

Portfolio Summary *

Borrowers	1,170
Loans	4,690
Outstanding \$\$	\$21,546,520
Avg. \$\$ / Borr.	\$18,416

* Includes ED and FFELP Loans

Default Prevention Summary

Borrowers Who Are 31+ Days Past Due ¹	0	0%
Borrowers Who Are 271+ Days Past Due ¹	0	0%
Borrowers Who Went Past Due (Last 3 Months) ²	1	0%
Borrowers Brought Current (Last 3 Months)	1	100%

1 - % is of those in a Repayment status

2 - % is of those in a Repayment, Forbearance or Deferment status

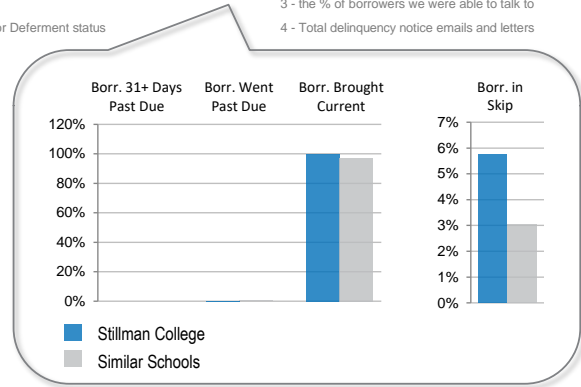
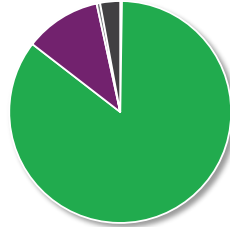
Outbound Call Contact Rate ³	N/A
% in Skip Status ²	5.8%
Letters Sent (Last 3 Months) ⁴	1

3 - the % of borrowers we were able to talk to

4 - Total delinquency notice emails and letters

Borrower Status Summary

Repayment (Current)	0.3%	■
Repayment (1-30 Days Past Due)	0.0%	■
Repayment (31-270 Days Past Due)	0.0%	■
Repayment (271+ Days Past Due)	0.0%	■
Forbearance	85.2%	■
Deferment	11.1%	■
Grace	0.5%	■
School	2.9%	■



Call Center Metrics

Total Borrower Calls Taken (Last 3 Months)	31
Total Borrowers Who Called (Last 3 Months)	28
Borrower Call Rate	2%

Website Metrics

Navigent.com Borrower Logins (Last 3 Months)	271
Total Borrowers Who Logged In (Last 3 Months)	77
Borrower Login Rate	7%

Portfolio Default Summary

	Navient Serv. Federal	Non-Navient Serv. Federal	Total Federal	Variance ²
2018 Cohort¹				
In Default	8	53	61	
In Repayment	55	289	344	
Default Rate	14.5%	18.3%	17.7%	21%

1 - FSA Fiscal year 2018 official 3-year cohort default rate

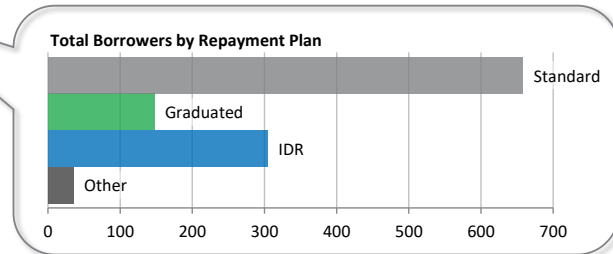
2 - Navient cohort default rate vs. Non-Navient Federal servicers

Repayment Plan Metrics **

Borrowers in a Standard Repayment Plan	658	58%
Borrowers in a Graduated Repayment Plan	147	13%
Borrowers in an Income-Driven Repayment Plan	304	27%
Borrowers Enrolled in an IDR Plan (Last 3 Months)	4	1%
Borrowers in an Other Repayment Plan	35	3%
Borrowers in Multiple Repayment Plan Types ⁵	24	2%

** Metrics are just for borrowers in Repayment, Forbearance or Deferment

5 - Multiple repayment plans occur when borrowers have loans in more than one repayment plan at the same time. This is also why the total may be greater than 100%.



Demographic Metrics

			Average ⁸	Variance
Borrowers with a Valid Email Address	1,092	93%	97%	-4%
Borrowers Who Opted in to Email ⁷	858	79%	81%	-3%
Average Borrower Email Open Rate		69%	69%	-1%
Borrowers with a Valid Mailing Address	1,153	99%	99%	0%
Borrowers with a Valid Phone Number	1,108	95%	98%	-3%

7 - Of the borrowers with a valid email address, the percentage of those who have opted in to receive email

8 - The same percentages for similar schools

Key Highlights

- ■ ● Together, we have helped bring 1 borrowers current in the past three months.
- ■ ● Our partnership has resulted in a lower default rate compared to your overall rate. We look forward to working with you to improve it further.
- ■ ● You have no borrowers currently 31+ days past due which is very good.
- ■ ● You have no borrowers currently 271+ days past due which is very good.
- ■ ■ The skip rate of 5.8% is higher than similar schools. Let's work together on tips to exchange demographics to lower that rate.
- ● ■ Only 7% of your borrowers are managing their accounts online. Let's work together to overcome any obstacles and encourage them to use this convenient and free resource.
- ■ ● 27% of your borrowers are currently in an IDR plan. By collaboratively identifying potentially eligible borrowers, we can reach out to those who may benefit from this plan.
- ■ ● Your opt in email rate of 79% is very good.