

# Earnest Student Loan Program 2016-C



**Distribution Date:** 7/25/2018  
**Collection Period:** 6/30/2018

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Investor Report			
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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	July 25, 2018		
Next Distribution Date	August 27, 2018	Indenture Trustee	Roseline Maney (302) 636-6170 rmaney@wilmingtontrust.com
Distribution Frequency	Monthly		
Record Dates			
Class A-1 Notes	July 24, 2018	Grantor Trustee	Kristin Moore (302) 573-3239 KMoore@christianatrust.com
Class A-2 Notes	July 15, 2018		
Class B Notes	July 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		\$113.13		\$243.27
Prior Period Funds Pending Payment		(\$256.30)		(\$756.82)
Waterfall Distributions		\$1,984,899.03		\$3,158,454.97
<b>First</b> , to pay the Senior Transaction Fees:		\$1,972,841.16		\$3,120,814.65
Trustee Fee	\$454.91		\$1,420.09	
Administrator Fee	\$11,602.96		\$36,220.23	
Rating Agency Fee	\$0.00		\$0.00	
17g-5 Annual Fee	\$0.00		\$0.00	
<b>Second</b> , to the Holders of the Class A Notes to pay interest (including overdue interest)	\$64,331.97	\$1,908,509.19	\$136,395.43	\$2,984,419.22
<b>Third</b> , to the Reserve Account	\$0.00	\$1,908,509.19	\$0.00	\$2,984,419.22
<b>Fourth</b> , to the Holders of the Class A Notes (First Priority Principal Distribution)	\$0.00	\$1,908,509.19	\$0.00	\$2,984,419.22
<b>Fifth</b> , to the Holders of the Class B Notes to pay interest	\$6,400.01	\$1,902,109.18	\$19,978.48	\$2,964,440.74
<b>Sixth</b> , to the Holders of the Class A Notes (Regular Principal Distribution)	\$1,553,683.67	\$348,425.51	\$2,355,849.78	\$608,590.96
<b>Seventh</b> , to the payees of any shortfall amounts during clause one through six for other pool	\$0.00	\$348,425.51	\$0.00	\$608,590.96
<b>Eighth</b> , to the Class B Liquidity Account	\$0.00	\$348,425.51	\$0.00	\$608,590.96
<b>Ninth</b> , to the Holders of the Class B Notes as repayment of principal	\$83,462.44	\$264,963.07	\$260,539.31	\$348,051.65
<b>Tenth</b> , to the Holders of the Class B Notes to pay Carry-over Amounts (including interest)	\$0.00	\$264,963.07	\$0.00	\$348,051.65
<b>Eleventh</b> , to pay the Subordinate Transaction Fees	\$0.00	\$264,963.07	\$0.00	\$348,051.65
<b>Twelfth</b> , remainder to the Holders of the Certificates	\$264,963.07		\$348,051.65	
Total Distributions	\$1,984,899.03		\$3,158,454.97	

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	\$19,587,876.99	3.94113%	\$64,331.97	\$1,553,683.67	\$18,034,193.32	0.317330213
Class A-2	27034L AB2	\$119,037,000.00	\$61,072,578.40	2.68000%	\$136,395.43	\$2,355,849.78	\$58,716,728.62	0.493264520
Class B	27034L ACO	\$13,650,000.00	\$7,097,352.79	4.46000%	\$26,378.49	\$344,001.75	\$6,753,351.04	0.494750992
Residual		100,000.00	100,000.00				100,000.00	
<b>Total</b>		<b>\$189,518,000.00</b>	<b>\$87,757,808.18</b>		<b>\$227,105.89</b>	<b>\$4,253,535.20</b>	<b>\$83,504,272.98</b>	<b>0.440613942</b>

*Applicable Libor 1 Month equals 2.09113%*

## 2. PORTFOLIO STATISTICS

A. STATISTICS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Balance	\$21,358,502.99	\$69,639,195.54	\$90,997,698.53
Number of Loans	423	1,298	1,721
Average Balance	\$50,493	\$53,651	\$52,875
WA Gross Coupon	5.80%	5.55%	5.61%
WA Net Coupon <sup>1</sup>	5.56%	5.30%	5.36%
WA Remaining Months	126	113	116
WA Months since Graduation	93	95	95
WA FICO at Origination	771	783	780

B. TRIGGERS	INITIAL %	CURRENT %	TRIGGER	RESULT
Rolling 6-month Average Deferment/Forbearance	0.00%	0.83%	8.00%	PASS
Cumulative Default Rate	0.00%	0.13%	4.00%	PASS
Pool Balance is less than 10% of Initial Pool Balance	100.00%	45.34%	10.00%	PASS

## 3. SERVICER CASH ACCOUNT ACTIVITY

AVAILABLE FUNDS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Payments	\$1,847,496.16	\$2,761,652.06	\$4,609,148.22
Interest Payments	\$106,770.85	\$326,625.13	\$433,395.98
Fees	\$0.00	\$0.00	\$0.00
Refund	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	<b>\$1,954,267.01</b>	<b>\$3,088,277.19</b>	<b>\$5,042,544.20</b>
Prior Period Collections Deposited by the Servicer in the Current Period	\$61,800.50	\$142,800.85	\$204,601.35
Current Period Collections Deposited by the Servicer in the Subsequent Period	(34,723.97)	(78,814.81)	(\$113,538.78)
<b>Total Cash Remitted by the Servicer During the Current Collection Period</b>	<b>\$1,981,343.54</b>	<b>\$3,152,263.23</b>	<b>\$5,133,606.77</b>
Other Bank Deposits			
Net Recoveries	\$0.00	\$0.00	\$0.00
Interest Income	\$3,950.64	\$5,440.19	\$9,390.83
Other Deposits/Adjustments	(\$508.28)	\$508.28	\$0.00
Prior Period Funds Pending Payment	\$256.30	\$756.82	\$1,013.12
Prior Period Undistributed Funds	\$0.00	\$0.00	\$0.00
<b>Total Collections Account Balance</b>	<b>\$1,985,042.20</b>	<b>\$3,158,968.52</b>	<b>\$5,144,010.72</b>

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## 4. PORTFOLIO OVERVIEW

	Variable Rate Pool	Fixed Rate Pool	Total
<b>Beginning Principal Balance</b>	<b>\$23,205,927.09</b>	<b>\$72,440,443.79</b>	<b>\$95,646,370.88</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$1,847,496.16)	(\$2,761,652.06)	(\$4,609,148.22)
Charge-Offs	\$0.00	(\$39,596.19)	(\$39,596.19)
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$72.06	\$0.00	\$72.06
<b>Ending Principal Balance</b>	<b>\$21,358,502.99</b>	<b>\$69,639,195.54</b>	<b>\$90,997,698.53</b>
<b>Beginning Interest Balance</b>	<b>\$69,748.58</b>	<b>\$197,024.60</b>	<b>\$266,773.18</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$106,770.85)	(\$326,625.13)	(\$433,395.98)
Charge-Offs	\$0.00	(\$167.33)	(\$167.33)
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	(\$67.15)	\$0.19	(\$66.96)
Interest Accrual	\$101,575.62	\$310,182.32	\$411,757.94
<b>Ending Interest Balance</b>	<b>\$64,486.20</b>	<b>\$180,414.65</b>	<b>\$244,900.85</b>
<b>Collections &amp; Reserves</b>			
Variable Rate Pool Collection Account			\$1,985,042.20
Fixed Rate Pool Collection Account			\$3,158,968.52
Class A-1 Reserve Account			\$85,353.38
Class A-2 Reserve Account			\$178,779.28
Class B Liquidity Account			\$20,500.74
Servicer Payments Due			\$113,538.78
<b>Total Collections &amp; Reserves</b>			<b>\$5,542,182.90</b>
<b>Total Assets</b>			<b>\$96,784,782.28</b>

## 5. RESERVE & LIQUIDITY ACCOUNTS

	Total
Class A-1 Reserve Account	\$85,353.38
Class A-1 Reserve Account Requirement	\$85,246.50
Class A-2 Reserve Account	\$178,779.28
Class A-2 Reserve Account Requirement	\$178,555.50
Class B Liquidity Account	\$20,500.74
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	\$39,596.19	\$39,596.19
Interest Defaults	\$0.00	\$167.33	\$167.33
<b>Total Defaults</b>	<b>\$0.00</b>	<b>\$39,763.52</b>	<b>\$39,763.52</b>
Cumulative Defaults (Principal)	\$67,005.52	\$198,446.06	\$265,451.58
Cumulative Default Rate	0.10%	0.15%	0.13%
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
<b>Cumulative Gross Rec/Cumulative Defaults</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

## 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) \$ 3,409,556.17

Specified Class A-2 Overcollateralization  
(the greater of (i) \$2,717,759 or (ii) 15.9% of the Adjusted Fixed Rate Pool Balance) \$ 11,101,022.42

Specified Class B Overcollateralization  
(the greater of (i) \$2,308,786 or (ii) 8.5% of the Adjusted Aggregate Pool Balance) \$ 7,757,227.55

Class B Cap Rate 30.78%

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## 9. LOANS BY STATUS \$

	Variable \$	Variable %	Fixed \$	Fixed %
In Repayment, days DQ				
0-30	\$20,997,414.12	98.31%	\$69,225,097.68	99.41%
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%
<b>Total repayment</b>	<b>\$20,997,414.12</b>	<b>98.31%</b>	<b>\$69,225,097.68</b>	<b>99.41%</b>
In School	\$0.00	0.00%	\$0.00	0.00%
Grace	\$0.00	0.00%	\$0.00	0.00%
Deferment	\$210,111.48	0.98%	\$184,667.34	0.27%
Forbearance	\$150,977.39	0.71%	\$229,430.52	0.33%
Claims in Process	\$0.00	0.00%	\$0.00	0.00%
Bankruptcy	\$0.00	0.00%	\$0.00	0.00%
<b>Total</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>

## 10. LOANS BY STATUS #

	Variable #	Variable %	Fixed #	Fixed %
In Repayment, days DQ				
0-30	419	99.05%	1,292	99.54%
31-60	-	0.00%	-	0.00%
61-90	-	0.00%	-	0.00%
91-120	-	0.00%	-	0.00%
121+	-	0.00%	-	0.00%
<b>Total repayment</b>	<b>419</b>	<b>99.05%</b>	<b>1,292</b>	<b>99.54%</b>
In School	-	0.00%	-	0.00%
Grace	-	0.00%	-	0.00%
Deferment	3	0.71%	4	0.31%
Forbearance	1	0.24%	2	0.15%
Claims in Process	-	0.00%	-	0.00%
Bankruptcy	-	0.00%	-	0.00%
<b>Total</b>	<b>423</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>

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## 11. LOANS BY APR

	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>						
(current month)						
<4%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
4-5%	4.88%	\$2,873,140.66	13.45%	67	15.84%	\$42,882.70
5-6%	5.37%	\$13,258,246.55	62.07%	264	62.41%	\$50,220.63
6-7%	6.37%	\$4,949,162.93	23.17%	88	20.80%	\$56,240.49
7-8%	7.09%	\$277,952.85	1.30%	4	0.95%	\$69,488.21
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.56%</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>423</b>	<b>100.00%</b>	<b>\$50,492.91</b>
<b>Fixed Rate Pool</b>						
(current month)						
<4%	3.97%	\$1,981,383.90	2.85%	47	3.62%	\$42,157.10
4-5%	4.57%	\$21,097,610.68	30.30%	445	34.28%	\$47,410.36
5-6%	5.45%	\$33,882,767.24	48.65%	603	46.46%	\$56,190.33
6-7%	6.34%	\$12,451,596.54	17.88%	199	15.33%	\$62,570.84
7-8%	7.07%	\$225,837.18	0.32%	4	0.31%	\$56,459.30
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.30%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>	<b>\$53,651.15</b>



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## 12. REMAINING TERM

	WA Rem Term	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(current month)							
0-60	48	5.28%	\$3,764,095.65	17.62%	133	31.44%	\$28,301.47
61-120	88	5.39%	\$6,953,555.17	32.56%	153	36.17%	\$45,448.07
121-180	147	5.65%	\$5,209,858.40	24.39%	74	17.49%	\$70,403.49
181-240	208	5.87%	\$5,430,993.77	25.43%	63	14.89%	\$86,206.25
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
<b>Total</b>	<b>126</b>	<b>5.56%</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>423</b>	<b>100.00%</b>	<b>\$50,492.91</b>
<b>Fixed Rate Pool</b>							
(current month)							
0-60	48	4.72%	\$15,248,288.70	21.90%	475	36.59%	\$32,101.66
61-120	86	5.13%	\$27,313,724.99	39.22%	510	39.29%	\$53,556.32
121-180	147	5.65%	\$14,274,062.11	20.50%	177	13.64%	\$80,644.42
181-240	208	5.98%	\$12,714,241.62	18.26%	135	10.40%	\$94,179.57
241-300	251	6.99%	\$88,878.12	0.13%	1	0.08%	\$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
<b>Total</b>	<b>113</b>	<b>5.30%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>	<b>\$53,651.15</b>



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## 13. LOAN STATE

	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>						
(current month)						
NY	5.62%	\$3,836,922.11	17.96%	60	14.18%	\$63,948.70
CA	5.53%	\$2,953,683.56	13.83%	65	15.37%	\$45,441.29
TX	5.44%	\$1,935,384.30	9.06%	40	9.46%	\$48,384.61
PA	5.85%	\$1,570,018.99	7.35%	26	6.15%	\$60,385.35
NJ	5.65%	\$1,384,785.31	6.48%	29	6.86%	\$47,751.22
MA	5.42%	\$1,132,939.55	5.30%	26	6.15%	\$43,574.60
GA	5.46%	\$870,427.83	4.08%	17	4.02%	\$51,201.64
NC	5.51%	\$851,625.57	3.99%	17	4.02%	\$50,095.62
WI	5.77%	\$734,718.63	3.44%	13	3.07%	\$56,516.82
CO	5.89%	\$676,225.99	3.17%	14	3.31%	\$48,301.86
Other	5.44%	\$5,411,771.15	25.34%	116	27.42%	\$46,653.20
<b>Total</b>	<b>5.56%</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>423</b>	<b>100.00%</b>	<b>\$50,492.91</b>
<b>Fixed Rate Pool</b>						
(current month)						
CA	5.29%	\$9,553,885.86	13.72%	173	13.33%	\$55,224.77
NY	5.40%	\$6,008,311.78	8.63%	117	9.01%	\$51,353.09
IL	5.43%	\$4,691,144.42	6.74%	96	7.40%	\$48,866.09
OH	5.34%	\$4,018,481.16	5.77%	58	4.47%	\$69,284.16
TX	5.30%	\$3,775,319.17	5.42%	74	5.70%	\$51,017.83
MA	5.36%	\$3,211,248.72	4.61%	75	5.78%	\$42,816.65
PA	5.45%	\$3,147,418.13	4.52%	70	5.39%	\$44,963.12
NJ	5.46%	\$2,826,363.62	4.06%	61	4.70%	\$46,333.83
FL	5.22%	\$2,619,032.98	3.76%	44	3.39%	\$59,523.48
MD	5.14%	\$2,417,355.18	3.47%	38	2.93%	\$63,614.61
Other	5.25%	\$27,370,634.52	39.30%	492	37.90%	\$55,631.37
<b>Total</b>	<b>5.30%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>	<b>\$53,651.15</b>

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## 14. FICO AT ORIGATION

	WA FICO	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(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	6.15%	\$247,478.89	1.16%	3	0.71%	\$82,492.96
676-700	693	5.96%	\$561,876.85	2.63%	9	2.13%	\$62,430.76
701-725	713	5.80%	\$1,705,733.20	7.99%	36	8.51%	\$47,381.48
726-740	734	5.78%	\$1,686,576.22	7.90%	33	7.80%	\$51,108.37
741-775	758	5.59%	\$6,770,160.89	31.70%	125	29.55%	\$54,161.29
776-800	789	5.49%	\$5,564,419.14	26.05%	116	27.42%	\$47,969.13
801-825	811	5.39%	\$3,847,877.02	18.02%	78	18.44%	\$49,331.76
826-850	833	5.13%	\$974,380.78	4.56%	23	5.44%	\$42,364.38
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>771</b>	<b>5.56%</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>423</b>	<b>100.00%</b>	<b>\$50,492.91</b>
<b>Fixed Rate Pool</b>							
(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%	\$61,964.19	0.09%	3	0.23%	\$20,654.73
676-700	694	6.04%	\$1,495,196.90	2.15%	23	1.77%	\$65,008.56
701-725	713	5.93%	\$2,759,673.37	3.96%	57	4.39%	\$48,415.32
726-740	734	5.63%	\$4,557,395.96	6.54%	77	5.93%	\$59,186.96
741-775	760	5.50%	\$17,846,775.91	25.63%	335	25.81%	\$53,273.96
776-800	789	5.29%	\$18,047,598.22	25.92%	347	26.73%	\$52,010.37
801-825	812	5.05%	\$18,073,011.37	25.95%	323	24.88%	\$55,953.60
826-850	836	4.88%	\$6,797,579.62	9.76%	133	10.25%	\$51,109.62
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>783</b>	<b>5.30%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>	<b>\$53,651.15</b>



# Earnest Student Loan Program 2016-C



Distribution Date: 7/25/2018  
Collection Period: 6/30/2018

## 15. MONTHS SINCE GRADUATION

	WA Mos Since Grad	WA Net Coupon <sup>1</sup>	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
<b>Variable Rate Pool</b>							
(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	5.86%	\$1,167,883.53	5.47%	27	6.38%	\$43,254.95
37-48	39	5.47%	\$2,865,927.03	13.42%	62	14.66%	\$46,224.63
49-60	51	5.68%	\$2,422,025.75	11.34%	53	12.53%	\$45,698.60
61-72	63	5.42%	\$2,587,778.06	12.12%	56	13.24%	\$46,210.32
73-84	74	5.54%	\$2,680,447.35	12.55%	47	11.11%	\$57,030.79
85-96	88	5.47%	\$2,585,119.40	12.10%	56	13.24%	\$46,162.85
97-108	99	5.55%	\$2,067,537.83	9.68%	37	8.75%	\$55,879.40
109+	182	5.61%	\$4,981,784.04	23.32%	85	20.09%	\$58,609.22
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>93</b>	<b>5.56%</b>	<b>\$21,358,502.99</b>	<b>100.00%</b>	<b>423</b>	<b>100.00%</b>	<b>\$50,492.91</b>
<b>Fixed Rate Pool</b>							
(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	31	5.49%	\$4,279,600.40	6.15%	67	5.16%	\$63,874.63
37-48	40	5.56%	\$6,412,311.41	9.21%	127	9.78%	\$50,490.64
49-60	52	5.40%	\$7,782,807.95	11.18%	152	11.71%	\$51,202.68
61-72	63	5.45%	\$9,321,343.52	13.39%	166	12.79%	\$56,152.67
73-84	75	5.38%	\$9,840,195.98	14.13%	186	14.33%	\$52,904.28
85-96	87	5.24%	\$9,637,927.57	13.84%	170	13.10%	\$56,693.69
97-108	99	5.06%	\$7,526,399.37	10.81%	132	10.17%	\$57,018.18
109+	198	5.11%	\$14,838,609.34	21.31%	298	22.96%	\$49,793.99
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>95</b>	<b>5.30%</b>	<b>\$69,639,195.54</b>	<b>100.00%</b>	<b>1,298</b>	<b>100.00%</b>	<b>\$53,651.15</b>

## 16. FOOTNOTES

The notes overcollateralization percentages are calculated in the following manner:  

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

<sup>1</sup> WA Net Coupon value reflects ACH discount