

SLM Student Loan Trust 2007-6
Quarterly Servicing Report

Distribution Date 04/26/2021

Collection Period 01/01/2021 - 03/31/2021

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

| A Student Loan Portfolio Characteristics | 10/23/2007 | 12/31/2020 | 03/31/2021 |
|---|----------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 978,905,980.53 | \$ 568,494,105.38 | \$ 552,898,727.90 |
| Interest to be Capitalized Balance | 2,262,173.51 | 2,973,318.47 | 2,948,342.27 |
| Pool Balance | \$ 981,168,154.04 | \$ 571,467,423.85 | \$ 555,847,070.17 |
| Capitalized Interest Account Balance | \$ 56,000,000.00 | \$ - | \$ - |
| Prefunding Account | \$ 504,124,399.00 | \$ - | \$ - |
| Add-on Consolidation Loan Account Balance | \$ 4,500,000.00 | - | - |
| Specified Reserve Account Balance | 3,750,000.00 | - N/A - | - N/A - |
| Adjusted Pool ⁽¹⁾ | \$ 1,549,542,553.04 | \$ 571,467,423.85 | \$ 555,847,070.17 |
| Weighted Average Coupon (WAC) | 6.31% | 6.33% | 6.34% |
| Weighted Average Remaining Term | 272.86 | 196.23 | 196.56 |
| Number of Loans | 60,507 | 29,964 | 28,838 |
| Number of Borrowers | 35,283 | 17,057 | 16,407 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 2,334,753.45 | \$ 2,243,985.06 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 569,132,670.40 | \$ 553,603,085.11 |
| Pool Factor | | 0.380978283 | 0.370564713 |
| Since Issued Constant Prepayment Rate | | 3.13% | 3.12% |

⁽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 | 01/25/2021 | 04/26/2021 |
|--------------------------|-------------------|-------------------|-------------------|
| A4 | 78444CAD5 | \$ 30,908,706.30 | \$ 14,204,270.48 |
| A5 | 78444CAE3 | \$ 517,957,000.00 | \$ 517,957,000.00 |
| B | 78444CAF0 | \$ 26,246,630.16 | \$ 26,246,630.16 |

| C Account Balances | 01/25/2021 | 04/26/2021 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 2,250,000.00 | \$ 2,250,000.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 4,956,032.12 | \$ 4,888,384.02 |
| Add-on Consolidation Loan Account | \$ - | \$ - |
| Prefunding Account | \$ - | \$ - |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 01/25/2021 | 04/26/2021 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 571,467,423.85 | \$ 555,847,070.17 |
| Total Notes | \$ 575,112,336.46 | \$ 558,407,900.64 |
| Difference | \$(3,644,912.61) | \$(2,560,830.47) |
| Parity Ratio | .99366 | .99541 |

II. Trust Activity 01/01/2021 through 03/31/2021

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 9,087,669.15 |
| | Guarantor Principal | 1,381,970.80 |
| | Consolidation Activity Principal | 9,662,736.32 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (60.74) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 20,132,315.53 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 3,671,328.67 |
| | Guarantor Interest | 121,323.38 |
| | Consolidation Activity Interest | 447,210.64 |
| | Special Allowance Payments | 73,123.57 |
| | Interest Subsidy Payments | 356,671.94 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 595.13 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 78,383.67 |
| | Total Interest Receipts | \$ 4,748,637.00 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 1,106.15 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Cap Payments Due to the Trust | \$ - |
| I | Initial Deposits to Collection Account | \$ - |
| J | Excess Transferred from Other Accounts | \$ 4,956,032.12 |
| K | Excess Transferred from Add-on Consolidation Loan Account | \$ - |
| L | Other Deposits | \$ - |
| M | Funds Released from Capitalized Interest Account | - |
| N | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(471,570.71) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(1,513,937.97) |
| | Floor Income Rebate Fees to Dept. of Education | \$(4,962,346.60) |
| | Funds Allocated to the Floor Income Rebate Account | \$(4,888,384.02) |
| O | AVAILABLE FUNDS | \$ 18,001,851.50 |
| P | Non-Cash Principal Activity During Collection Period | \$(4,536,938.05) |
| Q | Non-Reimbursable Losses During Collection Period | \$ 21,296.34 |
| R | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| S | Aggregate Loan Substitutions | \$ - |

III. 2007-6 Portfolio Characteristics

| | | 03/31/2021 | | | | 12/31/2020 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.37% | 1,272 | \$23,634,833.41 | 4.275% | 6.33% | 1,302 | \$24,382,261.81 | 4.289% |
| REPAYMENT: | CURRENT | 6.25% | 23,218 | \$405,059,056.04 | 73.261% | 6.25% | 24,154 | \$415,360,017.53 | 73.063% |
| | 31-60 DAYS DELINQUENT | 6.64% | 465 | \$13,508,473.36 | 2.443% | 6.55% | 618 | \$17,457,094.78 | 3.071% |
| | 61-90 DAYS DELINQUENT | 6.68% | 296 | \$8,024,647.53 | 1.451% | 6.64% | 295 | \$8,816,827.71 | 1.551% |
| | 91-120 DAYS DELINQUENT | 6.86% | 121 | \$3,336,448.79 | 0.603% | 6.67% | 238 | \$6,259,066.87 | 1.101% |
| | > 120 DAYS DELINQUENT | 6.84% | 365 | \$11,527,572.20 | 2.085% | 6.85% | 488 | \$12,530,056.58 | 2.204% |
| | FORBEARANCE | 6.56% | 3,051 | \$86,677,969.93 | 15.677% | 6.55% | 2,816 | \$82,524,075.93 | 14.516% |
| | CLAIMS IN PROCESS | 6.89% | 50 | \$1,129,726.64 | 0.204% | 7.46% | 53 | \$1,164,704.17 | 0.205% |
| TOTAL | | | 28,838 | \$552,898,727.90 | 100.00% | | 29,964 | \$568,494,105.38 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2007-6 Portfolio Characteristics (cont'd)

| | 03/31/2021 | 12/31/2020 |
|--|------------------|------------------|
| Pool Balance | \$555,847,070.17 | \$571,467,423.85 |
| Outstanding Borrower Accrued Interest | \$17,597,012.80 | \$18,114,452.43 |
| Borrower Accrued Interest to be Capitalized | \$2,948,342.27 | \$2,973,318.47 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,578,333.86 | \$1,996,816.63 |
| Total # Loans | 28,838 | 29,964 |
| Total # Borrowers | 16,407 | 17,057 |
| Weighted Average Coupon | 6.34% | 6.33% |
| Weighted Average Remaining Term | 196.56 | 196.23 |
| Non-Reimbursable Losses | \$21,296.34 | \$34,415.38 |
| Cumulative Non-Reimbursable Losses | \$8,162,088.58 | \$8,140,792.24 |
| Since Issued Constant Prepayment Rate (CPR) | 3.12% | 3.13% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$634,962.37 | \$634,962.37 |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$2,560,830.47 | \$3,644,912.61 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$4,558,532.17 | \$4,728,868.56 |
| Borrower Interest Accrued | \$8,269,418.55 | \$8,619,017.69 |
| Interest Subsidy Payments Accrued | \$329,735.53 | \$369,019.85 |
| Special Allowance Payments Accrued | \$75,599.89 | \$75,059.20 |

V. 2007-6 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 | 6.34% | 28,838 | 552,898,727.90 | 100.000% |
| | Total | 6.34% | 28,838 | \$ 552,898,727.90 | 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 | 6.34% | 28,838 | 552,898,727.90 | 100.000% |
| | Total | 6.34% | 28,838 | \$ 552,898,727.90 | 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. 2007-6 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|--|------------------|----------------------------|
| Total Available Funds | | \$ 18,001,851.50 |
| A Primary Servicing Fee | \$ 233,229.64 | \$ 17,768,621.86 |
| B Administration Fee | \$ 20,000.00 | \$ 17,748,621.86 |
| C Class A Noteholders' Interest Distribution Amount | \$ 973,345.47 | \$ 16,775,276.39 |
| D Class B Noteholders' Interest Distribution Amount | \$ 70,840.57 | \$ 16,704,435.82 |
| E Class A Noteholders' Principal Distribution Amount | \$ 16,704,435.82 | \$ - |
| F Class B Noteholders' Principal Distribution Amount | \$ - | \$ - |
| G Reserve Account Reinstatement | \$ - | \$ - |
| H Carryover Servicing Fee | \$ - | \$ - |
| I Excess Distribution Certificateholder | \$ - | \$ - |

VII. Trigger Events

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

** The Stepdown Date is the earlier of (1) 01/27/2014 or (2) the first date on which no class A notes remain outstanding.

B **Note Balance Trigger**

| | | |
|--|-------------------|----------|
| i Notes Outstanding (after application of available funds) | \$ 558,407,900.64 | |
| ii Adjusted Pool Balance | \$ 555,847,070.17 | |
| iii Note Balance Trigger Event Exists (>ii) | | Y |

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

| | | |
|------------------------|---------|--|
| Class A Percentage (%) | 100.00% | |
|------------------------|---------|--|

| | | |
|------------------------|-------|--|
| Class B Percentage (%) | 0.00% | |
|------------------------|-------|--|

C **Other Waterfall Triggers**

| | | |
|---|-------------------|---|
| i Student Loan Principal Outstanding | \$ 552,898,727.90 | |
| ii Interest to be Capitalized | \$ 2,948,342.27 | |
| iii Pre-Funding Account Balance | \$ - | |
| iv Add-On Account Balance | \$ - | |
| v Capitalized Interest Account Balance | \$ - | |
| vi Reserve Account Balance (after any reinstatement) | \$ 2,250,000.00 | |
| vii Total | \$ 558,097,070.17 | |
| viii Less: Specified Reserve Account Balance | \$(2,250,000.00) | |
| ix Total | \$ 555,847,070.17 | |
| x Class A Notes Outstanding (after application of available funds) | \$ 532,161,270.48 | |
| xi Insolvency Event or Event of Default Under Indenture | | N |
| xii Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (x > ix or xi = Y) | | N |

D **Has the Servicing Fee Deferral Trigger Occurred?** **N**

The Servicing Fee Deferral Trigger is measured on or after 01/25/2009 and is in effect when the Trust Parity Percentage is less than 99.3%

VIII. 2007-6 Distributions
Distribution Amounts

| | <u>A4</u> | <u>A5</u> | <u>B</u> |
|--|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 78444CAD5 | 78444CAE3 | 78444CAF0 |
| Beginning Balance | \$ 30,908,706.30 | \$ 517,957,000.00 | \$ 26,246,630.16 |
| Index | LIBOR | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.38% | 0.49% | 0.85% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 1/25/2021 | 1/25/2021 | 1/25/2021 |
| Accrual Period End | 4/26/2021 | 4/26/2021 | 4/26/2021 |
| Daycount Fraction | 0.25277778 | 0.25277778 | 0.25277778 |
| Interest Rate* | 0.59775% | 0.70775% | 1.06775% |
| Accrued Interest Factor | 0.001510979 | 0.001789035 | 0.002699035 |
| Current Interest Due | \$ 46,702.41 | \$ 926,643.06 | \$ 70,840.57 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 46,702.41 | \$ 926,643.06 | \$ 70,840.57 |
| Interest Paid | \$ 46,702.41 | \$ 926,643.06 | \$ 70,840.57 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$ 16,704,435.82 | \$ - | \$ - |
| Ending Principal Balance | \$ 14,204,270.48 | \$ 517,957,000.00 | \$ 26,246,630.16 |
| Paydown Factor | 0.044545162 | 0.000000000 | 0.000000000 |
| Ending Balance Factor | 0.037878055 | 1.000000000 | 0.560909327 |

* 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>.

IX. 2007-6 Reconciliations

| | | |
|----------|---|-------------------------|
| A | Principal Distribution Reconciliation | |
| | Prior Adjusted Pool Balance | \$ 571,467,423.85 |
| | Current Adjusted Pool Balance | \$ 555,847,070.17 |
| | Current Principal Due | \$ 15,620,353.68 |
| | Principal Shortfall from Previous Collection Period | \$ 3,644,912.61 |
| | Principal Distribution Amount | \$ 19,265,266.29 |
| | Principal Paid | <u>\$ 16,704,435.82</u> |
| | Principal Shortfall | \$ 2,560,830.47 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 2,250,000.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 2,250,000.00</u> |
| | Required Reserve Acct Balance | \$ 2,250,000.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 2,250,000.00 |
| C | Capitalized Interest Account | |
| | Beginning Period Balance | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| D | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 4,956,032.12 |
| | Deposits for the Period | \$ 4,888,384.02 |
| | Release to Collection Account | \$(4,956,032.12) |
| | Ending Balance | \$ 4,888,384.02 |
| E | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| F | Prefunding Account | |
| | Beginning Period Balance | \$ - |
| | Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| G | Add-On Consolidation Loan Account | |
| | Beginning Balance | \$ - |
| | Add-on Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |

X. Interest Rate Cap

| |
|--|
| |
|--|