Navient Private Education Refi Loan Trust 2019-E

Monthly Servicing Report

Distribution Date 10/15/2021

Collection Period 09/01/2021 - 09/30/2021

Navient Credit Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

A

Student Loan Portfolio Characteristics	08/01/2019	08/31/2021	09/30/2021
Principal Balance	$ 550,448,508.46	$ 234,970,643.67	$ 226,716,762.86
Interest to be Capitalized Balance	0.00	0.00	0.00
Pool Balance	$ 550,448,508.46	$ 234,970,643.67	$ 226,716,762.86
Weighted Average Coupon (WAC)	5.45%	5.51%	5.52%
Weighted Average Remaining Term	146.58	137.72	137.42
Number of Loans	8,047	4,763	4,650
Number of Borrowers	8,032	4,754	4,641
Pool Factor		0.419296750	0.404567993
Since Issued Constant Prepayment Rate		26.14%	26.19%

B

Debt Securities	Cusip/Isin	09/15/2021	10/15/2021
A2A	63941MAB7	$136,552,641.61	$130,543,780.18
A2B	63941MAC5	$38,357,483.61	$36,669,601.19
B	63941MAD3	$44,200,000.00	$44,200,000.00

C

Account Balances	09/15/2021	10/15/2021
Class A Reserve Account Balance	$ 1,227,500.00	$ 1,227,500.00
Class B Reserve Account Balance	$ 110,500.00	$ 110,500.00
Supplemental Purchase Account	$ -	$ -

D

Asset / Liability	09/15/2021	10/15/2021
Overcollateralization Percentage	6.75%	6.75%
Specified Overcollateralization Amount	$15,860,518.45	$15,303,381.49
Actual Overcollateralization Amount	$15,860,518.45	$15,303,381.49

II. 2019-E Trust Activity 09/01/2021 through 09/30/2021

A	**Student Loan Principal Receipts**	
	Borrower Principal	8,040,856.12
	Consolidation Activity Principal	0.00
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	Total Principal Receipts	**$ 8,040,856.12**
B	**Student Loan Interest Receipts**	
	Borrower Interest	1,010,203.52
	Consolidation Activity Interest	0.00
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	**$ 1,010,203.52**
C	**Recoveries on Realized Losses**	**$ 1,279.79**
D	**Investment Income**	**$ 152.78**
E	**Funds Borrowed from Next Collection Period**	**$ 0.00**
F	**Funds Repaid from Prior Collection Period**	**$ 0.00**
G	**Loan Sale or Purchase Proceeds**	**$ 0.00**
H	**Initial Deposits to Collection Account**	**$ 0.00**
I	**Excess Transferred from Other Accounts**	**$ 0.00**
J	**Borrower Benefit Reimbursements**	**$ 0.00**
K	**Other Deposits**	**$ -**
L	**Other Fees Collected**	**$ 0.00**
M	**AVAILABLE FUNDS**	**$ 9,052,492.21**
N	Non-Cash Principal Activity During Collection Period	$(213,024.69)
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$ 0.00
P	Aggregate Loan Substitutions	$ 0.00

III. 2019-E Portfolio Characteristics

		09/30/2021				08/31/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	6.35%	38	$2,414,989.42	1.065%	6.15%	40	$2,686,893.82	1.144%
REPAYMENT:	CURRENT	5.50%	4,542	$218,735,120.42	96.479%	5.49%	4,670	$228,404,085.31	97.205%
	31-60 DAYS DELINQUENT	6.80%	9	$523,090.67	0.231%	7.07%	8	$496,578.56	0.211%
	61-90 DAYS DELINQUENT	6.89%	4	$229,642.04	0.101%	6.73%	3	$266,152.21	0.113%
	91-120 DAYS DELINQUENT	6.71%	5	$491,654.10	0.217%	6.47%	1	$130,226.06	0.055%
	121-150 DAYS DELINQUENT	0.00%	0	$0.00	0.000%	6.66%	2	$50,686.20	0.022%
	151-180 DAYS DELINQUENT	6.66%	2	$50,686.20	0.022%	7.19%	2	$45,825.88	0.020%
	> 180 DAYS DELINQUENT	7.19%	2	$45,825.88	0.020%	5.83%	2	$233,824.43	0.100%
	FORBEARANCE	5.74%	48	$4,225,754.13	1.864%	5.87%	35	$2,656,371.20	1.131%
TOTAL			**4,650**	**$226,716,762.86**	**100.00%**		**4,763**	**$234,970,643.67**	**100.00%**

* Percentages may not total 100% due to rounding

III. 2019-E Portfolio Characteristics (cont'd)

	9/30/2021	8/31/2021
Pool Balance	$226,716,762.86	$234,970,643.67
Total # Loans	4,650	4,763
Total # Borrowers	4,641	4,754
Weighted Average Coupon	5.52%	5.51%
Gross Weighted Average Coupon	5.29%	5.28%
Weighted Average Remaining Term	137.42	137.72
Percent of Pool - Cosigned	0%	0%
Percent of Pool - Non Cosigned	100%	100%
Borrower Interest Accrued for Period	$1,000,586.75	$1,067,926.34
Outstanding Borrower Interest Accrued	$1,387,741.31	$1,410,968.93
Gross Principal Realized Loss - Periodic	$213,021.84	$0.00
Gross Principal Realized Loss - Cumulative	$2,460,804.07	$2,247,782.23
Delinquent Principal Purchased by Servicer - Periodic	$0.00	$0.00
Delinquent Principal Purchased by Servicer - Cumulative	$0.00	$0.00
Recoveries on Realized Losses - Periodic	$1,279.79	$780.00
Recoveries on Realized Losses - Cumulative	$32,396.06	$31,116.27
Net Losses - Periodic	$211,742.05	-$780.00
Net Losses - Cumulative	$2,428,408.01	$2,216,665.96
Cumulative Gross Defaults	$2,460,804.07	$2,247,782.23
Change in Gross Defaults	$213,021.84	$0.00
Non-Cash Principal Activity - Capitalized Interest	$0.00	$0.00
Since Issued Constant Prepayment Rate (CPR)	26.19%	26.14%
Loan Substitutions	$0.00	$0.00
Cumulative Loan Substitutions	$0.00	$0.00
Unpaid Primary Servicing Fees	$0.00	$0.00
Unpaid Administration Fees	$0.00	$0.00
Unpaid Carryover Servicing Fees	$0.00	$0.00
Note Interest Shortfall	$0.00	$0.00

IV. 2019-E Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	$ AMOUNT	% *
- Undergraduate and Graduate Loans	0.00%	0.00	$ 0.00	0.000%
- Career Training	0.00%	0.00	$ 0.00	0.000%
- Law Loans	0.00%	0.00	$ 0.00	0.000%
- Med Loans	0.00%	0.00	$ 0.00	0.000%
- MBA Loans	0.00%	0.00	$ 0.00	0.000%
- Direct to Consumer	0.00%	0.00	$ 0.00	0.000%
- Private Credit Consolidation	0.00%	0.00	$ 0.00	0.000%
- Smart Option Loans	0.00%	0.00	$ 0.00	0.000%
- Other Loan Programs	5.52%	4,650	$ 226,716,762.86	100.000%
Total	**5.52%**	**4,650**	**$ 226,716,762.86**	**100.000%**

Prime Indexed Loans -- Monthly Reset Adjustable	$0.00
Prime Indexed Loans -- Monthly Reset Non-Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Adjustable	$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	$0.00
Prime Indexed Loans -- Annual Reset	$0.00
T-Bill Indexed Loans	$0.00
Fixed Rate Loans	$209,438,536.06
SOFR Monthly Reset	$0.00
LIBOR Indexed Loans	$17,278,226.80

* Note: Percentages may not total 100% due to rounding

V. 2019-E Reserve Account and Principal Distribution Calculations

A.	**Class A Reserve Account**	
	Specified Reserve Account Balance	$ 1,227,500.00
	Actual Reserve Account Balance	$ 1,227,500.00
B.	**Class B Reserve Account**	
	Specified Reserve Account Balance	$ 110,500.00
	Actual Reserve Account Balance	$ 110,500.00
C.	**Principal Distribution Amount**	
	Class A Notes Outstanding	$ 174,910,125.22
	Pool Balance	$ 226,716,762.86
	First Priority Principal Distribution Amount	$ 0.00
	First Priority Principal Distribution Amount	$ 0.00
	Pool Balance	$ 226,716,762.86
	Specified Overcollateralization Amount	$ 15,303,381.49
	Regular Principal Distribution Amount	$ 7,696,743.85
D.	**Class R Certificates**	
	Class R Certificates Balance	$ 51,213,193.93
	Retained Class R Certificates	$ 30,057,439.00
E.	**Risk Retention Compliance Triggers**	
	(i) two years from the closing date	Y
	(ii) the date the pool balance is one-third or less of the intial pool balance	N
	(iii) the date the principal balance of the notes is one-third or less of the original principal balance of such notes	N

VI. 2019-E Waterfall for Distributions

		Paid	Funds Balance
Total Available Funds			$ 9,052,492.21
A	Trustee Fees	$ 26,000.00	$ 9,026,492.21
B	Primary Servicing Fees-Current Month plus any Unpaid	$ 98,346.52	$ 8,928,145.69
C	Administration Fee plus any Unpaid	$ 6,667.00	$ 8,921,478.69
D	Class A Noteholders Interest Distribution Amount	$ 332,500.25	$ 8,588,978.44
E	Class A Reserve Account Reinstatement	$ 0.00	$ 8,588,978.44
F	First Priority Principal Payment	$ 0.00	$ 8,588,978.44
G	Class B Noteholders Interest Distribution Amount	$ 124,865.00	$ 8,464,113.44
H	Class B Reserve Account Reinstatement	$ 0.00	$ 8,464,113.44
I	Regular Principal Distribution	$ 7,696,743.85	$ 767,369.59
J	Carryover Servicing Fees	$ 0.00	$ 767,369.59
K	Additional Principal Distribution Amount	$ 0.00	$ 767,369.59
L	Unpaid Expenses of Trustee	$ 0.00	$ 767,369.59
M	Repayment to Lender under the Revolving Credit Agreement	$ 0.00	$ 767,369.59
N	Class R Certificateholders	$ 767,369.59	$ 0.00

VII. 2019-E Distributions

Distribution Amounts

	A2A	A2B	B
Cusip/Isin	63941MAB7	63941MAC5	63941MAD3
Beginning Balance	$ 136,552,641.61	$ 38,357,483.61	$ 44,200,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	2.64%	0.92%	3.39%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2021	9/15/2021	9/15/2021
Accrual Period End	10/15/2021	10/15/2021	10/15/2021
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	2.64000%	1.00375%	3.39000%
Accrued Interest Factor	0.002200000	0.000836458	0.002825000
Current Interest Due	$ 300,415.81	$ 32,084.44	$ 124,865.00
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -	$ -
Total Interest Due	$ 300,415.81	$ 32,084.44	$ 124,865.00
Interest Paid	$ 300,415.81	$ 32,084.44	$ 124,865.00
Interest Shortfall	$ -	$ -	$ -
Principal Paid	$6,008,861.43	$ 1,687,882.42	$ -
Ending Principal Balance	$ 130,543,780.18	$ 36,669,601.19	$ 44,200,000.00
Paydown Factor	0.033757648	0.033757648	0.000000000
Ending Balance Factor	0.733392023	0.733392024	1.000000000

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see https://images.navient.com/investors/data/abrate.txt.