

Northstar Education Finance, Inc. Original Pool and Static Pool Data
FFEL Loans

The following tables present certain original pool and static pool characteristics on a vintage origination year basis. A vintage origination year for the Original Pool data is the calendar year in which the first disbursement on a loan is made. The Year 2000 and Prior column includes loans originated from 1997 through 2000.

The quarterly CPR and inception to date CPR data is for Consolidation loans only. A loan is included in a vintage origination year for the CPR tables when the loan first entered repayment and where there is no subsequent in-school deferment.

ORIGINAL POOL CHARACTERISTICS

12/31/2006

Federal Student Loans

Summary Composition of the Student Loan Portfolio		<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>	
Indexed to Treasury Bill		\$276,117,402		\$0		\$0		\$0		\$0		\$0		\$0	
Indexed to CP		\$273,031,649		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304	
# Borrowers		37,999		22,994		29,800		39,497		47,002		55,393		55,055	
# Loans		66,057		42,130		56,842		75,393		91,579		128,821		137,849	
Weighted Average Maturity		166		174		206		225		236		284		256	
Weighted Average Remaining Term		81		110		154		185		208		267		251	
Per Borrower		\$14,452		\$16,831		\$20,669		\$23,459		\$25,763		\$39,582		\$27,907	
Per Loan - T-Bill		\$8,233		\$0		\$0		\$0		\$0		\$0		\$0	
Per Loan - CP		\$8,396		\$9,186		\$10,836		\$12,290		\$13,223		\$17,020		\$11,146	
Total		\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304	

Note: Weighted Average Remaining Months as of 12/31/2006

Distribution of the Student Loan Portfolio by Loan Type		<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>	
Consolidation		\$2,178,492	0.4%	\$30,377,046	7.8%	\$152,427,892	24.7%	\$316,150,762	34.1%	\$486,880,651	40.2%	\$1,398,036,447	63.8%	\$ 871,811,441	56.7%
GradPLUS		\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$ 81,965,016	5.3%
PLUS		\$10,447,985	1.9%	\$5,104,295	1.3%	\$6,321,388	1.0%	\$10,999,349	1.2%	\$16,277,054	1.3%	\$26,178,191	1.2%	\$ 17,361,362	1.1%
Stafford Subsidized		\$228,961,112	41.7%	\$143,570,275	37.1%	\$178,718,246	29.0%	\$223,277,372	24.1%	\$250,949,447	20.7%	\$265,385,012	12.1%	\$ 187,690,090	12.2%
Stafford Unsubsidized		\$307,561,462	56.0%	\$207,952,336	53.7%	\$278,460,138	45.2%	\$376,150,632	40.6%	\$456,823,968	37.7%	\$502,968,359	22.9%	\$ 377,593,395	24.6%
Total		\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$ 1,536,421,304	

Distribution of the Student Loan Portfolio by School Type		<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>	
Graduate		\$487,992,926	88.9%	\$350,785,763	90.6%	\$552,264,135	89.7%	\$822,085,889	88.7%	\$1,077,042,885	88.9%	\$1,939,473,094	88.5%	\$1,377,714,260	89.7%
4 Year Undergraduate		\$61,156,125	11.1%	\$36,218,188	9.4%	\$63,663,530	10.3%	\$104,492,226	11.3%	\$133,888,235	11.1%	\$253,094,916	11.5%	\$158,707,044	10.3%
2 Year		\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Proprietary		\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total		\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304	

ORIGINAL POOL CHARACTERISTICS

12/31/2006

Federal Student Loans

Distribution of the Student Loan Portfolio by Repayment Borrower Interest Rate		<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>		
Fixed Rate																
0-.99%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
1-1.99%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
2-2.99%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$119,700,216	12.9%	\$285,344,123	23.6%	\$1,029,686,520	47.0%	\$8,794,250	0.6%
3-3.99%	\$0	0.0%	\$0	0.0%	\$91,685,008	14.9%	\$163,587,810	17.7%	\$181,623,269	15.0%	\$313,446,345	14.3%	\$31,887,480	2.1%	\$31,887,480	2.1%
4-4.99%	\$0	0.0%	\$0	0.0%	\$43,096,324	7.0%	\$30,205,339	3.3%	\$16,486,192	1.4%	\$41,959,009	1.9%	\$755,826,649	49.2%	\$755,826,649	49.2%
5-5.99%	\$0	0.0%	\$19,192,586	5.0%	\$10,037,501	1.6%	\$1,342,109	0.1%	\$2,030,097	0.2%	\$9,409,034	0.4%	\$45,264,747	2.9%	\$45,264,747	2.9%
6-6.99	\$354,251	0.1%	\$9,322,737	2.4%	\$7,105,494	1.2%	\$374,446	0.0%	\$1,059,055	0.1%	\$2,231,065	0.1%	\$437,023,921	28.4%	\$437,023,921	28.4%
7-7.99%	\$693,080	0.1%	\$572,138	0.1%	\$427,124	0.1%	\$873,942	0.1%	\$246,108	0.0%	\$1,056,887	0.0%	\$4,062,196	0.3%	\$4,062,196	0.3%
8-8.99%	\$1,131,161	0.2%	\$1,289,585	0.3%	\$76,441	0.0%	\$66,900	0.0%	\$91,807	0.0%	\$247,588	0.0%	\$97,679,134	6.4%	\$97,679,134	6.4%
9& and Greater	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$2,178,492		\$30,377,046		\$152,427,892		\$316,150,762		\$486,880,651		\$1,398,036,447		\$1,380,538,377		\$1,380,538,377	
Weighted Average	7.8%		6.0%		4.1%		3.3%		3.1%		3.0%		5.6%			
Variable Rate																
0-.99%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
1-1.99%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
2-2.99%	\$145,186,701	26.4%	\$170,975,989	44.2%	\$262,158,673	42.6%	\$327,575,014	35.4%	\$318,617,269	26.3%	\$10,291,335	0.5%	\$0	0.0%	\$0	0.0%
3-3.99%	\$151,405,103	27.6%	\$87,866,001	22.7%	\$66,485,806	10.8%	\$33,815,937	3.6%	\$3,910,277	0.3%	\$4,417	0.0%	\$0	0.0%	\$0	0.0%
4-4.99%	\$87,362,881	15.9%	\$51,462,780	13.3%	\$77,482,074	12.6%	\$151,182,460	16.3%	\$249,618,360	20.6%	\$475,703,305	21.7%	\$21,879,630	1.4%	\$21,879,630	1.4%
5-5.99%	\$86,922,521	15.8%	\$18,478,213	4.8%	\$17,207,738	2.8%	\$22,045,148	2.4%	\$19,459,539	1.6%	\$3,850,833	0.2%	\$10,405	0.0%	\$10,405	0.0%
6-6.99	\$25,158,063	4.6%	\$10,362,327	2.7%	\$19,434,392	3.2%	\$49,324,022	5.3%	\$102,409,495	8.5%	\$266,987,686	12.2%	\$130,855,207	8.5%	\$130,855,207	8.5%
7-7.99%	\$41,645,846	7.6%	\$17,460,325	4.5%	\$20,731,090	3.4%	\$26,484,772	2.9%	\$30,035,531	2.5%	\$37,693,985	1.7%	\$3,137,685	0.2%	\$3,137,685	0.2%
8-8.99%	\$9,289,445	1.7%	\$21,271	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
9& and Greater	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$546,970,559		\$356,626,906		\$463,499,773		\$610,427,352		\$724,050,470		\$794,531,562		\$155,882,927		\$155,882,927	
Weighted Average	4.3%		3.6%		3.6%		3.9%		4.2%		5.4%		6.3%			
Grand Total	\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304		\$1,536,421,304	

Distribution of the Student Loan Portfolio by Current Borrower Payment Status		<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>		
In-school	\$1,408,441	0.3%	\$2,104,581	0.5%	\$5,453,221	0.9%	\$22,450,523	2.4%	\$58,185,687	4.8%	\$167,329,085	7.6%	\$524,158,071	34.1%	\$524,158,071	34.1%
Grace	\$252,092	0.0%	\$346,788	0.1%	\$1,066,152	0.2%	\$3,024,003	0.3%	\$7,078,347	0.6%	\$13,641,919	0.6%	\$10,899,050	0.7%	\$10,899,050	0.7%
Deferment	\$6,922,479	1.3%	\$7,056,355	1.8%	\$17,944,040	2.9%	\$43,434,330	4.7%	\$152,187,089	12.6%	\$291,700,591	13.3%	\$167,553,986	10.9%	\$167,553,986	10.9%
In-school Deferment	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$543,188,677	24.8%	\$590,533,620	38.4%	\$590,533,620	38.4%
Forbearance	\$3,349,280	0.6%	\$2,779,492	0.7%	\$11,986,565	1.9%	\$44,049,695	4.8%	\$51,839,862	4.3%	\$64,705,716	3.0%	\$15,348,777	1.0%	\$15,348,777	1.0%
1st Year Repayment	\$588,378	0.1%	\$1,016,216	0.3%	\$2,614,411	0.4%	\$6,702,552	0.7%	\$13,427,814	1.1%	\$26,875,778	1.2%	\$156,809,801	10.2%	\$156,809,801	10.2%
2nd Year Repayment	\$613,846	0.1%	\$1,157,414	0.3%	\$2,489,675	0.4%	\$5,606,760	0.6%	\$55,431,403	4.6%	\$464,479,258	21.2%	\$35,709,377	2.3%	\$35,709,377	2.3%
3rd Year Repayment	\$1,593,886	0.3%	\$2,352,004	0.6%	\$5,446,988	0.9%	\$47,540,754	5.1%	\$226,522,236	18.7%	\$5,061,095	0.2%	\$944,371	0.1%	\$944,371	0.1%
Greater than 3 Year Repayment	\$24,222,431	4.4%	\$27,562,445	7.1%	\$120,865,196	19.6%	\$180,205,306	19.4%	\$3,567,235	0.3%	\$3,825,725	0.2%	\$1,442,328	0.1%	\$1,442,328	0.1%
Paid In Full	\$502,083,837	91.4%	\$340,318,987	87.9%	\$446,536,939	72.5%	\$572,277,834	61.8%	\$642,022,667	53.0%	\$611,433,211	27.9%	\$33,021,924	2.1%	\$33,021,924	2.1%
Default	\$8,114,380	1.5%	\$2,309,669	0.6%	\$1,524,477	0.2%	\$1,286,357	0.1%	\$668,780	0.1%	\$326,955	0.0%	\$0	0.0%	\$0	0.0%
Total	\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304		\$1,536,421,304	

ORIGINAL POOL CHARACTERISTICS

12/31/2006

Federal Student Loans

Distribution of the Student Loan Portfolio by Geographic Distribution (States > 5%)	<u>2000 and Prior</u>		<u>2001</u>		<u>2002</u>		<u>2003</u>		<u>2004</u>		<u>2005</u>		<u>2006</u>	
	California	\$103,034,582	18.8%	\$65,014,556	16.8%	\$108,878,904	17.7%	\$162,050,329	17.5%	\$210,408,147	17.4%	\$372,675,581	17.0%	\$267,555,961
Maryland	\$45,774,416	8.3%	\$0	0.0%	\$31,290,908	5.1%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
New York	\$66,400,152	12.1%	\$0	0.0%	\$56,941,395	9.2%	\$85,124,209	9.2%	\$112,730,599	9.3%	\$191,950,516	8.8%	\$122,018,425	7.9%
Pennsylvania	\$14,850,569	2.7%	\$0	0.0%	\$43,950,983	7.1%	\$63,129,887	6.8%	\$86,550,210	7.1%	\$165,836,784	7.6%	\$104,074,085	6.8%
Texas	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$112,254,693	5.1%	\$78,027,454	5.1%
Total	\$549,149,051		\$387,003,951		\$615,927,665		\$926,578,115		\$1,210,931,120		\$2,192,568,009		\$1,536,421,304	

Note: Only states with volume > 5% are shown; therefore, NA indicates volume less than 5%.

STATIC POOL DATA - Loan Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	School	Grace	Deferment	Forbearance	Repayment	Total						
2000 and Prior	Mar-01	\$420,061,461	78.8%	\$20,093,678	3.8%	\$33,537,927	6.3%	\$7,242,187	1.4%	\$51,976,524	9.8%	\$532,754,740	
	Jun-01	\$335,240,485	63.4%	\$90,125,886	17.1%	\$39,581,534	7.5%	\$9,667,608	1.8%	\$54,187,877	10.3%	\$528,585,392	
	Sep-01	\$311,025,318	60.0%	\$108,522,252	20.9%	\$43,211,997	8.3%	\$11,977,067	2.3%	\$44,633,451	8.6%	\$518,760,930	
	Dec-01	\$293,409,957	60.1%	\$30,148,105	6.2%	\$60,735,688	12.4%	\$18,208,496	3.7%	\$86,122,514	17.7%	\$487,837,748	
	Mar-02	\$280,742,409	60.1%	\$21,394,615	4.6%	\$73,703,204	15.8%	\$15,481,710	3.3%	\$76,375,570	16.3%	\$467,326,015	
	Jun-02	\$202,570,346	44.0%	\$81,864,795	17.8%	\$76,346,103	16.6%	\$15,804,477	3.4%	\$84,551,501	18.4%	\$460,505,724	
	Sep-02	\$183,813,187	43.5%	\$93,825,503	22.2%	\$72,467,896	17.1%	\$13,658,511	3.2%	\$59,901,573	14.2%	\$422,795,563	
	Dec-02	\$174,151,955	46.9%	\$12,487,904	3.4%	\$75,124,337	20.2%	\$15,648,294	4.2%	\$95,323,561	25.7%	\$371,151,393	
	Mar-03	\$167,397,186	48.8%	\$12,479,063	3.6%	\$75,829,082	22.1%	\$18,044,482	5.3%	\$69,936,076	20.4%	\$343,371,423	
	Jun-03	\$90,276,741	27.1%	\$78,915,245	23.7%	\$74,219,797	22.3%	\$18,896,340	5.7%	\$71,411,712	21.4%	\$333,082,254	
	Sep-03	\$82,158,841	27.7%	\$82,880,142	28.0%	\$67,061,066	22.6%	\$13,877,421	4.7%	\$52,086,727	17.6%	\$296,281,223	
	Dec-03	\$75,679,354	33.9%	\$6,388,577	2.9%	\$55,521,573	24.9%	\$13,501,954	6.1%	\$73,142,733	32.8%	\$222,952,774	
	Mar-04	\$74,737,742	37.6%	\$4,421,590	2.2%	\$53,796,435	27.0%	\$15,624,976	7.9%	\$50,878,524	25.6%	\$198,906,185	
	Jun-04	\$20,915,360	11.1%	\$53,472,766	28.4%	\$48,184,174	25.6%	\$16,754,835	8.9%	\$49,339,875	26.3%	\$187,958,171	
	Sep-04	\$19,115,338	11.4%	\$52,662,636	31.4%	\$43,060,766	25.7%	\$12,468,461	7.4%	\$40,776,389	24.3%	\$167,700,918	
	Dec-04	\$16,323,510	14.3%	\$2,614,736	2.3%	\$33,272,764	29.1%	\$12,112,269	10.6%	\$51,231,897	44.8%	\$114,373,817	
	Mar-05	\$14,989,042	14.8%	\$2,153,742	2.1%	\$31,299,857	31.0%	\$12,734,083	12.6%	\$40,273,680	39.8%	\$101,114,571	
	Jun-05	\$5,820,462	6.9%	\$6,213,680	7.4%	\$25,202,622	30.0%	\$11,340,397	13.5%	\$35,770,460	42.6%	\$83,997,634	
	Sep-05	\$4,360,412	7.7%	\$1,731,970	3.1%	\$15,695,969	27.8%	\$7,447,229	13.2%	\$27,745,748	49.1%	\$56,457,337	
	Dec-05	\$3,679,645	7.5%	\$446,804	0.9%	\$12,221,076	24.9%	\$7,201,036	14.7%	\$26,729,343	54.4%	\$49,121,940	
	Mar-06	\$3,188,177	7.0%	\$542,394	1.2%	\$11,281,927	24.8%	\$6,464,780	14.2%	\$24,507,156	54.0%	\$45,404,729	
	Jun-06	\$1,830,127	4.5%	\$1,039,970	2.5%	\$10,489,823	25.6%	\$6,313,064	15.4%	\$21,524,877	52.5%	\$40,986,094	
	Sep-06	\$1,538,220	4.4%	\$798,725	2.3%	\$7,545,075	21.6%	\$3,857,619	11.1%	\$21,393,152	61.3%	\$34,893,285	
	Dec-06	\$1,392,319	4.5%	\$252,091	0.8%	\$7,021,040	22.8%	\$3,726,485	12.1%	\$18,871,926	61.2%	\$30,812,293	
	2001	Mar-01	\$7,105,633	86.1%	\$163,679	2.0%	\$0	0.0%	\$0	0.0%	\$979,206	11.9%	\$8,248,518
		Jun-01	\$41,966,962	91.1%	\$2,033,557	4.4%	\$130,711	0.3%	\$171,872	0.4%	\$1,779,504	3.9%	\$46,082,607
		Sep-01	\$176,662,399	93.9%	\$3,627,865	1.9%	\$825,801	0.4%	\$597,203	0.3%	\$6,512,858	3.5%	\$188,226,125
		Dec-01	\$262,981,564	86.6%	\$5,922,144	2.0%	\$5,432,585	1.8%	\$2,346,719	0.8%	\$26,966,994	8.9%	\$303,650,007
		Mar-02	\$331,453,742	87.3%	\$10,170,759	2.7%	\$9,505,342	2.5%	\$2,809,709	0.7%	\$25,803,880	6.8%	\$379,743,432
		Jun-02	\$286,804,612	75.2%	\$50,487,270	13.2%	\$10,428,803	2.7%	\$3,813,831	1.0%	\$29,879,697	7.8%	\$381,404,755
		Sep-02	\$271,110,156	72.4%	\$60,874,105	16.3%	\$12,075,078	3.2%	\$3,966,693	1.1%	\$26,475,120	7.1%	\$374,463,060
		Dec-02	\$260,939,849	74.6%	\$16,392,727	4.7%	\$19,995,010	5.7%	\$5,254,956	1.5%	\$47,285,463	13.5%	\$349,804,336
		Mar-03	\$253,086,539	74.9%	\$14,836,772	4.4%	\$24,215,172	7.2%	\$5,895,090	1.7%	\$39,908,117	11.8%	\$337,882,529
		Jun-03	\$189,091,371	56.8%	\$66,304,999	19.9%	\$25,332,585	7.6%	\$6,828,837	2.0%	\$45,855,595	13.8%	\$333,173,395
		Sep-03	\$178,429,020	56.2%	\$72,622,097	22.9%	\$25,876,397	8.1%	\$5,698,492	1.8%	\$35,568,666	11.2%	\$317,540,556
		Dec-03	\$169,087,711	63.4%	\$13,559,098	5.1%	\$26,053,544	9.8%	\$6,915,630	2.6%	\$51,537,930	19.3%	\$266,683,819
		Mar-04	\$165,258,230	65.8%	\$10,485,168	4.2%	\$27,708,804	11.0%	\$8,331,107	3.3%	\$39,624,757	15.8%	\$251,191,840
		Jun-04	\$91,936,500	37.9%	\$74,422,668	30.7%	\$26,203,640	10.8%	\$8,539,558	3.5%	\$41,491,375	17.1%	\$242,294,694
		Sep-04	\$86,146,942	37.5%	\$75,569,958	32.9%	\$25,427,651	11.1%	\$7,210,440	3.1%	\$35,843,919	15.6%	\$229,903,859
		Dec-04	\$81,840,549	49.1%	\$5,115,996	3.1%	\$23,509,280	14.1%	\$8,037,115	4.8%	\$48,420,556	29.1%	\$166,547,575
		Mar-05	\$79,291,475	51.0%	\$4,897,767	3.2%	\$21,778,052	14.0%	\$8,899,210	5.7%	\$40,742,963	26.2%	\$155,418,654
		Jun-05	\$12,197,397	9.9%	\$43,116,341	34.9%	\$20,630,390	16.7%	\$8,781,653	7.1%	\$38,992,909	31.6%	\$123,487,961
		Sep-05	\$7,708,094	11.2%	\$8,858,159	12.9%	\$12,545,988	18.2%	\$7,789,365	11.3%	\$32,464,793	47.1%	\$68,913,257
		Dec-05	\$6,496,414	11.0%	\$1,300,358	2.2%	\$10,686,051	18.0%	\$7,511,443	12.7%	\$33,742,936	57.0%	\$59,246,522
		Mar-06	\$5,427,773	10.1%	\$1,150,417	2.1%	\$9,943,096	18.4%	\$6,172,427	11.5%	\$31,463,735	58.4%	\$53,892,813
		Jun-06	\$2,717,548	5.6%	\$1,732,341	3.6%	\$9,666,761	20.0%	\$5,641,671	11.7%	\$28,901,079	59.8%	\$48,352,809
		Sep-06	\$2,238,738	5.2%	\$1,250,693	2.9%	\$8,216,211	18.9%	\$3,641,172	8.4%	\$28,205,121	65.0%	\$43,397,985
		Dec-06	\$2,078,415	5.1%	\$345,190	0.9%	\$7,213,629	17.8%	\$3,051,001	7.5%	\$28,307,059	69.8%	\$40,580,910

STATIC POOL DATA - Loan Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	School	Grace	Deferment	Forbearance	Repayment	Total						
2002	Mar-02	\$13,542,632	51.3%	\$71,672	0.3%	\$3,029,633	11.5%	\$550,341	2.1%	\$9,204,507	34.9%	\$26,398,784	
	Jun-02	\$40,129,549	69.5%	\$3,103,664	5.4%	\$4,660,174	8.1%	\$868,791	1.5%	\$8,982,615	15.6%	\$57,744,793	
	Sep-02	\$229,192,238	78.5%	\$5,876,817	2.0%	\$10,446,889	3.6%	\$1,617,397	0.6%	\$44,823,386	15.4%	\$291,956,727	
	Dec-02	\$318,716,947	66.8%	\$7,644,575	1.6%	\$31,457,353	6.6%	\$5,320,155	1.1%	\$113,781,923	23.9%	\$476,920,953	
	Mar-03	\$433,070,241	71.6%	\$12,607,143	2.1%	\$52,092,714	8.6%	\$11,016,512	1.8%	\$96,092,501	15.9%	\$604,879,111	
	Jun-03	\$362,992,010	59.7%	\$78,199,719	12.9%	\$54,200,986	8.9%	\$12,153,371	2.0%	\$100,037,895	16.5%	\$607,582,731	
	Sep-03	\$346,679,130	58.1%	\$88,076,250	14.8%	\$55,339,198	9.3%	\$11,377,868	1.9%	\$95,559,118	16.0%	\$596,967,777	
	Dec-03	\$330,374,158	60.7%	\$24,093,627	4.4%	\$53,855,104	9.9%	\$15,145,067	2.8%	\$120,881,024	22.2%	\$544,128,435	
	Mar-04	\$322,998,261	61.4%	\$18,583,858	3.5%	\$57,067,262	10.8%	\$18,688,878	3.6%	\$109,088,895	20.7%	\$526,279,214	
	Jun-04	\$227,654,387	44.3%	\$97,931,796	19.0%	\$97,931,796	11.3%	\$17,511,398	3.4%	\$113,216,976	22.0%	\$514,254,438	
	Sep-04	\$214,945,778	43.1%	\$102,925,231	20.6%	\$56,535,744	11.3%	\$15,716,506	3.2%	\$108,933,115	21.8%	\$498,755,370	
	Dec-04	\$203,942,197	48.9%	\$14,672,620	3.5%	\$49,688,421	11.9%	\$17,843,709	4.3%	\$131,452,198	31.5%	\$417,287,392	
	Mar-05	\$197,597,226	49.4%	\$13,175,952	3.3%	\$49,682,737	12.4%	\$21,479,018	5.4%	\$118,617,816	29.6%	\$400,113,809	
	Jun-05	\$52,089,362	15.9%	\$61,965,297	18.9%	\$77,047,246	23.5%	\$19,281,041	5.9%	\$118,501,623	36.1%	\$328,520,733	
	Sep-05	\$31,661,103	14.4%	\$15,508,336	7.1%	\$45,224,291	20.6%	\$18,375,770	8.4%	\$109,470,260	49.8%	\$219,854,136	
	Dec-05	\$27,719,432	13.7%	\$3,025,108	1.5%	\$26,486,181	13.1%	\$23,206,043	11.5%	\$121,954,970	60.5%	\$230,209,014	
	Mar-06	\$23,553,799	12.3%	\$3,222,047	1.7%	\$21,518,273	11.2%	\$22,430,108	11.7%	\$121,884,138	63.4%	\$192,256,391	
	Jun-06	\$7,577,598	4.3%	\$7,586,427	4.3%	\$21,318,004	12.1%	\$21,287,880	12.1%	\$118,278,123	67.3%	\$175,803,555	
	Sep-06	\$6,185,019	3.7%	\$5,112,140	3.1%	\$19,641,617	11.9%	\$16,090,284	9.7%	\$118,325,500	71.7%	\$165,108,164	
	Dec-06	\$5,428,251	3.4%	\$1,047,710	0.7%	\$18,140,638	11.4%	\$12,633,990	8.0%	\$121,720,963	76.8%	\$158,465,554	
	2003	Mar-03	\$17,181,743	35.1%	\$216,544	0.4%	\$6,863,660	14.0%	\$840,785	1.7%	\$23,818,654	48.7%	\$48,921,386
		Jun-03	\$70,701,559	61.9%	\$5,140,385	4.5%	\$12,709,111	11.1%	\$2,512,170	2.2%	\$23,069,919	20.2%	\$114,133,144
		Sep-03	\$295,952,612	73.3%	\$7,734,995	1.9%	\$32,722,307	8.1%	\$3,312,662	0.8%	\$63,768,144	15.8%	\$403,490,720
		Dec-03	\$423,768,506	56.0%	\$10,916,572	1.4%	\$87,759,405	11.6%	\$13,625,560	1.8%	\$220,904,801	29.2%	\$756,974,843
Mar-04		\$564,417,171	62.2%	\$15,898,423	1.8%	\$127,579,557	14.1%	\$23,167,797	2.6%	\$176,645,666	19.5%	\$907,701,646	
Jun-04		\$461,620,845	50.8%	\$115,045,677	12.7%	\$126,701,316	14.0%	\$23,076,440	2.5%	\$181,540,457	20.0%	\$907,896,694	
Sep-04		\$440,531,835	49.2%	\$126,245,872	14.1%	\$127,194,390	14.2%	\$24,690,166	2.8%	\$176,292,886	19.7%	\$894,860,817	
Dec-04		\$420,509,225	52.4%	\$29,281,627	3.6%	\$114,358,463	14.2%	\$28,435,858	3.5%	\$210,798,828	26.3%	\$803,031,836	
Mar-05		\$411,710,371	52.7%	\$23,353,744	3.0%	\$116,798,589	15.0%	\$32,044,487	4.1%	\$196,960,238	25.2%	\$780,718,759	
Jun-05		\$146,010,765	22.2%	\$89,319,499	13.6%	\$193,058,348	29.4%	\$32,491,954	4.9%	\$196,368,579	29.9%	\$657,078,307	
Sep-05		\$95,240,598	20.8%	\$26,200,687	5.7%	\$117,831,131	25.8%	\$34,215,280	7.5%	\$184,038,679	40.3%	\$457,126,069	
Dec-05		\$84,137,793	19.6%	\$9,522,650	2.2%	\$86,739,811	20.2%	\$41,179,871	9.6%	\$208,994,156	48.6%	\$430,182,921	
Mar-06		\$75,173,950	18.2%	\$8,131,307	2.0%	\$88,370,894	21.4%	\$37,940,341	9.2%	\$203,519,370	49.3%	\$412,712,680	
Jun-06		\$29,687,634	7.9%	\$17,534,963	4.7%	\$93,772,488	25.0%	\$36,044,895	9.6%	\$199,070,290	53.0%	\$375,629,820	
Sep-06		\$24,168,908	6.9%	\$13,415,529	3.8%	\$85,112,815	24.2%	\$29,597,777	8.4%	\$200,080,552	56.8%	\$352,046,384	
Dec-06		\$22,210,601	6.5%	\$3,001,285	0.9%	\$43,496,849	12.8%	\$45,685,684	13.4%	\$227,214,299	66.7%	\$340,843,525	
2004		Mar-04	\$22,244,640	29.7%	\$188,392	0.3%	\$15,257,044	20.4%	\$2,298,452	3.1%	\$34,866,097	46.6%	\$74,854,625
		Jun-04	\$91,761,813	49.0%	\$6,993,763	3.7%	\$25,717,790	13.7%	\$4,647,784	2.5%	\$58,107,872	31.0%	\$187,229,022
	Sep-04	\$350,083,122	69.7%	\$11,168,360	2.2%	\$45,914,947	9.1%	\$8,091,606	1.6%	\$87,166,158	17.3%	\$502,424,194	
	Dec-04	\$527,536,385	50.8%	\$13,132,414	1.3%	\$162,279,366	15.6%	\$22,655,244	2.2%	\$312,793,373	30.1%	\$1,038,391,782	
	Mar-05	\$665,456,628	56.1%	\$19,244,533	1.6%	\$217,170,420	18.3%	\$33,308,737	2.8%	\$250,861,206	21.2%	\$1,186,033,524	
	Jun-05	\$295,537,228	28.6%	\$105,888,179	10.2%	\$354,561,053	34.3%	\$33,335,875	3.2%	\$244,947,284	23.7%	\$1,034,197,839	
	Sep-05	\$215,368,648	28.6%	\$36,587,863	4.9%	\$233,396,231	31.0%	\$36,453,669	4.8%	\$231,949,184	30.8%	\$753,534,186	
	Dec-05	\$197,854,112	27.6%	\$15,381,287	2.1%	\$186,009,102	26.0%	\$48,396,831	6.8%	\$268,728,145	37.5%	\$715,977,843	
	Mar-06	\$180,134,120	25.9%	\$15,614,584	2.2%	\$191,985,998	27.6%	\$44,234,366	6.4%	\$263,821,879	37.9%	\$695,714,092	
	Jun-06	\$77,444,023	12.5%	\$28,049,456	4.5%	\$213,245,428	34.4%	\$43,348,575	7.0%	\$258,545,556	41.7%	\$620,525,951	
	Sep-06	\$63,179,771	11.0%	\$22,084,904	3.9%	\$190,991,172	33.3%	\$40,800,324	7.1%	\$256,362,268	44.7%	\$572,885,749	
	Dec-06	\$57,762,191	10.4%	\$7,025,269	1.3%	\$152,697,955	27.4%	\$53,286,937	9.6%	\$286,221,548	51.4%	\$556,480,159	

STATIC POOL DATA - Loan Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	School	Grace	Deferment	Forbearance	Repayment	Total
2005	Mar-05	\$24,333,939 27.1%	\$202,089 0.2%	\$18,054,112 20.1%	\$3,424,603 3.8%	\$43,613,887 48.7%	\$89,628,631
	Jun-05	\$79,613,530 13.5%	\$5,544,999 0.9%	\$221,598,329 37.6%	\$136,329,488 23.2%	\$145,511,763 24.7%	\$588,598,109
	Sep-05	\$349,772,837 20.2%	\$5,779,237 0.3%	\$733,023,583 42.4%	\$449,935,361 26.0%	\$190,602,827 11.0%	\$1,729,113,846
	Dec-05	\$509,754,687 26.3%	\$10,858,959 0.6%	\$933,181,302 48.1%	\$63,665,257 3.3%	\$420,625,638 21.7%	\$1,938,085,842
	Mar-06	\$665,308,864 31.4%	\$22,879,856 1.1%	\$997,414,418 47.0%	\$50,776,607 2.4%	\$384,944,007 18.1%	\$2,121,323,751
	Jun-06	\$224,694,071 12.7%	\$58,668,356 3.3%	\$986,586,883 55.9%	\$54,481,212 3.1%	\$442,078,010 25.0%	\$1,766,225,685
	Sep-06	\$178,266,035 11.0%	\$44,496,612 2.8%	\$912,209,631 56.5%	\$51,865,113 3.2%	\$428,464,142 26.5%	\$1,614,616,318
	Dec-06	\$166,459,120 10.6%	\$13,468,066 0.9%	\$835,642,390 53.2%	\$65,357,302 4.2%	\$490,503,533 31.2%	\$1,570,366,004
2006	Mar-06	\$28,385,610 39.0%	\$155,395 0.2%	\$28,503,408 39.2%	\$645,887 0.9%	\$15,041,807 20.7%	\$72,732,107
	Jun-06	\$82,433,480 12.6%	\$3,441,219 0.5%	\$449,975,478 68.9%	\$2,928,751 0.4%	\$114,463,772 17.5%	\$653,242,700
	Sep-06	\$379,581,311 29.5%	\$6,981,263 0.5%	\$725,047,433 56.4%	\$10,154,547 0.8%	\$162,915,884 12.7%	\$1,284,680,437
	Dec-06	\$523,645,616 34.9%	\$10,880,632 0.7%	\$757,063,751 50.5%	\$15,370,366 1.0%	\$192,555,497 12.8%	\$1,499,515,562
Total	Mar-06	\$981,172,294 27.3%	\$51,696,001 1.4%	\$1,349,018,015 37.5%	\$168,664,515 4.7%	\$1,045,182,092 29.1%	\$3,594,036,564
	Jun-06	\$426,384,482 11.6%	\$118,052,733 3.2%	\$1,785,054,865 48.5%	\$170,046,048 4.6%	\$1,182,861,706 32.1%	\$3,680,766,614
	Sep-06	\$655,158,002 16.1%	\$94,139,866 2.3%	\$1,948,763,954 47.9%	\$156,006,835 3.8%	\$1,215,746,619 29.9%	\$4,067,628,323
	Dec-06	\$778,976,513 18.6%	\$36,020,243 0.9%	\$1,821,276,251 43.4%	\$199,111,764 4.7%	\$1,365,394,826 32.5%	\$4,197,064,007

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	Current to 30 Days		31 to 60 Days		61 to 90 Days		91 to 120 Days		121 to 150 Days		151 to 180 Days		
2000 and Prior	Mar-01	\$41,685,505	80.2%	\$5,758,427	11.1%	\$3,340,888	6.4%	\$306,229	0.6%	\$272,390	0.5%	\$44,554	0.1%	
	Jun-01	\$49,082,639	90.6%	\$1,101,095	2.0%	\$827,045	1.5%	\$652,094	1.2%	\$414,938	0.8%	\$991,684	1.8%	
	Sep-01	\$38,815,704	87.0%	\$1,343,424	3.0%	\$2,270,789	5.1%	\$281,537	0.6%	\$205,734	0.5%	\$190,369	0.4%	
	Dec-01	\$79,839,012	92.7%	\$2,564,203	3.0%	\$843,226	1.0%	\$613,490	0.7%	\$171,507	0.2%	\$931,932	1.1%	
	Mar-02	\$63,872,282	83.6%	\$4,045,401	5.3%	\$3,036,925	4.0%	\$3,383,017	4.4%	\$683,712	0.9%	\$188,519	0.2%	
	Jun-02	\$74,247,408	87.8%	\$2,041,033	2.4%	\$2,291,754	2.7%	\$1,394,600	1.6%	\$1,151,502	1.4%	\$1,164,230	1.4%	
	Sep-02	\$50,218,546	83.8%	\$2,721,266	4.5%	\$2,792,492	4.7%	\$637,632	1.1%	\$403,322	0.7%	\$553,029	0.9%	
	Dec-02	\$87,151,175	91.4%	\$2,062,265	2.2%	\$1,244,568	1.3%	\$985,062	1.0%	\$896,197	0.9%	\$876,382	0.9%	
	Mar-03	\$54,578,718	78.0%	\$4,051,727	5.8%	\$3,238,496	4.6%	\$5,722,632	8.2%	\$645,528	0.9%	\$226,429	0.3%	
	Jun-03	\$60,229,210	84.3%	\$1,986,107	2.8%	\$1,999,708	2.8%	\$1,399,604	2.0%	\$1,351,829	1.9%	\$1,049,373	1.5%	
	Sep-03	\$42,282,043	81.2%	\$2,555,410	4.9%	\$2,226,603	4.3%	\$728,961	1.4%	\$286,848	0.6%	\$587,265	1.1%	
	Dec-03	\$65,109,741	89.0%	\$2,822,560	3.9%	\$776,459	1.1%	\$794,989	1.1%	\$632,135	0.9%	\$1,021,770	1.4%	
	Mar-04	\$40,429,074	79.5%	\$3,979,471	7.8%	\$2,241,049	4.4%	\$1,847,178	3.6%	\$459,176	0.9%	\$313,292	0.6%	
	Jun-04	\$42,806,612	86.8%	\$1,656,849	3.4%	\$986,851	2.0%	\$553,693	1.1%	\$1,213,369	2.5%	\$584,064	1.2%	
	Sep-04	\$33,453,290	82.0%	\$2,924,841	7.2%	\$1,336,740	3.3%	\$557,319	1.4%	\$353,542	0.9%	\$375,316	0.9%	
	Dec-04	\$44,444,117	86.8%	\$2,004,971	3.9%	\$1,076,452	2.1%	\$555,392	1.1%	\$725,612	1.4%	\$563,120	1.1%	
	Mar-05	\$33,026,654	82.0%	\$2,476,108	6.1%	\$1,670,029	4.1%	\$1,191,323	3.0%	\$414,952	1.0%	\$430,269	1.1%	
	Jun-05	\$29,821,051	83.4%	\$1,332,185	3.7%	\$861,221	2.4%	\$834,951	2.3%	\$715,153	2.0%	\$690,279	1.9%	
	Sep-05	\$22,007,935	79.3%	\$1,859,240	6.7%	\$563,064	2.0%	\$754,700	2.7%	\$249,646	0.9%	\$453,929	1.6%	
	Dec-05	\$21,591,420	80.8%	\$1,716,741	6.4%	\$519,293	1.9%	\$503,989	1.9%	\$336,188	1.3%	\$225,373	0.8%	
	Mar-06	\$19,831,208	80.9%	\$1,478,320	6.0%	\$928,459	3.8%	\$710,344	2.9%	\$512,432	2.1%	\$179,691	0.7%	
	Jun-06	\$17,919,858	83.3%	\$960,022	4.5%	\$960,147	4.5%	\$461,466	2.1%	\$236,569	1.1%	\$361,140	1.7%	
	Sep-06	\$17,829,601	83.3%	\$836,626	3.9%	\$697,148	3.3%	\$559,182	2.6%	\$322,820	1.5%	\$492,376	2.3%	
	Dec-06	\$14,729,548	78.1%	\$1,346,179	7.1%	\$815,592	4.3%	\$355,946	1.9%	\$312,862	1.7%	\$245,945	1.3%	
	2001	Mar-01	\$979,206	100.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
		Jun-01	\$1,761,355	99.0%	\$8,967	0.5%	\$5,270	0.3%	\$3,913	0.2%	\$0	0.0%	\$0	0.0%
		Sep-01	\$6,322,325	97.1%	\$73,120	1.1%	\$106,914	1.6%	\$5,229	0.1%	\$0	0.0%	\$5,270	0.1%
		Dec-01	\$26,627,303	98.7%	\$238,182	0.9%	\$65,002	0.2%	\$11,889	0.0%	\$0	0.0%	\$19,349	0.1%
		Mar-02	\$25,010,652	96.9%	\$502,946	1.9%	\$79,236	0.3%	\$183,119	0.7%	\$9,286	0.0%	\$5,118	0.0%
		Jun-02	\$28,795,009	96.4%	\$431,609	1.4%	\$326,648	1.1%	\$73,778	0.2%	\$67,395	0.2%	\$29,845	0.1%
		Sep-02	\$24,599,072	92.9%	\$619,314	2.3%	\$854,469	3.2%	\$117,520	0.4%	\$52,469	0.2%	\$105,552	0.4%
		Dec-02	\$45,639,941	96.5%	\$415,326	0.9%	\$391,755	0.8%	\$232,724	0.5%	\$152,085	0.3%	\$310,854	0.7%
		Mar-03	\$34,640,231	86.8%	\$1,199,505	3.0%	\$1,117,117	2.8%	\$2,398,774	6.0%	\$134,386	0.3%	\$34,759	0.1%
		Jun-03	\$42,131,267	91.9%	\$820,642	1.8%	\$428,134	0.9%	\$442,589	1.0%	\$346,104	0.8%	\$359,871	0.8%
		Sep-03	\$31,960,516	89.9%	\$788,443	2.2%	\$1,119,637	3.1%	\$189,066	0.5%	\$159,107	0.4%	\$77,864	0.2%
		Dec-03	\$48,103,717	93.3%	\$1,456,649	2.8%	\$318,032	0.6%	\$293,548	0.6%	\$91,383	0.2%	\$514,877	1.0%
		Mar-04	\$35,192,297	88.8%	\$1,160,360	2.9%	\$939,071	2.4%	\$1,111,025	2.8%	\$319,659	0.8%	\$136,468	0.3%
		Jun-04	\$38,367,969	92.5%	\$860,896	2.1%	\$599,337	1.4%	\$319,062	0.8%	\$173,700	0.4%	\$209,843	0.5%
		Sep-04	\$32,240,214	89.9%	\$1,547,213	4.3%	\$900,979	2.5%	\$284,065	0.8%	\$132,868	0.4%	\$156,144	0.4%
		Dec-04	\$45,346,699	93.7%	\$963,819	2.0%	\$532,734	1.1%	\$332,111	0.7%	\$309,240	0.6%	\$334,414	0.7%
		Mar-05	\$36,440,812	89.4%	\$1,036,797	2.5%	\$1,176,762	2.9%	\$1,035,589	2.5%	\$224,165	0.6%	\$255,649	0.6%
		Jun-05	\$35,088,164	90.0%	\$1,349,465	3.5%	\$448,336	1.1%	\$466,394	1.2%	\$160,316	0.4%	\$395,213	1.0%
		Sep-05	\$29,038,441	89.4%	\$993,240	3.1%	\$681,403	2.1%	\$388,283	1.2%	\$233,123	0.7%	\$131,669	0.4%
		Dec-05	\$30,764,359	91.2%	\$800,802	2.4%	\$389,220	1.2%	\$277,124	0.8%	\$222,970	0.7%	\$367,581	1.1%
		Mar-06	\$28,497,625	90.6%	\$722,963	2.3%	\$803,993	2.6%	\$411,447	1.3%	\$215,555	0.7%	\$92,172	0.3%
		Jun-06	\$26,071,270	90.2%	\$722,685	2.5%	\$736,414	2.5%	\$321,239	1.1%	\$173,282	0.6%	\$284,614	1.0%
		Sep-06	\$25,622,327	90.8%	\$581,094	2.1%	\$439,241	1.6%	\$353,474	1.3%	\$203,001	0.7%	\$447,849	1.6%
		Dec-06	\$25,787,748	91.1%	\$822,440	2.9%	\$335,970	1.2%	\$125,009	0.4%	\$181,648	0.6%	\$145,210	0.5%

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement		181 to 210 Days		211 to 240 Days		241 to 270 Days		270 Plus Days	
Year	Quarter								
2000 and Prior	Mar-01	\$83,254	0.2%	\$265,958	0.5%	\$62,282	0.1%	\$157,036	0.3%
	Jun-01	\$693,227	1.3%	\$52,869	0.1%	\$154,289	0.3%	\$217,997	0.4%
	Sep-01	\$257,476	0.6%	\$148,952	0.3%	\$510,312	1.1%	\$609,155	1.4%
	Dec-01	\$148,693	0.2%	\$127,044	0.1%	\$119,536	0.1%	\$763,871	0.9%
	Mar-02	\$263,073	0.3%	\$94,899	0.1%	\$436,249	0.6%	\$371,492	0.5%
	Jun-02	\$1,276,754	1.5%	\$290,356	0.3%	\$62,366	0.1%	\$631,499	0.7%
	Sep-02	\$580,565	1.0%	\$474,644	0.8%	\$648,970	1.1%	\$871,106	1.5%
	Dec-02	\$245,591	0.3%	\$141,625	0.1%	\$226,617	0.2%	\$1,494,079	1.6%
	Mar-03	\$417,558	0.6%	\$308,774	0.4%	\$431,749	0.6%	\$314,466	0.4%
	Jun-03	\$2,331,211	3.3%	\$325,381	0.5%	\$101,707	0.1%	\$637,582	0.9%
	Sep-03	\$750,124	1.4%	\$350,277	0.7%	\$536,222	1.0%	\$1,782,973	3.4%
	Dec-03	\$371,244	0.5%	\$175,827	0.2%	\$168,354	0.2%	\$1,269,654	1.7%
	Mar-04	\$381,479	0.7%	\$184,044	0.4%	\$493,128	1.0%	\$550,632	1.1%
	Jun-04	\$482,964	1.0%	\$205,249	0.4%	\$141,384	0.3%	\$708,839	1.4%
	Sep-04	\$319,280	0.8%	\$679,951	1.7%	\$393,438	1.0%	\$382,673	0.9%
	Dec-04	\$287,397	0.6%	\$178,628	0.3%	\$250,251	0.5%	\$1,145,956	2.2%
	Mar-05	\$160,393	0.4%	\$240,652	0.6%	\$327,468	0.8%	\$335,833	0.8%
	Jun-05	\$613,425	1.7%	\$343,838	1.0%	\$208,371	0.6%	\$349,987	1.0%
	Sep-05	\$437,778	1.6%	\$561,607	2.0%	\$333,858	1.2%	\$523,991	1.9%
	Dec-05	\$502,287	1.9%	\$115,945	0.4%	\$250,369	0.9%	\$967,738	3.6%
	Mar-06	\$148,559	0.6%	\$79,271	0.3%	\$59,166	0.2%	\$579,704	2.4%
	Jun-06	\$266,894	1.2%	\$105,747	0.5%	\$41,265	0.2%	\$211,767	1.0%
	Sep-06	\$160,453	0.8%	\$156,042	0.7%	\$99,395	0.5%	\$239,508	1.1%
	Dec-06	\$247,052	1.3%	\$242,771	1.3%	\$276,659	1.5%	\$299,372	1.6%
2001	Mar-01	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-01	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-01	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Dec-01	\$0	0.0%	\$0	0.0%	\$5,270	0.0%	\$0	0.0%
	Mar-02	\$0	0.0%	\$0	0.0%	\$13,522	0.1%	\$0	0.0%
	Jun-02	\$138,418	0.5%	\$7,536	0.0%	\$0	0.0%	\$9,459	0.0%
	Sep-02	\$42,897	0.2%	\$21,071	0.1%	\$24,665	0.1%	\$38,091	0.1%
	Dec-02	\$280	0.0%	\$27,467	0.1%	\$54,724	0.1%	\$60,306	0.1%
	Mar-03	\$65,840	0.2%	\$80,278	0.2%	\$178,066	0.4%	\$59,161	0.1%
	Jun-03	\$966,217	2.1%	\$97,368	0.2%	\$23,411	0.1%	\$239,991	0.5%
	Sep-03	\$248,508	0.7%	\$136,589	0.4%	\$234,820	0.7%	\$654,116	1.8%
	Dec-03	\$147,492	0.3%	\$127,367	0.2%	\$18,113	0.0%	\$466,751	0.9%
	Mar-04	\$157,620	0.4%	\$41,202	0.1%	\$350,829	0.9%	\$216,225	0.5%
	Jun-04	\$466,741	1.1%	\$148,252	0.4%	\$46,526	0.1%	\$299,048	0.7%
	Sep-04	\$66,500	0.2%	\$123,969	0.3%	\$96,915	0.3%	\$295,051	0.8%
	Dec-04	\$90,455	0.2%	\$95,665	0.2%	\$95,070	0.2%	\$320,349	0.7%
	Mar-05	\$76,320	0.2%	\$125,218	0.3%	\$180,837	0.4%	\$190,812	0.5%
	Jun-05	\$586,054	1.5%	\$159,339	0.4%	\$108,898	0.3%	\$230,730	0.6%
	Sep-05	\$261,684	0.8%	\$91,414	0.3%	\$192,393	0.6%	\$453,143	1.4%
	Dec-05	\$324,434	1.0%	\$73,033	0.2%	\$83,969	0.2%	\$439,443	1.3%
	Mar-06	\$123,338	0.4%	\$91,002	0.3%	\$241,005	0.8%	\$264,635	0.8%
	Jun-06	\$164,699	0.6%	\$63,462	0.2%	\$56,821	0.2%	\$306,592	1.1%
	Sep-06	\$134,654	0.5%	\$84,475	0.3%	\$185,056	0.7%	\$153,948	0.5%
	Dec-06	\$164,618	0.6%	\$188,908	0.7%	\$224,439	0.8%	\$331,070	1.2%

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	Current to 30 Days		31 to 60 Days		61 to 90 Days		91 to 120 Days		121 to 150 Days		151 to 180 Days		
2002	Mar-02	\$8,941,915	97.1%	\$262,592	2.9%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	
	Jun-02	\$8,947,251	99.6%	\$29,390	0.3%	\$5,974	0.1%	\$0	0.0%	\$0	0.0%	\$0	0.0%	
	Sep-02	\$44,718,134	99.8%	\$87,356	0.2%	\$6,168	0.0%	\$11,729	0.0%	\$0	0.0%	\$0	0.0%	
	Dec-02	\$112,128,190	98.5%	\$1,366,383	1.2%	\$254,440	0.2%	\$31,660	0.0%	\$1,250	0.0%	\$0	0.0%	
	Mar-03	\$91,984,815	95.7%	\$2,197,377	2.3%	\$1,355,715	1.4%	\$466,980	0.5%	\$86,363	0.1%	\$0	0.0%	
	Jun-03	\$98,328,633	98.3%	\$815,567	0.8%	\$322,968	0.3%	\$107,033	0.1%	\$169,081	0.2%	\$189,739	0.2%	
	Sep-03	\$93,121,840	97.4%	\$905,848	0.9%	\$833,268	0.9%	\$295,445	0.3%	\$73,168	0.1%	\$21,486	0.0%	
	Dec-03	\$118,090,129	97.7%	\$1,212,795	1.0%	\$379,699	0.3%	\$343,647	0.3%	\$251,668	0.2%	\$335,730	0.3%	
	Mar-04	\$104,171,436	95.5%	\$1,974,611	1.8%	\$1,055,415	1.0%	\$1,295,311	1.2%	\$106,742	0.1%	\$80,767	0.1%	
	Jun-04	\$109,480,344	96.7%	\$1,540,081	1.4%	\$785,471	0.7%	\$332,816	0.3%	\$257,847	0.2%	\$136,470	0.1%	
	Sep-04	\$104,179,425	95.6%	\$2,262,935	2.1%	\$752,446	0.7%	\$484,690	0.4%	\$281,778	0.3%	\$304,802	0.3%	
	Dec-04	\$127,185,648	96.8%	\$1,919,633	1.5%	\$320,335	0.2%	\$495,079	0.4%	\$471,981	0.4%	\$188,588	0.1%	
	Mar-05	\$112,167,635	94.6%	\$1,394,907	1.2%	\$2,057,341	1.7%	\$1,486,664	1.3%	\$348,555	0.3%	\$162,313	0.1%	
	Jun-05	\$113,329,631	95.6%	\$1,810,922	1.5%	\$679,992	0.6%	\$658,602	0.6%	\$164,873	0.1%	\$476,444	0.4%	
	Sep-05	\$104,927,376	95.9%	\$1,948,635	1.8%	\$775,302	0.7%	\$340,430	0.3%	\$229,550	0.2%	\$250,471	0.2%	
	Dec-05	\$117,390,063	96.3%	\$1,607,901	1.3%	\$761,314	0.6%	\$518,637	0.4%	\$515,207	0.4%	\$202,848	0.2%	
	Mar-06	\$117,289,143	96.2%	\$1,336,447	1.1%	\$953,174	0.8%	\$606,408	0.5%	\$915,406	0.8%	\$73,991	0.1%	
	Jun-06	\$114,413,294	96.7%	\$1,019,812	0.9%	\$1,000,335	0.8%	\$583,429	0.5%	\$169,518	0.1%	\$286,949	0.2%	
	Sep-06	\$114,030,584	96.4%	\$1,769,473	1.5%	\$857,682	0.7%	\$464,421	0.4%	\$104,949	0.1%	\$417,509	0.4%	
	Dec-06	\$118,102,972	97.0%	\$1,334,731	1.1%	\$521,896	0.4%	\$222,501	0.2%	\$427,351	0.4%	\$222,473	0.2%	
	2003	Mar-03	\$23,746,646	99.7%	\$72,008	0.3%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
		Jun-03	\$21,939,622	95.1%	\$637,938	2.8%	\$224,002	1.0%	\$268,356	1.2%	\$0	0.0%	\$0	0.0%
		Sep-03	\$62,203,806	97.5%	\$1,365,228	2.1%	\$140,076	0.2%	\$6,969	0.0%	\$10,362	0.0%	\$41,703	0.1%
		Dec-03	\$219,392,591	99.3%	\$866,014	0.4%	\$314,171	0.1%	\$150,484	0.1%	\$159,710	0.1%	\$4,500	0.0%
Mar-04		\$171,299,185	97.0%	\$3,058,314	1.7%	\$1,751,469	1.0%	\$365,746	0.2%	\$75,941	0.0%	\$0	0.0%	
Jun-04		\$177,312,081	97.7%	\$1,920,331	1.1%	\$1,091,935	0.6%	\$219,775	0.1%	\$244,950	0.1%	\$539,152	0.3%	
Sep-04		\$171,024,729	97.0%	\$2,937,198	1.7%	\$1,176,008	0.7%	\$297,537	0.2%	\$227,080	0.1%	\$142,708	0.1%	
Dec-04		\$206,663,101	98.0%	\$1,978,638	0.9%	\$555,588	0.3%	\$385,221	0.2%	\$364,650	0.2%	\$183,328	0.1%	
Mar-05		\$190,142,895	96.5%	\$2,448,051	1.2%	\$2,089,426	1.1%	\$1,322,843	0.7%	\$284,567	0.1%	\$270,429	0.1%	
Jun-05		\$190,627,971	97.1%	\$2,191,046	1.1%	\$908,990	0.5%	\$715,217	0.4%	\$412,402	0.2%	\$460,701	0.2%	
Sep-05		\$177,891,755	96.7%	\$2,056,346	1.1%	\$1,845,947	1.0%	\$941,423	0.5%	\$329,390	0.2%	\$129,673	0.1%	
Dec-05		\$202,582,898	96.9%	\$2,667,698	1.3%	\$1,388,434	0.7%	\$429,175	0.2%	\$591,734	0.3%	\$395,012	0.2%	
Mar-06		\$195,632,753	96.1%	\$2,845,919	1.4%	\$2,700,960	1.3%	\$647,551	0.3%	\$477,246	0.2%	\$199,314	0.1%	
Jun-06		\$192,277,812	96.6%	\$1,955,700	1.0%	\$2,007,318	1.0%	\$934,737	0.5%	\$386,660	0.2%	\$450,703	0.2%	
Sep-06		\$193,597,771	96.8%	\$2,479,952	1.2%	\$1,231,809	0.6%	\$386,336	0.2%	\$494,777	0.2%	\$738,081	0.4%	
Dec-06		\$221,384,875	97.4%	\$2,495,903	1.1%	\$923,266	0.4%	\$360,489	0.2%	\$371,109	0.2%	\$337,288	0.1%	
2004		Mar-04	\$34,737,770	99.6%	\$128,327	0.4%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
		Jun-04	\$56,408,411	97.1%	\$944,349	1.6%	\$413,187	0.7%	\$341,925	0.6%	\$0	0.0%	\$0	0.0%
		Sep-04	\$84,702,053	97.2%	\$1,693,817	1.9%	\$305,274	0.4%	\$208,220	0.2%	\$163,721	0.2%	\$5,000	0.0%
		Dec-04	\$310,115,012	99.1%	\$1,521,690	0.5%	\$435,689	0.1%	\$352,894	0.1%	\$118,578	0.0%	\$53,476	0.0%
		Mar-05	\$242,026,121	96.5%	\$4,342,237	1.7%	\$3,150,647	1.3%	\$752,364	0.3%	\$187,900	0.1%	\$251,254	0.1%
		Jun-05	\$239,975,250	98.0%	\$2,126,626	0.9%	\$938,776	0.4%	\$208,596	0.1%	\$502,351	0.2%	\$572,446	0.2%
		Sep-05	\$226,437,935	97.6%	\$3,313,895	1.4%	\$439,729	0.2%	\$398,764	0.2%	\$367,286	0.2%	\$124,844	0.1%
		Dec-05	\$262,467,146	97.7%	\$2,821,230	1.0%	\$1,867,338	0.7%	\$317,490	0.1%	\$286,558	0.1%	\$193,624	0.1%
	Mar-06	\$255,344,945	96.8%	\$4,056,687	1.5%	\$2,054,857	0.8%	\$1,263,774	0.5%	\$258,361	0.1%	\$538,322	0.2%	
	Jun-06	\$250,721,799	97.0%	\$2,323,560	0.9%	\$2,057,983	0.8%	\$740,566	0.3%	\$1,048,740	0.4%	\$633,241	0.2%	
	Sep-06	\$249,344,502	97.3%	\$2,843,791	1.1%	\$1,522,682	0.6%	\$867,622	0.3%	\$275,153	0.1%	\$340,087	0.1%	
	Dec-06	\$277,596,089	97.0%	\$4,125,930	1.4%	\$1,678,203	0.6%	\$545,222	0.2%	\$706,975	0.2%	\$465,904	0.2%	

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement		181 to 210 Days		211 to 240		241 to 270		270 Plus	
Year	Quarter								
2002	Mar-02	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-02	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-02	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Dec-02	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Mar-03	\$0	0.0%	\$1,250	0.0%	\$0	0.0%	\$0	0.0%
	Jun-03	\$103,626	0.1%	\$0	0.0%	\$0	0.0%	\$1,250	0.0%
	Sep-03	\$173,036	0.2%	\$38,195	0.0%	\$33,046	0.0%	\$63,786	0.1%
	Dec-03	\$28,677	0.0%	\$7,543	0.0%	\$10,590	0.0%	\$220,545	0.2%
	Mar-04	\$87,633	0.1%	\$9,996	0.0%	\$159,044	0.1%	\$147,940	0.1%
	Jun-04	\$507,925	0.4%	\$32,726	0.0%	\$5,903	0.0%	\$137,394	0.1%
	Sep-04	\$137,314	0.1%	\$171,832	0.2%	\$56,888	0.1%	\$301,003	0.3%
	Dec-04	\$317,185	0.2%	\$205,761	0.2%	\$72,996	0.1%	\$274,992	0.2%
	Mar-05	\$147,529	0.1%	\$290,336	0.2%	\$123,597	0.1%	\$438,939	0.4%
	Jun-05	\$786,505	0.7%	\$198,807	0.2%	\$32,010	0.0%	\$363,836	0.3%
	Sep-05	\$308,387	0.3%	\$66,644	0.1%	\$237,841	0.2%	\$385,624	0.4%
	Dec-05	\$180,603	0.1%	\$59,249	0.0%	\$147,032	0.1%	\$572,117	0.5%
	Mar-06	\$200,795	0.2%	\$67,833	0.1%	\$88,967	0.1%	\$351,974	0.3%
	Jun-06	\$205,792	0.2%	\$308,539	0.3%	\$45,978	0.0%	\$244,477	0.2%
	Sep-06	\$173,601	0.1%	\$80,229	0.1%	\$180,656	0.2%	\$246,395	0.2%
	Dec-06	\$266,404	0.2%	\$19,615	0.0%	\$295,840	0.2%	\$307,180	0.3%
2003	Mar-03	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-03	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-03	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Dec-03	\$6,969	0.0%	\$10,362	0.0%	\$0	0.0%	\$0	0.0%
	Mar-04	\$88,041	0.0%	\$0	0.0%	\$0	0.0%	\$6,969	0.0%
	Jun-04	\$124,192	0.1%	\$0	0.0%	\$0	0.0%	\$88,041	0.0%
	Sep-04	\$104,207	0.1%	\$138,286	0.1%	\$150,799	0.1%	\$94,333	0.1%
	Dec-04	\$69,006	0.0%	\$137,564	0.1%	\$119,685	0.1%	\$342,047	0.2%
	Mar-05	\$54,298	0.0%	\$113,912	0.1%	\$85,148	0.0%	\$148,670	0.1%
	Jun-05	\$701,717	0.4%	\$144,659	0.1%	\$35,039	0.0%	\$170,838	0.1%
	Sep-05	\$129,948	0.1%	\$105,812	0.1%	\$208,081	0.1%	\$400,304	0.2%
	Dec-05	\$437,651	0.2%	\$101,988	0.0%	\$14,633	0.0%	\$384,933	0.2%
	Mar-06	\$141,701	0.1%	\$248,319	0.1%	\$202,424	0.1%	\$423,183	0.2%
	Jun-06	\$378,861	0.2%	\$154,400	0.1%	\$43,649	0.0%	\$480,450	0.2%
	Sep-06	\$310,316	0.2%	\$267,564	0.1%	\$244,749	0.1%	\$329,196	0.2%
	Dec-06	\$228,535	0.1%	\$117,390	0.1%	\$458,002	0.2%	\$537,443	0.2%
2004	Mar-04	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-04	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-04	\$88,074	0.1%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Dec-04	\$130,246	0.0%	\$60,788	0.0%	\$5,000	0.0%	\$0	0.0%
	Mar-05	\$136,157	0.1%	\$2,025	0.0%	\$4,500	0.0%	\$8,000	0.0%
	Jun-05	\$371,282	0.2%	\$180,178	0.1%	\$0	0.0%	\$71,780	0.0%
	Sep-05	\$67,037	0.0%	\$332,285	0.1%	\$245,999	0.1%	\$221,410	0.1%
	Dec-05	\$204,479	0.1%	\$111,915	0.0%	\$73,464	0.0%	\$384,900	0.1%
	Mar-06	\$86,445	0.0%	\$57,590	0.0%	\$84,040	0.0%	\$76,857	0.0%
	Jun-06	\$491,882	0.2%	\$138,154	0.1%	\$282,545	0.1%	\$107,087	0.0%
	Sep-06	\$226,638	0.1%	\$200,743	0.1%	\$208,361	0.1%	\$532,690	0.2%
	Dec-06	\$323,156	0.1%	\$248,590	0.1%	\$76,213	0.0%	\$455,266	0.2%

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement Year	Quarter	Current to 30 Days		31 to 60 Days		61 to 90 Days		91 to 120 Days		121 to 150 Days		151 to 180 Days	
2005	Mar-05	\$43,613,849	100.0%	\$38	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-05	\$144,422,553	99.3%	\$660,689	0.5%	\$428,522	0.3%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-05	\$187,350,891	98.3%	\$2,620,999	1.4%	\$398,805	0.2%	\$0	0.0%	\$232,132	0.1%	\$0	0.0%
	Dec-05	\$408,230,425	97.1%	\$7,455,156	1.8%	\$2,554,467	0.6%	\$1,998,595	0.5%	\$330,696	0.1%	\$40,067	0.0%
	Mar-06	\$371,744,291	96.6%	\$4,658,656	1.2%	\$4,961,967	1.3%	\$1,433,561	0.4%	\$723,259	0.2%	\$788,140	0.2%
	Jun-06	\$432,105,872	97.7%	\$3,063,982	0.7%	\$3,832,800	0.9%	\$237,773	0.1%	\$778,082	0.2%	\$851,818	0.2%
	Sep-06	\$413,323,577	96.5%	\$6,011,066	1.4%	\$3,697,204	0.9%	\$1,794,971	0.4%	\$722,668	0.2%	\$1,581,932	0.4%
	Dec-06	\$477,063,618	97.3%	\$6,511,954	1.3%	\$2,708,396	0.6%	\$709,497	0.1%	\$846,352	0.2%	\$689,588	0.1%
2006	Mar-06	\$14,795,322	98.4%	\$246,178	1.6%	\$307	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-06	\$114,032,060	99.6%	\$314,656	0.3%	\$110,981	0.1%	\$0	0.0%	\$6,075	0.0%	\$0	0.0%
	Sep-06	\$158,090,416	97.0%	\$3,511,413	2.2%	\$1,203,420	0.7%	\$42,756	0.0%	\$0	0.0%	\$61,804	0.0%
	Dec-06	\$184,904,448	96.0%	\$3,367,423	1.7%	\$2,131,175	1.1%	\$1,490,314	0.8%	\$498,763	0.3%	\$150,529	0.1%
Total	Mar-06	\$1,003,135,287	96.0%	\$15,345,170	1.5%	\$12,403,718	1.2%	\$5,073,087	0.5%	\$3,102,260	0.3%	\$1,871,630	0.2%
	Jun-06	\$1,147,541,965	97.0%	\$10,360,417	0.9%	\$10,705,977	0.9%	\$3,279,211	0.3%	\$2,798,926	0.2%	\$2,868,467	0.2%
	Sep-06	\$1,171,838,779	96.4%	\$18,033,415	1.5%	\$9,649,186	0.8%	\$4,468,762	0.4%	\$2,123,368	0.2%	\$4,079,638	0.3%
	Dec-06	\$1,319,569,298	96.6%	\$20,004,558	1.5%	\$9,114,498	0.7%	\$3,808,978	0.3%	\$3,345,058	0.2%	\$2,256,936	0.2%

STATIC POOL DATA - Delinquency Status

12/31/2006

Federal Student Loans

Original Disbursement		181 to 210 Days		211 to 240		241 to 270		270 Plus	
Year	Quarter								
2005	Mar-05	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-05	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-05	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Dec-05	\$0	0.0%	\$16,233	0.0%	\$0	0.0%	\$0	0.0%
	Mar-06	\$607,430	0.2%	\$26,702	0.0%	\$0	0.0%	\$0	0.0%
	Jun-06	\$274,678	0.1%	\$227,038	0.1%	\$423,119	0.1%	\$282,847	0.1%
	Sep-06	\$27,302	0.0%	\$318,040	0.1%	\$302,168	0.1%	\$685,215	0.2%
	Dec-06	\$611,390	0.1%	\$202,379	0.0%	\$593,516	0.1%	\$566,844	0.1%
2006	Mar-06	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Jun-06	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
	Sep-06	\$0	0.0%	\$6,075	0.0%	\$0	0.0%	\$0	0.0%
	Dec-06	\$5,045	0.0%	\$0	0.0%	\$7,801	0.0%	\$0	0.0%
Total	Mar-06	\$1,308,268	0.1%	\$570,718	0.1%	\$675,602	0.1%	\$1,696,352	0.2%
	Jun-06	\$1,782,807	0.2%	\$997,340	0.1%	\$893,377	0.1%	\$1,633,219	0.1%
	Sep-06	\$1,032,964	0.1%	\$1,113,168	0.1%	\$1,220,386	0.1%	\$2,186,952	0.2%
	Dec-06	\$1,846,201	0.1%	\$1,019,653	0.1%	\$1,932,471	0.1%	\$2,497,174	0.2%

Constant Prepayment Rate for Consolidation Loans

Quarterly CPR						
Quarter	2000	2001	2002	2003	2004	2005
Balance At Repayment Begin	\$2,120,535	\$28,315,423	\$137,322,458	\$302,647,450	\$471,022,001	\$761,001,148
03/31/2001	-4.38%					
06/30/2001	-1.70%					
09/30/2001	-1.28%					
12/31/2001	5.43%	-3.15%				
03/31/2002	3.08%	0.34%				
06/30/2002	0.15%	0.10%				
09/30/2002	-1.71%	0.63%				
12/31/2002	-2.22%	2.35%	0.21%			
03/31/2003	-0.73%	1.57%	-0.26%			
06/30/2003	10.27%	4.24%	-1.41%			
09/30/2003	1.96%	2.89%	0.79%			
12/31/2003	21.68%	9.06%	-1.40%	-2.85%		
03/31/2004	11.55%	1.11%	-0.16%	-0.49%		
06/30/2004	10.47%	2.58%	-0.06%	-0.78%		
09/30/2004	0.18%	2.09%	0.95%	-0.36%		
12/31/2004	5.74%	1.88%	0.46%	-0.76%	-0.24%	
03/31/2005	-2.22%	4.23%	1.24%	0.44%	-0.51%	
06/30/2005	-2.47%	11.89%	1.66%	-0.21%	-0.14%	
09/30/2005	-1.34%	10.26%	2.41%	1.79%	1.07%	
12/31/2005	7.85%	8.45%	5.50%	1.21%	-0.02%	-1.40%
03/31/2006	13.37%	9.73%	4.44%	1.49%	-0.68%	-0.28%
06/30/2006	13.13%	16.58%	5.75%	1.77%	-0.25%	0.20%
09/30/2006	-1.50%	2.28%	1.40%	-0.28%	-1.59%	-1.34%
12/31/2006	-3.12%	1.52%	2.19%	-0.32%	-1.02%	-0.71%

Constant Prepayment Rate for Consolidation Loans

Inception-to-Date CPR						
Quarter	2000	2001	2002	2003	2004	2005
Balance At Repayment Begin	\$2,120,535	\$28,315,423	\$137,322,458	\$302,647,450	\$471,022,001	\$761,001,148
03/31/2001	-3.30%					
06/30/2001	-2.77%					
09/30/2001	-2.40%					
12/31/2001	-0.79%	-4.76%				
03/31/2002	-0.14%	-1.68%				
06/30/2002	-0.10%	-1.01%				
09/30/2002	-0.30%	-0.56%				
12/31/2002	-0.51%	0.07%	0.21%			
03/31/2003	-0.53%	0.33%	-0.02%			
06/30/2003	0.50%	0.93%	-0.48%			
09/30/2003	0.62%	1.19%	-0.17%			
12/31/2003	2.43%	2.14%	-0.41%	-2.85%		
03/31/2004	3.12%	2.04%	-0.37%	-1.67%		
06/30/2004	3.64%	2.10%	-0.33%	-1.38%		
09/30/2004	3.44%	2.11%	-0.17%	-1.13%		
12/31/2004	3.60%	2.10%	-0.10%	-1.06%	-0.24%	
03/31/2005	3.30%	2.27%	0.03%	-0.81%	-0.38%	
06/30/2005	3.02%	2.97%	0.18%	-0.73%	-0.30%	
09/30/2005	2.82%	3.47%	0.37%	-0.42%	0.04%	
12/31/2005	3.08%	3.79%	0.78%	-0.24%	0.03%	-0.70%
03/31/2006	3.59%	4.16%	1.05%	-0.06%	-0.09%	-0.56%
06/30/2006	4.04%	4.89%	1.37%	0.10%	-0.11%	-0.37%
09/30/2006	3.84%	4.79%	1.38%	0.07%	-0.30%	-0.57%
12/31/2006	3.59%	4.66%	1.44%	0.04%	-0.38%	-0.59%