


To: Bond Review Participants
From: Bruce Wagner, CEO 
Date: August 14, 2020
Re: June 30, 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 June 30, 2020 for your review:

- June 30, 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").
- June 30, 2020 Asset Coverage Ratio
- June 30, 2020 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- June 30, 2020 Loan Characteristics Report June 30, 2020 Delinquency Analysis
- June 30, 2020 Cumulative Default Schedule showing cumulative defaults in comparison to all loans disbursed since 1996
- June 30, 2020 Cumulative Default Schedule – Static Pool (by year of origination)
- June 30, 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)
June 30, 2020

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 20,683,858.51	\$ 19,682,427.67	\$ 1,001,430.84
Accounts Receivable	\$ -	\$ -	\$ -
Interest on Ed Loans Rec	\$ 1,975,022.04	\$ 1,975,022.04	\$ -
Notes Receivable	\$ 74,315,478.96	\$ 74,315,478.96	\$ -
Less: Reserve fo Losses on Notes	\$ (2,631,580.96)	\$ (2,631,580.96)	\$ -
Prepaid Expense	\$ 9,986.80	\$ 9,986.80	\$ -
Prepaid Bond Insurance	\$ 175,245.40	\$ 175,245.40	\$ -
Due To/From Other Bond Issues	\$ -	\$ -	\$ -
Total Assets	\$ 94,528,010.75	\$ 93,526,579.91	\$ 1,001,430.84
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 42,781.16	\$ 15,852.99	\$ 26,928.17
Accrued Liabilities	\$ 58,189.93	\$ -	\$ 58,189.93
Accrued Interest Bonds Payable	\$ 303,921.43	\$ 303,921.43	\$ -
Accred Arbitrage-Purpose	\$ 3,201,471.24	\$ 3,201,471.24	\$ -
Bonds Payable	\$ 85,240,000.00	\$ 85,240,000.00	\$ -
Premium on Bonds (net)	\$ 3,335,208.23	\$ 3,335,208.23	\$ -
Deferred Loss on Refunding (Net)	\$ (1,583,838.49)	\$ (1,583,838.49)	\$ -
Total Liabilities	\$ 90,597,733.50	\$ 90,512,615.40	\$ 85,118.10
Fund Balance			
Retained Fund Balance	\$ 3,930,277.25	\$ 3,013,964.51	\$ 916,312.74
Total Fund Balance	\$ 3,930,277.25	\$ 3,013,964.51	\$ 916,312.74
Total Liabilities and Fund Balance	\$ 94,528,010.75	\$ 93,526,579.91	\$ 1,001,430.84

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 6/30/2020	Budget Month 6/30/2020	Variance Month	YTD Actual 6/30/2020	YTD Budget 6/30/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 402,827.25	\$ 409,340.00	\$ (6,512.75)	\$ 4,922,421.34	\$ 5,053,026.00	\$ (130,604.66)	\$ 5,053,026.00
Investment Income	\$ 2,354.76	\$ 32,892.00	\$ (30,537.24)	\$ 316,209.32	\$ 429,551.00	\$ (113,341.68)	\$ 429,551.00
Guarantee Fee Income	\$ 720.00	\$ -	\$ 720.00	\$ 2,507.38	\$ -	\$ 2,507.38	\$ -
Other Income	\$ 58.63	\$ 2,696.00	\$ (2,637.37)	\$ 22,915.48	\$ 32,350.00	\$ (9,434.52)	\$ 32,350.00
Total Revenue	\$ 405,960.64	\$ 444,928.00	\$ (38,967.36)	\$ 5,264,053.52	\$ 5,514,927.00	\$ (250,873.48)	\$ 5,514,927.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 44,375.65	\$ 45,576.06	\$ 1,200.41	\$ 445,711.84	\$ 452,559.16	\$ 6,847.32	\$ 452,559.16
Marketing	\$ 2,963.51	\$ 3,464.72	\$ 501.21	\$ 32,442.53	\$ 37,409.18	\$ 4,966.65	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 108.47	\$ 192.67	\$ 84.20	\$ 1,770.89	\$ 2,312.15	\$ 541.26	\$ 2,312.15
Loan Servicing	\$ 15,852.99	\$ 29,242.00	\$ 13,389.01	\$ 212,079.86	\$ 346,489.00	\$ 134,409.14	\$ 346,489.00
Depreciation	\$ 1,696.79	\$ 1,974.09	\$ 277.30	\$ 21,678.59	\$ 21,559.05	\$ (119.54)	\$ 21,559.05
Travel & Meals	\$ 106.28	\$ 208.20	\$ 101.92	\$ 1,635.32	\$ 2,498.73	\$ 863.41	\$ 2,498.73
Professional Fees	\$ 35,307.14	\$ 8,323.75	\$ (26,983.39)	\$ 111,807.89	\$ 99,884.99	\$ (11,922.90)	\$ 99,884.99
Bond Administration Expense	\$ 10,562.49	\$ 12,188.00	\$ 1,625.51	\$ 127,388.08	\$ 132,714.00	\$ 5,325.92	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 444,999.96	\$ 445,000.00	\$ 0.04	\$ 445,000.00
Bond Financing Expense	\$ 287,175.41	\$ 568,084.00	\$ 280,908.59	\$ 3,496,431.29	\$ 3,847,058.00	\$ 350,626.71	\$ 3,847,058.00
Other Operating Expenses	\$ 5,080.84	\$ 6,064.07	\$ 983.23	\$ 53,117.75	\$ 72,803.68	\$ 19,685.93	\$ 72,803.68
Total Operating Expenses	\$ 440,312.90	\$ 712,400.56	\$ 272,087.66	\$ 4,949,064.00	\$ 5,460,287.94	\$ 511,223.94	\$ 5,460,287.94
Non-Operating Expenses							
Legal Expense-projects	\$ 5,871.81	\$ 833.33	\$ (5,038.48)	\$ 20,150.74	\$ 10,000.00	\$ (10,150.74)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ 302,000.00	\$ 2,000.00	\$ (300,000.00)	\$ 324,000.00	\$ 24,000.00	\$ (300,000.00)	\$ 24,000.00
Total Non-Operating Expenses	\$ 307,871.81	\$ 2,833.33	\$ (305,038.48)	\$ 344,150.74	\$ 34,000.00	\$ (310,150.74)	\$ 34,000.00
Total Expenses	\$ 748,184.71	\$ 715,233.89	\$ (32,950.82)	\$ 5,293,214.74	\$ 5,494,287.94	\$ 201,073.20	\$ 5,494,287.94
Change in Net Position	\$ (342,224.07)	\$ (270,305.89)	\$ (71,918.18)	\$ (29,161.22)	\$ 20,639.06	\$ (49,800.28)	\$ 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 6/30/2020	Budget Month 6/30/2020	Variance Month	YTD Actual 6/30/2020	YTD Budget 6/30/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 402,827.25	\$ 409,340.00	\$ (6,512.75)	\$ 4,922,421.34	\$ 5,053,026.00	\$ (130,604.66)	\$ 5,053,026.00
Investment Income	\$ 1,996.66	\$ 32,337.00	\$ (30,340.34)	\$ 301,691.27	\$ 422,787.00	\$ (121,095.73)	\$ 422,787.00
Guarantee Fee Income	\$ 720.00	\$ -	\$ -	\$ 2,507.38	\$ -	\$ 2,507.38	\$ -
Other Income	\$ 58.63	\$ 2,696.00	\$ (2,637.37)	\$ 22,915.48	\$ 32,350.00	\$ (9,434.52)	\$ 32,350.00
Total Revenue	\$ 405,602.54	\$ 444,373.00	\$ (39,490.46)	\$ 5,249,535.47	\$ 5,508,163.00	\$ (258,627.53)	\$ 5,508,163.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions, Sponsorships, & Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Servicing	\$ 15,852.99	\$ 29,242.00	\$ 13,389.01	\$ 212,079.86	\$ 346,489.00	\$ 134,409.14	\$ 346,489.00
Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Travel & Meals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Fees	\$ -	\$ 2,000.04	\$ 2,000.04	\$ 24,000.00	\$ 24,000.00	\$ -	\$ 24,000.00
Bond Administration Expense	\$ 10,562.49	\$ 12,188.00	\$ 1,625.51	\$ 127,388.08	\$ 132,714.00	\$ 5,325.92	\$ 132,714.00
Arbitrage Expense	\$ 37,083.33	\$ 37,083.00	\$ (0.33)	\$ 444,999.96	\$ 445,000.00	\$ 0.04	\$ 445,000.00
Bond Financing Expense	\$ 287,195.41	\$ 292,084.00	\$ 4,888.59	\$ 3,496,431.29	\$ 3,571,058.00	\$ 74,626.71	\$ 3,571,058.00
Other Operating Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Operating Expenses	\$ 350,694.22	\$ 372,597.04	\$ 21,902.82	\$ 4,304,899.19	\$ 4,519,261.00	\$ 214,361.81	\$ 4,519,261.00
Non-Operating Expenses							
Legal Expense-projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ 65,654.00	\$ 64,201.00	\$ (1,453.00)	\$ 793,155.00	\$ 784,110.00	\$ (9,045.00)	\$ 784,110.00
Provision for Losses on Notes	\$ 302,000.00	\$ 2,000.00	\$ (300,000.00)	\$ 324,000.00	\$ 24,000.00	\$ (300,000.00)	\$ 24,000.00
Total Non-Operating Expenses	\$ 367,654.00	\$ 66,201.00	\$ (301,453.00)	\$ 1,117,155.00	\$ 808,110.00	\$ (309,045.00)	\$ 808,110.00
Total Expenses	\$ 718,348.22	\$ 438,798.04	\$ (279,550.18)	\$ 5,422,054.19	\$ 5,327,371.00	\$ (94,683.19)	\$ 5,327,371.00
Change in Net Position	\$ (312,745.68)	\$ 5,574.96	\$ (319,040.64)	\$ (172,518.72)	\$ 180,792.00	\$ (353,310.72)	\$ 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 6/30/2020	Budget Month 6/30/2020	Variance Month	YTD Actual 6/30/2020	YTD Budget 6/30/2020	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 358.10	\$ 555.00	\$ (196.90)	\$ 14,518.05	\$ 6,764.00	\$ 7,754.05	\$ 6,764.00
Other Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Revenue	\$ 358.10	\$ 555.00	\$ 523.10	\$ 14,518.05	\$ 6,764.00	\$ 7,754.05	\$ 6,764.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 44,375.65	\$ 45,576.06	\$ 1,200.41	\$ 445,711.84	\$ 452,559.16	\$ 6,847.32	\$ 452,559.16
Marketing	\$ 2,963.51	\$ 3,464.72	\$ 501.21	\$ 32,442.53	\$ 37,409.18	\$ 4,966.65	\$ 37,409.18
Contributions, Sponsorships, & Dues	\$ 108.47	\$ 192.67	\$ 84.20	\$ 1,770.89	\$ 2,312.15	\$ 541.26	\$ 2,312.15
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,696.79	\$ 1,974.09	\$ 277.30	\$ 21,678.59	\$ 21,559.05	\$ (119.54)	\$ 21,559.05
Travel & Meals	\$ 106.28	\$ 208.20	\$ 101.92	\$ 1,635.32	\$ 2,498.73	\$ 863.41	\$ 2,498.73
Professional Fees	\$ 35,307.14	\$ 6,323.71	\$ (28,983.43)	\$ 87,807.89	\$ 75,884.99	\$ (11,922.90)	\$ 75,884.99
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ (20.00)	\$ 276,000.00	\$ 276,020.00	\$ -	\$ 276,000.00	\$ 276,000.00	\$ 276,000.00
Other Operating Expenses	\$ 5,080.84	\$ 6,064.07	\$ 983.23	\$ 53,117.75	\$ 72,803.68	\$ 19,685.93	\$ 72,803.68
Total Operating Expenses	\$ 89,618.68	\$ 339,803.52	\$ 250,184.84	\$ 644,164.81	\$ 941,026.94	\$ 296,862.13	\$ 941,026.94
Non-Operating Expenses							
Legal Expense-projects	\$ 5,871.81	\$ 833.33	\$ (5,038.48)	\$ 20,150.74	\$ 10,000.00	\$ (10,150.74)	\$ 10,000.00
Loss/(Gain) on Asset Dispos.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reclassification	\$ (65,654.00)	\$ (64,201.00)	\$ 1,453.00	\$ (793,155.00)	\$ (784,110.00)	\$ 9,045.00	\$ (784,110.00)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (59,782.19)	\$ (63,367.67)	\$ (3,585.48)	\$ (773,004.26)	\$ (774,110.00)	\$ (1,105.74)	\$ (774,110.00)
Total Expenses	\$ 29,836.49	\$ 276,435.85	\$ 246,599.36	\$ (128,839.45)	\$ 166,916.94	\$ 295,756.39	\$ 166,916.94
Change in Net Position	\$ (29,478.39)	\$ (275,880.85)	\$ 246,402.46	\$ 143,357.50	\$ (160,152.94)	\$ 303,510.44	\$ (160,152.94)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 6/30/2020

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	-
RETIREMENT ACCOUNT	12,285.19
PRINCIPAL ACCOUNT	3,332,621.39
INTEREST ACCOUNT	297,957.08
CAPITALIZED INTEREST ACCOUNT	-
CAPITAL RESERVE ACCOUNT	1,005,450.00
REVENUE ACCOUNT	12,218,290.29
GUARANTEE FEE ACCOUNT	2,802,762.22
RECYCLING ACCOUNT	13,061.50
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(3,201,471.24)
STUDENT LOAN RECEIVABLE	74,315,478.96
PREPAID EXPENSE	9,986.80
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,975,022.04
GUARANTEE FEES RECEIVABLE	-
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TOTAL ASSETS	92,781,444.23
BONDS ISSUED AND OUTSTANDING	85,240,000.00
ACCOUNTS PAYABLE	15,852.99
ACCRUED INTEREST PAYABLE	303,921.43
	<hr/>
TOTAL LIABILITIES	85,559,774.42
BASE CASE SCHEDULE OF NET ASSETS	7,221,669.81
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PARITY RATIO	1.084

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 6/30/2020

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	85,250,000
Bonds Issued (\$)	-
Principal Paid (\$)	(10,000)
Bonds Refunded	-
Ending Principal Balance (\$)	85,240,000
Actual Days in Period	91
Weighted Average Rate	4.175%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	276,875,000
Principal Paid (\$)	(191,635,000)
Bonds Refunded	-
Ending Principal Balance (\$)	85,240,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	77,025,191	6.55%
Loans Added	234,808	
Loans Repaid	(3,161,718)	
Capitalized Interest	217,628	
Defaulted Loans	-	
Adjustments	(429)	
Ending Balance	74,315,479	6.57%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	113,372,851
Loans Repaid	(189,202,535)
Capitalized Interest	20,588,270
Defaulted Loans	(8,306,324)
Adjustments	(932,294)
Ending Balance	74,315,479

Loans by Program Type

	\$	%
Traditional Loans	73,368,238	98.73%
Consolidations	947,241	1.27%

Loans by School Type

	\$	%
4-Year	67,525,128	90.86%
2-Year	4,822,110	6.49%
Technical/Proprietary	229,818	0.31%
Graduate	432,240	0.58%
Other	1,306,184	1.76%
	74,315,479	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,802,762

Loans by Status

	\$	%
In School	10,556,074	14.20%
Grace	3,464,945	4.66%
Deferment	2,541,530	3.42%
Forbearance	284,977	0.38%
Interest Repayment	9,939,978	13.38%
Prinipal & Interest Repayment	47,315,064	63.67%
Bankruptcy	155,455	0.21%
In Claim Status	57,456	0.08%
All Loans	74,315,479	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 \$	346,038	144,576	305,848	112,980	4,970	-	914,412
% of Loans in Repayment	0.60%	0.25%	0.53%	0.20%	0.01%	0.00%	1.59%
% of Total Loans	0.47%	0.19%	0.41%	0.15%	0.01%	0.00%	1.23%

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
 2.03%

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
 3.36%

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	1%
680-689	32	506,746	4%
690-699	26	329,895	3%
700-709	41	588,195	5%
710-719	39	469,903	4%
720-729	58	774,730	6%
730-739	58	816,204	7%
740-749	63	968,305	8%
750-759	73	931,847	7%
760-769	98	1,265,584	10%
770-779	101	1,181,163	9%
780-789	114	1,436,500	11%
790-799	107	1,608,358	13%
800-809	69	903,662	7%
810-819	21	258,955	2%
820-829	4	64,600	1%
>830	-	-	0%
Total	943	12,649,069	100%

Average 756

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	353	4,506,064	36%
30-39%	264	3,599,390	28%
40-44%	168	2,291,960	18%
45-50%	157	2,216,655	17%
>50%	1	35,000	0%
TOTAL	943	12,649,069	100%

Average 33%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: Quarter Ending 6/30/2020

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	4,424,025	7.47%
Loans Added	-	
Loans Repaid	(268,774)	
Capitalized Interest	18,998	
Defaulted Loans	-	
Adjustments	(393)	
Transferred between bonds		
Ending Balance	4,173,857	7.46%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,983,497
Loans Repaid	(13,643,511)
Capitalized Interest	189,835
Defaulted Loans	(310,702)
Adjustments	(45,262)
Ending Balance	4,173,857

Loans by Program Type

	\$	%
Traditional Loans	4,173,857	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,669,375	87.91%
2-Year	442,504	10.60%
Technical/Proprietary	3,983	0.10%
Graduate	33,065	0.79%
Other	24,930	0.60%
	4,173,857	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 254,952

Loans by Status

	\$	%
In School	22,927	0.55%
Grace	54,750	1.31%
Deferment	224,424	5.38%
Forbearance	30,901	0.74%
Interest Repayment	190,098	4.55%
Principal & Interest Repayment	3,630,789	86.99%
Bankruptcy	19,969	0.48%
In Claim Status	-	0.00%
All Loans	4,173,857	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	17,317	30,888	18,284	8,393	-	-	74,882
% of Loans in Repayment	0.45%	0.80%	0.47%	0.22%	0.00%	0.00%	1.94%
% of Total Loans	0.41%	0.74%	0.44%	0.20%	0.00%	0.00%	1.79%

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 6/30/2020

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	4,657,467	7.17%
Loans Added	-	
Loans Repaid	(158,695)	
Capitalized Interest	3,640	
Defaulted Loans	-	
Adjustments	(6)	
Transferred between bonds		
Ending Balance	4,502,406	7.17%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(8,985,606)
Capitalized Interest	110,087
Defaulted Loans	(116,309)
Adjustments	(31,550)
Ending Balance	4,502,406

Loans by Program Type

	\$	%
Traditional Loans	4,502,406	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,129,447	91.72%
2-Year	295,559	6.56%
Technical/Proprietary	18,917	0.42%
Graduate	58,483	1.30%
Other	-	0.00%
	4,502,406	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 270,776

Loans by Status

	\$	%
In School	32,748	0.73%
Grace	52,069	1.16%
Deferment	348,189	7.73%
Forbearance	14,518	0.32%
Interest Repayment	95,128	2.11%
Principal & Interest Repayment	3,959,756	87.95%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,502,406	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 \$	22,508	-	-	-	-	-	22,508
% of Loans in Repayment	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%
% of Total Loans	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%

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 6/30/2020

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	6,129,533	6.75%
Loans Added	-	
Loans Repaid	(154,610)	
Capitalized Interest	26,602	
Defaulted Loans	-	
Adjustments	(74)	
Transferred between bonds		
Ending Balance	6,001,451	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(5,187,725)
Capitalized Interest	690,023
Defaulted Loans	(87,428)
Adjustments	(27,661)
Ending Balance	6,001,451

Loans by Program Type

	\$	%
Traditional Loans	6,001,451	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,592,415	93.18%
2-Year	354,950	5.91%
Technical/Proprietary	19,330	0.32%
Graduate	34,755	0.58%
Other	-	0.00%
	6,001,451	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 223,750

Loans by Status

	\$	%
In School	174,635	2.91%
Grace	195,258	3.25%
Deferment	381,596	6.36%
Forbearance	26,792	0.45%
Interest Repayment	195,945	3.26%
Principal & Interest Repayment	5,006,881	83.43%
Bankruptcy	-	0.00%
In Claim Status	20,344	0.34%
All Loans	6,001,451	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 \$	15,675	8,300	14,981	-	-	-	38,956
% of Loans in Repayment	0.30%	0.16%	0.29%	0.00%	0.00%	0.00%	0.74%
% of Total Loans	0.26%	0.14%	0.25%	0.00%	0.00%	0.00%	0.65%

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 6/30/2020

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	8,620,080	6.20%
Loans Added	-	
Loans Repaid	(220,083)	
Capitalized Interest	31,909	
Defaulted Loans	-	
Adjustments	(138)	
Transferred between bonds		
Ending Balance	8,431,768	6.20%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(1,841,241)
Capitalized Interest	198,073
Defaulted Loans	-
Adjustments	(5,209)
Transferred between bonds	
Ending Balance	8,431,768

Loans by Program Type

	\$	%
Traditional Loans	8,431,768	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	7,997,778	94.85%
2-Year	359,207	4.26%
Technical/Proprietary	6,932	0.08%
Graduate	11,994	0.14%
Other	55,858	0.66%
	8,431,768	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	1,677,043	19.89%
Grace	847,857	10.06%
Deferment	148,924	1.77%
Forbearance	65,059	0.77%
Interest Repayment	1,851,137	21.95%
Principal & Interest Repayment	3,824,938	45.36%
Bankruptcy	-	0.00%
In Claim Status	16,810	0.20%
All Loans	8,431,768	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 \$	6,061	13,236	19,901	24,375	-		63,573
% of Loans in Repayment	0.11%	0.23%	0.35%	0.42%	0.00%	0.00%	1.11%
% of Total Loans	0.07%	0.16%	0.24%	0.29%	0.00%	0.00%	0.75%

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 6/30/2020

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	9,970,000
Bonds Issued (\$)	-
Principal Paid (\$)	(10,000)
Ending Principal Balance (\$)	9,960,000
Actual Days in Period	91
Weighted Average Rate	4.382%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(40,000)
Ending Principal Balance (\$)	9,960,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	9,137,325	6.73%
Loans Added	-	
Loans Repaid	(188,740)	
Capitalized Interest	22,800	
Defaulted Loans	-	
Adjustments	(118)	
Transferred between bonds		
Ending Balance	8,971,268	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(1,328,135)
Capitalized Interest	78,192
Defaulted Loans	-
Adjustments	(7,989)
Transferred between bonds	
Ending Balance	8,971,268

Loans by Program Type

	\$	%
Traditional Loans	8,971,268	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	8,467,374	94.38%	
2-Year	486,981	5.43%	
Technical/Proprietary	10,697	0.12%	
Graduate	-	0.00%	
Other	6,216	0.07%	
	8,971,268	100.00%	0.00

Guarantee Fund

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

Loans by Status

	\$	%
In School	2,932,215	32.68%
Grace	991,708	11.05%
Deferment	105,569	1.18%
Forbearance	28,007	0.31%
Interest Repayment	2,490,484	27.76%
Principal & Interest Repayment	2,423,284	27.01%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	8,971,268	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 \$	9,690	20,750	-	3,937	-	-	34,376
% of Loans in Repayment	0.20%	0.42%	0.00%	0.08%	0.00%	0.00%	0.70%
% of Total Loans	0.11%	0.23%	0.00%	0.04%	0.00%	0.00%	0.38%

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 6/30/2020

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	44,056,760	6.39%
Loans Added	234,808	
Loans Repaid	(2,170,815)	
Capitalized Interest	113,679	
Defaulted Loans	-	
Adjustments	299	
Transferred between bonds	-	
Ending Balance	42,234,730	6.43%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	14,263,363
Loans Repaid	(9,673,916)
Capitalized Interest	377,092
Defaulted Loans	(21,057)
Adjustments	(4,861)
Transferred between bonds	37,294,110
Ending Balance	42,234,730

Loans by Program Type

	\$	%
Traditional Loans	41,287,489	97.76%
Consolidations	947,241	2.24%

Loans by School Type

	\$	%
4-Year	37,668,740	89.19%
2-Year	2,882,909	6.83%
Technical/Proprietary	169,958	0.40%
Graduate	293,942	0.70%
Other	1,219,180	2.89%
	42,234,730	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,053,285

Loans by Status

	\$	%
In School	5,716,507	13.54%
Grace	1,323,303	3.13%
Deferment	1,332,829	3.16%
Forbearance	119,700	0.28%
Interest Repayment	5,117,186	12.12%
Principal & Interest Repayment	28,469,416	67.41%
Bankruptcy	135,486	0.32%
In Claim Status	20,302	0.05%
All Loans	42,234,730	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 \$	274,787	71,402	252,682	76,276	4,970	-	680,118
% of Loans in Repayment	0.82%	0.21%	0.75%	0.23%	0.01%	0.00%	2.02%
% of Total Loans	0.65%	0.17%	0.60%	0.18%	0.01%	0.00%	1.61%

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 6/30/2020

<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 7/1/19-6/30/20</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	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	41,250	41,250	3,438	3.750%	3.750%	June 1 and December 1	12/1/2020
MELA 10A-1 CUSIP: 560-40P-CC0	YES	1,100,000	1,100,000	-	-	1,100,000	Exempt NON-AMT	3,667	44,000	44,000	3,667	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 10A-1 CUSIP: 560-40P-CD8	YES	1,200,000	1,200,000	-	-	1,200,000	Exempt NON-AMT	4,150	49,800	49,800	4,150	4.150%	4.150%	June 1 and December 1	12/1/2022
MELA 10A-1 CUSIP: 560-40P-CE6	YES	1,300,000	1,300,000	-	-	1,300,000	Exempt NON-AMT	4,604	55,250	55,250	4,604	4.250%	4.250%	June 1 and December 1	12/1/2023
MELA 10A-1 CUSIP: 560-40P-CF3	YES	1,400,000	1,400,000	-	-	1,400,000	Exempt NON-AMT	5,075	60,900	60,900	5,075	4.350%	4.350%	June 1 and December 1	12/1/2024
MELA 10A-1 CUSIP: 560-40P-CG1	YES	1,310,000	1,310,000	-	-	1,310,000	Exempt NON-AMT	4,858	58,295	58,295	4,858	4.450%	4.450%	June 1 and December 1	12/1/2025

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2010A
Reporting period: Quarter Ending 6/30/2020

<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 7/1/19-6/30/20</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	1,100,000	-	7,410,000	Exempt	29,000	328,745	325,537	25,791	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 6/30/2020															
<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 7/1/19-6/30/20</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	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	36,980	36,980	3,082	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	-	-	860,000	Exempt NON-AMT	3,082	36,980	36,980	3,082	4.300%	4.300%	June 1 and December 1	12/1/2021
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	850,000	-	-	850,000	Exempt NON-AMT	3,046	36,550	36,550	3,046	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,464	41,562	41,563	3,465	4.750%	4.750%	June 1 and December 1	12/1/2023
MELA 12A-1 CUSIP: 560-40P-CR7	YES	930,000	925,000	-	-	925,000	Exempt NON-AMT	3,661	43,938	43,938	3,661	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,271	51,258	51,258	4,270	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	53,025	53,025	4,419	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	53,025	53,025	4,419	5.050%	5.050%	June 1 and December 1	12/1/2027

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A															
Reporting period: Quarter Ending 6/30/2020															
<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 7/1/19-6/30/20</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	855,000	-	7,485,000	Exempt	32,043	368,921	366,321	29,443	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 6/30/2020															
<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 7/1/19-6/30/20</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	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	29,400	29,400	2,450	4.000%	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,500	30,000	30,000	2,500	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 14A-1 CUSIP: 560-40P-CZ9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	37,500	37,500	3,125	5.000%	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,167	38,000	38,000	3,167	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	26,250	26,250	2,188	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	-	750,000	Exempt NON-AMT	2,188	26,250	26,250	2,188	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	2,234	26,813	26,813	2,234	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	-	540,000	Exempt NON-AMT	1,688	20,250	20,250	1,688	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	22,000	22,000	1,833	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	-	560,000	Exempt NON-AMT	1,867	22,400	22,400	1,867	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	-	580,000	Exempt NON-AMT	1,933	23,200	23,200	1,933	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	24,000	24,000	2,000	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A															
Reporting period: Quarter Ending 6/30/2020															
<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 7/1/19-6/30/20</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	735,000	-	8,040,000	Exempt	30,234	344,438	341,375	27,172	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 6/30/2020															
<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 7/1/19-6/30/20</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	21,000	21,000	1,750	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000			710,000	Exempt NON-AMT	2,938	35,500	35,500	2,958	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000			715,000	Exempt NON-AMT	2,958	35,750	35,750	2,979	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000			725,000	Exempt NON-AMT	3,000	36,250	36,250	3,021	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000			730,000	Exempt NON-AMT	3,021	36,500	36,500	3,042	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	37,125	37,104	3,083	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	37,125	37,104	3,083	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000			735,000	Exempt NON-AMT	2,281	27,563	27,563	2,297	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000			735,000	Exempt NON-AMT	2,281	27,563	27,563	2,297	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000			600,000	Exempt NON-AMT	2,000	24,000	24,000	2,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000			550,000	Exempt NON-AMT	1,833	22,000	22,000	1,833	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000			575,000	Exempt NON-AMT	1,917	23,000	23,000	1,917	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000			550,000	Exempt NON-AMT	1,891	22,688	22,688	1,891	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000			700,000	Exempt NON-AMT	2,406	28,875	28,875	2,406	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000			720,000	Exempt NON-AMT	2,532	30,600	30,600	2,550	4.250%		June 1 and December 1	12/1/2034
TOTAL															
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A Reporting period: Quarter Ending 6/30/2020															
<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 7/1/19-6/30/20</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	-	10,000	9,945,000	Exempt	36,976	445,538	445,496	37,107	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 6/30/2020

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2019	INTEREST PAID 7/1/19-6/30/20	INTEREST ACCRUED 7/1/19-6/30/20	Accrued Interest Balance 6/30/2020	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	-	-	390,000	Exempt NON-AMT	19,500	19,500	1,625	1,625	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	27,500	27,500	2,292	2,292	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000	-	-	710,000	Exempt NON-AMT	35,500	35,500	2,958	2,958	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	36,000	36,000	3,000	3,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	36,000	36,000	3,000	3,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	770,000	-	15,000	755,000	Exempt NON-AMT	38,500	38,365	3,281	3,146	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	770,000	-	15,000	755,000	Exempt NON-AMT	38,500	38,365	3,281	3,146	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	26,857	1,930	2,188	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000	-	-	715,000	Exempt NON-AMT	25,919	25,919	2,160	2,160	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	22,500	22,500	1,875	1,875	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	22,000	22,000	1,833	1,833	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	23,000	23,000	1,917	1,917	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	22,000	22,000	1,833	1,833	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	28,000	28,000	2,333	2,333	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000	-	-	400,000	Exempt NON-AMT	16,000	16,000	1,333	1,333	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000	-	-	520,000	Exempt NON-AMT	20,800	20,800	1,733	1,733	4.000%		June 1 and December 1	12/1/2036

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 6/30/2020															
<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 7/1/19-6/30/20</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	-	40,000	9,960,000	Exempt	438,319	438,307	36,385	36,372	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 6/30/2020															
<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 7/1/19-6/30/20</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	5,950	71,197	71,164	5,917	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	80,473	80,436	6,687	5.000%		June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000	-	-	2,270,000	Exempt NON-AMT	9,511	113,815	113,763	9,458	5.000%		June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	-	-	2,545,000	Exempt NON-AMT	10,663	127,603	127,545	10,604	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000	-	-	2,920,000	Exempt NON-AMT	12,234	146,406	146,338	12,167	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000	-	-	3,020,000	Exempt NON-AMT	12,653	151,419	151,350	12,583	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000	-	-	2,930,000	Exempt NON-AMT	12,276	146,907	146,839	12,208	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000	-	-	2,935,000	Exempt NON-AMT	12,297	147,158	147,090	12,229	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000	-	-	2,905,000	Exempt NON-AMT	12,171	145,653	145,586	12,104	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000	-	-	2,330,000	Exempt NON-AMT	5,857	70,094	70,062	5,825	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000	-	-	2,210,000	Exempt NON-AMT	5,556	66,484	66,453	5,525	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000	-	-	2,065,000	Exempt NON-AMT	5,191	62,122	62,093	5,163	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000	-	-	2,005,000	Exempt NON-AMT	5,250	62,830	62,801	5,221	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000	-	-	2,035,000	Exempt NON-AMT	5,542	66,321	66,291	5,511	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000	-	-	1,830,000	Exempt NON-AMT	4,984	59,640	59,613	4,956	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000	-	-	7,375,000	Exempt NON-AMT	21,630	258,842	258,723	21,510	3.500%		June 1 and December 1	12/1/1939

TOTAL

Issuer: Maine Educational Loan Authority

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

Reporting period: Quarter Ending 6/30/2020

<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 7/1/19-6/30/20</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	148,491	1,776,966	1,776,146	147,670	Various	Various	June 1 and December 1	Various

	04/30/19		05/31/19		06/30/19		07/31/19		08/31/19		09/30/19		10/31/19		11/30/19		
FIRSTMARK																	
Loan Balance		\$ 74,945,762		\$ 74,022,816		\$ 73,134,059		\$ 72,262,212		\$ 74,135,787		\$ 76,783,030		\$ 75,986,689		\$ 75,206,059	
Repayment	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%	\$ 61,561,208	80.2%	\$ 61,265,737	80.6%	\$ 62,136,151	82.6%
Problem Loans:																	
In Claim Status		\$ 950		\$ 17,847				\$ 2,379		\$ 21,804		\$ 37,379		\$ 40,392		\$ 16,140	
Uninsured		\$ -		\$ -													
Bankruptcy		\$ 69,380		\$ 72,963		\$ 82,137		\$ 87,467		\$ 86,730		\$ 97,241		\$ 87,876		\$ 86,033	
Forbearance		\$ 176,025		\$ 148,666		\$ 135,146		\$ 144,869		\$ 144,869		\$ 87,666		\$ 87,097		\$ 183,433	
Delinquent Loans																	
31-60 days		\$ 532,718		\$ 319,650		\$ 629,218		\$ 431,466		\$ 560,450		\$ 287,025		\$ 436,846		\$ 452,401	
61-90 days		\$ 101,939		\$ 191,580		\$ 203,113		\$ 210,684		\$ 242,205		\$ 302,345		\$ 89,934		\$ 198,507	
> 90 days		\$ 535,474		\$ 433,558		\$ 225,552		\$ 361,447		\$ 284,398		\$ 284,079		\$ 468,931		\$ 352,263	
Subtotal Delinquent Loans		\$ 1,170,132		\$ 944,789		\$ 1,057,883		\$ 1,003,597		\$ 1,087,053		\$ 873,449		\$ 995,711		\$ 1,003,171	
% of Repayment	1.443%		1.900%		1.551%		1.753%		1.676%		1.799%		1.419%		1.625%		1.614%
Total Problem Loans	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%	\$ 1,095,735	1.43%	\$ 1,211,076	1.59%	\$ 1,288,777	1.71%
% of Repayment	1.668%		2.301%		1.944%		2.113%		2.068%		2.219%		1.780%		1.977%		2.074%

	12/31/19		01/31/20		02/29/20		03/31/20		04/30/20		05/31/20		06/30/20	
FIRSTMARK														
Loan Balance	\$ 74,144,502		\$ 78,586,346		\$ 78,286,849		\$ 77,025,191		\$ 75,096,778		\$ 74,969,709		\$ 74,315,479	
Repayment	\$ 61,072,720	82.4%	\$ 62,824,585	79.9%	\$ 62,290,086	79.6%	\$ 60,920,602	79.1%	\$ 59,055,956	78.6%	\$ 58,871,374	78.5%	\$ 59,023,450	79.4%
Problem Loans:														
In Claim Status	\$ 66,987		\$ 10,927		\$ 17,681		\$ 50,475		\$ 8,000		\$ 10,036		\$ 57,456	
Uninsured	\$ 139,967		\$ 112,531		\$ 112,258		\$ 123,203		\$ 122,883		\$ 134,496		\$ 155,455	
Bankruptcy	\$ 177,005		\$ 177,005		\$ 158,364		\$ 267,787		\$ 283,923		\$ 253,854		\$ 143,687	
Forbearance														
Delinquent Loans														
31-60 days	\$ 403,790		\$ 441,829		\$ 460,667		\$ 499,095		\$ 418,375		\$ 433,173		\$ 346,038	
61-90 days	\$ 135,045		\$ 119,999		\$ 158,628		\$ 106,280		\$ 160,994		\$ 238,507		\$ 144,576	
> 90 days	\$ 334,783		\$ 361,524		\$ 349,459		\$ 238,301		\$ 233,632		\$ 278,890		\$ 423,799	
Subtotal Delinquent Loans	\$ 873,618		\$ 923,351		\$ 968,755		\$ 843,676		\$ 813,001		\$ 950,570		\$ 914,412	
% of Repayment		1.430%		1.470%		1.555%		1.385%		1.377%		1.615%	1.549%	
Total Problem Loans	\$ 1,257,576	1.70%	\$ 1,223,815	1.56%	\$ 1,257,058	1.61%	\$ 1,285,140	1.67%	\$ 1,227,807	1.63%	\$ 1,348,956	1.80%	\$ 1,271,009	1.71%
% of Repayment		2.059%		1.948%		2.018%		2.110%		2.079%		2.291%	2.153%	

**Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 6/30/2020**

Portfolio Summary

Total Current Balance	\$74,315,479
Total Loans	7,426
Wtd Avg Borrower Rate	6.57
Wtd Avg Remaining Term	140.15
Wtd Avg Interim Months	6.89
Total Accounts	3,956
Avg Balance per Borrower	\$18,786
Avg Balance per Loan	\$10,007

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$70,697,881	95.13%	7,166	96.50%	6.69	140.10	7.24
MELA Private Consolidation Loan	\$947,241	1.27%	32	0.43%	7.51	172.76	0.00
The Maine Medical Loan	\$2,670,357	3.59%	228	3.07%	3.15	130.13	0.06
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$10,556,074	14.20%	871	11.73%	6.91	177.22	23.58
School Interest Paid	\$7,701,777	10.36%	617	8.31%	5.69	176.06	26.68
Grace Interest Accrued	\$3,464,945	4.66%	249	3.35%	7.10	177.66	2.12
Grace Interest Paid	\$2,245,177	3.02%	182	2.45%	6.00	175.95	3.25
Post Grad Deferred-Interest Accrued	\$1,731,022	2.33%	188	2.53%	7.09	143.47	15.60
Post Grad Deferred-Interest Paid	\$993,052	1.34%	115	1.55%	7.20	137.61	15.26
Forebearance	\$143,687	0.19%	11	0.15%	6.60	151.99	1.46
Repayment	\$47,479,745	63.89%	5,193	69.93%	6.60	121.56	0.02
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$696,768	0.94%	610	8.21%	7.10	16.87	0.55
25 to 36	\$794,915	1.07%	329	4.43%	7.05	30.70	1.22
37 to 48	\$1,495,807	2.01%	402	5.41%	6.93	42.31	0.74
49 to 60	\$2,086,635	2.81%	406	5.47%	6.83	53.94	0.77
61 to 72	\$2,767,865	3.72%	426	5.74%	6.76	66.28	0.87
73 to 84	\$3,232,027	4.35%	407	5.48%	6.83	77.97	0.73
85 to 96	\$3,796,841	5.11%	441	5.94%	6.37	89.60	0.71
97 to 108	\$4,848,630	6.52%	455	6.13%	6.21	101.56	0.66
109 to 120	\$5,342,196	7.19%	450	6.06%	5.77	113.08	0.96
121 to 132	\$3,102,507	4.17%	261	3.51%	6.99	125.70	1.38
133 to 144	\$3,402,750	4.58%	296	3.99%	7.00	137.90	2.22
145 to 156	\$4,506,200	6.06%	354	4.77%	6.91	150.20	1.75
157 to 168	\$5,259,313	7.08%	401	5.40%	6.69	162.12	1.16
169 to 180	\$30,871,867	41.54%	2,140	28.82%	6.55	178.53	15.09
181 to 192	\$612,633	0.82%	16	0.22%	6.55	185.83	0.00
193 to 220	\$1,066,174	1.43%	21	0.28%	6.34	205.56	0.00
221 to 260	\$432,351	0.58%	11	0.15%	5.86	227.33	1.46
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$9,691,960	13.04%	842	11.34%	4.22	128.81	7.90
5.25% to 6.00%	\$6,419,218	8.64%	602	8.11%	5.65	154.34	12.77
6.01% to 7.75%	\$58,062,880	78.13%	5,979	80.51%	7.06	140.31	6.09
8.51% to 8.75%	\$141,421	0.19%	3	0.04%	8.75	211.65	0.00
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$4,822,110	6.49%	644	8.67%	6.94	123.90	4.41
4-Year	\$67,525,128	90.86%	6,644	89.47%	6.53	140.94	7.17
Graduate	\$432,240	0.58%	52	0.70%	6.88	132.46	14.68
Vocational/Proprietary	\$229,818	0.31%	29	0.39%	6.96	108.54	1.46
Other/Unknown	\$1,306,184	1.76%	57	0.77%	7.26	167.85	0.23
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,673)	0.00%	19	0.26%	7.08	64.65	0.00
\$0 to \$499	\$45,440	0.06%	157	2.11%	6.90	10.47	0.81
\$500 to \$999	\$142,327	0.19%	188	2.53%	7.12	21.49	1.10
\$1,000 to \$1,999	\$711,819	0.96%	469	6.32%	6.90	33.98	3.54
\$2,000 to \$2,999	\$1,197,323	1.61%	479	6.45%	6.86	50.33	3.36
\$3,000 to \$3,999	\$1,587,779	2.14%	455	6.13%	6.78	76.80	4.69
\$4,000 to \$5,999	\$5,200,245	7.00%	1,047	14.10%	6.69	106.60	5.34
\$6,000 to \$7,999	\$5,969,852	8.03%	860	11.58%	6.62	122.01	4.94
\$8,000 to \$9,999	\$7,393,967	9.95%	823	11.08%	6.56	129.25	5.65
\$10,000 to \$14,999	\$16,665,564	22.43%	1,370	18.45%	6.52	139.55	6.63
\$15,000 to \$19,999	\$13,360,233	17.98%	776	10.45%	6.56	150.48	7.64
\$20,000 to \$24,999	\$8,027,524	10.80%	361	4.86%	6.46	158.24	9.20
\$25,000 to \$29,999	\$5,869,420	7.90%	216	2.91%	6.61	164.04	8.39
\$30,000 to \$34,999	\$3,135,966	4.22%	98	1.32%	6.74	165.85	9.49
\$35,000 to \$39,999	\$1,563,830	2.10%	42	0.57%	6.35	167.35	9.86
\$40,000 to \$49,999	\$1,651,909	2.22%	38	0.51%	6.85	171.53	6.25
\$50,000 to \$59,999	\$1,034,367	1.39%	19	0.26%	5.66	174.26	1.68
\$60,000 to \$69,999	\$337,247	0.45%	5	0.07%	6.94	195.02	9.46
\$70,000 to \$79,999	\$72,189	0.10%	1	0.01%	5.24	180.00	39.78
\$90,000 to \$99,999	\$91,087	0.12%	1	0.01%	7.38	212.00	0.00
\$100,000 to \$149,999	\$259,066	0.35%	2	0.03%	7.25	211.02	0.00
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,665)	0.00%	15	0.20%	7.09	64.90	0.00
\$0 to \$499	\$12,440	0.02%	48	0.65%	7.08	11.58	0.92
\$500 to \$999	\$64,968	0.09%	98	1.32%	7.09	23.98	1.17
\$1,000 to \$1,999	\$268,982	0.36%	207	2.79%	7.00	36.33	3.01
\$2,000 to \$2,999	\$431,920	0.58%	199	2.68%	6.97	47.41	2.15
\$3,000 to \$3,999	\$663,801	0.89%	221	2.98%	6.81	71.46	3.63
\$4,000 to \$5,999	\$1,883,129	2.53%	472	6.36%	6.75	91.60	5.16
\$6,000 to \$7,999	\$2,043,789	2.75%	398	5.36%	6.69	104.96	4.76
\$8,000 to \$9,999	\$2,935,026	3.95%	428	5.76%	6.58	119.58	6.77
\$10,000 to \$14,999	\$6,768,808	9.11%	900	12.12%	6.63	122.14	7.53
\$15,000 to \$19,999	\$7,744,376	10.42%	838	11.28%	6.55	132.09	9.17
\$20,000 to \$24,999	\$6,509,321	8.76%	611	8.23%	6.47	138.83	9.15
\$25,000 to \$29,999	\$5,973,193	8.04%	515	6.94%	6.53	142.98	8.44
\$30,000 to \$34,999	\$5,409,656	7.28%	461	6.21%	6.55	141.69	7.07
\$35,000 to \$39,999	\$4,914,781	6.61%	382	5.14%	6.56	147.72	7.91
\$40,000 to \$49,999	\$7,454,723	10.03%	547	7.37%	6.46	143.23	6.82
\$50,000 to \$59,999	\$6,584,820	8.86%	403	5.43%	6.51	156.41	5.35
\$60,000 to \$69,999	\$4,507,414	6.07%	277	3.73%	6.67	155.27	5.08
\$70,000 to \$79,999	\$3,065,855	4.13%	147	1.98%	6.51	163.83	7.42
\$80,000 to \$89,999	\$1,603,522	2.16%	71	0.96%	6.84	159.36	4.16
\$90,000 to \$99,999	\$1,988,156	2.68%	85	1.14%	6.60	167.49	6.48
\$100,000 to \$149,999	\$2,682,715	3.61%	84	1.13%	6.52	173.80	2.27
\$150,000 or more	\$805,748	1.08%	19	0.26%	7.21	178.47	2.91
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$43,901	0.06%	3	0.04%	7.47	140.44	0.00
ALASKA	\$16,593	0.02%	2	0.03%	7.43	127.45	4.73
ARIZONA	\$157,413	0.21%	15	0.20%	7.29	144.88	6.47
ARKANSAS	\$53,819	0.07%	3	0.04%	6.57	163.40	34.52
CALIFORNIA	\$1,058,695	1.42%	79	1.06%	6.02	126.09	0.61
COLORADO	\$179,466	0.24%	24	0.32%	5.95	101.07	0.40
CONNECTICUT	\$836,843	1.13%	83	1.12%	6.15	124.47	5.57
DELAWARE	\$8,520	0.01%	3	0.04%	6.32	103.56	0.00
DISTRICT OF COLUMBIA	\$293,788	0.40%	18	0.24%	7.12	126.76	0.00
FLORIDA	\$781,690	1.05%	64	0.86%	6.29	147.67	0.72
GEORGIA	\$324,662	0.44%	25	0.34%	7.19	136.73	0.16
HAWAII	\$62,384	0.08%	3	0.04%	7.37	127.26	0.00
IDAHO	\$20,003	0.03%	4	0.05%	7.24	56.89	20.14
ILLINOIS	\$127,258	0.17%	11	0.15%	6.96	97.25	10.68
INDIANA	\$24,743	0.03%	4	0.05%	7.18	88.17	0.00
IOWA	\$69,594	0.09%	7	0.09%	7.39	87.74	0.00
KANSAS	\$23,498	0.03%	3	0.04%	3.79	74.36	0.00
KENTUCKY	\$44,032	0.06%	9	0.12%	7.48	89.99	3.43
LOUISIANA	\$127,757	0.17%	9	0.12%	4.94	124.06	7.87
MAINE	\$58,597,119	78.85%	5,922	79.75%	6.60	143.71	8.05
MARYLAND	\$304,963	0.41%	25	0.34%	6.88	124.61	0.85
MASSACHUSETTS	\$3,398,313	4.57%	320	4.31%	6.62	126.91	1.19
MICHIGAN	\$276,665	0.37%	25	0.34%	5.68	137.81	0.00
MINNESOTA	\$111,660	0.15%	18	0.24%	6.85	104.56	0.80
MISSOURI	\$63,282	0.09%	6	0.08%	2.83	111.30	0.00
MONTANA	\$42,355	0.06%	6	0.08%	4.34	82.49	0.00
NEVADA	\$31,530	0.04%	4	0.05%	6.78	139.82	0.52
NEW HAMPSHIRE	\$2,758,903	3.71%	256	3.45%	6.65	137.44	4.92
NEW JERSEY	\$312,403	0.42%	31	0.42%	6.17	105.45	0.86
NEW MEXICO	\$115,909	0.16%	11	0.15%	7.08	90.07	0.00
NEW YORK	\$999,042	1.34%	96	1.29%	6.43	122.66	1.72
NORTH CAROLINA	\$207,975	0.28%	20	0.27%	6.67	134.38	7.75
OHIO	\$186,475	0.25%	22	0.30%	7.11	109.70	0.11
OKLAHOMA	\$46,861	0.06%	3	0.04%	7.38	164.50	0.00
OREGON	\$141,243	0.19%	15	0.20%	5.01	148.54	0.00
PENNSYLVANIA	\$446,530	0.60%	42	0.57%	6.71	134.70	0.50
RHODE ISLAND	\$294,657	0.40%	31	0.42%	5.80	142.02	4.44
SOUTH CAROLINA	\$229,870	0.31%	32	0.43%	6.90	117.93	0.09
TENNESSEE	\$84,290	0.11%	12	0.16%	7.38	80.68	0.00
TEXAS	\$450,911	0.61%	44	0.59%	6.88	125.32	7.36
UTAH	\$65,969	0.09%	4	0.05%	2.38	135.82	0.00
VERMONT	\$252,116	0.34%	37	0.50%	6.38	91.14	0.44

VIRGINIA	\$269,423	0.36%	37	0.50%	5.86	114.02	5.35
WASHINGTON	\$45,865	0.06%	8	0.11%	7.39	78.88	0.00
WEST VIRGINIA	\$79,167	0.11%	5	0.07%	6.78	158.23	0.00
WISCONSIN	\$43,279	0.06%	5	0.07%	7.30	79.40	0.00
WYOMING	\$67,517	0.09%	7	0.09%	7.38	81.57	0.00
UNITED STATES TERRITORY	\$15,564	0.02%	1	0.01%	5.99	180.00	27.32
FOREIGN COUNTRY	\$120,964	0.16%	12	0.16%	5.99	87.49	0.71
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

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% (Cash/Repo))	\$2,195,406	2.95%	205	2.76%	2.23	125.84	0.08
Bond Rate 6.99%	\$15,982,011	21.51%	1,842	24.80%	7.24	102.43	0.52
Bond Rate 6.99% No BB Available	\$2,250,306	3.03%	338	4.55%	7.38	110.91	0.51
Fixed Rate 0%	(\$55)	0.00%	4	0.05%	0.00	0.00	0.00
Fixed Rate 4.24% to 4.99%	\$4,847,410	6.52%	430	5.79%	4.56	103.83	0.04
Fixed Rate 5% to 5.99%	\$8,866,153	11.93%	770	10.37%	5.52	161.80	17.69
Fixed Rate 6% to 6.99%	\$20,306,021	27.32%	1,784	24.02%	6.49	169.09	12.12
Fixed Rate 7% to 7.99%	\$19,726,806	26.54%	2,050	27.61%	7.47	144.54	5.04
Fixed Rate 8% to 8.75%	\$141,421	0.19%	3	0.04%	8.75	211.65	0.00
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$25,782,652	34.69%	2,177	29.32%	6.49	172.53	19.87
0 to 12 months	\$10,024,969	13.49%	804	10.83%	6.21	156.63	0.00
13 to 24 months	\$5,919,413	7.97%	554	7.46%	6.24	142.87	0.00
25 to 36 months	\$3,937,352	5.30%	419	5.64%	6.63	134.89	0.00
37 to 48 months	\$2,927,886	3.94%	336	4.52%	6.84	127.48	0.00
49 to 60 months	\$2,810,917	3.78%	309	4.16%	6.90	120.42	0.00
61 to 72 months	\$2,186,053	2.94%	289	3.89%	7.12	103.81	0.00
73 to 84 months	\$2,383,914	3.21%	283	3.81%	7.36	107.72	0.00
85 to 96 months	\$2,643,725	3.56%	347	4.67%	6.94	98.14	0.00
More than 96 months	\$15,698,598	21.12%	1,908	25.69%	6.69	99.71	0.00
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$11,178,825	15.04%	1,174	15.81%	6.46	137.70	13.80
Below 600	\$998,688	1.34%	86	1.16%	7.34	127.98	1.28
600 to 620	\$572,041	0.77%	55	0.74%	6.91	152.43	4.68
621 to 640	\$773,038	1.04%	87	1.17%	7.01	121.38	5.04
641 to 660	\$5,902,196	7.94%	609	8.20%	6.55	148.08	11.45
661 to 680	\$18,174,816	24.46%	1,818	24.48%	6.73	142.24	5.94
681 to 700	\$13,680,111	18.41%	1,375	18.52%	6.71	139.36	4.46
701 to 720	\$7,689,208	10.35%	774	10.42%	6.78	140.41	4.91
721 to 740	\$7,385,845	9.94%	716	9.64%	6.49	139.87	5.07
741 to 760	\$4,078,779	5.49%	385	5.18%	5.95	137.72	3.47
761 to 780	\$2,494,467	3.36%	225	3.03%	5.86	138.45	5.59
781 to 800	\$967,956	1.30%	78	1.05%	5.44	127.13	3.66
801 to 820	\$419,510	0.56%	44	0.59%	6.13	140.75	15.82
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$3,745,745	5.04%	401	5.40%	4.86	118.06	0.95
Below 600	\$1,631	0.00%	2	0.03%	7.38	10.10	0.00
600 to 620	\$25,721	0.03%	2	0.03%	5.47	94.49	0.00
621 to 640	\$152,698	0.21%	19	0.26%	7.02	109.58	5.70
641 to 660	\$659,939	0.89%	57	0.77%	6.91	136.19	12.33
661 to 680	\$1,946,591	2.62%	174	2.34%	6.73	144.43	11.58
681 to 700	\$3,263,024	4.39%	350	4.71%	6.78	138.65	6.69
701 to 720	\$5,525,752	7.44%	545	7.34%	6.64	140.39	8.41
721 to 740	\$8,399,540	11.30%	789	10.62%	6.74	139.05	6.74
741 to 760	\$8,612,846	11.59%	853	11.49%	6.74	140.89	7.30
761 to 780	\$13,626,389	18.34%	1,336	17.99%	6.72	142.25	7.15
781 to 800	\$17,436,200	23.46%	1,752	23.59%	6.60	141.98	6.82
801 to 820	\$10,385,083	13.97%	1,105	14.88%	6.55	143.16	6.59
Over 820	\$534,319	0.72%	41	0.55%	6.22	136.57	8.68
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$457,069	0.62%	103	1.39%	6.95	59.14	0.32
Below 600	\$72,658	0.10%	5	0.07%	7.38	190.31	0.00
600 to 620	\$25,721	0.03%	2	0.03%	5.47	94.49	0.00
621 to 640	\$125,419	0.17%	14	0.19%	7.05	98.56	6.94
641 to 660	\$515,631	0.69%	47	0.63%	7.00	132.95	10.16
661 to 680	\$1,728,638	2.33%	148	1.99%	6.54	144.44	13.51
681 to 700	\$3,414,283	4.59%	369	4.97%	6.54	137.87	6.18
701 to 720	\$5,681,791	7.65%	547	7.37%	6.61	140.57	7.88
721 to 740	\$9,364,896	12.60%	889	11.97%	6.55	136.00	6.21
741 to 760	\$9,725,849	13.09%	952	12.82%	6.54	140.95	6.38
761 to 780	\$14,274,298	19.21%	1,399	18.84%	6.62	141.47	7.18
781 to 800	\$17,685,045	23.80%	1,770	23.84%	6.57	141.57	6.54
801 to 820	\$10,709,862	14.41%	1,140	15.35%	6.53	143.03	6.89
Over 820	\$534,319	0.72%	41	0.55%	6.22	136.57	8.68
Totals	\$74,315,479	100.00%	7,426	100.00%	6.57	140.15	6.89

2019 - 2020 School Year Loan Breakdown

By Loan Repayment Option

June 30, 2020

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	111	18.7%	1,466,879.00	19.6%
Interest Only	177	29.7%	2,197,895.00	29.3%
Deferment	307	51.6%	3,831,593.00	51.1%
Total	595		7,496,367.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	93	26.7%	1,211,059.00	23.5%
Interest Only	117	33.6%	1,815,096.00	35.2%
Deferment	138	39.7%	2,126,547.00	41.3%
Total	348		5,152,702.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	204	21.6%	2,677,938.00	21.2%
Interest Only	294	31.2%	4,012,991.00	31.7%
Deferment	445	47.2%	5,958,140.00	47.1%
Total	943		12,649,069.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	93	45.6%	1,211,059.00	45.2%
Repeat Borrowers	111	54.4%	1,466,879.00	54.8%
Total	204		2,677,938.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	117	39.8%	1,815,096.00	45.2%
Repeat Borrowers	177	60.2%	2,197,895.00	54.8%
Total	294		4,012,991.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	138	31.0%	2,126,547.00	35.7%
Repeat Borrowers	307	69.0%	3,831,593.00	64.3%
Total	445		5,958,140.00	

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

	6/30/2020	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment) \$279,750,803
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	\$7,387,291	\$296,478,420	
Default Year													
1998	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	21,964
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	-
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	21,964
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
1999	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	7,060
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.02%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	-
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	7,060
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.02%
2000	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	126,578
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.35%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	-
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	126,578
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.35%
2001	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	70,596
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.17%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	14,706
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.03%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	55,890
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.13%
2002	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	215,617
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.46%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	42,541
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	173,076
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.37%
2003	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	29,903
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.05%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	85,184
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.16%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	(55,281)
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.10%
2004	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	59,696
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	59,793
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	(97)
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
2005	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	166,213
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.20%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	160,618
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.19%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	5,595
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.01%
2006	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	289,114
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.27%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	70,698
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.07%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	218,416
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.20%
2007	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	574,915
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.41%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	97,067
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.07%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	477,848
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.34%
2008	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	337,319
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.19%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	192,217
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	145,102
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.08%
2009	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	568,219
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.29%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	82,818
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.04%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	485,401
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.25%
2010	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	1,265,983
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.60%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	143,524
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.07%
	Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	1,122,460
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.53%
2011	Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	1,023,752
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.46%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$	231,612

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

6/30/2020	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total	Cumulative Loans in Repayment
Net Defaults %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.10%	
Net Defaults \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0				\$ 792,140	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.36%	
2012 Defaulted %	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.54%	
2012 Defaulted \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0				\$ 1,245,913	
Claims/Recoov %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.10%	
Claims/Recoov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0				\$ 237,663	
Net Defaults %	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.44%	
Net Defaults \$\$\$	\$43,278	\$0	\$0	\$0	\$0	\$0	\$0				\$ 1,008,250	
2013 Defaulted %	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%				0.38%	
2013 Defaulted \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0				\$ 904,558	
Claims/Recoov %	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%				0.38%	
Claims/Recoov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0				\$ 245,256	
Net Defaults %	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%				0.10%	
Net Defaults \$\$\$	\$0	\$4,467	\$0	\$0	\$0	\$0	\$0				\$ 659,302	
2014 Defaulted %	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%				0.28%	
2014 Defaulted \$\$\$	\$12,006	\$8,692	\$0	\$0	\$0	\$0	\$0				\$ 1,019,079	
Claims/Recoov %	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%				0.42%	
Claims/Recoov \$\$\$	\$617	\$504	\$0	\$0	\$0	\$0	\$0				\$ 184,833	
Net Defaults %	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%				0.08%	
Net Defaults \$\$\$	\$11,389	\$8,188	\$0	\$0	\$0	\$0	\$0				\$ 834,246	
2015 Defaulted %	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%				0.34%	
2015 Defaulted \$\$\$	\$37,714	\$7,922	\$7,177	\$0	\$0	\$0	\$0				\$ 593,516	
Claims/Recoov %	0.36%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%				0.24%	
Claims/Recoov \$\$\$	\$0	\$168	\$0	\$0	\$0	\$0	\$0				\$ 174,666	
Net Defaults %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.07%	
Net Defaults \$\$\$	\$37,714	\$7,754	\$7,177	\$0	\$0	\$0	\$0				\$ 418,849	
2016 Defaulted %	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%				0.17%	
2016 Defaulted \$\$\$	\$9,044	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0				\$ 718,933	
Claims/Recoov %	0.09%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%				0.28%	
Claims/Recoov \$\$\$	\$8,377	\$838	\$0	\$0	\$0	\$0	\$0				\$ 237,076	
Net Defaults %	0.08%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%				0.09%	
Net Defaults \$\$\$	\$667	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0				\$ 481,857	
2017 Defaulted %	0.52%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%				0.16%	
2017 Defaulted \$\$\$	\$54,882	\$0	\$0	\$0	\$5,012	\$2,412	\$0				\$ 415,705	
Claims/Recoov %	0.52%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%				0.16%	
Claims/Recoov \$\$\$	\$19,367	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0				\$ 622,218	
Net Defaults %	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)	
2018 Defaulted %	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				\$ 408,262	
Claims/Recoov %	0.18%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%				0.15%	
Claims/Recoov \$\$\$	\$13,899	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0				\$ 679,588	
Net Defaults %	0.13%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%				0.25%	
Net Defaults \$\$\$	\$4,487	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0				\$ (271,325)	
2019 Defaulted %	0.04%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%				-0.10%	
2019 Defaulted \$\$\$	\$18,815	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0				\$ 259,257	
Claims/Recoov %	0.18%	0.31%	0.12%	0.34%	0.03%	0.18%	0.00%				0.09%	
Claims/Recoov \$\$\$	\$7,720	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0				\$ 537,285	
Net Defaults %	0.07%	0.05%	0.25%	0.02%	0.04%	0.15%	0.00%				0.19%	
Net Defaults \$\$\$	\$11,095	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0				\$ (278,028)	
2020 Defaulted %	0.11%	0.26%	-0.12%	0.32%	0.00%	0.02%	0.00%				-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0				\$ 513,380	
Claims/Recoov %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.00%	
Claims/Recoov \$\$\$	\$3,198	\$1,170	\$4,763	\$9,324	\$1,053	\$0	\$0				\$ 237,814	
Net Defaults %	0.03%	0.01%	0.07%	0.13%	0.01%	0.00%	0.00%				0.08%	
Net Defaults \$\$\$	-\$3,198	-\$1,170	-\$4,763	-\$9,324	-\$1,053	\$0	\$0				\$ (224,435)	
Total Defaulted %	1.85%	0.93%	0.74%	1.15%	0.30%	0.45%	0.00%				3.49%	
Total Defaulted \$\$\$	\$194,124	\$75,099	\$47,830	\$84,267	\$23,134	\$32,384	\$0				\$ 1,035,533	\$10,335,533
Claims/Recoov %	27.39%	19.89%	58.40%	17.83%	18.13%	34.61%	0.00%				41.96%	3.69%
Claims/Recoov \$\$\$	\$53,177	\$14,935	\$27,933	\$15,021	\$4,195	\$11,210	\$0				\$ 437,178	\$4,337,178
as % of Defaults	0.51%	0.19%	0.43%	0.21%	0.05%	0.15%	0.00%				1.46%	41.96%
as % of Originations	0.51%	0.19%	0.43%	0.21%	0.05%	0.15%	0.00%				1.46%	1.55%
Net Defaults %	1.34%	0.75%	0.31%	0.95%	0.24%	0.29%	0.00%				2.02%	2.14%
Net Defaults \$\$\$	\$ 140,948	\$ 60,164	\$ 19,897	\$ 69,247	\$ 18,939	\$ 21,174	\$ -				\$ 5,998,355	\$5,998,355
%	1.34%	0.75%	0.31%	0.95%	0.24%	0.29%	0.00%				2.02%	2.14%
\$	-	-	-	-	-	-	-				\$ -	

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

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/19-06/30/20 FAME Fiscal Year Through 06/30/20	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19	07/01/19-06/30/20 FAME Fiscal Year Through 06/30/20	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19	07/01/19-06/30/20 FAME Fiscal Year Through 06/30/20	07/01/18-06/30/19 FAME Fiscal Year Through 06/30/19
Applications Received	1,930	2,003	2	2	1,932	2,005
Applications Approved	943	822	0	0	943	822
Applications Denied	659	688	2	2	661	690
Applications Cancelled	269	300	0	0	269	300
Applications in Process	59	193	0	0	59	193
Approval Rate	59%	54%	0%	0%	59%	54%
Number of Disbursements	1,818	1,520	0	0	1,818	1,520
Dollar Amount of Disbursements	\$ 14,937,970	\$ 11,474,828	\$ -	\$ -	\$ 14,937,970	\$ 11,474,828
Year to Date Plan	\$ 12,622,311	\$ 10,894,002	\$ -	\$ -	\$ 12,622,311	\$ 10,894,002
Year to Date Variance	\$ 2,315,659	\$ 580,826	\$ -	\$ -	\$ 2,315,659	\$ 580,826
Average Disbursed Amount	\$ 8,217	\$ 7,549	\$ -	\$ -	\$ 8,217	\$ 7,549

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

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF MAINE	15,143	1,599,643	-	-	15,143	1,599,643
UNIVERSITY OF NEW ENGLAND	51,232	1,084,930	-	-	51,232	1,084,930
MAINE MARITIME ACADEMY	11,500	1,050,293	-	-	11,500	1,050,293
SAINT JOSEPH'S COLLEGE	-	865,768	-	-	-	865,768
HUSSON UNIVERSITY	12,000	646,697	-	-	12,000	646,697
THOMAS COLLEGE	-	477,290	-	-	-	477,290
UNIVERSITY OF SOUTHERN MAINE	9,849	380,350	-	-	9,849	380,350
UNIVERSITY OF MAINE-FARMINGTON	2,400	222,853	-	-	2,400	222,853
BATES COLLEGE	-	210,531	-	-	-	210,531
MAINE COLLEGE OF ART	4,600	173,472	-	-	4,600	173,472
BOWDOIN COLLEGE	40,695	167,435	-	-	40,695	167,435
UNIVERSITY OF MAINE-AUGUSTA	8,114	109,695	-	-	8,114	109,695
COLBY COLLEGE	-	91,698	-	-	-	91,698
UNITY COLLEGE	-	85,955	-	-	-	85,955
BEAL COLLEGE	20,000	67,000	-	-	20,000	67,000
UNIVERSITY OF MAINE-PRESQUE ISLE	-	34,776	-	-	-	34,776
EASTERN MAINE COMMUNITY COLLEGE	-	33,200	-	-	-	33,200
SOUTHERN MAINE COMMUNITY COLLEGE	-	25,557	-	-	-	25,557
MAINE COLLEGE OF HEALTH PROFESSIONS	1,616	25,142	-	-	1,616	25,142
CENTRAL MAINE COMMUNITY COLLEGE	-	19,100	-	-	-	19,100
UNIVERSITY OF MAINE - FORT KENT	-	16,929	-	-	-	16,929
PURDUE UNIVERSITY GLOBAL (was KAPLAN UNIVERSITY)	4,334	10,767	-	-	4,334	10,767
KENNEBEC VALLEY COMMUNITY COLLEGE	-	4,826	-	-	-	4,826
COLLEGE OF THE ATLANTIC	-	2,334	-	-	-	2,334
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
THE LANDING SCHOOL	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	190,987	7,531,729	-	-	190,987	7,531,729
Total	372,470	14,937,970	-	-	372,470	14,937,970

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 JUNE 30, 2020

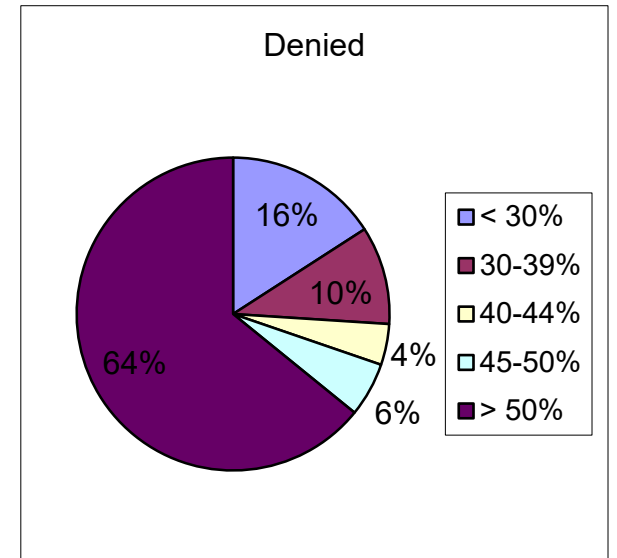
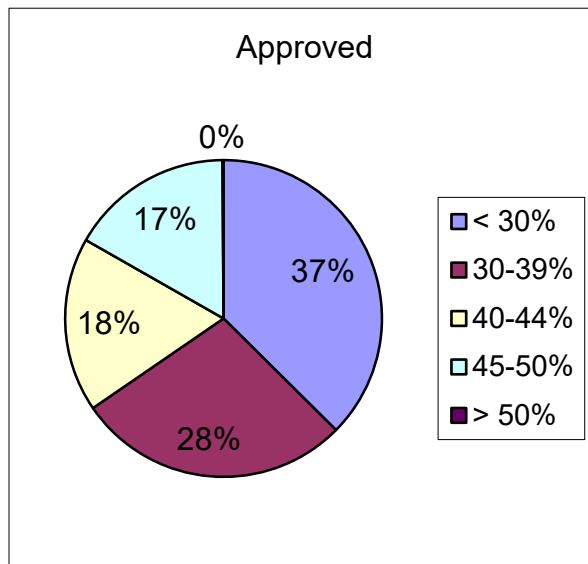
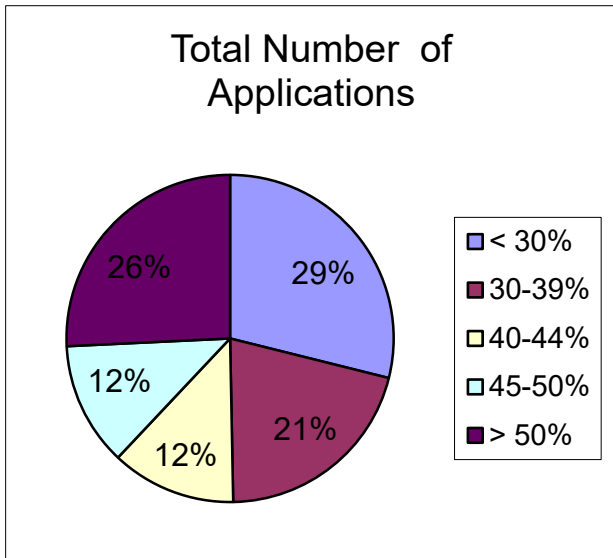
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim prmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2020	\$7,387,291	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2019	\$13,410,593	0	\$0	0.00%	\$0.00	0	\$0.00	\$0	\$0	0.00%
2018	\$10,004,711	0	\$0	0.00%	\$0.00	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	\$4,195	\$18,939	0.24%
2014	\$7,320,330	6	\$84,267	1.15%	\$0.00	0	\$0.00	\$15,021	\$69,247	0.95%
2013	\$6,474,442	4	\$47,830	0.74%	\$0.00	0	\$0.00	\$27,933	\$19,897	0.31%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0.00	\$14,935	\$60,164	0.75%
2011	\$10,481,450	15	\$194,124	1.85%	\$0.00	0	\$0.00	\$53,177	\$140,948	1.34%
2010	\$12,983,344	17	\$288,781	2.22%	\$0.00	0	\$0.00	\$80,394	\$208,388	1.61%
2009	\$22,414,714	47	\$573,991	2.56%	\$0.00	0	\$0.00	\$134,844	\$439,147	1.96%
2008	\$34,048,382	84	\$1,222,596	3.59%	\$0.00	0	\$0.00	\$286,547	\$936,049	2.75%
2007	\$31,957,353	141	\$1,837,210	5.75%	\$0.00	0	\$0.00	\$484,039	\$1,353,171	4.23%
2006	\$23,762,942	145	\$1,695,903	7.14%	\$0.00	0	\$0.00	\$580,238	\$1,115,665	4.69%
2005	\$17,929,934	125	\$1,186,641	6.62%	\$0.00	0	\$0.00	\$496,219	\$690,423	3.85%
2004	\$12,506,502	105	\$970,478	7.76%	\$0.00	0	\$0.00	\$563,286	\$407,193	3.26%
2003	\$7,199,223	43	\$500,597	6.95%	\$0.00	0	\$0.00	\$273,123	\$227,474	3.16%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0.00	\$141,030	\$71,281	1.39%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0.00	\$98,105	\$66,014	1.11%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0.00	\$102,043	\$84,826	1.31%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0.00	\$387,277	-\$4,296	-0.05%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0.00	\$238,012	\$46,813	0.49%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0.00	\$177,450	\$46,086	0.67%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0.00	\$168,104	-\$20,248	-0.53%
TOTAL	\$296,478,420	966	\$10,335,533	3.49%	\$0.00	0	\$0.00	\$4,337,178	\$5,998,355	2.02%

*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 JUNE 30, 2020

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	458	29%	353	37%	77%	105	16%	23%
30-39%	331	21%	264	28%	80%	67	10%	20%
40-44%	196	12%	168	18%	86%	28	4%	14%
45-50%	194	12%	157	17%	81%	37	6%	19%
> 50%	425	26%	1	0%	0%	424	64%	100%
	1,604	100%	943	100%	59%	661	100%	41%

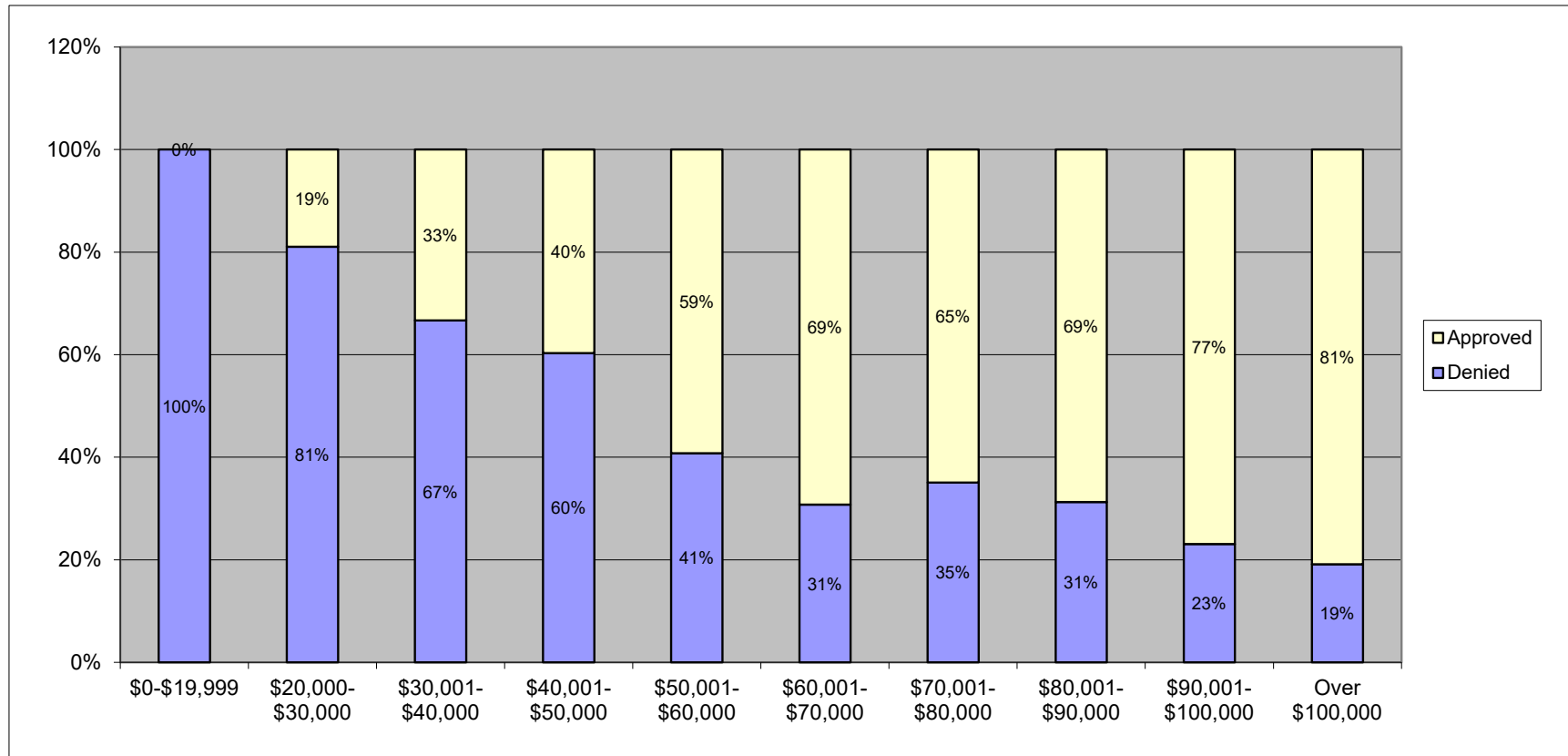


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2020

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	137	8%	-	0%	137	100%
\$20,000-\$30,000	95	6%	18	19%	77	81%
\$30,001-\$40,000	96	6%	32	33%	64	67%
\$40,001-\$50,000	121	8%	48	40%	73	60%
\$50,001-\$60,000	152	9%	90	59%	62	41%
\$60,001-\$70,000	130	8%	90	69%	40	31%
\$70,001-\$80,000	134	8%	87	65%	47	35%
\$80,001-\$90,000	128	8%	88	69%	40	31%
\$90,001-\$100,000	104	7%	80	77%	24	23%
Over \$100,000	507	32%	410	81%	97	19%
	1,604	100%	943	59%	661	41%

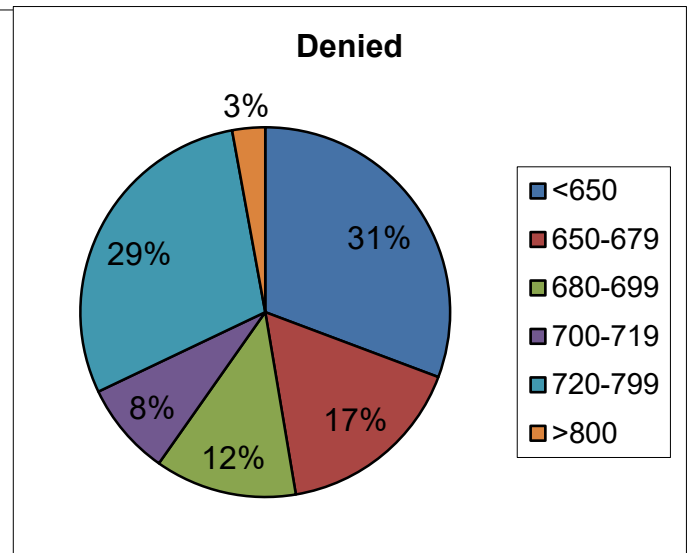
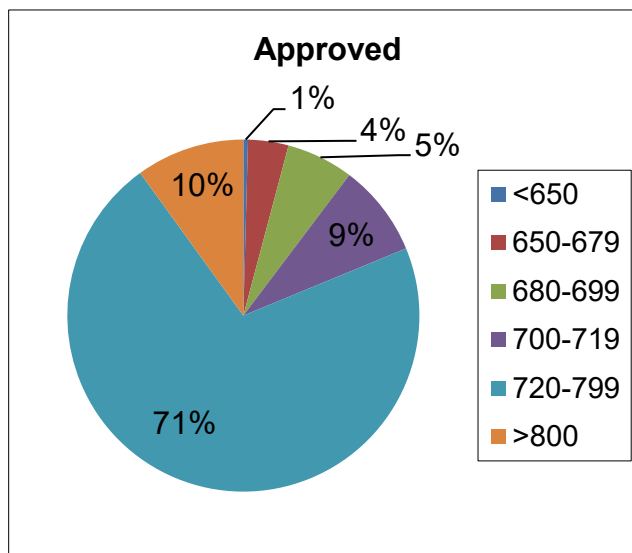
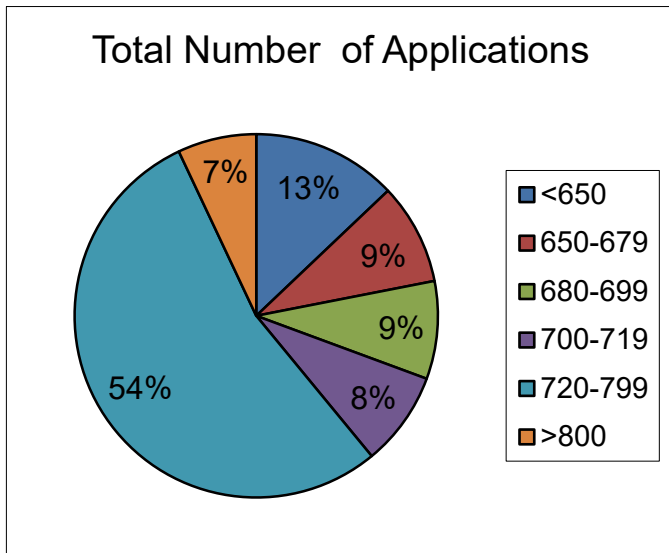


MAINE LOAN

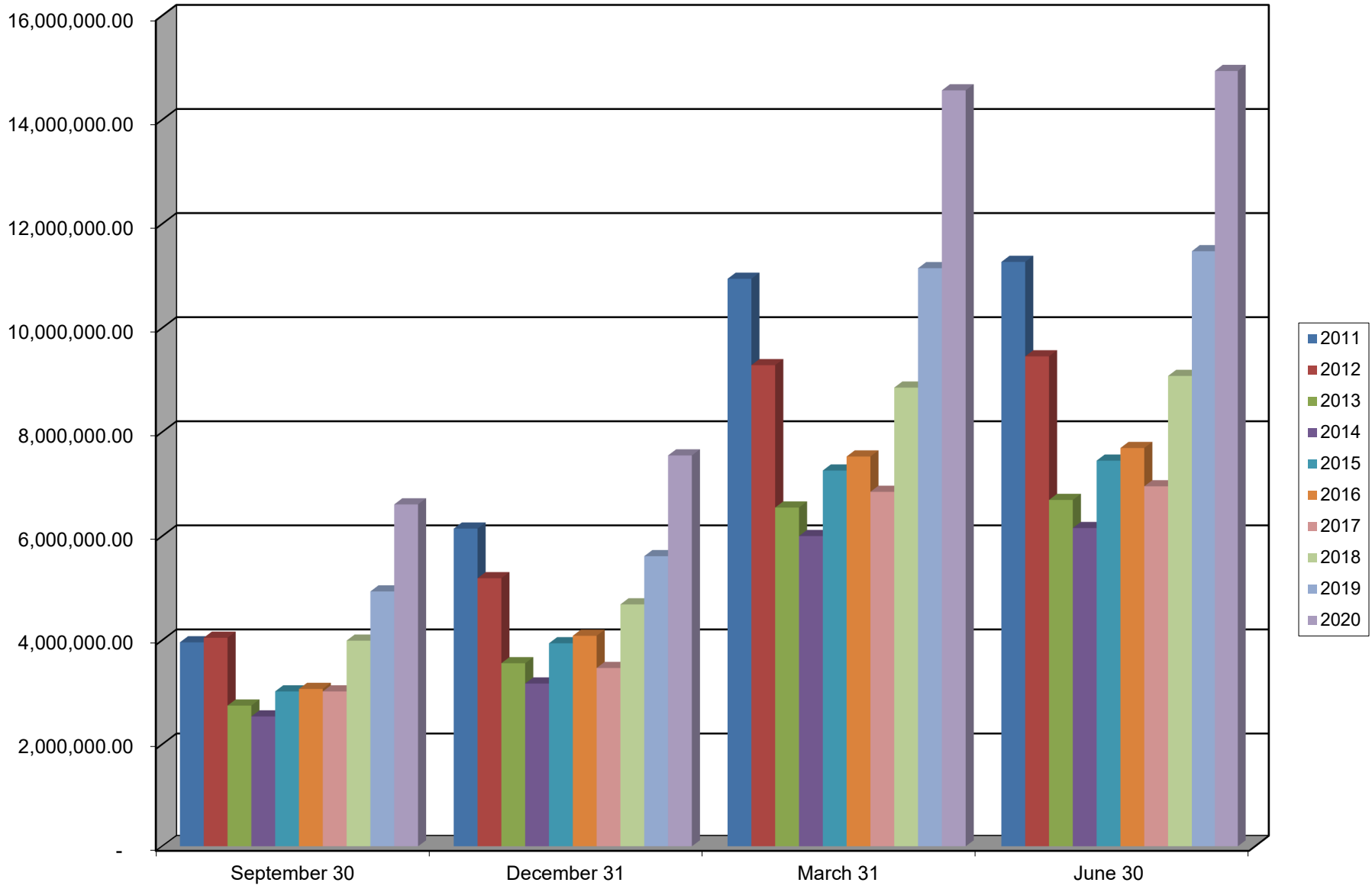
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2020

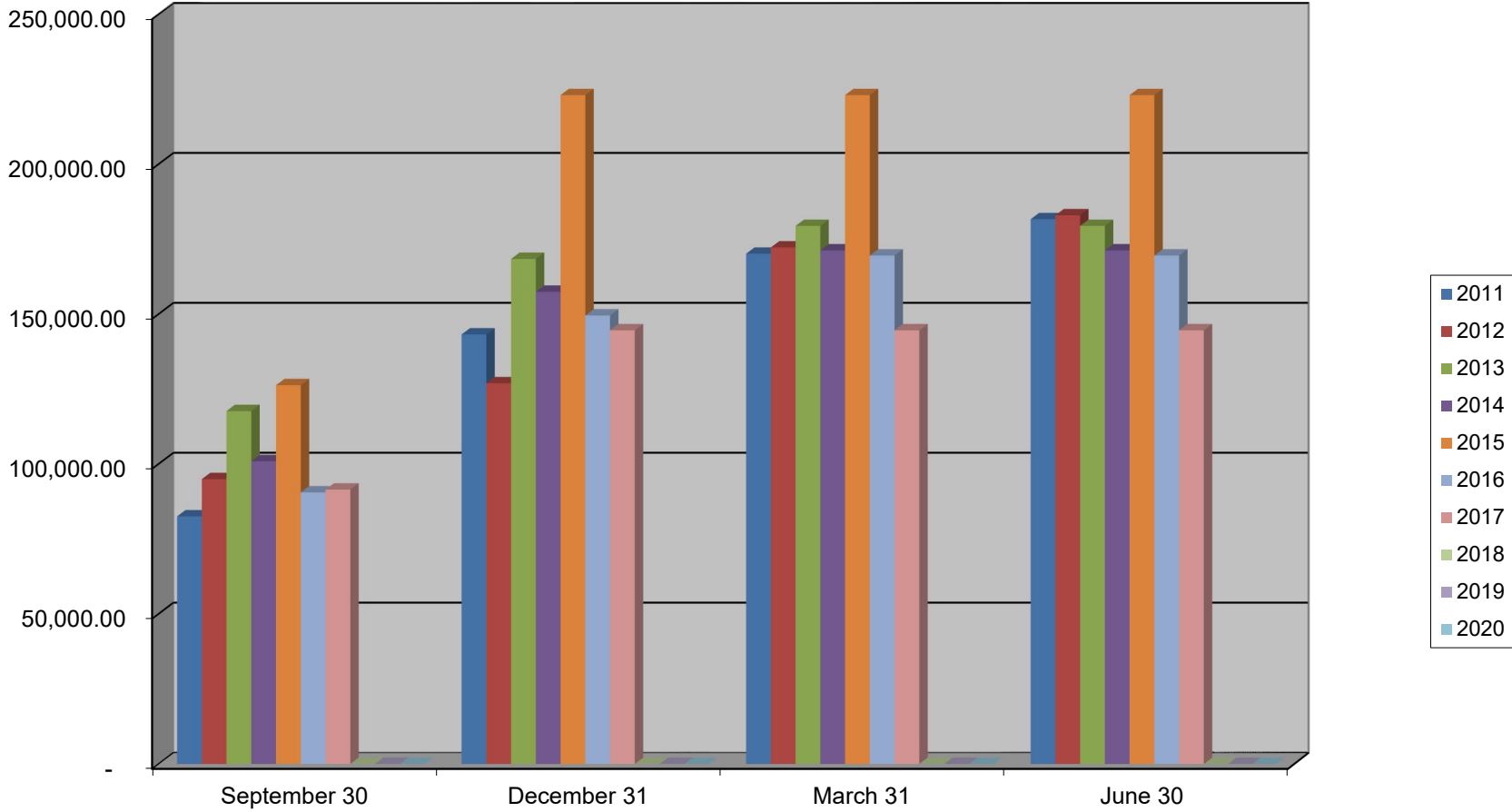
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	207	13%	4	1%	2%	203	31%	98%
650-679	145	9%	35	4%	24%	110	17%	76%
680-699	140	9%	58	5%	41%	82	12%	59%
700-719	134	8%	80	9%	60%	54	8%	40%
720-799	865	54%	672	71%	78%	193	29%	22%
>800	113	7%	94	10%	83%	19	3%	17%
	1,604	100%	943	100%	59%	661	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 JUNE 30, 2020**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	450	\$7,338,070.17	\$16,306.82	8.20%
MED LOAN	12	\$363,968.95	\$30,330.75	4.85%
CONSOLIDATION	2	\$105,360.36	\$52,680.18	8.98%
TOTAL PORTFOLIO	464	\$7,807,399.48	\$16,826.29	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	\$94,812.81	\$262,674.22	\$20,872.38	\$76,786.69	\$32,081.11	\$94,564.24	\$65,659.91	\$1,161,406.35
MED LOAN	\$418.00	\$796.00	\$24.00	\$96.00	\$0.00	\$0.00	\$0.00	\$15,819.31
CONSOLIDATION	\$915.55	\$4,305.55	\$305.19	\$3,812.69	\$0.00	\$5,002.50	\$0.00	\$344,285.73
TOTAL PORTFOLIO	\$96,146.36	\$267,775.77	\$21,201.57	\$80,695.38	\$32,081.11	\$99,566.74	\$65,659.91	\$1,521,511.39

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	24	\$389,208.42	\$16,217.02	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	24	\$389,208.42	\$16,217.02	6.48%

KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$6,820.49	\$28,611.90	\$2,163.84	\$9,418.29	\$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	\$915.55	\$3,090.55	\$305.19	\$1,030.19	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$7,736.04	\$31,702.45	\$2,469.03	\$10,448.48	\$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 JUNE 30, 2020**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	61	\$1,269,285.55	\$20,807.96	8.39%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	61	\$1,269,285.55	\$20,807.96	8.39%

FINANCE AUTHORITY OF MAINE MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$14,298.58	\$37,388.55	\$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	\$14,298.58	\$37,388.55	\$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	2	\$38,033.54	45	\$658,933.89	1	\$57,078.27	18	\$317,565.60
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	2	\$38,033.54	45	\$658,933.89	1	\$57,078.27	18	\$317,565.60

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	21	\$386,115.34	\$18,386.44	8.69%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL D&P PORTFOLIO	21	\$386,115.34	\$18,386.44	8.69%

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$283.47	\$1,625.47	\$141.53	\$13,299.03	\$0.00	\$25,012.50	\$0.00	\$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	\$0.00	\$2,497.50	\$0.00	\$5,002.50	\$0.00	\$230,609.14
TOTAL D&P PORTFOLIO	\$283.47	\$1,625.47	\$141.53	\$15,796.53	\$0.00	\$30,015.00	\$0.00	\$300,074.65

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2019 - JUNE 30, 2020
THROUGH JUNE 30, 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	0	\$0.00	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	0	\$0.00	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	344	\$5,293,460.86	\$15,387.97	8.26%
MED LOAN	12	\$363,968.95	\$30,330.75	4.85%
CONSOLIDATION	2	\$105,360.36	\$52,680.18	8.98%
TOTAL CC PORTFOLIO	358	\$5,762,790.17	\$16,097.18	8.06%

CREDIT CONTROL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD*
MAINE LOAN	\$73,410.27	\$195,048.30	\$18,567.01	\$54,069.37	\$32,081.11	\$69,551.74	\$65,659.91	\$1,091,940.84
MED LOAN	\$418.00	\$796.00	\$24.00	\$96.00	\$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	\$73,828.27	\$197,059.30	\$18,591.01	\$54,450.37	\$32,081.11	\$69,551.74	\$65,659.91	\$1,221,436.74

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

**Fees include regular pmts & settled