

**SLM Private Education Student Loan Trust    2010-C**  
**Monthly Servicing Report**

**Distribution Date 11/15/2021**

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

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

The Bank of New York Mellon Trust Company, N.A. - *Trustee*

Navient Credit Finance Corp. - *Excess Distribution Certificateholder*

**I. Deal Parameters**

<b>A Student Loan Portfolio Characteristics</b>		<b>07/22/2010</b>	<b>09/30/2021</b>	<b>10/31/2021</b>
Principal Balance		\$ 2,542,748,921.21	\$ 732,274,354.26	\$ 723,096,836.24
Interest to be Capitalized Balance		123,119,639.99	1,426,348.03	1,417,359.83
Pool Balance		\$ 2,665,868,561.20	\$ 733,700,702.29	\$ 724,514,196.07
Reserve Account		6,734,917.00	6,734,917.00	6,734,917.00
<b>Asset Balance</b>		<b>\$ 2,672,603,478.20</b>	<b>\$ 740,435,619.29</b>	<b>\$ 731,249,113.07</b>
Weighted Average Coupon (WAC)		5.13%	5.02%	5.03%
Weighted Average Remaining Term		192.29	170.79	170.82
Number of Loans		217,681	78,952	78,099
Number of Borrowers		174,167	63,809	63,127
Pool Factor			0.275220134	0.271774163
Since Issued Constant Prepayment Rate			2.65%	2.59%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>10/15/2021</b>	<b>11/15/2021</b>
A4		78445QAD3	\$15,989,303.00	\$10,752,994.45
A5		78445QAE1	\$406,059,000.00	\$406,059,000.00

  

<b>C Account Balances</b>		<b>10/15/2021</b>	<b>11/15/2021</b>
Reserve Account Balance		\$ 6,734,917.00	\$ 6,734,917.00

  

<b>D Asset / Liability</b>		<b>10/15/2021</b>	<b>11/15/2021</b>
Parity Ratio		175.44%	175.44%
Initial Asset Balance		\$2,700,701,733.00	\$2,700,701,733.00
Specified Overcollateralization Amount		\$318,387,316.29	\$314,437,118.62
Actual Overcollateralization Amount		\$318,387,316.29	\$314,437,118.62

II. 2010-C Trust Activity 10/01/2021 through 10/31/2021

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	8,631,987.06
	Consolidation Activity Principal	555,961.82
	Seller Principal Reimbursement	0.46
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	25,176.00
	<b>Total Principal Receipts</b>	<b>\$ 9,213,125.34</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	2,615,982.73
	Consolidation Activity Interest	15,874.50
	Seller Interest Reimbursement	1,231.29
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	328.68
	<b>Total Interest Receipts</b>	<b>\$ 2,633,417.20</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 677,516.34</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 155.72</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>Amount Released from Cash Capitalization Account</b>	<b>\$ 0.00</b>
<b>J</b>	<b>Excess Transferred from Other Accounts</b>	<b>\$ 0.00</b>
<b>K</b>	<b>Borrower Benefit Reimbursements</b>	<b>\$ 0.00</b>
<b>L</b>	<b>Gross Swap Receipt</b>	<b>\$ 32,799.60</b>
<b>M</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>N</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>O</b>	<b>Less: Funds Previously Remitted:</b>	
	Servicing Fees to Servicer	\$ 0.00
<b>P</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 12,557,014.20</b>
<b>Q</b>	<b>Non-Cash Principal Activity During Collection Period</b>	<b>\$ 35,607.32</b>
<b>R</b>	<b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b>	<b>\$ 25,504.68</b>
<b>S</b>	<b>Aggregate Loan Substitutions</b>	<b>\$ 0.00</b>

III. 2010-C Portfolio Characteristics

		10/31/2021				09/30/2021			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	5.49%	41	\$574,012.23	0.079%	5.54%	41	\$562,678.48	0.077%
	GRACE	6.16%	12	\$161,018.70	0.022%	5.71%	13	\$201,172.10	0.027%
	DEFERMENT	5.63%	1,942	\$20,751,603.28	2.870%	5.66%	1,916	\$20,455,917.10	2.793%
REPAYMENT:	CURRENT	4.94%	72,670	\$653,728,215.10	90.407%	4.94%	72,654	\$650,917,723.15	88.890%
	31-60 DAYS DELINQUENT	5.92%	891	\$12,176,818.18	1.684%	5.74%	943	\$12,825,756.93	1.751%
	61-90 DAYS DELINQUENT	5.83%	526	\$7,348,315.04	1.016%	6.23%	478	\$6,766,880.80	0.924%
	91-120 DAYS DELINQUENT	6.02%	305	\$4,648,877.57	0.643%	6.09%	360	\$5,103,715.36	0.697%
	121-150 DAYS DELINQUENT	6.55%	228	\$2,946,937.17	0.408%	6.33%	148	\$2,188,381.25	0.299%
	151-180 DAYS DELINQUENT	6.18%	146	\$2,220,150.40	0.307%	6.04%	142	\$2,022,988.51	0.276%
	> 180 DAYS DELINQUENT	6.35%	144	\$1,983,439.26	0.274%	6.57%	107	\$1,515,864.70	0.207%
	FORBEARANCE	5.59%	1,194	\$16,557,449.31	2.290%	5.46%	2,150	\$29,713,275.88	4.058%
<b>TOTAL</b>			<b>78,099</b>	<b>\$723,096,836.24</b>	<b>100.00%</b>		<b>78,952</b>	<b>\$732,274,354.26</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2010-C Portfolio Characteristics (cont'd)

	<u>10/31/2021</u>	<u>9/30/2021</u>
Pool Balance	\$724,514,196.07	\$733,700,702.29
Total # Loans	78,099	78,952
Total # Borrowers	63,127	63,809
Weighted Average Coupon	5.03%	5.02%
Weighted Average Remaining Term	170.82	170.79
Percent of Pool - Cosigned	64%	65%
Percent of Pool - Non Cosigned	36%	35%
Borrower Interest Accrued for Period	\$3,099,095.19	\$3,040,898.99
Outstanding Borrower Interest Accrued	\$8,047,500.69	\$8,170,910.25
Gross Principal Realized Loss - Periodic	\$499,890.88	\$947,295.26
Gross Principal Realized Loss - Cumulative	\$399,856,148.13	\$399,356,257.25
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	\$677,516.34	\$692,160.66
Recoveries on Realized Losses - Cumulative	\$76,228,982.03	\$75,551,465.69
Net Losses - Periodic	-\$177,625.46	\$255,134.60
Net Losses - Cumulative	\$323,627,166.10	\$323,804,791.56
Cumulative Gross Defaults	\$399,856,148.13	\$399,356,257.25
Change in Gross Defaults	\$499,890.88	\$947,295.26
Non-Cash Principal Activity - Capitalized Interest	\$536,872.38	\$414,706.66
Since Issued Constant Prepayment Rate (CPR)	2.59%	2.65%
Loan Substitutions	\$0.00	\$0.00
Cumulative Loan Substitutions	\$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
Note Interest Shortfall	\$0.00	\$0.00

IV. 2010-C Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.23%	71,655	\$ 599,000,461.52	82.838%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	5.14%	1,578	\$ 15,328,969.45	2.120%
- Med Loans	5.13%	666	\$ 9,025,588.85	1.248%
- MBA Loans	3.85%	682	\$ 5,546,163.90	0.767%
- Direct to Consumer	0.00%	0.00	\$ 0.00	0.000%
- Private Credit Consolidation	3.78%	3,518	\$ 94,195,652.52	13.027%
- Other Loans	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>5.03%</b>	<b>78,099</b>	<b>\$ 723,096,836.24</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$11,900,440.86	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$666,380,814.41	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$14,945,927.98	
Prime Indexed Loans -- Annual Reset			\$29,273,661.81	
T-Bill Indexed Loans			\$1,660,926.90	
Fixed Rate Loans			\$352,424.11	
LIBOR Indexed Loans			\$0.00	

\* Note: Percentages may not total 100% due to rounding

**V. 2010-C Reserve Account and Principal Distribution Calculations**

**A. Reserve Account:**

Specified Reserve Account Balance		\$ 6,734,917.00
Actual Reserve Account Balance		\$ 6,734,917.00

<b>B.</b>	i	Aggregate Notes Outstanding	10/15/2021	\$ 422,048,303.00
	ii	Asset Balance	10/31/2021	\$ 731,249,113.07
	iii	Specified Overcollateralization Amount		\$ 314,437,118.62
	iv	Specified Overcollateralization Percentage		43.00%
	<b>v</b>	<b>Principal Distribution Amount</b>		<b>\$ 5,236,308.55</b>

**VI. 2010-C Waterfall for Distributions**

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 12,557,014.20
A Trustee Fees	\$ 0.00	\$ 12,557,014.20
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 602,913.48	\$ 11,954,100.72
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 11,947,433.72
D Gross Swap Payment due	\$ 179,225.99	\$ 11,768,207.73
E i. Class A Noteholders Interest Distribution Amount	\$ 1,752,210.11	\$ 10,015,997.62
ii. Swap Termination Fees	\$ 0.00	\$ 10,015,997.62
F Principal Distribution Amount	\$ 5,236,308.55	\$ 4,779,689.07
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 4,779,689.07
H Unpaid Expenses of the Trustees	\$ 0.00	\$ 4,779,689.07
I Carryover Servicing Fees	\$ 0.00	\$ 4,779,689.07
J Additional Swap Termination Payments	\$ 0.00	\$ 4,779,689.07
K Remaining Amounts to the Noteholders After the First Auction Date	\$ 0.00	\$ 4,779,689.07
L To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	\$ 4,779,689.07	\$ 0.00
M Remaining Funds to the Excess Distribution Certificateholder	\$ 0.00	\$ 0.00



**VII. 2010-C Distributions**
**Distribution Amounts**

	<u>A4</u>	<u>A5</u>
Cusip/Isin	78445QAD3	78445QAE1
Beginning Balance	\$ 15,989,303.00	\$ 406,059,000.00
Index	LIBOR	LIBOR
Spread/Fixed Rate	4.25%	4.75%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	10/15/2021	10/15/2021
Accrual Period End	11/15/2021	11/15/2021
Daycount Fraction	0.08611111	0.08611111
Interest Rate*	4.34025%	4.84025%
Accrued Interest Factor	0.003737437	0.004167993
Current Interest Due	\$ 59,759.02	\$ 1,692,451.09
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 59,759.02	\$ 1,692,451.09
Interest Paid	\$ 59,759.02	\$ 1,692,451.09
Interest Shortfall	\$ -	\$ -
Principal Paid	\$5,236,308.55	\$ -
Ending Principal Balance	\$ 10,752,994.45	\$ 406,059,000.00
Paydown Factor	0.015630772	0.000000000
Ending Balance Factor	0.032098491	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>.

**SLM Student Loan Trust Pays:**

	<b>ROYAL BANK OF SCOTLAND</b>
i. Notional Swap Amount (USD)	\$422,048,303.00
ii. Pay Rate (PRIME)	0.50000%
iii. Gross Swap Interest Payment Due Counterparty (USD)	\$179,225.99
iv. Days in Period 10/15/2021-11/15/2021	31

**Counterparty Pays:**

	<b>ROYAL BANK OF SCOTLAND</b>
i. Notional Swap Amount (USD)	\$422,048,303.00
ii. Pay Rate (LIBOR)	0.09025%
iii. Gross Swap Interest Payment Due Trust (USD)	\$32,799.60
iv. Days in Period 10/15/2021-11/15/2021	31