

SLC Student Loan Trust 2007-01

Quarterly Servicing Report

Distribution Date 05/17/2021

Collection Period 02/01/2021 - 04/30/2021

SLC Student Loan Receivables I, Inc - *Depositor*

The Student Loan Corporation, a subsidiary of Discover Bank - Master Servicer and Administrator

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

I. Deal Parameters

A

| Student Loan Portfolio Characteristics | 01/31/2021 | 04/30/2021 |
|---|--------------------------|--------------------------|
| Principal Balance | \$ 384,978,575.00 | \$ 376,208,298.96 |
| Interest to be Capitalized Balance | 2,424,760.57 | 2,272,750.80 |
| Pool Balance | <u>\$ 387,403,335.57</u> | <u>\$ 378,481,049.76</u> |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Specified Reserve Account Balance | <u>- N/A -</u> | <u>- N/A -</u> |
| Adjusted Pool ⁽¹⁾ | \$ 387,403,335.57 | \$ 378,481,049.76 |
| Weighted Average Coupon (WAC) | 6.68% | 6.69% |
| Weighted Average Remaining Term | 188.07 | 189.99 |
| Number of Loans | 18,534 | 17,870 |
| Number of Borrowers | 10,743 | 10,339 |
| Aggregate Outstanding Principal Balance - Tbill | \$ 77,615,552.11 | \$ 76,178,206.52 |
| Aggregate Outstanding Principal Balance - LIBOR | \$ 309,787,783.46 | \$ 302,302,843.24 |
| Pool Factor | 0.318862006 | 0.311518295 |
| Since Issued Constant Prepayment Rate | 1.50% | 1.41% |

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

B

| Debt Securities | Cusip/Isin | 02/16/2021 | 05/17/2021 |
|------------------------|-------------------|-------------------|-------------------|
| A4 | 784424AD5 | \$ 158,122,916.52 | \$ 149,656,193.52 |
| A5 | 784424AG8 | \$ 209,500,000.00 | \$ 209,500,000.00 |
| B | 784424AE3 | \$ 19,780,419.05 | \$ 19,324,856.24 |

C

| Account Balances | 02/16/2021 | 05/17/2021 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 1,822,106.00 | \$ 1,822,106.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |

D

| Asset / Liability | 02/16/2021 | 05/17/2021 |
|--------------------------|-------------------|-------------------|
| Adjusted Pool Balance | \$ 387,403,335.57 | \$ 378,481,049.76 |
| Total Notes | \$ 387,403,335.57 | \$ 378,481,049.76 |
| Difference | \$ - | \$ - |
| Parity Ratio | 1.00000 | 1.00000 |

II. Trust Activity 02/01/2021 through 04/30/2021

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 4,726,350.91 |
| | Guarantor Principal | 2,240,201.89 |
| | Consolidation Activity Principal | 5,081,867.38 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (108.50) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 12,048,311.68 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 2,027,312.19 |
| | Guarantor Interest | 158,999.84 |
| | Consolidation Activity Interest | 165,785.02 |
| | Special Allowance Payments | 95,383.99 |
| | Interest Subsidy Payments | 256,760.73 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 4,676.62 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 54,857.33 |
| | Total Interest Receipts | \$ 2,763,775.72 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 597.48 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ - |
| J | Excess Transferred from Add-on Consolidation Loan Account | \$ - |
| K | Other Deposits | \$ - |
| L | Funds Released from Capitalized Interest Account | - |
| M | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(319,893.50) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(1,038,560.21) |
| | Floor Income Rebate Fees to Dept. of Education | \$(1,202,787.04) |
| N | AVAILABLE FUNDS | \$ 12,251,444.13 |
| O | Non-Cash Principal Activity During Collection Period | \$(3,278,035.64) |
| P | Non-Reimbursable Losses During Collection Period | \$ 20,595.95 |
| Q | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| R | Aggregate Loan Substitutions | \$ - |

III. 2007-01 Portfolio Characteristics

| | | 04/30/2021 | | | | 01/31/2021 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.47% | 839 | \$17,405,634.56 | 4.627% | 6.50% | 831 | \$16,617,795.17 | 4.317% |
| REPAYMENT: | CURRENT | 6.65% | 14,187 | \$273,565,072.52 | 72.716% | 6.65% | 14,633 | \$277,993,263.30 | 72.210% |
| | 31-60 DAYS DELINQUENT | 7.04% | 268 | \$8,714,762.73 | 2.316% | 6.84% | 345 | \$9,913,615.59 | 2.575% |
| | 61-90 DAYS DELINQUENT | 7.10% | 207 | \$6,530,115.77 | 1.736% | 7.03% | 198 | \$5,606,681.84 | 1.456% |
| | 91-120 DAYS DELINQUENT | 6.55% | 87 | \$2,205,991.70 | 0.586% | 6.82% | 143 | \$3,189,602.30 | 0.829% |
| | > 120 DAYS DELINQUENT | 6.66% | 232 | \$5,412,692.82 | 1.439% | 6.65% | 320 | \$8,321,923.20 | 2.162% |
| | FORBEARANCE | 6.84% | 2,007 | \$61,649,451.94 | 16.387% | 6.81% | 2,022 | \$61,953,838.94 | 16.093% |
| | CLAIMS IN PROCESS | 6.76% | 41 | \$677,785.84 | 0.180% | 7.12% | 40 | \$1,335,063.58 | 0.347% |
| | AGED CLAIMS REJECTED | 8.00% | 2 | \$46,791.08 | 0.012% | 8.00% | 2 | \$46,791.08 | 0.012% |
| TOTAL | | | 17,870 | \$376,208,298.96 | 100.00% | | 18,534 | \$384,978,575.00 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2007-01 Portfolio Characteristics (cont'd)

| | 04/30/2021 | 01/31/2021 |
|--|------------------|------------------|
| Pool Balance | \$378,481,049.76 | \$387,403,335.57 |
| Outstanding Borrower Accrued Interest | \$19,170,309.26 | \$18,923,666.60 |
| Borrower Accrued Interest to be Capitalized | \$2,272,750.80 | \$2,424,760.57 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,072,516.72 | \$1,506,492.66 |
| Total # Loans | 17,870 | 18,534 |
| Total # Borrowers | 10,339 | 10,743 |
| Weighted Average Coupon | 6.69% | 6.68% |
| Weighted Average Remaining Term | 189.99 | 188.07 |
| Non-Reimbursable Losses | \$20,595.95 | \$18,359.97 |
| Cumulative Non-Reimbursable Losses | \$8,524,008.04 | \$8,503,412.09 |
| Since Issued Constant Prepayment Rate (CPR) | 1.41% | 1.50% |
| Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$- |
| Note Interest Shortfall | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$3,310,710.94 | \$3,549,764.47 |
| Borrower Interest Accrued | \$5,913,593.44 | \$6,229,396.21 |
| Interest Subsidy Payments Accrued | \$255,425.98 | \$276,600.94 |
| Special Allowance Payments Accrued | \$99,410.48 | \$98,045.53 |

V. 2007-01 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 0.00% | 0 | - | 0.000% |
| | - GSL - Unsubsidized | 0.00% | 0 | - | 0.000% |
| | - PLUS ⁽²⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 6.69% | 17,870 | 376,208,298.96 | 100.000% |
| | Total | 6.69% | 17,870 | \$ 376,208,298.96 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 0.00% | 0 | - | 0.000% |
| | - Two Year | 0.00% | 0 | - | 0.000% |
| | - Technical | 0.00% | 0 | - | 0.000% |
| | - Other | 6.69% | 17,870 | 376,208,298.96 | 100.000% |
| | Total | 6.69% | 17,870 | \$ 376,208,298.96 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2007-01 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|--|-----------------|----------------------------|
| Total Available Funds | | \$ 12,251,444.13 |
| A Indenture trustee, administrator, indenture admin, owner trustee or eligible lender trustee fees | \$ 5,000.00 | \$ 12,246,444.13 |
| B Primary Servicing Fee | \$ 157,995.27 | \$ 12,088,448.86 |
| C Class A Noteholders' Interest Distribution Amount | \$ 252,489.23 | \$ 11,835,959.63 |
| D Class B Noteholders' Interest Distribution Amount | \$ 19,663.22 | \$ 11,816,296.41 |
| E Class A Noteholders' Principal Distribution Amount | \$ 8,466,723.00 | \$ 3,349,573.41 |
| F Class B Noteholders' Principal Distribution Amount | \$ 455,562.81 | \$ 2,894,010.60 |
| G Reserve Account Reinstatement | \$ - | \$ 2,894,010.60 |
| H Carryover Servicing Fee | \$ - | \$ 2,894,010.60 |
| I Unpaid Expenses of The Trustees + Irish Exchange | \$ - | \$ 2,894,010.60 |
| J Remaining Amounts to the Class B Noteholders after the first auction date | \$ - | \$ 2,894,010.60 |
| K Excess Distribution Certificateholder | \$ 2,894,010.60 | \$ - |

VII. Trigger Events

A **Has the Stepdown Date Occurred?*** Y

** The Stepdown Date is the earlier of (1) 11/15/2013 or (2) the first date on which no class A notes remain outstanding.

B **Trigger Event**

| | |
|--|-------------------|
| i Class A Notes Outstanding (after application of available funds) | \$ 359,156,193.52 |
| ii Pool + Reserve | \$ 380,303,155.76 |
| iii Pool Balance as a % of Initial Pool Balance | 31.15% |
| iv Note Balance Trigger Event Exists (i>ii or iii < 10%) | N |

After the stepdown date, a trigger event in existence results in a Class B Percentage of 0

| | |
|------------------------|--------|
| Class A Percentage (%) | 94.89% |
| Class B Percentage (%) | 5.11% |

C **Class B Interest Subordination Condition**

| | |
|--|-------------------|
| i Student Loan Principal Outstanding | \$ 376,208,298.96 |
| ii Borrower Interest Accrued | \$ 5,913,593.44 |
| iii Interest Subsidy Payments Accrued | \$ 255,425.98 |
| iv Special Allowance Payments Accrued | \$ 99,410.48 |
| v Capitalized Interest Account Balance | \$ - |
| vi Reserve Account Balance (after any reinstatement) | \$ 1,822,106.00 |
| vii Total | \$ 384,298,834.86 |
| viii Class A Notes Outstanding (after application of available funds) | \$ 359,156,193.52 |
| ix Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (viii > vii) | N |

VIII. 2007-01C Distributions
Distribution Amounts

| | A4 | A5 | B |
|--|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 784424AD5 | 784424AG8 | 784424AE3 |
| Beginning Balance | \$ 158,122,916.52 | \$ 209,500,000.00 | \$ 19,780,419.05 |
| Index | LIBOR | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.06% | 0.09% | 0.20% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 2/16/2021 | 2/16/2021 | 2/16/2021 |
| Accrual Period End | 5/17/2021 | 5/17/2021 | 5/17/2021 |
| Daycount Fraction | 0.25000000 | 0.25000000 | 0.25000000 |
| Interest Rate* | 0.25763% | 0.28763% | 0.39763% |
| Accrued Interest Factor | 0.000644075 | 0.000719075 | 0.000994075 |
| Current Interest Due | \$ 101,843.02 | \$ 150,646.21 | \$ 19,663.22 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 101,843.02 | \$ 150,646.21 | \$ 19,663.22 |
| Interest Paid | \$ 101,843.02 | \$ 150,646.21 | \$ 19,663.22 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$ 8,466,723.00 | \$ - | \$ 455,562.81 |
| Ending Principal Balance | \$ 149,656,193.52 | \$ 209,500,000.00 | \$ 19,324,856.24 |
| Paydown Factor | 0.021549308 | 0.000000000 | 0.011711126 |
| Ending Balance Factor | 0.380901485 | 1.000000000 | 0.496782937 |

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

IX. 2007-01 Reconciliations

| | | |
|----------|---|------------------------|
| A | Principal Distribution Reconciliation | |
| | Prior Adjusted Pool Balance | \$ 387,403,335.57 |
| | Current Adjusted Pool Balance | \$ 378,481,049.76 |
| | Current Principal Due | \$ 8,922,285.81 |
| | Principal Shortfall from Previous Collection Period | \$ - |
| | Principal Distribution Amount | \$ 8,922,285.81 |
| | Principal Paid | <u>\$ 8,922,285.81</u> |
| | Principal Shortfall | \$ - |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 1,822,106.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 1,822,106.00</u> |
| | Required Reserve Acct Balance | \$ 1,822,106.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 1,822,106.00 |
| C | Capitalized Interest Account | |
| | Beginning Period Balance | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |