

**Navient Private Education Refi Loan Trust    2019-PTA**  
**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*

**I. Deal Parameters**

A

<b>Student Loan Portfolio Characteristics</b>	<b>06/03/2019</b>	<b>08/31/2021</b>	<b>09/30/2021</b>
Pool Balance	\$ 405,789,626.61	\$ 246,212,093.43	\$ 241,087,538.49
Weighted Average Coupon (WAC)	5.68%	5.74%	5.75%
Weighted Average Remaining Term	148.46	133.71	133.44
Number of Loans	9,520	7,311	7,209
Number of Borrowers	9,483	7,289	7,188
Pool Factor		0.598147499	0.585697909
Since Issued Constant Prepayment Rate		12.08%	12.13%

B

<b>Debt Securities</b>	<b>Cusip/Isin</b>	<b>09/15/2021</b>	<b>10/15/2021</b>
A	63941PAA2	\$147,294,819.41	\$141,740,500.39
B	63941PAB0	\$20,581,000.00	\$20,581,000.00
C	63941PAC8	\$20,581,000.00	\$20,581,000.00
D	63941PAD6	\$20,581,000.00	\$20,581,000.00
E	63941PAE4	\$20,581,380.00	\$20,581,380.00

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,072,331.18
	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
	<b>Total Principal Receipts</b>	<b>\$ 5,072,331.18</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,148,198.98
	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
	<b>Total Interest Receipts</b>	<b>\$ 1,148,198.98</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 4,557.09</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 87.91</b>
<b>E</b>	<b>Funds Borrowed from Next Collection Period</b>	<b>\$ 0.00</b>
<b>F</b>	<b>Funds Repaid from Prior Collection Period</b>	<b>\$ 0.00</b>
<b>G</b>	<b>Loan Sale or Purchase Proceeds</b>	<b>\$ 0.00</b>
<b>H</b>	<b>Initial Deposits to Collection Account</b>	<b>\$ 0.00</b>
<b>I</b>	<b>Excess Transferred from Other Accounts</b>	<b>\$ 0.00</b>
<b>J</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>K</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
	<b>AVAILABLE FUNDS</b>	<b>\$ 6,225,175.16</b>
<b>L</b>	Non-Cash Principal Activity During Collection Period	\$ 52,223.76
<b>M</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>N</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2019-PTA Portfolio Characteristics

		09/30/2021				08/31/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	6.17%	46	\$1,981,180.81	0.822%	6.15%	48	\$2,053,815.46	0.834%
REPAYMENT:	CURRENT	5.74%	7,088	\$236,144,520.55	97.950%	5.73%	7,211	\$241,729,396.86	98.179%
	31-60 DAYS DELINQUENT	6.77%	11	\$564,429.11	0.234%	6.39%	20	\$867,159.99	0.352%
	61-90 DAYS DELINQUENT	6.29%	6	\$187,380.27	0.078%	6.47%	5	\$214,845.58	0.087%
	91-120 DAYS DELINQUENT	7.12%	2	\$134,488.58	0.056%	6.06%	2	\$72,873.47	0.030%
	121-150 DAYS DELINQUENT	6.21%	1	\$63,509.66	0.026%	5.85%	1	\$37,800.98	0.015%
	151-180 DAYS DELINQUENT	5.85%	1	\$37,800.98	0.016%	5.85%	2	\$78,529.46	0.032%
	> 180 DAYS DELINQUENT	5.85%	2	\$78,529.46	0.033%	6.99%	1	\$52,023.13	0.021%
	FORBEARANCE	6.11%	52	\$1,895,699.07	0.786%	6.12%	21	\$1,105,648.50	0.449%
<b>TOTAL</b>			<b>7,209</b>	<b>\$241,087,538.49</b>	<b>100.00%</b>		<b>7,311</b>	<b>\$246,212,093.43</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>9/30/2021</u>	<u>8/31/2021</u>
Pool Balance	\$241,087,538.49	\$246,212,093.43
Total # Loans	7,209	7,311
Total # Borrowers	7,188	7,289
Weighted Average Coupon	5.75%	5.74%
Gross Weighted Average Coupon	5.56%	5.56%
Weighted Average Remaining Term	133.44	133.71
Borrower Interest Accrued for Period	\$1,111,839.33	\$1,173,241.56
Outstanding Borrower Interest Accrued	\$1,467,160.87	\$1,506,564.84
Gross Principal Realized Loss - Periodic	\$52,023.13	\$124,854.75
Gross Principal Realized Loss - Cumulative	\$1,445,724.85	\$1,393,701.72
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	\$4,557.09	\$11,897.89
Recoveries on Realized Losses - Cumulative	\$114,551.86	\$109,994.77
Net Losses - Periodic	\$47,466.04	\$112,956.86
Net Losses - Cumulative	\$1,331,172.99	\$1,283,706.95
Cumulative Gross Defaults	\$1,445,724.85	\$1,393,701.72
Change in Gross Defaults	\$52,023.13	\$124,854.75
Loan Substitutions - Periodic	\$0.00	\$0.00
Loan Substitutions - Cumulative	\$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

Ratings Trigger Event?

N

**Reserve Account:**

Specified Reserve Account Balance \$ -

Actual Reserve Account Balance \$ -

V. 2019-PTA Waterfall for Distributions

	Paid	Funds Balance
<b>Total Available Funds</b>		\$ 6,225,175.16
A Trustee Fees	\$ 0.00	\$ 6,225,175.16
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 61,964.21	\$ 6,163,210.95
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 6,156,543.95
<b>Total Senior Transaction fees</b>	<b>\$ 68,631.21</b>	
D Class A Noteholders Interest Distribution Amount	\$ 339,882.80	\$ 5,816,661.15
E Class B Noteholders Interest Distribution Amount	\$ 54,059.43	\$ 5,762,601.72
F Class C Noteholders Interest Distribution Amount	\$ 56,168.98	\$ 5,706,432.74
G Class D Noteholders Interest Distribution Amount	\$ 61,863.06	\$ 5,644,569.68
H Class E Noteholders Interest Distribution Amount	\$ 90,250.66	\$ 5,554,319.02
<b>Class PT Noteholders' Interest Distribution Amount</b>	<b>\$ 602,224.93</b>	
I Reserve Account Reinstatement	\$ 0.00	\$ 5,554,319.02
J Class A Noteholders Principal Distribution Amount	\$ 5,554,319.02	\$ 0.00
K Class B Noteholders Principal Distribution Amount	\$ 0.00	\$ 0.00
L Class C Noteholders Principal Distribution Amount	\$ 0.00	\$ 0.00
M Class D Noteholders Principal Distribution Amount	\$ 0.00	\$ 0.00
N Subordinate Transaction Fees	\$ 0.00	\$ 0.00
O Remaining Funds to the Class E Noteholder	\$ 0.00	\$ 0.00
<b>Class PT Noteholders' Principal Distribution Amount</b>	<b>\$ 5,554,319.02</b>	

**VII. 2019-PTA Distributions**
**Distribution Amounts**

	<b>A</b>	<b>B</b>	<b>C</b>
Cusip/Isin	63941PAA2	63941PAB0	63941PAC8
Beginning Balance	\$ 147,294,819.41	\$ 20,581,000.00	\$ 20,581,000.00
Index	FIXED	FIXED	FIXED
Spread/Fixed Rate	2.769%	3.152%	3.275%
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	0.08333333	0.08333333
Interest Rate*	2.76900%	3.15200%	3.27500%
Accrued Interest Factor	0.002307500	0.002626667	0.002729167
Current Interest Due	\$ 339,882.80	\$ 54,059.43	\$ 56,168.98
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 339,882.80	\$ 54,059.43	\$ 56,168.98
Interest Paid	\$ 339,882.80	\$ 54,059.43	\$ 56,168.98
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$ 5,554,319.02	\$ -	\$ -
Ending Principal Balance	\$ 141,740,500.39	\$ 20,581,000.00	\$ 20,581,000.00
Paydown Factor	0.016867048	0.000000000	0.000000000
Ending Balance Factor	0.430429701	1.000000000	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>.

**VII. 2019-PTA Distributions**
**Distribution Amounts**

	D	E
Cusip/Isin	63941PAD6	63941PAE4
Beginning Balance	\$ 20,581,000.00	\$ 20,581,380.00
Index	FIXED	VARIABLE
Spread/Fixed Rate	3.607%	5.262%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2021	9/15/2021
Accrual Period End	10/15/2021	10/15/2021
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	3.60700%	5.26208%
Accrued Interest Factor	0.003005834	0.004385064
Current Interest Due	\$ 61,863.06	\$ 90,250.66
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 61,863.06	\$ 90,250.66
Interest Paid	\$ 61,863.06	\$ 90,250.66
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ -	\$ -
Ending Principal Balance	\$ 20,581,000.00	\$ 20,581,380.00
Paydown Factor	0.000000000	0.000000000
Ending Balance Factor	1.000000000	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>.

**VII. 2019-PTA Current Period Distributions**

<b>Class</b>	<b>CUSIP</b>	<b>Allocation Percentage</b>	<b>Prior Principal Balance</b>	<b>Interest</b>	<b>Principal</b>	<b>Total Distribution</b>	<b>Current Balance</b>
A	63941PAA2	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
B	63941PAB0	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
C	63941PAC8	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
D	63941PAD6	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
E	63941PAE4	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
AB	63941PAJ3	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
AC	63941PAH7	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
AD	63941PAG9	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
BC	63941PAM6	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
BD	63941PAL8	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
BE	63941PAK0	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
CD	63941PAP9	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
CE	63941PAN4	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
DE	63941PAQ7	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -
PT	63941PAF1	100.00%	\$ 229,619,199.41	\$ 602,224.93	\$ 5,554,319.02	\$ 6,156,543.95	\$ 224,064,880.39