

SLM Student Loan Trust 2007-6

Quarterly Servicing Report

Distribution Date 01/25/2022

Collection Period 10/01/2021 - 12/31/2021

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 | 09/30/2021 | 12/31/2021 |
|---|----------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 978,905,980.53 | \$ 526,610,226.65 | \$ 511,256,219.53 |
| Interest to be Capitalized Balance | 2,262,173.51 | 2,719,107.06 | 2,619,186.65 |
| Pool Balance | \$ 981,168,154.04 | \$ 529,329,333.71 | \$ 513,875,406.18 |
| 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 | \$ 529,329,333.71 | \$ 513,875,406.18 |
| Weighted Average Coupon (WAC) | 6.31% | 6.34% | 6.35% |
| Weighted Average Remaining Term | 272.86 | 197.18 | 197.57 |
| Number of Loans | 60,507 | 26,948 | 25,833 |
| Number of Borrowers | 35,283 | 15,285 | 14,670 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 2,113,189.95 | \$ 2,093,198.61 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 527,216,143.76 | \$ 511,782,207.57 |
| Pool Factor | | 0.352886222 | 0.342583604 |
| Since Issued Constant Prepayment Rate | | 3.05% | 3.04% |

⁽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 | 10/25/2021 | 01/25/2022 |
|--------------------------|-------------------|-------------------|-------------------|
| A5 | 78444CAE3 | \$ 504,552,039.34 | \$ 489,006,795.00 |
| B | 78444CAF0 | \$ 26,246,630.16 | \$ 26,246,630.16 |

| C Account Balances | 10/25/2021 | 01/25/2022 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 2,250,000.00 | \$ 2,250,000.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 4,674,767.99 | \$ 4,560,806.63 |
| Add-on Consolidation Loan Account | | \$ - |
| Prefunding Account | \$ - | \$ - |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 10/25/2021 | 01/25/2022 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 529,329,333.71 | \$ 513,875,406.18 |
| Total Notes | \$ 530,798,669.50 | \$ 515,253,425.16 |
| Difference | \$(1,469,335.79) | \$(1,378,018.98) |
| Parity Ratio | .99723 | .99733 |

II. Trust Activity 10/01/2021 through 12/31/2021

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 7,584,655.08 |
| | Guarantor Principal | 2,286,219.17 |
| | Consolidation Activity Principal | 9,051,096.60 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (1,716.85) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 18,920,254.00 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 3,142,733.00 |
| | Guarantor Interest | 267,779.67 |
| | Consolidation Activity Interest | 294,379.90 |
| | Special Allowance Payments | 75,273.93 |
| | Interest Subsidy Payments | 287,664.01 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 700.04 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 58,074.91 |
| | Total Interest Receipts | \$ 4,126,605.46 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 1,075.29 |
| 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 | \$ 4,674,767.99 |
| 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 | \$(437,106.17) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(1,403,758.71) |
| | Floor Income Rebate Fees to Dept. of Education | \$(4,684,121.78) |
| | Funds Allocated to the Floor Income Rebate Account | \$(4,560,806.63) |
| O | AVAILABLE FUNDS | \$ 16,636,909.45 |
| P | Non-Cash Principal Activity During Collection Period | \$(3,566,246.88) |
| Q | Non-Reimbursable Losses During Collection Period | \$ 46,861.26 |
| R | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| S | Aggregate Loan Substitutions | \$ - |

III. 2007-6 Portfolio Characteristics

| | | 12/31/2021 | | | | 09/30/2021 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 6.24% | 956 | \$19,388,010.35 | 3.792% | 6.27% | 1,034 | \$19,762,118.09 | 3.753% |
| REPAYMENT: | CURRENT | 6.28% | 21,026 | \$375,428,860.45 | 73.433% | 6.27% | 21,752 | \$385,022,854.99 | 73.113% |
| | 31-60 DAYS DELINQUENT | 6.36% | 645 | \$17,868,904.50 | 3.495% | 6.45% | 411 | \$12,264,401.13 | 2.329% |
| | 61-90 DAYS DELINQUENT | 6.54% | 314 | \$8,269,897.83 | 1.618% | 6.80% | 242 | \$7,006,403.57 | 1.330% |
| | 91-120 DAYS DELINQUENT | 6.67% | 185 | \$5,586,663.85 | 1.093% | 6.64% | 197 | \$6,709,555.62 | 1.274% |
| | > 120 DAYS DELINQUENT | 6.83% | 478 | \$14,602,701.63 | 2.856% | 6.74% | 358 | \$9,946,886.16 | 1.889% |
| | FORBEARANCE | 6.57% | 2,171 | \$68,466,637.99 | 13.392% | 6.56% | 2,875 | \$83,987,559.12 | 15.949% |
| | CLAIMS IN PROCESS | 6.84% | 58 | \$1,644,542.93 | 0.322% | 6.65% | 79 | \$1,910,447.97 | 0.363% |
| TOTAL | | | 25,833 | \$511,256,219.53 | 100.00% | | 26,948 | \$526,610,226.65 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 12/31/2021 | 09/30/2021 |
|--|------------------|------------------|
| Pool Balance | \$513,875,406.18 | \$529,329,333.71 |
| Outstanding Borrower Accrued Interest | \$18,355,930.29 | \$17,755,830.63 |
| Borrower Accrued Interest to be Capitalized | \$2,619,186.65 | \$2,719,107.06 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,983,661.74 | \$1,615,136.28 |
| Total # Loans | 25,833 | 26,948 |
| Total # Borrowers | 14,670 | 15,285 |
| Weighted Average Coupon | 6.35% | 6.34% |
| Weighted Average Remaining Term | 197.57 | 197.18 |
| Non-Reimbursable Losses | \$46,861.26 | \$54,389.98 |
| Cumulative Non-Reimbursable Losses | \$8,282,699.63 | \$8,235,838.37 |
| Since Issued Constant Prepayment Rate (CPR) | 3.04% | 3.05% |
| 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 | \$1,378,018.98 | \$1,469,335.79 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$3,611,942.95 | \$4,104,310.14 |
| Borrower Interest Accrued | \$7,887,007.55 | \$8,065,262.93 |
| Interest Subsidy Payments Accrued | \$264,516.83 | \$291,969.07 |
| Special Allowance Payments Accrued | \$79,892.54 | \$77,869.40 |

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 | 6.35% | 25,833 | 511,256,219.53 | 100.000% |
| | Total | 6.35% | 25,833 | \$ 511,256,219.53 | 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 | 6.35% | 25,833 | 511,256,219.53 | 100.000% |
| | Total | 6.35% | 25,833 | \$ 511,256,219.53 | 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 | | \$ 16,636,909.45 |
| A Primary Servicing Fee | \$ 214,798.90 | \$ 16,422,110.55 |
| B Administration Fee | \$ 20,000.00 | \$ 16,402,110.55 |
| C Class A Noteholders' Interest Distribution Amount | \$ 791,543.48 | \$ 15,610,567.07 |
| D Class B Noteholders' Interest Distribution Amount | \$ 65,322.73 | \$ 15,545,244.34 |
| E Class A Noteholders' Principal Distribution Amount | \$ 15,545,244.34 | \$ - |
| 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) | \$ 515,253,425.16 | |
| ii | Adjusted Pool Balance | \$ 513,875,406.18 | |
| iii | Note Balance Trigger Event Exists (i>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 | \$ 511,256,219.53 | |
| ii | Interest to be Capitalized | \$ 2,619,186.65 | |
| 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 | \$ 516,125,406.18 | |
| viii | Less: Specified Reserve Account Balance | \$(2,250,000.00) | |
| ix | Total | \$ 513,875,406.18 | |
| x | Class A Notes Outstanding (after application of available funds) | \$ 489,006,795.00 | |
| 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>A5</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78444CAE3 | 78444CAF0 |
| Beginning Balance | \$ 504,552,039.34 | \$ 26,246,630.16 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.49% | 0.85% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 10/25/2021 | 10/25/2021 |
| Accrual Period End | 1/25/2022 | 1/25/2022 |
| Daycount Fraction | 0.25555556 | 0.25555556 |
| Interest Rate* | 0.61388% | 0.97388% |
| Accrued Interest Factor | 0.001568804 | 0.002488804 |
| Current Interest Due | \$ 791,543.48 | \$ 65,322.73 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 791,543.48 | \$ 65,322.73 |
| Interest Paid | \$ 791,543.48 | \$ 65,322.73 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 15,545,244.34 | \$ - |
| Ending Principal Balance | \$ 489,006,795.00 | \$ 26,246,630.16 |
| Paydown Factor | 0.030012616 | 0.000000000 |
| Ending Balance Factor | 0.944106934 | 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 | \$ 529,329,333.71 |
| | Current Adjusted Pool Balance | \$ 513,875,406.18 |
| | Current Principal Due | \$ 15,453,927.53 |
| | Principal Shortfall from Previous Collection Period | \$ 1,469,335.79 |
| | Principal Distribution Amount | \$ 16,923,263.32 |
| | Principal Paid | \$ 15,545,244.34 |
| | Principal Shortfall | \$ 1,378,018.98 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 2,250,000.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | \$ 2,250,000.00 |
| | 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 | \$ 4,674,767.99 |
| | Deposits for the Period | \$ 4,560,806.63 |
| | Release to Collection Account | \$(4,674,767.99) |
| | Ending Balance | \$ 4,560,806.63 |
| 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

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|--|
| |
|--|