

I. SLC TRUST 2010-A Deal Parameters

Student Portfolio Characteristics		12/31/2019	Activity	1/31/2020
A	i Portfolio Balance	\$ 392,291,955.51	\$ 7,481,128.03	\$ 384,810,827.48
	ii Interest and Fees to be Capitalized	\$ 1,476,453.73		\$ 1,517,720.44
	iii Defaulted Loan balance	\$ (18,922.14)		\$ -
	iv Total Pool Balance	\$ 393,749,487.10		\$ 386,328,547.92
	v Specified Reserve Account Balance	N/A		N/A
	vi Capitalized Interest Account Balance	\$ -		\$ -
	vii Total Adjusted Pool	\$ 393,749,487.10		\$ 386,328,547.92
B	i Pool Balance as a Percent of Initial Pool Balance	30.20%		29.63%
	ii Weighted Average Coupon (WAC)	5.714%		5.228%
	iii Weighted Average Remaining Term	142.92		141.94
	iv Number of Loans	53,779		52,929
	v Number of Borrowers	42,394		41,762
	vi Average Outstanding Principal Balance	\$396,245,062.88		\$388,551,391.50

Notes		CUSIP	Spread	Balance 1/15/2020	Pool Factor 1/15/2020	Balance 2/18/2020	Pool Factor 2/18/2020
C	i A Notes	78442BAA5	1.000%	\$ 157,499,794.84	0.201664269962	\$ 154,531,419.17	0.197863532868
	Total Notes			\$ 157,499,794.84		\$ 154,531,419.17	
	Total Adjusted Pool Balance/Total Notes Outstanding			250.00%		250.00%	

Reserve Account		1/15/2020	Activity	2/18/2020
D	i Required Reserve Acc Deposit (%)	0.25%		0.25%
	ii Reserve Acct Initial Deposit (\$)	\$ 3,251,433.00	\$ -	\$ 3,251,433.00
	iii Specified Reserve Acct Balance (\$)	\$ 3,251,433.00	\$ -	\$ 3,251,433.00
	iv Current Reserve Acct Balance (\$)	\$ 3,251,433.00	\$ -	\$ 3,251,433.00

Capitalized Interest Account		1/15/2020	Activity	2/18/2020
E	i Capitalized Interest Account Balance	\$ -	\$ -	\$ -

Overcollateralization Amount		1/15/2020	Activity	2/18/2020
F	i Specified Overcollateralization Amount	\$ 236,249,692.26	\$ (4,452,563.51)	\$ 231,797,128.75
	ii Overcollateralization Amount	\$ 236,249,692.26	\$ (4,452,563.51)	\$ 231,797,128.75
	iii Overcollateralization (%)	60.00%		60.00%

II. SLC TRUST 2010-A Distributions

Interest									
Class	CUSIP	Monthly Interest Due	Monthly Interest Paid	Interest Shortfall	Interest Carryover Due	Interest Carryover Paid	Interest Carryover	Interest Factor	Rate
A	78442BAA5	\$ 855,311.39	\$ 855,311.39	\$ -	\$ -	\$ -	\$ -	1.095149026889	5.750000%

Distributions from the Principal Distribution Account

Principal				
Class	CUSIP	Monthly Principal Distribution Amt	Monthly Principal Distribution Paid	Principal Factor
A	78442BAA5	\$ 2,968,375.67	\$ 2,968,375.67	3.800737093470

CUR PRIME	4.750000%
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A	Student Loan Principal Activity		
i	Principal Collections	\$	7,073,250.20
ii	Principal Reimbursements	\$	-
iii	Other System Adjustments	\$	-
iv	Purchased Student Loan Principal	\$	14,827.93
v	Servicer Purchased for Delinquency	\$	222,030.93
vi	Total Principal Collections	\$	7,310,109.06
B	Student Loan Non-Cash Principal Activity		
i	Charged Off Loans	\$	163,109.59
ii	Other Adjustments	\$	1,669.86
iii	Capitalized Interest	\$	(49,268.21)
iv	Servicer Purchased for Delinquency	\$	55,507.73
v	Total Non-Cash Principal Activity	\$	171,018.97
C	Total Student Loan Principal Activity	\$	7,481,128.03
D	Student Loan Interest Activity		
i	Regular Interest Collections	\$	1,769,224.54
ii	Collection Fees / Returned Items	\$	-
iii	Late Fee Reimbursements	\$	-
iv	Interest Reimbursements	\$	-
v	Other System Adjustments	\$	-
vi	Purchased Student Loan Interest	\$	49.96
vii	Servicer Purchased for Delinquency	\$	5,961.16
viii	Total Interest Collections	\$	1,775,235.66
E	Student Loan Non-Cash Interest Activity		
i	Charged Off Loans	\$	4,145.88
ii	Interest Accrual Adjustments	\$	(1,715,132.70)
iii	Capitalized Interest	\$	49,268.21
iv	Servicer Purchased for Delinquency	\$	1,490.29
v	Total Non-Cash Interest Adjustments	\$	(1,660,228.32)
F	Total Student Loan Interest Activity	\$	115,007.34

A	Principal Collections		
i	Principal Payments Received	\$	6,470,636.33
ii	Consolidation Principal Payments	\$	602,613.87
iii	Reimbursement by Seller	\$	-
iv	Reimbursement by Servicer and Cancellations	\$	-
v	Purchased Student Loan Principal	\$	14,827.93
vi	Servicer Purchased for Delinquency	\$	222,030.93
vii	Total Principal Collections	\$	7,310,109.06
B	Interest Collections		
i	Interest Payments Received	\$	1,767,212.36
ii	Consolidation Interest Payments	\$	2,012.18
iii	Reimbursements by Seller	\$	-
iv	Borrower Benefits Reimbursements	\$	-
v	Reimbursements by Servicer	\$	-
vi	Purchased Student Loan Interest	\$	49.96
vii	Collection Fees / Returned Items	\$	-
viii	Late Fees	\$	-
ix	Servicer Purchased for Delinquency	\$	5,961.16
x	Total Interest Collections	\$	1,775,235.66
C	Recoveries on Defaulted Loans	\$	68,212.38
D	Reserves in Excess of Reserve Requirement	\$	-
E	Trust Account Investment Income	\$	14,673.53
F	Capitalized Interest Account Balance to be Released	\$	-
	TOTAL FUNDS RECEIVED	\$	9,168,230.63
G	TOTAL AVAILABLE FUNDS	\$	9,168,230.63
H	Servicing Fees Due for Current Period	\$	228,836.97
I	Carryover Servicing Fees Due	\$	-
J	Total Fees Due for Period	\$	228,836.97

V. SLC TRUST 2010-A		Waterfall for Distributions	
A	Total Available Funds	\$	9,168,230.63
B	Trustee Fees	\$	-
C	Administration Fee	\$	6,667.00
D	Primary Servicing Fees	\$	228,836.97
E	Interest Distribution Amount	\$	855,311.39
F	Principal Distribution Amount	\$	2,968,375.67
G	Increase to the Specified Reserve Account Balance	\$	-
H	Carryover Servicing Fees	\$	-
I	Additional Trustee Fees	\$	-
J	Excess Distribution Release to Trust Certificate Holders	\$	5,109,039.60
		\$	-

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VI. SLC TRUST 2010-A
Historical Pool Information

	10/01/19-10/31/19	11/01/19-11/30/19	12/01/19-12/31/19	01/01/20-01/31/20
Student Loan Interest Activity				
i Regular Interest Collections	\$ 1,930,169.97	\$ 1,869,588.39	\$ 1,853,953.02	\$ 1,769,224.54
ii Collection Fees / Returned Items	\$ -	\$ -	\$ -	\$ -
iii Late Fee Reimbursements	\$ -	\$ -	\$ -	\$ -
iv Interest Reimbursements	\$ -	\$ -	\$ -	\$ -
v Other System Adjustments	\$ -	\$ -	\$ -	\$ -
vi Purchased Student Loan Interest	\$ 386.99	\$ 88.35	\$ 281.47	\$ 49.96
vii Servicer Purchased for Delinquency	\$ 4,787.51	\$ 4,126.18	\$ 7,099.70	\$ 5,961.16
viii Total Interest Collections	\$ 1,935,344.47	\$ 1,873,802.92	\$ 1,861,334.19	\$ 1,775,235.66
Student Loan Non-Cash Interest Activity				
i Charged off loans	\$ 4,887.97	\$ 12,557.08	\$ 6,172.58	\$ 4,145.88
ii Interest Accrual Adjustments	\$ (1,991,015.84)	\$ (1,892,397.61)	\$ (1,921,428.20)	\$ (1,715,132.70)
iii Capitalized Interest	\$ 93,587.93	\$ 47,894.89	\$ 209,522.62	\$ 49,268.21
iv Servicer Purchased for Delinquency	\$ 1,196.88	\$ 1,031.55	\$ 1,774.93	\$ 1,490.29
v Total Non-Cash Interest Adjustments	\$ (1,891,343.06)	\$ (1,830,914.09)	\$ (1,703,958.07)	\$ (1,660,228.32)
Total Student Loan Interest Activity	\$ 44,001.41	\$ 42,888.83	\$ 157,376.12	\$ 115,007.34
Beginning Student Loan Portfolio Balance	\$ 415,641,064.36	\$ 407,108,963.89	\$ 400,198,170.25	\$ 392,291,955.51
Student Loan Principal Activity				
i Principal Collections	\$ 8,087,748.89	\$ 6,412,285.85	\$ 7,519,040.13	\$ 7,073,250.20
ii Principal reimbursements	\$ -	\$ -	\$ -	\$ -
iii Other System Adjustments	\$ -	\$ -	\$ -	\$ -
iv Purchased Student Loan Principal	\$ 79,333.79	\$ 16,065.59	\$ 47,701.07	\$ 14,827.93
v Servicer Purchased for Delinquency	\$ 243,417.61	\$ 211,782.29	\$ 289,505.22	\$ 222,030.93
vi Total Principal Collections	\$ 8,410,500.29	\$ 6,640,133.73	\$ 7,856,246.42	\$ 7,310,109.06
Student Loan Non-Cash Principal Activity				
i Charged off loans	\$ 154,668.66	\$ 263,623.94	\$ 183,279.13	\$ 163,109.59
ii Other Adjustments	\$ (334.95)	\$ 1,985.29	\$ 3,835.51	\$ 1,669.86
iii Capitalized Interest	\$ (93,587.93)	\$ (47,894.89)	\$ (209,522.62)	\$ (49,268.21)
iv Servicer Purchased for Delinquency	\$ 60,854.40	\$ 52,945.57	\$ 72,376.30	\$ 55,507.73
v Total Non-Cash Principal Activity	\$ 121,600.18	\$ 270,659.91	\$ 49,968.32	\$ 171,018.97
(-) Total Student Loan Principal Activity	\$ 8,532,100.47	\$ 6,910,793.64	\$ 7,906,214.74	\$ 7,481,128.03
(=) Ending Student Loan Portfolio Balance	\$ 407,108,963.89	\$ 400,198,170.25	\$ 392,291,955.51	\$ 384,810,827.48
(+) Interest to be Capitalized	\$ 1,631,318.14	\$ 1,659,538.30	\$ 1,476,453.73	\$ 1,517,720.44
(-) Defaulted Loan balance	\$ -	\$ -	\$ (18,922.14)	\$ -
(=) TOTAL POOL	\$ 408,740,282.03	\$ 401,857,708.55	\$ 393,749,487.10	\$ 386,328,547.92
(+) Reserve Account Balance	N/A	N/A	N/A	N/A
(+) Capitalized Interest Account Balance	\$ -	\$ -	\$ -	\$ -
(=) Total Adjusted Pool	\$ 408,740,282.03	\$ 401,857,708.55	\$ 393,749,487.10	\$ 386,328,547.92

VII. SLC TRUST 2010-A
Portfolio Characteristics

STATUS	Weighted Avg Coupon		# of Loans		%		Pool Balance		%	
	12/31/2019	1/31/2020	12/31/2019	1/31/2020	12/31/2019	1/31/2020	12/31/2019	1/31/2020	12/31/2019	1/31/2020
REPAYMENT										
Current	5.633%	5.146%	49,548	48,952	92.133%	92.486%	\$356,041,859.31	\$350,392,138.49	90.423%	90.698%
1-30 Days Delinquent	6.428%	5.977%	2,378	2,194	4.422%	4.145%	\$18,523,429.82	\$17,399,844.25	4.704%	4.504%
31-60 Days Delinquent	6.727%	6.209%	355	309	0.660%	0.584%	\$3,043,313.72	\$2,752,221.68	0.773%	0.712%
61-90 Days Delinquent	6.984%	6.282%	132	124	0.245%	0.234%	\$1,247,310.42	\$1,038,873.96	0.317%	0.269%
91-120 Days Delinquent	7.065%	7.333%	94	77	0.175%	0.145%	\$1,141,277.34	\$906,282.23	0.290%	0.235%
TOTAL REPAYMENT	5.689%	5.201%	52,507	51,656	97.635%	97.595%	\$379,997,190.61	\$372,489,360.61	96.507%	96.418%
INTERIM										
In school	0.000%	0.000%	0	0	0.000%	0.000%	\$0.00	\$0.00	0.000%	0.000%
Grace	0.000%	0.000%	0	0	0.000%	0.000%	\$0.00	\$0.00	0.000%	0.000%
Deferment	6.425%	5.915%	1,139	1,130	2.118%	2.135%	\$12,368,764.42	\$12,343,520.53	3.141%	3.195%
Forbearance	6.136%	6.313%	133	143	0.247%	0.270%	\$1,383,532.07	\$1,495,666.78	0.351%	0.387%
GRAND TOTAL	5.714%	5.228%	53,779	52,929	100.000%	100.000%	\$393,749,487.10	\$386,328,547.92	100.000%	100.000%
Defaulted Loans	0.000%	0.000%	2	0			18,922.14	0.00		

VIII. SLC TRUST 2010-A
Payment History and CPRs

Distribution Date	Total Pool Balances	Current CPR	Life CPR
19-Nov	\$ 408,740,282.03	15.12%	6.34%
19-Dec	\$ 401,857,708.55	11.15%	6.38%
20-Jan	\$ 393,749,487.10	14.63%	6.45%
20-Feb	\$ 386,328,547.92	13.16%	6.51%

IX. Defaulted Student Loans

	<u>Cumulative</u>
Aggregate Outstanding Principal Balance	\$ 54,412,077.45
Cumulative Default Rate	4.174% Satisfied

Remaining Terms

Payment Status	Accrued Interest to be Capitalized	Weighted Average Remaining Term (months)				
		In School	Grace	Deferment	Forbearance	Repayment
In School	\$ -	0.0	0.0	0.0	0.0	0.0
Grace	\$ -	0.0	0.0	0.0	0.0	0.0
Deferment	\$ 1,449,585.32	0.0	0.0	15.4	0.0	186.6
Forbearance	\$ 67,953.84	0.0	0.0	0.0	2.7	175.1
Repayment	\$ 181.28	0.0	0.0	0.0	0.0	139.5

In School Term Distribution

Remaining Term	Percentage	Weighted Avg Remaining Term (months)
1-12	0%	0
13-24	0%	0
25-36	0%	0
37-48	0%	0
49-60	0%	0
61+	0%	0

Student Loan Interest Rate Index and Weighted Average Margin

Index	Percent of Pool	WA Margin
Prime	100%	0.85%
LIBOR	0%	N/A
T-Bill	0%	N/A
Fixed Rate	0%	N/A