

# Earnest Student Loan Program 2016-C



**Distribution Date:** 10/25/2018  
**Collection Period:** 9/30/2018

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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	October 25, 2018		
Next Distribution Date	November 26, 2018	Indenture Trustee	Roseline Maney (302) 636-6170 rmaney@wilmingtontrust.com
Distribution Frequency	Monthly		
Record Dates		Grantor Trustee	Kristin Moore (302) 573-3239 KMoore@christianatrust.com
Class A-1 Notes	October 24, 2018		
Class A-2 Notes	October 15, 2018		
Class B Notes	October 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		\$128.53		\$278.43
Prior Period Funds Pending Payment		(\$256.30)		(\$756.82)
Waterfall Distributions		\$1,400,970.70		\$1,721,334.34
<b>First</b> , to pay the Senior Transaction Fees:		\$1,391,049.69		\$1,686,375.63
Trustee Fee	\$414.49		\$1,460.51	
Administrator Fee	\$9,285.46		\$32,719.26	
Rating Agency Fee	\$0.00		\$0.00	
17g-5 Annual Fee	\$221.06		\$778.94	
<b>Second</b> , to the Holders of the Class A Notes to pay interest (including overdue interest)	\$53,159.91	\$1,337,889.78	\$123,244.18	\$1,563,131.45
<b>Third</b> , to the Reserve Account	\$0.00	\$1,337,889.78	\$0.00	\$1,563,131.45
<b>Fourth</b> , to the Holders of the Class A Notes (First Priority Principal Distribution)	\$0.00	\$1,337,889.78	\$0.00	\$1,563,131.45
<b>Fifth</b> , to the Holders of the Class B Notes to pay interest	\$5,123.66	\$1,332,766.12	\$18,054.29	\$1,545,077.16
<b>Sixth</b> , to the Holders of the Class A Notes (Regular Principal Distribution)	\$1,220,895.66	\$111,870.46	\$1,396,286.16	\$148,791.00
<b>Seventh</b> , to the payees of any shortfall amounts during clause one through six for other pool	\$0.00	\$111,870.46	\$0.00	\$148,791.00
<b>Eighth</b> , to the Class B Liquidity Account	\$0.00	\$111,870.46	\$0.00	\$148,791.00
<b>Ninth</b> , to the Holders of the Class B Notes as repayment of principal	\$81,496.10	\$30,374.36	\$148,791.00	\$0.00
<b>Tenth</b> , to the Holders of the Class B Notes to pay Carry-over Amounts (including interest)	\$0.00	\$30,374.36	\$0.00	\$0.00
<b>Eleventh</b> , to pay the Subordinate Transaction Fees	\$0.00	\$30,374.36	\$0.00	\$0.00
<b>Twelfth</b> , remainder to the Holders of the Certificates	\$30,374.36		\$0.00	
Total Distributions		\$1,400,970.70		\$1,721,334.34

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	\$15,689,834.92	4.06581%	\$53,159.91	\$1,220,895.66	\$14,468,939.26	0.254595894
Class A-2	27034L AB2	\$119,037,000.00	\$55,183,959.70	2.68000%	\$123,244.18	\$1,396,286.16	\$53,787,673.54	0.451856763
Class B	27034L AC0	\$13,650,000.00	\$6,236,219.74	4.46000%	\$23,177.95	\$230,287.10	\$6,005,932.64	0.439995065
Residual		100,000.00	100,000.00				100,000.00	
<b>Total</b>		<b>\$189,518,000.00</b>	<b>\$77,110,014.36</b>		<b>\$199,582.04</b>	<b>\$2,847,468.92</b>	<b>\$74,262,545.44</b>	<b>0.391849563</b>

Applicable Libor 1 Month equals 2.21581%

## 2. PORTFOLIO STATISTICS

A. STATISTICS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Balance	\$17,119,199.71	\$63,778,250.14	\$80,897,449.85
Number of Loans	370	1,229	1,599
Average Balance	\$46,268	\$51,894	\$50,593
WA Gross Coupon	5.89%	5.56%	5.63%
WA Net Coupon <sup>1</sup>	5.64%	5.32%	5.38%
WA Remaining Months	123	111	113
WA Months since Graduation	98	99	99
WA FICO at Origination	771	783	781

B. TRIGGERS	INITIAL %	CURRENT %	TRIGGER	RESULT
Rolling 6-month Average Deferment/Forbearance	0.00%	0.70%	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%	40.30%	10.00%	PASS

## 3. SERVICER CASH ACCOUNT ACTIVITY

AVAILABLE FUNDS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Payments	\$1,451,718.97	\$1,660,268.93	\$3,111,987.90
Interest Payments	\$86,218.26	\$290,902.71	\$377,120.97
Fees	\$0.00	\$0.00	\$0.00
Refund	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	<b>\$1,537,937.23</b>	<b>\$1,951,171.64</b>	<b>\$3,489,108.87</b>
Prior Period Collections Deposited by the Servicer in the Current Period	\$6,259.85	\$79,046.91	\$85,306.76
Current Period Collections Deposited by the Servicer in the Subsequent Period	(147,055.81)	(313,333.32)	(\$460,389.13)
<b>Total Cash Remitted by the Servicer During the Current Collection Period</b>	<b>\$1,397,141.27</b>	<b>\$1,716,885.23</b>	<b>\$3,114,026.50</b>
Other Bank Deposits			
Net Recoveries	\$0.00	\$0.00	\$0.00
Interest Income	\$3,192.62	\$4,678.96	\$7,871.58
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>\$1,401,098.47</b>	<b>\$1,721,812.73</b>	<b>\$3,122,911.20</b>

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## 4. PORTFOLIO OVERVIEW

	Variable Rate Pool	Fixed Rate Pool	Total
<b>Beginning Principal Balance</b>	<b>\$18,570,918.68</b>	<b>\$65,438,519.06</b>	<b>\$84,009,437.74</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$1,451,718.97)	(\$1,660,268.93)	(\$3,111,987.90)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$0.00	\$0.01	\$0.01
<b>Ending Principal Balance</b>	<b>\$17,119,199.71</b>	<b>\$63,778,250.14</b>	<b>\$80,897,449.85</b>
<b>Beginning Interest Balance</b>	<b>\$57,014.16</b>	<b>\$175,852.70</b>	<b>\$232,866.86</b>
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$86,218.26)	(\$290,902.71)	(\$377,120.97)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$33.83	\$2.17	\$36.00
Interest Accrual	\$83,320.86	\$282,148.51	\$365,469.37
<b>Ending Interest Balance</b>	<b>\$54,150.59</b>	<b>\$167,100.67</b>	<b>\$221,251.26</b>
<b>Collections &amp; Reserves</b>			
Variable Rate Pool Collection Account			\$1,401,098.47
Fixed Rate Pool Collection Account			\$1,721,812.73
Class A-1 Reserve Account			\$85,368.55
Class A-2 Reserve Account			\$178,811.09
Class B Liquidity Account			\$20,504.32
Servicer Payments Due			\$460,389.13
<b>Total Collections &amp; Reserves</b>			<b>\$3,867,984.29</b>
<b>Total Assets</b>			<b>\$84,986,685.40</b>

## 5. RESERVE & LIQUIDITY ACCOUNTS

	Total
Class A-1 Reserve Account	\$85,368.55
Class A-1 Reserve Account Requirement	\$85,246.50
Class A-2 Reserve Account	\$178,811.09
Class A-2 Reserve Account Requirement	\$178,555.50
Class B Liquidity Account	\$20,504.32
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
<b>Total Defaults</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</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) \$ 2,735,506.95

Specified Class A-2 Overcollateralization  
(the greater of (i) \$2,717,759 or (ii) 15.9% of the Adjusted Fixed Rate Pool Balance) \$ 10,169,132.10

Specified Class B Overcollateralization  
(the greater of (i) \$2,308,786 or (ii) 8.5% of the Adjusted Aggregate Pool Balance) \$ 6,898,706.41

Class B Cap Rate 30.00%

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## 9. LOANS BY STATUS \$

	Variable \$	Variable %	Fixed \$	Fixed %
In Repayment, days DQ				
0-30	\$16,909,088.23	98.77%	\$63,538,138.17	99.62%
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>\$16,909,088.23</b>	<b>98.77%</b>	<b>\$63,538,138.17</b>	<b>99.62%</b>
In School	\$0.00	0.00%	\$0.00	0.00%
Grace	\$0.00	0.00%	\$0.00	0.00%
Deferment	\$210,111.48	1.23%	\$184,667.34	0.29%
Forbearance	\$0.00	0.00%	\$55,444.63	0.09%
Claims in Process	\$0.00	0.00%	\$0.00	0.00%
Bankruptcy	\$0.00	0.00%	\$0.00	0.00%
<b>Total</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>

## 10. LOANS BY STATUS #

	Variable #	Variable %	Fixed #	Fixed %
In Repayment, days DQ				
0-30	367	99.19%	1,224	99.59%
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>367</b>	<b>99.19%</b>	<b>1,224</b>	<b>99.59%</b>
In School	-	0.00%	-	0.00%
Grace	-	0.00%	-	0.00%
Deferment	3	0.81%	4	0.33%
Forbearance	-	0.00%	1	0.08%
Claims in Process	-	0.00%	-	0.00%
Bankruptcy	-	0.00%	-	0.00%
<b>Total</b>	<b>370</b>	<b>100.00%</b>	<b>1,229</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%	4.92%	\$1,326,048.60	7.75%	28	7.57%	\$47,358.88
5-6%	5.39%	\$11,370,860.91	66.42%	249	67.30%	\$45,666.11
6-7%	6.44%	\$4,029,774.49	23.54%	87	23.51%	\$46,319.25
7-8%	7.15%	\$392,515.71	2.29%	6	1.62%	\$65,419.29
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.64%</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>370</b>	<b>100.00%</b>	<b>\$46,268.11</b>
<b>Fixed Rate Pool</b>						
(current month)						
<4%	3.97%	\$1,799,709.51	2.82%	45	3.66%	\$39,993.54
4-5%	4.57%	\$18,770,337.13	29.43%	413	33.60%	\$45,448.76
5-6%	5.45%	\$31,328,007.58	49.12%	576	46.87%	\$54,388.90
6-7%	6.34%	\$11,656,087.39	18.28%	191	15.54%	\$61,026.64
7-8%	7.07%	\$224,108.53	0.35%	4	0.33%	\$56,027.13
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>5.32%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>	<b>\$51,894.43</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	46	5.38%	\$3,402,094.43	19.87%	128	34.59%	\$26,578.86
61-120	88	5.53%	\$5,551,464.15	32.43%	128	34.59%	\$43,370.81
121-180	145	5.75%	\$3,686,202.17	21.53%	60	16.22%	\$61,436.70
181-240	205	5.90%	\$4,479,438.96	26.17%	54	14.59%	\$82,952.57
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>123</b>	<b>5.64%</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>370</b>	<b>100.00%</b>	<b>\$46,268.11</b>
<b>Fixed Rate Pool</b>							
(current month)							
0-60	47	4.70%	\$14,835,747.99	23.26%	470	38.24%	\$31,565.42
61-120	85	5.19%	\$23,891,557.26	37.46%	468	38.08%	\$51,050.34
121-180	146	5.66%	\$13,744,096.08	21.55%	169	13.75%	\$81,326.01
181-240	206	5.97%	\$11,217,970.69	17.59%	121	9.85%	\$92,710.50
241-300	248	6.99%	\$88,878.12	0.14%	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>111</b>	<b>5.32%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>	<b>\$51,894.43</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	5.69%	\$2,624,434.56	15.33%	47	12.70%	\$55,839.03
CA	5.59%	\$2,417,020.15	14.12%	57	15.41%	\$42,403.86
TX	5.55%	\$1,595,000.73	9.32%	34	9.19%	\$46,911.79
NJ	5.75%	\$1,278,940.14	7.47%	27	7.30%	\$47,368.15
PA	5.88%	\$1,160,477.85	6.78%	24	6.49%	\$48,353.24
MA	5.56%	\$937,326.36	5.48%	23	6.22%	\$40,753.32
NC	5.64%	\$800,331.53	4.68%	15	4.05%	\$53,355.44
GA	5.64%	\$751,579.50	4.39%	15	4.05%	\$50,105.30
CO	6.04%	\$633,619.35	3.70%	13	3.51%	\$48,739.95
WA	5.29%	\$553,634.56	3.23%	12	3.24%	\$46,136.21
Other	5.59%	\$4,366,834.98	25.51%	103	27.84%	\$42,396.46
<b>Total</b>	<b>5.64%</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>370</b>	<b>100.00%</b>	<b>\$46,268.11</b>
<b>Fixed Rate Pool</b>						
(current month)						
CA	5.28%	\$8,305,381.79	13.02%	159	12.94%	\$52,235.11
NY	5.43%	\$5,651,420.09	8.86%	111	9.03%	\$50,913.69
IL	5.43%	\$4,334,381.51	6.80%	92	7.49%	\$47,112.84
OH	5.35%	\$3,552,775.52	5.57%	56	4.56%	\$63,442.42
TX	5.32%	\$3,336,382.71	5.23%	70	5.70%	\$47,662.61
MA	5.37%	\$3,086,436.05	4.84%	74	6.02%	\$41,708.60
PA	5.46%	\$2,940,215.86	4.61%	68	5.53%	\$43,238.47
NJ	5.45%	\$2,550,655.39	4.00%	57	4.64%	\$44,748.34
FL	5.21%	\$2,416,902.76	3.79%	40	3.25%	\$60,422.57
MD	5.15%	\$2,318,378.23	3.64%	37	3.01%	\$62,658.87
Other	5.27%	\$25,285,320.23	39.65%	465	37.84%	\$54,377.03
<b>Total</b>	<b>5.32%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>	<b>\$51,894.43</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	674	5.76%	\$48,038.75	0.28%	2	0.54%	\$24,019.38
676-700	693	6.10%	\$525,312.12	3.07%	8	2.16%	\$65,664.02
701-725	712	5.88%	\$1,497,619.25	8.75%	35	9.46%	\$42,789.12
726-740	734	5.87%	\$1,510,161.92	8.82%	31	8.38%	\$48,714.90
741-775	758	5.62%	\$4,957,338.32	28.96%	104	28.11%	\$47,666.71
776-800	789	5.61%	\$4,437,432.02	25.92%	97	26.22%	\$45,746.72
801-825	810	5.53%	\$3,362,544.73	19.64%	72	19.46%	\$46,702.01
826-850	833	5.29%	\$780,752.60	4.56%	21	5.68%	\$37,178.70
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>771</b>	<b>5.64%</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>370</b>	<b>100.00%</b>	<b>\$46,268.11</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	5.29%	\$55,789.72	0.09%	3	0.24%	\$18,596.57
676-700	694	6.01%	\$1,384,389.02	2.17%	22	1.79%	\$62,926.77
701-725	714	5.98%	\$2,490,784.29	3.91%	54	4.39%	\$46,125.64
726-740	734	5.64%	\$4,202,379.65	6.59%	75	6.10%	\$56,031.73
741-775	760	5.51%	\$16,594,575.58	26.02%	322	26.20%	\$51,535.95
776-800	789	5.29%	\$16,408,380.51	25.73%	321	26.12%	\$51,116.45
801-825	812	5.06%	\$16,333,735.35	25.61%	305	24.82%	\$53,553.23
826-850	836	4.90%	\$6,308,216.02	9.89%	127	10.33%	\$49,670.99
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>783</b>	<b>5.32%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>	<b>\$51,894.43</b>

# Earnest Student Loan Program 2016-C



Distribution Date: 10/25/2018  
Collection Period: 9/30/2018

## 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	33	5.95%	\$604,786.34	3.53%	13	3.51%	\$46,522.03
37-48	41	5.63%	\$2,870,532.11	16.77%	58	15.68%	\$49,491.93
49-60	53	5.77%	\$1,726,591.06	10.09%	46	12.43%	\$37,534.59
61-72	65	5.52%	\$1,895,855.30	11.07%	46	12.43%	\$41,214.25
73-84	77	5.61%	\$1,852,023.97	10.82%	46	12.43%	\$40,261.39
85-96	89	5.59%	\$1,552,285.37	9.07%	43	11.62%	\$36,099.66
97-108	101	5.59%	\$2,378,316.00	13.89%	42	11.35%	\$56,626.57
109+	189	5.68%	\$4,238,809.56	24.76%	76	20.54%	\$55,773.81
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>98</b>	<b>5.64%</b>	<b>\$17,119,199.71</b>	<b>100.00%</b>	<b>370</b>	<b>100.00%</b>	<b>\$46,268.11</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	32	5.45%	\$2,872,784.42	4.50%	44	3.58%	\$65,290.56
37-48	41	5.55%	\$6,329,751.88	9.92%	122	9.93%	\$51,883.21
49-60	53	5.41%	\$7,051,819.86	11.06%	144	11.72%	\$48,970.97
61-72	65	5.49%	\$8,602,634.55	13.49%	155	12.61%	\$55,500.87
73-84	77	5.40%	\$8,683,631.90	13.62%	168	13.67%	\$51,688.29
85-96	89	5.21%	\$8,915,710.10	13.98%	162	13.18%	\$55,035.25
97-108	101	5.17%	\$6,462,756.61	10.13%	125	10.17%	\$51,702.05
109+	197	5.12%	\$14,859,160.82	23.30%	309	25.14%	\$48,087.90
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
<b>Total</b>	<b>99</b>	<b>5.32%</b>	<b>\$63,778,250.14</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>	<b>\$51,894.43</b>

## 16. FOOTNOTES

The notes overcollateralization percentages are calculated in the following manner:

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

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