Navient Private Education Refi Loan Trust 2020-B

Monthly Servicing Report

Distribution Date 04/15/2022

Collection Period 03/01/2022 - 03/31/2022

Navient Credit Funding, LLC - *Depositor* Navient Solutions - *Servicer and Administrator* Bank of New York - *Indenture Trustee* Bank of New York Mellon Trust Company, NA - *Trustee* Navient Credit Funding - *Excess Distribution Certificateholder*

Deal Parameters				
Student Loan Port	folio Characteristics	02/20/2020	02/28/2022	03/31/2022
Principal Balance		\$ 725,051,788.69	\$ 285,801,581.07	\$ 277,316,640.00
Pool Balance		\$ 725,051,788.69	\$ 285,801,581.07	\$ 277,316,640.00
Weighted Average	Coupon (WAC)	0.00%	5.03%	5.03%
Weighted Average	Remaining Term	143.71	134.48	134.28
Number of Loans		9,521	5,435	5,486
Number of Borrowe	rs	9,480	5,421	5,472
Pool Factor			0.387380852	0.375880203
Since Issued Const	ant Prepayment Rate		29.49%	29.25%
Debt Securities	Cusip/Isin		03/15/2022	04/15/2022
A2	63941GAB0		\$225,882,494.11	\$217,864,224.80
В	63941GAC8		\$44,200,000.00	\$44,200,000.00
Account Balances			03/15/2022	04/15/2022
Class A Reserve A	ccount Balance		\$ 1,669,250.00	\$ 1,669,250.00
Class B Reserve A	ccount Balance		\$ 110,500.00	\$ 110,500.00
Supplemental Purc	hase Account		\$ -	\$ -
Asset / Liability			03/15/2022	04/15/2022
Overcollateralizatio	n Percentage		5.50%	5.50%
Specified Overcolla	teralization Amount		\$15,719,086.96	\$15,252,415.20
Actual Overcollater	alization Amount		\$15,719,086.96	\$15,252,415.20

II. 2020-B Trust Activity 03/01/2022 through 03/31/2022

А	Student Loan Principal Receipts	
	Borrower Principal	8,484,751.00
	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	\$ 8,484,751.00
в	Student Loan Interest Receipts	
	Borrower Interest	1,032,693.42
	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	\$ 1,032,693.42
С	Recoveries on Realized Losses	\$ 1,035.33
D	Investment Income	\$ 650.58
Е	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
н	Initial Deposits to Collection Account	\$ 0.00
I	Excess Transferred from Other Accounts	\$ 0.00
J	Borrower Benefit Reimbursements	\$ 0.00
К	Gross Swap Receipt	\$ 0.00
L	Other Deposits	\$ -
М	Other Fees Collected	\$ 0.00
Ν	AVAILABLE FUNDS	\$ 9,519,130.33
0	Non-Cash Principal Activity During Collection Period	\$(190.07)
Ρ	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
Q	Aggregate Loan Substitutions	\$ 0.00

		03/31	/2022			02/28/	2022	
	Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
DEFERMENT	5.57%	52	\$3,455,458.50	1.246%	5.56%	51	\$3,349,459.99	1.172%
CURRENT	5.02%	5,404	\$271,621,499.65	97.946%	5.02%	5,352	\$280,210,238.12	98.044%
31-60 DAYS DELINQUENT	5.81%	8	\$595,514.68	0.215%	5.85%	9	\$544,825.35	0.191%
61-90 DAYS DELINQUENT	5.42%	4	\$194,666.13	0.070%	5.77%	3	\$139,658.64	0.049%
91-120 DAYS DELINQUENT	4.75%	1	\$17,528.42	0.006%	5.79%	1	\$112,628.29	0.039%
121-150 DAYS DELINQUENT	0.00%	0	\$0.00	0.000%	5.94%	1	\$68,622.19	0.024%
151-180 DAYS DELINQUENT	5.23%	1	\$192,653.65	0.069%	6.03%	2	\$132,766.43	0.046%
> 180 DAYS DELINQUENT	6.93%	1	\$54,852.12	0.020%	5.24%	1	\$192,653.65	0.067%
FORBEARANCE	5.32%	15	\$1,184,466.85	0.427%	5.30%	15	\$1,050,728.41	0.368%
		5,486	\$277,316,640.00	100.00%		5,435	\$285,801,581.07	100.00%
	CURRENT 31-60 DAYS DELINQUENT 61-90 DAYS DELINQUENT 91-120 DAYS DELINQUENT 121-150 DAYS DELINQUENT 151-180 DAYS DELINQUENT > 180 DAYS DELINQUENT	Coupon DEFERMENT 5.57% CURRENT 5.02% 31-60 DAYS DELINQUENT 5.81% 61-90 DAYS DELINQUENT 5.42% 91-120 DAYS DELINQUENT 4.75% 121-150 DAYS DELINQUENT 0.00% 151-180 DAYS DELINQUENT 5.23% > 180 DAYS DELINQUENT 6.93%	Coupon # Loans DEFERMENT 5.57% 52 CURRENT 5.02% 5,404 31-60 DAYS DELINQUENT 5.81% 8 61-90 DAYS DELINQUENT 5.42% 4 91-120 DAYS DELINQUENT 4.75% 1 121-150 DAYS DELINQUENT 0.00% 0 151-180 DAYS DELINQUENT 5.23% 1 > 180 DAYS DELINQUENT 6.93% 1 FORBEARANCE 5.32% 15	Coupon # Loans Principal DEFERMENT 5.57% 52 \$3,455,458.50 CURRENT 5.02% 5,404 \$271,621,499.65 31-60 DAYS DELINQUENT 5.81% 8 \$595,514.68 61-90 DAYS DELINQUENT 5.42% 4 \$194,666.13 91-120 DAYS DELINQUENT 5.42% 1 \$17,528.42 121-150 DAYS DELINQUENT 0.00% 0 \$0.00 151-180 DAYS DELINQUENT 5.23% 1 \$192,653.65 > 180 DAYS DELINQUENT 6.93% 1 \$54,852.12 FORBEARANCE 5.32% 15 \$1,184,466.85	Coupon # Loans Principal % of Principal DEFERMENT 5.57% 52 \$3,455,458.50 1.246% CURRENT 5.02% 5,404 \$271,621,499.65 97.946% 31-60 DAYS DELINQUENT 5.81% 8 \$595,514.68 0.215% 61-90 DAYS DELINQUENT 5.42% 4 \$194,666.13 0.070% 91-120 DAYS DELINQUENT 4.75% 1 \$17,528.42 0.006% 121-150 DAYS DELINQUENT 0.00% 0 \$0.00 0.000% 151-180 DAYS DELINQUENT 5.23% 1 \$192,653.65 0.069% > 180 DAYS DELINQUENT 6.93% 1 \$54,852.12 0.020% FORBEARANCE 5.32% 15 \$1,184,466.85 0.427%	Coupon # Loans Principal % of Principal Coupon DEFERMENT 5.57% 52 \$3,455,458.50 1.246% 5.56% CURRENT 5.02% 5,404 \$271,621,499,65 97.946% 5.02% 31-60 DAYS DELINQUENT 5.81% 8 \$595,514.68 0.215% 5.85% 61-90 DAYS DELINQUENT 5.42% 4 \$194,666.13 0.070% 5.77% 91-120 DAYS DELINQUENT 4.75% 1 \$17,528.42 0.006% 5.94% 121-150 DAYS DELINQUENT 0.00% 0 \$0.00 0.000% 5.94% 151-180 DAYS DELINQUENT 5.23% 1 \$192,653.65 0.069% 6.03% > 180 DAYS DELINQUENT 6.93% 1 \$54,852.12 0.020% 5.24% FORBEARANCE 5.32% 15 \$1,184,466.85 0.427% 5.30%	Coupon # Loans Principal % of Principal Coupon # Loans DEFERMENT 5.57% 52 \$3,455,458.50 1.246% 5.56% 51 CURRENT 5.02% 5,404 \$271,621,499.65 97.946% 5.02% 5,352 31-60 DAYS DELINQUENT 5.81% 8 \$595,514.68 0.215% 5.85% 9 61-90 DAYS DELINQUENT 5.42% 4 \$194,666.13 0.070% 5.77% 3 91-120 DAYS DELINQUENT 4.75% 1 \$17,528.42 0.006% 5.94% 1 121-150 DAYS DELINQUENT 0.00% 0 \$0.00 0.000% 5.94% 1 151-180 DAYS DELINQUENT 5.23% 1 \$192,653.65 0.069% 6.03% 2 > 180 DAYS DELINQUENT 6.93% 1 \$54,852.12 0.020% 5.24% 1 FORBEARANCE 5.32% 15 \$1,184,466.85 0.427% 5.30% 15	Coupon # Loans Principal % of Principal Coupon # Loans Principal DEFERMENT 5.57% 52 \$3,455,458.50 1.246% 5.56% 51 \$3,349,459.99 CURRENT 5.02% 5,404 \$271,621,499.65 97.946% 5.02% 5,352 \$280,210,238.12 31-60 DAYS DELINQUENT 5.81% 8 \$595,514.68 0.215% 5.85% 9 \$544,825.35 61-90 DAYS DELINQUENT 5.42% 4 \$194,666.13 0.070% 5.77% 3 \$139,658.64 91-120 DAYS DELINQUENT 4.75% 1 \$17,528.42 0.006% 5.79% 1 \$112,628.29 121-150 DAYS DELINQUENT 0.00% 0 \$0.00 \$5.94% 1 \$68,622.19 151-180 DAYS DELINQUENT 5.23% 1 \$192,653.65 0.069% 6.03% 2 \$132,766.43 > 180 DAYS DELINQUENT 6.93% 1 \$54,852.12 0.020% 5.24% 1 \$192,653.65 FORBEARANCE 5.32% 15

* Percentages may not total 100% due to rounding

Pool Balance \$277,316,640.00 \$285,801,581 Total # Loans 5,486 5, Total # Borrowers 5,472 5, Weighted Average Coupon 5.03% 5.0 Weighted Average Remaining Term 134.28 134 Percent of Pool - Cosigned 0% 100% Percent of Pool - Non Cosigned 100% 10 Borrower Interest Accrued for Period \$1,144,023.13 \$1,066,461 Outstanding Borrower Interest Accrued \$1,015,104.32 \$926,246 Gross Principal Realized Loss - Periodic \$0.00 \$0 Gross Principal Realized Loss - Cumulative \$1,460,908.91 \$1,460,908 Delinquent Principal Purchased by Servicer - Periodic \$0.00 \$0 Recoveries on Realized Losses - Periodic \$0.00 \$0 Recoveries on Realized Losses - Cumulative \$95,506.50 \$94,471 Net Losses - Periodic -\$1,035.33 \$117 Net Losses - Periodic -\$1,035.33 \$117 Net Losses - Cumulative \$1,365,402.41 \$1,366,403.75
Total # Borrowers5,4725,Weighted Average Coupon5.03%5.00Weighted Average Remaining Term134.28134Percent of Pool - Cosigned0%100%Percent of Pool - Non Cosigned100%100Borrower Interest Accrued for Period\$1,144,023.13\$1,066,461Outstanding Borrower Interest Accrued\$1,015,104.32\$926,246Gross Principal Realized Loss - Periodic\$0.00\$00Gross Principal Realized Loss - Cumulative\$1,460,908.91\$1,460,908Delinquent Principal Purchased by Servicer - Periodic\$0.00\$00Recoveries on Realized Losses - Periodic\$1,035.33\$117Recoveries on Realized Losses - Cumulative\$95,506.50\$94,471Net Losses - Cumulative\$1,365,402.41\$1,366,437
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Net Losses - Cumulative \$1,365,402.41 \$1,366,437
Cumulative Gross Defaults \$1,460,908.91 \$1,460,908
Change in Gross Defaults \$0.00 \$0
Non-Cash Principal Activity - Capitalized Interest \$0.00 \$0
Since Issued Constant Prepayment Rate (CPR)29.25%29.4
Loan Substitutions \$0.00 \$0
Cumulative Loan Substitutions \$0.00 \$0
Unpaid Primary Servicing Fees \$0.00 \$0
Unpaid Administration Fees \$0.00 \$0
Unpaid Carryover Servicing Fees \$0.00 \$0
Note Interest Shortfall \$0.00 \$0

	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	5.03%	5,486	\$ 277,316,640.00	100.000%
Total	5.03%	5,486	\$ 277,316,640.00	100.000%
Prime Indexed Loans Monthly Reset Adjustal	ble		\$0.00	
Prime Indexed Loans Monthly Reset Non-Adj	justable		\$0.00	
Prime Indexed Loans Quarterly Reset Adjust	able		\$0.00	
Prime Indexed Loans Quarterly Reset Non-A	djustable		\$0.00	
Prime Indexed Loans Annual Reset			\$0.00	
T-Bill Indexed Loans			\$0.00	
Fixed Rate Loans			\$277,316,640.00	
SOFR Monthly Reset			\$0.00	
LIBOR Indexed Loans			\$0.00	
* Note: Percentages may not total 100% due to rounding				

V. :	2020-B Reserve Account and Principal Distribution Calculations		
Α.	Class A Reserve Account		
	Specified Reserve Account Balance	\$ 1,669,250.00	
	Actual Reserve Account Balance	\$ 1,669,250.00	
в.	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	\$ 225,882,494.11	
	Pool Balance	\$ 277,316,640.00	
	First Priority Principal Distribution Amount	\$ 0.00	
	Notes Outstanding	\$ 270,082,494.11	
	First Priority Principal Distribution Amount	\$ 0.00	
	Pool Balance	\$ 277,316,640.00	
	Specified Overcollateralization Amount	\$ 15,252,415.20	
	Regular Principal Distribution Amount	\$ 8,018,269.31	
D.	Class R Certificates		
	Class R Certificates Balance	\$ 59,119,009.09	
	Retained Class R Certificates	\$ 38,771,148.00	
Е.	Risk Retention Compliance Triggers		
	(i) two years from the closing date	Y	
	(ii) the date the pool balance is 33% or less of the intial pool balance	Ν	
	(iii) the date the principal balance of the notes is 33% or less of the original principal balance of such notes	Ν	

ATrustee Fees\$ 0.00\$ 9,519,130.3BPrimary Servicing Fees-Current Month plus any Unpaid\$ 119,346.38\$ 9,399,763.93CAdministration Fee plus any Unpaid\$ 6,667.00\$ 9,393,116.9DClass A Noteholders Interest Distribution Amount\$ 399,059.07\$ 8,994.057.83EClass A Reserve Account Reinstatement\$ 0.00\$ 8,994.057.83FFirst Priority Principal Payment\$ 0.00\$ 8,994.057.83GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892.028.53HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892.028.53IRegular Principal Distribution Amount\$ 102,028.33\$ 8,892.028.53IRegular Principal Distribution Amount\$ 0.00\$ 8,737.60.23JCarryover Servicing Fees\$ 0.00\$ 873.760.23KAdditional Principal Distribution Amount\$ 0.00\$ 873.760.23LUnpaid Expenses of Trustee\$ 0.00\$ 873.760.23MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873.760.23			Paid	Funds Balance
BPrimary Servicing Fees-Current Month plus any Unpaid\$ 119,346.38\$ 9,399,783.9CAdministration Fee plus any Unpaid\$ 6,667.00\$ 9,393,116.9DClass A Noteholders Interest Distribution Amount\$ 399,059.07\$ 8,994,057.8EClass A Reserve Account Reinstatement\$ 0.00\$ 8,994,057.8FFirst Priority Principal Payment\$ 0.00\$ 8,994,057.8GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892,029.55HClass B Roteholders Interest Distribution Amount\$ 0.00\$ 8,892,029.55IRegular Principal Distribution\$ 0.00\$ 8,892,029.55IRegular Principal Distribution\$ 0.00\$ 8,73,760.2JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	Tota	Available Funds		\$ 9,519,130.33
CAdministration Fee plus any Unpaid\$ 6,667.00\$ 9,393,116.90DClass A Noteholders Interest Distribution Amount\$ 399,059.07\$ 6,894,057.80EClass A Reserve Account Reinstatement\$ 0.00\$ 8,994,057.80FFirst Priority Principal Payment\$ 0.00\$ 8,994,057.80GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892,029.50HClass B Noteholders Interest Distribution Amount\$ 0.00\$ 8,892,029.50IRegular Principal Distribution\$ 8,018,269.31\$ 873,760.20JCarryover Servicing Fees\$ 0.00\$ 873,760.20KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.20LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.20MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.20	A	Trustee Fees	\$ 0.00	\$ 9,519,130.33
DClass A Noteholders Interest Distribution Amount\$ 399,059.07\$ 8,994,057.8EClass A Reserve Account Reinstatement\$ 0.00\$ 8,994,057.8FFirst Priority Principal Payment\$ 0.00\$ 8,994,057.8GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892,029.5HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892,029.5IRegular Principal Distribution\$ 0.00\$ 8,892,029.5JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	в	Primary Servicing Fees-Current Month plus any Unpaid	\$ 119,346.38	\$ 9,399,783.95
EClass A Reserve Account Reinstatement\$ 0.00\$ 8,994,057.8FFirst Priority Principal Payment\$ 0.00\$ 8,994,057.8GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892,029.5HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892,029.5IRegular Principal Distribution\$ 0.00\$ 8,73,760.2JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	С	Administration Fee plus any Unpaid	\$ 6,667.00	\$ 9,393,116.95
FFirst Priority Principal Payment\$ 0.00\$ 8,994,057.80GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,892,029.50HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892,029.50IRegular Principal Distribution\$ 8,018,269.31\$ 873,760.20JCarryover Servicing Fees\$ 0.00\$ 873,760.20KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.20LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.20MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.20	D	Class A Noteholders Interest Distribution Amount	\$ 399,059.07	\$ 8,994,057.88
GClass B Noteholders Interest Distribution Amount\$ 102,028.33\$ 8,882,029.55HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892,029.55IRegular Principal Distribution\$ 0.00\$ 8,73,760.25JCarryover Servicing Fees\$ 0.00\$ 873,760.25KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.25LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.25MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.25	Е	Class A Reserve Account Reinstatement	\$ 0.00	\$ 8,994,057.88
HClass B Reserve Account Reinstatement\$ 0.00\$ 8,892,029.5IRegular Principal Distribution\$ 8,018,269.31\$ 873,760.2JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	F	First Priority Principal Payment	\$ 0.00	\$ 8,994,057.88
IRegular Principal Distribution\$ 8,018,269.31\$ 873,760.2JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	G	Class B Noteholders Interest Distribution Amount	\$ 102,028.33	\$ 8,892,029.55
JCarryover Servicing Fees\$ 0.00\$ 873,760.2KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	н	Class B Reserve Account Reinstatement	\$ 0.00	\$ 8,892,029.55
KAdditional Principal Distribution Amount\$ 0.00\$ 873,760.2LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	I	Regular Principal Distribution	\$ 8,018,269.31	\$ 873,760.24
LUnpaid Expenses of Trustee\$ 0.00\$ 873,760.2MRepayment to Lender under the Revolving Credit Agreement\$ 0.00\$ 873,760.2	J	Carryover Servicing Fees	\$ 0.00	\$ 873,760.24
M Repayment to Lender under the Revolving Credit Agreement \$ 0.00 \$ 873,760.2	к	Additional Principal Distribution Amount	\$ 0.00	\$ 873,760.24
	L	Unpaid Expenses of Trustee	\$ 0.00	\$ 873,760.24
	М	Repayment to Lender under the Revolving Credit Agreement	\$ 0.00	\$ 873,760.24
N Class R Certificateholders \$873,760.24 \$0.00	N	Class R Certificateholders	\$ 873,760.24	\$ 0.00

VII. 2020-B Distributions		
Distribution Amounts		
	A2	В
Cusip/Isin	63941GAB0	63941GAC8
Beginning Balance	\$ 225,882,494.11	\$ 44,200,000.00
Index	FIXED	FIXED
Spread/Fixed Rate	2.12%	2.77%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	3/15/2022	3/15/2022
Accrual Period End	4/15/2022	4/15/2022
Daycount Fraction	0.0888889	0.08333333
Interest Rate*	2.12000%	2.77000%
Accrued Interest Factor	0.001766667	0.002308333
Current Interest Due	\$ 399,059.07	\$ 102,028.33
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 399,059.07	\$ 102,028.33
Interest Paid	\$ 399,059.07	\$ 102,028.33
Interest Shortfall	\$ -	\$ -
Principal Paid	\$8,018,269.31	\$ -
Ending Principal Balance	\$ 217,864,224.80	\$ 44,200,000.00
Paydown Factor	0.023397343	0.00000000
Ending Balance Factor	0.635728698	1.00000000

* 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.