

Earnest Student Loan Program 2016-C



Distribution Date: 6/25/2018
Collection Period: 5/31/2018

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Cut-Off Date	July 26, 2016	Administrator/Servicer	Earnest Capital Markets capitalmarkets@earnest.com
Close Date	July 29, 2016		
First Distribution Date	September 26, 2016	Back-Up Administrator	Lisa Cohen (619) 684-7222 lcohen@goalsolutions.com
Distribution Date	June 25, 2018		
Next Distribution Date	July 25, 2018	Indenture Trustee	Roseline Maney (302) 636-6170 rmaney@wilmingtontrust.com
Distribution Frequency	Monthly		
Record Dates			
Class A-1 Notes	June 22, 2018	Grantor Trustee	Kristin Moore (302) 573-3239 KMoore@christianatrust.com
Class A-2 Notes	June 15, 2018		
Class B Notes	June 15, 2018		

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COLLECTION FUND DISTRIBUTIONS	Variable Rate Pool - Class A-1		Fixed Rate Pool - Class A-2	
	PAYMENT	AVAILABLE FUNDS	PAYMENT	AVAILABLE FUNDS
Reserve Fund Transfer		\$107.05		\$229.77
Prior Period Funds Pending Payment		(\$278.59)		(\$786.87)
Waterfall Distributions		\$2,929,856.70		\$3,522,927.38
First , to pay the Senior Transaction Fees:		\$2,914,034.19		\$3,476,205.66
Trustee Fee	\$477.66		\$1,410.46	
Administrator Fee	\$12,815.04		\$37,841.07	
Rating Agency Fee	\$2,529.81		\$7,470.19	
17g-5 Annual Fee	\$0.00		\$0.00	
Second , to the Holders of the Class A Notes to pay interest (including overdue interest)	\$70,947.48	\$2,843,086.71	\$142,484.06	\$3,333,721.60
Third , to the Reserve Account	\$0.00	\$2,843,086.71	\$0.00	\$3,333,721.60
Fourth , to the Holders of the Class A Notes (First Priority Principal Distribution)	\$0.00	\$2,843,086.71	\$0.00	\$3,333,721.60
Fifth , to the Holders of the Class B Notes to pay interest	\$7,067.48	\$2,836,019.23	\$20,869.31	\$3,312,852.29
Sixth , to the Holders of the Class A Notes (Regular Principal Distribution)	\$2,038,718.56	\$797,300.67	\$2,726,253.43	\$586,598.86
Seventh , to the payees of any shortfall amounts during clause one through six for other pool	\$0.00	\$797,300.67	\$0.00	\$586,598.86
Eighth , to the Class B Liquidity Account	\$0.00	\$797,300.67	\$0.00	\$586,598.86
Ninth , to the Holders of the Class B Notes as repayment of principal	\$106,068.00	\$691,232.67	\$313,204.21	\$273,394.65
Tenth , to the Holders of the Class B Notes to pay Carry-over Amounts (including interest)	\$0.00	\$691,232.67	\$0.00	\$273,394.65
Eleventh , to pay the Subordinate Transaction Fees	\$0.00	\$691,232.67	\$0.00	\$273,394.65
Twelfth , remainder to the Holders of the Certificates	\$691,232.67		\$273,394.65	
Total Distributions	\$2,929,856.70		\$3,522,927.38	

Pursuant to Section 4.8 & 4.9 of the Indenture for EARNEST STUDENT LOAN PROGRAM 2016-C LLC, dated July 29, 2016, please arrange for the following payments or transfers on the Distribution Date above.

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1. NOTE BALANCES

Post Distribution	CUSIP	ORIGINAL BALANCE	PRIOR PRINCIPAL BALANCE	CURRENT INTEREST RATE	INTEREST PAID	PRINCIPAL REDUCTION	CURRENT PRINCIPAL BALANCE	CURRENT FACTOR
Class A-1	27034L AA4	\$56,831,000.00	\$21,626,595.55	3.80969%	\$70,947.48	\$2,038,718.56	\$19,587,876.99	0.344668878
Class A-2	27034L AB2	\$119,037,000.00	\$63,798,831.83	2.68000%	\$142,484.06	\$2,726,253.43	\$61,072,578.40	0.513055423
Class B	27034L ACO	\$13,650,000.00	\$7,516,625.00	4.46000%	\$27,936.79	\$419,272.21	\$7,097,352.79	0.519952585
Residual		100,000.00	100,000.00				100,000.00	
Total		\$189,518,000.00	\$92,942,052.38		\$241,368.33	\$5,184,244.20	\$87,757,808.18	0.463057906

Applicable Libor 1 Month equals 1.95969%

2. PORTFOLIO STATISTICS

A. STATISTICS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Balance	\$23,205,927.09	\$72,440,443.79	\$95,646,370.88
Number of Loans	452	1,336	1,788
Average Balance	\$51,341	\$54,222	\$53,493
WA Gross Coupon	5.72%	5.55%	5.59%
WA Net Coupon ¹	5.47%	5.30%	5.34%
WA Remaining Months	126	114	117
WA Months since Graduation	90	94	93
WA FICO at Origination	771	783	780

B. TRIGGERS	INITIAL %	CURRENT %	TRIGGER	RESULT
Rolling 6-month Average Deferment/Forbearance	0.00%	0.89%	8.00%	PASS
Cumulative Default Rate	0.00%	0.11%	4.00%	PASS
Pool Balance is less than 10% of Initial Pool Balance	100.00%	47.65%	10.00%	PASS

3. SERVICER CASH ACCOUNT ACTIVITY

AVAILABLE FUNDS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Payments	\$2,424,160.00	\$3,241,780.68	\$5,665,940.68
Interest Payments	\$116,604.64	\$327,467.30	\$444,071.94
Fees	\$0.00	\$0.00	\$0.00
Refund	\$0.00	\$0.00	\$0.00
Subtotal	\$2,540,764.64	\$3,569,247.98	\$6,110,012.62
Prior Period Collections Deposited by the Servicer in the Current Period	\$447,504.01	\$91,584.25	\$539,088.26
Current Period Collections Deposited by the Servicer in the Subsequent Period	(61,800.50)	(142,800.85)	(\$204,601.35)
Total Cash Remitted by the Servicer During the Current Collection Period	\$2,926,468.15	\$3,518,031.38	\$6,444,499.53
Other Bank Deposits			
Net Recoveries	\$0.00	\$0.00	\$0.00
Interest Income	\$3,281.50	\$4,666.23	\$7,947.73
Other Deposits/Adjustments	\$0.00	\$0.00	\$0.00
Prior Period Funds Pending Payment	\$278.59	\$786.87	\$1,065.46
Prior Period Undistributed Funds	\$0.00	\$0.00	\$0.00
Total Collections Account Balance	\$2,930,028.24	\$3,523,484.48	\$6,453,512.72

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4. PORTFOLIO OVERVIEW

	Variable Rate Pool	Fixed Rate Pool	Total
Beginning Principal Balance	\$25,630,087.09	\$75,682,124.44	\$101,312,211.53
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$2,424,160.00)	(\$3,241,780.68)	(\$5,665,940.68)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$0.00	\$100.03	\$100.03
Ending Principal Balance	\$23,205,927.09	\$72,440,443.79	\$95,646,370.88
Beginning Interest Balance	\$73,346.92	\$192,631.46	\$265,978.38
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$116,604.64)	(\$327,467.30)	(\$444,071.94)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$1.20	\$0.18	\$1.38
Interest Accrual	\$113,005.10	\$331,860.26	\$444,865.36
Ending Interest Balance	\$69,748.58	\$197,024.60	\$266,773.18
Collections & Reserves			
Variable Rate Pool Collection Account			\$2,930,028.24
Fixed Rate Pool Collection Account			\$3,523,484.48
Class A-1 Reserve Account			\$85,347.14
Class A-2 Reserve Account			\$178,766.36
Class B Liquidity Account			\$20,500.32
Servicer Payments Due			\$204,601.35
Total Collections & Reserves			\$6,942,727.89
Total Assets			\$102,855,871.95

5. RESERVE & LIQUIDITY ACCOUNTS

	Total
Class A-1 Reserve Account	\$85,347.14
Class A-1 Reserve Account Requirement	\$85,246.50
Class A-2 Reserve Account	\$178,766.36
Class A-2 Reserve Account Requirement	\$178,555.50
Class B Liquidity Account	\$20,500.32
Class B Liquidity Account Requirement	\$20,475.00

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6. OVERCOLLATERALIZATION

	Initial OC%	Current OC%
Class A-1 Overcollateralization %	12.56%	15.90%
Class A-2 Overcollateralization %	12.58%	15.90%
Class B Overcollateralization %	5.79%	8.50%

7. DEFAULTS

	Variable Rate Pool	Fixed Rate Pool	Total
Principal Defaults	\$0.00	\$0.00	\$0.00
Interest Defaults	\$0.00	\$0.00	\$0.00
Total Defaults	\$0.00	\$0.00	\$0.00
Cumulative Defaults (Principal)	\$67,005.52	\$158,849.87	\$225,855.39
Cumulative Default Rate	0.10%	0.12%	0.11%
Gross Recoveries	\$0.00	\$0.00	\$0.00
Net Recoveries	\$0.00	\$0.00	\$0.00
Cumulative Gross Recoveries	\$0.00	\$0.00	\$0.00
Cumulative Gross Rec/Cumulative Defaults	0.00%	0.00%	0.00%

8. SUPPLEMENTAL INFORMATION

Subordinate Lockout

shall be in effect if (i) or (ii) are Yes:

No

(i) On each Monthly Payment Date occurring before March 27, 2017

No

(ii) On any other Monthly Payment Date if any of the below are Yes:

No

(a) Rolling Six-Month Average Deferment/Forbearance Rate exceeds 8%

No

(b) Cumulative Default Rate exceeds 4%

No

(c) Pool Balance is less than 10% of the Initial Pool Balance

No

Specified Class A-1 Overcollateralization
(the greater of (i) \$1,297,520 or (ii) 15.9% of the Adjusted Variable Rate Pool Balance) \$ 3,703,296.60

Specified Class A-2 Overcollateralization
(the greater of (i) \$2,717,759 or (ii) 15.9% of the Adjusted Fixed Rate Pool Balance) \$ 11,546,420.89

Specified Class B Overcollateralization
(the greater of (i) \$2,308,786 or (ii) 8.5% of the Adjusted Aggregate Pool Balance) \$ 8,152,364.69

Class B Cap Rate 26.69%

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9. LOANS BY STATUS \$

	Variable \$	Variable %	Fixed \$	Fixed %
In Repayment, days DQ				
0-30	\$22,844,838.22	98.44%	\$72,059,520.84	99.47%
31-60	\$0.00	0.00%	\$0.00	0.00%
61-90	\$0.00	0.00%	\$0.00	0.00%
91-120	\$0.00	0.00%	\$0.00	0.00%
121+	\$0.00	0.00%	\$0.00	0.00%
Total repayment	\$22,844,838.22	98.44%	\$72,059,520.84	99.47%
In School	\$0.00	0.00%	\$0.00	0.00%
Grace	\$0.00	0.00%	\$0.00	0.00%
Deferment	\$210,111.48	0.91%	\$184,667.34	0.25%
Forbearance	\$150,977.39	0.65%	\$196,255.61	0.27%
Claims in Process	\$0.00	0.00%	\$0.00	0.00%
Bankruptcy	\$0.00	0.00%	\$0.00	0.00%
Total	\$23,205,927.09	100.00%	\$72,440,443.79	100.00%

10. LOANS BY STATUS

	Variable #	Variable %	Fixed #	Fixed %
In Repayment, days DQ				
0-30	448	99.12%	1,331	99.63%
31-60	-	0.00%	-	0.00%
61-90	-	0.00%	-	0.00%
91-120	-	0.00%	-	0.00%
121+	-	0.00%	-	0.00%
Total repayment	448	99.12%	1,331	99.63%
In School	-	0.00%	-	0.00%
Grace	-	0.00%	-	0.00%
Deferment	3	0.66%	4	0.30%
Forbearance	1	0.22%	1	0.07%
Claims in Process	-	0.00%	-	0.00%
Bankruptcy	-	0.00%	-	0.00%
Total	452	100.00%	1,336	100.00%

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11. LOANS BY APR

	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool						
(current month)						
<4%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
4-5%	4.87%	\$5,201,338.90	22.41%	112	24.78%	\$46,440.53
5-6%	5.37%	\$13,114,286.48	56.51%	257	56.86%	\$51,028.35
6-7%	6.35%	\$4,728,968.65	20.38%	81	17.92%	\$58,382.33
7-8%	7.08%	\$161,333.06	0.70%	2	0.44%	\$80,666.53
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	5.47%	\$23,205,927.09	100.00%	452	100.00%	\$51,340.55
Fixed Rate Pool						
(current month)						
<4%	3.97%	\$2,088,220.21	2.88%	49	3.67%	\$42,616.74
4-5%	4.57%	\$21,999,639.73	30.37%	460	34.43%	\$47,825.30
5-6%	5.45%	\$35,519,089.85	49.03%	622	46.56%	\$57,104.65
6-7%	6.34%	\$12,607,102.04	17.40%	201	15.04%	\$62,721.90
7-8%	7.07%	\$226,391.96	0.31%	4	0.30%	\$56,597.99
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	5.30%	\$72,440,443.79	100.00%	1,336	100.00%	\$54,221.89

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12. REMAINING TERM

	WA Rem Term	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool							
(current month)							
0-60	48	5.21%	\$3,729,308.09	16.07%	138	30.53%	\$27,023.97
61-120	88	5.30%	\$8,088,119.08	34.85%	169	37.39%	\$47,858.69
121-180	148	5.55%	\$5,681,483.78	24.48%	78	17.26%	\$72,839.54
181-240	209	5.79%	\$5,707,016.14	24.59%	67	14.82%	\$85,179.35
241-300	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
301-360	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
361+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	126	5.47%	\$23,205,927.09	100.00%	452	100.00%	\$51,340.55
Fixed Rate Pool							
(current month)							
0-60	48	4.71%	\$15,156,184.74	20.92%	478	35.78%	\$31,707.50
61-120	86	5.12%	\$28,964,543.21	39.98%	536	40.12%	\$54,038.33
121-180	148	5.63%	\$15,001,595.43	20.71%	182	13.62%	\$82,426.35
181-240	209	5.97%	\$13,229,242.29	18.26%	139	10.40%	\$95,174.40
241-300	252	6.99%	\$88,878.12	0.12%	1	0.07%	\$88,878.12
301-360	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
361+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	114	5.30%	\$72,440,443.79	100.00%	1,336	100.00%	\$54,221.89

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13. LOAN STATE

	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool						
(current month)						
NY	5.54%	\$4,037,272.09	17.40%	62	13.72%	\$65,117.29
CA	5.43%	\$3,528,686.11	15.21%	72	15.93%	\$49,009.53
TX	5.33%	\$2,156,275.44	9.29%	43	9.51%	\$50,145.94
PA	5.75%	\$1,713,063.90	7.38%	28	6.19%	\$61,180.85
NJ	5.58%	\$1,413,614.99	6.09%	32	7.08%	\$44,175.47
MA	5.34%	\$1,205,594.94	5.20%	28	6.19%	\$43,056.96
NC	5.42%	\$882,378.39	3.80%	18	3.98%	\$49,021.02
GA	5.39%	\$879,302.01	3.79%	17	3.76%	\$51,723.65
CO	5.73%	\$756,304.37	3.26%	16	3.54%	\$47,269.02
WI	5.70%	\$743,247.65	3.20%	13	2.88%	\$57,172.90
Other	5.36%	\$5,890,187.20	25.38%	123	27.21%	\$47,887.70
Total	5.47%	\$23,205,927.09	100.00%	452	100.00%	\$51,340.55
Fixed Rate Pool						
(current month)						
CA	5.27%	\$10,021,001.68	13.83%	178	13.32%	\$56,297.76
NY	5.37%	\$6,241,007.83	8.62%	120	8.98%	\$52,008.40
IL	5.42%	\$4,812,220.48	6.64%	97	7.26%	\$49,610.52
TX	5.29%	\$4,236,020.16	5.85%	77	5.76%	\$55,013.25
OH	5.34%	\$4,059,748.99	5.60%	58	4.34%	\$69,995.67
MA	5.36%	\$3,267,283.42	4.51%	77	5.76%	\$42,432.25
PA	5.45%	\$3,203,746.53	4.42%	72	5.39%	\$44,496.48
NJ	5.44%	\$2,973,695.02	4.11%	64	4.79%	\$46,463.98
FL	5.23%	\$2,723,594.26	3.76%	45	3.37%	\$60,524.32
MD	5.17%	\$2,587,270.05	3.57%	40	2.99%	\$64,681.75
Other	5.24%	\$28,314,855.37	39.09%	508	38.02%	\$55,737.90
Total	5.30%	\$72,440,443.79	100.00%	1,336	100.00%	\$54,221.89

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14. FICO AT ORIGATION

	WA FICO	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool							
(current month)							
<601	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
601-625	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
626-650	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
651-675	656	6.08%	\$248,578.34	1.07%	3	0.66%	\$82,859.45
676-700	693	5.89%	\$569,332.57	2.45%	10	2.21%	\$56,933.26
701-725	712	5.68%	\$1,850,292.82	7.97%	37	8.19%	\$50,007.91
726-740	735	5.72%	\$1,821,327.44	7.85%	35	7.74%	\$52,037.93
741-775	759	5.49%	\$7,408,450.27	31.92%	134	29.65%	\$55,286.94
776-800	789	5.41%	\$5,981,478.43	25.78%	124	27.43%	\$48,237.73
801-825	811	5.32%	\$4,226,111.03	18.21%	84	18.58%	\$50,310.85
826-850	833	5.08%	\$1,100,356.19	4.74%	25	5.53%	\$44,014.25
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	771	5.47%	\$23,205,927.09	100.00%	452	100.00%	\$51,340.55
Fixed Rate Pool							
(current month)							
<601	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
601-625	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
626-650	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
651-675	671	5.28%	\$64,166.45	0.09%	3	0.22%	\$21,388.82
676-700	694	6.03%	\$1,510,421.61	2.09%	23	1.72%	\$65,670.50
701-725	713	5.92%	\$2,798,545.00	3.86%	58	4.34%	\$48,250.78
726-740	734	5.62%	\$4,615,441.14	6.37%	78	5.84%	\$59,172.32
741-775	760	5.48%	\$18,824,611.30	25.99%	344	25.75%	\$54,722.71
776-800	789	5.28%	\$18,698,257.03	25.81%	356	26.65%	\$52,523.19
801-825	812	5.05%	\$18,980,511.76	26.20%	338	25.30%	\$56,155.36
826-850	836	4.89%	\$6,948,489.50	9.59%	136	10.18%	\$51,091.83
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	783	5.30%	\$72,440,443.79	100.00%	1,336	100.00%	\$54,221.89

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15. MONTHS SINCE GRADUATION

	WA Mos Since Grad	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool							
(current month)							
0-12	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
13-24	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
25-36	32	5.73%	\$1,680,413.58	7.24%	36	7.96%	\$46,678.16
37-48	39	5.35%	\$3,065,359.71	13.21%	65	14.38%	\$47,159.38
49-60	51	5.59%	\$2,723,280.57	11.74%	57	12.61%	\$47,776.85
61-72	65	5.37%	\$3,514,190.34	15.14%	64	14.16%	\$54,909.22
73-84	77	5.41%	\$2,611,917.49	11.26%	57	12.61%	\$45,823.11
85-96	89	5.34%	\$2,538,922.40	10.94%	53	11.73%	\$47,904.20
97-108	100	5.51%	\$2,299,880.97	9.91%	38	8.41%	\$60,523.18
109+	185	5.54%	\$4,771,962.03	20.56%	82	18.14%	\$58,194.66
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	90	5.47%	\$23,205,927.09	100.00%	452	100.00%	\$51,340.55
Fixed Rate Pool							
(current month)							
0-12	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
13-24	24	4.69%	\$331,183.87	0.46%	3	0.22%	\$110,394.62
25-36	31	5.53%	\$4,795,764.26	6.62%	79	5.91%	\$60,705.88
37-48	40	5.53%	\$6,883,198.88	9.50%	137	10.25%	\$50,242.33
49-60	52	5.40%	\$8,226,230.80	11.36%	155	11.60%	\$53,072.46
61-72	64	5.38%	\$9,982,150.28	13.78%	175	13.10%	\$57,040.86
73-84	76	5.38%	\$10,636,572.27	14.68%	193	14.45%	\$55,111.77
85-96	88	5.24%	\$9,976,968.37	13.77%	181	13.55%	\$55,121.37
97-108	100	4.99%	\$7,288,824.20	10.06%	125	9.36%	\$58,310.59
109+	201	5.13%	\$14,319,550.86	19.77%	288	21.56%	\$49,720.66
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	94	5.30%	\$72,440,443.79	100.00%	1,336	100.00%	\$54,221.89

16. FOOTNOTES

The notes overcollateralization percentages are calculated in the following manner:

$$[\text{Pool Balance} + \text{Reserve Account (Post Distribution)} - \text{Note Balance (Post Distribution)}] / [\text{Pool Balance} + \text{Reserve Account (Post Distribution)}]$$

¹ WA Net Coupon value reflects ACH discount