

**NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A**  
**Monthly Servicing Report**  
**Report Date: July 25, 2009**

**Parity**

<b>Student Loan Portfolio</b>			
	05/31/2009	Activity	06/30/2009
Financed Eligible Student Loans	\$480,346,879	(\$2,533,199)	\$477,813,680
Accrued Interest:	\$33,020,676	(\$343,596)	\$32,677,080
<b>Total Portfolio</b>	<b>\$513,367,555</b>	<b>(\$2,876,795)</b>	<b>\$510,490,760</b>

<b>Bank Accounts and Cash in Transit</b>			
	05/31/2009	Change	06/30/2009
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$0	\$0	\$0
Collection Account	\$5,224,984	\$3,457,916	\$8,682,900
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$5,158,508	(\$25,178)	\$5,133,330
<b>Total Account Balances</b>	<b>\$10,383,492</b>	<b>\$3,432,738</b>	<b>\$13,816,230</b>
Servicer Receivable	\$774,389	\$882,923	\$1,657,312
Net Funds in Process	(\$746,628)	(\$803,626)	(\$1,550,254)
Other	\$0	\$0	\$0
<b>Total Cash in Transit</b>	<b>\$27,761</b>	<b>\$79,297</b>	<b>\$107,058</b>
<b>Total Account Balances and Cash in Transit</b>	<b>\$10,411,253</b>	<b>\$3,512,035</b>	<b>\$13,923,288</b>

<b>Notes Outstanding</b>					
	05/31/2009 Balance	% of O/S Securities	06/30/2009 Balance	% of O/S Securities	Pool Factor
Notes and Certificates					
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$8,399,431	1.66%	\$8,399,431	1.66%	0.0541679
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$111,290,000	22.00%	\$111,290,000	22.00%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	22.32%	\$112,931,000	22.32%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	41.12%	\$208,056,000	41.12%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	12.90%	\$65,260,000	12.90%	1.0000000
	<b>\$505,936,431</b>	<b>100.00%</b>	<b>\$505,936,431</b>	<b>100.00%</b>	
Accrued Interest	\$54,414		\$462,518		

<b>Parity Ratio</b>			
	05/31/2009	Change	06/30/2009
Student Loan Portfolio	\$513,367,555	(\$2,876,795)	\$510,490,760
Account Balances	\$10,383,492	\$3,432,738	\$13,816,230
Cash in Transit	\$27,761	\$79,297	\$107,058
Less Defaults in Process	(\$132,429)	(\$62,364)	(\$194,793)
<b>Total Collateral Value</b>	<b>\$523,646,379</b>	<b>\$572,876</b>	<b>\$524,219,255</b>
Principal Amount of Notes Outstanding	\$440,676,431	\$0	\$440,676,431
Accrued Interest on Notes	\$45,613	\$342,096	\$387,709
Accrued Note Fees	\$3,672	\$0	\$3,672
<b>Total Debt</b>	<b>\$440,725,716</b>	<b>\$342,096</b>	<b>\$441,067,812</b>
Senior Parity Percentage	118.82%	0.05%	118.87%
Principal Amount of Notes Outstanding	\$505,936,431	\$0	\$505,936,431
Accrued Interest on Notes	\$54,414	\$408,104	\$462,518
Accrued Note Fees	\$4,216	\$0	\$4,216
<b>Total Debt</b>	<b>\$505,995,061</b>	<b>\$408,104</b>	<b>\$506,403,164</b>
<b>Total Parity Percentage</b>	<b>103.49%</b>	<b>0.03%</b>	<b>103.52%</b>



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**Portfolio Transactions and Accruals**

	Principal	Interest
<b>Beginning Balance</b>	<b>05/31/2009</b>	<b>\$480,346,879</b>
	<b>\$33,020,676</b>	
<b>Student Loan Cash Activity</b>		
	Principal	Interest
Payments Received	(\$3,093,054)	(\$1,279,624)
THE Bonus Applied	(\$66)	\$562
New Acquisitions	\$0	\$0
Subsequent Disbursements	\$0	
Refunds	\$0	
<b>Total Cash Activity</b>	<b>(\$3,093,120)</b>	<b>(\$1,279,062)</b>
<b>Student Loan Non-Cash Activity</b>		
	Principal	Interest
Interest Accruals		\$1,701,473
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$202,448)	(\$14,731)
Capitalized Interest	\$751,276	(\$751,276)
Capitalized Origination Fees	\$11,093	
Other Adjustments	\$0	
<b>Total Non-Cash Activity</b>	<b>\$559,921</b>	<b>\$935,466</b>
<b>Total Student Loan Activity</b>	<b>(\$2,533,199)</b>	<b>(\$343,596)</b>
<b>Ending Balance</b>	<b>06/30/2009</b>	<b>\$477,813,680</b>
		<b>\$32,677,080</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>	05/31/2009	\$5,224,984
Principal Payments Received		\$2,446,408
Interest Payments Received		\$1,053,467
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$4,819
Investment Income (including Investment Income from Other Trust Accounts)		\$3,020
Transfers From Other Trust Accounts		\$24,832
<b>Total Funds Received</b>		\$3,532,547
Trustee Fee		\$4,284
Servicing Fee		\$70,348
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$0
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$0
<b>Total Use of Funds</b>		\$74,631
<b>Ending Account Balance</b>	06/30/2009	\$8,682,900
<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)		\$0
Investment Income (including Investment Income from Other Trust Accounts)		\$1,376
Transfer From Other Trust Account		\$0
<b>Total Funds Received</b>		\$1,376
Trustee Fee		(\$4,216)
Servicing Fee		(\$229,915)
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
<b>Total Use of Funds</b>		(\$234,132)
<b>Ending Account Balance</b>	07/23/2009	\$8,450,144

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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	August 28, 2009	0.70375%	92	05/28/2009	08/27/2009	\$0	\$0
Series 2006-A Class A-2 Notes	August 28, 2009	0.85375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class A-3 Notes	August 28, 2009	0.87375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class A-4 Notes	August 28, 2009	1.01375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class B Notes	August 28, 2009	1.21375%	92	05/28/2009	08/27/2009		\$0
						\$0	\$0
					Trustee Fee		\$4,284
					<b>Total Payments Made During Collection Period</b>		<b>\$4,284</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 06/30/2009	Interest Set Aside
Series 2006-A Class A-1 Notes	August 28, 2009	0.70375%	92	05/28/2009	08/27/2009	\$7,427,301	\$5,583	\$10,071
Series 2006-A Class A-2 Notes	August 28, 2009	0.85375%	92	05/28/2009	08/27/2009		\$89,735	\$161,875
Series 2006-A Class A-3 Notes	August 28, 2009	0.87375%	92	05/28/2009	08/27/2009		\$93,192	\$168,110
Series 2006-A Class A-4 Notes	August 28, 2009	1.01375%	92	05/28/2009	08/27/2009		\$199,199	\$359,340
Series 2006-A Class B Notes	August 28, 2009	1.21375%	92	05/28/2009	08/27/2009		\$74,809	\$134,949
						\$7,427,301	\$462,518	\$834,345
								Trustee Fee
								\$4,216
					<b>Total Funds Set Aside</b>	<b>\$7,427,301</b>	<b>\$462,518</b>	<b>\$838,562</b>

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Alternative Loan Recoveries, Defaults and Delinquencies

Defaults and Recoveries			
	05/31/09 Balance	Activity	06/30/09 Balance
Outstanding Loans In Repayment	\$338,623,622	(\$1,691,633)	\$336,931,989
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$11,331,963	\$172,451	\$11,504,415
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$485,253	\$14,639	\$499,892
Current Principal Balance of Defaulted Student Loans	\$11,297,311	\$158,786	\$11,456,098
Current Accrued Interest Balance of Defaulted Student Loans	\$791,667	\$37,099	\$828,766
Gross Recoveries on Defaulted Student Loans	\$648,619	\$16,270	\$664,890
Recovery Costs	\$125,460	\$6,585	\$132,044
Net Recoveries on Defaulted Student Loans	\$523,160	\$9,686	\$532,845

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**Portfolio Status**

<b>Borrower Status</b>						
Status	Principal Amount		%		# of Loans	
	05/31/2009	06/30/2009	05/31/2009	06/30/2009	05/31/2009	06/30/2009
In School	\$16,278,111	\$11,398,295	3.39%	2.39%	1,607	1,178
Deferment (In-school)	\$27,879,094	\$26,805,507	5.80%	5.61%	2,893	2,795
Grace	\$83,162,459	\$86,880,186	17.31%	18.18%	8,099	8,375
Forbearance	\$14,403,592	\$15,797,703	3.00%	3.31%	1,066	1,135
Repayment	\$338,623,622	\$336,931,989	70.50%	70.52%	32,046	32,102
<b>Grand Total</b>	<b>\$480,346,879</b>	<b>\$477,813,680</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,711</b>	<b>45,585</b>
<b>Delinquency Statistics</b>						
Repayment						
Current	\$324,800,578	\$323,570,901	95.92%	96.03%	30,783	30,913
31-60 Day Delinquent	\$7,858,283	\$7,864,281	2.32%	2.33%	718	680
61-90 Day Delinquent	\$1,904,425	\$1,468,218	0.56%	0.44%	151	143
91-120 Day Delinquent	\$1,540,298	\$1,799,287	0.45%	0.53%	160	155
121-150 Day Delinquent	\$1,400,403	\$1,360,815	0.41%	0.40%	133	135
150-180 Days Delinquent	\$990,637	\$677,569	0.29%	0.20%	91	63
> 180 Days (Default Pending)	\$128,998	\$190,918	0.04%	0.06%	10	13
Total Repayment	\$338,623,622	\$336,931,989	100.00%	100.00%	32,046	32,102
30 + Days Delinquent	\$13,823,044	\$13,361,088	4.08%	3.97%	1,263	1,189
60 + Days Delinquent	\$5,964,761	\$5,496,807	1.76%	1.63%	545	509
90 + Days Delinquent	\$4,060,336	\$4,028,589	1.20%	1.20%	394	366

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**Portfolio Characteristics**

Loan Type						
	Amount		%		# of Loans	
	05/31/2009	06/30/2009	05/31/2009	06/30/2009	05/31/2009	06/30/2009
Med	\$221,250,701	\$220,705,644	46.06%	46.19%	21,693	21,642
Law	\$211,541,832	\$209,800,240	44.04%	43.91%	18,811	18,752
MBA	\$11,005,405	\$10,929,428	2.29%	2.29%	743	743
Other - Graduate	\$8,117,310	\$8,006,131	1.69%	1.68%	913	911
Other - Undergraduate	\$28,041,086	\$27,981,693	5.84%	5.86%	3,471	3,457
Proprietary/Vocational	\$390,545	\$390,545	0.08%	0.08%	80	80
<b>Total</b>	<b>\$480,346,879</b>	<b>\$477,813,680</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,711</b>	<b>45,585</b>

School Type						
	Amount		%		# of Loans	
	05/31/2009	06/30/2009	05/31/2009	06/30/2009	05/31/2009	06/30/2009
Two Year Institution	\$361,035	\$361,298	0.08%	0.08%	79	79
Proprietary School	\$4,464	\$4,421	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$58,152,336	\$58,043,062	12.11%	12.15%	6,575	6,557
Graduate	\$421,829,044	\$419,404,899	87.82%	87.78%	39,056	38,948
<b>Total</b>	<b>\$480,346,879</b>	<b>\$477,813,680</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,711</b>	<b>45,585</b>

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			06/30/2009		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$158,255,593	33.12%	14,235
710-749	\$163,756,701	28.73%	15,545	\$138,485,602	28.98%	13,250
680-709	\$98,707,409	17.32%	9,481	\$84,863,331	17.76%	8,278
650-679	\$57,937,945	10.17%	5,640	\$49,431,295	10.35%	4,899
620-649	\$36,503,668	6.41%	3,505	\$30,625,467	6.41%	3,041
<620	\$18,683,214	3.28%	1,947	\$14,177,727	2.97%	1,677
No Data	\$2,169,778	0.38%	232	\$1,974,666	0.41%	205
<b>Total</b>	<b>\$569,919,759</b>	<b>100.00%</b>	<b>53,633</b>	<b>\$477,813,680</b>	<b>100.00%</b>	<b>45,585</b>

	05/31/2009	06/30/2009
Weighted Average Coupon (WAC )	4.33%	4.34%
Weighted Average Remaining Term:	192.20	191.57
Number of Loans	45,711	45,585
Number of Borrowers	21,107	21,047
Outstanding Loans Indexed to Libor	\$377,000,483	\$375,366,591
Outstanding Loans Indexed to T-bill	\$103,346,396	\$102,447,090

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Triggers

Triggers						
<b>Reserve</b>						
<b>(i) Minimum Requirement Based Upon Current Balance</b>						
	Pool Balance		\$510,490,760			
	Reserve Requirement		1.00%		\$5,104,908	
	Actual Reserve		1.01%		\$5,133,330	
	<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		0.86%		\$5,133,330	
	<b>Has condition been met?</b>					<b>Yes</b>
<b>THE Bonus Suspension Test</b>						
			<b>Parity Requirement</b>	<b>Parity Ratio</b>		<b>103.52%</b>
	<b>From</b>	<b>To</b>	<b>Requirement</b>	<b>Result</b>		<b>Action</b>
	August 28, 2006	May 28, 2007	100.00%			
	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		\$523,752,521	103.00%		103.52%
(b)	Outstanding Amount of all Notes		\$505,936,431			
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$523,752,521	2.25%		2.74%
(b)	minus: Outstanding Amount of all Notes		\$505,936,431			
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097			
	<b>Has condition been met?</b>					<b>Yes</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		\$518,619,191			
(ii)	Principal Amount of Class A Notes Outstanding		\$440,676,431			
	Ratio			100.00%		117.69%
	<b>Has condition been met?</b>					<b>Yes</b>

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Principal Distribution

<b>Capitalized Interest Account Step-down and Principal Distribution</b>			
	Date		Amount
	<u>From</u>	<u>To</u>	<u>Requirement</u>
<b>Capitalized Interest Account Step-down Dates</b>	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
<b>Principal Distribution Amount</b>			
(i)	Outstanding Amount of Notes		<b>\$505,936,431</b>
	Pool Balance	\$510,490,760	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$5,133,330	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$515,624,090	
	Quotient Result	103%	<b>\$500,605,913</b>
	<b>(i) Principal Distribution Amount</b>		<b>\$5,330,518</b>
(ii)	Outstanding Amount of Notes		<b>\$505,936,431</b>
	Pool Balance	\$510,490,760	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$5,133,330	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$515,624,090	
	Total Value of Assets in Trust Estate on the Date of Issuance	\$650,577,097	
		2.25%	
	Product Result	\$14,637,985	<b>\$500,986,106</b>
	<b>(ii) Principal Distribution Amount</b>		<b>\$4,950,325</b>
	<b>Principal Distribution Amount</b>		<b>\$5,330,518</b>
	Greater of condition (i) or (ii)		
	<b>Class A Principal Distribution Amount</b>	<b>100.00%</b>	<b>\$5,330,518</b>
	<b>Class B Principal Distribution Amount</b>	<b>0%</b>	<b>\$0</b>
	Step-down Date	February-2012	

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Waterfall for Distributions

Waterfall			
Calculation Date	07/25/2009	Deposits	Remaining Fund Balance 07/23/2009
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$8,478,567
First	pro rata		
	Trustee Fee	\$4,216	
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$212,704	\$8,261,646
Second	Class A Note holders Interest	\$699,396	\$7,562,250
Third	Class B Note holders Interest	\$134,949	\$7,427,301
Fourth	Reserve Fund	\$0	\$7,427,301
Fifth	T.H.E. Deposit Amount	\$0	\$7,427,301
Sixth	Class A Note holders Principal	<b>Set Aside</b>	
	Class A-1 Note holders Until Notes Paid-in-full	\$7,427,301	\$0
	Class A-2 Note holders Until Notes Paid-in-full	\$0	\$0
	Class A-3 Note holders Until Notes Paid-in-full	\$0	\$0
	Class A-4 Note holders Until Notes Paid-in-full	\$0	\$0
Seventh	Class B Note holders Principal	\$0	\$0
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$0	\$0
Ninth	NorthStar Education Finance, Inc. as Issuer	\$0	\$0

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**Trend Analysis**

<b>Key Statistics</b>								
	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09
Asset Backed Securities	\$524,154,000	\$524,154,000	\$524,154,000	\$524,154,000	\$514,023,000	\$514,023,000	\$505,936,431	\$505,936,431
Total Loan Portfolio Principal	\$492,798,738	\$490,818,556	\$487,758,533	\$489,114,057	\$485,649,670	\$482,936,819	\$480,346,879	\$477,813,680
Total Loan Portfolio Accrued Interest	\$36,415,939	\$35,993,211	\$36,422,249	\$32,673,238	\$33,052,641	\$32,959,263	\$33,020,676	\$32,677,080
Total Loan Portfolio	\$529,214,677	\$526,811,767	\$524,180,782	\$521,787,295	\$518,702,311	\$515,896,081	\$513,367,555	\$510,490,760
Number of Loans	46,699	46,525	46,322	46,170	45,959	45,816	45,711	45,585
Number of Borrowers	21,643	21,557	21,451	21,373	21,256	21,175	21,107	21,047
31-60 Day Delinquent	\$8,576,775	\$8,852,326	\$8,994,494	\$8,672,019	\$9,203,695	\$8,372,215	\$7,858,283	\$7,864,281
61-90 Day Delinquent	\$2,351,992	\$1,522,783	\$2,255,155	\$2,355,376	\$1,214,130	\$1,611,149	\$1,904,425	\$1,468,218
91-120 Day Delinquent	\$1,753,815	\$2,766,100	\$1,904,175	\$2,081,192	\$1,824,172	\$1,295,590	\$1,540,298	\$1,799,287
121-150 Day Delinquent	\$1,611,539	\$1,765,569	\$2,314,292	\$1,825,174	\$2,004,196	\$1,567,470	\$1,400,403	\$1,360,815
150-180 Days Delinquent	\$939,377	\$1,201,399	\$1,170,448	\$1,232,932	\$752,798	\$774,339	\$990,637	\$677,569
> 180 Days (Default Pending)	\$309,048	\$113,762	\$138,400	\$212,825	\$62,213	\$85,964	\$128,998	\$190,918
Monthly Defaults	\$226,451	\$228,403	\$476,028	\$396,887	\$527,035	\$263,190	\$221,279	\$172,451
Recoveries	\$17,181	\$14,187	\$14,262	\$12,993	\$18,159	\$13,641	\$14,981	\$9,686
Borrower Principal Payments	\$2,227,131	\$2,847,515	\$3,065,652	\$2,705,791	\$3,307,645	\$2,750,889	\$2,811,796	\$3,093,054
Borrower Interest Payments	\$1,527,377	\$1,691,545	\$1,766,323	\$1,723,142	\$1,812,340	\$1,563,495	\$1,258,827	\$1,279,624
Weighted Average Coupon (WAC)	5.69%	5.69%	6.49%	6.50%	6.50%	4.33%	4.33%	4.34%
Weighted Average Remaining Term	196.35	195.65	195.01	194.39	193.75	192.98	192.20	191.57
Parity Ratio	102.99%	103.22%	103.41%	103.32%	103.42%	103.38%	103.49%	103.52%