

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY
Education Loan Revenue Bonds, Issue I
Data as of 12/31/2010

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I. Principal Parties to the Transaction

Issuing Entity	Massachusetts Educational Financing Authority
Servicer	ACS Education Services, Inc.
Indenture Trustee	U.S. Bank National Association

II. Explanations / Definitions / Abbreviations / Notes

Please refer to associated Official Statements for General Resolution Requirements and specific series for Redemption Provisions and Interest Payment Dates.

Number of Borrowers has been restated. Original Servicer Report posted showed 31,215. The correct number of borrowers is 31,220.

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III. Deal Parameters

A. Student Loan Portfolio Characteristics	09/30/10	Activity	12/31/10
i. Portfolio Principal Balance	\$478,638,409.34	\$13,520,525.86	\$492,158,935.20
ii. Interest Expected to be Capitalized	\$17,084,644.80	(\$7,436,117.15)	\$9,648,527.65
iii. Reserve Account	\$13,880,100.00	\$416.40	\$13,880,516.40
iv. Pool Balance (i + ii + iii)	\$509,603,154.14	\$6,084,825.11	\$515,687,979.25
v. Other Accrued Interest	\$1,815,927.28	\$107,523.39	\$1,923,450.67
vi. Weighted Average Coupon (WAC)	6.96%		6.98%
vii. Weighted Average Remaining Months to Maturity (WARM)	162		158
xiii. Number of Loans	43,994		45,232
ix. Number of Borrowers	30,243		31,220
x. Average Borrower Indebtedness	\$15,826.42		\$15,764.22

B. Notes	Original Bonds Outstanding	Bonds Outstanding 09/30/10	Paydown Factors	Bonds Outstanding 12/31/10
Education Loan Revenue Bonds, Issue I, Series 2009	\$289,005,000.00	\$289,005,000.00	\$0.00	\$289,005,000.00
Education Loan Revenue Bonds, Issue I, Series 2010	\$405,000,000.00	\$405,000,000.00	\$0.00	\$405,000,000.00
	\$694,005,000.00	\$694,005,000.00	\$0.00	\$694,005,000.00

C. Available Trust Fund Balances	09/30/10	Net Activity	12/31/10
i. Reserve Account	\$13,880,100.00	\$416.40	\$13,880,516.40
ii. Revenue Account	\$35,627,793.42	(\$15,653,863.20)	\$19,973,930.22
iii. Debt Service Account	\$5,733,366.48	\$11,955,391.10	\$17,688,757.58
iv. Capitalized Interest Account	\$1,316,470.69	(\$1,316,470.69)	\$0.00
v. Cost of Issuance Account	\$89,465.18	\$2.68	\$89,467.86
vi. Current Refunding Account	\$0.00	\$0.00	\$0.00
vii. Program Expense Account	\$361,241.46	\$30,004.08	\$391,245.54
viii. Redemption Account	\$0.00	\$24,565,952.61	\$24,565,952.61
ix. Purchase Account	\$188,078,508.00	(\$18,675,512.17)	\$169,402,995.83
Total Fund Balances	\$245,086,945.23	\$905,920.81	\$245,992,866.04

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IV. Transactions for the Time Period 10/01/10 - 12/31/10

A.	Student Loan Principal Collection Activity		
i.	Borrower Payments		(\$15,386,097.77)
ii.	Claim Payments		-
iii.	Reversals	744,486.13	
iv.	Refunds	(66,863.00)	
v.	Principal Write-Offs Reimbursed to the Trust	-	
vi.	Other System Adjustments	-	
vii.	Total Principal Collections		(\$14,708,474.64)
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs		(1,296,395.69)
ii.	Principal Realized Losses - Other		-
iii.	Other Adjustments	214,649.96	
iv.	Capitalized Interest	9,843,451.94	
v.	Total Non-Cash Principal Activity		8,761,706.21
C.	Student Loan Principal Additions		
i.	New Loan Additions		\$19,467,294.29
ii.	Loans Transferred into Indenture		\$0.00
iii.	Total Principal Additions		\$19,467,294.29
D.	Total Student Loan Principal Activity (Avii + Bv + Ciii)		\$13,520,525.86
E.	Student Loan Interest Activity		
i.	Borrower Payments		(\$5,756,287.82)
ii.	Claim Payments		-
iii.	Late Fees & Other		-
iv.	Reversals	52,938.38	
v.	Refunds	-	
vi.	Interest Write-Offs Reimbursed to the Trust	-	
vii.	Other System Adjustments	-	
xiii.	Total Interest Collections		(\$5,703,349.44)
F.	Student Loan Non-Cash Interest Activity		
i.	Borrower Accruals		\$8,538,397.60
ii.	Interest Losses - Other		(48,679.69)
iii.	Other Adjustments		(271,510.29)
iv.	Capitalized Interest		(9,843,451.94)
v.	Total Non-Cash Interest Adjustments		(\$1,625,244.32)
G.	Student Loan Interest Additions		
i.	New Loan Additions		\$0.00
ii.	Loans Transferred into Indenture		\$0.00
iii.	Total Interest Additions		\$0.00
H.	Total Student Loan Interest Activity (Exiii + Fv + Giii)		(\$7,328,593.76)
I.	Default and Recovery Activity During this Period		
	Defaults During this Period		\$1,345,075.38
	Recoveries During this Period		\$48,492.70
	Net Defaults		\$1,296,582.68
J.	Default and Recovery Activity Since Inception		
	Cumulative Defaults Since Inception		\$4,980,926.49
	Cumulative Recoveries Since Inception		\$52,741.07
	Cumulative Net Defaults Since Inception		\$4,928,185.42
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)		17,084,644.80
	Interest Capitalized into Principal During Collection Period (B-iv)		9,843,451.94
	Change in Interest Expected to be Capitalized		(\$7,436,117.15)
	Interest Expected to be Capitalized - Ending (III - A-ii)		\$9,648,527.65

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V. Cash Receipts for the Time Period 10/01/10 - 12/31/10

A.	Principal Collections		
	i.	Borrower Payments	\$15,386,097.77
	ii.	Claim Payments	\$0.00
	iii.	Reversals	(\$744,486.13)
	iv.	Refunds	\$66,863.00
	v.	Total Principal Collections	\$14,708,474.64
B.	Interest Collections		
	i.	Borrower Payments	\$5,756,287.82
	ii.	Claim Payments	\$0.00
	iii.	Reversals	(\$52,938.38)
	iv.	Refunds	\$0.00
	v.	Late Fees & Other	\$0.00
	vi.	Total Interest Collections	\$5,703,349.44
C.	Other Receipts		\$50,760.46
D.	Investment Earnings		\$41,988.17
E.	Total Cash Receipts during Collection Period		\$20,504,572.71

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VI. Waterfall for Distribution

			<u>Remaining Funds Balance</u>
	Funds Available for Distribution Beginning Balance		\$245,086,945.23
(i.)	Total Principal and Interest Collections	\$20,462,584.54	\$265,549,529.77
(ii.)	Investment Income	\$41,988.17	\$265,591,517.94
(iii.)	Disbursements	(\$18,680,784.00)	\$246,910,733.94
(iv.)	Total Administration and Program Fees	(\$917,867.89)	\$245,992,866.05
(v.)	Noteholders Interest Distribution to the Noteholders	\$0.00	\$245,992,866.05
(vi.)	Principal Distribution Amount to the Noteholders	\$0.00	\$245,992,866.05
(vii.)	Amounts deposited to Reserve Fund	\$0.00	\$245,992,866.05
(viii.)	Release to Issuer	\$0.00	\$245,992,866.05
	Net Activity	\$905,920.82	

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VII. Distributions

A.	
Distribution Amounts	Issue I Bonds
i. Semi-Annual Interest Due	\$0.00
ii. Semi-Annual Interest Paid	-
iii. Interest Shortfall	\$0.00
vi. Principal Paid	\$0.00
v. Total Distribution Amount	\$0.00

B.	
Principal Distribution Amount Reconciliation	
Noteholders' Principal Distribution Amount	\$0.00
Principal Distribution from Reserve Fund Excess (D-v)	\$0.00
Total Principal Distribution Amount Paid	\$0.00

C.	
Purchase Account Balance and Activity	
i. Cash Purchase Account Balance for Lending (as of 12/31/2010)	\$169,402,995.83
ii. Estimated Second Disbursements for Loans Previously Originated	\$77,108,868.00
iii. Net Balance for New Loan Applications	92,294,127.83

D.	
Additional Principal Paid	
i. Notes Outstanding Principal Balance (09/30/2010)	\$694,005,000.00
ii. Addition: 2010 Bond Issue	-
iii. Bonds Outstanding (9/30/2010)	\$694,005,000.00
iv. Interest Accrual (as of 12/31/2010)	\$17,688,468.77
v. Basis for Parity Ratio	\$711,693,468.77
vi. Pool Balance	
Student Loan Principal and Interest	\$503,730,913.52
Total Fund Balances	\$245,992,866.04
vii. Total Assets for Parity Ratio	\$749,723,779.56
viii. Parity %	105.34%
ix. Net Assets	\$38,030,310.79

E.	
Reserve Fund Reconciliation	
i. Beginning of Period Balance	\$13,880,100.00
ii. Net Activity During the Period	\$416.40
iii. Total Reserve Fund Balance Available	\$13,880,516.40
iv. Required Reserve Fund Balance (2% of Bonds Outstanding)	13,880,100.00
v. Ending Reserve Fund Balance	\$13,880,516.40

F. Outstanding CUSIP Listing

Bond Series	CUSIP Number	Bonds Outstanding 12/31/2010
I2009	57563RGH6	\$3,770,000.00
I2009	57563RGJ2	\$6,010,000.00
I2009	57563RGK9	\$12,215,000.00
I2009	57563RGL7	\$11,835,000.00
I2009	57563RGS2	\$8,545,000.00
I2009	57563RGM5	\$2,515,000.00
I2009	57563RGT0	\$17,835,000.00
I2009	57563RGN3	\$10,165,000.00
I2009	57563RGP8	\$8,745,000.00
I2009	57563RGU7	\$13,290,000.00
I2009	57563RGQ6	\$10,510,000.00
I2009	57563RGV5	\$7,300,000.00
I2009	57563RGY9	\$4,495,000.00
I2009	57563RGW3	\$15,200,000.00
I2009	57563RGX1	\$41,870,000.00
I2009	57563RGR4	\$114,705,000.00
I2010A	57563RGZ6	\$7,295,000.00
I2010A	57563RHA0	\$15,650,000.00
I2010A	57563RHB8	\$7,900,000.00
I2010A	57563RHC6	\$8,545,000.00
I2010A	57563RHD4	\$15,685,000.00
I2010A	57563RHE2	\$25,760,000.00
I2010A	57563RHF9	\$19,700,000.00
I2010A	57563RHG7	\$24,840,000.00
I2010A	57563RHH5	\$26,250,000.00
I2010A	57563RHJ1	\$4,150,000.00
I2010A	57563RHK8	\$34,915,000.00
I2010A	57563RHR3	\$8,375,000.00
I2010A	57563RHL6	\$37,740,000.00
I2010A	57563RHM4	\$19,470,000.00
I2010A	57563RHN2	\$34,790,000.00
I2010A	57563RHP7	\$19,575,000.00
I2010A	57563RHQ5	\$7,850,000.00
I2010B	57563RHS1	\$1,985,000.00
I2010B	57563RHT9	\$4,255,000.00
I2010B	57563RHU6	\$2,150,000.00
I2010B	57563RHV4	\$2,325,000.00
I2010B	57563RHW2	\$4,265,000.00
I2010B	57563RHX0	\$7,000,000.00
I2010B	57563RHY8	\$5,355,000.00
I2010B	57563RHZ5	\$6,750,000.00
I2010B	57563RJA8	\$7,130,000.00
I2010B	57563RJB6	\$10,620,000.00
I2010B	57563RJC4	\$34,675,000.00
Total		\$694,005,000.00

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VIII. Portfolio Characteristics

	WAC		Number of Loans		WARM		Principal Amount		%	
Status	09/30/10	12/31/10	09/30/10	12/31/10	09/30/10	12/31/10	09/30/10	12/31/10	09/30/10	12/31/10
Interim:										
In School	7.56%	7.57%	10,313	12,054	203	192	\$106,122,041.55	\$121,823,403.66	66.90%	94.72%
Grace	7.06%	7.16%	3,741	536	195	189	\$52,499,578.27	\$6,788,017.14	33.10%	5.28%
Total Interim	7.39%	7.54%	14,054	12,590	201	192	\$158,621,619.82	\$128,611,420.80	100.00%	100.00%
Repayment										
Active										
0-30 Days Delinquent	6.74%	6.79%	28,701	31,296	142	180	\$303,044,800.70	\$345,719,303.19	94.70%	95.10%
31-60 Days Delinquent	6.72%	6.77%	641	754	146	170	\$7,802,963.39	\$9,325,814.03	2.44%	2.57%
61-90 Days Delinquent	6.73%	6.74%	275	247	153	146	\$4,264,915.06	\$3,320,936.23	1.33%	0.91%
91-120 Days Delinquent	6.75%	6.71%	122	143	153	149	\$1,877,212.14	\$1,951,034.92	0.59%	0.54%
121-150 Days Delinquent	6.80%	6.75%	89	87	157	158	\$1,393,571.71	\$1,482,788.03	0.44%	0.41%
151-180 Days Delinquent	6.84%	6.79%	52	59	148	161	\$692,821.89	\$988,141.43	0.22%	0.27%
181-210 Days Delinquent	6.81%	6.81%	51	31	164	154	\$859,374.36	\$432,190.50	0.27%	0.12%
211-240 Days Delinquent	6.50%	7.07%	2	5	174	137	\$16,433.72	\$53,341.53	0.01%	0.01%
241-270 Days Delinquent	6.19%	6.97%	1	2	123	106	\$1,683.11	\$10,905.96	0.00%	0.00%
271-300 Days Delinquent	6.99%	6.85%	3	1	170	61	\$41,856.35	\$7,047.96	0.01%	0.00%
Greater than 300 Days	6.69%	6.81%	1	7	158	165	\$11,786.09	\$71,759.27	0.00%	0.02%
Deferment	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
Forbearance	6.00%	6.50%	2	10	214	180	\$9,371.00	\$184,251.35	0.00%	0.05%
Total Repayment	6.74%	6.79%	29,940	32,642	143	179	\$320,016,789.52	\$363,547,514.40	100.00%	100.00%
Claims In Process	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
Aged Claims Rejected	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.00%	0.00%
Grand Total	6.96%	6.98%	43,994	45,232	162	158	\$478,638,409.34	\$492,158,935.20	100.00%	100.00%

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IX. Portfolio Characteristics by School and Program as of 12/31/10

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Undergraduate Immediate Repayment	6.62%	131	20,773	\$182,615,026.22	37.10%
Interest Only	7.19%	179	1,803	\$17,748,459.22	3.61%
Undergraduate Deferred	7.17%	182	13,721	\$176,960,108.65	35.96%
Graduate Deferred	6.99%	154	6,287	\$92,130,727.29	18.72%
Student Alternative	8.29%	180	2,648	\$22,704,613.82	4.61%
Total	6.98%	158	45,232	\$492,158,935.20	100.00%
School Type					
Four Year Institution	6.98%	157	44,343	\$484,211,372.28	98.39%
Community/2-Year	7.08%	173	709	\$5,166,967.39	1.05%
Vocational/Trade	6.87%	183	13	\$126,628.21	0.03%
Unknown	6.97%	172	167	\$2,653,967.32	0.54%
Total	6.98%	158	45,232	\$492,158,935.20	100.00%

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Xa. Collateral Tables as of 12/31/10

Distribution of the Student Loans by Geographic Location *			
<u>Location</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
AK	19	\$119,818.97	0.02%
AL	28	\$230,870.44	0.05%
AR	13	\$155,486.13	0.03%
AZ	147	\$2,278,845.42	0.46%
CA	1,238	\$18,410,595.75	3.74%
CO	192	\$2,534,739.24	0.52%
CT	2,193	\$25,037,489.93	5.09%
DC	182	\$2,667,041.17	0.54%
DE	49	\$620,895.81	0.13%
FL	692	\$8,771,203.47	1.78%
GA	219	\$3,074,570.70	0.62%
HI	59	\$921,516.91	0.19%
IA	29	\$361,723.54	0.07%
ID	21	\$262,409.36	0.05%
IL	316	\$4,488,412.09	0.91%
IN	68	\$932,558.06	0.19%
KS	50	\$562,259.95	0.11%
KY	32	\$303,385.53	0.06%
LA	51	\$844,441.11	0.17%
MA	28,918	\$284,553,953.56	57.82%
MD	464	\$6,515,160.46	1.32%
ME	615	\$6,204,106.81	1.26%
MI	159	\$2,036,135.86	0.41%
MN	187	\$2,463,519.82	0.50%
MO	92	\$1,264,726.75	0.26%
MS	15	\$203,762.89	0.04%
MT	12	\$203,831.46	0.04%
NC	228	\$2,383,050.23	0.48%
ND	11	\$146,624.22	0.03%
NE	13	\$178,374.50	0.04%
NH	1,249	\$13,257,431.53	2.69%
NJ	1,055	\$14,227,164.39	2.89%
NM	56	\$577,038.34	0.12%
NV	60	\$634,079.25	0.13%
NY	2,999	\$38,299,761.65	7.78%
OH	222	\$3,282,644.59	0.67%
OK	24	\$327,187.12	0.07%
OR	122	\$1,283,162.31	0.26%
PA	635	\$8,040,576.75	1.63%
RI	663	\$6,924,615.72	1.41%
SC	76	\$922,002.25	0.19%
SD	15	\$133,222.96	0.03%
TN	75	\$908,050.57	0.18%
TX	442	\$6,764,931.69	1.37%
UT	37	\$527,001.71	0.11%
VA	405	\$6,107,138.86	1.24%
VT	210	\$2,168,721.03	0.44%
WA	224	\$2,905,150.86	0.59%
WI	92	\$1,291,158.55	0.26%
WV	24	\$228,470.85	0.05%
WY	8	\$107,725.81	0.02%
Other	227	\$4,510,188.27	0.92%
Grand Total	45,232	\$492,158,935.20	100.00%

Distribution by Servicer			
<u>Servicer</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
ACS Education Services, Inc.	45,232	\$492,158,935.20	100.00%
	45,232	\$492,158,935.20	100.00%

Distribution by # of Months Remaining Until Scheduled Maturity			
<u>Number of Months</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less Than 73	7,847	\$37,857,169.21	7.69%
73 to 84	896	\$7,319,933.31	1.49%
85 to 96	365	\$3,532,072.94	0.72%
97 to 108	1,726	\$14,712,898.43	2.99%
109 to 120	2,420	\$23,976,941.00	4.87%
121 to 132	5,968	\$72,383,155.21	14.71%
133 to 144	1,866	\$22,989,076.40	4.67%
145 to 156	2,021	\$32,137,878.27	6.53%
157 to 168	2,780	\$41,688,017.92	8.47%
169 to 180	13,324	\$146,824,081.88	29.83%
181 to 192	767	\$10,404,192.69	2.11%
193 to 204	2,030	\$28,940,383.73	5.88%
205 to 216	755	\$8,835,764.12	1.80%
217 to 228	771	\$12,728,980.28	2.59%
229 to 240	762	\$12,187,130.92	2.48%
241 to 252	745	\$12,789,752.44	2.60%
253 to 264	148	\$2,163,331.46	0.44%
265 to 276	41	\$688,174.99	0.14%
277 to 288	0	\$0.00	0.00%
289 to 300	0	\$0.00	0.00%
Greater Than 300	0	\$0.00	0.00%
	45,232	\$492,158,935.20	100.00%

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

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Xb. Collateral Tables as of 12/31/10 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status			
<u>Payment Status</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
In School	12,054	\$121,823,403.66	24.75%
In Grace	536	\$6,788,017.14	1.38%
Repayment	32,632	\$363,363,263.05	73.83%
Deferment	0	\$0.00	0.00%
Forbearance	10	\$184,251.35	0.04%
Total	45,232	\$492,158,935.20	100.00%

Distribution of the Student Loans by Range of Principal Balance			
<u>Principal balance</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less Than \$5,000.00	13,432	\$39,413,547.94	8.01%
\$5,000.00 - \$9,999.99	13,368	\$96,669,714.98	19.64%
\$10,000.00 - \$19,999.99	12,388	\$172,779,722.97	35.11%
\$20,000.00 - \$29,999.99	3,860	\$92,877,094.66	18.87%
\$30,000.00 - \$39,999.99	1,367	\$46,544,361.91	9.46%
\$40,000.00 - \$49,999.99	473	\$20,813,146.44	4.23%
\$50,000.00 - \$59,999.99	182	\$9,821,658.52	2.00%
\$60,000.00 - \$69,999.99	54	\$3,438,261.20	0.70%
\$70,000.00 - \$79,999.99	32	\$2,389,804.65	0.49%
More Than 79,999.99	76	\$7,411,621.93	1.51%
Total	45,232	\$492,158,935.20	100.00%

Distribution of the Student Loans by Interest Rate			
<u>Interest Rate</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less Than 5.000%	0	\$0.00	0.00%
5.000% to 5.499%	0	\$0.00	0.00%
5.500% to 5.999%	0	\$0.00	0.00%
6.000% to 6.499%	11,731	\$128,280,760.40	26.06%
6.500% to 6.999%	20,594	\$252,959,879.07	51.40%
7.000% to 7.499%	1,805	\$17,790,265.12	3.61%
7.500% to 7.999%	7,140	\$58,624,574.06	11.91%
8.000% to 8.999%	3,935	\$34,354,522.10	6.98%
9.000% to 9.999%	27	\$148,934.45	0.03%
Total	45,232	\$492,158,935.20	100.00%

Distribution of the Student Loans by Date of Disbursement			
<u>Disbursement Date</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Pre- July 1, 2001	6,747	\$33,857,789.98	6.88%
July 1, 2001 - June 30, 2002	1,096	\$8,058,072.96	1.64%
July 1, 2002 - June 30, 2003	517	\$4,431,124.86	0.90%
July 1, 2003 - June 30, 2004	82	\$952,635.70	0.19%
July 1, 2004 - June 30, 2005	2,651	\$26,138,839.99	5.31%
July 1, 2005 - June 30, 2006	4,835	\$57,309,599.60	11.64%
July 1, 2006 - June 30, 2007	11,762	\$168,131,439.83	34.16%
July 1, 2007 - June 30, 2008	5,459	\$79,208,698.45	16.09%
July 1, 2008 - June 30, 2009	61	\$584,612.19	0.12%
July 1, 2009- June 30, 2010	1,898	\$17,944,120.89	3.65%
July 1, 2010 - June 30, 2011	10,124	\$95,542,000.75	
Total	45,232	\$492,158,935.20	100.00%

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY
Education Loan Revenue Bonds, Issue I
Data as of 12/31/2010

Xc. Collateral Tables as of 12/31/10 (continued from previous page)

Distribution of the Student Loans by FICO Score Upon Origination			
<u>FICO Score</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Less than 630	1,122	\$15,199,704.79	3.09%
630-649	947	\$10,875,268.53	2.21%
650-669	1,719	\$19,452,330.71	3.95%
670-689	3,309	\$36,523,508.37	7.42%
690-709	4,098	\$45,099,934.17	9.16%
710-729	5,243	\$56,080,806.48	11.39%
730-749	6,141	\$62,637,383.07	12.73%
750-769	7,104	\$75,806,040.78	15.40%
770-789	7,261	\$77,126,647.28	15.67%
790+	8,288	\$93,357,311.02	18.97%
Total	45,232	\$492,158,935.20	100.00%

Distribution of the Student Loans by Co-Sign Status			
	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
<u>Co-Sign</u>			
Graduate	4,507	\$66,751,422.67	13.56%
Undergraduate	<u>38,753</u>	<u>\$396,728,522.68</u>	<u>80.61%</u>
Subtotal	43,260	\$463,479,945.35	94.17%
<u>Non Co-Sign</u>			
Graduate	1,892	\$27,930,420.73	5.68%
Undergraduate	<u>80</u>	<u>\$748,569.12</u>	<u>0.15%</u>
Subtotal	1,972	\$28,678,989.85	5.83%
Total	45,232	\$492,158,935.20	100.00%

Distribution of the Student Loans by School			
<u>School Name</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent by Principal</u>
Boston University	4,220	55,241,081	11.22%
Boston College	2,116	32,531,857	6.61%
University Of Massachusetts Amherst	3,720	27,501,424	5.59%
Northeastern University	2,203	27,255,956	5.54%
Suffolk University	1,442	17,325,434	3.52%
Harvard University	1,199	16,582,912	3.37%
College Of The Holy Cross	1,048	12,902,822	2.62%
Tufts University	710	11,702,933	2.38%
Babson College	645	9,152,494	1.86%
University Of Massachusetts Dartmouth	1,308	8,934,133	1.82%
Assumption College	878	8,912,562	1.81%
Bentley College	777	8,647,000	1.76%
Western New England College	638	8,025,733	1.63%
Massachusetts Institute Of Technology	483	7,453,964	1.51%
Brandeis University	631	7,298,020	1.48%
Hult International Business School	185	6,712,231	1.36%
Wentworth Institute Of Technology	695	6,494,751	1.32%
Berklee College Of Music	427	6,034,573	1.23%
Emerson College	533	6,006,363	1.22%
Clark University	578	5,741,640	1.17%
Curry College	490	5,473,998	1.11%
Merrimack College	545	5,405,722	1.10%
Emmanuel College	419	5,211,459	1.06%
Worcester Polytechnic Institute	465	5,156,959	1.05%
Wellesley College	430	4,997,079	1.02%
Simmons College	449	4,839,066	0.98%
Springfield College	610	4,796,211	0.97%
Massachusetts College Of Pharmacy & Health Science	374	4,623,871	0.94%
Bridgewater State University	797	4,419,202	0.90%
University Of Massachusetts Lowell	772	4,416,635	0.90%
Other	15,445	\$152,360,852	30.96%
Total	45,232	\$492,158,935.20	100.00%