

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018
Collection Period: 10/31/2018

Table of Contents		External Parties	
Waterfall for Distributions	Page 2	Issuer Sponsor	Earnest Student Loan Program 2016-C, LLC Earnest Operations LLC
Investor Report			
1. Note Balances	3	Servicer	Earnest Operations LLC
2. Portfolio Statistics	3	Back-Up Servicer	Higher Education Loan Authority of the State of Missouri
3. Servicer Cash Account Activity	3		
4. Portfolio Overview	4	Administrator	Earnest Operations LLC
5. Reserve & Liquidity Accounts	4	Back-Up Administrator	Goal Structured Solutions
6. Overcollateralization	5		
7. Defaults	5	Indenture Trustee	Wilmington Trust
8. Supplemental Information	5	Grantor Trustee	Wilmington Savings Fund Society, FSB d/b/a Christiana Trust
9. Loans by Status \$	6		
10. Loans by Status #	6		
11. Loans by APR	7		
12. Remaining Term	8		
13. Loan State	9		
14. FICO Score	10		
15. Months Since Graduation	11		
16. Footnotes	11		
Dates		Contacts	
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	November 26, 2018		
Next Distribution Date	December 26, 2018		
Distribution Frequency	Monthly	Indenture Trustee	Roseline Maney (302) 636-6170 rmaney@wilmingtontrust.com
Record Dates			
Class A-1 Notes	November 23, 2018		
Class A-2 Notes	November 15, 2018	Grantor Trustee	Kristin Moore (302) 573-3239 KMoore@christianatrust.com
Class B Notes	November 15, 2018		

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018
Collection Period: 10/31/2018

COLLECTION FUND DISTRIBUTIONS

	Variable Rate Pool - Class A-1		Fixed Rate Pool - Class A-2	
	PAYMENT	AVAILABLE FUNDS	PAYMENT	AVAILABLE FUNDS
Reserve Fund Transfer		\$128.74		\$279.80
Prior Period Funds Pending Payment		\$0.00		\$0.00
Waterfall Distributions		\$840,323.26		\$2,108,513.18
First , to pay the Senior Transaction Fees:		\$831,366.88		\$2,075,145.83
Trustee Fee	\$396.78		\$1,478.22	
Administrator Fee	\$8,559.60		\$31,889.13	
Rating Agency Fee	\$0.00		\$0.00	
17g-5 Annual Fee	\$0.00		\$0.00	
Second , to the Holders of the Class A Notes to pay interest (including overdue interest)	\$53,134.83	\$778,232.05	\$120,125.80	\$1,955,020.03
Third , to the Reserve Account	\$0.00	\$778,232.05	\$0.00	\$1,955,020.03
Fourth , to the Holders of the Class A Notes (First Priority Principal Distribution)	\$0.00	\$778,232.05	\$0.00	\$1,955,020.03
Fifth , to the Holders of the Class B Notes to pay interest	\$4,723.70	\$773,508.35	\$17,598.35	\$1,937,421.68
Sixth , to the Holders of the Class A Notes (Regular Principal Distribution)	\$526,912.31	\$246,596.04	\$1,359,111.44	\$578,310.24
Seventh , to the payees of any shortfall amounts during clause one through six for other pool	\$0.00	\$246,596.04	\$0.00	\$578,310.24
Eighth , to the Class B Liquidity Account	\$0.00	\$246,596.04	\$0.00	\$578,310.24
Ninth , to the Holders of the Class B Notes as repayment of principal	\$35,118.14	\$211,477.90	\$130,834.01	\$447,476.23
Tenth , to the Holders of the Class B Notes to pay Carry-over Amounts (including interest)	\$0.00	\$211,477.90	\$0.00	\$447,476.23
Eleventh , to pay the Subordinate Transaction Fees	\$0.00	\$211,477.90	\$0.00	\$447,476.23
Twelfth , remainder to the Holders of the Certificates	\$211,477.90		\$447,476.23	
Total Distributions		\$840,323.26		\$2,108,513.18

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.

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

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	\$14,468,939.26	4.13138%	\$53,134.83	\$526,912.31	\$13,942,026.95	0.245324329
Class A-2	27034L AB2	\$119,037,000.00	\$53,787,673.54	2.68000%	\$120,125.80	\$1,359,111.44	\$52,428,562.10	0.440439209
Class B	27034L AC0	\$13,650,000.00	\$6,005,932.64	4.46000%	\$22,322.05	\$165,952.15	\$5,839,980.49	0.427837399
Residual		100,000.00	100,000.00				100,000.00	
Total		\$189,518,000.00	\$74,262,545.44		\$195,582.68	\$2,051,975.90	\$72,210,569.54	0.381022222

Applicable Libor 1 Month equals 2.28138%

2. PORTFOLIO STATISTICS

A. STATISTICS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Balance	\$16,492,669.02	\$62,162,184.21	\$78,654,853.23
Number of Loans	356	1,206	1,562
Average Balance	\$46,328	\$51,544	\$50,355
WA Gross Coupon	6.03%	5.57%	5.66%
WA Net Coupon ¹	5.79%	5.32%	5.42%
WA Remaining Months	122	111	113
WA Months since Graduation	100	101	101
WA FICO at Origination	771	783	781

B. TRIGGERS	INITIAL %	CURRENT %	TRIGGER	RESULT
Rolling 6-month Average Deferment/Forbearance	0.00%	0.66%	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%	39.19%	10.00%	PASS

3. SERVICER CASH ACCOUNT ACTIVITY

AVAILABLE FUNDS	Variable Rate Pool	Fixed Rate Pool	Total
Principal Payments	\$626,530.68	\$1,616,605.98	\$2,243,136.66
Interest Payments	\$64,492.15	\$236,065.56	\$300,557.71
Fees	\$0.00	\$0.00	\$0.00
Refund	\$0.00	\$0.00	\$0.00
Subtotal	\$691,022.83	\$1,852,671.54	\$2,543,694.37
Prior Period Collections Deposited by the Servicer in the Current Period	\$147,055.81	\$313,333.32	\$460,389.13
Current Period Collections Deposited by the Servicer in the Subsequent Period	1.83	(61,769.29)	(\$61,767.46)
Total Cash Remitted by the Servicer During the Current Collection Period	\$838,080.47	\$2,104,235.57	\$2,942,316.04
Other Bank Deposits			
Net Recoveries	\$0.00	\$0.00	\$0.00
Interest Income	\$2,114.05	\$3,997.81	\$6,111.86
Other Deposits/Adjustments	\$0.00	\$0.00	\$0.00
Prior Period Funds Pending Payment	\$0.00	\$0.00	\$0.00
Prior Period Undistributed Funds	\$0.00	\$0.00	\$0.00
Total Collections Account Balance	\$840,194.52	\$2,108,233.38	\$2,948,427.90

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

4. PORTFOLIO OVERVIEW

	Variable Rate Pool	Fixed Rate Pool	Total
Beginning Principal Balance	\$17,119,199.71	\$63,778,250.14	\$80,897,449.85
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$626,530.68)	(\$1,616,605.98)	(\$2,243,136.66)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	(\$0.01)	\$540.05	\$540.04
Ending Principal Balance	\$16,492,669.02	\$62,162,184.21	\$78,654,853.23
Beginning Interest Balance	\$54,150.59	\$167,100.67	\$221,251.26
Loans Purchased	\$0.00	\$0.00	\$0.00
Loans Sold	\$0.00	\$0.00	\$0.00
Loans Repaid	(\$64,492.15)	(\$236,065.56)	(\$300,557.71)
Charge-Offs	\$0.00	\$0.00	\$0.00
Capitalized Interest	\$0.00	\$0.00	\$0.00
Servicer Adjustments	\$0.58	\$0.18	\$0.76
Interest Accrual	\$82,243.98	\$283,474.98	\$365,718.96
Ending Interest Balance	\$71,903.00	\$214,510.27	\$286,413.27
Collections & Reserves			
Variable Rate Pool Collection Account			\$840,194.52
Fixed Rate Pool Collection Account			\$2,108,233.38
Class A-1 Reserve Account			\$85,369.01
Class A-2 Reserve Account			\$178,812.11
Class B Liquidity Account			\$20,504.42
Servicer Payments Due			\$61,767.46
Total Collections & Reserves			\$3,294,880.90
Total Assets			\$82,236,147.40

5. RESERVE & LIQUIDITY ACCOUNTS

	Total
Class A-1 Reserve Account	\$85,369.01
Class A-1 Reserve Account Requirement	\$85,246.50
Class A-2 Reserve Account	\$178,812.11
Class A-2 Reserve Account Requirement	\$178,555.50
Class B Liquidity Account	\$20,504.42
Class B Liquidity Account Requirement	\$20,475.00

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

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	\$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
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) \$ 2,635,888.57

Specified Class A-2 Overcollateralization
(the greater of (i) \$2,717,759 or (ii) 15.9% of the Adjusted Fixed Rate Pool Balance) \$ 9,912,177.61

Specified Class B Overcollateralization
(the greater of (i) \$2,308,786 or (ii) 8.5% of the Adjusted Aggregate Pool Balance) \$ 6,708,085.69

Class B Cap Rate 16.79%

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

9. LOANS BY STATUS \$

	Variable \$	Variable %	Fixed \$	Fixed %
In Repayment, days DQ				
0-30	\$16,158,627.27	97.97%	\$61,922,072.24	99.61%
31-60	\$123,930.27	0.75%	\$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	\$16,282,557.54	98.73%	\$61,922,072.24	99.61%
In School	\$0.00	0.00%	\$0.00	0.00%
Grace	\$0.00	0.00%	\$0.00	0.00%
Deferment	\$210,111.48	1.27%	\$184,667.34	0.30%
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%
Total	\$16,492,669.02	100.00%	\$62,162,184.21	100.00%

10. LOANS BY STATUS

	Variable #	Variable %	Fixed #	Fixed %
In Repayment, days DQ				
0-30	352	98.88%	1,201	99.59%
31-60	1	0.28%	-	0.00%
61-90	-	0.00%	-	0.00%
91-120	-	0.00%	-	0.00%
121+	-	0.00%	-	0.00%
Total repayment	353	99.16%	1,201	99.59%
In School	-	0.00%	-	0.00%
Grace	-	0.00%	-	0.00%
Deferment	3	0.84%	4	0.33%
Forbearance	-	0.00%	1	0.08%
Claims in Process	-	0.00%	-	0.00%
Bankruptcy	-	0.00%	-	0.00%
Total	356	100.00%	1,206	100.00%

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

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%	4.92%	\$109,179.27	0.66%	2	0.56%	\$54,589.64
5-6%	5.46%	\$11,527,210.02	69.89%	247	69.38%	\$46,668.87
6-7%	6.48%	\$4,164,188.20	25.25%	95	26.69%	\$43,833.56
7-8%	7.18%	\$692,091.53	4.20%	12	3.37%	\$57,674.29
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	5.79%	\$16,492,669.02	100.00%	356	100.00%	\$46,327.72
Fixed Rate Pool						
(current month)						
<4%	3.97%	\$1,769,288.55	2.85%	45	3.73%	\$39,317.52
4-5%	4.57%	\$18,131,913.36	29.17%	406	33.67%	\$44,659.89
5-6%	5.45%	\$30,588,257.16	49.21%	562	46.60%	\$54,427.50
6-7%	6.34%	\$11,448,987.21	18.42%	189	15.67%	\$60,576.65
7-8%	7.07%	\$223,737.93	0.36%	4	0.33%	\$55,934.48
8+%	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	5.32%	\$62,162,184.21	100.00%	1,206	100.00%	\$51,544.10

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018

Collection Period: 10/31/2018

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	43	5.51%	\$3,449,128.54	20.91%	128	35.96%	\$26,946.32
61-120	88	5.69%	\$5,037,614.92	30.54%	119	33.43%	\$42,332.90
121-180	145	5.88%	\$3,648,413.38	22.12%	57	16.01%	\$64,007.25
181-240	205	6.04%	\$4,357,512.18	26.42%	52	14.61%	\$83,798.31
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	122	5.79%	\$16,492,669.02	100.00%	356	100.00%	\$46,327.72
Fixed Rate Pool							
(current month)							
0-60	47	4.70%	\$15,282,332.95	24.58%	484	40.13%	\$31,575.07
61-120	85	5.21%	\$22,165,884.91	35.66%	434	35.99%	\$51,073.47
121-180	145	5.66%	\$13,544,784.18	21.79%	167	13.85%	\$81,106.49
181-240	206	5.97%	\$11,080,304.05	17.82%	120	9.95%	\$92,335.87
241-300	247	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
Total	111	5.32%	\$62,162,184.21	100.00%	1,206	100.00%	\$51,544.10

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018
Collection Period: 10/31/2018

13. LOAN STATE

	WA Net Coupon ¹	\$ of Loans	Distribution by \$	# of Loans	Distribution by #	Avg. Loan Balance
Variable Rate Pool						
(current month)						
NY	5.83%	\$2,597,276.45	15.75%	47	13.20%	\$55,261.20
CA	5.74%	\$2,342,383.97	14.20%	54	15.17%	\$43,377.48
TX	5.68%	\$1,492,102.58	9.05%	33	9.27%	\$45,215.23
NJ	5.84%	\$1,208,278.95	7.33%	25	7.02%	\$48,331.16
PA	6.02%	\$1,137,311.81	6.90%	23	6.46%	\$49,448.34
MA	5.71%	\$861,174.02	5.22%	22	6.18%	\$39,144.27
NC	5.76%	\$717,986.74	4.35%	12	3.37%	\$59,832.23
GA	5.80%	\$716,027.08	4.34%	14	3.93%	\$51,144.79
CO	6.19%	\$628,561.61	3.81%	13	3.65%	\$48,350.89
WA	5.42%	\$546,464.08	3.31%	12	3.37%	\$45,538.67
Other	5.74%	\$4,245,101.73	25.74%	101	28.37%	\$42,030.71
Total	5.79%	\$16,492,669.02	100.00%	356	100.00%	\$46,327.72
Fixed Rate Pool						
(current month)						
CA	5.28%	\$8,181,491.29	13.16%	155	12.85%	\$52,783.81
NY	5.43%	\$5,526,290.40	8.89%	109	9.04%	\$50,699.91
IL	5.42%	\$4,178,954.70	6.72%	91	7.55%	\$45,922.58
OH	5.35%	\$3,514,534.82	5.65%	56	4.64%	\$62,759.55
TX	5.32%	\$3,109,532.52	5.00%	68	5.64%	\$45,728.42
MA	5.39%	\$2,990,067.90	4.81%	73	6.05%	\$40,959.83
PA	5.46%	\$2,888,060.52	4.65%	68	5.64%	\$42,471.48
NJ	5.46%	\$2,500,954.63	4.02%	56	4.64%	\$44,659.90
FL	5.21%	\$2,378,753.40	3.83%	39	3.23%	\$60,993.68
MD	5.15%	\$2,256,724.68	3.63%	36	2.99%	\$62,686.80
Other	5.27%	\$24,636,819.35	39.63%	455	37.73%	\$54,146.86
Total	5.32%	\$62,162,184.21	100.00%	1,206	100.00%	\$51,544.10

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018
Collection Period: 10/31/2018

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	674	5.19%	\$28,265.65	0.17%	1	0.28%	\$28,265.65
676-700	693	6.24%	\$522,006.19	3.17%	8	2.25%	\$65,250.77
701-725	712	6.02%	\$1,481,562.51	8.98%	35	9.83%	\$42,330.36
726-740	735	6.01%	\$1,427,970.38	8.66%	30	8.43%	\$47,599.01
741-775	758	5.75%	\$4,729,455.03	28.68%	100	28.09%	\$47,294.55
776-800	789	5.76%	\$4,301,389.42	26.08%	93	26.12%	\$46,251.50
801-825	810	5.67%	\$3,282,051.73	19.90%	71	19.94%	\$46,226.08
826-850	833	5.44%	\$719,968.11	4.37%	18	5.06%	\$39,998.23
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	771	5.79%	\$16,492,669.02	100.00%	356	100.00%	\$46,327.72
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	5.29%	\$54,970.74	0.09%	3	0.25%	\$18,323.58
676-700	694	6.01%	\$1,371,425.12	2.21%	22	1.82%	\$62,337.51
701-725	714	5.98%	\$2,461,521.95	3.96%	54	4.48%	\$45,583.74
726-740	734	5.64%	\$4,163,090.56	6.70%	75	6.22%	\$55,507.87
741-775	760	5.51%	\$16,082,870.98	25.87%	317	26.29%	\$50,734.61
776-800	789	5.29%	\$15,895,331.37	25.57%	310	25.70%	\$51,275.26
801-825	812	5.07%	\$15,927,689.61	25.62%	300	24.88%	\$53,092.30
826-850	836	4.90%	\$6,205,283.88	9.98%	125	10.36%	\$49,642.27
851+	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	783	5.32%	\$62,162,184.21	100.00%	1,206	100.00%	\$51,544.10

Earnest Student Loan Program 2016-C



Distribution Date: 11/26/2018
Collection Period: 10/31/2018

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	35	6.16%	\$546,262.72	3.31%	11	3.09%	\$49,660.25
37-48	42	5.77%	\$2,759,602.25	16.73%	56	15.73%	\$49,278.61
49-60	54	5.91%	\$1,685,727.57	10.22%	44	12.36%	\$38,311.99
61-72	66	5.67%	\$1,787,577.86	10.84%	44	12.36%	\$40,626.77
73-84	78	5.76%	\$1,750,369.33	10.61%	44	12.36%	\$39,781.12
85-96	90	5.72%	\$1,484,716.63	9.00%	40	11.24%	\$37,117.92
97-108	102	5.72%	\$2,342,090.13	14.20%	42	11.80%	\$55,764.05
109+	191	5.81%	\$4,136,322.53	25.08%	75	21.07%	\$55,150.97
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	100	5.79%	\$16,492,669.02	100.00%	356	100.00%	\$46,327.72
Fixed 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	33	5.41%	\$2,691,949.47	4.33%	42	3.48%	\$64,094.04
37-48	42	5.57%	\$6,195,476.78	9.97%	121	10.03%	\$51,202.29
49-60	54	5.40%	\$6,796,268.62	10.93%	138	11.44%	\$49,248.32
61-72	66	5.50%	\$8,333,911.89	13.41%	150	12.44%	\$55,559.41
73-84	78	5.40%	\$8,527,636.83	13.72%	167	13.85%	\$51,063.69
85-96	90	5.22%	\$8,629,102.17	13.88%	159	13.18%	\$54,271.08
97-108	102	5.17%	\$6,339,245.09	10.20%	123	10.20%	\$51,538.58
109+	198	5.13%	\$14,648,593.36	23.57%	306	25.37%	\$47,871.22
Other	-	0.00%	\$0.00	0.00%	-	0.00%	\$0.00
Total	101	5.32%	\$62,162,184.21	100.00%	1,206	100.00%	\$51,544.10

16. FOOTNOTES

The notes overcollateralization percentages are calculated in the following manner:

[Pool Balance + Reserve Account (Post Distribution) - Note Balance (Post Distribution)] / [Pool Balance + Reserve Account (Post Distribution)]

¹ WA Net Coupon value reflects ACH discount