

**Navient Private Education Refi Loan Trust    2019-PTA**  
**Monthly Servicing Report**

**Distribution Date 10/17/2022**

**Collection Period 09/01/2022 - 09/30/2022**

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		06/03/2019	08/31/2022	09/30/2022	
<b>Student Loan Portfolio Characteristics</b>					
Pool Balance		\$ 405,789,626.61	\$ 192,435,112.31	\$ 189,866,208.31	
Weighted Average Coupon (WAC)		5.68%	5.78%	5.78%	
Weighted Average Remaining Term		148.46	129.84	129.65	
Number of Loans		9,520	6,253	6,200	
Number of Borrowers		9,483	6,235	6,183	
Pool Factor			0.467501736	0.461260842	
Since Issued Constant Prepayment Rate			12.22%	12.02%	
<b>B</b>					
Debt Securities	Cusip/Isin			09/15/2022	10/17/2022
A	63941PAA2			\$89,589,439.53	\$86,664,583.71
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

II. 2019-PTA Trust Activity 09/01/2022 through 09/30/2022

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	2,525,761.98
	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>\$ 2,525,761.98</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	911,140.10
	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>\$ 911,140.10</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 8,275.24</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 6,084.96</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>\$ 3,451,262.28</b>
<b>L</b>	Non-Cash Principal Activity During Collection Period	\$ 43,142.02
<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

	09/30/2022				08/31/2022			
	Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
DEFERMENT	6.28%	34	\$1,737,207.50	0.915%	6.22%	33	\$1,608,789.87	0.836%
CURRENT	5.77%	6,104	\$184,841,209.54	97.353%	5.77%	6,166	\$188,063,932.89	97.728%
31-60 DAYS DELINQUENT	6.17%	18	\$1,128,953.59	0.595%	6.27%	10	\$543,745.21	0.283%
61-90 DAYS DELINQUENT	7.03%	2	\$93,767.19	0.049%	6.54%	7	\$456,226.35	0.237%
91-120 DAYS DELINQUENT	6.05%	7	\$360,635.95	0.190%	6.46%	10	\$517,468.69	0.269%
121-150 DAYS DELINQUENT	6.42%	7	\$312,074.61	0.164%	5.85%	4	\$297,826.33	0.155%
151-180 DAYS DELINQUENT	6.37%	5	\$324,184.26	0.171%	6.73%	7	\$383,235.20	0.199%
> 180 DAYS DELINQUENT	6.59%	6	\$214,343.81	0.113%	6.44%	5	\$84,553.66	0.044%
FORBEARANCE	6.04%	17	\$853,831.86	0.450%	6.08%	11	\$479,334.11	0.249%
<b>TOTAL</b>		<b>6,200</b>	<b>\$189,866,208.31</b>	<b>100.00%</b>		<b>6,253</b>	<b>\$192,435,112.31</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>9/30/2022</u>	<u>8/31/2022</u>
Pool Balance	\$189,866,208.31	\$192,435,112.31
Total # Loans	6,200	6,253
Total # Borrowers	6,183	6,235
Weighted Average Coupon	5.78%	5.78%
Gross Weighted Average Coupon	5.60%	5.59%
Weighted Average Remaining Term	129.65	129.84
Borrower Interest Accrued for Period	\$878,920.25	\$920,589.43
Outstanding Borrower Interest Accrued	\$1,235,038.35	\$1,269,860.60
Gross Principal Realized Loss - Periodic	\$42,076.00	\$107,244.25
Gross Principal Realized Loss - Cumulative	\$2,654,177.56	\$2,612,101.56
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	\$8,275.24	-\$42,082.08
Recoveries on Realized Losses - Cumulative	\$211,020.99	\$202,745.75
Net Losses - Periodic	\$33,800.76	\$149,326.33
Net Losses - Cumulative	\$2,443,156.57	\$2,409,355.81
Cumulative Gross Defaults	\$2,654,177.56	\$2,612,101.56
Change in Gross Defaults	\$42,076.00	\$107,244.25
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>		\$ 3,451,262.28
A Trustee Fees	\$ 0.00	\$ 3,451,262.28
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 48,747.76	\$ 3,402,514.52
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 3,395,847.52
<b>Total Senior Transaction fees</b>	<b>\$ 55,414.76</b>	
D Class A Noteholders Interest Distribution Amount	\$ 206,727.63	\$ 3,189,119.89
E Class B Noteholders Interest Distribution Amount	\$ 54,059.43	\$ 3,135,060.46
F Class C Noteholders Interest Distribution Amount	\$ 56,168.98	\$ 3,078,891.48
G Class D Noteholders Interest Distribution Amount	\$ 61,863.06	\$ 3,017,028.42
H Class E Noteholders Interest Distribution Amount	\$ 92,172.60	\$ 2,924,855.82
<b>Class PT Noteholders' Interest Distribution Amount</b>	<b>\$ 470,991.70</b>	
I Reserve Account Reinstatement	\$ 0.00	\$ 2,924,855.82
J Class A Noteholders Principal Distribution Amount	\$ 2,924,855.82	\$ 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>\$ 2,924,855.82</b>	

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

	A	B	C
Cusip/Isin	63941PAA2	63941PAB0	63941PAC8
Beginning Balance	\$ 89,589,439.53	\$ 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	9/15/2022	9/15/2022	9/15/2022
Accrual Period End	10/15/2022	10/15/2022	10/15/2022
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	\$ 206,727.63	\$ 54,059.43	\$ 56,168.98
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 206,727.63	\$ 54,059.43	\$ 56,168.98
Interest Paid	\$ 206,727.63	\$ 54,059.43	\$ 56,168.98
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$ 2,924,855.82	\$ -	\$ -
Ending Principal Balance	\$ 86,664,583.71	\$ 20,581,000.00	\$ 20,581,000.00
Paydown Factor	0.008882040	0.000000000	0.000000000
Ending Balance Factor	0.263178207	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**

	<u>D</u>	<u>E</u>
Cusip/Isin	63941PAD6	63941PAE4
Beginning Balance	\$ 20,581,000.00	\$ 20,581,380.00
Index	FIXED	VARIABLE
Spread/Fixed Rate	3.607%	5.374%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2022	9/15/2022
Accrual Period End	10/15/2022	10/15/2022
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	3.60700%	5.37414%
Accrued Interest Factor	0.003005834	0.004478446
Current Interest Due	\$ 61,863.06	\$ 92,172.60
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 61,863.06	\$ 92,172.60
Interest Paid	\$ 61,863.06	\$ 92,172.60
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**

Class	CUSIP	Allocation Percentage	Prior Principal Balance	Interest	Principal	Total Distribution	Current Balance
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%	\$ 171,913,819.53	\$ 470,991.70	\$ 2,924,855.82	\$ 3,395,847.52	\$ 168,988,963.71