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000	-	-	2,905,000	Exempt NON-AMT	12,104	72,625	72,625	12,104	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000	-	-	2,330,000	Exempt NON-AMT	5,825	34,950	34,950	5,825	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000	-	-	2,210,000	Exempt NON-AMT	5,525	33,150	33,150	5,525	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000	-	-	2,065,000	Exempt NON-AMT	5,163	30,975	30,975	5,163	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000	-	-	2,005,000	Exempt NON-AMT	5,221	31,328	31,328	5,221	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000	-	-	2,035,000	Exempt NON-AMT	5,511	33,069	33,069	5,511	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000	-	-	1,830,000	Exempt NON-AMT	4,956	29,738	29,738	4,956	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000	-	-	7,375,000	Exempt NON-AMT	21,510	129,063	129,063	21,510	3.500%		June 1 and December 1	12/1/1939

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1

Reporting period: Quarter Ending 12/31/2020

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2020</u>	<u>INTEREST PAID 7/1/20-6/30/21</u>	<u>INTEREST ACCRUED 7/1/20-6/30/21</u>	<u>Accrued Interest Balance 6/30/2021</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	42,400,000	1,420,000	-	40,980,000	Exempt	147,670	886,022	880,105	141,754	Various	Various	June 1 and December 1	Various

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 12/31/2020

Portfolio Summary

Total Current Balance	\$71,685,605
Total Loans	7,235
Wtd Avg Borrower Rate	6.41
Wtd Avg Remaining Term	140.86
Wtd Avg Interim Months	7.06
Total Accounts	3,806
Avg Balance per Borrower	\$18,835
Avg Balance per Loan	\$9,908

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$68,409,900	95.43%	6,995	96.68%	6.52	141.03	7.40
MELA Private Consolidation Loan	\$843,914	1.18%	30	0.41%	7.10	166.73	0.00
The Maine Medical Loan	\$2,431,790	3.39%	210	2.90%	3.11	127.23	0.07
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$11,576,866	16.15%	1,008	13.93%	6.76	177.60	22.12
School Interest Paid	\$8,506,411	11.87%	734	10.15%	5.62	176.54	23.81
Grace Interest Accrued	\$701,712	0.98%	71	0.98%	6.96	175.13	1.11
Grace Interest Paid	\$449,921	0.63%	36	0.50%	5.68	177.16	1.78
Post Grad Deferred-Interest Accrued	\$1,858,368	2.59%	208	2.87%	6.91	149.53	15.64
Post Grad Deferred-Interest Paid	\$956,158	1.33%	108	1.49%	6.99	142.24	14.03
Forebearance	\$457,359	0.64%	21	0.29%	7.13	165.18	3.23
Repayment	\$47,178,809	65.81%	5,049	69.79%	6.43	123.95	0.05
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$620,209	0.87%	525	7.26%	6.82	17.08	0.47
25 to 36	\$1,033,030	1.44%	364	5.03%	6.72	32.43	0.57
37 to 48	\$1,580,388	2.20%	378	5.22%	6.55	44.36	0.59
49 to 60	\$1,903,145	2.65%	354	4.89%	6.45	56.19	0.99
61 to 72	\$2,999,303	4.18%	435	6.01%	6.63	68.26	0.93
73 to 84	\$3,137,673	4.38%	390	5.39%	6.27	80.36	0.48
85 to 96	\$4,088,216	5.70%	439	6.07%	5.99	92.28	0.69
97 to 108	\$4,793,230	6.69%	434	6.00%	5.63	104.18	0.65
109 to 120	\$3,677,326	5.13%	357	4.93%	6.30	116.21	0.97
121 to 132	\$2,819,340	3.93%	250	3.46%	6.84	128.18	1.11
133 to 144	\$3,750,491	5.23%	332	4.59%	6.81	140.90	1.73
145 to 156	\$4,532,299	6.32%	358	4.95%	6.64	152.48	1.78
157 to 168	\$5,766,073	8.04%	438	6.05%	6.81	164.76	1.51
169 to 180	\$29,460,562	41.10%	2,147	29.68%	6.40	179.02	15.69
181 to 192	\$419,759	0.59%	12	0.17%	5.67	188.99	0.00
193 to 220	\$778,399	1.09%	13	0.18%	6.26	203.81	0.00
221 to 260	\$326,164	0.45%	9	0.12%	5.45	222.51	1.16
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$10,487,733	14.63%	967	13.37%	4.33	130.75	8.36
5.25% to 6.00%	\$7,810,273	10.90%	810	11.20%	5.70	160.44	15.20
6.01% to 7.75%	\$53,300,119	74.35%	5,455	75.40%	6.93	139.89	5.63
8.51% to 8.75%	\$87,480	0.12%	3	0.04%	8.75	195.39	0.00
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,499,842	6.28%	594	8.21%	6.73	123.67	4.48
4-Year	\$65,309,824	91.11%	6,504	89.90%	6.38	141.79	7.28
Graduate	\$539,335	0.75%	56	0.77%	6.70	144.84	19.63
Vocational/Proprietary	\$206,654	0.29%	27	0.37%	6.82	102.94	0.55
Other/Unknown	\$1,129,950	1.58%	54	0.75%	6.89	160.78	0.19
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$107)	0.00%	7	0.10%	6.91	24.35	0.00
\$0 to \$499	\$33,657	0.05%	132	1.82%	6.89	16.18	31.57
\$500 to \$999	\$128,864	0.18%	173	2.39%	6.78	19.03	1.35
\$1,000 to \$1,999	\$637,052	0.89%	422	5.83%	6.61	35.44	3.69
\$2,000 to \$2,999	\$1,047,305	1.46%	424	5.86%	6.59	57.71	4.50
\$3,000 to \$3,999	\$1,766,670	2.46%	506	6.99%	6.54	79.26	5.01
\$4,000 to \$5,999	\$5,379,954	7.50%	1,079	14.91%	6.45	111.80	6.14
\$6,000 to \$7,999	\$6,096,077	8.50%	875	12.09%	6.37	126.04	6.95
\$8,000 to \$9,999	\$7,805,301	10.89%	868	12.00%	6.36	131.01	6.94
\$10,000 to \$14,999	\$16,361,894	22.82%	1,338	18.49%	6.37	142.16	7.86
\$15,000 to \$19,999	\$11,734,459	16.37%	679	9.38%	6.44	150.88	6.80
\$20,000 to \$24,999	\$7,538,556	10.52%	338	4.67%	6.35	157.00	7.99
\$25,000 to \$29,999	\$5,508,793	7.68%	202	2.79%	6.56	162.71	7.79
\$30,000 to \$34,999	\$2,830,336	3.95%	88	1.22%	6.60	165.10	7.63
\$35,000 to \$39,999	\$1,638,488	2.29%	44	0.61%	6.32	166.98	8.04
\$40,000 to \$49,999	\$1,552,293	2.17%	35	0.48%	6.57	171.60	5.00
\$50,000 to \$59,999	\$877,950	1.22%	16	0.22%	5.63	169.19	1.62
\$60,000 to \$69,999	\$333,591	0.47%	5	0.07%	6.77	191.10	5.36
\$70,000 to \$79,999	\$72,013	0.10%	1	0.01%	5.24	180.00	33.73
\$80,000 to \$89,999	\$89,025	0.12%	1	0.01%	6.99	206.00	0.00
\$100,000 to \$149,999	\$253,436	0.35%	2	0.03%	6.87	204.98	0.00
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$104)	0.00%	6	0.08%	7.00	24.86	0.00
\$0 to \$499	\$9,952	0.01%	46	0.64%	6.93	18.98	101.36
\$500 to \$999	\$45,650	0.06%	68	0.94%	6.85	22.93	2.10
\$1,000 to \$1,999	\$249,750	0.35%	184	2.54%	6.77	34.80	3.57
\$2,000 to \$2,999	\$413,887	0.58%	198	2.74%	6.55	53.14	4.26
\$3,000 to \$3,999	\$728,676	1.02%	238	3.29%	6.60	73.54	4.90
\$4,000 to \$5,999	\$1,802,665	2.51%	436	6.03%	6.49	99.12	6.22
\$6,000 to \$7,999	\$2,156,883	3.01%	401	5.54%	6.39	111.64	8.37
\$8,000 to \$9,999	\$2,960,434	4.13%	443	6.12%	6.42	119.41	6.53
\$10,000 to \$14,999	\$6,447,865	8.99%	850	11.75%	6.47	123.18	8.50
\$15,000 to \$19,999	\$6,918,114	9.65%	781	10.79%	6.48	132.45	7.36
\$20,000 to \$24,999	\$6,653,521	9.28%	656	9.07%	6.34	137.42	8.05
\$25,000 to \$29,999	\$5,915,884	8.25%	538	7.44%	6.30	144.68	9.28
\$30,000 to \$34,999	\$4,701,142	6.56%	392	5.42%	6.48	143.22	7.91
\$35,000 to \$39,999	\$4,831,624	6.74%	391	5.40%	6.30	143.09	6.31
\$40,000 to \$49,999	\$6,846,220	9.55%	516	7.13%	6.28	146.91	7.04
\$50,000 to \$59,999	\$6,620,220	9.24%	434	6.00%	6.40	154.69	6.72
\$60,000 to \$69,999	\$4,413,164	6.16%	257	3.55%	6.41	157.02	7.44
\$70,000 to \$79,999	\$2,776,198	3.87%	138	1.91%	6.59	161.80	4.87
\$80,000 to \$89,999	\$1,333,425	1.86%	62	0.86%	6.31	162.49	4.97
\$90,000 to \$99,999	\$1,805,879	2.52%	74	1.02%	6.59	166.98	6.85
\$100,000 to \$149,999	\$2,874,660	4.01%	98	1.35%	6.35	172.74	2.74
\$150,000 or more	\$1,179,894	1.65%	28	0.39%	7.02	175.29	2.25
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$40,899	0.06%	3	0.04%	7.37	138.61	0.00
ALASKA	\$15,938	0.02%	2	0.03%	7.04	125.11	7.28
ARIZONA	\$162,100	0.23%	15	0.21%	6.77	139.80	3.58
ARKANSAS	\$65,580	0.09%	3	0.04%	6.50	171.47	31.05
CALIFORNIA	\$972,430	1.36%	76	1.05%	5.86	123.51	0.12
COLORADO	\$177,346	0.25%	25	0.35%	5.45	106.44	8.18
CONNECTICUT	\$839,651	1.17%	85	1.17%	5.88	127.08	6.34
DISTRICT OF COLUMBIA	\$214,783	0.30%	13	0.18%	6.71	120.28	0.00
FLORIDA	\$610,754	0.85%	55	0.76%	5.92	145.14	1.89
GEORGIA	\$306,728	0.43%	24	0.33%	6.91	133.43	0.24
HAWAII	\$72,128	0.10%	6	0.08%	6.98	116.92	3.82
IDAHO	\$30,167	0.04%	5	0.07%	7.25	90.28	0.00
ILLINOIS	\$130,043	0.18%	11	0.15%	6.66	105.91	12.46
INDIANA	\$22,476	0.03%	4	0.06%	6.68	84.82	0.00
IOWA	\$64,909	0.09%	7	0.10%	7.01	86.63	0.00
KANSAS	\$21,988	0.03%	3	0.04%	3.80	68.50	0.00
KENTUCKY	\$41,858	0.06%	9	0.12%	7.32	88.10	4.15
LOUISIANA	\$129,973	0.18%	10	0.14%	5.03	125.58	7.51
MAINE	\$56,985,570	79.49%	5,812	80.33%	6.45	144.54	8.06
MARYLAND	\$215,323	0.30%	19	0.26%	6.58	128.07	0.00
MASSACHUSETTS	\$3,156,910	4.40%	297	4.11%	6.44	125.61	2.78
MICHIGAN	\$167,566	0.23%	19	0.26%	4.60	116.87	0.00
MINNESOTA	\$100,735	0.14%	13	0.18%	6.53	102.66	0.00
MISSOURI	\$58,073	0.08%	6	0.08%	2.59	103.80	0.15
MONTANA	\$37,416	0.05%	5	0.07%	3.97	78.56	0.00
NEVADA	\$30,040	0.04%	4	0.06%	6.56	135.46	1.13
NEW HAMPSHIRE	\$2,745,780	3.83%	246	3.40%	6.53	138.14	5.00
NEW JERSEY	\$304,153	0.42%	33	0.46%	5.96	104.36	0.99
NEW MEXICO	\$64,119	0.09%	5	0.07%	6.70	83.93	0.00
NEW YORK	\$947,002	1.32%	95	1.31%	6.23	124.05	2.94
NORTH CAROLINA	\$208,928	0.29%	23	0.32%	6.42	127.90	5.07
OHIO	\$234,580	0.33%	23	0.32%	6.93	124.23	0.20
OKLAHOMA	\$62,175	0.09%	3	0.04%	7.03	179.00	0.00
OREGON	\$88,866	0.12%	11	0.15%	3.52	150.60	0.00
PENNSYLVANIA	\$364,816	0.51%	41	0.57%	6.55	118.80	1.92
RHODE ISLAND	\$219,525	0.31%	26	0.36%	5.50	138.57	2.24
SOUTH CAROLINA	\$217,144	0.30%	30	0.41%	6.82	119.81	0.00
TENNESSEE	\$77,198	0.11%	12	0.17%	7.10	76.53	0.00
TEXAS	\$545,663	0.76%	49	0.68%	6.53	142.30	5.92
UTAH	\$61,892	0.09%	4	0.06%	2.38	130.97	0.00
VERMONT	\$285,656	0.40%	37	0.51%	6.32	99.57	1.81
VIRGINIA	\$254,633	0.36%	31	0.43%	5.45	118.74	5.19

WASHINGTON	\$69,330	0.10%	9	0.12%	6.66	109.47	2.22
WEST VIRGINIA	\$76,735	0.11%	5	0.07%	6.77	153.19	0.00
WISCONSIN	\$39,831	0.06%	5	0.07%	6.91	75.18	0.00
WYOMING	\$62,800	0.09%	7	0.10%	6.99	76.47	0.00
FOREIGN COUNTRY	\$83,395	0.12%	9	0.12%	6.90	70.92	1.07
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

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)	\$2,000,623	2.79%	188	2.60%	2.23	123.55	0.08
Bond Rate 6.99%	\$13,645,121	19.03%	1,565	21.63%	6.85	99.50	0.49
Bond Rate 6.99% No BB Available	\$1,963,951	2.74%	292	4.04%	6.99	108.44	0.85
Fixed Rate 4.24% to 4.99%	\$4,922,086	6.87%	480	6.63%	4.52	100.03	0.03
Fixed Rate 5% to 5.99%	\$11,215,147	15.64%	1,082	14.96%	5.55	166.38	18.30
Fixed Rate 6% to 6.99%	\$19,924,882	27.79%	1,765	24.40%	6.49	167.88	10.89
Fixed Rate 7% to 7.99%	\$17,926,315	25.01%	1,860	25.71%	7.45	142.78	4.21
Fixed Rate 8% to 8.75%	\$87,480	0.12%	3	0.04%	8.75	195.39	0.00
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$24,031,878	33.52%	2,148	29.69%	6.35	173.30	21.07
0 to 12 months	\$8,336,818	11.63%	722	9.98%	6.40	166.58	0.00
13 to 24 months	\$7,294,539	10.18%	610	8.43%	6.08	144.38	0.00
25 to 36 months	\$4,614,686	6.44%	441	6.10%	6.28	134.17	0.00
37 to 48 months	\$3,365,840	4.70%	364	5.03%	6.67	128.13	0.00
49 to 60 months	\$2,460,685	3.43%	297	4.11%	6.82	121.00	0.00
61 to 72 months	\$2,596,121	3.62%	277	3.83%	6.88	116.30	0.00
73 to 84 months	\$1,843,991	2.57%	257	3.55%	7.06	99.20	0.00
85 to 96 months	\$2,134,944	2.98%	277	3.83%	6.74	101.20	0.00
More than 96 months	\$15,006,105	20.93%	1,842	25.46%	6.39	96.09	0.00
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,614,186	13.41%	1,096	15.15%	6.42	134.51	10.73
Below 600	\$847,219	1.18%	75	1.04%	6.94	120.02	1.28
600 to 620	\$509,822	0.71%	46	0.64%	6.91	157.02	7.42
621 to 640	\$831,160	1.16%	91	1.26%	6.70	127.54	8.84
641 to 660	\$5,710,887	7.97%	611	8.45%	6.36	149.18	12.47
661 to 680	\$18,167,899	25.34%	1,823	25.20%	6.54	143.27	6.49
681 to 700	\$13,606,048	18.98%	1,360	18.80%	6.53	140.91	5.34
701 to 720	\$7,983,224	11.14%	753	10.41%	6.60	143.90	6.85
721 to 740	\$6,774,505	9.45%	667	9.22%	6.29	139.02	5.34
741 to 760	\$3,819,686	5.33%	371	5.13%	5.80	139.98	4.05
761 to 780	\$2,422,058	3.38%	220	3.04%	5.72	137.83	5.38
781 to 800	\$976,552	1.36%	80	1.11%	5.38	126.96	4.04
801 to 820	\$422,361	0.59%	42	0.58%	5.90	145.48	14.08
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$3,417,656	4.77%	360	4.98%	4.71	116.71	0.54
Below 600	\$344	0.00%	1	0.01%	6.99	8.00	0.00
600 to 620	\$24,219	0.03%	2	0.03%	5.34	88.73	0.00
621 to 640	\$158,990	0.22%	16	0.22%	6.66	114.13	9.26
641 to 660	\$526,808	0.73%	52	0.72%	6.70	133.52	8.46
661 to 680	\$1,807,006	2.52%	166	2.29%	6.63	141.49	10.61
681 to 700	\$3,254,939	4.54%	341	4.71%	6.63	140.39	8.57
701 to 720	\$5,380,363	7.51%	538	7.44%	6.48	140.54	8.42
721 to 740	\$8,030,487	11.20%	761	10.52%	6.57	140.84	7.63
741 to 760	\$8,438,827	11.77%	861	11.90%	6.58	142.11	7.36
761 to 780	\$12,819,036	17.88%	1,304	18.02%	6.56	142.65	7.04
781 to 800	\$17,329,555	24.17%	1,758	24.30%	6.43	142.68	7.04
801 to 820	\$9,900,583	13.81%	1,028	14.21%	6.39	143.80	6.65
Over 820	\$596,791	0.83%	47	0.65%	6.20	141.06	7.87
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$398,315	0.56%	95	1.31%	6.53	58.86	0.07
Below 600	\$68,269	0.10%	2	0.03%	6.99	194.06	0.00
600 to 620	\$24,219	0.03%	2	0.03%	5.34	88.73	0.00
621 to 640	\$120,475	0.17%	12	0.17%	6.73	95.99	4.15
641 to 660	\$496,728	0.69%	48	0.66%	6.70	129.44	7.18
661 to 680	\$1,530,245	2.13%	133	1.84%	6.45	142.61	12.22
681 to 700	\$3,383,528	4.72%	359	4.96%	6.41	139.30	8.14
701 to 720	\$5,536,025	7.72%	528	7.30%	6.47	141.03	7.76
721 to 740	\$8,908,483	12.43%	856	11.83%	6.38	137.09	6.93
741 to 760	\$9,446,858	13.18%	954	13.19%	6.38	141.99	6.53
761 to 780	\$13,381,317	18.67%	1,359	18.78%	6.47	141.70	7.01
781 to 800	\$17,576,107	24.52%	1,780	24.60%	6.41	142.25	6.87
801 to 820	\$10,218,244	14.25%	1,060	14.65%	6.37	143.82	6.88
Over 820	\$596,791	0.83%	47	0.65%	6.20	141.06	7.87
Totals	\$71,685,605	100.00%	7,235	100.00%	6.41	140.86	7.06

	01/31/20		02/29/20		03/31/20		04/30/20		05/31/20		06/30/20		07/31/20							
FIRSTMARK																				
Loan Balance	\$	78,586,346		\$	78,286,849		\$	77,025,191		\$	75,096,778		\$	74,969,709		\$	74,315,479		\$	73,225,827
Repayment	\$	62,824,585	79.9%	\$	62,290,086	79.6%	\$	60,920,602	79.1%	\$	59,055,956	78.6%	\$	58,871,374	78.5%	\$	59,023,450	79.4%	\$	57,911,627
Problem Loans:																				
In Claim Status	\$	10,927		\$	17,681		\$	50,475		\$	8,000		\$	10,036		\$	57,456		\$	56,381
Uninsured																			\$	-
Bankruptcy	\$	112,531		\$	112,258		\$	123,203		\$	122,883		\$	134,496		\$	155,455		\$	141,761
Forbearance	\$	177,005		\$	158,364		\$	267,787		\$	283,923		\$	253,854		\$	143,687		\$	43,803
Delinquent Loans																				
31-60 days	\$	441,829		\$	460,667		\$	499,095		\$	418,375		\$	433,173		\$	346,038		\$	512,732
61-90 days	\$	119,999		\$	158,628		\$	106,280		\$	160,994		\$	238,507		\$	144,576		\$	175,264
> 90 days	\$	361,524		\$	349,459		\$	238,301		\$	233,632		\$	278,890		\$	423,799		\$	334,110
Subtotal Delinquent Loans	\$	923,351		\$	968,755		\$	843,676		\$	813,001		\$	950,570		\$	914,412		\$	1,022,106
% of Repayment			1.470%			1.555%			1.385%			1.377%			1.615%			1.549%		
Total Problem Loans	\$	1,223,815	1.56%	\$	1,257,058	1.61%	\$	1,285,140	1.67%	\$	1,227,807	1.63%	\$	1,348,956	1.80%	\$	1,271,009	1.71%	\$	1,264,051
% of Repayment			1.948%			2.018%			2.110%			2.079%			2.291%			2.153%		

		08/31/20		09/30/20		10/31/20		11/30/20		12/31/20					
<u>FIRSTMARK</u>															
Loan Balance		\$	<u>73,374,690</u>		\$	<u>74,527,780</u>		\$	<u>73,568,377</u>		\$	<u>72,686,200</u>		\$	<u>71,685,605</u>
Repayment	79.1%	\$	<u>57,254,762</u>	78.0%	\$	<u>57,657,882</u>	77.4%	\$	<u>56,915,987</u>		\$	<u>58,888,920</u>		\$	<u>57,599,394</u>
Problem Loans:															
In Claim Status		\$	82,703		\$	127,710		\$	168,684		\$	144,220		\$	193,029
Uninsured															
Bankruptcy		\$	138,598		\$	117,785		\$	117,332		\$	108,080		\$	108,080
Forbearance		\$	43,803		\$	-		\$	56,883		\$	36,733		\$	457,359
Delinquent Loans															
31-60 days		\$	726,652		\$	307,777		\$	217,619		\$	402,297		\$	533,953
61-90 days		\$	393,296		\$	381,026		\$	170,873		\$	168,339		\$	155,302
> 90 days		\$	218,952		\$	339,498		\$	589,213		\$	502,859		\$	359,910
Subtotal Delinquent Loans		\$	<u>1,322,888</u>		\$	<u>1,028,301</u>		\$	<u>977,705</u>		\$	<u>1,073,494</u>		\$	<u>1,049,165</u>
% of Repayment															
Total Problem Loans	1.73%	\$	1,587,992	2.16%	\$	1,273,795	1.71%	\$	1,320,603	1.80%	\$	1,362,527	1.87%	\$	1,807,632
% of Repayment	2.183%			2.774%			2.209%			2.320%			2.314%		

2020 - 2021 School Year Loan Breakdown

By Loan Repayment Option

December 31, 2020

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	42	13.1%	630,337.00	13.1%
Interest Only	120	37.5%	1,823,810.00	37.8%
Deferment	158	49.4%	2,374,836.00	49.2%
Total	320		4,828,983.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	32	18.6%	440,948.00	15.9%
Interest Only	56	32.6%	890,495.00	32.2%
Deferment	84	48.8%	1,436,584.00	51.9%
Total	172		2,768,027.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	74	15.0%	1,071,285.00	14.1%
Interest Only	176	35.8%	2,714,305.00	35.7%
Deferment	242	49.2%	3,811,420.00	50.2%
Total	492		7,597,010.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	32	43.2%	440,948.00	41.2%
Repeat Borrowers	42	56.8%	630,337.00	58.8%
Total	74		1,071,285.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	56	31.8%	890,495.00	32.8%
Repeat Borrowers	120	68.2%	1,823,810.00	67.2%
Total	176		2,714,305.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	84	34.7%	1,436,584.00	37.7%
Repeat Borrowers	158	65.3%	2,374,836.00	62.3%
Total	242		3,811,420.00	

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

	12/31/2020	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total	Cumulative Loans in Repayment
2012 Defaulted \$\$\$		\$43,278	\$0	\$0	\$0							\$	1,245,913
%	0.41%	0.00%	0.00%	0.00%	0.00%								0.54%
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0							\$	237,663
%	0.00%	0.00%	0.00%	0.00%	0.00%								0.10%
Net Defaults \$\$\$	\$43,278	\$0	\$0	\$0	\$0							\$	1,008,250
%	0.41%	0.00%	0.00%	0.00%	0.00%								0.44%
2013 Defaulted \$\$\$		\$0	\$4,467	\$0	\$0							\$	904,558
%	0.00%	0.06%	0.00%	0.00%	0.00%								0.38%
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0							\$	245,256
%	0.00%	0.00%	0.00%	0.00%	0.00%								0.10%
Net Defaults \$\$\$	\$0	\$4,467	\$0	\$0	\$0							\$	659,302
%	0.00%	0.06%	0.00%	0.00%	0.00%								0.28%
2014 Defaulted \$\$\$		\$12,006	\$8,692	\$0	\$0							\$	1,019,079
%	0.11%	0.11%	0.00%	0.00%	0.00%								0.42%
Claims/Recov \$\$\$	\$617	\$504	\$0	\$0	\$0							\$	184,833
%	0.01%	0.01%	0.00%	0.00%	0.00%								0.08%
Net Defaults \$\$\$	\$11,389	\$8,188	\$0	\$0	\$0							\$	834,246
%	0.11%	0.10%	0.00%	0.00%	0.00%								0.34%
2015 Defaulted \$\$\$		\$37,714	\$7,922	\$7,177	\$0	\$0						\$	593,516
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%							0.24%
Claims/Recov \$\$\$	\$0	\$168	\$0	\$0	\$0	\$0						\$	174,666
%	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						\$	418,849
%	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%							0.17%
2016 Defaulted \$\$\$		\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0					\$	718,933
%	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%						0.28%
Claims/Recov \$\$\$	\$8,377	\$838	\$0	\$0	\$0	\$0	\$0					\$	237,076
%	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%						0.09%
Net Defaults \$\$\$	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0					\$	481,857
%	0.01%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%						0.19%
2017 Defaulted \$\$\$		\$54,882	\$0	\$0	\$0	\$5,012	\$2,412	\$0				\$	415,705
%	0.52%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%					0.16%
Claims/Recov \$\$\$	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0	\$0				\$	\$622,218
%	0.18%	0.02%	0.03%	0.02%	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				\$	(206,513)
%	0.34%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%	0.00%					-0.08%
2018 Defaulted \$\$\$		\$18,385	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0			\$	408,262
%	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.00%				0.15%
Claims/Recov \$\$\$	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$0			\$	\$679,588
%	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%				0.25%
Net Defaults \$\$\$	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$0			\$	(271,325)
%	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	0.00%				-0.10%
2019 Defaulted \$\$\$		\$18,815	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0		\$	\$259,257
%	0.18%	0.31%	0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%			0.09%
Claims/Recov \$\$\$	\$7,720	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0	\$0		\$	\$537,285
%	0.07%	0.05%	0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%	0.00%			0.19%
Net Defaults \$\$\$	\$11,095	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0	\$0		\$	(278,028)
%	0.11%	0.26%	-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%			-0.10%
2020 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0	\$	\$114,191
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%		0.04%
Claims/Recov \$\$\$	\$12,043	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0	\$0	\$	\$346,440
%	0.11%	0.06%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.12%
Net Defaults \$\$\$	-\$12,043	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$	(232,249)
%	-0.11%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%	0.00%		-0.08%
Total Defaulted \$\$\$	\$194,124	\$75,099	\$47,830	\$84,267	\$23,134	\$32,384	\$34,812	\$29,999	\$36,000	\$0	\$0	\$10,436,344	\$10,436,344
%	1.85%	0.93%	0.74%	1.15%	0.30%	0.45%	0.43%	0.30%	0.27%	0.00%	0.00%	3.47%	3.65%
Claims/Recov \$\$\$	\$62,022	\$18,212	\$28,981	\$15,861	\$4,195	\$11,210	\$0	\$0	\$0	\$0	\$0	\$	\$4,445,803
as % of Defaults	31.95%	24.25%	60.59%	18.82%	18.13%	34.61%	0.00%	0.00%	0.00%	0.00%	0.00%		42.60%
as % of Originations	0.59%	0.23%	0.45%	0.22%	0.05%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%		1.48%
Net Defaults \$\$\$	\$132,102.07	\$56,887.34	\$18,848.56	\$68,406.58	\$18,939.19	\$21,174.49	\$34,812.05	\$29,998.76	\$36,000.00	\$0	\$0	\$	\$5,990,540
%	1.26%	0.71%	0.29%	0.93%	0.24%	0.29%	0.43%	0.30%	0.27%	0.00%	0.00%	1.99%	2.09%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2020 - JUNE 30, 2021
THROUGH DECEMBER 31, 2020**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020	07/01/19-06/30/20 FAME Fiscal Year Through 12/31/2019	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020	07/01/19-06/30/20 FAME Fiscal Year Through 12/31/2019	07/01/20-06/30/21 FAME Fiscal Year Through 12/31/2020	07/01/19-06/30/20 FAME Fiscal Year Through 12/31/2019
Applications Received	1,107	1,528	1	0	1,108	1,528
Applications Approved	492	707	0	0	492	707
Applications Denied	329	491	1	0	330	491
Applications Cancelled	178	202	0	0	178	202
Applications in Process	108	128	0	0	108	128
Approval Rate	60%	59%	0%	0%	60%	59%
Number of Disbursements	576	909	0	0	576	909
Dollar Amount of Disbursements	\$ 4,666,656	\$ 7,550,679	\$ -	\$ -	\$ 4,666,656	\$ 7,550,679
Year to Date Plan	\$ 7,324,159	\$ 6,176,405	\$ -	\$ -	\$ 7,324,159	\$ 6,176,405
Year to Date Variance	\$ (2,657,503)	\$ 1,374,274	\$ -	\$ -	\$ (2,657,503)	\$ 1,374,274
Average Disbursed Amount	\$ 8,102	\$ 8,307	\$ -	\$ -	\$ 8,102	\$ 8,307

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2020 - JUNE 30, 2021
THROUGH DECEMBER 31, 2020**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF NEW ENGLAND	70,428	493,031	-	-	70,428	493,031
MAINE MARITIME ACADEMY	18,059	465,757	-	-	18,059	465,757
UNIVERSITY OF MAINE	85,334	421,563	-	-	85,334	421,563
SAINT JOSEPH'S COLLEGE	6,000	350,143	-	-	6,000	350,143
HUSSON UNIVERSITY	10,514	251,768	-	-	10,514	251,768
THOMAS COLLEGE	14,159	194,521	-	-	14,159	194,521
UNIVERSITY OF SOUTHERN MAINE	2,750	82,871	-	-	2,750	82,871
BOWDOIN COLLEGE	9,500	80,836	-	-	9,500	80,836
UNIVERSITY OF MAINE-AUGUSTA	23,166	64,295	-	-	23,166	64,295
BATES COLLEGE	25,656	50,656	-	-	25,656	50,656
MAINE COLLEGE OF ART	12,000	49,207	-	-	12,000	49,207
BEAL COLLEGE	41,000	41,000	-	-	41,000	41,000
UNIVERSITY OF MAINE-FARMINGTON	8,700	40,083	-	-	8,700	40,083
COLBY COLLEGE	-	29,200	-	-	-	29,200
UNITY COLLEGE	16,099	16,099	-	-	16,099	16,099
PURDUE UNIVERSITY GLOBAL (was KAPLAN UNIVERSITY)	9,334	9,334	-	-	9,334	9,334
UNIVERSITY OF MAINE - FORT KENT	4,200	8,460	-	-	4,200	8,460
MAINE COLLEGE OF HEALTH PROFESSIONS	3,006	5,676	-	-	3,006	5,676
UNIVERSITY OF MAINE-PRESQUE ISLE	-	2,800	-	-	-	2,800
SOUTHERN MAINE COMMUNITY COLLEGE	-	2,000	-	-	-	2,000
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
THE LANDING SCHOOL	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	454,656	2,007,356	-	-	454,656	2,007,356
Total	814,561	4,666,656	-	-	814,561	4,666,656

DEFAULT RATE
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
FOR CLAIM PAYMENTS RECEIVED THROUGH DECEMBER 31, 2020

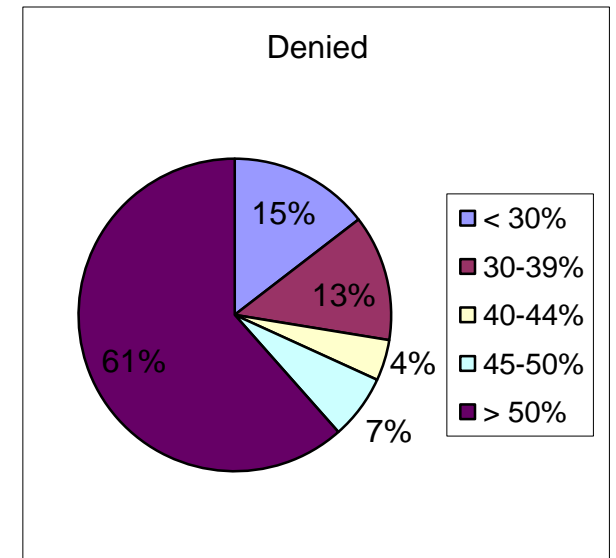
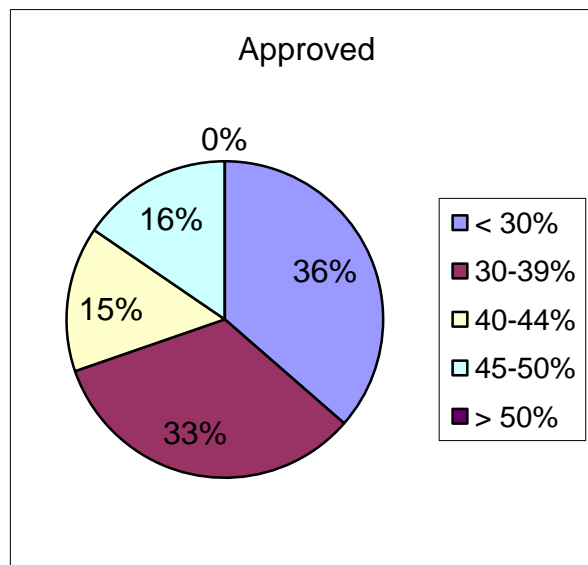
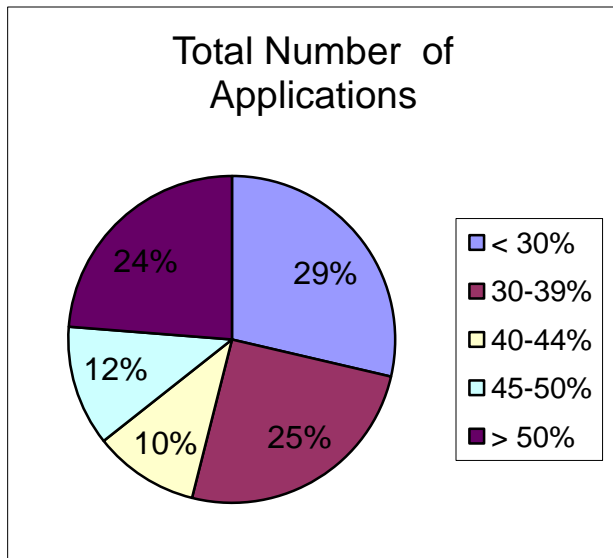
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmnts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2020	\$12,053,947	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2019	\$13,410,593	1	\$36,000	0.27%	\$0.00	0	\$0.00	\$0	\$36,000	0.27%
2018	\$10,004,711	1	\$29,999	0.30%	\$0.00	0	\$0.00	\$0	\$29,999	0.30%
2017	\$8,180,031	1	\$34,812	0.43%	\$0.00	0	\$0.00	\$0	\$34,812	0.43%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0.00	\$11,210	\$21,174	0.29%
2015	\$7,777,183	4	\$23,134	0.30%	\$0.00	0	\$0.00	\$4,195	\$18,939	0.24%
2014	\$7,320,330	6	\$84,267	1.15%	\$0.00	0	\$0.00	\$15,861	\$68,407	0.93%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0.00	\$28,981	\$18,849	0.29%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0.00	\$18,212	\$56,887	0.71%
2011	\$10,481,450	15	\$194,124	1.85%	\$0.00	0	\$0.00	\$62,022	\$132,102	1.26%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0.00	\$95,870	\$192,912	1.49%
2009	\$22,414,714	47	\$573,991	2.56%	\$0.00	0	\$0.00	\$148,578	\$425,413	1.90%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$294,629	\$927,967	2.73%
2007	\$31,957,353	141	\$1,837,210	5.75%	\$0.00	0	\$0.00	\$499,563	\$1,337,647	4.19%
2006	\$23,762,942	145	\$1,695,903	7.14%	\$0.00	0	\$0.00	\$591,853	\$1,104,050	4.65%
2005	\$17,929,934	125	\$1,186,641	6.62%	\$0.00	0	\$0.00	\$503,647	\$682,994	3.81%
2004	\$12,506,502	105	\$970,478	7.76%	\$0.00	0	\$0.00	\$570,591	\$399,888	3.20%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$277,254	\$223,343	3.10%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0.00	\$142,587	\$69,724	1.36%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$102,300	\$61,819	1.04%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$102,744	\$84,125	1.30%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$389,451	-\$6,470	-0.07%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$238,889	\$45,936	0.48%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$178,589	\$44,947	0.65%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$168,779	-\$20,923	-0.55%
TOTAL	\$301,145,076	969	\$10,436,344	3.47%	\$0.00	0	\$0.00	\$4,445,803	\$5,990,540	1.99%

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

MAINE LOAN

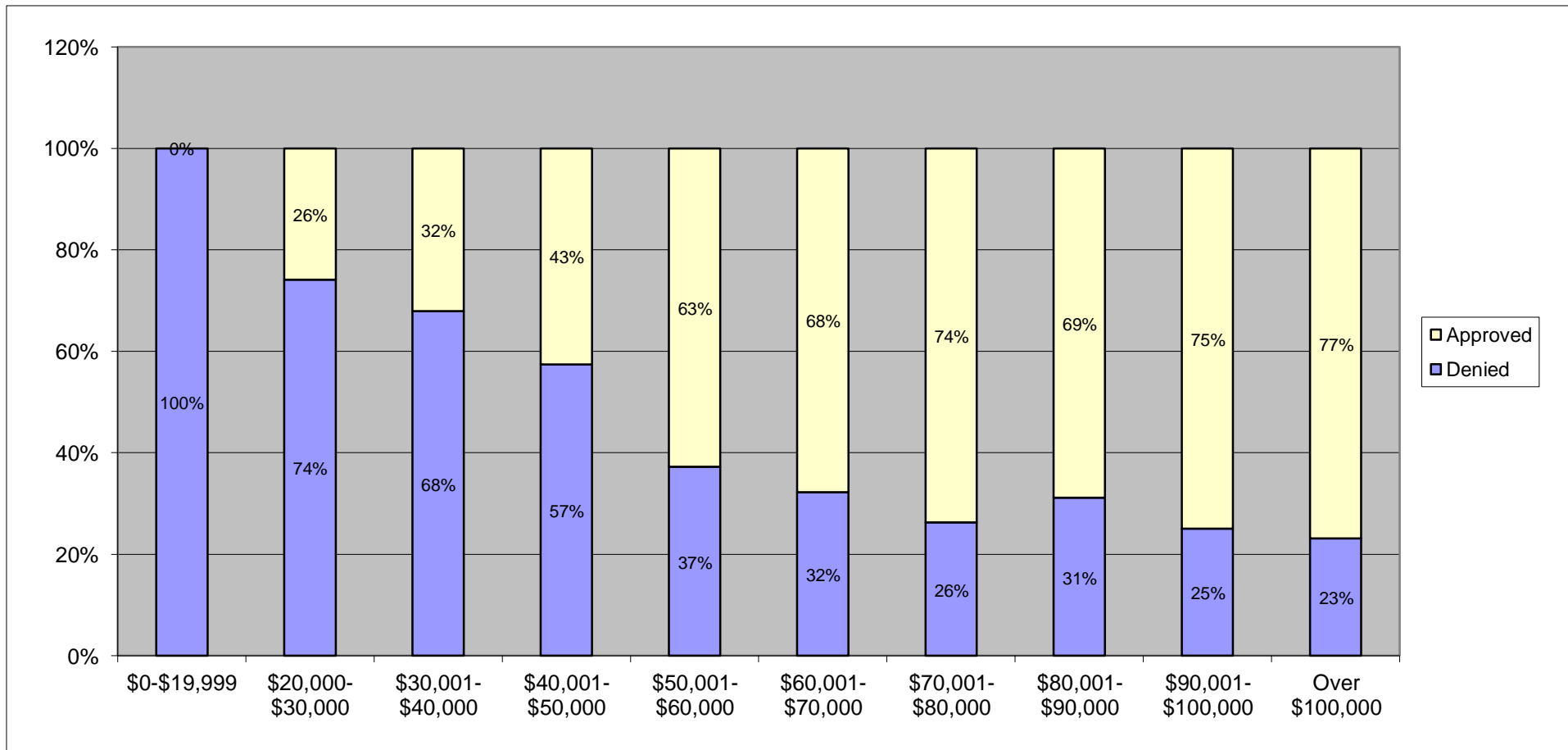
APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2020

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	227	29%	179	36%	79%	48	15%	21%
30-39%	207	25%	164	33%	79%	43	13%	21%
40-44%	87	10%	73	15%	84%	14	4%	16%
45-50%	98	12%	76	16%	78%	22	7%	22%
> 50%	203	24%	-	0%	0%	203	61%	100%
	822	100%	492	100%	60%	330	100%	40%



**MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2020**

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	56	7%	-	0%	56	100%
\$20,000-\$30,000	58	7%	15	26%	43	74%
\$30,001-\$40,000	53	6%	17	32%	36	68%
\$40,001-\$50,000	54	7%	23	43%	31	57%
\$50,001-\$60,000	94	11%	59	63%	35	37%
\$60,001-\$70,000	59	7%	40	68%	19	32%
\$70,001-\$80,000	57	7%	42	74%	15	26%
\$80,001-\$90,000	45	6%	31	69%	14	31%
\$90,001-\$100,000	52	6%	39	75%	13	25%
Over \$100,000	294	36%	226	77%	68	23%
	822	100%	492	60%	330	40%

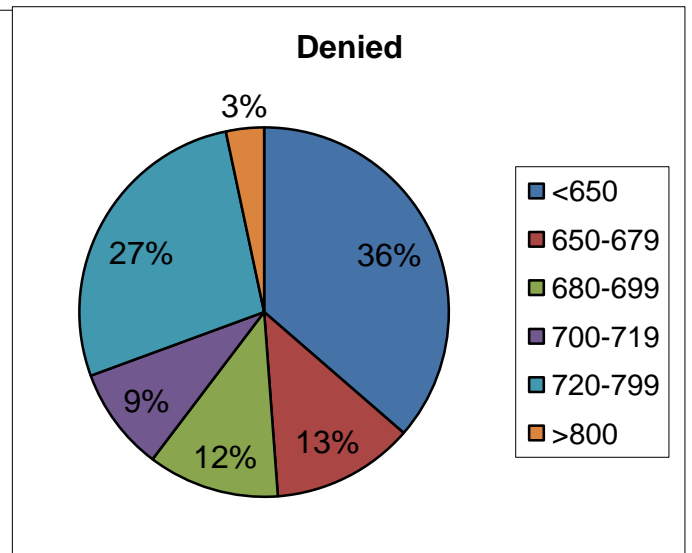
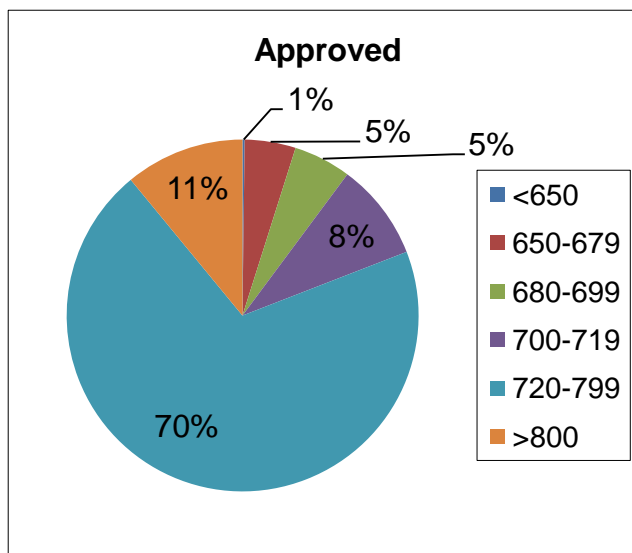
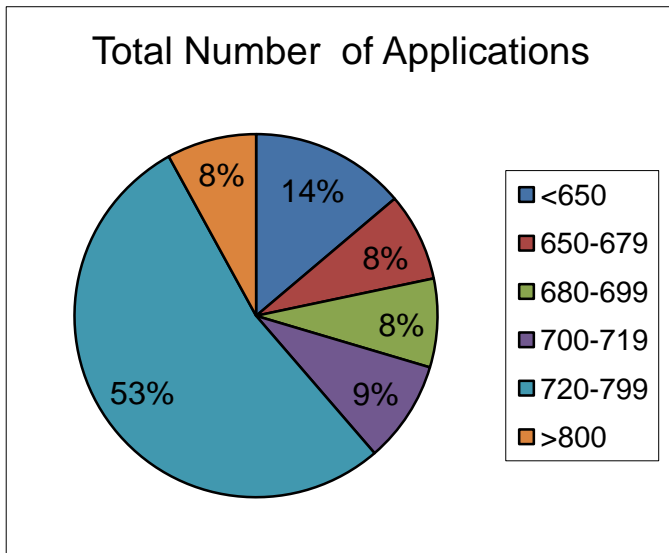


MAINE LOAN

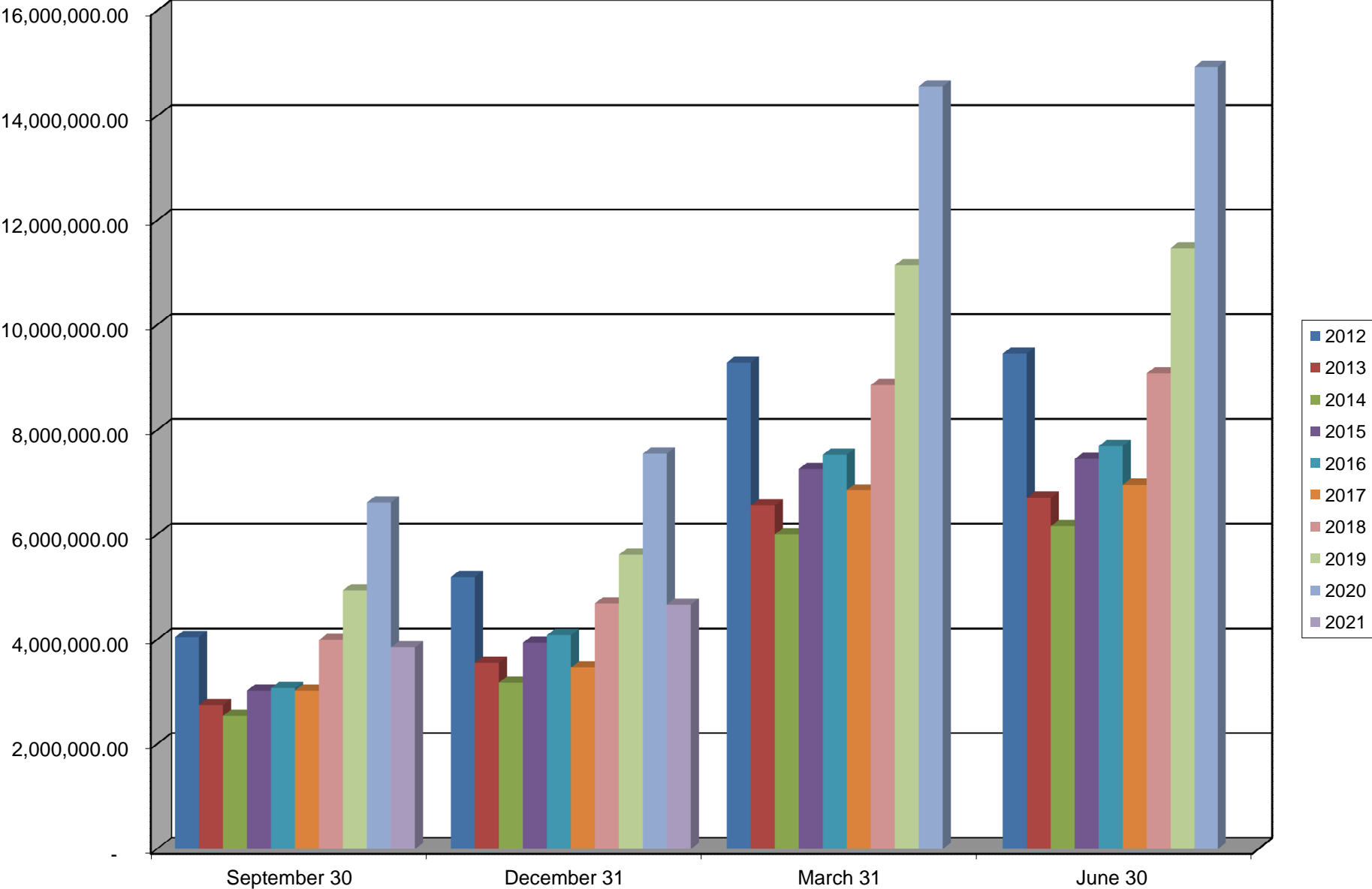
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2020

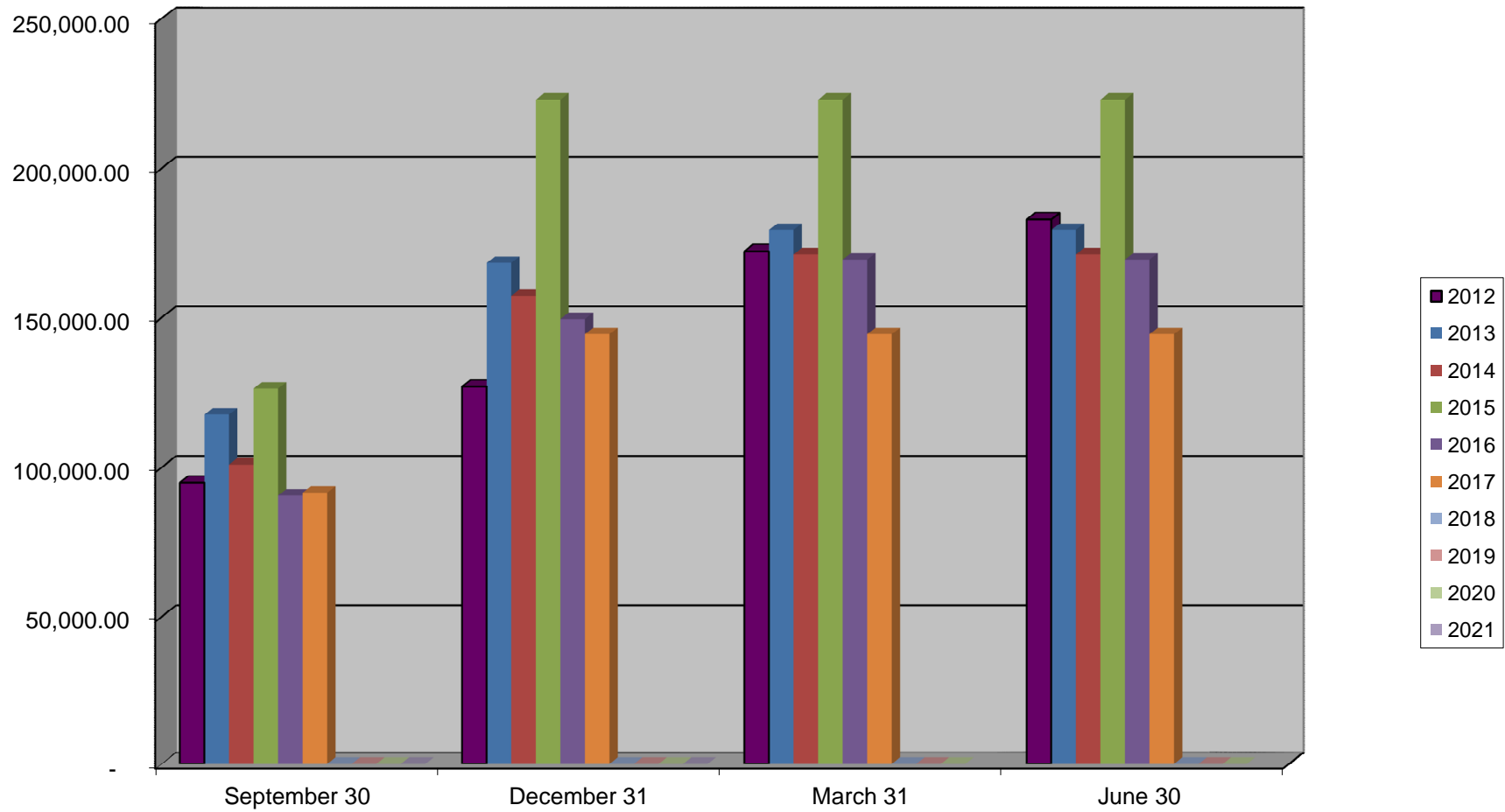
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Approved		Denied	Denied
<650	121	14%	1	1%	1%	120	36%	99%
650-679	64	8%	23	5%	36%	41	13%	64%
680-699	64	8%	26	5%	41%	38	12%	59%
700-719	74	9%	44	8%	59%	30	9%	41%
720-799	434	53%	344	70%	79%	90	27%	21%
>800	65	8%	54	11%	83%	11	3%	17%
	822	100%	492	100%	60%	330	100%	40%



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, 2020 - JUNE 30, 2021
THROUGH DECEMBER 31, 2020**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	442	\$7,398,901.78	\$16,739.60	8.20%
MED LOAN	12	\$372,134.58	\$31,011.22	4.85%
CONSOLIDATION	2	\$108,899.04	\$54,449.52	8.98%
TOTAL PORTFOLIO	456	\$7,879,935.39	\$17,280.56	8.05%

TOTAL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$40,987.87	\$84,932.66	\$8,324.16	\$23,160.09	\$0.00	\$23,440.99	\$0.00	\$138,768.60
MED LOAN	\$126.00	\$252.00	\$24.00	\$48.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$41,113.87	\$85,184.66	\$8,348.16	\$23,208.09	\$0.00	\$23,440.99	\$0.00	\$138,768.60

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	24	\$382,459.19	\$15,935.80	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	24	\$382,459.19	\$15,935.80	6.48%

KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$6,221.01	\$12,509.76	\$2,073.67	\$4,169.92	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$6,221.01	\$12,509.76	\$2,073.67	\$4,169.92	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2020 - JUNE 30, 2021
THROUGH DECEMBER 31, 2020**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	61	\$1,287,788.93	\$21,111.29	8.39%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	61	\$1,287,788.93	\$21,111.29	8.39%

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	\$6,928.00	\$14,747.51	\$0.00	\$0.00	\$0.00	\$100,810.81
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FAME	\$6,928.00	\$14,747.51	\$0.00	\$0.00	\$0.00	\$100,810.81

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

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL TRANSFER	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	20	\$390,835.41	\$19,541.77	8.69%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL D&P PORTFOLIO	20	\$390,835.41	\$19,541.77	8.69%

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$133.40	\$700.34	\$66.60	\$2,196.89	\$0.00	\$3,802.32	\$0.00	\$2,866.91
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$133.40	\$700.34	\$66.60	\$2,196.89	\$0.00	\$3,802.32	\$0.00	\$2,866.91

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2020 - JUNE 30, 2021
THROUGH DECEMBER 31, 2020**

TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL IN 2020/2021

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	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL RAB PORTFOLIO	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	337	\$5,337,818.24	\$15,839.22	8.26%
MED LOAN	12	\$372,134.58	\$31,011.22	4.85%
CONSOLIDATION	2	\$108,899.04	\$54,449.52	8.98%
TOTAL CC PORTFOLIO	351	\$5,818,851.86	\$16,577.93	8.06%

CREDIT CONTROL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD*
MAINE LOAN	\$27,705.46	\$56,975.05	\$6,183.89	\$16,793.28	\$0.00	\$19,638.67	\$0.00	\$35,090.88
MED LOAN	\$126.00	\$252.00	\$24.00	\$48.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CC PORTFOLIO	\$27,831.46	\$57,227.05	\$6,207.89	\$16,841.28	\$0.00	\$19,638.67	\$0.00	\$35,090.88

**Fees include regular pmts & settled