


To: Bond Review Participants
From: Bruce Wagner, CEO 
Date: May 12, 2020
Re: March 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 March 31, 2020 for your review:

- March 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").
- March 31, 2020 Asset Coverage Ratio
- March 31, 2020 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- March 31, 2020 Loan Characteristics Report March 31, 2020 Delinquency Analysis
- March 31, 2020 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- March 31, 2020 Cumulative Default Schedule – Static Pool (by year of origination)
- March 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)
March 31, 2020

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 18,701,348.29	\$ 17,708,888.22	\$ 992,460.07
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,994,380.17	\$ 1,994,380.17	\$ -
Notes Receivable	\$ 77,025,190.89	\$ 77,025,190.89	\$ -
Less: Reserve fo Losses on Notes	\$ (2,215,630.03)	\$ (2,215,630.03)	\$ -
Prepaid Expense	\$ 3,178.82	\$ 3,178.82	\$ -
Prepaid Bond Insurance	\$ 178,291.12	\$ 178,291.12	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 95,686,759.26	\$ 94,694,299.19	\$ 992,460.07
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 21,313.45	\$ 17,195.55	\$ 4,117.90
Accrued Liabilities	\$ 83,176.10	\$ -	\$ 83,176.10
Accrued Interest Bonds Payable	\$ 1,214,785.58	\$ 1,214,785.58	\$ -
Accred Arbitrage-Purpose	\$ 3,090,221.25	\$ 3,090,221.25	\$ -
Bonds Payable	\$ 85,250,000.00	\$ 85,250,000.00	\$ -
Premium on Bonds (net)	\$ 3,427,715.35	\$ 3,427,715.35	\$ -
Deferred Loss on Refunding (Net)	\$ (1,627,142.92)	\$ (1,627,142.92)	\$ -
Total Liabilities	\$ 91,460,068.81	\$ 91,372,774.81	\$ 87,294.00
Fund Balance			
Retained Fund Balance	\$ 4,226,690.45	\$ 3,321,524.38	\$ 905,166.07
Total Fund Balance	\$ 4,226,690.45	\$ 3,321,524.38	\$ 905,166.07
Total Liabilities and Fund Balance	\$ 95,686,759.26	\$ 94,694,299.19	\$ 992,460.07

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2020

	Actual Month 3/31/2020	Budget Month 3/31/2020	Variance Month	YTD Actual 3/31/2020	YTD Budget 3/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 421,372.31	\$ 424,922.00	\$ (3,549.69)	\$ 3,695,143.17	\$ 3,809,278.00	\$ (114,134.83)	\$ 5,053,026.00
Investment Income	\$ 18,910.52	\$ 33,038.00	\$ (14,127.48)	\$ 297,587.21	\$ 326,724.00	\$ (29,136.79)	\$ 429,551.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 250.38	\$ -	\$ 250.38	\$ -
Other Income	\$ 2,136.05	\$ 2,696.00	\$ (559.95)	\$ 20,322.14	\$ 24,262.00	\$ (3,939.86)	\$ 32,350.00
Total Revenue	\$ 442,418.88	\$ 460,656.00	\$ (18,237.12)	\$ 4,013,302.90	\$ 4,160,264.00	\$ (146,961.10)	\$ 5,514,927.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,328.76	\$ 38,017.67	\$ 688.91	\$ 333,236.27	\$ 331,894.62	\$ (1,341.65)	\$ 452,559.16
Marketing	\$ 1,105.67	\$ 3,085.81	\$ 1,980.14	\$ 26,904.10	\$ 27,712.48	\$ 808.38	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 108.47	\$ 192.68	\$ 84.21	\$ 1,404.88	\$ 1,734.12	\$ 329.24	\$ 2,312.15
Loan Servicing	\$ 17,195.55	\$ 29,075.00	\$ 11,879.45	\$ 164,325.08	\$ 258,990.00	\$ 94,664.92	\$ 346,489.00
Depreciation	\$ 1,662.71	\$ 1,674.52	\$ 11.81	\$ 16,613.92	\$ 15,815.34	\$ (798.58)	\$ 21,559.05
Travel & Meals	\$ 212.91	\$ 208.23	\$ (4.68)	\$ 1,534.20	\$ 1,874.07	\$ 339.87	\$ 2,498.73
Professional Fees	\$ 8,206.09	\$ 8,323.80	\$ 117.71	\$ 67,837.12	\$ 74,913.78	\$ 7,076.66	\$ 99,884.99
Bond Administration Expense	\$ 10,296.87	\$ 10,246.00	\$ (50.87)	\$ 96,698.85	\$ 92,696.00	\$ (4,002.85)	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 333,749.97	\$ 333,750.00	\$ 0.03	\$ 445,000.00
Bond Financing Expense	\$ 287,072.19	\$ 292,085.00	\$ 5,012.81	\$ 2,634,870.34	\$ 2,694,802.00	\$ 59,931.66	\$ 3,847,058.00
Other Operating Expenses	\$ 5,115.31	\$ 6,423.22	\$ 1,307.91	\$ 37,115.76	\$ 54,922.47	\$ 17,806.71	\$ 72,803.68
Total Operating Expenses	\$ 405,387.86	\$ 426,414.93	\$ 21,027.07	\$ 3,714,290.49	\$ 3,889,104.88	\$ 174,814.39	\$ 5,460,287.94
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 833.33	\$ 833.33	\$ 13,760.53	\$ 7,499.97	\$ (6,260.56)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 18,000.00	\$ 18,000.00	\$ -	\$ 24,000.00
Total Non-Operating Expenses	\$ 2,000.00	\$ 2,833.33	\$ 833.33	\$ 31,760.53	\$ 25,499.97	\$ (6,260.56)	\$ 34,000.00
Total Expenses	\$ 407,387.86	\$ 429,248.26	\$ 21,860.40	\$ 3,746,051.02	\$ 3,914,604.85	\$ 168,553.83	\$ 5,494,287.94
Change in Net Position	\$ 35,031.02	\$ 31,407.74	\$ 3,623.28	\$ 267,251.88	\$ 245,659.15	\$ 21,592.73	\$ 20,639.06

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2020

	Actual Month 3/31/2020	Budget Month 3/31/2020	Variance Month	YTD Actual 3/31/2020	YTD Budget 3/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 421,372.31	\$ 424,922.00	\$ (3,549.69)	\$ 3,695,143.17	\$ 3,809,278.00	\$ (114,134.83)	\$ 5,053,026.00
Investment Income	\$ 18,139.89	\$ 32,464.00	\$ (14,324.11)	\$ 284,668.70	\$ 321,644.00	\$ (36,975.30)	\$ 422,787.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ 250.38	\$ -	\$ 250.38	\$ -
Other Income	\$ 2,136.05	\$ 2,696.00	\$ (559.95)	\$ 20,322.14	\$ 24,262.00	\$ (3,939.86)	\$ 32,350.00
Total Revenue	\$ 441,648.25	\$ 460,082.00	\$ (18,433.75)	\$ 4,000,384.39	\$ 4,155,184.00	\$ (154,799.61)	\$ 5,508,163.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 17,195.55	\$ 29,075.00	\$ 11,879.45	\$ 164,325.08	\$ 258,990.00	\$ 94,664.92	\$ 346,489.00
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ 2,000.04	\$ 2,000.04	\$ 24,000.00	\$ 18,000.00	\$ (6,000.00)	\$ 24,000.00
Bond Administration Expense	\$ 10,296.87	\$ 10,246.00	\$ (50.87)	\$ 96,698.85	\$ 92,696.00	\$ (4,002.85)	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 333,749.97	\$ 333,750.00	\$ 0.03	\$ 445,000.00
Bond Financing Expense	\$ 287,072.19	\$ 292,085.00	\$ 5,012.81	\$ 2,634,870.34	\$ 2,694,802.00	\$ 59,931.66	\$ 3,571,058.00
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 351,647.94	\$ 370,489.04	\$ 18,841.10	\$ 3,253,644.24	\$ 3,398,238.00	\$ 144,593.76	\$ 4,519,261.00
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 68,502.00	\$ 66,508.00	\$ (1,994.00)	\$ 593,699.00	\$ 589,168.00	\$ (4,531.00)	\$ 784,110.00
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 18,000.00	\$ 18,000.00	\$ -	\$ 24,000.00
Total Non-Operating Expenses	\$ 70,502.00	\$ 68,508.00	\$ (1,994.00)	\$ 611,699.00	\$ 607,168.00	\$ (4,531.00)	\$ 808,110.00
Total Expenses	\$ 422,149.94	\$ 438,997.04	\$ 16,847.10	\$ 3,865,343.24	\$ 4,005,406.00	\$ 140,062.76	\$ 5,327,371.00
Change in Net Position	\$ 19,498.31	\$ 21,084.96	\$ (1,586.65)	\$ 135,041.15	\$ 149,778.00	\$ (14,736.85)	\$ 180,792.00

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2020

	Actual Month 3/31/2020	Budget Month 3/31/2020	Variance Month	YTD Actual 3/31/2020	YTD Budget 3/31/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 770.63	\$ 574.00	\$ 196.63	\$ 12,918.51	\$ 5,080.00	\$ 7,838.51	\$ 6,764.00
Other Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Revenue	\$ 770.63	\$ 574.00	\$ 196.63	\$ 12,918.51	\$ 5,080.00	\$ 7,838.51	\$ 6,764.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,328.76	\$ 38,017.67	\$ 688.91	\$ 333,236.27	\$ 331,894.62	\$ (1,341.65)	\$ 452,559.16
Marketing	\$ 1,105.67	\$ 3,085.81	\$ 1,980.14	\$ 26,904.10	\$ 27,712.48	\$ 808.38	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 108.47	\$ 192.68	\$ 84.21	\$ 1,404.88	\$ 1,734.12	\$ 329.24	\$ 2,312.15
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,662.71	\$ 1,674.52	\$ 11.81	\$ 16,613.92	\$ 15,815.34	\$ (798.58)	\$ 21,559.05
Travel & Meals	\$ 212.91	\$ 208.23	\$ (4.68)	\$ 1,534.20	\$ 1,874.07	\$ 339.87	\$ 2,498.73
Professional Fees	\$ 8,206.09	\$ 6,323.76	\$ (1,882.33)	\$ 43,837.12	\$ 56,913.78	\$ 13,076.66	\$ 75,884.99
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 276,000.00
Other Operating Expenses	\$ 5,115.31	\$ 6,423.22	\$ 1,307.91	\$ 37,115.76	\$ 54,922.47	\$ 17,806.71	\$ 72,803.68
Total Operating Expenses	\$ 53,739.92	\$ 55,925.89	\$ 2,185.97	\$ 460,646.25	\$ 490,866.88	\$ 30,220.63	\$ 941,026.94
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 833.33	\$ 833.33	\$ 13,760.53	\$ 7,499.97	\$ (6,260.56)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (68,502.00)	\$ (66,508.00)	\$ 1,994.00	\$ (593,699.00)	\$ (589,168.00)	\$ 4,531.00	\$ (784,110.00)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (68,502.00)	\$ (65,674.67)	\$ 2,827.33	\$ (579,938.47)	\$ (581,668.03)	\$ (1,729.56)	\$ (774,110.00)
Total Expenses	\$ (14,762.08)	\$ (9,748.78)	\$ 5,013.30	\$ (119,292.22)	\$ (90,801.15)	\$ 28,491.07	\$ 166,916.94
Change in Net Position	\$ 15,532.71	\$ 10,322.78	\$ 5,209.93	\$ 132,210.73	\$ 95,881.15	\$ 36,329.58	\$ (160,152.94)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 3/31/2020

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	14,179.00
RETIREMENT ACCOUNT	22,285.19
PRINCIPAL ACCOUNT	2,553,871.37
INTEREST ACCOUNT	1,226,684.04
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,005,450.00
REVENUE ACCOUNT	10,118,914.19
GUARANTEE FEE ACCOUNT	2,692,814.43
RECYCLING ACCOUNT	74,690.00
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(3,090,221.25)
STUDENT LOAN RECEIVABLE	77,025,190.89
PREPAID EXPENSE	3,178.82
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,994,380.17
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	93,641,416.85
BONDS ISSUED AND OUTSTANDING	85,250,000.00
ACCOUNTS PAYABLE	17,195.55
ACCRUED INTEREST PAYABLE	1,214,785.58
TOTAL LIABILITIES	86,481,981.13
BASE CASE SCHEDULE OF NET ASSETS	7,159,435.72
PARITY RATIO	1.083

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 3/31/2020

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	85,280,000
Bonds Issued (\$)	-
Principal Paid (\$)	(30,000)
Bonds Refunded	-
Ending Principal Balance (\$)	85,250,000
Actual Days in Period	92
Weighted Average Rate	4.175%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	276,875,000
Principal Paid (\$)	(191,625,000)
Bonds Refunded	-
Ending Principal Balance (\$)	85,250,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	74,144,502	6.63%
Loans Added	6,859,920	
Loans Repaid	(3,977,709)	
Capitalized Interest	22,896	
Defaulted Loans	(13,380)	
Adjustments	(11,037)	
Ending Balance	77,025,191	6.55%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	113,138,044
Loans Repaid	(186,040,817)
Capitalized Interest	20,370,642
Defaulted Loans	(8,306,324)
Adjustments	(931,865)
Ending Balance	77,025,191

Loans by Program Type

	\$	%
Traditional Loans	76,022,474	98.70%
Consolidations	1,002,717	1.30%

Loans by School Type

	\$	%
4-Year	70,013,586	90.90%
2-Year	4,951,257	6.43%
Technical/Proprietary	266,625	0.35%
Graduate	448,317	0.58%
Other	1,345,407	1.75%
	77,025,191	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,692,814

Loans by Status

	\$	%
In School	13,865,123	18.00%
Grace	954,326	1.24%
Deferment	3,461,938	4.49%
Forbearance	337,548	0.44%
Interest Repayment	10,657,488	13.84%
Prinipal & Interest Repayment	47,575,090	61.77%
Bankruptcy	123,203	0.16%
In Claim Status	50,475	0.07%
All Loans	77,025,191	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 \$	499,095	106,280	99,565	126,585	12,151	-	843,676
% of Loans in Repayment	0.85%	0.18%	0.17%	0.22%	0.02%	0.00%	1.44%
% of Total Loans	0.65%	0.14%	0.13%	0.16%	0.02%	0.00%	1.10%

Credit Support

	\$	%
Reserve Funds - (1)	1,005,450	1.18%
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

2.14%

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.

0.91%

Loan Default Percentage

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

3.41%

Underwriting Metrics (7/01/19 - 6/30/20) Loans Approved

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	1	15,000	0%
640-649	3	45,000	0%
650-659	4	59,271	1%
660-669	14	244,206	2%
670-679	17	180,945	2%
680-689	31	489,746	4%
690-699	24	320,295	3%
700-709	41	588,195	5%
710-719	39	469,903	4%
720-729	58	774,730	6%
730-739	55	760,446	6%
740-749	61	961,605	8%
750-759	70	897,013	7%
760-769	93	1,175,026	10%
770-779	101	1,181,163	10%
780-789	111	1,420,597	12%
790-799	106	1,597,770	13%
800-809	68	895,162	7%
810-819	20	254,955	2%
820-829	3	33,600	0%
>830	-	-	0%
Total	920	12,364,628	100%

Average 756

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	342	4,375,123	35%
30-39%	261	3,572,356	29%
40-44%	163	2,233,594	18%
45-50%	154	2,183,555	17%
>50%	-	-	0%
TOTAL	920	12,364,628	100%

Average 33%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: Quarter Ending 3/31/2020

Certificate/Note/Bond Status

	2010
Beginning Principal Balance (\$)	7,410,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	7,410,000
Actual Days in Period	91
Weighted Average Rate	4.177%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	15,460,000
Principal Paid (\$)	(8,050,000)
Ending Principal Balance (\$)	7,410,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,683,192	7.46%
Loans Added	-	
Loans Repaid	(260,326)	
Capitalized Interest	1,238	
Defaulted Loans	-	
Adjustments	(79)	
Transferred between bonds		
Ending Balance	4,424,025	7.47%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(13,374,737)
Capitalized Interest	170,837
Defaulted Loans	(310,702)
Adjustments	(44,869)
Ending Balance	4,424,025

Loans by Program Type

	\$	%
Traditional Loans	4,424,025	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	3,891,142	87.95%	
2-Year	469,986	10.62%	
Technical/Proprietary	4,394	0.10%	
Graduate	33,499	0.76%	
Other	25,005	0.57%	
	4,424,025	100.00%	0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 246,860

Loans by Status

	\$	%
In School	88,797	2.01%
Grace	63,743	1.44%
Deferment	331,848	7.50%
Forbearance	23,360	0.53%
Interest Repayment	222,301	5.02%
Principal & Interest Repayment	3,674,009	83.05%
Bankruptcy	19,969	0.45%
In Claim Status	-	0.00%
All Loans	4,424,025	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 \$	49,220	-	10,577	-	-	-	59,797
% of Loans in Repayment	1.26%	0.00%	0.27%	0.00%	0.00%	0.00%	1.53%
% of Total Loans	1.11%	0.00%	0.24%	0.00%	0.00%	0.00%	1.35%

Credit Support

	\$	%
Reserve Funds - (1)	154,600	2.09%
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 3/31/2020

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	7,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	7,485,000
Actual Days in Period	91
Weighted Average Rate	4.720%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(5,200,000)
Ending Principal Balance (\$)	7,485,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,014,625	7.17%
Loans Added	-	
Loans Repaid	(361,346)	
Capitalized Interest	4,286	
Defaulted Loans	-	
Adjustments	(98)	
Transferred between bonds		
Ending Balance	4,657,467	7.17%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(8,826,911)
Capitalized Interest	106,447
Defaulted Loans	(116,309)
Adjustments	(31,545)
Ending Balance	4,657,467

Loans by Program Type

	\$	%
Traditional Loans	4,657,467	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,265,062	91.57%
2-Year	314,161	6.75%
Technical/Proprietary	19,585	0.42%
Graduate	58,659	1.26%
Other	-	0.00%
	4,657,467	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 269,858

Loans by Status

	\$	%
In School	84,816	1.82%
Grace	-	0.00%
Deferment	466,674	10.02%
Forbearance	27,727	0.60%
Interest Repayment	102,032	2.19%
Principal & Interest Repayment	3,968,574	85.21%
Bankruptcy	-	0.00%
In Claim Status	7,645	0.16%
All Loans	4,657,467	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	-	35,978	-	-	-	-	35,978
% of Loans in Repayment	0.00%	0.88%	0.00%	0.00%	0.00%	0.00%	0.88%
% of Total Loans	0.00%	0.77%	0.00%	0.00%	0.00%	0.00%	0.77%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	1.69%
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 3/31/2020

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	8,040,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,040,000
Actual Days in Period	91
Weighted Average Rate	4.056%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(1,960,000)
Ending Principal Balance (\$)	8,040,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	6,499,854	6.75%
Loans Added	-	
Loans Repaid	(376,841)	
Capitalized Interest	11,377	
Defaulted Loans	-	
Adjustments	(4,857)	
Transferred between bonds		
Ending Balance	6,129,533	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(5,033,115)
Capitalized Interest	663,421
Defaulted Loans	(87,428)
Adjustments	(27,587)
Ending Balance	6,129,533

Loans by Program Type

	\$	%
Traditional Loans	6,129,533	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,690,965	92.84%
2-Year	362,581	5.92%
Technical/Proprietary	31,177	0.51%
Graduate	44,810	0.73%
Other	-	0.00%
	6,129,533	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 215,333

Loans by Status

	\$	%
In School	369,892	6.03%
Grace	34,732	0.57%
Deferment	458,488	7.48%
Forbearance	78,227	1.28%
Interest Repayment	203,398	3.32%
Principal & Interest Repayment	4,964,452	80.99%
Bankruptcy	-	0.00%
In Claim Status	20,344	0.33%
All Loans	6,129,533	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 \$	83,102	17,829	4,545	5,562	-	-	111,038
% of Loans in Repayment	1.58%	0.34%	0.09%	0.11%	0.00%	0.00%	2.12%
% of Total Loans	1.36%	0.29%	0.07%	0.09%	0.00%	0.00%	1.81%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.24%
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 3/31/2020

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	9,945,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	9,945,000
Actual Days in Period	91
Weighted Average Rate	4.478%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(55,000)
Ending Principal Balance (\$)	9,945,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	8,938,539	6.19%
Loans Added	(1,318)	
Loans Repaid	(318,487)	
Capitalized Interest	1,730	
Defaulted Loans	-	
Adjustments	(383)	
Transferred between bonds		
Ending Balance	8,620,080	6.20%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(1,621,158)
Capitalized Interest	166,164
Defaulted Loans	-
Adjustments	(5,071)
Transferred between bonds	
Ending Balance	8,620,080

Loans by Program Type

	\$	%
Traditional Loans	8,620,080	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	8,198,397	95.11%
2-Year	355,980	4.13%
Technical/Proprietary	7,014	0.08%
Graduate	11,994	0.14%
Other	46,695	0.54%
	8,620,080	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	2,508,984	29.11%
Grace	164,501	1.91%
Deferment	251,733	2.92%
Forbearance	57,255	0.66%
Interest Repayment	2,018,661	23.42%
Principal & Interest Repayment	3,618,946	41.98%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	8,620,080	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 \$	29,018	-	16,810	-	-	-	45,828
% of Loans in Repayment	0.51%	0.00%	0.30%	0.00%	0.00%	0.00%	0.80%
% of Total Loans	0.34%	0.00%	0.20%	0.00%	0.00%	0.00%	0.53%

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 2018A

Reporting period: Quarter Ending 3/31/2020

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	(30,000)
Ending Principal Balance (\$)	9,970,000
Actual Days in Period	91
Weighted Average Rate	4.383%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(30,000)
Ending Principal Balance (\$)	9,970,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,247,440	6.72%
Loans Added	96,722	
Loans Repaid	(211,422)	
Capitalized Interest	7,031	
Defaulted Loans	-	
Adjustments	(2,446)	
Transferred between bonds		
Ending Balance	9,137,325	6.73%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(1,139,395)
Capitalized Interest	55,392
Defaulted Loans	-
Adjustments	(7,872)
Transferred between bonds	
Ending Balance	9,137,325

Loans by Program Type

	\$	%
Traditional Loans	9,137,325	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	8,649,393	94.66%
2-Year	472,048	5.17%
Technical/Proprietary	9,643	0.11%
Graduate	-	0.00%
Other	6,242	0.07%
	9,137,325	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	3,867,971	42.33%
Grace	293,327	3.21%
Deferment	120,303	1.32%
Forbearance	38,102	0.42%
Interest Repayment	2,716,568	29.73%
Principal & Interest Repayment	2,101,053	22.99%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	9,137,325	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 \$	20,484	-	-	-	-	-	20,484
% of Loans in Repayment	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%
% of Total Loans	0.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%

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 2019

Reporting period: Quarter Ending 3/31/2020

Certificate/Note/Bond Status

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

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	39,760,852	6.53%
Loans Added	6,764,516	
Loans Repaid	(2,449,287)	
Capitalized Interest	(2,766)	
Defaulted Loans	(13,380)	
Adjustments	(3,175)	
Transferred between bonds	-	
Ending Balance	44,056,760	6.39%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	14,028,555
Loans Repaid	(7,503,101)
Capitalized Interest	263,413
Defaulted Loans	(21,057)
Adjustments	(5,160)
Transferred between bonds	37,294,110
Ending Balance	44,056,760

Loans by Program Type

	\$	%
Traditional Loans	43,054,043	97.72%
Consolidations	1,002,717	2.28%

Loans by School Type

	\$	%
4-Year	39,318,628	89.25%
2-Year	2,976,500	6.76%
Technical/Proprietary	194,811	0.44%
Graduate	299,356	0.68%
Other	1,267,465	2.88%
	44,056,760	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 1,960,764

Loans by Status

	\$	%
In School	6,944,662	15.76%
Grace	398,023	0.90%
Deferment	1,832,893	4.16%
Forbearance	112,877	0.26%
Interest Repayment	5,394,529	12.24%
Principal & Interest Repayment	29,248,056	66.39%
Bankruptcy	103,234	0.23%
In Claim Status	22,485	0.05%
All Loans	44,056,760	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 \$	317,270	52,473	67,634	121,023	12,151	-	570,551
% of Loans in Repayment	0.91%	0.15%	0.19%	0.35%	0.03%	0.00%	1.64%
% of Total Loans	0.72%	0.12%	0.15%	0.27%	0.03%	0.00%	1.30%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.00%
Capitalized Interest Fund	-	0.00%

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

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A-1 Reporting period: Quarter Ending 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	1,100,000	1,100,000	-	-	Exempt NON-AMT	3,208	19,250	16,042	-	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: Quarter Ending 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	8,510,000	1,100,000	-	7,410,000	Exempt	29,000	173,998	248,163	103,165	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 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	855,000	855,000	-	-	Exempt NON-AMT	2,601	15,604	13,003	0	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	13,855	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	14,645	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	26,513	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	26,513	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: Quarter Ending 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	8,340,000	855,000	-	7,485,000	Exempt	32,043	192,263	277,991	117,772	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 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	735,000	735,000	-	-	Exempt NON-AMT	3,063	18,375	15,313	-	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: Quarter Ending 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	8,775,000	735,000	-	8,040,000	Exempt	30,234	181,406	259,859	108,688	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 3/31/2020

<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	710,000			710,000	Exempt NON-AMT	2,938	17,750	26,625	11,813	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	2,958	17,875	26,813	11,896	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	3,000	18,125	27,188	12,063	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	3,021	18,250	27,375	12,146	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	745,000		5,000	740,000	Exempt NON-AMT	3,083	18,625	27,854	12,313	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	745,000		5,000	740,000	Exempt NON-AMT	3,083	18,625	27,854	12,313	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	2,281	13,781	20,672	9,172	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	2,281	13,781	20,672	9,172	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	720,000			720,000	Exempt NON-AMT	2,532	15,300	22,950	10,182	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 3/31/2020

<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	9,955,000	-	10,000	9,945,000	Exempt	36,976	222,894	334,174	148,256	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 3/31/2020

<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	19,500	9,750	(3,250)	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	27,500	13,750	(4,583)	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	35,500	17,750	(5,917)	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	36,000	18,000	(6,000)	12,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	36,000	18,000	(6,000)	12,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	770,000	-	10,000	760,000	Exempt NON-AMT	38,500	19,365	(6,458)	12,676	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	770,000	-	10,000	760,000	Exempt NON-AMT	38,500	19,365	(6,458)	12,676	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	760,000	-	10,000	750,000	Exempt NON-AMT	26,600	13,381	(4,463)	8,757	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	25,919	12,959	(4,320)	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	22,500	11,250	(3,750)	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	22,000	11,000	(3,667)	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	23,000	11,500	(3,833)	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	22,000	11,000	(3,667)	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	28,000	14,000	(4,667)	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	16,000	8,000	(2,667)	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	20,800	10,400	(3,467)	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: Quarter Ending 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	-	30,000	9,970,000	Exempt	438,319	219,471	(73,166)	145,682	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 3/31/2020															
<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</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	5,950	35,697	53,414	23,667	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	6,725	40,348	60,373	26,750	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	9,511	57,065	85,388	37,833	5.000%		June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	-	-	2,545,000	Exempt NON-AMT	10,663	63,978	95,732	42,417	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000	-	-	2,920,000	Exempt NON-AMT	12,234	73,406	109,838	48,667	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000	-	-	3,020,000	Exempt NON-AMT	12,653	75,919	113,600	50,333	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000	-	-	2,930,000	Exempt NON-AMT	12,276	73,657	110,214	48,833	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	12,297	73,783	110,402	48,917	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	12,171	73,028	109,274	48,417	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	5,857	35,144	52,587	23,300	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	5,556	33,334	49,878	22,100	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	5,191	31,147	46,606	20,650	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	5,250	31,502	47,137	20,885	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	5,542	33,252	49,756	22,046	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	4,984	29,903	44,744	19,825	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	21,630	129,780	194,191	86,042	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 3/31/2020

<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 6/30/2019</u>	<u>INTEREST PAID 7/1/19-3/31/20</u>	<u>INTEREST ACCRUED 7/1/19-3/31/20</u>	<u>Accrued Interest Balance 3/31/2020</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	42,400,000	-	-	42,400,000	Exempt	148,491	890,944	1,333,135	590,681	Various	Various	June 1 and December 1	Various

	01/31/19		02/28/19		03/31/19		04/30/19		05/31/19		06/30/19		07/31/19		08/31/19	
FIRSTMARK																
Loan Balance	\$ 77,749,999		\$ 77,569,003		\$ 76,163,447		\$ 74,945,762		\$ 74,022,816		\$ 73,134,059		\$ 72,262,212		\$ 74,135,787	
Repayment	\$ 64,203,824	82.6%	\$ 64,435,159	83.1%	\$ 63,112,058	82.9%	\$ 61,571,266	82.2%	\$ 60,903,834	82.3%	\$ 60,354,826	82.5%	\$ 59,880,865	82.9%	\$ 60,420,360	81.5%
Problem Loans:																
In Claim Status	\$ 45,111		\$ 14,401		\$ -		\$ 950		\$ 17,847				\$ 2,379		\$ 21,804	
Uninsured							\$ -		\$ -							
Bankruptcy	\$ 13,340		\$ 13,340		\$ 13,340		\$ 69,380		\$ 72,963		\$ 82,137		\$ 87,467		\$ 86,730	
Forbearance	\$ 93,458		\$ 123,460		\$ 128,935		\$ 176,025		\$ 148,666		\$ 135,146		\$ 144,869		\$ 144,869	
Delinquent Loans																
31-60 days	\$ 1,117,016		\$ 334,372		\$ 276,257		\$ 532,718		\$ 319,650		\$ 629,218		\$ 431,466		\$ 560,450	
61-90 days	\$ 175,760		\$ 461,591		\$ 135,324		\$ 101,939		\$ 191,580		\$ 203,113		\$ 210,684		\$ 242,205	
> 90 days	\$ 291,678		\$ 256,650		\$ 499,103		\$ 535,474		\$ 433,558		\$ 225,552		\$ 361,447		\$ 284,398	
Subtotal Delinquent Loans	\$ 1,584,454		\$ 1,052,613		\$ 910,684		\$ 1,170,132		\$ 944,789		\$ 1,057,883		\$ 1,003,597		\$ 1,087,053	
% of Repayment		2.468%		1.634%		1.443%		1.900%		1.551%		1.753%		1.676%	1.799%	
Total Problem Loans	\$ 1,736,363	2.23%	\$ 1,203,814	1.55%	\$ 1,052,959	1.38%	\$ 1,416,487	1.89%	\$ 1,184,265	1.60%	\$ 1,275,166	1.74%	\$ 1,238,311	1.71%	\$ 1,340,456	1.81%
% of Repayment		2.704%		1.868%		1.668%		2.301%		1.944%		2.113%		2.068%	2.219%	

	09/30/19		10/31/19		11/30/19		12/31/19		01/31/20		02/29/20		03/31/20	
FIRSTMARK														
Loan Balance	\$ 76,783,030		\$ 75,986,689		\$ 75,206,059		\$ 74,144,502		\$ 78,586,346		\$ 78,286,849		\$ 77,025,191	
Repayment	\$ 61,561,208	80.2%	\$ 61,265,737	80.6%	\$ 62,136,151	82.6%	\$ 61,072,720	82.4%	\$ 47,902,369	61.0%	\$ 47,389,281	60.5%	\$ 60,920,602	79.1%
Problem Loans:														
In Claim Status	\$ 37,379		\$ 40,392		\$ 16,140		\$ 66,987		\$ 10,927		\$ 17,681		\$ 50,475	
Uninsured														
Bankruptcy	\$ 97,241		\$ 87,876		\$ 86,033		\$ 139,967		\$ 112,531		\$ 112,258		\$ 123,203	
Forbearance	\$ 87,666		\$ 87,097		\$ 183,433		\$ 177,005		\$ 177,005		\$ 158,364		\$ 267,787	
Delinquent Loans														
31-60 days	\$ 287,025		\$ 436,846		\$ 452,401		\$ 403,790		\$ 441,829		\$ 460,667		\$ 499,095	
61-90 days	\$ 302,345		\$ 89,934		\$ 198,507		\$ 135,045		\$ 119,999		\$ 158,628		\$ 106,280	
> 90 days	\$ 284,079		\$ 468,931		\$ 352,263		\$ 334,783		\$ 361,524		\$ 349,459		\$ 238,301	
Subtotal Delinquent Loans	\$ 873,449		\$ 995,711		\$ 1,003,171		\$ 873,618		\$ 923,351		\$ 968,755		\$ 843,676	
% of Repayment		1.419%		1.625%		1.614%		1.430%		1.928%		2.044%	1.385%	
Total Problem Loans	\$ 1,095,735	1.43%	\$ 1,211,076	1.59%	\$ 1,288,777	1.71%	\$ 1,257,576	1.70%	\$ 1,223,815	1.56%	\$ 1,257,058	1.61%	\$ 1,285,140	1.67%
% of Repayment		1.780%		1.977%		2.074%		2.059%		2.555%		2.653%	2.110%	

**Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 3/31/2020**

Portfolio Summary

Total Current Balance	\$77,025,191
Total Loans	7,691
Wtd Avg Borrower Rate	6.55
Wtd Avg Remaining Term	140.50
Wtd Avg Interim Months	8.02
Total Accounts	4,104
Avg Balance per Borrower	\$18,768
Avg Balance per Loan	\$10,015

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$73,154,149	94.97%	7,420	96.48%	6.60	140.36	8.44
MELA Private Consolidation Loan	\$1,002,717	1.30%	34	0.44%	7.17	172.69	0.01
The Maine Medical Loan	\$2,868,325	3.72%	237	3.08%	4.94	132.82	0.14
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$13,865,123	18.00%	1,101	14.32%	6.96	177.35	22.38
School Interest Paid	\$10,048,984	13.05%	795	10.34%	5.76	176.10	25.07
Grace Interest Accrued	\$954,326	1.24%	83	1.08%	7.20	176.62	0.64
Grace Interest Paid	\$615,688	0.80%	62	0.81%	6.08	174.09	1.65
Post Grad Deferred-Interest Accrued	\$2,257,690	2.93%	227	2.95%	6.97	145.54	14.19
Post Grad Deferred-Interest Paid	\$1,297,606	1.68%	149	1.94%	7.11	140.39	15.30
Forebearance	\$267,787	0.35%	16	0.21%	7.35	171.79	2.62
Repayment	\$47,717,988	61.95%	5,258	68.37%	6.55	120.73	0.03
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$719,004	0.93%	617	8.02%	6.89	16.89	0.66
25 to 36	\$907,480	1.18%	381	4.95%	6.88	30.77	1.44
37 to 48	\$1,517,109	1.97%	407	5.29%	6.81	43.21	0.84
49 to 60	\$2,133,980	2.77%	426	5.54%	6.64	54.74	0.92
61 to 72	\$2,742,482	3.56%	422	5.49%	6.60	66.72	1.28
73 to 84	\$3,678,840	4.78%	458	5.96%	6.73	78.77	0.93
85 to 96	\$4,063,009	5.27%	464	6.03%	6.41	91.05	0.85
97 to 108	\$4,923,633	6.39%	465	6.05%	6.17	103.10	0.93
109 to 120	\$5,853,257	7.60%	479	6.23%	5.75	114.87	1.07
121 to 132	\$3,257,675	4.23%	273	3.55%	6.97	127.10	1.75
133 to 144	\$3,270,106	4.25%	286	3.72%	6.87	138.70	3.16
145 to 156	\$4,884,245	6.34%	372	4.84%	6.91	151.61	1.87
157 to 168	\$5,177,041	6.72%	399	5.19%	6.72	163.50	1.45
169 to 180	\$31,724,825	41.19%	2,192	28.50%	6.56	178.84	17.60
181 to 192	\$513,470	0.67%	14	0.18%	6.49	187.09	0.02
193 to 220	\$1,224,181	1.59%	25	0.33%	6.46	206.61	0.00
221 to 260	\$434,856	0.56%	11	0.14%	6.57	229.63	2.00
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$9,894,257	12.85%	835	10.86%	4.71	129.73	8.39
5.25% to 6.00%	\$6,707,565	8.71%	620	8.06%	5.64	154.86	15.24
6.01% to 7.75%	\$60,280,946	78.26%	6,233	81.04%	6.95	140.49	7.18
8.51% to 8.75%	\$142,423	0.18%	3	0.04%	8.75	214.47	0.00
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,951,257	6.43%	675	8.78%	6.83	122.69	4.72
4-Year	\$70,013,586	90.90%	6,868	89.30%	6.52	141.39	8.39
Graduate	\$448,317	0.58%	55	0.72%	6.69	133.56	15.54
Vocational/Proprietary	\$266,625	0.35%	35	0.46%	6.92	110.47	0.50
Other/Unknown	\$1,345,407	1.75%	58	0.75%	7.03	168.22	0.28
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$731)	0.00%	14	0.18%	2.96	44.98	0.00
\$0 to \$499	\$39,660	0.05%	145	1.89%	6.80	14.90	1.21
\$500 to \$999	\$155,946	0.20%	208	2.70%	6.88	19.07	1.58
\$1,000 to \$1,999	\$758,034	0.98%	499	6.49%	6.76	33.76	3.48
\$2,000 to \$2,999	\$1,276,665	1.66%	509	6.62%	6.80	51.68	4.37
\$3,000 to \$3,999	\$1,684,982	2.19%	485	6.31%	6.75	74.10	5.46
\$4,000 to \$5,999	\$5,165,966	6.71%	1,039	13.51%	6.64	107.37	6.47
\$6,000 to \$7,999	\$6,158,363	8.00%	888	11.55%	6.57	122.08	5.81
\$8,000 to \$9,999	\$7,772,219	10.09%	864	11.23%	6.55	129.79	6.23
\$10,000 to \$14,999	\$17,414,355	22.61%	1,427	18.55%	6.54	140.08	7.83
\$15,000 to \$19,999	\$13,815,437	17.94%	800	10.40%	6.52	151.04	9.10
\$20,000 to \$24,999	\$8,486,174	11.02%	381	4.95%	6.46	158.33	10.59
\$25,000 to \$29,999	\$6,240,300	8.10%	229	2.98%	6.60	164.37	8.88
\$30,000 to \$34,999	\$3,108,610	4.04%	97	1.26%	6.61	167.44	12.19
\$35,000 to \$39,999	\$1,596,990	2.07%	43	0.56%	6.40	166.42	11.67
\$40,000 to \$49,999	\$1,539,261	2.00%	35	0.46%	6.61	171.90	6.67
\$50,000 to \$59,999	\$987,407	1.28%	18	0.23%	5.94	177.34	2.11
\$60,000 to \$69,999	\$398,481	0.52%	6	0.08%	6.77	191.92	8.41
\$70,000 to \$79,999	\$72,189	0.09%	1	0.01%	5.24	180.00	42.81
\$90,000 to \$99,999	\$92,266	0.12%	1	0.01%	6.99	215.00	0.00
\$100,000 to \$149,999	\$262,618	0.34%	2	0.03%	6.86	214.01	0.00
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$653)	0.00%	9	0.12%	2.46	48.04	0.00
\$0 to \$499	\$14,758	0.02%	64	0.83%	6.71	17.57	0.72
\$500 to \$999	\$54,060	0.07%	77	1.00%	6.87	20.74	1.34
\$1,000 to \$1,999	\$273,452	0.36%	207	2.69%	6.76	33.34	2.39
\$2,000 to \$2,999	\$508,617	0.66%	238	3.09%	6.82	51.03	3.16
\$3,000 to \$3,999	\$674,219	0.88%	230	2.99%	6.75	68.83	4.22
\$4,000 to \$5,999	\$1,952,537	2.53%	482	6.27%	6.65	92.31	6.17
\$6,000 to \$7,999	\$2,251,213	2.92%	460	5.98%	6.58	101.86	5.60
\$8,000 to \$9,999	\$3,048,622	3.96%	432	5.62%	6.48	121.93	7.46
\$10,000 to \$14,999	\$6,788,700	8.81%	896	11.65%	6.60	123.39	9.05
\$15,000 to \$19,999	\$7,892,150	10.25%	838	10.90%	6.50	132.99	10.26
\$20,000 to \$24,999	\$6,979,505	9.06%	658	8.56%	6.42	139.03	10.71
\$25,000 to \$29,999	\$6,227,616	8.09%	538	7.00%	6.53	142.87	9.45
\$30,000 to \$34,999	\$5,391,318	7.00%	456	5.93%	6.49	143.05	8.75
\$35,000 to \$39,999	\$4,976,148	6.46%	377	4.90%	6.53	149.09	9.78
\$40,000 to \$49,999	\$7,951,026	10.32%	589	7.66%	6.52	142.71	7.13
\$50,000 to \$59,999	\$6,806,159	8.84%	431	5.60%	6.53	156.69	6.04
\$60,000 to \$69,999	\$4,820,306	6.26%	285	3.71%	6.69	156.11	6.40
\$70,000 to \$79,999	\$2,993,533	3.89%	149	1.94%	6.55	164.51	9.31
\$80,000 to \$89,999	\$1,530,726	1.99%	65	0.85%	6.68	159.51	5.54
\$90,000 to \$99,999	\$2,164,182	2.81%	94	1.22%	6.60	162.77	6.43
\$100,000 to \$149,999	\$2,918,183	3.79%	97	1.26%	6.56	174.55	3.76
\$150,000 or more	\$808,815	1.05%	19	0.25%	7.06	180.09	4.70
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$45,360	0.06%	3	0.04%	7.35	141.73	0.00
ALASKA	\$16,704	0.02%	2	0.03%	7.18	129.11	5.84
ARIZONA	\$155,290	0.20%	14	0.18%	7.00	146.55	7.63
ARKANSAS	\$54,673	0.07%	3	0.04%	6.53	161.81	36.61
CALIFORNIA	\$943,411	1.22%	68	0.88%	6.23	130.67	1.10
COLORADO	\$185,763	0.24%	25	0.33%	6.36	102.60	0.52
CONNECTICUT	\$856,595	1.11%	90	1.17%	6.23	125.40	6.73
DELAWARE	\$9,043	0.01%	3	0.04%	6.32	103.13	0.00
DISTRICT OF COLUMBIA	\$153,038	0.20%	15	0.20%	6.83	114.22	0.00
FLORIDA	\$641,111	0.83%	60	0.78%	6.35	144.03	1.16

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
GEORGIA	\$353,170	0.46%	27	0.35%	6.93	140.71	0.26
HAWAII	\$62,551	0.08%	3	0.04%	6.98	127.16	0.00
IDAHO	\$21,087	0.03%	5	0.07%	6.86	57.65	22.46
ILLINOIS	\$134,229	0.17%	12	0.16%	6.85	97.19	11.01
INDIANA	\$25,854	0.03%	4	0.05%	6.94	90.00	0.00
IOWA	\$45,753	0.06%	6	0.08%	6.85	104.36	0.28
KANSAS	\$24,335	0.03%	3	0.04%	5.24	77.33	0.00
KENTUCKY	\$44,958	0.06%	9	0.12%	7.32	91.17	4.55
LOUISIANA	\$132,080	0.17%	10	0.13%	5.47	125.66	8.53
MAINE	\$61,060,882	79.27%	6,150	79.96%	6.55	143.91	9.33
MARYLAND	\$419,859	0.55%	30	0.39%	6.67	129.90	1.22
MASSACHUSETTS	\$3,615,455	4.69%	335	4.36%	6.58	128.07	1.44
MICHIGAN	\$265,946	0.35%	25	0.33%	6.18	136.55	0.37
MINNESOTA	\$116,300	0.15%	19	0.25%	6.63	105.35	1.41
MISSOURI	\$66,053	0.09%	6	0.08%	4.81	113.39	0.00
MONTANA	\$42,750	0.06%	6	0.08%	5.44	88.11	1.07
NEVADA	\$33,459	0.04%	5	0.07%	6.52	140.46	1.23
NEW HAMPSHIRE	\$2,792,051	3.62%	265	3.45%	6.68	137.37	5.54
NEW JERSEY	\$356,962	0.46%	34	0.44%	6.34	106.42	0.83
NEW MEXICO	\$146,980	0.19%	11	0.14%	6.73	99.75	0.00
NEW YORK	\$1,056,044	1.37%	100	1.30%	6.53	121.19	1.80
NORTH CAROLINA	\$175,693	0.23%	15	0.20%	6.70	141.38	8.88
OHIO	\$187,628	0.24%	22	0.29%	7.00	109.15	0.00
OKLAHOMA	\$42,981	0.06%	3	0.04%	6.99	162.60	0.26
OREGON	\$147,417	0.19%	15	0.20%	6.11	146.26	0.00
PENNSYLVANIA	\$457,602	0.59%	43	0.56%	6.56	135.87	1.55
RHODE ISLAND	\$337,974	0.44%	36	0.47%	6.39	145.84	4.66
SOUTH CAROLINA	\$208,369	0.27%	35	0.46%	6.56	91.10	1.57
TENNESSEE	\$97,571	0.13%	13	0.17%	7.10	82.07	0.00
TEXAS	\$426,986	0.55%	42	0.55%	6.76	127.92	8.91
UTAH	\$67,310	0.09%	4	0.05%	4.61	138.63	0.00
VERMONT	\$252,580	0.33%	36	0.47%	6.47	93.28	0.82
VIRGINIA	\$298,021	0.39%	37	0.48%	6.25	115.00	5.40
WASHINGTON	\$68,266	0.09%	11	0.14%	7.13	85.80	0.00
WEST VIRGINIA	\$80,345	0.10%	5	0.07%	6.77	160.79	0.00
WISCONSIN	\$45,675	0.06%	6	0.08%	6.90	80.74	0.00
WYOMING	\$69,157	0.09%	7	0.09%	6.88	84.42	0.00

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
UNITED STATES TERRITORY	\$15,615	0.02%	1	0.01%	5.99	180.00	29.95
ARMED FORCES PACIFIC	\$51,137	0.07%	1	0.01%	6.99	201.00	0.00
FOREIGN COUNTRY	\$117,116	0.15%	11	0.14%	6.22	89.27	0.93
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

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)	\$2,358,566	3.06%	213	2.77%	4.46	128.35	0.13
Bond Rate 6.99%	\$17,227,240	22.37%	1,979	25.73%	6.86	103.99	0.68
Bond Rate 6.99% No BB Available	\$2,500,302	3.25%	367	4.77%	6.99	113.18	0.68
Fixed Rate 0%	(\$435)	0.00%	1	0.01%	0.00	0.00	0.00
Fixed Rate 4.24% to 4.99%	\$5,028,234	6.53%	434	5.64%	4.56	106.74	0.02
Fixed Rate 5% to 5.99%	\$9,057,908	11.76%	776	10.09%	5.53	161.80	20.29
Fixed Rate 6% to 6.99%	\$20,502,288	26.62%	1,797	23.36%	6.49	169.89	14.38
Fixed Rate 7% to 7.99%	\$20,208,664	26.24%	2,121	27.58%	7.47	144.93	6.22
Fixed Rate 8% to 8.75%	\$142,423	0.18%	3	0.04%	8.75	214.47	0.00
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$28,997,980	37.65%	2,422	31.49%	6.52	172.22	21.31
0 to 12 months	\$8,925,335	11.59%	738	9.60%	6.11	154.84	0.00
13 to 24 months	\$5,428,982	7.05%	514	6.68%	6.18	140.94	0.00
25 to 36 months	\$3,999,472	5.19%	420	5.46%	6.64	135.34	0.00
37 to 48 months	\$2,803,827	3.64%	338	4.39%	6.78	126.40	0.00
49 to 60 months	\$3,008,841	3.91%	321	4.17%	6.89	120.51	0.00
61 to 72 months	\$2,312,085	3.00%	300	3.90%	7.07	106.72	0.00
73 to 84 months	\$2,588,804	3.36%	312	4.06%	6.99	107.98	0.00
85 to 96 months	\$3,202,717	4.16%	399	5.19%	6.79	103.42	0.00
More than 96 months	\$15,757,147	20.46%	1,927	25.06%	6.65	99.33	0.00
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$11,581,740	15.04%	1,215	15.80%	6.37	138.12	15.47
Below 600	\$1,075,904	1.40%	95	1.24%	7.01	127.57	1.46
600 to 620	\$585,616	0.76%	59	0.77%	6.82	152.91	6.70
621 to 640	\$801,956	1.04%	89	1.16%	6.85	122.71	5.82
641 to 660	\$5,925,641	7.69%	619	8.05%	6.50	147.59	13.26
661 to 680	\$18,754,714	24.35%	1,869	24.30%	6.66	142.69	7.04
681 to 700	\$14,217,041	18.46%	1,422	18.49%	6.68	139.90	5.56
701 to 720	\$7,866,649	10.21%	809	10.52%	6.74	140.43	6.01
721 to 740	\$7,939,464	10.31%	769	10.00%	6.51	140.59	5.73
741 to 760	\$4,287,085	5.57%	398	5.17%	6.16	137.97	3.98
761 to 780	\$2,553,675	3.32%	226	2.94%	6.21	138.92	6.62
781 to 800	\$1,017,707	1.32%	78	1.01%	5.69	129.69	4.82
801 to 820	\$417,997	0.54%	43	0.56%	6.03	140.04	18.08
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$4,049,441	5.26%	428	5.56%	5.76	119.39	0.69
Below 600	\$2,436	0.00%	2	0.03%	6.99	12.91	0.00
600 to 620	\$26,454	0.03%	2	0.03%	5.36	97.39	0.00
621 to 640	\$158,502	0.21%	18	0.23%	6.79	110.12	6.65
641 to 660	\$670,962	0.87%	58	0.75%	6.77	137.02	13.36
661 to 680	\$1,978,554	2.57%	177	2.30%	6.62	145.00	12.97
681 to 700	\$3,379,133	4.39%	365	4.75%	6.70	138.65	7.92
701 to 720	\$5,843,206	7.59%	571	7.42%	6.59	140.78	9.28
721 to 740	\$8,636,634	11.21%	819	10.65%	6.64	139.20	7.56
741 to 760	\$8,907,188	11.56%	880	11.44%	6.66	141.30	8.44
761 to 780	\$13,967,641	18.13%	1,366	17.76%	6.64	142.79	8.63
781 to 800	\$18,061,769	23.45%	1,805	23.47%	6.52	142.63	8.16
801 to 820	\$10,791,289	14.01%	1,157	15.04%	6.52	142.88	7.86
Over 820	\$551,983	0.72%	43	0.56%	6.28	136.65	9.93
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$506,394	0.66%	117	1.52%	6.78	59.34	0.34
Below 600	\$75,009	0.10%	5	0.07%	6.97	189.85	0.00
600 to 620	\$26,454	0.03%	2	0.03%	5.36	97.39	0.00
621 to 640	\$129,874	0.17%	13	0.17%	6.81	99.14	8.12
641 to 660	\$526,408	0.68%	48	0.62%	6.84	133.38	11.30
661 to 680	\$1,764,289	2.29%	151	1.96%	6.47	144.55	14.71
681 to 700	\$3,520,391	4.57%	382	4.97%	6.61	138.13	7.40
701 to 720	\$5,910,869	7.67%	566	7.36%	6.59	141.35	8.84
721 to 740	\$9,848,481	12.79%	940	12.22%	6.53	136.15	6.69
741 to 760	\$10,103,454	13.12%	981	12.76%	6.56	141.39	7.26
761 to 780	\$14,622,338	18.98%	1,428	18.57%	6.60	142.01	8.68
781 to 800	\$18,315,679	23.78%	1,823	23.70%	6.51	142.28	7.85
801 to 820	\$11,123,570	14.44%	1,192	15.50%	6.50	142.77	8.20
Over 820	\$551,983	0.72%	43	0.56%	6.28	136.65	9.93
Totals	\$77,025,191	100.00%	7,691	100.00%	6.55	140.50	8.02

2019 - 2020 School Year Loan Breakdown

By Loan Repayment Option

March 31, 2020

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	103	16.2%	1,488,226.00	18.0%
Interest Only	199	31.3%	2,515,812.00	30.5%
Deferment	333	52.4%	4,255,798.00	51.5%
Total	635		8,259,836.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	68	13.6%	826,046.00	20.1%
Interest Only	99	19.8%	1,479,934.00	36.1%
Deferment	333	66.6%	1,798,812.00	43.8%
Total	500		4,104,792.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	171	15.1%	2,314,272.00	18.7%
Interest Only	298	26.3%	3,995,746.00	32.3%
Deferment	666	58.7%	6,054,610.00	49.0%
Total	1135		12,364,628.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	68	39.8%	826,046.00	35.7%
Repeat Borrowers	103	60.2%	1,488,226.00	64.3%
Total	171		2,314,272.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	99	33.2%	1,479,934.00	37.0%
Repeat Borrowers	199	66.8%	2,515,812.00	63.0%
Total	298		3,995,746.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	333	50.0%	1,798,812.00	29.7%
Repeat Borrowers	333	50.0%	4,255,798.00	70.3%
Total	666		6,054,610.00	

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2019 - JUNE 30, 2020
THROUGH MARCH 31, 2020**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/19-06/30/20 FAME Fiscal Year Through 03/31/20	07/01/18-06/30/19 FAME Fiscal Year Through 03/31/19	07/01/19-06/30/20 FAME Fiscal Year Through 03/31/20	07/01/18-06/30/19 FAME Fiscal Year Through 03/31/19	07/01/19-06/30/20 FAME Fiscal Year Through 03/31/20	07/01/18-06/30/19 FAME Fiscal Year Through 03/31/19
Applications Received	1,771	1,614	1	1	1,772	1,615
Applications Approved	920	790	0	0	920	790
Applications Denied	582	543	1	1	583	544
Applications Cancelled	252	264	0	0	252	264
Applications in Process	17	17	0	0	17	17
Approval Rate	61%	59%	0%	0%	61%	59%
Number of Disbursements	1,775	1,468	0	0	1,775	1,468
Dollar Amount of Disbursements	\$ 14,565,500	\$ 11,148,186	\$ -	\$ -	\$ 14,565,500	\$ 11,148,186
Year to Date Plan	\$ 12,263,005	\$ 10,624,309	\$ -	\$ -	\$ 12,263,005	\$ 10,624,309
Year to Date Variance	\$ 2,302,495	\$ 523,877	\$ -	\$ -	\$ 2,302,495	\$ 523,877
Average Disbursed Amount	\$ 8,206	\$ 7,594	\$ -	\$ -	\$ 8,206	\$ 7,594

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2019 - JUNE 30, 2020
THROUGH MARCH 31, 2020**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	796,657	1,584,500	-	-	796,657	1,584,500
MAINE MARITIME ACADEMY	541,480	1,038,793	-	-	541,480	1,038,793
UNIVERSITY OF NEW ENGLAND	522,396	1,033,698	-	-	522,396	1,033,698
SAINT JOSEPH'S COLLEGE	415,852	865,768	-	-	415,852	865,768
HUSSON UNIVERSITY	283,924	634,697	-	-	283,924	634,697
THOMAS COLLEGE	232,497	477,290	-	-	232,497	477,290
UNIVERSITY OF SOUTHERN MAINE	181,063	370,501	-	-	181,063	370,501
UNIVERSITY OF MAINE-FARMINGTON	110,726	220,453	-	-	110,726	220,453
BATES COLLEGE	103,522	210,531	-	-	103,522	210,531
MAINE COLLEGE OF ART	79,951	168,872	-	-	79,951	168,872
BOWDOIN COLLEGE	64,170	126,740	-	-	64,170	126,740
UNIVERSITY OF MAINE-AUGUSTA	19,573	101,581	-	-	19,573	101,581
COLBY COLLEGE	36,803	91,698	-	-	36,803	91,698
UNITY COLLEGE	75,412	85,955	-	-	75,412	85,955
BEAL COLLEGE	12,000	47,000	-	-	12,000	47,000
UNIVERSITY OF MAINE-PRESQUE ISLE	11,920	34,776	-	-	11,920	34,776
EASTERN MAINE COMMUNITY COLLEGE	14,100	33,200	-	-	14,100	33,200
SOUTHERN MAINE COMMUNITY COLLEGE	10,384	25,557	-	-	10,384	25,557
MAINE COLLEGE OF HEALTH PROFESSIONS	14,408	23,526	-	-	14,408	23,526
CENTRAL MAINE COMMUNITY COLLEGE	10,200	19,100	-	-	10,200	19,100
UNIVERSITY OF MAINE - FORT KENT	6,964	16,929	-	-	6,964	16,929
PURDUE UNIVERSITY GLOBAL (was KAPLAN UNIVERSITY)	4,333	6,433	-	-	4,333	6,433
KENNEBEC VALLEY COMMUNITY COLLEGE	-	4,826	-	-	-	4,826
COLLEGE OF THE ATLANTIC	-	2,334	-	-	-	2,334
THE LANDING SCHOOL	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	3,466,486	7,340,742	-	-	3,466,486	7,340,742
Total	7,014,821	14,565,500	-	-	7,014,821	14,565,500

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, 2020

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim prmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2020	\$7,014,821	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2019	\$13,410,593	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	\$11,210	\$21,174	0.29%
2015	\$7,777,183	4	\$23,134	0.30%	\$0.00	0	\$0.00	\$3,142	\$19,992	0.26%
2014	\$7,320,330	6	\$84,267	1.15%	\$0.00	0	\$0.00	\$6,102	\$78,166	1.07%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0.00	\$23,863	\$23,967	0.37%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0.00	\$14,472	\$60,627	0.75%
2011	\$10,481,450	15	\$194,124	1.85%	\$0.00	0	\$0.00	\$52,223	\$141,901	1.35%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0.00	\$72,921	\$215,860	1.66%
2009	\$22,414,714	47	\$573,991	2.56%	\$0.00	0	\$0.00	\$128,814	\$445,178	1.99%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$271,139	\$951,457	2.79%
2007	\$31,957,353	141	\$1,837,210	5.75%	\$0.00	0	\$0.00	\$460,142	\$1,377,068	4.31%
2006	\$23,762,942	145	\$1,695,903	7.14%	\$0.00	0	\$0.00	\$551,675	\$1,144,228	4.82%
2005	\$17,929,934	125	\$1,186,641	6.62%	\$0.00	0	\$0.00	\$488,418	\$698,223	3.89%
2004	\$12,506,502	105	\$970,478	7.76%	\$0.00	0	\$0.00	\$556,029	\$414,450	3.31%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$271,031	\$229,567	3.19%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0.00	\$139,583	\$72,727	1.42%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$92,814	\$71,306	1.20%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$101,701	\$85,168	1.32%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$383,858	-\$877	-0.01%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$235,542	\$49,284	0.51%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$176,509	\$47,027	0.68%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$167,766	-\$19,910	-0.52%
TOTAL	\$296,105,950	966	\$10,335,533	3.49%	\$0.00	0	\$0.00	\$4,208,950	\$6,126,583	2.07%

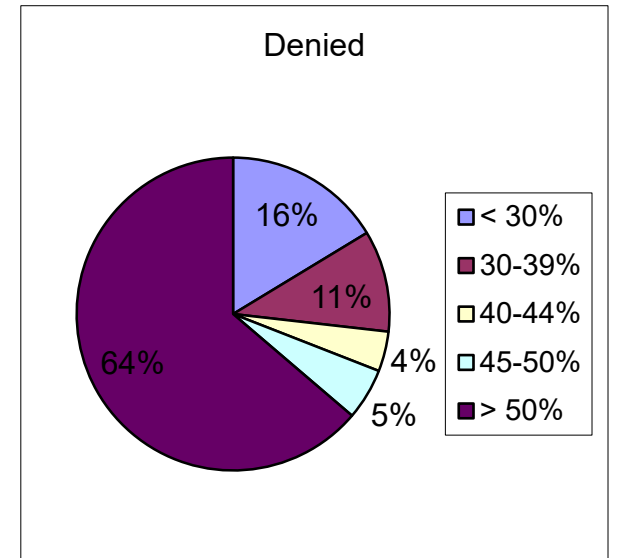
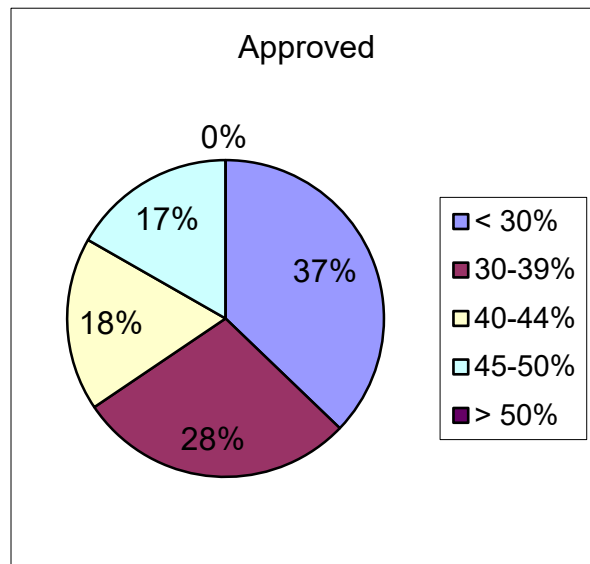
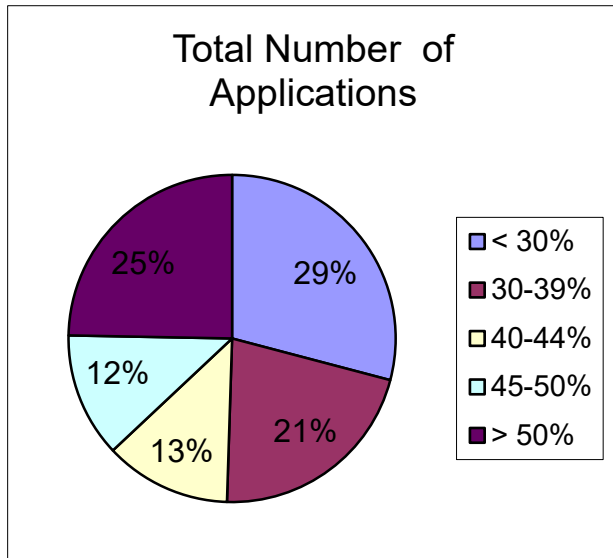
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

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

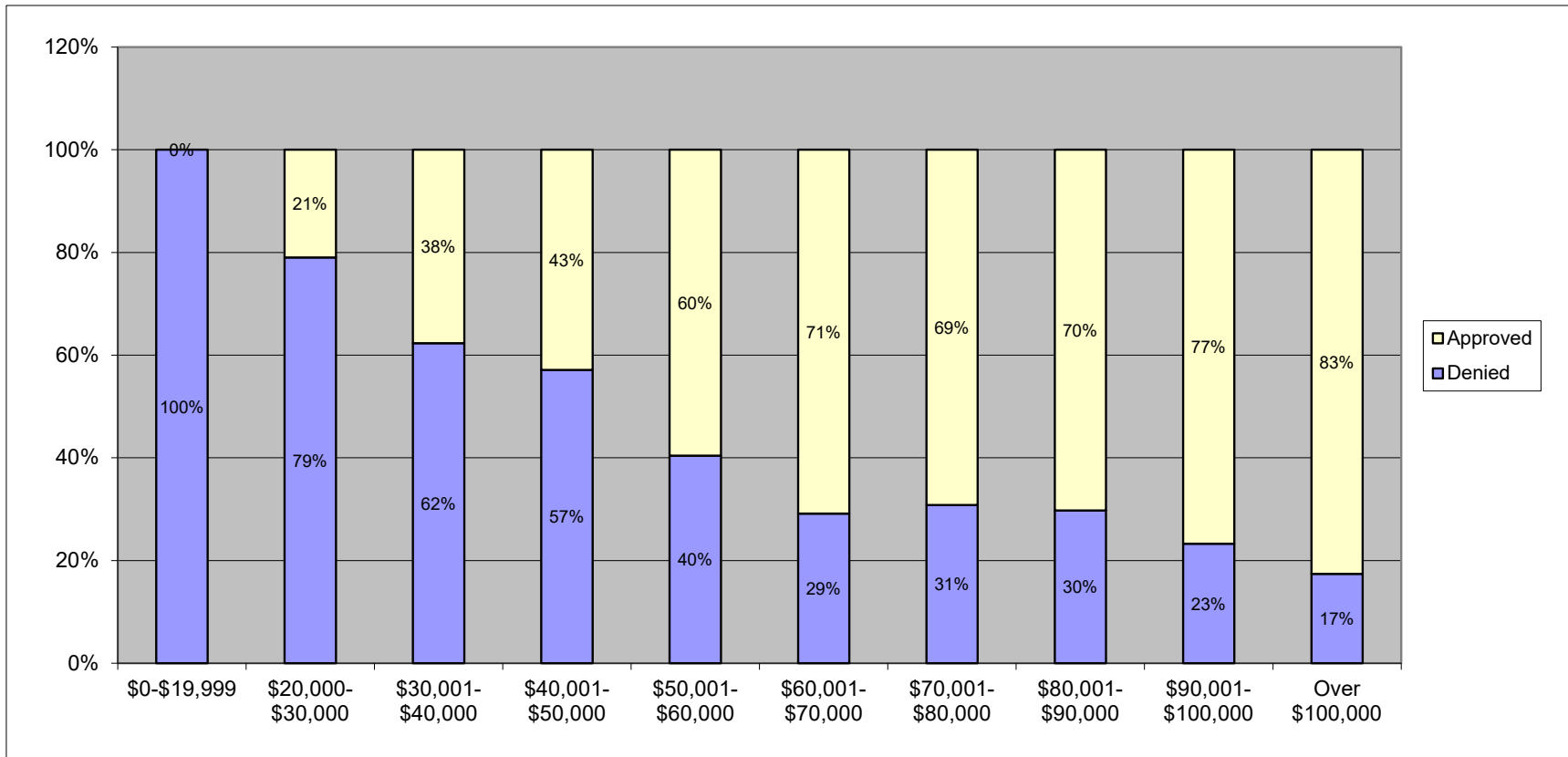
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	437	29%	342	37%	78%	95	16%	22%
30-39%	322	21%	261	28%	81%	61	11%	19%
40-44%	187	13%	163	18%	87%	24	4%	13%
45-50%	185	12%	154	17%	83%	31	5%	17%
> 50%	371	25%	-	0%	0%	371	64%	100%
	1,502	100%	920	100%	61%	582	100%	39%



MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2020

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	124	8%	-	0%	124	100%
\$20,000-\$30,000	81	5%	17	21%	64	79%
\$30,001-\$40,000	85	6%	32	38%	53	62%
\$40,001-\$50,000	112	8%	48	43%	64	57%
\$50,001-\$60,000	146	10%	87	60%	59	40%
\$60,001-\$70,000	127	9%	90	71%	37	29%
\$70,001-\$80,000	120	8%	83	69%	37	31%
\$80,001-\$90,000	121	8%	85	70%	36	30%
\$90,001-\$100,000	103	7%	79	77%	24	23%
Over \$100,000	483	32%	399	83%	84	17%
	1,502	100%	920	61%	582	39%

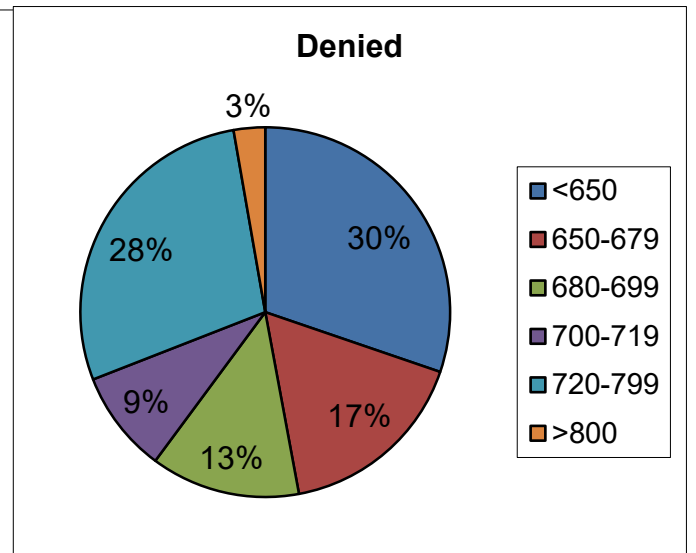
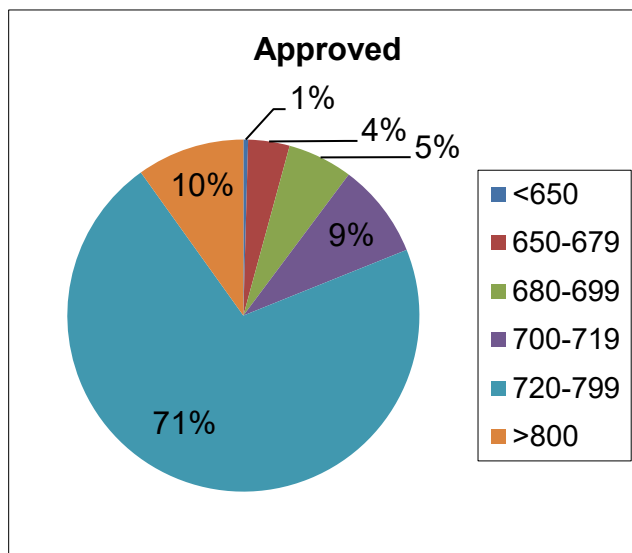
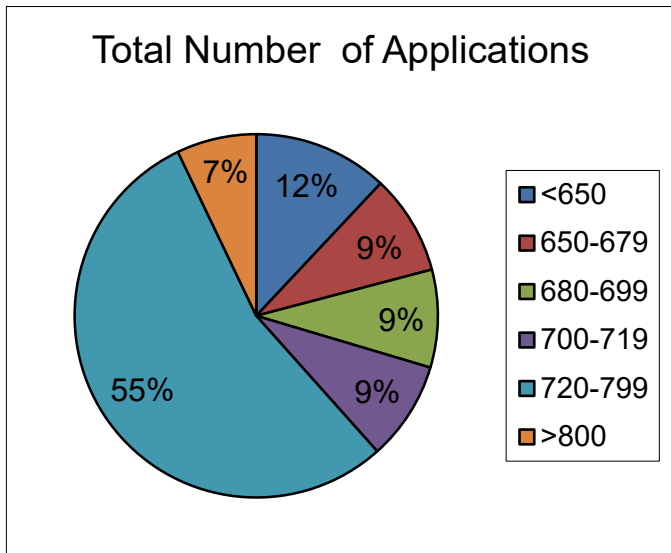


MAINE LOAN

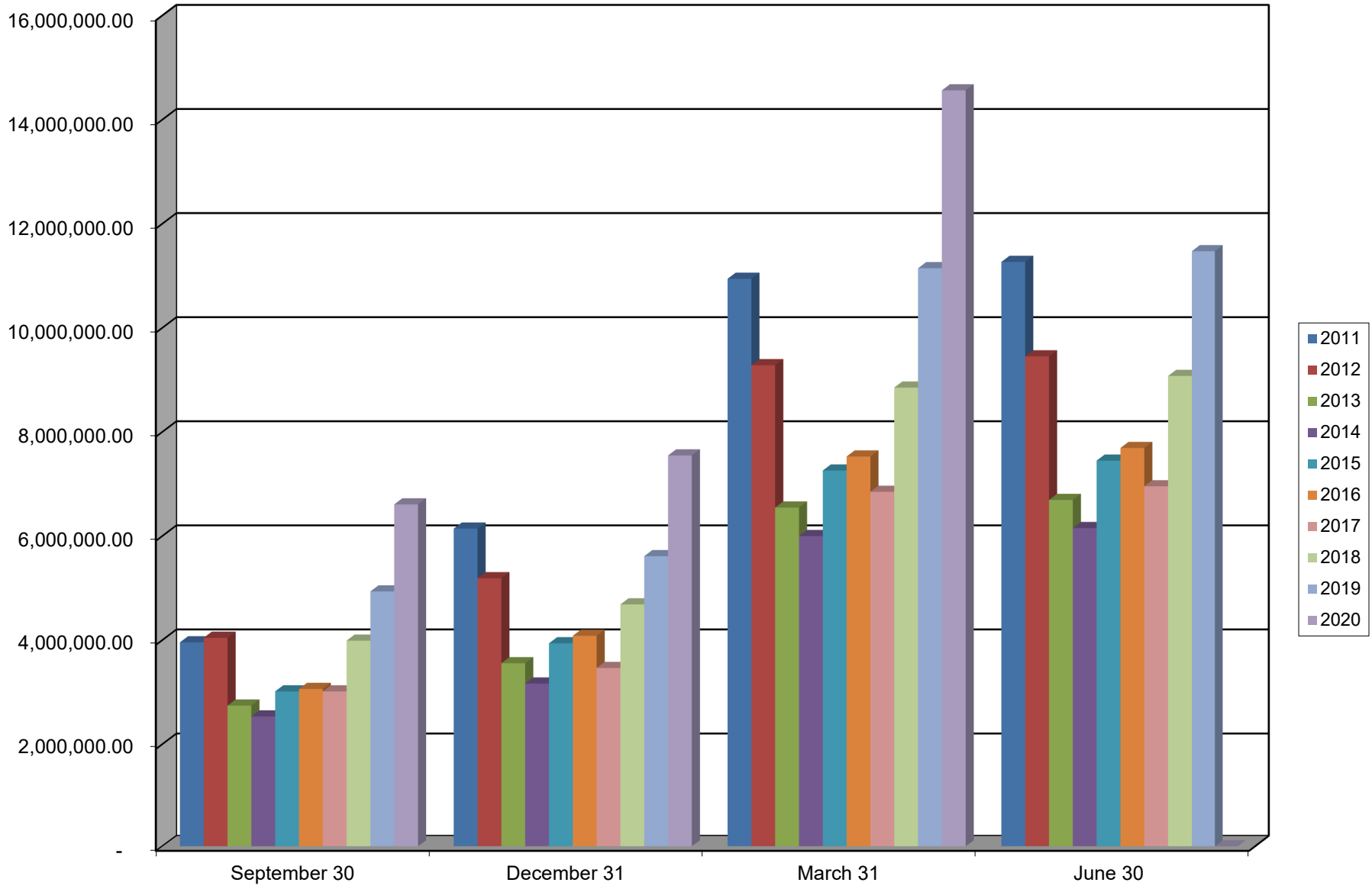
APPROVALS AND DENIALS BY FICO SCORES

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

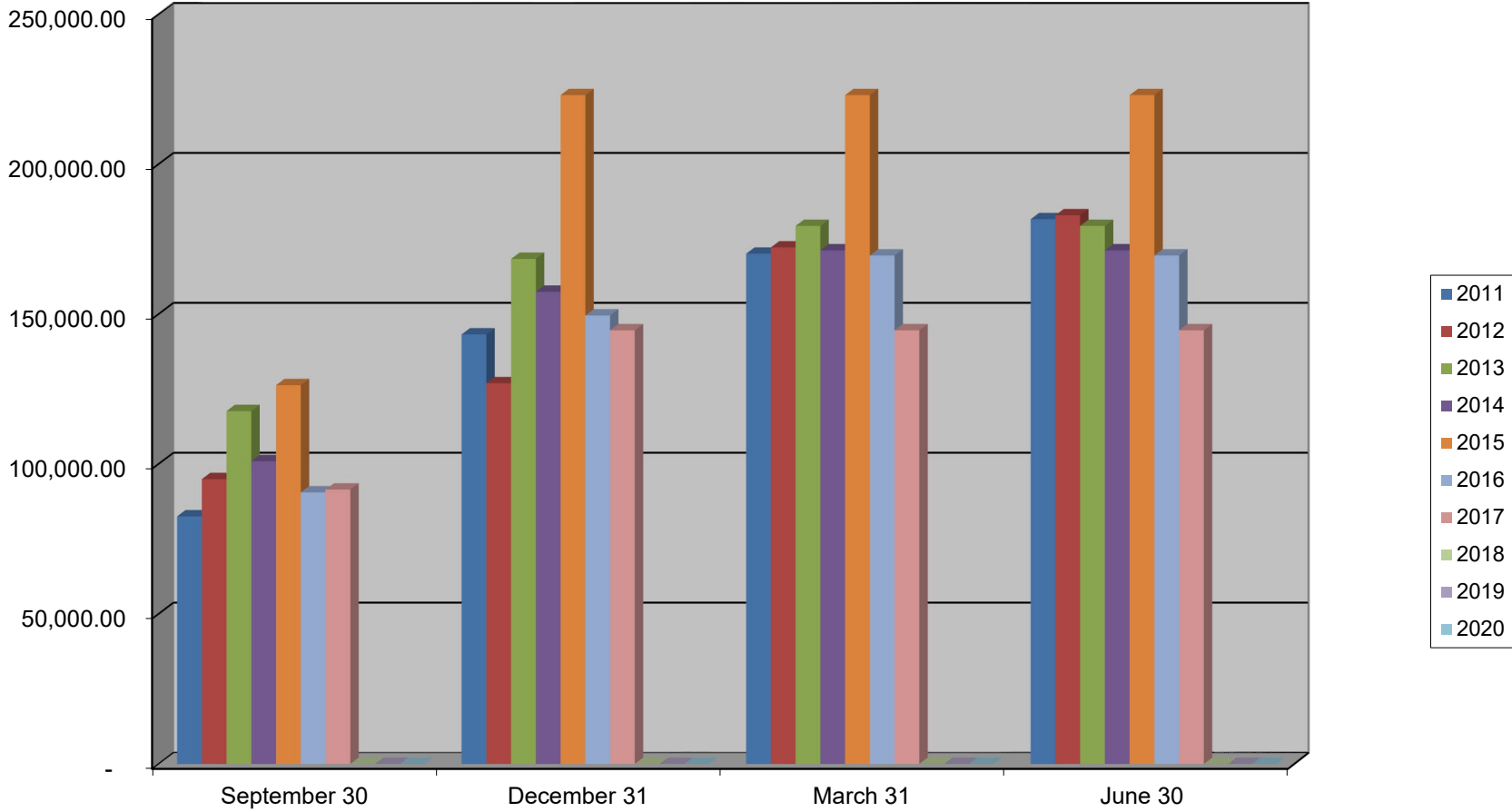
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	180	12%	4	1%	2%	176	30%	98%
650-679	133	9%	35	4%	26%	98	17%	74%
680-699	131	9%	55	5%	42%	76	13%	58%
700-719	132	9%	80	9%	61%	52	9%	39%
720-799	819	55%	655	71%	80%	164	28%	20%
>800	107	7%	91	10%	85%	16	3%	15%
	1,502	100%	920	100%	61%	582	100%	39%



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, 2019 - JUNE 30, 2020
THROUGH MARCH 31, 2020**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	469	\$7,463,187.88	\$15,912.98	8.23%
MED LOAN	12	\$360,223.88	\$30,018.66	4.85%
CONSOLIDATION	3	\$104,795.63	\$34,931.88	7.48%
TOTAL PORTFOLIO	484	\$7,928,207.39	\$16,380.59	8.07%

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	\$58,091.80	\$167,861.41	\$29,760.88	\$55,914.31	\$45,541.60	\$62,483.13	\$89,988.25	\$1,095,746.44
MED LOAN	\$126.00	\$378.00	\$24.00	\$72.00	\$0.00	\$0.00	\$0.00	\$15,819.31
CONSOLIDATION	\$825.00	\$3,390.00	\$2,772.50	\$3,507.50	\$5,002.50	\$5,002.50	\$230,609.14	\$344,285.73
TOTAL PORTFOLIO	\$59,042.80	\$171,629.41	\$32,557.38	\$59,493.81	\$50,544.10	\$67,485.63	\$320,597.39	\$1,455,851.48

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	25	\$393,232.17	\$15,729.29	6.56%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$1,185.38	\$1,185.38	6.41%
TOTAL KB&F PORTFOLIO	26	\$394,417.55	\$15,169.91	6.56%

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	\$7,541.25	\$21,791.41	\$2,513.75	\$7,254.45	\$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	\$825.00	\$2,175.00	\$275.00	\$725.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$8,366.25	\$23,966.41	\$2,788.75	\$7,979.45	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2019 - JUNE 30, 2020
THROUGH MARCH 31, 2020**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	59	\$1,230,238.04	\$20,851.49	8.42%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	59	\$1,230,238.04	\$20,851.49	8.42%

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	\$7,253.00	\$23,089.97	\$0.00	\$0.00	\$0.00	\$0.00
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	\$7,253.00	\$23,089.97	\$0.00	\$0.00	\$0.00	\$0.00

*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	8	\$53,734.40	43	\$620,900.35	1	\$15,373.27	17	\$260,487.33
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	8	\$53,734.40	43	\$620,900.35	1	\$15,373.27	17	\$260,487.33

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	20	\$323,281.30	\$16,164.07	8.74%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL D&P PORTFOLIO	20	\$323,281.30	\$16,164.07	8.74%

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	\$933.80	\$1,342.00	\$12,953.70	\$13,157.50	\$25,012.50	\$25,012.50	\$69,465.51	\$69,465.51
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$2,497.50	\$2,497.50	\$5,002.50	\$5,002.50	\$230,609.14	\$230,609.14
TOTAL D&P PORTFOLIO	\$933.80	\$1,342.00	\$15,451.20	\$15,655.00	\$30,015.00	\$30,015.00	\$300,074.65	\$300,074.65

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2019 - JUNE 30, 2020
THROUGH MARCH 31, 2020**

TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL IN 2019/2020

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	4	\$13,937.70	10	\$34,472.38	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	4	\$13,937.70	10	\$34,472.38	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	365	\$5,516,436.37	\$15,113.52	8.24%
MED LOAN	12	\$360,223.88	\$30,018.66	4.85%
CONSOLIDATION	2	\$103,610.25	\$51,805.13	8.98%
TOTAL CC PORTFOLIO	379	\$5,980,270.50	\$15,779.08	8.05%

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	\$42,363.75	\$121,638.03	\$14,293.43	\$35,502.36	\$20,529.10	\$37,470.63	\$20,522.74	\$1,026,280.93
MED LOAN	\$126.00	\$378.00	\$24.00	\$72.00	\$0.00	\$0.00	\$0.00	\$15,819.31
CONSOLIDATION	\$0.00	\$1,215.00	\$0.00	\$285.00	\$0.00	\$0.00	\$0.00	\$113,676.59
TOTAL CC PORTFOLIO	\$42,489.75	\$123,231.03	\$14,317.43	\$35,859.36	\$20,529.10	\$37,470.63	\$20,522.74	\$1,155,776.83

*1st quarter FY20, charged off multiple loans out of statute

**Fees include regular pmts & settled

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

	3/31/2020	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Total	Number															
Origination	Dollar	\$3,799,009	\$6,916,140	\$9,570,156	\$9,525,419	\$6,460,824	\$5,961,612	\$5,122,925	\$7,199,223	\$12,506,502	\$17,929,934	\$23,762,942	\$31,957,353	\$34,048,382	\$22,414,714	\$12,983,344
Default Year																
1998 Defaulted \$\$\$	%	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1999 Defaulted \$\$\$	%	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2000 Defaulted \$\$\$	%	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2001 Defaulted \$\$\$	%	\$7,492	\$16,964	\$20,922	\$25,218	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$6,273	\$3,013	\$4,561	\$859	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$1,219	\$13,951	\$16,361	\$24,359	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2002 Defaulted \$\$\$	%	\$22,859	\$86,935	\$59,211	\$39,333	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$8,952	\$7,896	\$18,467	\$7,226	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$13,907	\$79,039	\$40,744	\$32,107	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2003 Defaulted \$\$\$	%	\$9,605	\$4,844	\$11,857	\$3,597	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$11,450	\$19,447	\$43,245	\$11,042	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2004 Defaulted \$\$\$	%	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$17,060	\$26,627	\$7,907	\$8,199	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2005 Defaulted \$\$\$	%	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2006 Defaulted \$\$\$	%	\$0	\$0	\$7,045	\$102,861	\$51,686	\$22,585	\$26,556	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	-\$7,449	-\$8,945	-\$18,111	\$79,330	\$47,344	\$21,760	\$26,106	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0
2007 Defaulted \$\$\$	%	\$19,723	\$15,234	\$11,792	\$31,734	\$31,517	\$9,240	\$15,936	\$84,776	\$137,851	\$90,465	\$0	\$126,647	\$0	\$0	\$0
Claims/Recov \$\$\$	%	\$3,722	\$16,299	\$30,243	\$37,791	\$1,375	\$2,180	\$2,550	\$1,528	\$1,154	\$225	\$0	\$0	\$0	\$0	\$0
Net Defaults \$\$\$	%	\$16,001	-\$1,065	-\$18,451	\$6,057	\$30,142	\$7,060	\$13,386	\$83,248	\$136,697	\$90,240	\$0	\$126,647	\$0	\$0	\$0
2008 Defaulted \$\$\$	%	\$0	\$0	\$3,972	\$30,558	\$16,660	\$11,907	\$0	\$64,828	\$96,371	\$52,280	\$53,375	\$0	\$7,368	\$0	\$0
Claims/Recov \$\$\$	%	\$1,938	\$56	\$24,883	\$21,820	\$11,873	\$2,289	\$6,124	\$39,888	\$41,470	\$36,401	\$900	\$4,575	\$0	\$0	\$0
Net Defaults \$\$\$	%	-\$1,938	-\$56	-\$20,911	\$8,738	\$4,787	\$9,618	-\$6,124	\$24,940	\$54,901	\$15,879	\$52,475	-\$4,575	\$7,368	\$0	\$0
2009 Defaulted \$\$\$	%	\$0	\$0	\$12,029	\$12,889	\$4,864	\$23,548	\$37,765	\$54,859	\$133,672	\$92,607	\$110,112	\$38,610	\$40,702	\$6,562	\$0
Claims/Recov \$\$\$	%	\$1,875	\$1,312	\$5,828	\$24,675	\$4,039	\$3,543	\$5,318	\$4,991	\$23,478	\$1,601	\$4,793	\$1,215	\$150	\$0	\$0
Net Defaults \$\$\$	%	-\$1,875	-\$1,312	\$6,201	-\$11,786	\$825	\$20,005	\$32,447	\$49,868	\$110,194	\$91,006	\$105,319	\$37,395	\$40,552	\$6,562	\$0
2010 Defaulted \$\$\$	%	\$0	\$14,393	\$12,643	\$15,961	\$37,184	\$15,815	\$45,339	\$53,113	\$172,456	\$254,948	\$313,173	\$233,475	\$86,393	\$11,090	\$0
Claims/Recov \$\$\$	%	\$2,242	\$4,374	\$7,362	\$17,501	\$13,703	\$8,912	\$6,108	\$7,489	\$29,597	\$22,151	\$5,808	\$10,921	\$7,079	\$278	\$0
Net Defaults \$\$\$	%	-\$2,242	\$10,019	\$5,282	-\$1,540	\$23,481	\$6,904	\$39,232	\$45,624	\$142,859	\$232,798	\$307,365	\$222,553	\$79,314	\$10,812	\$0
2011 Defaulted \$\$\$	%	\$0	\$0	\$4,516	\$13,984	\$14,507	\$3,982	\$10,207	\$60,350	\$133,176	\$145,203	\$264,932	\$267,932	\$93,866	\$11,098	\$0
Claims/Recov \$\$\$	%	\$3,526	\$11,242	\$6,285	\$13,070	\$12,699	\$2,945	\$8,214	\$10,646	\$61,289	\$22,587	\$45,894	\$28,207	\$5,009	\$0	\$0

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

	3/31/2020	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total	Number												
Origination	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	\$13,410,593	\$7,014,821	\$296,105,950	\$281,925,886
Default Year													
1998	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	21,964	
	%	0.00%	0.00%	0.00%	0.00%							0.11%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	-	
	%	0.00%	0.00%	0.00%	0.00%							0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	21,964	
	%	0.00%	0.00%	0.00%	0.00%							0.11%	
1999	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	7,060	
	%	0.00%	0.00%	0.00%	0.00%							0.02%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	-	
	%	0.00%	0.00%	0.00%	0.00%							0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	7,060	
	%	0.00%	0.00%	0.00%	0.00%							0.02%	
2000	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	126,578	
	%	0.00%	0.00%	0.00%	0.00%							0.35%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	-	
	%	0.00%	0.00%	0.00%	0.00%							0.00%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	126,578	
	%	0.00%	0.00%	0.00%	0.00%							0.35%	
2001	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	70,596	
	%	0.00%	0.00%	0.00%	0.00%							0.17%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	14,706	
	%	0.00%	0.00%	0.00%	0.00%							0.03%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	55,890	
	%	0.00%	0.00%	0.00%	0.00%							0.13%	
2002	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	215,617	
	%	0.00%	0.00%	0.00%	0.00%							0.46%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	42,541	
	%	0.00%	0.00%	0.00%	0.00%							0.09%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	173,076	
	%	0.00%	0.00%	0.00%	0.00%							0.37%	
2003	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	29,903	
	%	0.00%	0.00%	0.00%	0.00%							0.05%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	85,184	
	%	0.00%	0.00%	0.00%	0.00%							0.16%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	(55,281)	
	%	0.00%	0.00%	0.00%	0.00%							-0.10%	
2004	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	59,696	
	%	0.00%	0.00%	0.00%	0.00%							0.09%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	59,793	
	%	0.00%	0.00%	0.00%	0.00%							0.09%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	(97)	
	%	0.00%	0.00%	0.00%	0.00%							0.00%	
2005	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	166,213	
	%	0.00%	0.00%	0.00%	0.00%							0.20%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	160,618	
	%	0.00%	0.00%	0.00%	0.00%							0.19%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	5,595	
	%	0.00%	0.00%	0.00%	0.00%							0.01%	
2006	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	289,114	
	%	0.00%	0.00%	0.00%	0.00%							0.27%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	70,698	
	%	0.00%	0.00%	0.00%	0.00%							0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	218,416	
	%	0.00%	0.00%	0.00%	0.00%							0.20%	
2007	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	574,915	
	%	0.00%	0.00%	0.00%	0.00%							0.41%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	97,067	
	%	0.00%	0.00%	0.00%	0.00%							0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	477,848	
	%	0.00%	0.00%	0.00%	0.00%							0.34%	
2008	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	337,319	
	%	0.00%	0.00%	0.00%	0.00%							0.19%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	192,217	
	%	0.00%	0.00%	0.00%	0.00%							0.11%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	145,102	
	%	0.00%	0.00%	0.00%	0.00%							0.08%	
2009	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	568,219	
	%	0.00%	0.00%	0.00%	0.00%							0.29%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	82,818	
	%	0.00%	0.00%	0.00%	0.00%							0.04%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	485,401	
	%	0.00%	0.00%	0.00%	0.00%							0.25%	
2010	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	1,265,983	
	%	0.00%	0.00%	0.00%	0.00%							0.60%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	143,524	
	%	0.00%	0.00%	0.00%	0.00%							0.07%	
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0						\$	1,122,460	
	%	0.00%	0.00%	0.00%	0.00%							0.53%	
2011	Defaulted \$\$\$	\$0	\$0	\$0	\$0						\$	1,023,752	
	%	0.00%	0.00%	0.00%	0.00%							0.46%	
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0						\$	231,612	

