

To: Bond Review Participants
From: Bruce Wagner, CEO *B.W. Wagner*
Date: November 14, 2019
Re: September 30, 2019 Quarterly Financial and Operating Data



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

- September 30, 2019 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- September 30, 2019 Asset Coverage Ratio
- September 30, 2019 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- September 30, 2019 Loan Characteristics Report September 30, 2019 Delinquency Analysis
- September 30, 2019 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- September 30, 2019 Cumulative Default Schedule – Static Pool (by year of origination)
- September 30, 2019 Loan Origination Graphs and Charts

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

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
September 30, 2019

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 21,282,979.21	\$ 20,390,882.09	\$ 892,097.12
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,942,387.14	\$ 1,942,387.14	\$ -
Notes Receivable	\$ 76,783,029.74	\$ 76,783,029.74	\$ -
Less: Reserve fo Losses on Notes	\$ (2,020,965.19)	\$ (2,020,965.19)	\$ -
Prepaid Expense	\$ 8,502.84	\$ 8,502.84	\$ -
Prepaid Bond Insurance	\$ 184,382.56	\$ 184,382.56	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 98,180,316.30	\$ 97,288,219.18	\$ 892,097.12
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 372.67	\$ -	\$ 372.67
Accrued Liabilities	\$ 124,392.62	\$ 22,682.80	\$ 101,709.82
Accrued Interest Bonds Payable	\$ 1,254,378.78	\$ 1,254,378.78	\$ -
Accred Arbitrage-Purpose	\$ 2,867,721.27	\$ 2,867,721.27	\$ -
Bonds Payable	\$ 87,980,000.00	\$ 87,980,000.00	\$ -
Premium on Bonds (net)	\$ 3,612,626.26	\$ 3,612,626.26	\$ -
Deferred Loss on Refunding (Net)	\$ (1,713,751.78)	\$ (1,713,751.78)	\$ -
Total Liabilities	\$ 94,125,739.82	\$ 94,023,657.33	\$ 102,082.49
Fund Balance			
Retained Fund Balance	\$ 4,054,576.48	\$ 3,264,561.85	\$ 790,014.63
Total Fund Balance	\$ 4,054,576.48	\$ 3,264,561.85	\$ 790,014.63
Total Liabilities and Fund Balance	\$ 98,180,316.30	\$ 97,288,219.18	\$ 892,097.12

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 9/30/2019	Budget Month 9/30/2019	Variance Month	YTD Actual 9/30/2019	YTD Budget 9/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 423,049.56	\$ 428,888.00	\$ (5,838.44)	\$ 1,245,398.92	\$ 1,265,686.00	\$ (20,287.08)	\$ 5,053,026.00
Investment Income	\$ 42,297.82	\$ 36,648.00	\$ 5,649.82	\$ 132,171.89	\$ 120,187.00	\$ 11,984.89	\$ 429,551.00
Other Income	\$ 2,091.70	\$ 2,696.00	\$ (604.30)	\$ 7,129.48	\$ 8,087.00	\$ (957.52)	\$ 32,650.00
Total Revenue	\$ 467,439.08	\$ 468,232.00	\$ (792.92)	\$ 1,384,700.29	\$ 1,393,960.00	\$ (9,259.71)	\$ 5,515,227.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 24,825.56	\$ 36,484.29	\$ 11,658.73	\$ 112,566.16	\$ 105,212.02	\$ (7,354.14)	\$ 452,513.06
Marketing	\$ 8,284.38	\$ 2,925.40	\$ (5,358.98)	\$ 9,296.83	\$ 8,877.67	\$ (419.16)	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 129.99	\$ 192.68	\$ 62.69	\$ 440.31	\$ 578.04	\$ 137.73	\$ 2,312.15
Loan Servicing	\$ 22,682.80	\$ 30,226.00	\$ 7,543.20	\$ 59,884.95	\$ 82,180.00	\$ 22,295.05	\$ 346,489.00
Depreciation	\$ 1,954.21	\$ 1,734.04	\$ (220.17)	\$ 5,933.28	\$ 5,543.90	\$ (389.38)	\$ 21,559.05
Travel & Meals	\$ 86.34	\$ 208.23	\$ 121.89	\$ 472.60	\$ 624.69	\$ 152.09	\$ 2,498.73
Professional Fees	\$ 27,606.87	\$ 8,323.80	\$ (19,283.07)	\$ 39,847.86	\$ 24,971.26	\$ (14,876.60)	\$ 99,884.99
Bond Administration Expense	\$ 10,698.86	\$ 10,646.00	\$ (52.86)	\$ 35,116.19	\$ 31,411.00	\$ (3,705.19)	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 111,249.99	\$ 111,250.00	\$ 0.01	\$ 445,000.00
Bond Financing Expense	\$ 297,263.58	\$ 298,521.00	\$ 1,257.42	\$ 891,790.74	\$ 904,436.00	\$ 12,645.26	\$ 3,847,058.00
Other Operating Expenses	\$ 5,311.65	\$ 5,915.17	\$ 603.52	\$ 7,262.45	\$ 17,752.59	\$ 10,490.14	\$ 72,803.68
Total Operating Expenses	\$ 435,927.57	\$ 432,259.61	\$ (3,667.96)	\$ 1,273,861.36	\$ 1,292,837.17	\$ 18,975.81	\$ 5,460,241.84
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 833.33	\$ 833.33	\$ 9,701.02	\$ 2,499.99	\$ (7,201.03)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 24,000.00
Total Non-Operating Expenses	\$ 2,000.00	\$ 2,833.33	\$ 833.33	\$ 15,701.02	\$ 8,499.99	\$ (7,201.03)	\$ 34,000.00
Total Expenses	\$ 437,927.57	\$ 435,092.94	\$ (2,834.63)	\$ 1,289,562.38	\$ 1,301,337.16	\$ 11,774.78	\$ 5,494,241.84
Change in Net Position	\$ 29,511.51	\$ 33,139.06	\$ (3,627.55)	\$ 95,137.91	\$ 92,622.84	\$ 2,515.07	\$ 20,985.16

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 9/30/2019	Budget Month 9/30/2019	Variance Month	YTD Actual 9/30/2019	YTD Budget 9/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 423,049.56	\$ 428,888.00	\$ (5,838.44)	\$ 1,245,398.92	\$ 1,265,686.00	\$ (20,287.08)	\$ 5,053,026.00
Investment Income	\$ 40,968.33	\$ 36,091.00	\$ 4,877.33	\$ 127,389.09	\$ 118,481.00	\$ 8,908.09	\$ 422,787.00
Other Income	\$ 2,091.70	\$ -	\$ 2,091.70	\$ 7,129.48	\$ -	\$ 7,129.48	\$ -
Total Revenue	\$ 466,109.59	\$ 464,979.00	\$ 1,130.59	\$ 1,379,917.49	\$ 1,384,167.00	\$ (4,249.51)	\$ 5,475,813.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 22,682.80	\$ 30,226.00	\$ 7,543.20	\$ 59,884.95	\$ 82,180.00	\$ 22,295.05	\$ 346,489.00
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ 24,000.00	\$ 2,000.04	\$ (21,999.96)	\$ 24,000.00	\$ 6,000.00	\$ (18,000.00)	\$ 24,000.00
Bond Administration Expense	\$ 10,698.86	\$ 10,646.00	\$ (52.86)	\$ 35,116.19	\$ 31,411.00	\$ (3,705.19)	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 111,249.99	\$ 111,250.00	\$ 0.01	\$ 445,000.00
Bond Financing Expense	\$ 297,263.58	\$ 298,521.00	\$ 1,257.42	\$ 891,790.74	\$ 904,436.00	\$ 12,645.26	\$ 3,847,058.00
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 391,728.57	\$ 378,476.04	\$ (13,252.53)	\$ 1,122,041.87	\$ 1,135,277.00	\$ 13,235.13	\$ 4,795,261.00
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 58,692.00	\$ 63,280.00	\$ 4,588.00	\$ 173,797.00	\$ 193,949.00	\$ 20,152.00	\$ 784,110.00
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 24,000.00
Total Non-Operating Expenses	\$ 60,692.00	\$ 65,280.00	\$ 4,588.00	\$ 179,797.00	\$ 199,949.00	\$ 20,152.00	\$ 808,110.00
Total Expenses	\$ 452,420.57	\$ 443,756.04	\$ (8,664.53)	\$ 1,301,838.87	\$ 1,335,226.00	\$ 33,387.13	\$ 5,603,371.00
Change in Net Position	\$ 13,689.02	\$ 21,222.96	\$ (7,533.94)	\$ 78,078.62	\$ 48,941.00	\$ 29,137.62	\$ (127,558.00)

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 9/30/2019	Budget Month 9/30/2019	Variance Month	YTD Actual 9/30/2019	YTD Budget 9/30/2019	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 1,329.49	\$ 557.00	\$ 772.49	\$ 4,782.80	\$ 1,706.00	\$ 3,076.80	\$ 6,764.00
Other Income	\$ -	\$ 2,696.00	\$ (2,696.00)	\$ -	\$ 8,087.00	\$ (8,087.00)	\$ 32,650.00
Total Revenue	\$ 1,329.49	\$ 3,253.00	\$ (1,923.51)	\$ 4,782.80	\$ 9,793.00	\$ (5,010.20)	\$ 39,414.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 24,825.56	\$ 36,484.29	\$ 11,658.73	\$ 112,566.16	\$ 105,212.02	\$ (7,354.14)	\$ 452,513.06
Marketing	\$ 8,284.38	\$ 2,925.40	\$ (5,358.98)	\$ 9,296.83	\$ 8,877.67	\$ (419.16)	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 129.99	\$ 192.68	\$ 62.69	\$ 440.31	\$ 578.04	\$ 137.73	\$ 2,312.15
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,954.21	\$ 1,734.04	\$ (220.17)	\$ 5,933.28	\$ 5,543.90	\$ (389.38)	\$ 21,559.05
Travel & Meals	\$ 86.34	\$ 208.23	\$ 121.89	\$ 472.60	\$ 624.69	\$ 152.09	\$ 2,498.73
Professional Fees	\$ 3,606.87	\$ 6,323.76	\$ 2,716.89	\$ 15,847.86	\$ 18,971.26	\$ 3,123.40	\$ 75,884.99
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 5,311.65	\$ 5,915.17	\$ 603.52	\$ 7,262.45	\$ 17,752.59	\$ 10,490.14	\$ 72,803.68
Total Operating Expenses	\$ 44,199.00	\$ 53,783.57	\$ 9,584.57	\$ 151,819.49	\$ 157,560.17	\$ 5,740.68	\$ 664,980.84
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ 833.33	\$ 833.33	\$ 9,701.02	\$ 2,499.99	\$ (7,201.03)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (58,692.00)	\$ (63,280.00)	\$ (4,588.00)	\$ (173,797.00)	\$ (193,949.00)	\$ (20,152.00)	\$ (784,110.00)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (58,692.00)	\$ (62,446.67)	\$ (3,754.67)	\$ (164,095.98)	\$ (191,449.01)	\$ (27,353.03)	\$ (774,110.00)
Total Expenses	\$ (14,493.00)	\$ (8,663.10)	\$ 5,829.90	\$ (12,276.49)	\$ (33,888.84)	\$ (21,612.35)	\$ (109,129.16)
Change in Net Position	\$ 15,822.49	\$ 11,916.10	\$ 3,906.39	\$ 17,059.29	\$ 43,681.84	\$ (26,622.55)	\$ 148,543.16

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 9/30/2019

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	6,470,482.23
RETIREMENT ACCOUNT	6,588.31
PRINCIPAL ACCOUNT	3,757,204.81
INTEREST ACCOUNT	1,438,379.38
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,005,450.00
REVENUE ACCOUNT	5,203,894.45
GUARANTEE FEE ACCOUNT	2,508,882.91
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(2,867,721.27)
STUDENT LOAN RECEIVABLE	76,783,029.74
PREPAID EXPENSE	8,502.84
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,942,387.14
GUARANTEE FEES RECEIVABLE	-
	<hr/>
TOTAL ASSETS	96,257,080.54
BONDS ISSUED AND OUTSTANDING	87,980,000.00
ACCOUNTS PAYABLE	22,682.80
ACCRUED INTEREST PAYABLE	1,254,378.78
	<hr/>
TOTAL LIABILITIES	89,257,061.58
	<hr/>
BASE CASE SCHEDULE OF NET ASSETS	7,000,018.96
	<hr/> <hr/>
PARITY RATIO	1.078

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	87,980,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	-
Ending Principal Balance (\$)	87,980,000
Actual Days in Period	92
Weighted Average Rate	4.169%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	276,875,000
Principal Paid (\$)	(188,895,000)
Bonds Refunded	-
Ending Principal Balance (\$)	87,980,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	73,134,059	6.74%
Loans Added	6,579,457	
Loans Repaid	(2,983,237)	
Capitalized Interest	107,551	
Defaulted Loans	(52,087)	
Adjustments	(2,713)	
Ending Balance	76,783,030	6.65%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	105,477,331
Loans Repaid	(178,220,138)
Capitalized Interest	19,971,442
Defaulted Loans	(8,325,159)
Adjustments	(915,958)
Ending Balance	76,783,030

Loans by Program Type

	\$	%
Traditional Loans	75,653,814	98.53%
Consolidations	1,129,216	1.47%

Loans by School Type

	\$	%
4-Year	69,404,098	90.39%
2-Year	4,997,946	6.51%
Technical/Proprietary	322,465	0.42%
Graduate	547,760	0.71%
Other	1,510,760	1.97%
	76,783,030	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,508,883

Loans by Status

	\$	%
In School	11,292,383	14.71%
Grace	2,833,704	3.69%
Deferment	3,487,506	4.54%
Forbearance	167,490	0.22%
Interest Repayment	10,697,560	13.93%
Principal & Interest Repayment	48,169,766	62.73%
Bankruptcy	97,241	0.13%
In Claim Status	37,379	0.05%
All Loans	76,783,030	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 \$	287,025	302,345	155,880	65,651	62,548	-	873,449
% of Loans in Repayment	0.49%	0.51%	0.26%	0.11%	0.11%	0.00%	1.48%
% of Total Loans	0.37%	0.39%	0.20%	0.09%	0.08%	0.00%	1.14%

Credit Support

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

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

Loan Delinquency Percentage

Preceding 9 months average delinquent loans, including forbearance, divided by preceding 9 months average loans in repayment per the indenture 2.07%

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

3.53%

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	1%
650-659	2	13,271	0%
660-669	10	190,106	2%
670-679	11	128,460	1%
680-689	19	308,967	3%
690-699	12	229,984	3%
700-709	30	490,116	5%
710-719	24	333,225	4%
720-729	38	558,944	6%
730-739	40	638,482	7%
740-749	45	818,381	9%
750-759	51	723,945	8%
760-769	64	861,088	9%
770-779	58	818,236	9%
780-789	70	1,008,397	11%
790-799	64	1,126,290	12%
800-809	52	782,014	8%
810-819	14	212,701	2%
820-829	3	33,600	0%
>830	-	-	0%
Total	611	9,336,207	100%
		Average	756

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	221	3,190,082	34%
30-39%	179	2,802,643	30%
40-44%	111	1,662,749	18%
45-50%	100	1,680,733	17%
>50%	-	-	0%
TOTAL	611	9,336,207	100%
		Average	33%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2009
Beginning Principal Balance (\$)	-
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	-
Ending Principal Balance (\$)	-
Actual Days in Period	92
Weighted Average Rate	NA

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance		7.97%
Loans Added		
Loans Repaid		
Capitalized Interest		
Defaulted Loans		
Adjustments		
Transferred between bonds		
Ending Balance		NA

Cumulative:

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

Loans by Program Type

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

Loans by School Type

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

0.20

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$	-
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Loans by Status

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

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	-	-	-	-	-	-	-
% of Loans in Repayment	NA	NA	NA	NA	NA	NA	NA
% of Total Loans	NA	NA	NA	NA	NA	NA	NA

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2010
Beginning Principal Balance (\$)	8,510,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,510,000
Actual Days in Period	92
Weighted Average Rate	4.089%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,245,413	7.47%
Loans Added	-	
Loans Repaid	(231,742)	
Capitalized Interest	3,855	
Defaulted Loans	-	
Adjustments	(819)	
Transferred between bonds		
Ending Balance	5,016,706	7.48%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(12,765,224)
Capitalized Interest	152,448
Defaulted Loans	(310,702)
Adjustments	(43,311)
Ending Balance	5,016,706

Loans by Program Type

	\$	%
Traditional Loans	5,016,706	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,421,449	88.13%
2-Year	520,027	10.37%
Technical/Proprietary	18,345	0.37%
Graduate	31,192	0.62%
Other	25,693	0.51%
	5,016,706	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 236,220

Loans by Status

	\$	%
In School	152,539	3.04%
Grace	89,945	1.79%
Deferment	378,680	7.55%
Forbearance	23,393	0.47%
Interest Repayment	317,909	6.34%
Principal & Interest Repayment	4,044,623	80.62%
Bankruptcy	9,618	0.19%
In Claim Status	-	
All Loans	5,016,706	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 \$	23,558	58,543	10,662	11,015	-	-	103,777
% of Loans in Repayment	0.54%	1.33%	0.24%	0.25%	0.00%	0.00%	2.37%
% of Total Loans	0.47%	1.17%	0.21%	0.22%	0.00%	0.00%	2.07%

Credit Support

	\$	%
Reserve Funds - (1)	154,600	1.82%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	8,340,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,340,000
Actual Days in Period	92
Weighted Average Rate	4.611%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,468,213	7.18%
Loans Added	-	
Loans Repaid	(232,663)	
Capitalized Interest	2,062	
Defaulted Loans	(9,159)	
Adjustments	63	
Transferred between bonds		
Ending Balance	5,228,515	7.17%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(8,233,876)
Capitalized Interest	93,459
Defaulted Loans	(125,468)
Adjustments	(31,385)
Ending Balance	5,228,515

Loans by Program Type

	\$	%
Traditional Loans	5,228,515	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	4,813,620	92.06%	
2-Year	342,250	6.55%	
Technical/Proprietary	31,181	0.60%	
Graduate	41,464	0.79%	
Other	-	0.00%	
	5,228,515	100.00%	0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 257,242

Loans by Status

	\$	%
In School	64,016	1.22%
Grace	80,006	1.53%
Deferment	371,933	7.11%
Forbearance	4,297	0.08%
Interest Repayment	349,522	6.68%
Principal & Interest Repayment	4,358,742	83.36%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	5,228,515	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 \$	8,322	31,164	-	-	-	-	39,487
% of Loans in Repayment	0.18%	0.66%	0.00%	0.00%	0.00%	0.00%	0.84%
% of Total Loans	0.16%	0.60%	0.00%	0.00%	0.00%	0.00%	0.76%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	1.52%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	8,775,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,775,000
Actual Days in Period	92
Weighted Average Rate	4.135%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	7,024,910	6.75%
Loans Added	-	
Loans Repaid	(282,053)	
Capitalized Interest	13,072	
Defaulted Loans	(42,267)	
Adjustments	(389)	
Transferred between bonds		
Ending Balance	6,713,274	6.74%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(4,327,978)
Capitalized Interest	566,743
Defaulted Loans	(117,500)
Adjustments	(22,233)
Ending Balance	6,713,274

Loans by Program Type

	\$	%
Traditional Loans	6,713,274	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	6,286,024	93.64%	
2-Year	372,228	5.54%	
Technical/Proprietary	33,046	0.49%	
Graduate	21,976	0.33%	
Other	-	0.00%	
	6,713,274	100.00%	0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 182,904

Loans by Status

	\$	%
In School	420,529	6.26%
Grace	321,716	4.79%
Deferment	457,107	6.81%
Forbearance	23,425	0.35%
Interest Repayment	692,697	10.32%
Principal & Interest Repayment	4,797,800	71.47%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	6,713,274	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 \$	38,355	47,322	24,910	-	1,295		111,881
% of Loans in Repayment	0.70%	0.86%	0.45%	0.00%	0.02%	0.00%	2.03%
% of Total Loans	0.57%	0.70%	0.37%	0.00%	0.02%	0.00%	1.67%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.14%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	9,955,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	9,955,000
Actual Days in Period	92
Weighted Average Rate	4.478%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,282,656	6.19%
Loans Added	-	
Loans Repaid	(142,815)	
Capitalized Interest	9,076	
Defaulted Loans	-	
Adjustments	9	
Transferred between bonds		
Ending Balance	9,148,925	6.19%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,091,005
Loans Repaid	(1,016,804)
Capitalized Interest	78,052
Defaulted Loans	-
Adjustments	(3,328)
Transferred between bonds	
Ending Balance	9,148,925

Loans by Program Type

	\$	%
Traditional Loans	9,148,925	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	8,706,035	95.16%
2-Year	339,548	3.71%
Technical/Proprietary	21,866	0.24%
Graduate	34,132	0.37%
Other	47,344	0.52%
	9,148,925	100.00%

(0.00%)

Guarantee Fund

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

Loans by Status

	\$	%
In School	2,672,135	29.21%
Grace	812,209	8.88%
Deferment	232,813	2.54%
Forbearance	36,928	0.40%
Interest Repayment	2,493,441	27.25%
Principal & Interest Repayment	2,901,398	31.71%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	9,148,925	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	9,571	14,920	11,200	-	-		35,692
% of Loans in Repayment	0.18%	0.27%	0.21%	0.00%	0.00%	0.00%	0.66%
% of Total Loans	0.10%	0.16%	0.12%	0.00%	0.00%	0.00%	0.39%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.00%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 9/30/2019

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	10,000,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	10,000,000
Actual Days in Period	92
Weighted Average Rate	4.383%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,391,597	6.72%
Loans Added	145,753	
Loans Repaid	(138,673)	
Capitalized Interest	2,379	
Defaulted Loans	-	
Adjustments	(210)	
Transferred between bonds		
Ending Balance	9,400,847	6.73%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,152,478
Loans Repaid	(757,921)
Capitalized Interest	9,124
Defaulted Loans	-
Adjustments	(2,833)
Transferred between bonds	
Ending Balance	9,400,847

Loans by Program Type

	\$	%
Traditional Loans	9,400,847	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	8,961,042	95.32%
2-Year	365,126	3.88%
Technical/Proprietary	15,943	0.17%
Graduate	52,476	0.56%
Other	6,260	0.07%
	9,400,847	100.00%

Guarantee Fund

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

Loans by Status

	\$	%
In School	4,142,690	44.07%
Grace	691,979	7.36%
Deferment	40,694	0.43%
Forbearance	10,080	0.11%
Interest Repayment	3,256,772	34.64%
Principal & Interest Repayment	1,258,634	13.39%
Bankruptcy	-	0.00%
In Claim Status	-	
All Loans	9,400,847	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 \$	11,881	-	13,726	-	-		25,607
% of Loans in Repayment	0.26%	0.00%	0.30%	0.00%	0.00%	0.00%	0.57%
% of Total Loans	0.13%	0.00%	0.15%	0.00%	0.00%	0.00%	0.27%

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 9/30/2019

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	92
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	36,721,269	6.72%
Loans Added	6,433,704	
Loans Repaid	(1,955,290)	
Capitalized Interest	77,107	
Defaulted Loans	(662)	
Adjustments	(1,367)	
Transferred between bonds	-	
Ending Balance	41,274,762	6.56%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	6,433,704
Loans Repaid	(2,575,935)
Capitalized Interest	126,649
Defaulted Loans	(662)
Adjustments	(3,104)
Transferred between bonds	37,294,110
Ending Balance	41,274,762

Loans by Program Type

	\$	%
Traditional Loans	40,145,546	97.26%
Consolidations	1,129,216	2.74%

Loans by School Type

	\$	%
4-Year	36,215,927	87.74%
2-Year	3,058,767	7.41%
Technical/Proprietary	202,085	0.49%
Graduate	366,520	0.89%
Other	1,431,464	3.47%
	41,274,762	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 1,832,516

Loans by Status

	\$	%
In School	3,840,474	9.30%
Grace	837,849	2.03%
Deferment	2,006,280	4.86%
Forbearance	69,368	0.17%
Interest Repayment	3,587,220	8.69%
Principal & Interest Repayment	30,808,569	74.64%
Bankruptcy	87,622	0.21%
In Claim Status	37,379	
All Loans	41,274,762	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 \$	195,337	150,396	95,382	54,636	61,254	-	557,005
% of Loans in Repayment	0.57%	0.44%	0.28%	0.16%	0.18%	0.00%	1.62%
% of Total Loans	0.47%	0.36%	0.23%	0.13%	0.15%	0.00%	1.35%

Credit Support

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

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

Issuer: Maine Educational Loan Authority																
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2009A-1																
Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	9,625	12,833	3.500%	3.500%	June 1 and December 1	12/1/2019	
MELA 10A-1 CUSIP: 560-40P-CB2	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,438	-	10,313	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	-	11,000	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	-	12,450	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	-	13,813	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	-	15,225	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	-	14,574	19,432	4.450%	4.450%	June 1 and December 1	12/1/2025	

TOTAL																
Issuer: Maine Educational Loan Authority																
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A																
Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	-	8,510,000	Exempt	29,000	-	86,999	115,998	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1 Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	7,802	10,403	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	-	9,245	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	-	9,245	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	-	9,138	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	-	10,391	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	-	10,984	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	-	12,814	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	-	13,256	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	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2027

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	-	8,340,000	Exempt	32,043	-	96,131	128,175	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A-1 Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	9,188	12,250	5.000%	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	735,000	-	-	735,000	Exempt NON-AMT	2,450	-	7,350	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	-	7,500	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	-	9,375	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	-	9,500	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	-	6,563	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	-	6,563	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	-	6,703	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	-	5,063	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	-	5,500	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	-	5,600	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	-	5,800	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	-	6,000	8,000	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	-	8,775,000	Exempt	30,234	-	90,703	120,938	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-1
Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	5,250	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	-	8,875	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	-	8,938	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	-	9,063	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	-	9,125	12,146	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	745,000	-	-	745,000	Exempt NON-AMT	3,083	-	9,313	12,396	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	745,000	-	-	745,000	Exempt NON-AMT	3,083	-	9,313	12,396	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	-	6,891	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	-	6,891	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	-	6,000	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	-	5,500	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	-	5,750	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	-	5,672	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	-	7,219	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	-	7,650	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: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	-	9,955,000	Exempt	36,976	-	111,447	148,423	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	(13,000)	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	-	(18,333)	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	-	(23,667)	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	-	(24,000)	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	-	(24,000)	12,000	5.000%	-	June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	770,000	-	-	770,000	Exempt NON-AMT	38,500	-	(25,667)	12,833	5.000%	-	June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	770,000	-	-	770,000	Exempt NON-AMT	38,500	-	(25,667)	12,833	5.000%	-	June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	26,600	-	(17,733)	8,867	3.500%	-	June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	25,919	-	(17,279)	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	-	(15,000)	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	-	(14,667)	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	-	(15,333)	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	-	(14,667)	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	-	(18,667)	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	-	(10,667)	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	-	(13,867)	6,933	4.000%	-	June 1 and December 1	12/1/2036

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	-	-	10,000,000	Exempt	438,319	-	(292,213)	146,106	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: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	6,225	-	17,750	23,975	5.000%	-	June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	-	-	1,605,000	Exempt NON-AMT	7,036	-	20,063	27,098	5.000%	-	June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000	-	-	2,270,000	Exempt NON-AMT	9,951	-	28,375	38,326	5.000%	-	June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	-	-	2,545,000	Exempt NON-AMT	11,156	-	31,813	42,969	5.000%	-	June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000	-	-	2,920,000	Exempt NON-AMT	12,800	-	36,500	49,300	5.000%	-	June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000	-	-	3,020,000	Exempt NON-AMT	13,238	-	37,750	50,988	5.000%	-	June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000	-	-	2,930,000	Exempt NON-AMT	12,844	-	36,625	49,469	5.000%	-	June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000	-	-	2,935,000	Exempt NON-AMT	12,866	-	36,688	49,553	5.000%	-	June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000	-	-	2,905,000	Exempt NON-AMT	12,734	-	36,313	49,047	5.000%	-	June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000	-	-	2,330,000	Exempt NON-AMT	6,128	-	17,475	23,603	3.000%	-	June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000	-	-	2,210,000	Exempt NON-AMT	5,813	-	16,575	22,388	3.000%	-	June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000	-	-	2,065,000	Exempt NON-AMT	5,431	-	15,488	20,919	3.000%	-	June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000	-	-	2,005,000	Exempt NON-AMT	5,493	-	15,664	21,157	3.125%	-	June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000	-	-	2,035,000	Exempt NON-AMT	5,798	-	16,534	22,333	3.250%	-	June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000	-	-	1,830,000	Exempt NON-AMT	5,214	-	14,869	20,083	3.250%	-	June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000	-	-	7,375,000	Exempt NON-AMT	22,630	-	64,531	87,161	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: July 1, 2019 to June 30, 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 7/1/19-6/30/20</u>	<u>INTEREST ACCRUED 7/1/19-6/30/19</u>	<u>Accrued Interest Balance 6/30/2020</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	155,357	-	443,011	598,368	Various	Various	June 1 and December 1	Various

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 9/30/2019

Portfolio Summary

Total Current Balance	\$76,783,030
Total Loans	8,088
Wtd Avg Borrower Rate	6.65
Wtd Avg Remaining Term	137.98
Wtd Avg Interim Months	7.46
Total Accounts	4,333
Avg Balance per Borrower	\$17,721
Avg Balance per Loan	\$9,493

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$72,398,646	94.29%	7,776	96.14%	6.72	137.50	7.90
MELA Private Consolidation Loan	\$1,129,216	1.47%	37	0.46%	7.13	176.80	0.19
The Maine Medical Loan	\$3,255,168	4.24%	275	3.40%	4.89	135.27	0.20
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$11,292,383	14.71%	1,027	12.70%	7.12	176.45	25.11
School Interest Paid	\$8,471,819	11.03%	791	9.78%	5.95	174.89	26.84
Grace Interest Accrued	\$2,833,704	3.69%	227	2.81%	7.33	173.90	0.12
Grace Interest Paid	\$2,251,348	2.93%	179	2.21%	6.32	172.75	0.45
Post Grad Deferred-Interest Accrued	\$2,360,447	3.07%	237	2.93%	6.89	141.21	15.95
Post Grad Deferred-Interest Paid	\$1,262,282	1.64%	135	1.67%	7.14	142.46	15.75
Forebearance	\$87,666	0.11%	18	0.22%	7.27	134.39	2.93
Repayment	\$48,223,380	62.80%	5,474	67.68%	6.62	118.49	0.05
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$611,821	0.80%	624	7.72%	6.86	15.58	0.87
25 to 36	\$1,052,764	1.37%	429	5.30%	6.87	29.42	1.18
37 to 48	\$1,320,346	1.72%	415	5.13%	6.86	41.96	1.44
49 to 60	\$2,351,673	3.06%	479	5.92%	6.71	53.74	0.91
61 to 72	\$3,078,577	4.01%	502	6.21%	6.64	66.00	1.51
73 to 84	\$3,413,070	4.45%	441	5.45%	6.61	77.92	1.05
85 to 96	\$4,134,401	5.38%	466	5.76%	6.58	89.75	0.70
97 to 108	\$5,375,779	7.00%	508	6.28%	6.26	102.10	0.93
109 to 120	\$7,707,001	10.04%	780	9.64%	6.29	115.88	2.13
121 to 132	\$2,871,824	3.74%	233	2.88%	6.91	125.08	1.42
133 to 144	\$3,964,515	5.16%	303	3.75%	6.98	136.57	2.94
145 to 156	\$3,524,789	4.59%	265	3.28%	6.96	148.59	1.26
157 to 168	\$4,950,977	6.45%	346	4.28%	6.87	160.28	1.72
169 to 180	\$29,636,398	38.60%	2,226	27.52%	6.68	178.35	16.97
181 to 192	\$526,043	0.69%	18	0.22%	6.56	186.09	0.41
193 to 220	\$1,366,446	1.78%	32	0.40%	6.41	205.44	0.00
221 to 260	\$896,606	1.17%	21	0.26%	6.61	232.00	2.45
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$7,257,290	9.45%	712	8.80%	4.65	122.60	3.23
5.25% to 6.00%	\$6,466,861	8.42%	677	8.37%	5.66	151.98	16.92
6.01% to 7.75%	\$62,914,655	81.94%	6,696	82.79%	6.98	138.13	6.99
8.51% to 8.75%	\$144,224	0.19%	3	0.04%	8.75	220.09	0.00
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,997,946	6.51%	710	8.78%	6.86	118.36	4.11
4-Year	\$69,404,098	90.39%	7,213	89.18%	6.63	138.77	7.86
Graduate	\$547,760	0.71%	58	0.72%	6.66	137.85	6.50
Vocational/Proprietary	\$322,465	0.42%	42	0.52%	6.85	116.97	5.32
Other/Unknown	\$1,510,760	1.97%	65	0.80%	7.02	171.01	0.98
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,214)	0.00%	24	0.30%	2.29	44.10	0.00
\$0 to \$499	\$44,888	0.06%	192	2.37%	6.86	11.86	2.12
\$500 to \$999	\$148,944	0.19%	193	2.39%	6.85	17.03	1.14
\$1,000 to \$1,999	\$813,219	1.06%	532	6.58%	6.82	33.39	3.39
\$2,000 to \$2,999	\$1,388,374	1.81%	556	6.87%	6.76	54.08	5.49
\$3,000 to \$3,999	\$2,037,334	2.65%	587	7.26%	6.77	73.97	5.85
\$4,000 to \$5,999	\$5,465,665	7.12%	1,095	13.54%	6.67	106.99	8.10
\$6,000 to \$7,999	\$6,890,548	8.97%	993	12.28%	6.61	120.50	8.56
\$8,000 to \$9,999	\$8,147,953	10.61%	908	11.23%	6.57	128.36	7.61
\$10,000 to \$14,999	\$18,216,651	23.72%	1,498	18.52%	6.60	139.05	8.08
\$15,000 to \$19,999	\$13,642,919	17.77%	790	9.77%	6.63	149.67	8.07
\$20,000 to \$24,999	\$7,715,562	10.05%	348	4.30%	6.70	155.85	6.05
\$25,000 to \$29,999	\$5,783,098	7.53%	212	2.62%	6.76	163.72	6.81
\$30,000 to \$34,999	\$2,374,488	3.09%	74	0.91%	6.81	166.24	8.79
\$35,000 to \$39,999	\$1,239,326	1.61%	33	0.41%	6.65	165.10	9.95
\$40,000 to \$49,999	\$1,326,307	1.73%	30	0.37%	6.91	181.08	4.35
\$50,000 to \$59,999	\$604,952	0.79%	11	0.14%	6.28	190.48	2.21
\$60,000 to \$69,999	\$369,814	0.48%	6	0.07%	6.29	198.97	2.31
\$70,000 to \$79,999	\$212,281	0.28%	3	0.04%	7.49	213.28	0.00
\$90,000 to \$99,999	\$93,839	0.12%	1	0.01%	6.99	221.00	0.00
\$100,000 to \$149,999	\$268,081	0.35%	2	0.02%	6.86	220.04	0.00
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,213)	0.00%	22	0.27%	2.29	44.05	0.00
\$0 to \$499	\$18,584	0.02%	93	1.15%	6.94	11.25	3.00
\$500 to \$999	\$53,007	0.07%	80	0.99%	6.84	17.97	1.40
\$1,000 to \$1,999	\$272,490	0.35%	205	2.53%	6.78	33.80	2.51
\$2,000 to \$2,999	\$544,012	0.71%	256	3.17%	6.75	53.31	5.90
\$3,000 to \$3,999	\$773,656	1.01%	274	3.39%	6.74	70.62	5.96
\$4,000 to \$5,999	\$2,243,910	2.92%	554	6.85%	6.63	96.03	8.61
\$6,000 to \$7,999	\$2,775,806	3.62%	529	6.54%	6.56	108.25	9.91
\$8,000 to \$9,999	\$3,071,114	4.00%	474	5.86%	6.59	124.57	10.90
\$10,000 to \$14,999	\$7,535,020	9.81%	991	12.25%	6.60	121.55	9.85
\$15,000 to \$19,999	\$7,958,598	10.37%	853	10.55%	6.63	130.42	9.59
\$20,000 to \$24,999	\$6,639,111	8.65%	680	8.41%	6.70	131.83	7.29
\$25,000 to \$29,999	\$6,312,560	8.22%	552	6.82%	6.61	140.25	8.63
\$30,000 to \$34,999	\$4,666,614	6.08%	412	5.09%	6.60	141.45	6.47
\$35,000 to \$39,999	\$4,885,959	6.36%	405	5.01%	6.67	144.13	9.41
\$40,000 to \$49,999	\$7,994,440	10.41%	604	7.47%	6.69	143.55	6.24
\$50,000 to \$59,999	\$5,893,393	7.68%	381	4.71%	6.61	151.88	3.84
\$60,000 to \$69,999	\$4,938,753	6.43%	279	3.45%	6.75	156.32	6.93
\$70,000 to \$79,999	\$3,126,981	4.07%	169	2.09%	6.65	159.06	4.33
\$80,000 to \$89,999	\$1,599,353	2.08%	75	0.93%	6.51	162.00	8.07
\$90,000 to \$99,999	\$1,598,546	2.08%	70	0.87%	6.73	170.60	3.82
\$100,000 to \$149,999	\$3,215,540	4.19%	114	1.41%	6.74	173.06	3.99
\$150,000 or more	\$666,797	0.87%	16	0.20%	7.07	184.57	2.94
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$15,560	0.02%	2	0.02%	6.99	67.34	0.00
ALASKA	\$28,835	0.04%	5	0.06%	7.05	100.37	4.69
ARIZONA	\$206,495	0.27%	20	0.25%	6.69	139.06	2.01
ARKANSAS	\$32,155	0.04%	3	0.04%	6.58	145.16	35.76
CALIFORNIA	\$1,005,361	1.31%	73	0.90%	6.27	131.31	1.59
COLORADO	\$242,111	0.32%	29	0.36%	6.47	101.51	0.43
CONNECTICUT	\$1,028,708	1.34%	104	1.29%	6.46	121.22	4.32
DELAWARE	\$49,483	0.06%	4	0.05%	6.82	131.56	27.24
DISTRICT OF COLUMBIA	\$168,583	0.22%	19	0.23%	6.82	115.19	0.00
FLORIDA	\$702,445	0.91%	65	0.80%	6.42	146.47	1.26
GEORGIA	\$372,492	0.49%	29	0.36%	6.93	144.32	0.65
HAWAII	\$62,879	0.08%	3	0.04%	6.95	127.01	0.00
IDAHO	\$23,302	0.03%	5	0.06%	6.87	60.66	24.04
ILLINOIS	\$130,335	0.17%	15	0.19%	6.89	88.31	7.34
INDIANA	\$27,808	0.04%	4	0.05%	6.95	94.40	0.00
IOWA	\$47,776	0.06%	6	0.07%	7.02	106.10	2.75
KANSAS	\$25,980	0.03%	3	0.04%	5.31	83.33	0.00
KENTUCKY	\$47,153	0.06%	9	0.11%	7.31	93.62	4.80
LOUISIANA	\$126,567	0.16%	11	0.14%	5.52	121.11	5.39
MAINE	\$59,592,871	77.61%	6,418	79.35%	6.68	141.48	8.74
MARYLAND	\$434,881	0.57%	32	0.40%	6.72	132.84	2.08
MASSACHUSETTS	\$4,016,633	5.23%	374	4.62%	6.63	128.93	1.31
MICHIGAN	\$172,829	0.23%	19	0.23%	5.65	122.60	0.00
MINNESOTA	\$121,922	0.16%	21	0.26%	6.60	96.73	2.62
MISSOURI	\$71,163	0.09%	6	0.07%	4.89	117.45	0.00
MONTANA	\$74,273	0.10%	9	0.11%	6.02	83.62	0.69
NEVADA	\$38,995	0.05%	5	0.06%	6.68	125.91	0.22
NEW HAMPSHIRE	\$2,754,566	3.59%	268	3.31%	6.71	133.03	6.25
NEW JERSEY	\$424,324	0.55%	39	0.48%	6.19	109.01	2.54
NEW MEXICO	\$130,796	0.17%	11	0.14%	6.70	96.68	0.00
NEW YORK	\$1,173,800	1.53%	115	1.42%	6.53	120.01	1.52
NORTH CAROLINA	\$304,271	0.40%	28	0.35%	6.72	140.32	8.35
OHIO	\$176,521	0.23%	20	0.25%	7.10	101.93	0.00
OKLAHOMA	\$43,840	0.06%	3	0.04%	6.99	161.72	4.93
OREGON	\$93,446	0.12%	11	0.14%	5.18	138.35	0.00
PENNSYLVANIA	\$482,314	0.63%	48	0.59%	6.54	131.39	2.52
RHODE ISLAND	\$326,991	0.43%	31	0.38%	6.42	141.72	4.33
SOUTH CAROLINA	\$210,805	0.27%	33	0.41%	6.70	97.44	0.00
TENNESSEE	\$97,224	0.13%	10	0.12%	7.10	90.40	0.00
TEXAS	\$450,404	0.59%	45	0.56%	6.79	122.79	9.32
UTAH	\$69,486	0.09%	4	0.05%	4.61	144.34	0.00
VERMONT	\$252,566	0.33%	35	0.43%	6.52	88.39	0.67

VIRGINIA	\$316,532	0.41%	41	0.51%	6.19	109.06	4.53
WASHINGTON	\$195,341	0.25%	19	0.23%	6.98	119.29	0.61
WEST VIRGINIA	\$82,677	0.11%	5	0.06%	6.77	165.94	0.00
WISCONSIN	\$103,302	0.13%	13	0.16%	5.86	96.47	0.00
WYOMING	\$37,533	0.05%	3	0.04%	6.99	93.90	0.00
UNITED STATES TERRITORY	\$15,615	0.02%	1	0.01%	5.99	180.00	35.93
ARMED FORCES PACIFIC	\$52,057	0.07%	1	0.01%	6.99	207.00	0.00
FOREIGN COUNTRY	\$121,023	0.16%	11	0.14%	6.18	96.22	2.64
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

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)	\$2,722,555	3.55%	249	3.08%	4.46	130.46	0.23
Bond Rate 6.99%	\$20,149,835	26.24%	2,297	28.40%	6.86	106.98	1.00
Bond Rate 6.99% No BB Available	\$2,850,613	3.71%	416	5.14%	6.99	115.80	1.16
Fixed Rate 0%	(\$35)	0.00%	1	0.01%	0.00	0.00	0.00
Fixed Rate 4.24% to 4.99%	\$3,974,979	5.18%	394	4.87%	4.69	109.47	0.00
Fixed Rate 5% to 5.99%	\$6,791,331	8.84%	698	8.63%	5.62	155.49	19.19
Fixed Rate 6% to 6.99%	\$18,044,760	23.50%	1,718	21.24%	6.50	168.51	14.62
Fixed Rate 7% to 7.99%	\$22,104,767	28.79%	2,312	28.59%	7.47	144.32	6.98
Fixed Rate 8% to 8.75%	\$144,224	0.19%	3	0.04%	8.75	220.09	0.00
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$26,192,234	34.11%	2,450	30.29%	6.65	170.21	21.86
0 to 12 months	\$9,564,546	12.46%	895	11.07%	6.49	157.33	0.00
13 to 24 months	\$5,052,191	6.58%	484	5.98%	6.33	135.13	0.00
25 to 36 months	\$3,942,948	5.14%	423	5.23%	6.65	131.34	0.00
37 to 48 months	\$3,290,514	4.29%	351	4.34%	6.92	128.08	0.00
49 to 60 months	\$2,562,277	3.34%	331	4.09%	6.86	104.14	0.00
61 to 72 months	\$3,062,435	3.99%	358	4.43%	7.13	112.45	0.00
73 to 84 months	\$3,289,649	4.28%	393	4.86%	6.83	106.51	0.00
85 to 96 months	\$4,037,744	5.26%	498	6.16%	6.84	107.21	0.00
More than 96 months	\$15,788,493	20.56%	1,905	23.55%	6.59	102.30	0.00
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,507,876	13.69%	1,302	16.10%	6.57	132.65	13.12
Below 600	\$1,171,119	1.53%	102	1.26%	6.99	129.24	2.96
600 to 620	\$580,356	0.76%	61	0.75%	6.89	149.58	5.89
621 to 640	\$903,869	1.18%	105	1.30%	6.85	117.52	3.82
641 to 660	\$5,658,088	7.37%	628	7.76%	6.66	144.81	12.84
661 to 680	\$18,624,788	24.26%	1,932	23.89%	6.74	140.14	7.49
681 to 700	\$14,503,420	18.89%	1,484	18.35%	6.75	137.42	4.94
701 to 720	\$8,324,310	10.84%	873	10.79%	6.79	138.81	5.91
721 to 740	\$8,115,517	10.57%	831	10.27%	6.59	138.78	6.04
741 to 760	\$4,511,745	5.88%	415	5.13%	6.26	139.51	3.78
761 to 780	\$2,609,899	3.40%	240	2.97%	6.26	136.49	5.83
781 to 800	\$911,061	1.19%	74	0.91%	5.81	128.75	3.09
801 to 820	\$360,982	0.47%	41	0.51%	6.26	135.89	20.15
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$4,470,491	5.82%	498	6.16%	5.76	119.37	0.67
Below 600	\$3,891	0.01%	2	0.02%	6.99	18.56	0.00
600 to 620	\$27,897	0.04%	2	0.02%	5.37	103.21	0.00
621 to 640	\$160,625	0.21%	18	0.22%	6.80	109.59	2.25
641 to 660	\$649,453	0.85%	62	0.77%	6.86	129.65	7.85
661 to 680	\$1,889,910	2.46%	182	2.25%	6.82	140.13	10.09
681 to 700	\$3,245,437	4.23%	371	4.59%	6.85	136.40	8.16
701 to 720	\$5,597,335	7.29%	593	7.33%	6.71	136.79	8.25
721 to 740	\$8,750,825	11.40%	871	10.77%	6.73	136.56	6.71
741 to 760	\$8,971,562	11.68%	939	11.61%	6.75	138.53	8.18
761 to 780	\$13,649,392	17.78%	1,413	17.47%	6.75	140.32	8.30
781 to 800	\$17,977,648	23.41%	1,882	23.27%	6.67	140.40	7.63
801 to 820	\$10,914,338	14.21%	1,209	14.95%	6.60	141.33	7.79
Over 820	\$474,225	0.62%	46	0.57%	6.41	133.33	10.16
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$673,719	0.88%	151	1.87%	6.66	62.97	0.29
Below 600	\$78,470	0.10%	5	0.06%	6.95	191.18	0.00
600 to 620	\$27,897	0.04%	2	0.02%	5.37	103.21	0.00
621 to 640	\$132,223	0.17%	14	0.17%	6.83	96.48	2.72
641 to 660	\$474,880	0.62%	49	0.61%	6.88	129.74	8.95
661 to 680	\$1,640,152	2.14%	159	1.97%	6.70	137.63	10.60
681 to 700	\$3,431,347	4.47%	397	4.91%	6.72	134.70	7.81
701 to 720	\$5,809,411	7.57%	591	7.31%	6.69	137.88	7.60
721 to 740	\$9,965,670	12.98%	997	12.33%	6.61	134.24	5.96
741 to 760	\$10,236,778	13.33%	1,044	12.91%	6.64	139.29	7.08
761 to 780	\$14,387,329	18.74%	1,491	18.43%	6.69	139.39	8.22
781 to 800	\$18,256,106	23.78%	1,900	23.49%	6.66	140.14	7.33
801 to 820	\$11,194,822	14.58%	1,242	15.36%	6.58	141.16	8.10
Over 820	\$474,225	0.62%	46	0.57%	6.41	133.33	10.16
Totals	\$76,783,030	100.00%	8,088	100.00%	6.65	137.98	7.46

2018 - 2019 School Year Loan Breakdown

By Loan Repayment Option

September 30, 2019

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	58	16.0%	895,779.00	16.2%
Interest Only	125	34.4%	1,804,275.00	32.6%
Deferment	180	49.6%	2,830,674.00	51.2%
Total	363		5,530,728.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	58	18.3%	792,894.00	20.8%
Interest Only	79	24.9%	1,169,535.00	30.7%
Deferment	180	56.8%	1,843,050.00	48.4%
Total	317		3,805,479.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	116	17.1%	1,688,673.00	18.1%
Interest Only	204	30.0%	2,973,810.00	31.9%
Deferment	360	52.9%	4,673,724.00	50.1%
Total	680		9,336,207.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	58	50.0%	792,894.00	47.0%
Repeat Borrowers	58	50.0%	895,779.00	53.0%
Total	116		1,688,673.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	79	38.7%	1,169,535.00	39.3%
Repeat Borrowers	125	61.3%	1,804,275.00	60.7%
Total	204		2,973,810.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	180	50.0%	1,843,050.00	39.4%
Repeat Borrowers	180	50.0%	2,830,674.00	60.6%
Total	360		4,673,724.00	

	10/31/18		11/30/18		12/31/18		01/31/19		02/28/19		03/31/19							
FIRSTMARK		% of Total		% of Total														
Loan Balance	\$	76,806,028			\$	75,000,679		\$	77,749,999		\$	76,163,447						
Repayment	\$	64,038,986	83.4%	\$	64,850,084	85.3%	\$	63,911,333	82.6%	\$	64,203,824	82.6%	\$	64,435,159	83.1%	\$	63,112,058	82.9%
Problem Loans:																		
In Claim Status	\$	75,832		\$	159,942		\$	249,033		\$	45,111		\$	14,401		\$	-	
Uninsured	\$	-		\$	-		\$	-		\$	-		\$	-		\$	-	
Bankruptcy	\$	41,966		\$	16,867		\$	33,103		\$	13,340		\$	13,340		\$	13,340	
Forbearance	\$	128,428		\$	61,526		\$	95,875		\$	93,458		\$	123,460		\$	128,935	
Delinquent Loans																		
31-60 days	\$	471,300		\$	508,016		\$	391,142		\$	1,117,016		\$	334,372		\$	276,257	
61-90 days	\$	266,408		\$	280,186		\$	342,887		\$	175,760		\$	461,591		\$	135,324	
> 90 days	\$	714,183		\$	429,934		\$	340,571		\$	291,678		\$	256,650		\$	499,103	
Subtotal Delinquent Loans	\$	1,451,890		\$	1,218,136		\$	1,074,601		\$	1,584,454		\$	1,052,613		\$	910,684	
% of Repayment			2.267%			1.878%			1.681%			2.468%			1.634%		1.443%	
Total Problem Loans	\$	1,698,116	2.21%	\$	1,456,471	1.92%	\$	1,452,611	1.94%	\$	1,736,363	2.23%	\$	1,203,814	1.55%	\$	1,052,959	1.38%
% of Repayment			2.652%			2.246%			2.273%			2.704%			1.868%		1.668%	

	04/30/19		05/31/19		06/30/19		07/31/19		08/31/19		09/30/19	
FIRSTMARK												
Loan Balance	\$ 74,945,762		\$ 74,022,816		\$ 73,134,059		\$ 72,262,212		\$ 74,135,787		\$ 76,783,030	
Repayment	\$ 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%	\$ 61,561,208	80.2%
Problem Loans:												
In Claim Status	\$ 950		\$ 17,847				\$ 2,379		\$ 21,804		\$ 37,379	
Uninsured	\$ -		\$ -									
Bankruptcy	\$ 69,380		\$ 72,963		\$ 82,137		\$ 87,467		\$ 86,730		\$ 97,241	
Forbearance	\$ 176,025		\$ 148,666		\$ 135,146		\$ 144,869		\$ 144,869		\$ 87,666	
Delinquent Loans												
31-60 days	\$ 532,718		\$ 319,650		\$ 629,218		\$ 431,466		\$ 560,450		\$ 287,025	
61-90 days	\$ 101,939		\$ 191,580		\$ 203,113		\$ 210,684		\$ 242,205		\$ 302,345	
> 90 days	\$ 535,474		\$ 433,558		\$ 225,552		\$ 361,447		\$ 284,398		\$ 284,079	
Subtotal Delinquent Loans	\$ 1,170,132		\$ 944,789		\$ 1,057,883		\$ 1,003,597		\$ 1,087,053		\$ 873,449	
% of Repayment		1.900%		1.551%		1.753%		1.676%		1.799%		1.419%
Total Problem Loans	\$ 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%	\$ 1,095,735	1.43%
% of Repayment		2.301%		1.944%		2.113%		2.068%		2.219%		1.780%

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

9/30/2019	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	485,401	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.25%	
2010 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	1,265,983	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.60%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	143,524	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.07%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	1,122,460	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.53%	
2011 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	1,023,752	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.46%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	231,612	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.10%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	792,140	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.36%	
2012 Defaulted \$\$\$	\$43,278	\$0	\$0	\$0	\$0				\$	1,245,913	
%	0.41%	0.00%	0.00%	0.00%	0.00%					0.54%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	237,663	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.10%	
Net Defaults \$\$\$	\$43,278	\$0	\$0	\$0	\$0				\$	1,008,250	
%	0.41%	0.00%	0.00%	0.00%	0.00%					0.44%	
2013 Defaulted \$\$\$	\$0	\$4,467	\$0	\$0	\$0				\$	904,558	
%	0.00%	0.06%	0.00%	0.00%	0.00%					0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0				\$	245,256	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.10%	
Net Defaults \$\$\$	\$0	\$4,467	\$0	\$0	\$0				\$	659,302	
%	0.00%	0.06%	0.00%	0.00%	0.00%					0.28%	
2014 Defaulted \$\$\$	\$12,006	\$8,692	\$0	\$0	\$0				\$	1,019,079	
%	0.11%	0.11%	0.00%	0.00%	0.00%					0.42%	
Claims/Recov \$\$\$	\$617	\$504	\$0	\$0	\$0				\$	184,833	
%	0.01%	0.01%	0.00%	0.00%	0.00%					0.08%	
Net Defaults \$\$\$	\$11,389	\$8,188	\$0	\$0	\$0				\$	834,246	
%	0.11%	0.10%	0.00%	0.00%	0.00%					0.34%	
2015 Defaulted \$\$\$	\$37,714	\$7,922	\$7,177	\$0	\$0				\$	593,516	
%	0.36%	0.10%	0.11%	0.00%	0.00%					0.24%	
Claims/Recov \$\$\$	\$0	\$168	\$0	\$0	\$0				\$	174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%					0.07%	
Net Defaults \$\$\$	\$37,714	\$7,754	\$7,177	\$0	\$0				\$	418,849	
%	0.36%	0.10%	0.11%	0.00%	0.00%					0.17%	
2016 Defaulted \$\$\$	\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0			\$	718,933	
%	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%				0.28%	
Claims/Recov \$\$\$	\$8,377	\$838	\$0	\$0	\$0	\$0			\$	237,076	
%	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%				0.09%	
Net Defaults \$\$\$	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0			\$	481,857	
%	0.01%	0.27%	0.51%	0.35%	0.00%	0.00%				0.19%	
2017 Defaulted \$\$\$	\$54,882	\$0	\$0	\$0	\$5,012	\$2,412	\$0		\$	415,705	
%	0.52%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%			0.16%	
Claims/Recov \$\$\$	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0		\$	562,218	
%	0.18%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%			0.23%	
Net Defaults \$\$\$	\$35,515	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0		\$	(206,513)	
%	0.34%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%			-0.08%	
2018 Defaulted \$\$\$	\$18,385	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$	408,262	
%	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%		0.15%	
Claims/Recov \$\$\$	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$	567,588	
%	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%		0.25%	
Net Defaults \$\$\$	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$	(271,325)	
%	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%		-0.10%	
2019 Defaulted \$\$\$	\$18,815	\$24,696	\$7,902	\$12,765	\$2,507	\$12,849	\$0	\$0	\$	240,047	
%	0.18%	0.31%	0.12%	0.17%	0.03%	0.18%	0.00%	0.00%		0.08%	
Claims/Recov \$\$\$	\$5,825	\$2,643	\$15,114	\$1,493	\$2,799	\$11,210	\$0	\$0	\$	548,304	
%	0.06%	0.03%	0.23%	0.02%	0.04%	0.15%	0.00%	0.00%		0.17%	
Net Defaults \$\$\$	\$12,991	\$22,053	-\$7,212	\$11,271	-\$292	\$1,639	\$0	\$0	\$	(243,257)	
%	0.12%	0.27%	-0.11%	0.15%	0.00%	0.02%	0.00%	0.00%		-0.08%	
Total Defaulted \$\$\$	\$ 194,124	\$ 75,099	\$ 47,830	\$ 72,073	\$ 23,134	\$ 32,384	\$ -	\$ -	\$ -	\$ 10,302,943	\$10,302,943
%	1.85%	0.93%	0.74%	0.98%	0.30%	0.45%	0.00%	0.00%	0.00%	3.58%	3.81%
Claims/Recov \$\$\$	\$48,084	\$12,748	\$22,357	\$5,535	\$3,142	\$11,210	\$0	\$0	\$0	\$4,045,382	\$4,045,382
as % of Defaults	24.77%	16.98%	46.74%	7.68%	13.58%	34.61%	0.00%	0.00%	0.00%	39.26%	39.26%
as % of Originations	0.46%	0.16%	0.35%	0.08%	0.04%	0.15%	0.00%	0.00%	0.00%	1.40%	1.50%
Net Defaults \$\$\$	\$ 146,041	\$ 62,351	\$ 25,473	\$ 66,538	\$ 19,992	\$ 21,174	\$ -	\$ -	\$ -	\$ 6,257,561	\$6,257,561
%	1.39%	0.78%	0.39%	0.91%	0.26%	0.29%	0.00%	0.00%	0.00%	2.17%	2.31%

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

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/19	07/01/18-06/30/19 FAME Fiscal Year Through 09/30/18	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/19	07/01/18-06/30/19 FAME Fiscal Year Through 09/30/18	07/01/19-06/30/20 FAME Fiscal Year Through 09/30/19	07/01/18-06/30/19 FAME Fiscal Year Through 09/30/18
Applications Received	1,296	1,189	0	0	1,296	1,189
Applications Approved	611	536	0	0	611	536
Applications Denied	416	393	0	0	416	393
Applications Cancelled	165	199	0	0	165	199
Applications in Process	104	61	0	0	104	61
Approval Rate	59%	58%	0%	0%	59%	58%
Number of Disbursements	777	637	0	0	777	637
Dollar Amount of Disbursements	\$ 6,609,797	\$ 4,937,635	\$ -	\$ -	\$ 6,609,797	\$ 4,937,635
Year to Date Plan	\$ 5,431,399	\$ 4,790,172	\$ -	\$ -	\$ 5,431,399	\$ 4,790,172
Year to Date Variance	\$ 1,178,399	\$ 147,463	\$ -	\$ -	\$ 1,178,399	\$ 147,463
Average Disbursed Amount	\$ 8,507	\$ 7,751	\$ -	\$ -	\$ 8,507	\$ 7,751

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

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	676,265	676,265	-	-	676,265	676,265
MAINE MARITIME ACADEMY	467,181	467,181	-	-	467,181	467,181
UNIVERSITY OF NEW ENGLAND	462,515	462,515	-	-	462,515	462,515
SAINT JOSEPH'S COLLEGE	444,016	444,016	-	-	444,016	444,016
HUSSON UNIVERSITY	343,523	343,523	-	-	343,523	343,523
THOMAS COLLEGE	202,342	202,342	-	-	202,342	202,342
UNIVERSITY OF SOUTHERN MAINE	158,280	158,280	-	-	158,280	158,280
UNIVERSITY OF MAINE-FARMINGTON	96,257	96,257	-	-	96,257	96,257
MAINE COLLEGE OF ART	88,128	88,128	-	-	88,128	88,128
BOWDOIN COLLEGE	62,570	62,570	-	-	62,570	62,570
BATES COLLEGE	62,186	62,186	-	-	62,186	62,186
UNIVERSITY OF MAINE-AUGUSTA	41,576	41,576	-	-	41,576	41,576
COLBY COLLEGE	38,540	38,540	-	-	38,540	38,540
UNIVERSITY OF MAINE-PRESQUE ISLE	19,443	19,443	-	-	19,443	19,443
SOUTHERN MAINE COMMUNITY COLLEGE	15,173	15,173	-	-	15,173	15,173
BEAL COLLEGE	15,000	15,000	-	-	15,000	15,000
EASTERN MAINE COMMUNITY COLLEGE	14,100	14,100	-	-	14,100	14,100
MAINE COLLEGE OF HEALTH PROFESSIONS	9,118	9,118	-	-	9,118	9,118
CENTRAL MAINE COMMUNITY COLLEGE	8,900	8,900	-	-	8,900	8,900
UNIVERSITY OF MAINE - FORT KENT	8,465	8,465	-	-	8,465	8,465
KENNEBEC VALLEY COMMUNITY COLLEGE	4,826	4,826	-	-	4,826	4,826
COLLEGE OF THE ATLANTIC	2,334	2,334	-	-	2,334	2,334
KAPLAN UNIVERSITY	2,100	2,100	-	-	2,100	2,100
UNITY COLLEGE	-	-	-	-	-	-
THE LANDING SCHOOL	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	3,366,959	3,366,959	-	-	3,366,959	3,366,959
Total	6,609,797	6,609,797	-	-	6,609,797	6,609,797

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 SEPTEMBER 30, 2019

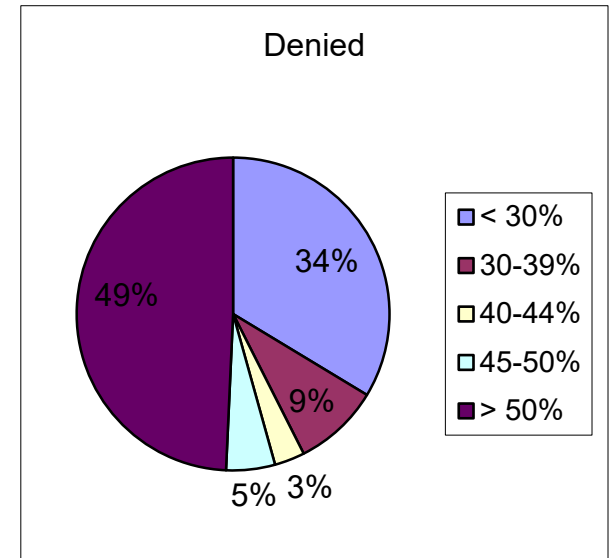
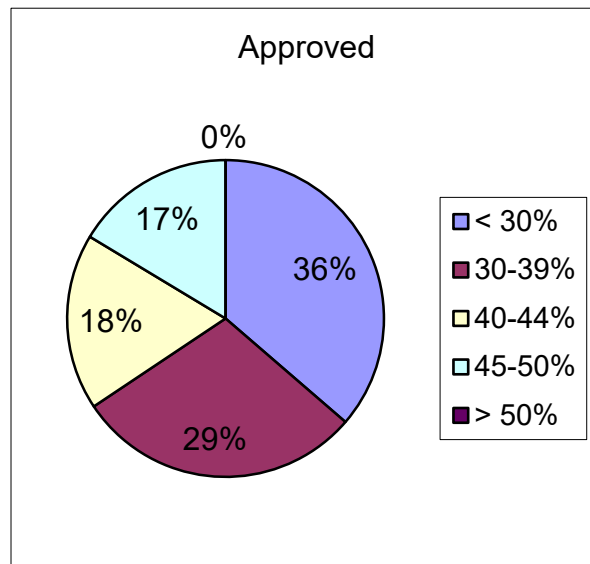
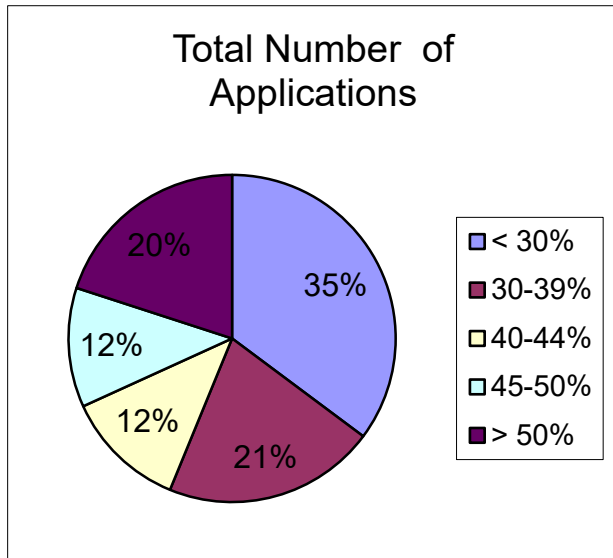
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2019	\$12,469,711	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2018	\$10,004,711	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2017	\$8,180,031	0	\$0	0.00%	\$0.00	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	5	\$72,073	0.98%	\$0.00	0	\$0.00	\$5,535	\$66,538	0.91%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0.00	\$22,357	\$25,473	0.39%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0.00	\$12,748	\$62,351	0.78%
2011	\$10,481,450	15	\$194,124	1.85%	\$0.00	0	\$0.00	\$48,084	\$146,041	1.39%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0.00	\$61,325	\$227,457	1.75%
2009	\$22,414,714	46	\$572,755	2.56%	\$0.00	0	\$0.00	\$119,548	\$453,207	2.02%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$261,001	\$961,595	2.82%
2007	\$31,957,353	140	\$1,833,265	5.74%	\$0.00	0	\$0.00	\$426,338	\$1,406,927	4.40%
2006	\$23,762,942	143	\$1,691,809	7.12%	\$0.00	0	\$0.00	\$523,697	\$1,168,113	4.92%
2005	\$17,929,934	123	\$1,183,453	6.60%	\$0.00	0	\$0.00	\$467,737	\$715,716	3.99%
2004	\$12,506,502	104	\$967,046	7.73%	\$0.00	0	\$0.00	\$541,405	\$425,641	3.40%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$262,643	\$237,954	3.31%
2002	\$5,122,925	29	\$207,810	4.06%	\$0.00	0	\$0.00	\$134,626	\$73,185	1.43%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$85,247	\$78,872	1.32%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$101,018	\$85,851	1.33%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$380,812	\$2,170	0.02%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$234,613	\$50,212	0.52%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$175,207	\$48,329	0.70%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$167,091	-\$19,235	-0.51%
TOTAL	\$288,150,247	957	\$10,302,943	3.58%	\$0.00	0	\$0.00	\$4,045,382	\$6,257,561	2.17%

*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 SEPTEMBER 30, 2019

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	362	35%	222	36%	61%	140	34%	39%
30-39%	216	21%	179	29%	83%	37	9%	17%
40-44%	123	12%	110	18%	89%	13	3%	11%
45-50%	121	12%	100	17%	83%	21	5%	17%
> 50%	205	20%	-	0%	0%	205	49%	100%
	1,027	100%	611	100%	59%	416	100%	41%

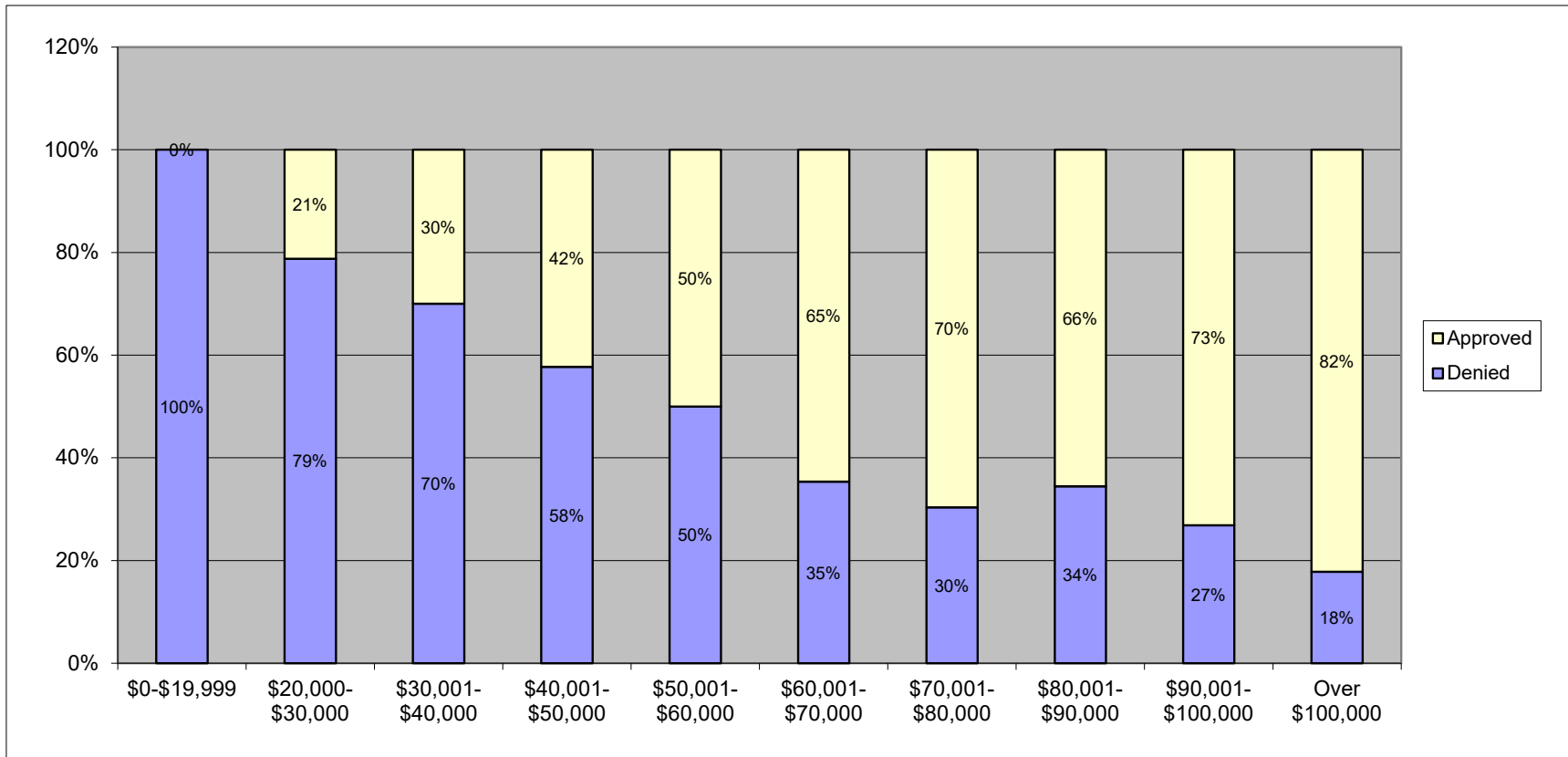


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

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

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	81	8%	-	0%	81	100%
\$20,000-\$30,000	66	6%	14	21%	52	79%
\$30,001-\$40,000	50	5%	15	30%	35	70%
\$40,001-\$50,000	71	7%	30	42%	41	58%
\$50,001-\$60,000	82	8%	41	50%	41	50%
\$60,001-\$70,000	82	8%	53	65%	29	35%
\$70,001-\$80,000	79	8%	55	70%	24	30%
\$80,001-\$90,000	90	9%	59	66%	31	34%
\$90,001-\$100,000	67	6%	49	73%	18	27%
Over \$100,000	359	35%	295	82%	64	18%
	1,027	100%	611	59%	416	41%

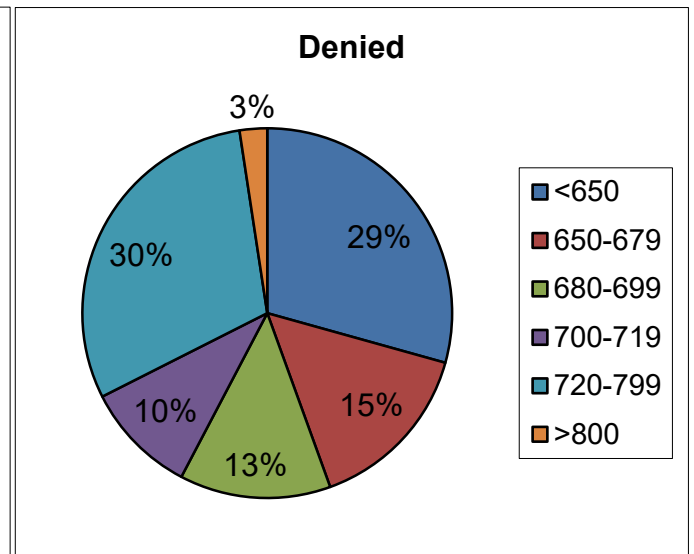
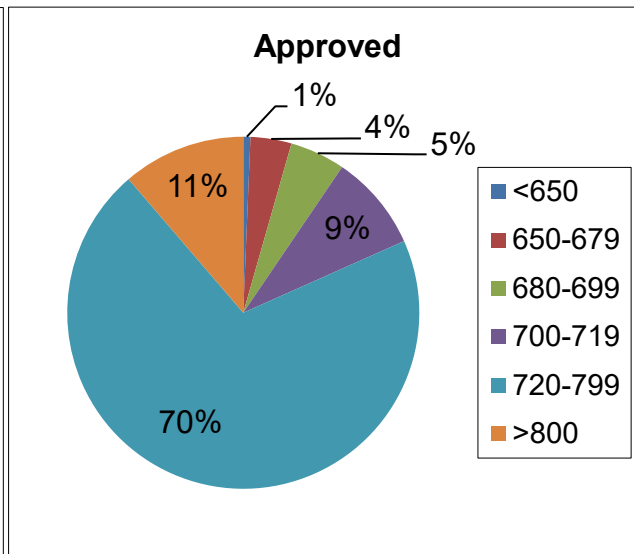
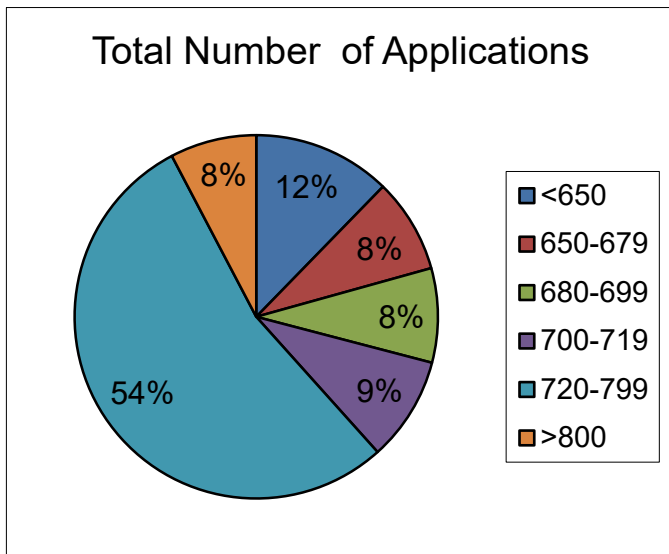


MAINE LOAN

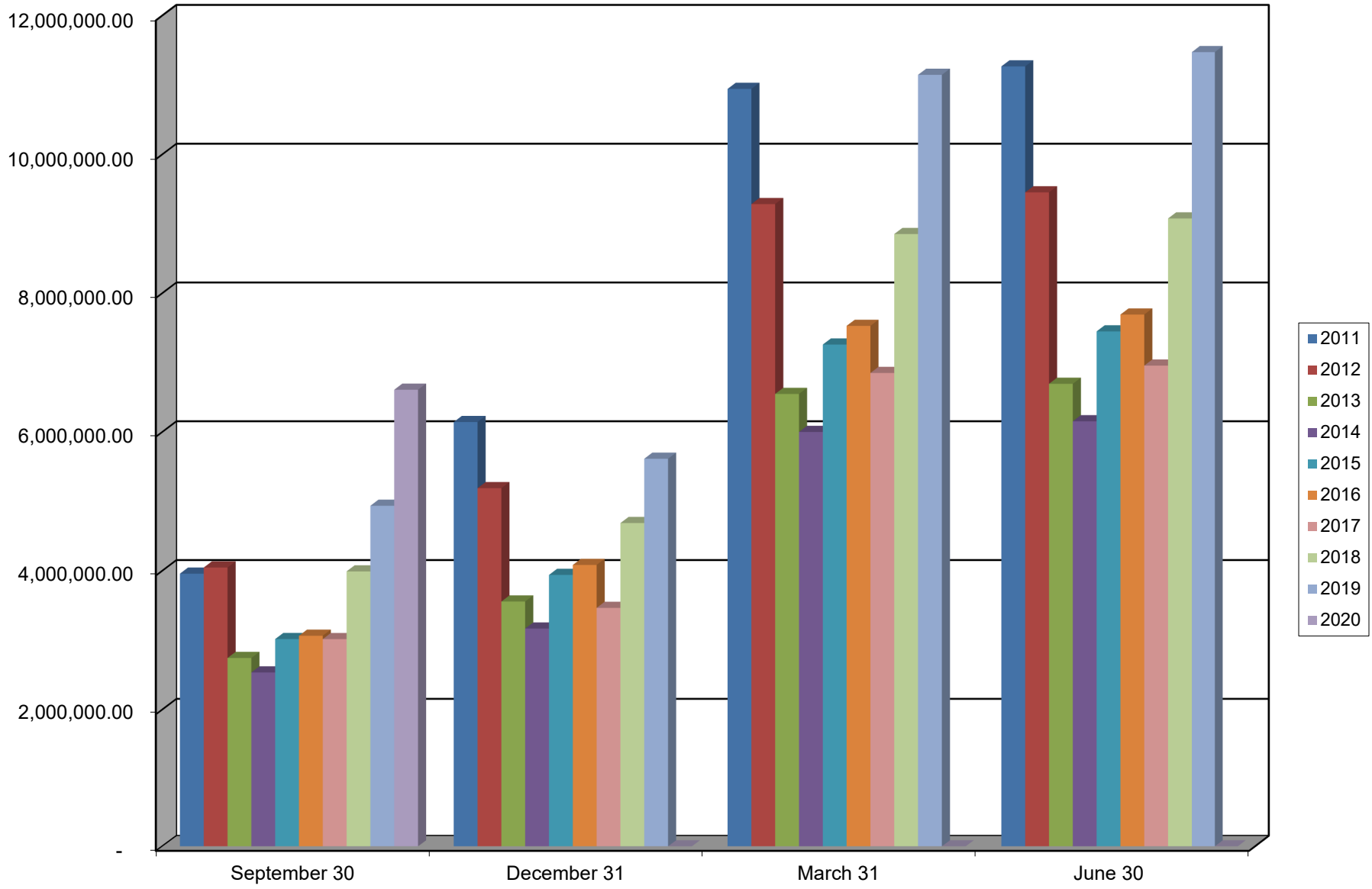
APPROVALS AND DENIALS BY FICO SCORES

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

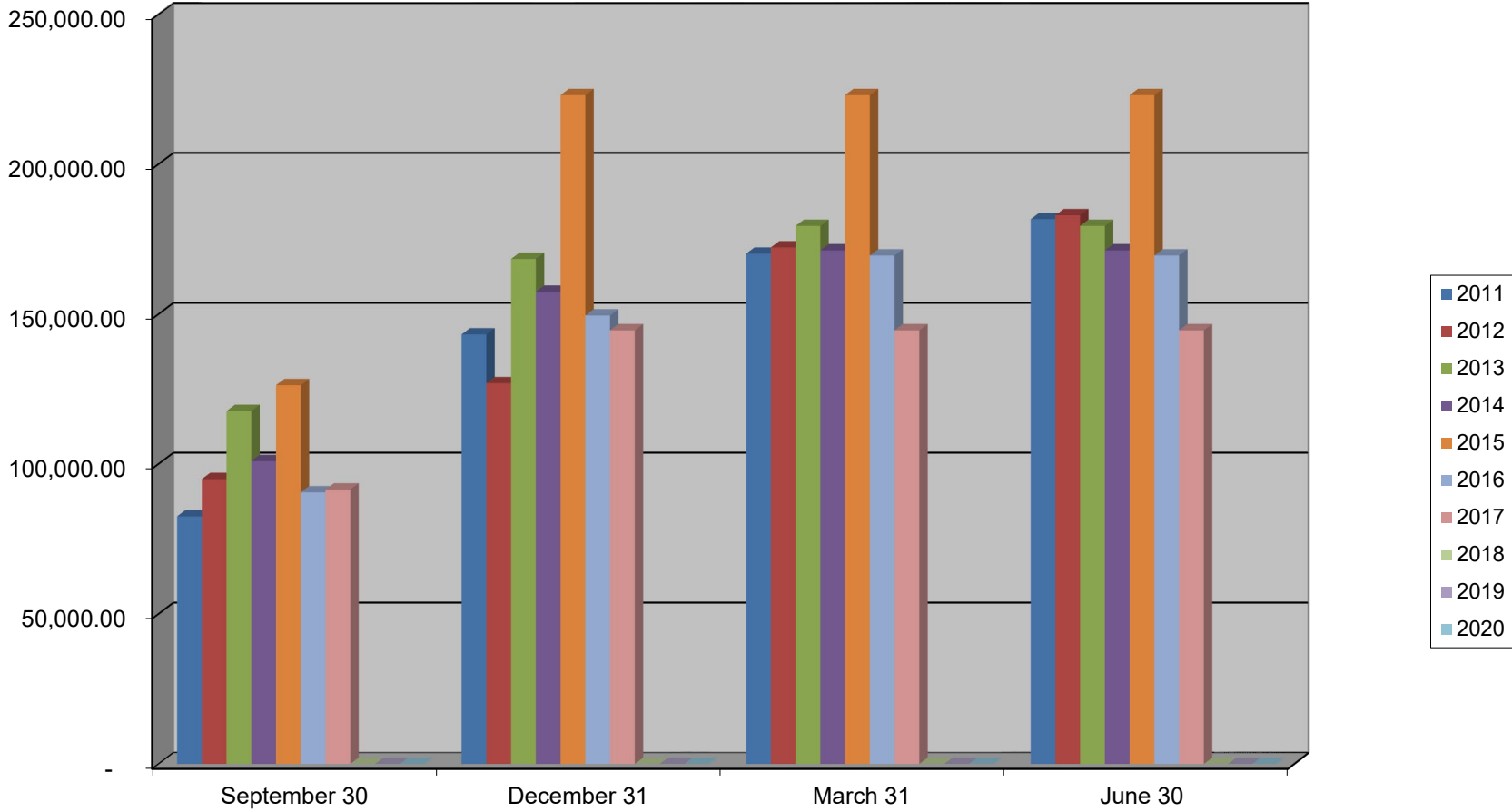
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	126	12%	4	1%	3%	122	29%	97%
650-679	86	8%	23	4%	27%	63	15%	73%
680-699	86	8%	31	5%	36%	55	13%	64%
700-719	95	9%	54	9%	57%	41	10%	43%
720-799	555	54%	430	70%	77%	125	30%	23%
>800	79	8%	69	11%	87%	10	3%	13%
	1,027	100%	611	100%	59%	416	100%	41%



Fiscal Year to Date Maine Loan Disbursements By Quarter



Fiscal Year to Date Maine Medical Loan Disbursements By Quarter



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

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	484	\$7,526,178.68	\$15,549.96	8.23%
MED LOAN	12	\$352,103.53	\$29,341.96	4.85%
CONSOLIDATION	4	\$336,249.47	\$84,062.37	7.48%
TOTAL PORTFOLIO	500	\$8,214,531.68	\$16,429.06	8.05%

TOTAL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$57,123.40	\$57,123.40	\$15,404.10	\$15,404.10	\$16,893.72	\$16,893.72	\$954,107.93	\$954,107.93
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$15,819.31	\$15,819.31
CONSOLIDATION	\$1,404.00	\$1,404.00	\$396.00	\$396.00	\$0.00	\$0.00	\$113,676.59	\$113,676.59
TOTAL PORTFOLIO	\$58,653.40	\$58,653.40	\$15,824.10	\$15,824.10	\$16,893.72	\$16,893.72	\$1,083,603.83	\$1,083,603.83

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	25	\$402,401.18	\$16,096.05	6.56%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$3,121.37	\$3,121.37	6.41%
TOTAL KB&F PORTFOLIO	26	\$405,522.56	\$15,597.02	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	\$7,316.89	\$7,316.89	\$2,438.97	\$2,438.97	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$675.00	\$675.00	\$225.00	\$225.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$7,991.89	\$7,991.89	\$2,663.97	\$2,663.97	\$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 SEPTEMBER 30, 2019**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	46	\$1,060,205.72	\$23,047.95	8.42%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	46	\$1,060,205.72	\$23,047.95	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	\$6,857.85	\$6,857.85	\$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 GENFUND	\$6,857.85	\$6,857.85	\$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	29	\$463,296.37	29	\$463,296.37	12	\$185,620.90	12	\$185,620.90
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	29	\$463,296.37	29	\$463,296.37	12	\$185,620.90	12	\$185,620.90

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	13	\$220,216.37	\$16,939.72	8.78%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	1	\$232,551.29	\$232,551.29	7.35%
TOTAL D&P PORTFOLIO	14	\$452,767.66	\$32,340.55	8.05%

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	\$408.20	\$408.20	\$203.80	\$203.80	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$408.20	\$408.20	\$203.80	\$203.80	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & settled

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

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	1	\$664.27	1	\$664.27	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	1	\$664.27	1	\$664.27	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	400	\$5,843,355.40	\$14,608.39	8.29%
MED LOAN	12	\$352,103.53	\$29,341.96	4.85%
CONSOLIDATION	2	\$100,576.81	\$50,288.41	8.98%
TOTAL CC PORTFOLIO	414	\$6,296,035.74	\$15,207.82	8.11%

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	\$42,540.46	\$42,540.46	\$12,761.33	\$12,761.33	\$16,893.72	\$16,893.72	\$954,107.93	\$954,107.93
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$15,819.31	\$15,819.31
CONSOLIDATION	\$729.00	\$729.00	\$171.00	\$171.00	\$0.00	\$0.00	\$113,676.59	\$113,676.59
TOTAL CC PORTFOLIO	\$43,395.46	\$43,395.46	\$12,956.33	\$12,956.33	\$16,893.72	\$16,893.72	\$1,083,603.83	\$1,083,603.83

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

**Fees include regular pmts & settled