

NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A
Monthly Servicing Report
Report Date: December 25, 2008

Parity

| Student Loan Portfolio | | | |
|---------------------------------|----------------------|----------------------|----------------------|
| | 10/31/2008 | Activity | 11/30/2008 |
| Financed Eligible Student Loans | \$492,415,537 | \$383,201 | \$492,798,738 |
| Accrued Interest: | \$38,452,972 | (\$2,037,032) | \$36,415,939 |
| Total Portfolio | \$530,868,509 | (\$1,653,831) | \$529,214,677 |

| Bank Accounts and Cash in Transit | | | |
|---|---------------------|-----------------------|---------------------|
| | 10/31/2008 | Change | 11/30/2008 |
| Acquisition Account | \$0 | \$0 | \$0 |
| Capitalized Interest Account | \$0 | \$0 | \$0 |
| Collection Account | \$10,297,999 | (\$6,376,094) | \$3,921,905 |
| Policy Payments Account | \$0 | \$0 | \$0 |
| Reserve Account | \$5,336,622 | (\$32,078) | \$5,304,544 |
| Total Account Balances | \$15,634,621 | (\$6,408,172) | \$9,226,448 |
| Servicer Receivable | \$1,954,925 | (\$45,071) | \$1,909,855 |
| Net Funds in Process | \$4,181,190 | (\$4,253,924) | (\$72,734) |
| Other | \$0 | \$0 | \$0 |
| Total Cash in Transit | \$6,136,115 | (\$4,298,995) | \$1,837,121 |
| Total Account Balances and Cash in Transit | \$21,770,736 | (\$10,707,167) | \$11,063,569 |

| Notes Outstanding | | | | | |
|--|-----------------------|------------------------|-----------------------|------------------------|----------------|
| | 10/31/2008 Balance | % of O/S Securities | 11/30/2008 Balance | % of O/S Securities | Pool Factor |
| Student Loan Asset-Backed Notes, Series 2006-A Class A-1 | \$36,827,000 | 6.89% | \$26,617,000 | 5.08% | 0.1716528 |
| Student Loan Asset-Backed Notes, Series 2006-A Class A-2 | \$111,290,000 | 20.83% | \$111,290,000 | 21.23% | 1.0000000 |
| Student Loan Asset-Backed Notes, Series 2006-A Class A-3 | \$112,931,000 | 21.13% | \$112,931,000 | 21.55% | 1.0000000 |
| Student Loan Asset-Backed Notes, Series 2006-A Class A-4 | \$208,056,000 | 38.94% | \$208,056,000 | 39.69% | 1.0000000 |
| Student Loan Asset-Backed Notes, Series 2006-A Class B | \$65,260,000 | 12.21% | \$65,260,000 | 12.45% | 1.0000000 |
| | \$534,364,000 | 100.00% | \$524,154,000 | 100.00% | |
| Accrued Interest | \$2,990,502 | | \$108,818 | | |

| Parity Ratio | | | |
|---------------------------------------|----------------------|-----------------------|----------------------|
| | 10/31/2008 | Change | 11/30/2008 |
| Student Loan Portfolio | \$530,868,509 | (\$1,653,831) | \$529,214,677 |
| Account Balances | \$15,634,621 | (\$6,408,172) | \$9,226,448 |
| Cash in Transit | \$6,136,115 | (\$4,298,995) | \$1,837,121 |
| Less Defaults in Process | (\$234,055) | (\$80,957) | (\$315,012) |
| Total Collateral Value | \$552,405,190 | (\$12,441,955) | \$539,963,235 |
| Principal Amount of Notes Outstanding | \$469,104,000 | (\$10,210,000) | \$458,894,000 |
| Accrued Interest on Notes | \$2,594,664 | (\$2,500,781) | \$93,883 |
| Accrued Note Fees | \$11,728 | (\$255) | \$11,472 |
| Total Debt | \$471,710,392 | (\$12,711,037) | \$458,999,355 |
| Senior Parity Percentage | 117.20% | 0.44% | 117.64% |
| Principal Amount of Notes Outstanding | \$534,364,000 | (\$10,210,000) | \$524,154,000 |
| Accrued Interest on Notes | \$2,990,502 | (\$2,881,684) | \$108,818 |
| Accrued Note Fees | \$4,453 | (\$85) | \$4,368 |
| Total Debt | \$537,358,955 | (\$13,091,769) | \$524,267,186 |
| Total Parity Percentage | 102.82% | 0.18% | 102.99% |



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Portfolio Transactions and Accruals

| | Principal | Interest | |
|---|----------------------|----------------------|-----------------------|
| Beginning Balance | 10/31/2008 | \$492,415,537 | \$38,452,972 |
| Student Loan Cash Activity | | | |
| | Principal | Interest | |
| Payments Received | (\$2,227,131) | (\$1,527,377) | |
| THE Bonus Applied | \$0 | \$0 | Requirement Met? Yes |
| New Acquisitions | \$0 | \$0 | (see Triggers Page 9) |
| Subsequent Disbursements | \$0 | | |
| Refunds | \$0 | | |
| Total Cash Activity | (\$2,227,131) | (\$1,527,377) | |
| Student Loan Non-Cash Activity | | | |
| | Principal | Interest | |
| Interest Accruals | | \$2,265,285 | |
| Realized Losses/Loans Charged Off (Includes Death Claims) | (\$196,982) | (\$5,946) | |
| Capitalized Interest | \$2,768,995 | (\$2,768,995) | |
| Capitalized Origination Fees | \$38,319 | | |
| Other Adjustments | \$0 | | |
| Total Non-Cash Activity | \$2,610,332 | (\$509,655) | |
| Total Student Loan Activity | \$383,201 | (\$2,037,032) | |
| Ending Balance | 11/30/2008 | \$492,798,738 | \$36,415,939 |

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Collection Activity

| Collection Account Activity During Collection Period | | |
|---|------------|--------------|
| Beginning Account Balance | 10/31/2008 | \$10,297,999 |
| Principal Payments Received | | \$6,605,870 |
| Interest Payments Received | | \$1,454,535 |
| Recoveries on Defaulted Alternative Loans (net of collection agency fees) | | \$5,456 |
| Investment Income (including Investment Income from Other Trust Accounts) | | \$46,985 |
| Transfers From Other Trust Accounts | | \$27,937 |
| Total Funds Received | | \$8,140,783 |
| Trustee Fee | | \$4,453 |
| Servicing Fee | | \$69,714 |
| Marketing Fee | | \$0 |
| THE Bonus | | \$0 |
| Interest Payments | | \$4,232,710 |
| Transfers To Other Trust Accounts (Adjustment on Loan Sale) | | \$10,210,000 |
| Total Use of Funds | | \$14,516,877 |
| Ending Account Balance | 11/30/2008 | \$3,921,905 |
| Collection Account Activity Subsequent to Collection Period | | |
| Principal Payments Received | | \$0 |
| Interest Payments Received | | \$0 |
| Recoveries on Defaulted Alternative Loans (net of collection agency fees) | | \$0 |
| Investment Income (including Investment Income from Other Trust Accounts) | | \$13,437 |
| Transfer From Other Trust Account | | \$0 |
| Total Funds Received | | \$13,437 |
| Trustee Fee | | (\$4,453) |
| Servicing Fee | | (\$70,046) |
| Marketing Fee | | \$0 |
| THE Bonus | | \$0 |
| Interest Payments | | \$0 |
| Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans) | | \$0 |
| Total Use of Funds | | (\$74,499) |
| Ending Account Balance | 12/22/2008 | \$3,860,843 |

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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, 2008 | 2.84938% | 92 | 08/28/2008 | 11/27/2008 | \$10,210,000 | \$268,165 | |
| Series 2006-A Class A-2 Notes | November 28, 2008 | 2.99938% | 92 | 08/28/2008 | 11/27/2008 | | \$853,047 | |
| Series 2006-A Class A-3 Notes | November 28, 2008 | 3.01938% | 92 | 08/28/2008 | 11/27/2008 | | \$871,397 | |
| Series 2006-A Class A-4 Notes | November 28, 2008 | 3.15938% | 92 | 08/28/2008 | 11/27/2008 | | \$1,679,838 | |
| Series 2006-A Class B Notes | November 28, 2008 | 3.35938% | 92 | 08/28/2008 | 11/27/2008 | | \$560,262 | |
| | | | | | | \$10,210,000 | \$4,232,710 | |
| | | | | | | | | Trustee Fee |
| | | | | | | | | \$4,453 |
| | | | | | | | | Total Payments Made During Collection Period |
| | | | | | | | | \$14,447,163 |

Detail of Accrued Interest on Notes

| Security Description | Payment Date | Interest Rate | Number of Days | Start Date | End Date | Principal Set Aside | Accrued Interest 11/30/2008 | Interest Set Aside |
|-------------------------------|---------------|---------------|----------------|------------|------------|---------------------|-----------------------------|------------------------------|
| Series 2006-A Class A-1 Notes | March 2, 2009 | 2.23625% | 94 | 11/28/2008 | 03/01/2009 | \$2,662,000 | \$4,960 | \$51,806 |
| Series 2006-A Class A-2 Notes | March 2, 2009 | 2.38625% | 94 | 11/28/2008 | 03/01/2009 | | \$22,130 | \$231,141 |
| Series 2006-A Class A-3 Notes | March 2, 2009 | 2.40625% | 94 | 11/28/2008 | 03/01/2009 | | \$22,645 | \$236,515 |
| Series 2006-A Class A-4 Notes | March 2, 2009 | 2.54625% | 94 | 11/28/2008 | 03/01/2009 | | \$44,147 | \$461,090 |
| Series 2006-A Class B Notes | March 2, 2009 | 2.74625% | 94 | 11/28/2008 | 03/01/2009 | | \$14,935 | \$155,988 |
| | | | | | | \$2,662,000 | \$108,818 | \$1,136,539 |
| | | | | | | | | Trustee Fee |
| | | | | | | | | \$4,368 |
| | | | | | | | | Total Funds Set Aside |
| | | | | | | \$2,662,000 | \$108,818 | \$1,140,907 |

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Alternative Loan Recoveries, Defaults and Delinquencies

| Defaults and Recoveries | | | |
|--|---------------------|--------------|---------------------|
| | 10/31/08 Balance | Activity | 11/30/08 Balance |
| Outstanding Loans In Repayment | \$318,904,730 | \$10,968,236 | \$329,872,966 |
| Cumulative Principal Balance of Defaulted Student Loans (Note) | \$8,992,690 | \$226,451 | \$9,219,141.18 |
| Cumulative Accrued Interest Balance of Defaulted Student Loans | \$402,226 | \$7,366 | \$409,591.76 |
| Current Principal Balance of Defaulted Student Loans | \$8,827,986 | \$316,555 | \$9,144,541 |
| Current Accrued Interest Balance of Defaulted Student Loans | \$563,076 | \$35,032 | \$598,107 |
| Gross Recoveries on Defaulted Student Loans | \$526,587 | \$17,483 | \$544,070 |
| Recovery Costs | \$108,832 | \$302 | \$109,134 |
| Net Recoveries on Defaulted Student Loans | \$417,755 | \$17,181 | \$434,936 |

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Portfolio Status

| Borrower Status | | | | | | |
|-------------------------------|----------------------|----------------------|----------------|----------------|---------------|---------------|
| Status | Principal Amount | | % | | # of Loans | |
| | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 |
| In School | \$31,374,390 | \$31,228,737 | 6.37% | 6.34% | 3,035 | 3,018 |
| Deferment (In-school) | \$20,655,998 | \$24,010,044 | 4.19% | 4.87% | 2,235 | 2,581 |
| Grace | \$110,976,458 | \$97,047,654 | 22.54% | 19.69% | 10,410 | 8,864 |
| Forbearance | \$10,503,961 | \$10,639,338 | 2.13% | 2.16% | 858 | 843 |
| Repayment | \$318,904,730 | \$329,872,966 | 64.76% | 66.94% | 30,254 | 31,393 |
| Grand Total | \$492,415,537 | \$492,798,738 | 100.00% | 100.00% | 46,792 | 46,699 |
| Delinquency Statistics | | | | | | |
| Repayment | | | | | | |
| Current | \$305,018,586 | \$314,330,420 | 95.65% | 95.29% | 28,995 | 29,956 |
| 31-60 Day Delinquent | \$8,115,621 | \$8,576,775 | 2.54% | 2.60% | 684 | 764 |
| 61-90 Day Delinquent | \$1,681,300 | \$2,351,992 | 0.53% | 0.71% | 161 | 214 |
| 91-120 Day Delinquent | \$1,433,306 | \$1,753,815 | 0.45% | 0.53% | 146 | 168 |
| 121-150 Day Delinquent | \$1,738,669 | \$1,611,539 | 0.55% | 0.49% | 170 | 157 |
| 150-180 Days Delinquent | \$686,640 | \$939,377 | 0.22% | 0.28% | 75 | 100 |
| > 180 Days (Default Pending) | \$230,608 | \$309,048 | 0.07% | 0.09% | 23 | 34 |
| Total Repayment | \$318,904,730 | \$329,872,966 | 100.00% | 100.00% | 30,254 | 31,393 |
| 30 + Days Delinquent | \$13,886,144 | \$15,542,546 | 4.35% | 4.71% | 1,259 | 1,437 |
| 60 + Days Delinquent | \$5,770,523 | \$6,965,771 | 1.81% | 2.11% | 575 | 673 |
| 90 + Days Delinquent | \$4,089,223 | \$4,613,780 | 1.28% | 1.40% | 414 | 459 |

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Portfolio Characteristics

| Loan Type | | | | | | |
|------------------------|----------------------|----------------------|----------------|----------------|---------------|---------------|
| | Amount | | % | | # of Loans | |
| | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 |
| Med | \$223,782,854 | \$225,162,249 | 45.45% | 45.69% | 22,145 | 22,107 |
| Law | \$219,345,951 | \$217,975,639 | 44.54% | 44.23% | 19,266 | 19,217 |
| MBA | \$11,838,641 | \$11,761,263 | 2.40% | 2.39% | 774 | 772 |
| Other - Graduate | \$8,355,091 | \$8,330,979 | 1.70% | 1.69% | 930 | 929 |
| Other - Undergraduate | \$28,702,455 | \$29,178,064 | 5.83% | 5.92% | 3,595 | 3,592 |
| Proprietary/Vocational | \$390,545 | \$390,545 | 0.08% | 0.08% | 82 | 82 |
| Total | \$492,415,537 | \$492,798,738 | 100.00% | 100.00% | 46,792 | 46,699 |

| School Type | | | | | | |
|------------------------------------|----------------------|----------------------|----------------|----------------|---------------|---------------|
| | Amount | | % | | # of Loans | |
| | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 | 10/31/2008 | 11/30/2008 |
| Two Year Institution | \$361,177 | \$367,564 | 0.07% | 0.07% | 81 | 81 |
| Proprietary School | \$4,666 | \$4,666 | 0.00% | 0.00% | 1 | 1 |
| Undergraduate - 4 Year Institution | \$59,325,359 | \$59,835,642 | 12.05% | 12.14% | 6,778 | 6,774 |
| Graduate | \$432,724,335 | \$432,590,865 | 87.88% | 87.78% | 39,932 | 39,843 |
| Total | \$492,415,537 | \$492,798,738 | 100.00% | 100.00% | 46,792 | 46,699 |

| FICO Score Distribution | | | | | | |
|------------------------------------|------------------------|----------------|---------------|----------------------|----------------|---------------|
| FICO scores as of loan origination | Original Pool of Loans | | | 11/30/2008 | | |
| | Amount | % | # of Loans | Amount | % | # of Loans |
| > 750 | \$192,161,044 | 33.72% | 17,283 | \$163,132,815 | 33.10% | 14,631 |
| 710-749 | \$163,756,701 | 28.73% | 15,545 | \$142,904,037 | 29.00% | 13,553 |
| 680-709 | \$98,707,409 | 17.32% | 9,481 | \$87,249,390 | 17.70% | 8,461 |
| 650-679 | \$57,937,945 | 10.17% | 5,640 | \$50,834,518 | 10.32% | 5,021 |
| 620-649 | \$36,503,668 | 6.41% | 3,505 | \$31,809,659 | 6.45% | 3,111 |
| <620 | \$18,683,214 | 3.28% | 1,947 | \$14,890,598 | 3.02% | 1,708 |
| No Data | \$2,169,778 | 0.38% | 232 | \$1,977,721 | 0.40% | 214 |
| Total | \$569,919,759 | 100.00% | 53,633 | \$492,798,738 | 100.00% | 46,699 |

| | 10/31/2008 | 11/30/2008 |
|-------------------------------------|---------------|---------------|
| Weighted Average Coupon (WAC) | 5.69% | 5.69% |
| Weighted Average Remaining Term: | 197.03 | 196.35 |
| Number of Loans | 46,792 | 46,699 |
| Number of Borrowers | 21,695 | 21,643 |
| Outstanding Loans Indexed to Libor | \$382,920,670 | \$383,926,623 |
| Outstanding Loans Indexed to T-bill | \$109,494,866 | \$108,872,115 |

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Triggers

| Triggers | | | | | | |
|---|--|----------------|---------------------------|---------------------|-------------|----------------|
| Reserve | | | | | | |
| (i) Minimum Requirement Based Upon Current Balance | | | | | | |
| | Pool Balance | | \$529,214,677 | | | |
| | Reserve Requirement | | 1.00% | | \$5,292,147 | |
| | Actual Reserve | | 1.00% | | \$5,304,544 | |
| | Has condition been met? | | | | | Yes |
| (ii) Minimum Requirement Based Upon Original Issue | | | | | | |
| | Initial Pool Balance | | \$595,842,262 | | | |
| | Reserve Requirement | | 0.50% | | \$2,979,211 | |
| | Actual Reserve | | 0.89% | | \$5,304,544 | |
| | Has condition been met? | | | | | Yes |
| THE Bonus Suspension Test | | | | | | |
| | | | Parity Requirement | Parity Ratio | | 102.99% |
| | <u>From</u> | <u>To</u> | <u>Requirement</u> | <u>Result</u> | | <u>Action</u> |
| | August 28, 2006 | May 28, 2007 | 100.00% | | | |
| | August 28, 2007 | May 28, 2008 | 100.75% | | | |
| | August 28, 2008 | May 28, 2009 | 101.50% | 102.99% | | |
| | August 28, 2009 | May 28, 2010 | 102.25% | | | |
| | August 28, 2010 | and thereafter | 103.00% | | | |
| | Has condition been met? | | | | | Yes |
| Servicing and Marketing Expense Allowance Requirement (Indenture Section 5.03 (b)) | | | | | | |
| | | | | Requirement | | Result |
| i (a) | Total Assets less Accrued Interest and Fees Payable | | \$539,850,049 | 103.00% | | 102.99% |
| (b) | Outstanding Amount of all Notes | | \$524,154,000 | | | |
| ii (a) | Total Assets less Accrued Interest and Fees Payable | | \$539,850,049 | 2.25% | | 2.41% |
| (b) | minus: Outstanding Amount of all Notes | | \$524,154,000 | | | |
| | Total Value of Assets in Trust Estate on the Date of Issuance | | \$650,577,097 | | | |
| | Has condition been met? | | | | | No |
| Class B Interest Trigger Event | | | | | | |
| | | | | Requirement | | Result |
| (i) | Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes | | \$534,545,506 | | | |
| (ii) | Principal Amount of Class A Notes Outstanding | | \$448,684,000 | | | |
| | Ratio | | | 100.00% | | 119.14% |
| | Has condition been met? | | | | | Yes |

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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 | | | |
| (i) | Outstanding Amount of Notes | | \$524,154,000 |
| | Pool Balance | \$529,214,677 | |
| | Capitalized Interest Account | \$0 | |
| | Reserve Fund | \$5,304,544 | |
| | Pool Balance Plus Capitalized Interest Account Plus Reserve Fund | \$534,519,221 | |
| | Quotient Result | 103% | \$518,950,700 |
| | (i) Principal Distribution Amount | | \$5,203,300 |
| (ii) | Outstanding Amount of Notes | | \$524,154,000 |
| | Pool Balance | \$529,214,677 | |
| | Capitalized Interest Account | \$0 | |
| | Reserve Fund | \$5,304,544 | |
| | Pool Balance Plus Capitalized Interest Account Plus Reserve Fund | \$534,519,221 | |
| | Total Value of Assets in Trust Estate on the Date of Issuance | \$650,577,097 | |
| | | 2.25% | |
| | Product Result | \$14,637,985 | \$519,881,236 |
| | (ii) Principal Distribution Amount | | \$4,272,764 |
| | Principal Distribution Amount | | \$5,203,300 |
| | Greater of condition (i) or (ii) | | |
| | Class A Principal Distribution Amount | 100.00% | \$5,203,300 |
| | Class B Principal Distribution Amount | 0% | \$0 |
| | Step-down Date | February-2012 | |

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Waterfall for Distributions

| Waterfall | | | |
|------------------|--|----------|-----------------------------------|
| Calculation Date | 12/25/2008 | Deposits | Remaining Fund Balance 12/22/2008 |
| | Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds) | | \$3,873,240 |
| First | pro rata | | |
| | Trustee Fee | \$4,368 | |
| | Marketing Services Expense Allowance | \$0 | |
| | School Services Expense Allowance | \$70,046 | \$3,798,826 |
| Second | Class A Note holders Interest | | \$980,551 |
| Third | Class B Note holders Interest | | \$155,988 |
| Fourth | Reserve Fund | | \$0 |
| Fifth | T.H.E. Deposit Amount | | \$0 |
| Sixth | Class A Note holders Principal | | |
| | Class A-1 Note holders Until Notes Paid-in-full | \$0 | \$2,662,286 |
| | Class A-2 Note holders Until Notes Paid-in-full | \$0 | \$2,662,286 |
| | Class A-3 Note holders Until Notes Paid-in-full | \$0 | \$2,662,286 |
| | Class A-4 Note holders Until Notes Paid-in-full | \$0 | \$2,662,286 |
| Seventh | Class B Note holders Principal | | \$0 |
| Eighth | NorthStar Capital Markets Services, Inc. | | |
| | Marketing Services Expense Allowance | \$0 | |
| | School Services Expense Allowance | \$0 | \$2,662,286 |
| Ninth | NorthStar Education Finance, Inc. as Issuer | | \$0 |

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Trend Analysis

| Key Statistics | | | | | | | | |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Apr-08 | May-08 | Jun-08 | Jul-08 | Aug-08 | Sep-08 | Oct-08 | Nov-08 |
| Asset Backed Securities | \$565,214,000 | \$552,214,000 | \$552,214,000 | \$552,214,000 | \$534,364,000 | \$534,364,000 | \$534,364,000 | \$524,154,000 |
| Total Loan Portfolio Principal | \$509,095,182 | \$506,054,609 | \$502,921,251 | \$500,492,884 | \$497,707,499 | \$495,207,727 | \$492,415,537 | \$492,798,738 |
| Total Loan Portfolio Accrued Interest | \$38,162,388 | \$38,232,267 | \$38,264,597 | \$37,917,166 | \$38,319,228 | \$38,050,954 | \$38,452,972 | \$36,415,939 |
| Total Loan Portfolio | \$547,257,570 | \$544,286,876 | \$541,185,848 | \$538,410,050 | \$536,026,726 | \$533,258,681 | \$530,868,509 | \$529,214,677 |
| Number of Loans | 47,900 | 47,695 | 47,490 | 47,284 | 47,122 | 46,933 | 46,792 | 46,699 |
| Number of Borrowers | 22,255 | 22,140 | 22,042 | 21,942 | 21,859 | 21,766 | 21,695 | 21,643 |
| 31-60 Day Delinquent | \$8,005,178 | \$6,563,742 | \$6,792,200 | \$7,485,586 | \$8,088,906 | \$7,798,149 | \$8,115,621 | \$8,576,775 |
| 61-90 Day Delinquent | \$1,117,742 | \$1,284,052 | \$1,423,304 | \$1,138,943 | \$1,522,469 | \$1,286,708 | \$1,681,300 | \$2,351,992 |
| 91-120 Day Delinquent | \$1,418,762 | \$1,266,264 | \$1,248,752 | \$1,006,704 | \$1,180,074 | \$1,498,295 | \$1,433,306 | \$1,753,815 |
| 121-150 Day Delinquent | \$1,572,348 | \$1,486,719 | \$1,505,930 | \$1,763,819 | \$1,651,769 | \$1,448,947 | \$1,738,669 | \$1,611,539 |
| 150-180 Days Delinquent | \$825,379 | \$1,010,579 | \$959,314 | \$1,045,678 | \$987,055 | \$711,823 | \$686,640 | \$939,377 |
| > 180 Days (Default Pending) | \$354,049 | \$444,199 | \$232,008 | \$235,111 | \$392,863 | \$215,614 | \$230,608 | \$309,048 |
| Monthly Defaults | \$310,113 | \$252,337 | \$396,415 | \$148,201 | \$244,595 | \$687,364 | \$124,085 | \$226,451 |
| Recoveries | \$15,274 | \$16,621 | \$17,136 | \$14,948 | \$6,789 | \$15,307 | \$10,585 | \$17,181 |
| Borrower Principal Payments | \$3,777,178 | \$3,610,709 | \$3,408,035 | \$3,275,298 | \$2,912,385 | \$2,703,028 | \$3,060,108 | \$2,227,131 |
| Borrower Interest Payments | \$2,000,630 | \$1,860,059 | \$1,862,875 | \$1,762,655 | \$1,536,623 | \$1,597,720 | \$1,609,574 | \$1,527,377 |
| Weighted Average Coupon (WAC) | 6.34% | 6.34% | 6.34% | 5.62% | 5.62% | 5.62% | 5.69% | 5.69% |
| Weighted Average Remaining Term | 201.29 | 200.54 | 199.79 | 199.18 | 198.47 | 197.82 | 197.03 | 196.35 |
| Parity Ratio | 101.90% | 102.09% | 102.27% | 102.43% | 102.60% | 102.66% | 102.82% | 102.99% |