

NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A
Monthly Servicing Report
Report Date: April 25, 2010

Parity

Student Loan Portfolio			
	02/28/2010	Activity	03/31/2010
Financed Eligible Student Loans	\$459,612,853	(\$3,594,874)	\$456,017,980
Accrued Interest:	\$26,235,405	\$107,115	\$26,342,521
Total Portfolio	\$485,848,259	(\$3,487,759)	\$482,360,500

Bank Accounts and Cash in Transit			
	02/28/2010	Change	03/31/2010
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$0	\$0	\$0
Collection Account	\$14,481,211	(\$6,833,988)	\$7,647,224
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$4,892,040	\$113	\$4,892,153
Total Account Balances	\$19,373,251	(\$6,833,875)	\$12,539,377
Servicer Receivable	\$1,422,739	\$131,062	\$1,553,802
Net Funds in Process	(\$206,513)	(\$498,463)	(\$704,976)
Other	\$0	\$0	\$0
Total Cash in Transit	\$1,216,227	(\$367,401)	\$848,826
Total Account Balances and Cash in Transit	\$20,589,478	(\$7,201,275)	\$13,388,203

Notes Outstanding					
Notes and Certificates	02/28/2010 Balance	% of O/S Securities	03/31/2010 Balance	% of O/S Securities	Pool Factor
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$0	0.00%	\$0	0.00%	0.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$102,896,000	21.04%	\$92,833,000	19.38%	0.9022022
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	23.09%	\$112,931,000	23.57%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	42.53%	\$208,056,000	43.43%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	13.34%	\$65,260,000	13.62%	1.0000000
	\$489,143,000	100.00%	\$479,080,000	100.00%	
Accrued Interest	\$700,240		\$233,159		

Parity Ratio			
	02/28/2010	Change	03/31/2010
Student Loan Portfolio	\$485,848,259	(\$3,487,759)	\$482,360,500
Account Balances	\$19,373,251	(\$6,833,875)	\$12,539,377
Cash in Transit	\$1,216,227	(\$367,401)	\$848,826
Less Defaults in Process	(\$101,871)	(\$109,963)	(\$211,834)
Total Collateral Value	\$506,335,865	(\$10,798,997)	\$495,536,868
Principal Amount of Notes Outstanding	\$423,883,000	(\$10,063,000)	\$413,820,000
Accrued Interest on Notes	\$567,341	(\$379,247)	\$188,094
Accrued Note Fees	\$3,532	\$0	\$3,532
Total Debt	\$424,453,873	(\$10,442,247)	\$414,011,626
Senior Parity Percentage	119.32%	0.38%	119.70%
Principal Amount of Notes Outstanding	\$489,143,000	(\$10,063,000)	\$479,080,000
Accrued Interest on Notes	\$700,240	(\$467,080)	\$233,159
Accrued Note Fees	\$4,076	\$0	\$4,076
Total Debt	\$489,847,316	(\$10,530,080)	\$479,317,236
Total Parity Percentage	103.37%	0.01%	103.39%



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Portfolio Transactions and Accruals

	Principal	Interest	
Beginning Balance	02/28/2010	\$459,612,853	\$26,235,405
Student Loan Cash Activity			
	Principal	Interest	
Payments Received	(\$3,280,451)	(\$971,892)	
THE Bonus Applied	(\$992)	(\$1,016)	Requirement Met? Yes
New Acquisitions	\$0	\$0	(see Triggers Page 9)
Subsequent Disbursements	\$0		
Refunds	\$0		
Total Cash Activity	(\$3,281,443)	(\$972,908)	
Student Loan Non-Cash Activity			
	Principal	Interest	
Interest Accruals		\$1,302,015	
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$525,994)	(\$11,188)	
Capitalized Interest	\$210,803	(\$210,803)	
Capitalized Origination Fees	\$1,760		
Other Adjustments	\$0		
Total Non-Cash Activity	(\$313,430)	\$1,080,023	
Total Student Loan Activity	(\$3,594,874)	\$107,115	
Ending Balance	03/31/2010	\$456,017,980	\$26,342,521

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Collection Activity

Collection Account Activity During Collection Period		
Beginning Account Balance	02/28/2010	\$14,481,211
Principal Payments Received		\$3,188,874
Interest Payments Received		\$943,901
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$6,193
Investment Income (including Investment Income from Other Trust Accounts)		\$1,687
Transfers From Other Trust Accounts		\$0
Total Funds Received		\$4,140,655
Trustee Fee		\$4,076
Servicing Fee		\$202,437
Marketing Fee		\$0
THE Bonus		\$1,964
Interest Payments		\$700,240
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$10,065,926
Total Use of Funds		\$10,974,643
Ending Account Balance	03/31/2010	\$7,647,224
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)		\$932
Transfer From Other Trust Account		\$0
Total Funds Received		\$932
Trustee Fee		(\$4,076)
Servicing Fee		(\$200,984)
Marketing Fee		\$0
THE Bonus		(\$42)
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
Total Use of Funds		(\$205,102)
Ending Account Balance	04/21/2010	\$7,443,054

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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	Paid	0.29563%						
Series 2006-A Class A-2 Notes	March 1, 2010	0.44563%	91	11/30/2009	02/28/2010	\$10,063,000	\$115,908	
Series 2006-A Class A-3 Notes	March 1, 2010	0.46563%	91	11/30/2009	02/28/2010		\$132,921	
Series 2006-A Class A-4 Notes	March 1, 2010	0.60563%	91	11/30/2009	02/28/2010		\$318,513	
Series 2006-A Class B Notes	March 1, 2010	0.80563%	91	11/30/2009	02/28/2010		\$132,899	
						\$10,063,000	\$700,240	
Note: Payment of principal and interest was made on 3/1/2010. Reduction of principal balance and accrued interest will be reflected on March Report.								
							Trustee Fee	\$4,076
Total Payments Made During Collection Period								\$10,767,316

Detail of Accrued Interest on Notes

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Set Aside	Accrued Interest 03/31/2010	Interest Set Aside
Series 2006-A Class A-1 Notes	Paid	0.29194%						
Series 2006-A Class A-2 Notes	May 28, 2010	0.44194%	88	03/01/2010	05/27/2010	\$6,865,335	\$35,328	\$66,858
Series 2006-A Class A-3 Notes	May 28, 2010	0.46194%	88	03/01/2010	05/27/2010	\$0	\$44,922	\$85,013
Series 2006-A Class A-4 Notes	May 28, 2010	0.60194%	88	03/01/2010	05/27/2010	\$0	\$107,843	\$204,090
Series 2006-A Class B Notes	May 28, 2010	0.80194%	88	03/01/2010	05/27/2010	\$0	\$45,066	\$85,286
						\$6,865,335	\$233,159	\$441,248
							Trustee Fee	\$3,992
Total Funds Set Aside						\$6,865,335	\$233,159	\$445,240

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Alternative Loan Recoveries, Defaults and Delinquencies

Defaults and Recoveries			
	02/28/10 Balance	Activity	03/31/10 Balance
Outstanding Loans In Repayment	\$346,859,758	(\$3,221,514)	\$343,638,244
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$14,379,924	\$525,994	\$14,905,918
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$578,036	\$11,188	\$589,224
Current Principal Balance of Defaulted Student Loans	\$14,102,542	\$668,946	\$14,771,489
Current Accrued Interest Balance of Defaulted Student Loans	\$1,066,346	\$35,916	\$1,102,262
Gross Recoveries on Defaulted Student Loans	\$858,588	\$19,400	\$877,988
Recovery Costs	\$151,083	(\$931)	\$150,152
Net Recoveries on Defaulted Student Loans	\$707,505	\$20,330	\$727,835

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Portfolio Status

Borrower Status						
Status	Principal Amount		%		# of Loans	
	02/28/2010	03/31/2010	02/28/2010	03/31/2010	02/28/2010	03/31/2010
In School	\$9,010,002	\$8,908,331	1.96%	1.95%	925	917
Deferment (In-school)	\$36,515,034	\$37,183,255	7.94%	8.15%	3,530	3,578
Grace	\$57,545,027	\$56,897,947	12.52%	12.48%	5,547	5,483
Forbearance	\$9,683,032	\$9,390,202	2.11%	2.06%	805	810
Repayment	\$346,859,758	\$343,638,244	75.47%	75.36%	33,727	33,595
Grand Total	\$459,612,853	\$456,017,980	100.00%	100.00%	44,534	44,383

Delinquency Statistics						
Repayment						
Current	\$328,865,561	\$325,345,556	94.81%	94.68%	32,082	31,984
31-60 Day Delinquent	\$9,126,547	\$9,837,481	2.63%	2.86%	845	818
61-90 Day Delinquent	\$2,547,504	\$2,349,693	0.73%	0.68%	237	243
91-120 Day Delinquent	\$2,448,695	\$2,106,665	0.71%	0.61%	223	191
121-150 Day Delinquent	\$2,471,966	\$2,716,097	0.71%	0.79%	219	234
150-180 Days Delinquent	\$1,298,681	\$1,073,637	0.37%	0.31%	111	103
> 180 Days (Default Pending)	\$100,803	\$209,114	0.03%	0.06%	10	22
Total Repayment	\$346,859,758	\$343,638,244	100.00%	100.00%	33,727	33,595
30 + Days Delinquent	\$17,994,197	\$18,292,688	5.19%	5.32%	1,645	1,611
60 + Days Delinquent	\$8,867,650	\$8,455,207	2.56%	2.46%	800	793
90 + Days Delinquent	\$6,320,146	\$6,105,514	1.82%	1.78%	563	550

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Portfolio Characteristics

Loan Type						
	Amount		%		# of Loans	
	02/28/2010	03/31/2010	02/28/2010	03/31/2010	02/28/2010	03/31/2010
Med	\$218,717,797	\$217,576,428	47.59%	47.71%	21,202	21,143
Law	\$195,908,687	\$193,793,998	42.62%	42.50%	18,270	18,193
MBA	\$10,217,044	\$10,073,067	2.22%	2.21%	729	722
Other - Graduate	\$7,596,467	\$7,551,963	1.65%	1.66%	889	887
Other - Undergraduate	\$26,782,313	\$26,631,979	5.83%	5.84%	3,367	3,361
Proprietary/Vocational	\$390,545	\$390,545	0.08%	0.09%	77	77
Total	\$459,612,853	\$456,017,980	100.00%	100.00%	44,534	44,383

School Type						
	Amount		%		# of Loans	
	02/28/2010	03/31/2010	02/28/2010	03/31/2010	02/28/2010	03/31/2010
Two Year Institution	\$358,708	\$356,717	0.08%	0.08%	76	76
Proprietary School	\$4,147	\$4,103	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$55,557,275	\$55,248,484	12.09%	12.12%	6,392	6,371
Graduate	\$403,692,723	\$400,408,676	87.83%	87.81%	38,065	37,935
Total	\$459,612,853	\$456,017,980	100.00%	100.00%	44,534	44,383

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			03/31/2010		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$152,179,681	33.37%	13,900
710-749	\$163,756,701	28.73%	15,545	\$132,059,269	28.96%	12,876
680-709	\$98,707,409	17.32%	9,481	\$80,799,207	17.72%	8,056
650-679	\$57,937,945	10.17%	5,640	\$46,922,680	10.29%	4,763
620-649	\$36,503,668	6.41%	3,505	\$29,153,455	6.39%	2,958
<620	\$18,683,214	3.28%	1,947	\$13,014,212	2.85%	1,631
No Data	\$2,169,778	0.38%	232	\$1,889,475	0.41%	199
Total	\$569,919,759	100.00%	53,633	\$456,017,980	100.00%	44,383

	02/28/2010	03/31/2010
Weighted Average Coupon (WAC)	3.35%	3.35%
Weighted Average Remaining Term:	186.87	186.17
Number of Loans	44,534	44,383
Number of Borrowers	20,498	20,412
Outstanding Loans Indexed to LIBOR	\$364,576,690	\$362,022,300
Outstanding Loans Indexed to T-bill	\$95,036,163	\$93,995,680

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Triggers

Triggers						
Reserve						
(i) Minimum Requirement Based Upon Current Balance						
	Pool Balance		\$482,360,500			
	Reserve Requirement		1.00%		\$4,823,605	
	Actual Reserve		1.01%		\$4,892,153	
	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		0.82%		\$4,892,153	
	Has condition been met?					Yes
THE Bonus Suspension Test						
			Parity Requirement	Parity Ratio		103.39%
	<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%			
	August 28, 2009	May 28, 2010	102.25%	103.39%		
	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		\$495,299,633	103.00%		103.39%
(b)	Outstanding Amount of all Notes		\$479,080,000			
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$495,299,633	2.25%		2.49%
(b)	minus: Outstanding Amount of all Notes		\$479,080,000			
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097			
	Has condition been met?					Yes
Class B Interest Trigger Event						
				Requirement		Result
(i)	Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes		\$490,407,480			
(ii)	Principal Amount of Class A Notes Outstanding		\$403,757,000			
	Ratio			100.00%		121.46%
	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		\$479,080,000
	Pool Balance	\$482,360,500	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,892,153	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$487,252,653	
	Quotient Result	103%	\$473,060,828
	(i) Principal Distribution Amount		\$6,019,172
(ii)	Outstanding Amount of Notes		\$479,080,000
	Pool Balance	\$482,360,500	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,892,153	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$487,252,653	
	Total Value of Assets in Trust Estate on the Date of Issuance	\$650,577,097	
	Product Result	2.25%	\$14,637,985
	(ii) Principal Distribution Amount		\$6,465,332
	Principal Distribution Amount		\$6,465,332
	Greater of condition (i) or (ii)		
	Class A Principal Distribution Amount	100.00%	\$6,465,332
	Class B Principal Distribution Amount	0%	\$0
	Step-down Date	February-2012	

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Waterfall for Distributions

Waterfall			
Calculation Date	04/25/2010	Deposits	Remaining Fund Balance 04/21/2010
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$7,511,602
First	pro rata		
	Trustee Fee	\$3,992	
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$200,984	\$7,306,626
Second	Class A Note holders Interest		\$355,962
Third	Class B Note holders Interest		\$85,286
Fourth	Reserve Fund		\$0
Fifth	T.H.E. Deposit Amount		\$42
Sixth	Class A Note holders Principal		Set Aside
	Class A-1 Note holders Until Notes Paid-in-full	\$0	\$6,865,335
	Class A-2 Note holders Until Notes Paid-in-full	\$6,865,335	\$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
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$0	\$0
Ninth	NorthStar Education Finance, Inc. as Issuer		\$0

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Trend Analysis

Key Statistics								
	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
Asset Backed Securities	\$497,884,198	\$497,884,198	\$497,884,198	\$489,143,000	\$489,143,000	\$489,143,000	\$489,143,000	\$479,080,000
Total Loan Portfolio Principal	\$472,812,920	\$470,061,117	\$467,072,364	\$468,290,258	\$466,198,021	\$462,273,750	\$459,612,853	\$456,017,980
Total Loan Portfolio Accrued Interest	\$31,927,814	\$31,750,456	\$31,668,854	\$27,591,960	\$26,804,277	\$26,933,160	\$26,235,405	\$26,342,521
Total Loan Portfolio	\$504,740,735	\$501,811,573	\$498,741,218	\$495,882,218	\$493,002,299	\$489,206,910	\$485,848,259	\$482,360,500
Number of Loans	45,334	45,208	45,080	44,964	44,842	44,663	44,534	44,383
Number of Borrowers	20,909	20,839	20,768	20,701	20,642	20,564	20,498	20,412
31-60 Day Delinquent	\$8,891,164	\$8,539,442	\$8,671,224	\$8,617,782	\$10,479,057	\$10,194,042	\$9,126,547	\$9,837,481
61-90 Day Delinquent	\$2,550,847	\$2,817,362	\$2,251,902	\$2,632,791	\$3,001,537	\$3,383,423	\$2,547,504	\$2,349,693
91-120 Day Delinquent	\$1,317,974	\$1,780,712	\$1,819,363	\$2,026,837	\$2,265,999	\$2,639,647	\$2,448,695	\$2,106,665
121-150 Day Delinquent	\$1,276,162	\$1,365,997	\$1,576,955	\$1,788,618	\$1,663,323	\$2,070,380	\$2,471,966	\$2,716,097
150-180 Days Delinquent	\$1,197,910	\$823,309	\$841,085	\$827,324	\$1,135,564	\$1,143,510	\$1,298,681	\$1,073,637
> 180 Days (Default Pending)	\$14,611	\$151,324	\$105,723	\$56,033	\$103,266	\$117,821	\$100,803	\$209,114
Monthly Defaults	\$516,754	\$400,280	\$336,961	\$115,565	\$430,565	\$465,080	\$450,073	\$525,994
Recoveries	\$23,032	\$13,043	\$19,172	\$15,583	\$16,586	\$63,389	\$13,704	\$20,330
Borrower Principal Payments	\$2,845,066	\$2,915,190	\$3,031,033	\$2,867,573	\$2,819,380	\$3,484,522	\$3,089,601	\$3,280,451
Borrower Interest Payments	\$1,215,542	\$1,176,055	\$1,181,949	\$1,095,786	\$1,028,962	\$1,103,415	\$991,571	\$971,892
Weighted Average Coupon (WAC)	4.11%	4.11%	3.62%	3.62%	3.62%	3.35%	3.35%	3.35%
Weighted Average Remaining Term	190.39	189.75	189.03	188.72	188.07	187.45	186.87	186.17
Parity Ratio *	103.39%	103.39%	103.38%	103.39%	103.39%	103.30%	103.37%	103.39%

Note: * Parity Ratio has remained constant for a number of months because the residual being accrued and paid out causes it to remain relatively constant.

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Term and Sprerad Analysis

Remaining Term									
Payment Status	Current Principal Balance	Accrued Interest to be Capitalized	Weighted Average Remaining Term (months)						
			In-School	Grace	Deferment	Forbearance	Repayment	Remaining Term	
In-School	\$8,908,331	\$2,766,809	14.3	25.6				223.5	263.4
Grace	\$56,897,947	\$16,818,608		17.3				239.4	256.7
Deferment	\$37,183,255	\$5,194,573			12.2			212.1	224.2
Forbearance	\$9,390,202	\$499,328					4.3	197.7	202.1
Repayment	\$343,638,244	N/A						167.9	167.9
Total	\$456,017,980	\$25,279,317	0.3	2.7	1.0	0.1		182.2	186.2

In-School Term Distribution			
Remaining In-School Term (months)	Current Principal Balance	Percentage	Weighted Average Remaining Term
1-12	\$4,218,749	47%	2.7
13-24	\$2,661,517	30%	14.5
25-36	\$979,816	11%	26.7
37-48	\$460,873	5%	38.7
49-60	\$386,618	4%	50.7
61+	\$200,759	2%	69.0
Total	\$8,908,331	100%	14.3

Weighted Average Spread Over Interest Rate Index			
Index	Current Principal Balance	As of: 03/31/2010*	
		Weighted Average Interest Rate	Weighted Average Spread Over Index
LIBOR	\$362,022,300	3.39%	2.92%
T-Bill	\$93,995,680	3.20%	3.14%
Total	\$456,017,980	3.35%	2.96%

Note: * Because interest rates change each quarter the Weighted Average Interest Rate may not reflect current interest rates, but instead reflect rates for the period ending 03/31/2010.

Posted

04/23/2010