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**I. Principal Parties to the Transaction**

Issuing Entity	KENTUCKY HIGHER EDUCATION LOAN TRUST 2013-2
Servicers	KENTUCKY HIGHER EDUCATION STUDENT LOAN CORPORATION
Administrator	KENTUCKY HIGHER EDUCATION STUDENT LOAN CORPORATION
Trustee	US BANK

**II. Explanations / Definitions / Abbreviations**

Cash Flows  
Record Date  
Claim Write-Offs  
Principal Shortfall  
Parity Ratio  
Total Note Factor/  
Note Pool Factor

**III. Deal Parameters**

**A. Student Loan Portfolio Characteristics**

	7/31/2016	Activity	10/31/2016
i. Portfolio Principal Balance	\$249,669,081.08	\$ (11,032,465.35)	\$ 238,636,615.73
ii. Interest Expected to be Capitalized	1,075,089.62		1,014,438.49
<b>iii. Pool Balance (i + ii)</b>	<b>\$250,744,170.70</b>		<b>\$ 239,651,054.22</b>
<b>iv. Adjusted Pool Balance (Pool Balance + Capitalized Interest Fund + Specified Reserve Fund Balance)</b>	<b>\$251,362,980.70</b>		<b>\$ 240,242,639.22</b>
v. Other Accrued Interest	\$ 4,126,320.83		\$ 4,164,628.50
vi. Weighted Average Coupon (WAC)	5.35%		5.35%
vii. Weighted Average Remaining Months to Maturity (WARM)	122		122
viii. Number of Loans	52,785		50,502
ix. Number of Borrowers	27,804		26,631
x. Average Borrower Indebtedness	8,980		8,961

I. Notes	CUSIP	Spread	Coupon Rate	Interest Due	Begin Balance	Activity	Ending Balance	Original Balance
i. Class A-1 Note	49130NCHO	0.60%	1.12322%	236,259.59	236,634,000.00	(4,810,000.00)	231,824,000.00	384,000,000.00
			1.12722%	210,505.08	231,824,000.00	(3,835,000.00)	227,989,000.00	
			1.13267%	215,196.92	227,989,000.00	(3,390,000.00)	224,599,000.00	
<b>ii. Total Notes</b>				<b>\$ 661,961.59</b>	<b>236,634,000.00</b>	<b>\$ (12,035,000.00)</b>	<b>\$ 224,599,000.00</b>	<b>\$ 384,000,000.00</b>

LIBOR Rate for the Period	Accrual Period			Days	Collection Period		Distribution Date	
	First Date	Last Date			First Date	Last Date	Record Date	Distribution Date
0.52322%	9/1/2016	10/2/2016		32	8/1/2016	8/31/2016	10/1/2016	10/3/2016
0.52722%	10/3/2016	10/31/2016		29	9/1/2016	9/30/2016	10/30/2016	11/1/2016
0.53267%	11/1/2016	11/30/2016		30	10/1/2016	10/31/2016	11/29/2016	12/1/2016

C. Reserve Fund	7/31/2016	10/31/2016
i. Required Reserve Fund Balance	0.25%	0.25%
ii. Specified Reserve Fund Balance	\$ 618,810.00	\$ 591,585.00
iii. Reserve Fund Floor Balance	\$ 366,066.00	\$ 347,736.00
iv. Reserve Fund Balance after Distribution Date	\$ 618,810.00	\$ 591,585.00

D. Other Fund Balances	7/31/2016	10/31/2016
i. Collection Fund*	\$ 9,030,216.60	\$ 8,744,294.44
ii. Acquisition Fund	\$ -	\$ -
iii. Department Rebate Fund	\$ 1,052,589.80	\$ 1,029,256.23
<b>Total Fund Balances</b>	<b>\$ 10,701,616.40</b>	<b>\$ 10,365,135.67</b>

(\* For further information regarding Fund detail, see Section VI - J, "Collection Fund Reconciliation".)

IV. Transactions for the Time Period

08/01/2016 - 10/31/2016

<b>A.</b>	<b>Student Loan Principal Collection Activity</b>		
i.	Regular Principal Collections	\$	6,281,218.83
ii.	Principal Collections from Guarantors		3,020,523.89
iii.	Paydown due to Loan Consolidation		2,967,604.92
iv.	Principal Write-Offs Reimbursed to the Trust		-
v.	Other System Adjustments		(161,910.93)
vi.	Timing Adjustments		316,779.51
<b>vii.</b>	<b>Total Principal Collections</b>		<b>12,424,216.22</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
i.	Principal Realized Losses - Claim Write-Offs	\$	3,357.08
ii.	Principal Realized Losses - Other		22,506.39
iii.	Other Adjustments		-
iv.	Timing Adjustments		(316,779.51)
v.	Capitalized Interest		(1,071,030.04)
<b>vi.</b>	<b>Total Non-Cash Principal Activity</b>	\$	<b>(1,361,946.08)</b>
<b>C.</b>	<b>Student Loan Principal Additions</b>		
i.	New Loan Additions	\$	-
<b>ii.</b>	<b>Total Principal Additions</b>	\$	<b>-</b>
<b>D.</b>	<b>Total Student Loan Principal Activity (Aviii + Bvi + Cii)</b>	\$	<b>11,062,270.14</b>
<b>E.</b>	<b>Student Loan Interest Activity</b>		
i.	Regular Interest Collections	\$	1,683,141.54
ii.	Interest Claims Received from Guarantors		83,211.01
iii.	Late Fees & Other		71,989.50
iv.	Interest due to Loan Consolidation		68,710.01
v.	Interest Write-Offs Reimbursed to the Trust		-
vi.	Other System Adjustments		-
vii.	Special Allowance Payments		(1,257,110.06)
viii.	Interest Benefit Payments		267,530.05
<b>ix.</b>	<b>Total Interest Collections</b>	\$	<b>917,472.05</b>
<b>F.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
i.	Interest Losses - Claim Write-offs	\$	55,671.05
ii.	Interest Losses - Other		32.73
iii.	Other Adjustments		(73,923.18)
iv.	Capitalized Interest		1,071,030.04
<b>v.</b>	<b>Total Non-Cash Interest Adjustments</b>	\$	<b>1,052,810.64</b>
<b>G.</b>	<b>Student Loan Interest Additions</b>		
i.	New Loan Additions	\$	-
<b>ii.</b>	<b>Total Interest Additions</b>	\$	<b>-</b>
<b>H.</b>	<b>Total Student Loan Interest Activity (Ex + Fv + Gii)</b>	\$	<b>1,970,282.69</b>
<b>I.</b>	<b>Defaults Paid this Quarter</b>	\$	<b>2,287,833.70</b>
<b>J.</b>	<b>Cumulative Defaults Paid to Date</b>	\$	<b>42,366,637.24</b>
<b>K.</b>	<b>Interest Expected to be Capitalized</b>		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	7/31/2016	1,075,089.62
	Interest Capitalized into Principal During Collection Period (B-v)		1,071,030.04
	Change in Interest Expected to be Capitalized		(1,131,681.17)
	Interest Expected to be Capitalized - Ending (III - A-ii)	10/31/2016	\$ 1,014,438.49

**V. Cash Receipts for the Time Period**

08/01/2016 - 10/31/2016

<b>A.</b>	<b>Principal Collections</b>		
	i.	Principal Payments Received - Cash	\$ 9,456,611.30
	ii.	Principal Received from Loans Consolidated	2,967,604.92
	iii.	<b>Total Principal Collections</b>	<b>\$ 12,424,216.22</b>
<b>B.</b>	<b>Interest Collections</b>		
	i.	Interest Payments Received - Cash	\$ 1,766,352.55
	ii.	Interest Received from Loans Consolidated	68,710.01
	iii.	Interest Payments Received - Special Allowance and Interest Benefit Payments	(989,580.01)
	vi.	Late Fees & Other	71,989.50
	vii.	<b>Total Interest Collections</b>	<b>\$ 917,472.05</b>
<b>C.</b>	<b>Other Reimbursements</b>		
<b>D.</b>	<b>Investment Earnings</b>		\$ 115.96
<b>E.</b>	<b>Total Cash Receipts during Collection Period</b>		<b>\$ 13,341,804.23</b>

Funds Previously Remitted: Collection Account		
A.	Joint Sharing Agreement Payments	\$ -
B.	Transfer to Department Rebate Fund	\$ 858,519.93
C.	Trustee Fees	\$ 3,096.45
D.	Servicing Fees	\$ 373,842.11
E.	Administration Fees	\$ 124,614.00
F.	Monthly Rebate Fees	\$ 378,000.00
G.	Interest Payments on Notes	\$ 686,493.99
H.	Principal Payments on Notes, including Principal Distribution Amount and any additional principal payments	\$ 12,220,000.00
I.	To the Corporation	\$ -

J. Collection Fund Reconciliation		
i.	Beginning Balance:	7/31/2016 \$ 9,030,216.60
ii.	Principal Paid During Collection Period (H)	(12,220,000.00)
iii.	Interest Paid During Collection Period (G)	(686,493.99)
iv.	Deposits During Collection Period (V-E - V-D - V-B-iii)	14,331,268.28
v.	Payments out During Collection Period (A + B + C + D + E + F + I + J)	(1,738,072.49)
vi.	Investment Income Received for Quarter (V-D )	115.96
vii.	Funds transferred from the Acquisition Fund	0.00
viii.	Funds transferred from the Capitalized Interest Fund	0.00
ix.	Funds transferred from the Department Rebate Fund	25.73
x.	Funds transferred from the Reserve Fund	27,234.35
<b>xi.</b>	<b>Funds Available for Distribution</b>	<b>10/31/2016 \$ 8,744,294.44 \$ -</b>

**VII. Waterfall for Distribution**

		Nov-16	Dec-16	Remaining Funds Balance
	Total Available Funds for Distribution			\$ 8,744,294.44
A.	Department Rebate Fund	\$ 410,148.79	\$ 357,350.27	\$ 7,976,795.38
B.	Trustee Fee	\$ 1,000.12	\$ 985.98	\$ 7,974,809.28
C.	Servicing Fee	\$ 120,876.96	\$ 119,318.31	\$ 7,734,614.01
D.	Administration Fee	\$ 40,292.31	\$ 39,772.76	\$ 7,654,548.94
E.	Excess Miscellaneous Expense	\$ -	\$ -	\$ 7,654,548.94
F.	Annual Miscellaneous Expense	\$ -	\$ -	\$ 7,654,548.94
G.	Interest Payments on Notes	\$ 210,505.08	\$ 215,196.92	\$ 7,228,846.94
H.	Reserve Fund Deposits	\$ -	\$ -	\$ 7,228,846.94
I.	Principal Distribution Amount: Class A-1	\$ 3,835,000.00	\$ 3,390,000.00	\$ 3,846.94

**VIII. Distributions****A.**

Distribution Amounts	Notes
i. Quarterly Interest Due	\$ 661,961.59
ii. Quarterly Interest Paid	661,961.59
iii. Interest Overpayment	\$ 0.00
iv. Interest Carryover Due	\$ -
v. Interest Carryover Paid	-
vi. Interest Carryover	\$ -
vii. Quarterly Principal Paid	\$ 12,035,000.00
viii. Total Distribution Amount	\$ 12,696,961.59

**B.**

Note Balances	Interest Due	Paydown Factors	Ending Balance
i. A-1 Note Balance	\$ 661,961.59		\$ 224,599,000.00
A-1 Note Pool Factor	0.0017238583	-0.5831693709	0.5848932292

**C.**

Additional Principal Paid			
I. Notes Outstanding Principal Balance			\$ 236,634,000.00
II. Less: Principal Distribution Amount			\$ (12,035,000.00)
III. Basis for Parity Calculation	12/1/2016		\$ 224,599,000.00
IV. Adjusted Pool Balance			
Student Loan Principal Balance			\$ 238,636,615.73
Interest Expected to be Capitalized			1,014,438.49
Reserve Fund Balance			591,585.00
V. Other Accrued Interest			4,164,628.50
VI. Total Assets for Parity Ratio			\$ 244,407,267.72
VII. Parity%			108.82%

**D.**

Reserve Fund Reconciliation			
i. Beginning of Period Balance	7/31/2016		\$ 618,810.00
ii. Amounts, if any, necessary to reinstate the balance			(27,225.00)
iii. Total Reserve Fund Balance Available			\$ 591,585.00
iv. Required Reserve Fund Balance			591,585.00
v. Excess Reserve - Apply to Collection Fund			\$ -
vi. Ending Reserve Fund Balance	10/31/2016		\$ 591,585.00

IX. Portfolio Characteristics by Status as of 10/31/2016										
Status	WAC		WARM		Number of Loans		Principal Amount		Percent	
	7/31/2016	10/31/2016	7/31/2016	10/31/2016	7/31/2016	10/31/2016	7/31/2016	10/31/2016	7/31/2016	10/31/2016
<b>Interim:</b>										
<b>In School</b>										
Subsidized Loans	5.73%	5.66%	120	120	77	71	\$298,270.73	\$269,580.73	0.119%	0.113%
Unsubsidized Loans	6.28%	6.09%	120	120	48	40	\$252,160.87	\$166,237.31	0.101%	0.070%
<b>Grace</b>										
Subsidized Loans	5.14%	6.21%	120	120	21	17	\$78,447.00	\$77,922.00	0.031%	0.033%
Unsubsidized Loans	6.50%	6.59%	120	120	12	18	\$118,393.31	\$189,649.87	0.047%	0.079%
<b>Total Interim</b>	<b>5.98%</b>	<b>6.08%</b>	<b>120</b>	<b>120</b>	<b>158</b>	<b>146</b>	<b>\$747,271.91</b>	<b>\$703,389.91</b>	<b>0.299%</b>	<b>0.295%</b>
<b>Repayment</b>										
<b>Active</b>										
0-30 Days Delinquent	5.37%	5.35%	121	120	37,594	36,640	\$177,148,030.66	\$171,341,457.85	70.945%	71.800%
31-60 Days Delinquent	5.22%	5.32%	128	125	1,856	2,074	\$9,003,527.04	\$10,206,671.38	3.606%	4.277%
61-90 Days Delinquent	5.59%	5.39%	133	128	1,127	1,234	\$5,879,046.64	\$6,393,418.14	2.354%	2.679%
91-120 Days Delinquent	5.36%	5.17%	125	127	877	812	\$4,108,302.05	\$3,777,970.95	1.645%	1.583%
121-150 Days Delinquent	5.13%	5.20%	122	124	790	578	\$3,192,885.64	\$2,741,252.60	1.279%	1.149%
151-180 Days Delinquent	5.18%	5.72%	147	150	516	447	\$2,592,424.49	\$2,464,881.06	1.038%	1.033%
181-210 Days Delinquent	5.39%	5.06%	124	119	437	397	\$2,263,067.46	\$1,691,961.13	0.906%	0.709%
211-240 Days Delinquent	5.10%	5.49%	115	131	315	294	\$1,450,246.22	\$1,439,493.68	0.581%	0.603%
241-270 Days Delinquent	5.14%	4.69%	134	143	246	254	\$1,045,039.10	\$1,202,778.83	0.419%	0.504%
271-300 Days Delinquent	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
>300 Days Delinquent	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
<b>Total Repayment</b>	<b>5.36%</b>	<b>5.35%</b>	<b>122</b>	<b>121</b>	<b>43,758</b>	<b>42,730</b>	<b>\$ 206,682,569.30</b>	<b>\$ 201,259,885.62</b>	<b>82.773%</b>	<b>84.337%</b>
<b>Deferment</b>										
Subsidized Loans	5.10%	5.15%	120	120	3,178	2,673	\$11,441,429.56	\$9,665,710.60	4.582%	4.050%
Unsubsidized Loans	5.32%	5.33%	122	120	2,230	1,908	\$11,779,122.99	\$10,280,782.76	4.717%	4.308%
<b>Forbearance</b>										
Subsidized Loans	5.21%	5.34%	128	127	1,716	1,547	\$7,501,701.84	\$6,705,422.69	3.004%	2.810%
Unsubsidized Loans	5.58%	5.58%	136	131	1,380	1,247	\$9,904,907.19	\$8,861,639.13	3.967%	3.713%
Claims In Process	5.24%	5.27%	115	113	363	247	\$1,641,920.41	\$1,159,625.53	0.658%	0.486%
Aged Claims Rejected	2.65%	2.65%	0	0	2	4	\$157.88	\$159.49	0.000%	0.000%
<b>Grand Total</b>	<b>5.35%</b>	<b>5.35%</b>	<b>122</b>	<b>122</b>	<b>52,785</b>	<b>50,502</b>	<b>\$249,699,081.08</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>	<b>100.000%</b>

X. Portfolio Characteristics by School and Program as of 10/31/2016					
Loan Type	WAC	WARM	Number of Loans	Principal Amount	Percent
Consolidation - Subsidized	5.54%	156	5,145	\$48,268,117.63	20.227%
Consolidation - Unsubsidized	0.51%	171	5,594	\$51,100,980.12	21.414%
Stafford - Subsidized	5.07%	87	22,947	\$60,952,309.38	25.542%
Stafford - Unsubsidized	5.48%	96	15,769	\$73,021,374.92	30.599%
Grad Plus	8.50%	96	86	\$1,417,267.87	0.594%
Parent Plus	7.35%	86	943	\$3,807,993.05	1.596%
SLS	3.71%	71	18	\$68,572.76	0.029%
<b>Total</b>	<b>5.35%</b>	<b>122</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>
<b>School Type</b>					
4-Year Institutions	5.46%	92	29,303	112,255,031.04	47.040%
2-Year Institutions	0.52%	93	5,294	\$13,151,168.08	5.511%
Proprietary	4.86%	86	5,160	\$13,716,258.21	5.748%
Foreign	7.42%	66	10	\$170,391.83	0.071%
Consolidations*	5.31%	164	10,735	\$99,343,766.57	41.630%
<b>Total</b>	<b>5.35%</b>	<b>122</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

XI. Servicer Totals 10/31/2016	
\$238,636,615.73	KHESLC

**XII. Collateral Tables as of 10/31/2016**

<b>Distribution of the Student Loans by Geographic Location *</b>			
Location	Number of Loans	Principal Balance	Percent by Principal
Kentucky	33,580	\$148,362,315.46	62.171%
Alabama	2,189	\$10,301,040.81	4.317%
Indiana	2,088	\$10,053,753.90	4.213%
Tennessee	2,163	\$9,910,178.57	4.153%
Ohio	1,338	\$7,570,630.09	3.172%
Georgia	1,145	\$6,694,600.68	2.805%
Florida	1,211	\$6,292,157.85	2.637%
Texas	671	\$4,431,091.10	1.857%
Illinois	662	\$2,957,404.65	1.239%
California	521	\$3,017,097.98	1.264%
Virginia	461	\$2,626,194.09	1.100%
North Carolina	532	\$2,817,268.05	1.181%
South Carolina	301	\$1,814,782.46	0.760%
Missouri	310	\$1,878,851.66	0.787%
New York	206	\$1,159,823.30	0.486%
Michigan	181	\$1,244,490.16	0.522%
Mississippi	178	\$907,940.02	0.380%
Pennsylvania	180	\$1,100,644.79	0.461%
West Virginia	169	\$722,306.77	0.303%
Foreign Countries	60	\$280,189.41	0.117%
Other States & US Territories	2,356	\$14,493,853.93	6.074%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

\*Based on billing addresses of borrowers shown on servicer's records.

<b>Distribution of the Student Loans by Number of Days Delinquent</b>			
Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	44,178	\$207,650,477.74	87.015%
31 to 60	2,074	\$10,206,671.38	4.277%
61 to 90	1,234	\$6,393,418.14	2.679%
91 to 120	814	\$3,779,270.43	1.584%
121 to 150	580	\$2,743,087.39	1.149%
151 to 180	447	\$2,464,881.06	1.033%
181 to 210	397	\$1,691,961.13	0.709%
Greater than 210	778	\$3,706,848.46	1.553%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<b>Distribution of the Student Loans by Interest Rate</b>			
Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% or less	0	\$0.00	0.000%
2.00% to 2.99%	20,945	\$58,996,508.70	24.722%
3.00% to 3.99%	3,940	\$23,356,943.69	9.788%
4.00% to 4.99%	1,975	\$16,338,524.36	6.847%
5.00% to 5.99%	1,059	\$9,876,765.19	4.139%
6.00% to 6.99%	19,822	\$102,732,974.78	43.050%
7.00% to 7.99%	1,277	\$13,813,674.16	5.789%
8.00% or greater	1,484	\$13,521,224.85	5.666%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<b>Distribution of the Student Loans by Range of Principal Balance</b>			
Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$2,000.00 or less	20,270	\$18,904,137.57	7.922%
\$2,000.01 to \$4,000.00	12,118	\$35,322,689.61	14.802%
\$4,000.01 to \$6,000.00	6,515	\$32,438,092.68	13.593%
\$6,000.01 to \$8,000.00	4,341	\$29,733,508.61	12.460%
\$8,000.01 to \$10,000.00	2,133	\$19,068,599.27	7.991%
\$10,000.01 to \$15,000.00	2,443	\$29,757,399.23	12.470%
\$15,000.01 to \$20,000.00	1,136	\$19,628,406.71	8.225%
\$20,000.01 to \$25,000.00	502	\$11,123,273.36	4.661%
\$25,000.01 to \$30,000.00	304	\$8,311,341.86	3.483%
\$30,000.01 to \$40,000.00	384	\$13,210,717.17	5.536%
\$40,000.01 to \$50,000.00	174	\$7,678,287.32	3.218%
\$50,000.01 to \$60,000.00	72	\$3,973,748.18	1.665%
Greater than \$60,000.00	110	\$9,486,414.16	3.975%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<b>Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity</b>			
Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 to 24	3,984	\$3,122,037.00	1.308%
25 to 36	4,181	\$5,845,212.94	2.449%
37 to 48	4,526	\$10,826,426.61	4.537%
49 to 60	5,066	\$15,296,912.45	6.410%
61 to 72	5,241	\$18,839,612.57	7.895%
73 to 84	5,408	\$22,974,894.94	9.628%
85 to 96	5,115	\$23,598,790.22	9.889%
97 to 108	5,636	\$27,535,527.24	11.539%
109 to 120	5,892	\$32,891,385.66	13.783%
121 to 144	1,738	\$16,575,416.44	6.946%
145 to 168	1,086	\$13,816,559.63	5.790%
169 to 192	704	\$10,150,515.85	4.254%
193 to 216	415	\$6,462,870.22	2.708%
Greater than 216	1,510	\$30,700,453.96	12.865%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<b>Distribution of the Student Loans by Borrower Payment Status</b>			
Payment Status	Number of Loans	Principal Balance	Percent by Principal
Deferment	4,581	\$19,946,493.36	8.359%
Forbearance	2,794	\$15,567,061.82	6.523%
Grace	111	\$435,818.04	0.183%
In School	35	\$267,571.87	0.112%
Repayment (First Year)	3,044	\$17,105,553.80	7.168%
Repayment (Second Year)	4,207	\$23,417,716.78	9.813%
Repayment (Third Year)	3,960	\$22,580,358.00	9.462%
Repayment (More than 3 Years)	31,770	\$139,316,042.06	58.380%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<b>Distribution of the Student Loans by Rehab Status</b>			
Rehab Status	Number of Loans	Principal Balance	Percent by Principal
Non-Rehab Loans	45,226	\$217,588,053.41	91.180%
Rehab Loans	5,276	\$21,048,562.32	8.820%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

**XII. Collateral Tables as of 10/31/2016 (continued from previous page)**

Distribution of the Student Loans by Guaranty Agency			
Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
KHEAA	49,996	236,883,024.08	99.265%
ECMC	425	1,382,493.92	0.579%
GLHEC	48	253,078.45	0.106%
TGSLC	21	78,914.84	0.033%
USAF	6	25,697.42	0.011%
PHEAA	3	1,238.16	0.001%
ISAC	3	12,168.86	0.005%
<b>TOTAL</b>	<b>50,502</b>	<b>238,636,615.73</b>	<b>100.000%</b>

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 Mo LIBOR Index*	47,337	\$224,913,295.50	94.249%
91 Day T-Bill Index	3,165	\$13,723,320.23	5.751%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

\*previously CP Index

Distribution of the Student Loans by Date of Disbursement <sup>1</sup>			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
Pre October 1, 1993	323	\$701,580.18	0.294%
October 1, 1993 - June 30, 2006	27,944	\$114,143,515.86	47.832%
July 1, 2006 or later	22,235	\$123,791,519.69	51.874%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<sup>1</sup>Financed student loans disbursed prior to October 1, 1993 are 100% guaranteed by the guarantee agency. Financed student loans disbursed on or after October 1, 1993 and before July 1, 2006, are 98% guaranteed by the guarantee agency. Financed student loans for which the first disbursement is made on or after July 1, 2006, are 97% guaranteed by the applicable guarantee agency.

Distribution of the Student Loans by IBR			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
Not In IBR	34,620	\$141,077,565.37	59.118%
IBR - PFH	9,995	\$65,518,244.92	27.455%
IBR - PERM STD	5,887	\$32,040,805.44	13.427%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

Distribution of the Student Loans by Date of Disbursement <sup>2</sup>			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
Pre-April 1, 2006	26,932	\$108,395,638.29	45.423%
April 1, 2006 - September 30, 2007	20,409	\$108,504,278.55	45.468%
October 1, 2007 and later	3,161	\$21,736,698.89	9.109%
<b>Total</b>	<b>50,502</b>	<b>\$238,636,615.73</b>	<b>100.000%</b>

<sup>2</sup>For FFELP loans disbursed on or after April 1, 2006, if the stated interest rate is higher than the rate applicable to such loan including Special Allowance Payments, the holder of the loan is to credit the difference to the Department of Education. FFELP Loans disbursed on or after October 1, 2007, have a higher SAP margin for eligible not-for-profit lenders such as the issuer than for for-profit lenders, but a 40 bps to 70 bps lower SAP margin than loans originated on or after January 1, 2000 and before October 1, 2007.

<b>XIII. Payment History and CPRs</b>		
<u>Quarter End Date</u>	<u>Actual Ending Principal Balance</u>	<u>Quarterly CPR</u>
10/31/2016	\$238,636,616	7.63%
07/31/2016	\$249,669,081	6.65%
04/30/2016	\$260,287,704	8.98%
01/31/2016	\$273,361,397	5.41%
10/31/2015	\$283,659,013	8.34%
07/31/2015	\$296,307,397	6.37%
04/30/2015	\$308,127,992	9.15%
01/31/2015	\$322,391,313	8.72%
10/31/2014	\$336,384,485	10.39%

<b>XV. Interest Rates for Next Distribution Date</b>			
<u>Notes</u>	<u>CUSIP</u>	<u>Spread</u>	<u>Coupon Rate</u>
Notes			
I. Class A-1 Bonds	49130N CG2	0.60%	1.21672%
<b>LIBOR Rate for Accrual Period</b> 0.61672%			
<b>First Date in Accrual Period</b> 12/1/2016			
<b>Last Date in Accrual Period</b> 1/2/2017			
<b>Days in Accrual Period</b> 33			

<b>XVI. Items to Note</b>

<b>XIV. Weighted Average Payments Made</b>		
	<u>% of Pool Principal Balance</u>	<u>W.A. Time until Repayment (months)<sup>(a)</sup></u> <i>(should include grace period)</i>
In School	0.2%	(28)
Grace	0.1%	(3)
Deferment	8.4%	(18)
Forbearance	6.5%	(3)
<b>W.A. Time in Repayment (months)</b>		
Repayment	84.8%	68
Total Weighted Avg	100.0%	56

(a) W.A. Time Until Repayment would most likely be reflected as a negative number in this calculation. For example, if a loan has 3 months left in school and 6 months of grace, the time until repayment for that loan would be