

**NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A**  
**Monthly Servicing Report**  
**Report Date: December 25, 2006**

**Parity**

<b>Student Loan Portfolio</b>			
	10/31/2006	Activity	11/30/2006
Financed Eligible Student Loans	\$553,037,790	(\$1,606,180)	\$551,431,610
Accrued Interest:	\$36,123,113	\$1,127,222	\$37,250,336
<b>Total Portfolio</b>	<b>\$589,160,903</b>	<b>(\$478,958)</b>	<b>\$588,681,945</b>

<b>Bank Accounts and Cash in Transit</b>			
	10/31/2006	Change	11/30/2006
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$42,700,010	(\$5,514,272)	\$37,185,738
Collection Account	\$8,887,003	(\$6,179,777)	\$2,707,226
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$5,987,026	(\$1,774)	\$5,985,251
<b>Total Account Balances</b>	<b>\$57,574,039</b>	<b>(\$11,695,824)</b>	<b>\$45,878,215</b>
Servicer Receivable	\$1,230,527	\$409,145	\$1,639,673
Net Funds in Process	(\$275,352)	\$201,395	(\$73,957)
Other	\$0	\$0	\$0
<b>Total Cash in Transit</b>	<b>\$955,175</b>	<b>\$610,540</b>	<b>\$1,565,716</b>
<b>Total Account Balances and Cash in Transit</b>	<b>\$58,529,214</b>	<b>(\$11,085,284)</b>	<b>\$47,443,930</b>

<b>Notes Outstanding</b>					
	10/31/2006 Balance	% of O/S Securities	11/30/2006 Balance	% of O/S Securities	Pool Factor
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$141,850,000	22.19%	\$135,771,000	21.44%	0.8755861
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$111,290,000	17.41%	\$111,290,000	17.57%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	17.66%	\$112,931,000	17.83%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	32.54%	\$208,056,000	32.85%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	10.21%	\$65,260,000	10.30%	1.0000000
	<b>\$639,387,000</b>	<b>100.00%</b>	<b>\$633,308,000</b>	<b>100.00%</b>	
Accrued Interest	\$6,521,553		\$296,656		

<b>Parity Ratio</b>			
	10/31/2006	Change	11/30/2006
Student Loan Portfolio	\$589,160,903	(\$478,958)	\$588,681,945
Account Balances	\$57,574,039	(\$11,695,824)	\$45,878,215
Cash in Transit	\$955,175	\$610,540	\$1,565,716
Less Defaults in Process	(\$260,922)	\$107,176	(\$153,746)
<b>Total Collateral Value</b>	<b>\$647,429,195</b>	<b>(\$11,457,066)</b>	<b>\$635,972,130</b>
Principal Amount of Notes Outstanding	\$574,127,000	(\$6,079,000)	\$568,048,000
Accrued Interest on Notes	\$5,820,461	(\$5,556,000)	\$264,461
Accrued Note Fees	\$17,224	(\$3,023)	\$14,201
<b>Total Debt</b>	<b>\$579,964,685</b>	<b>(\$11,638,023)</b>	<b>\$568,326,662</b>
Senior Parity Percentage	111.75%	0.16%	111.91%
Principal Amount of Notes Outstanding	\$639,387,000	(\$6,079,000)	\$633,308,000
Accrued Interest on Notes	\$6,521,553	(\$6,224,897)	\$296,656
Accrued Note Fees	\$6,394		\$5,278
<b>Total Debt</b>	<b>\$645,914,947</b>	<b>(\$12,305,014)</b>	<b>\$633,609,933</b>
<b>Total Parity Percentage</b>	<b>100.23%</b>	<b>0.14%</b>	<b>100.37%</b>

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**Portfolio Transactions and Accruals**

	Principal	Interest
<b>Beginning Balance</b>	<b>10/31/2006</b>	<b>\$553,037,790</b>
	<b>\$36,123,113</b>	
<b>Student Loan Cash Activity</b>		
	Principal	Interest
Payments Received	(\$2,356,727)	(\$1,468,460)
THE Bonus Applied	(\$13,447)	(\$194,209)
New Acquisitions	\$0	\$0
Subsequent Disbursements	\$0	
Refunds	\$0	
<b>Total Cash Activity</b>	<b>(\$2,370,175)</b>	<b>(\$1,662,669)</b>
<b>Student Loan Non-Cash Activity</b>		
	Principal	Interest
Interest Accruals		\$3,759,026
Realized Losses/Loans Charged Off	(\$251,478)	(\$11,341)
Capitalized Interest	\$957,793	(\$957,793)
Capitalized Origination Fees	\$57,679	
Other Adjustments	\$0	
<b>Total Non-Cash Activity</b>	<b>\$763,995</b>	<b>\$2,789,892</b>
<b>Total Student Loan Activity</b>	<b>(\$1,606,180)</b>	<b>\$1,127,222</b>
<b>Ending Balance</b>	<b>11/30/2006</b>	<b>\$551,431,610</b>
		<b>\$37,250,336</b>

Requirement Met? Yes  
(see Triggers Page 9)

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Collection Activity

Collection Account Activity During Collection Period		
<b>Beginning Account Balance</b>	10/31/2006	\$8,887,003
Principal Payments Received		\$2,122,491
Interest Payments Received		\$1,505,163
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$8,423
Investment Income (including Investment Income from Other Trust Accounts)		\$269,618
Transfers From Other Trust Accounts		\$5,500,000
<b>Total Funds Received</b>		\$9,405,695
Trustee Fee		\$5,328
Servicing Fee		\$66,060
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$9,230,506
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$6,283,578
<b>Total Use of Funds</b>		\$15,585,472
<b>Ending Account Balance</b>	11/30/2006	\$2,707,226
<b>Collection Account Activity Subsequent to Collection Period</b>		
Principal Payments Received		\$0
Interest Payments Received		\$0
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		(\$200)
Investment Income (including Investment Income from Other Trust Accounts)		\$212,215
Transfer From Other Trust Account		\$0
<b>Total Funds Received</b>		\$212,015
Trustee Fee		(\$5,328)
Servicing Fee		(\$66,146)
Marketing Fee		\$0
THE Bonus		(\$209,694)
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
<b>Total Use of Funds</b>		(\$281,168)
<b>Ending Account Balance</b>	12/20/2006	\$2,638,073

**NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A**  
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**Security Detail**

**Floating Rate Securities Paid During Collection Period**

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Payment	Interest Payment	
Series 2006-A Class A-1 Notes	November 28, 2006	5.44000%	92	08/28/2006	11/27/2006	\$6,079,000	\$1,972,030	
Series 2006-A Class A-2 Notes	November 28, 2006	5.59000%	92	08/28/2006	11/27/2006		\$1,589,839	
Series 2006-A Class A-3 Notes	November 28, 2006	5.61000%	92	08/28/2006	11/27/2006		\$1,619,054	
Series 2006-A Class A-4 Notes	November 28, 2006	5.75000%	92	08/28/2006	11/27/2006		\$3,057,267	
Series 2006-A Class B Notes	November 28, 2006	5.95000%	92	08/28/2006	11/27/2006		\$992,315	
						\$6,079,000	\$9,230,506	
								Trustee Fee
								\$5,328
								<b>Total Payments Made During Collection Period</b>
								<b>\$15,314,834</b>

**Detail of Accrued Interest on Notes**

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Set Aside	Accrued Interest 11/30/2006	Interest Set Aside
Series 2006-A Class A-1 Notes	February 28, 2007	5.41000%	92	11/28/2006	02/27/2007	\$0	\$61,210	\$625,703
Series 2006-A Class A-2 Notes	February 28, 2007	5.56000%	92	11/28/2006	02/27/2007		\$51,564	\$527,102
Series 2006-A Class A-3 Notes	February 28, 2007	5.58000%	92	11/28/2006	02/27/2007		\$52,513	\$536,799
Series 2006-A Class A-4 Notes	February 28, 2007	5.72000%	92	11/28/2006	02/27/2007		\$99,173	\$1,013,772
Series 2006-A Class B Notes	February 28, 2007	5.92000%	92	11/28/2006	02/27/2007		\$32,195	\$329,104
						\$0	\$296,656	\$3,032,480
								Trustee Fee
								\$5,278
								<b>Total Funds Set Aside</b>
						<b>\$0</b>	<b>\$296,656</b>	<b>\$3,037,758</b>

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Alternative Loan Recoveries, Defaults and Delinquencies

Defaults and Recoveries			
	10/31/06 Balance	Activity	11/30/06 Balance
Outstanding Loans In Repayment	\$220,126,850	\$5,092,237	\$225,219,087
Cumulative Principal Balance of Defaulted Student Loans	\$1,826,139	\$251,499	\$2,077,638
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$91,013	\$11,341	\$102,354
Current Principal Balance of Defaulted Student Loans	\$1,826,139	\$251,499	\$2,077,638
Current Accrued Interest Balance of Defaulted Student Loans	\$91,013	\$11,341	\$102,354
Gross Recoveries on Defaulted Student Loans	\$0	\$0	\$0
Recovery Costs	\$0	\$0	\$0
Net Recoveries on Defaulted Student Loans	\$0	\$0	\$0

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**Portfolio Status**

<b>Borrower Status</b>						
Status	Principal Amount		%		# of Loans	
	10/31/2006	11/30/2006	10/31/2006	11/30/2006	10/31/2006	11/30/2006
In School	\$176,610,890	\$175,025,690	31.93%	31.74%	15,272	15,138
Deferment (In-school)	\$13,557,443	\$14,713,361	2.45%	2.67%	1,533	1,666
Grace	\$137,378,231	\$131,332,241	24.84%	23.82%	12,477	11,639
Forbearance	\$5,364,375	\$5,141,230	0.97%	0.93%	544	518
Repayment	\$220,126,850	\$225,219,087	39.80%	40.84%	22,548	23,214
<b>Grand Total</b>	<b>\$553,037,790</b>	<b>\$551,431,610</b>	<b>100.00%</b>	<b>100.00%</b>	<b>52,374</b>	<b>52,175</b>
<b>Delinquency Statistics</b>						
Repayment						
Current	\$210,021,759	\$214,197,676	95.41%	95.11%	21,615	22,181
31-60 Day Delinquent	\$3,187,751	\$4,557,568	1.45%	2.02%	314	459
61-90 Day Delinquent	\$2,043,606	\$1,557,042	0.93%	0.69%	193	146
91-120 Day Delinquent	\$1,701,685	\$1,699,098	0.77%	0.75%	140	152
121-150 Day Delinquent	\$1,865,598	\$1,765,371	0.85%	0.78%	179	154
150-180 Days Delinquent	\$1,055,052	\$1,294,934	0.48%	0.57%	87	113
> 180 Days (Default Pending)	\$251,398	\$147,398	0.11%	0.07%	20	9
Total Repayment	\$220,126,850	\$225,219,087	100.00%	100.00%	22,548	23,214
30 + Days Delinquent	\$10,105,091	\$11,021,411	4.59%	4.89%	933	1,033
60 + Days Delinquent	\$6,917,339	\$6,463,843	3.14%	2.87%	619	574
90 + Days Delinquent	\$4,873,733	\$4,906,801	2.21%	2.18%	426	428

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**Portfolio Characteristics**

Loan Type						
	Amount		%		# of Loans	
	10/31/2006	11/30/2006	10/31/2006	11/30/2006	10/31/2006	11/30/2006
Med	\$241,066,439	\$240,716,988	43.59%	43.65%	24,374	24,286
Law	\$255,316,060	\$254,047,841	46.17%	46.07%	21,842	21,769
MBA	\$15,031,742	\$14,903,265	2.72%	2.70%	978	966
Other - Graduate	\$9,350,274	\$9,318,396	1.69%	1.69%	1,030	1,026
Other - Undergraduate	\$31,880,978	\$32,052,412	5.76%	5.81%	4,060	4,038
Proprietary/Vocational	\$392,295	\$392,708	0.07%	0.07%	90	90
<b>Total</b>	<b>\$553,037,790</b>	<b>\$551,431,610</b>	<b>100.00%</b>	<b>100.00%</b>	<b>52,374</b>	<b>52,175</b>

School Type						
	Amount		%		# of Loans	
	10/31/2006	11/30/2006	10/31/2006	11/30/2006	10/31/2006	11/30/2006
Two Year Institution	\$387,115	\$387,540	0.07%	0.07%	89	89
Proprietary School	\$5,180	\$5,168	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$65,019,373	\$65,012,127	11.76%	11.79%	7,608	7,567
Graduate	\$487,626,121	\$486,026,775	88.17%	88.14%	44,676	44,518
<b>Total</b>	<b>\$553,037,790</b>	<b>\$551,431,610</b>	<b>100.00%</b>	<b>100.00%</b>	<b>52,374</b>	<b>52,175</b>

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			11/30/2006		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$185,022,475	33.55%	16,695
710-749	\$163,756,701	28.73%	15,545	\$159,105,791	28.85%	15,157
680-709	\$98,707,409	17.32%	9,481	\$95,783,728	17.37%	9,269
650-679	\$57,937,945	10.17%	5,640	\$56,232,368	10.20%	5,518
620-649	\$36,503,668	6.41%	3,505	\$35,264,550	6.40%	3,410
<620	\$18,683,214	3.28%	1,947	\$17,872,706	3.24%	1,897
No Data	\$2,169,778	0.38%	232	\$2,149,992	0.39%	229
<b>Total</b>	<b>\$569,919,759</b>	<b>100.00%</b>	<b>53,633</b>	<b>\$551,431,610</b>	<b>100.00%</b>	<b>52,175</b>

	11/30/2006	
	10/31/2006	11/30/2006
Weighted Average Coupon (WAC )	8.29%	8.29%
Weighted Average Remaining Term:	213.99	213.16
Number of Loans	52,374	52,175
Number of Borrowers	24,535	24,426
Outstanding Loans Indexed to Libor	\$419,623,448	\$418,931,402
Outstanding Loans Indexed to T-bill	\$133,414,341	\$132,500,207

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**Triggers**

Triggers						
<b>Reserve</b>						
<b>(i) Minimum Requirement Based Upon Current Balance</b>						
	Pool Balance		\$588,681,945			
	Reserve Requirement		1.00%		\$5,886,819	
	Actual Reserve		1.02%		\$5,985,251	
	<b>Has condition been met?</b>					<b>Yes</b>
<b>(ii) Minimum Requirement Based Upon Original Issue</b>						
	Initial Pool Balance		\$595,842,262			
	Reserve Requirement		0.50%		\$2,979,211	
	Actual Reserve		1.00%		\$5,985,251	
	<b>Has condition been met?</b>					<b>Yes</b>
<b>THE Bonus Suspension Test</b>						
			<b>Parity Requirement</b>	<b>Parity Ratio</b>		<b>100.37%</b>
	<u>From</u>	<u>To</u>	<u>Requirement</u>	<u>Result</u>		<u>Action</u>
	August 28, 2006	May 28, 2007	100.00%	100.37%		
	August 28, 2007	May 28, 2008	100.75%			
	August 28, 2008	May 28, 2009	101.50%			
	August 28, 2009	May 28, 2010	102.25%			
	August 28, 2010	and thereafter	103.00%			
	<b>Has condition been met?</b>					<b>Yes</b>
<b>Servicing and Marketing Expense Allowance Requirement (Indenture Section 5.03 (b))</b>						
				<b>Requirement</b>		<b>Result</b>
i (a)	Total Assets less Accrued Interest and Fees Payable		\$635,670,197	103.00%		100.37%
(b)	Outstanding Amount of all Notes		\$633,308,000			
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$635,670,197	2.25%		0.36%
(b)	minus: Outstanding Amount of all Notes		\$633,308,000			
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097			
	<b>Has condition been met?</b>					<b>No</b>
<b>Class B Interest Trigger Event</b>						
				<b>Requirement</b>		<b>Result</b>
(i)	Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes		\$629,684,945			
(ii)	Principal Amount of Class A Notes Outstanding		\$561,969,000			
		Ratio		100.00%		112.05%
	<b>Has condition been met?</b>					<b>Yes</b>

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Principal Distribution

Capitalized Interest Account Step-down and Principal Distribution			
	Date		Amount
	<u>From</u>	<u>To</u>	<u>Requirement</u>
Capitalized Interest Account Step-down Dates	May 11, 2006	August 27, 2006	\$50,800,000
	August 28, 2006	November 27, 2006	\$42,500,000
	November 28, 2006	February 27, 2007	\$37,000,000
	February 28, 2007	May 27, 2007	\$30,000,000
	May 28, 2007	August 27, 2007	\$23,000,000
	August 28, 2007	November 27, 2007	\$18,000,000
	November 28, 2007	February 27, 2008	\$13,000,000
	February 28, 2008	May 28, 2008	\$8,000,000
	May 29, 2008	August 27, 2008	\$6,000,000
	August 28, 2008	and thereafter	\$0
Principal Distribution Amount (Quarterly)			
(i)	Outstanding Amount of Notes		
	Pool Balance		
	Capitalized Interest Account		
	Reserve Fund		
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund		
	Quotient Result		
	<b>(i) Principal Distribution Amount</b>		
(ii)	Outstanding Amount of Notes		
	Pool Balance		
	Capitalized Interest Account		
	Reserve Fund		
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund		
	Total Value of Assets in Trust Estate on the Date of Issuance		
	Product Result		
	<b>(ii) Principal Distribution Amount</b>		
	<b>Principal Distribution Amount</b>		
	Greater of condition (i) or (ii)		
	<b>Class A Principal Distribution Amount</b>		
	<b>Class B Principal Distribution Amount</b>		
	Step-down Date	February-2012	

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**Waterfall for Distributions**

<b>Waterfall</b>				
	Calculation Date	12/25/2006	Deposits	Remaining Fund Balance 12/20/2006
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)			\$6,513,132
First	pro rata			
	Trustee Fee		\$5,278	
	Marketing Services Expense Allowance		\$0	
	School Services Expense Allowance		\$66,146	\$6,441,709
Second	Class A Note holders Interest		\$2,703,376	\$3,738,332
Third	Class B Note holders Interest		\$329,104	\$3,409,229
Fourth	Reserve Fund		\$0	\$3,409,229
Fifth	T.H.E. Deposit Amount		\$209,694	\$3,199,535
Sixth	Class A Note holders Principal			
	Class A-1 Note holders Until Notes Paid-in-full		\$0	\$3,199,535
	Class A-2 Note holders Until Notes Paid-in-full		\$0	\$3,199,535
	Class A-3 Note holders Until Notes Paid-in-full		\$0	\$3,199,535
	Class A-4 Note holders Until Notes Paid-in-full		\$0	\$3,199,535
Seventh	Class B Note holders Principal		\$0	\$3,199,535
Eighth	NorthStar Capital Markets Services, Inc.			
	Marketing Services Expense Allowance		\$0	
	School Services Expense Allowance		\$0	\$3,199,535
Ninth	NorthStar Education Finance, Inc. as Issuer		\$0	\$3,199,535

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**Trend Analysis**

<b>Key Statistics</b>								
	Jan-00	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06
Asset Backed Securities	\$0	\$652,600,000	\$652,600,000	\$652,600,000	\$639,387,000	\$639,387,000	\$639,387,000	\$633,308,000
Total Loan Portfolio Principal	\$0	\$566,925,332	\$563,756,990	\$560,992,273	\$558,285,848	\$556,305,604	\$553,037,790	\$551,431,610
Total Loan Portfolio Accrued Interest	\$0	\$27,320,229	\$29,036,865	\$30,888,040	\$32,750,491	\$34,132,280	\$36,123,113	\$37,250,336
Total Loan Portfolio	\$0	\$594,245,561	\$592,793,855	\$591,880,313	\$591,036,340	\$590,437,885	\$589,160,903	\$588,681,945
Number of Loans	0	53,419	53,183	52,994	52,776	52,612	52,374	52,175
Number of Borrowers	0	25,095	24,974	24,870	24,752	24,658	24,535	24,426
31-60 Day Delinquent	\$0	\$6,057,356	\$4,722,970	\$5,442,260	\$4,415,993	\$4,379,537	\$3,187,751	\$4,557,568
61-90 Day Delinquent	\$0	\$2,246,510	\$3,806,035	\$1,946,206	\$1,985,361	\$1,895,442	\$2,043,606	\$1,557,042
91-120 Day Delinquent	\$0	\$2,076,145	\$2,190,447	\$3,356,316	\$2,471,300	\$2,113,953	\$1,701,685	\$1,699,098
121-150 Day Delinquent	\$0	\$970,273	\$1,093,719	\$1,506,880	\$2,272,421	\$1,603,677	\$1,865,598	\$1,765,371
150-180 Days Delinquent	\$0	\$521,202	\$681,376	\$593,792	\$1,025,173	\$1,569,432	\$1,055,052	\$1,294,934
> 180 Days (Default Pending)	\$0	\$0	\$0	\$56,905	\$103,434	\$159,919	\$251,398	\$147,398
Monthly Defaults	\$0	\$0	\$316,714	\$263,546	\$73,465	\$389,160	\$783,254	\$251,499
Recoveries	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Borrower Principal Payments	\$0	\$3,308,031	\$2,927,567	\$2,794,115	\$3,015,916	\$2,279,150	\$2,671,903	\$2,356,727
Borrower Interest Payments	\$0	\$1,294,339	\$1,286,853	\$1,334,592	\$1,313,762	\$1,358,195	\$1,446,441	\$1,468,460
Weighted Average Coupon (WAC)	0.00%	7.56%	7.56%	7.97%	7.97%	7.97%	8.29%	8.29%
Weighted Average Remaining Term	0.00	214.70	214.68	214.54	215.15	214.72	213.99	213.16
Parity Ratio	0.00%	100.00%	100.06%	100.14%	100.24%	100.26%	100.24%	100.37%