

Earnest Student Loan Program 2017-A

Monthly Servicing Report

Distribution Date 01/27/2020

Collection Period 12/01/2019 - 12/31/2019

Earnest Operations LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Wilmington Trust - *Indenture Trustee*

Wilmington Trust, N.A. - *Trustee*

I. Deal Parameters

A	Student Loan Portfolio Characteristics	11/30/2019		12/31/2019	
		Variable Rate Pool	Fixed Rate Pool	Variable Rate Pool	Fixed Rate Pool
	Pool Balance	\$ 4,802,316.74	\$ 56,544,315.43	\$ 4,478,640.10	\$ 53,366,475.63
	Reserve Account Balance	\$ 36,636.00	\$ 195,391.50	\$ 36,636.00	\$ 195,391.50
	Adjusted Pool Balance	\$ 4,838,952.74	\$ 56,739,706.93	\$ 4,515,276.10	\$ 53,561,867.13
	Weighted Average Coupon (WAC)	4.96%	5.46%	4.98%	5.47%
	Weighted Average Net Coupon	4.71%	5.22%	4.73%	5.22%
	Weighted Average Remaining Term	97.09	110.03	95.40	109.36
	Number of Loans	104	1,212	100	1,177
	Number of Borrowers	104	1,212	100	1,177
	Pool Factor				0.319230775

B	Debt Securities		Cusip/Isin		12/26/2019	01/27/2020
	A1		27035BAA5		\$3,967,941.25	\$3,702,526.40
	A2		27035BAB3		\$46,526,559.68	\$43,920,731.05
	B		27035BAC1		\$5,665,236.69	\$5,343,097.18
	C		27035BAD9		\$2,216,831.75	\$2,090,777.15

C	Account Balances		12/26/2019	01/27/2020
	Class A-1 Reserve Account		\$ 36,636.00	\$ 36,636.00
	Class A-2 Reserve Account		\$ 195,391.50	\$ 195,391.50
	Class B Liquidity Account		\$ 22,644.00	\$ 22,644.00
	Class C Liquidity Account		\$ 8,218.50	\$ 8,218.50

D	Asset / Liability		12/26/2019	01/27/2020
	Class A-1 Overcollateralization Percentage		18.00%	18.00%
	Specified Overcollateralization Amount		\$871,011.49	\$812,749.70
	Actual Overcollateralization Amount		\$871,011.49	\$812,749.70
	Class A-2 Overcollateralization Percentage		18.00%	18.00%
	Specified Overcollateralization Amount		\$10,213,147.25	\$9,641,136.08
	Actual Overcollateralization Amount		\$10,213,147.25	\$9,641,136.08
	Class B Overcollateralization Percentage		8.80%	8.80%
	Specified Overcollateralization Amount		\$5,418,922.05	\$5,110,788.60
	Actual Overcollateralization Amount		\$5,418,922.05	\$5,110,788.60
	Class C Overcollateralization Percentage		5.20%	5.20%
	Specified Overcollateralization Amount		\$3,202,090.30	\$3,020,011.45
	Actual Overcollateralization Amount		\$3,202,090.30	\$3,020,011.45

		Variable Rate Pool	Fixed Rate Pool
A	Student Loan Principal Receipts		
	Borrower Principal	323,676.96	3,177,825.22
	Consolidation Activity Principal	0.00	0.00
	Seller Principal Reimbursement	0.00	0.00
	Servicer Principal Reimbursement	0.00	0.00
	Delinquent Principal Purchases by Servicer	0.00	0.00
	Other Principal Deposits	0.00	0.00
	Total Principal Receipts	\$ 323,676.96	\$ 3,177,825.22
B	Student Loan Interest Receipts		
	Borrower Interest	18,929.52	242,297.62
	Consolidation Activity Interest	0.00	0.00
	Seller Interest Reimbursement	0.00	0.00
	Servicer Interest Reimbursement	0.00	0.00
	Delinquent Interest Purchases by Servicer	0.00	0.00
	Other Interest Deposits	0.00	0.00
	Total Interest Receipts	\$ 18,929.52	\$ 242,297.62
C	Recoveries on Realized Losses	\$ 0.00	\$ 0.00
D	Investment Income	\$ 375.27	\$ 4,868.63
E	Funds Borrowed from Next Collection Period	\$ 0.00	\$ 0.00
F	Funds Repaid from Prior Collection Period	\$ 0.00	\$ 0.00
G	Loan Sale or Purchase Proceeds	\$ 0.00	\$ 0.00
H	Initial Deposits to Collection Account	\$ 0.00	\$ 0.00
I	Excess Transferred from Other Accounts	\$ 0.00	\$ 0.00
J	Borrower Benefit Reimbursements	\$ 0.00	\$ 0.00
K	Gross Swap Receipt	\$ 0.00	\$ 0.00
L	Other Deposits	\$ -	\$ -
M	Other Fees Collected	\$ 0.00	\$ 0.00
N	AVAILABLE FUNDS	\$ 342,981.75	\$ 3,424,991.47
O	Non-Cash Principal Activity During Collection Period	\$(0.32)	\$ 14.58
P	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00	\$ 0.00
Q	Aggregate Loan Substitutions	\$ 0.00	\$ 0.00

III. Portfolio Characteristics

Variable Rate Pool

12/31/2019				11/30/2019			
Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
6.30%	1	\$29,901.13	0.67%	6.30%	1	\$29,901.13	0.62%
4.96%	97	\$4,408,429.21	98.43%	4.95%	102	\$4,737,598.70	98.65%
5.38%	2	\$40,309.76	0.90%	5.42%	1	\$34,816.91	0.73%
	100	\$4,478,640.10	100.00%		104	\$4,802,316.74	100.00%

Fixed Rate Pool

12/31/2019				11/30/2019			
Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
5.98%	7	\$264,617.85	0.50%	6.01%	7	\$252,144.39	0.45%
5.46%	1,162	\$52,391,587.27	98.17%	5.46%	1,198	\$55,678,987.09	98.47%
6.82%	1	\$58,712.73	0.11%	5.99%	2	\$107,529.42	0.19%
5.99%	2	\$107,529.42	0.20%	5.16%	1	\$17,351.23	0.03%
5.16%	1	\$17,351.23	0.03%	0.00%	0	\$0.00	0.00%
5.85%	1	\$257,544.60	0.48%	5.85%	1	\$257,544.60	0.46%
6.23%	3	\$269,132.53	0.50%	6.34%	3	\$230,758.70	0.41%
	1,177	\$53,366,475.63	100.00%		1,212	\$56,544,315.43	100.00%

* Percentages may not total 100% due to rounding

	<u>Variable Rate Pool</u>		<u>Fixed Rate Pool</u>	
	<u>12/31/2019</u>	<u>11/30/2019</u>	<u>12/31/2019</u>	<u>11/30/2019</u>
Pool Balance	\$4,478,640.10	\$4,802,316.74	\$53,366,475.63	\$56,544,315.43
Total # Loans	100	104	1,177	1,212
Total # Borrowers	100	104	1,177	1,212
Weighted Average Coupon	4.98%	4.96%	5.47%	5.46%
Weighted Average Remaining Term	95.40	97.09	109.36	110.03
Borrower Interest Accrued for Period	\$18,643.07	\$19,141.91	\$242,316.19	\$246,229.95
Outstanding Borrower Interest Accrued	\$17,784.76	\$18,071.24	\$177,522.36	\$177,503.18
Gross Principal Realized Loss - Periodic	\$0.00	\$0.00	\$0.00	\$0.00
Gross Principal Realized Loss - Cumulative	\$29,211.11	\$29,211.11	\$99,301.38	\$99,301.38
Delinquent Principal Purchased by Servicer - Periodic	\$0.00	\$0.00	\$0.00	\$0.00
Delinquent Principal Purchased by Servicer - Cumulative	\$0.00	\$0.00	\$0.00	\$0.00
Recoveries on Realized Losses - Periodic	\$0.00	\$0.00	\$0.00	\$0.00
Recoveries on Realized Losses - Cumulative	\$0.00	\$0.00	\$0.00	\$0.00
Net Losses - Periodic	\$0.00	\$0.00	\$0.00	\$0.00
Net Losses - Cumulative	\$0.00	\$0.00	\$84,761.75	\$84,761.75
Cumulative Gross Defaults	\$29,211.11	\$29,211.11	\$99,301.38	\$99,301.38
Change in Gross Defaults	\$0.00	\$0.00	\$0.00	\$0.00
Cumulative Default Rate	0.02%	0.02%	0.05%	0.05%
Loan Substitutions	\$0.00	\$0.00	\$0.00	\$0.00
Cumulative Loan Substitutions	\$0.00	\$0.00	\$0.00	\$0.00
Unpaid Primary Servicing Fees	\$0.00	\$0.00	\$0.00	\$0.00
Unpaid Administration Fees	\$0.00	\$0.00	\$0.00	\$0.00
Unpaid Carryover Servicing Fees	\$0.00	\$0.00	\$0.00	\$0.00
Note Interest Shortfall	\$0.00	\$0.00	\$0.00	\$0.00

VARIABLE RATE POOL

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Private Credit Consolidation	4.98%	100	\$ 4,478,640.10	100.000%
Total	4.98%	100	\$ 4,478,640.10	100.000%

FIXED RATE POOL

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Private Credit Consolidation	5.47%	1,177	\$ 53,366,475.63	100.000%
Total	5.47%	1,177	\$ 53,366,475.63	100.000%

Fixed Rate Loans \$53,366,475.63

LIBOR Indexed Loans \$4,478,640.10

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

V. 2017-A Reserve Account and Principal Distribution Calculations

A. Class A-1 Reserve Account

Specified Reserve Account Balance	\$ 36,636.00
Actual Reserve Account Balance	\$ 36,636.00

Class A-2 Reserve Account

Specified Reserve Account Balance	\$ 195,391.50
Actual Reserve Account Balance	\$ 195,391.50

Class B Reserve Account

Specified Reserve Account Balance	\$ 22,644.00
Actual Reserve Account Balance	\$ 22,644.00

Class C Reserve Account

Specified Reserve Account Balance	\$ 8,218.50
Actual Reserve Account Balance	\$ 8,218.50

B. First Priority Principal Distribution Amount

Class A-1 / Variable Rate Pool

Class A-2 / Fixed Rate Pool

Class A Notes Outstanding	\$ 3,967,941.25	\$ 46,526,559.68
Adjusted Pool Balance	\$ 4,515,276.10	\$ 53,561,867.13
First Priority Principal Distribution Amount	\$ 0.00	\$ 0.00

Regular Principal Distribution Amount

Class A Notes Outstanding	\$ 3,967,941.25	\$ 46,526,559.68
Adjusted Pool Balance	\$ 4,515,276.10	\$ 53,561,867.13
Specified Overcollateralization Amount	\$ 812,749.70	\$ 9,641,136.08
Regular Principal Distribution Amount	\$ 265,414.85	\$ 2,605,828.63

Class B Principal Distribution Amount

Class A Notes Outstanding (current distribution applied)	\$ 47,623,257.45
Class B Notes Outstanding (prior distribution)	\$ 5,665,236.69
Adjusted Pool Balance	\$ 58,077,143.23
Specified Overcollateralization Amount	\$ 5,110,788.60
Class B Principal Distribution Amount	\$ 322,139.51

Class C Principal Distribution Amount

Class A Notes Outstanding (current distribution applied)	\$ 47,623,257.45
Class B Notes Outstanding (current distribution applied)	\$ 5,343,097.18
Class C Notes Outstanding (prior distribution)	\$ 2,216,831.75
Adjusted Pool Balance	\$ 58,077,143.23
Specified Overcollateralization Amount	\$ 3,020,011.45
Class C Principal Distribution Amount	\$ 126,054.60

V. 2017-A Reserve Account and Principal Distribution Calculations (cont'd)**C. Triggers**

Rolling 6-month Average Deferment/Forbearance	Pass
Cumulative Default Rate	Pass
Pool Balance is less than 10% of Initial Pool Balance	Pass

D. Subordinate Lockout

(i) On each Monthly Payment Date occurring before February 25, 2017	
(ii) On any other Monthly Payment Date if any of the below are Yes:	
(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 Initial Pool Balance	No

E. Class B Cap Rate	24.22%
Class C Cap Rate	52.72%

		Variable Rate Pool		Fixed Rate Pool	
		Paid	Funds Balance	Paid	Funds Balance
Total Available Funds			\$ 342,981.75		\$ 3,424,991.47
A	Senior Transaction Fees				
	Trustee Fees	\$ 146.78	\$ 342,834.97	\$ 1,728.22	\$ 3,423,263.25
	Administrator Fees	\$ 2,401.16	\$ 340,433.81	\$ 28,272.16	\$ 3,394,991.09
	Rating Agency Fee	\$ 0.00	\$ 340,433.81	\$ 0.00	\$ 3,394,991.09
B	Class A Noteholders Interest Distribution Amount	\$ 9,847.55	\$ 330,586.26	\$ 102,746.15	\$ 3,292,244.94
C	Class A Reserve Account Reinstatement	\$ 0.00	\$ 330,586.26	\$ 0.00	\$ 3,292,244.94
D	Class A Noteholders First Priority Principal Distribution Amount	\$ 0.00	\$ 330,586.26	\$ 0.00	\$ 3,292,244.94
E	Class B Noteholders Interest Distribution Amount	\$ 1,326.76	\$ 329,259.50	\$ 15,621.74	\$ 3,276,623.20
F	Class C Noteholders Interest Distribution Amount	\$ 597.26	\$ 328,662.24	\$ 7,032.34	\$ 3,269,590.86
G	Class A Noteholders Regular Principal Distribution Amount	\$ 265,414.85	\$ 63,247.39	\$ 2,605,828.63	\$ 663,762.23
H	Any shortfall in amounts needed, for the above distributions	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 663,762.23
I	Class B Liquidity Account Reinstatement	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 663,762.23
J	Class C Liquidity Account Reinstatement	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 663,762.23
K	Class B Noteholders Principal Distribution Amount	\$ 0.00	\$ 63,247.39	\$ 322,139.51	\$ 341,622.72
L	Class C Noteholders Principal Distribution Amount	\$ 0.00	\$ 63,247.39	\$ 126,054.60	\$ 215,568.12
M	Class B Noteholders, Carryover Amount (with respect to Class B Notes)	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 215,568.12
N	Class C Noteholders, Carryover Amount (with respect to Class C Notes)	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 215,568.12
O	Subordinate Transaction Fees (Extraordinary Expenses)	\$ 0.00	\$ 63,247.39	\$ 0.00	\$ 215,568.12
P	Excess Distribution to Certificateholders	\$ 63,247.39	\$ 0.00	\$ 215,568.12	\$ 0.00

Distribution Amounts

	A1	A2	B
Cusip/Isin	27035BAA5	27035BAB3	27035BAC1
Beginning Balance	\$ 3,967,941.25	\$ 46,526,559.68	\$ 5,665,236.69
Index	LIBOR	FIXED	FIXED
Spread/Fixed Rate	1.00%	2.65%	3.59%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	12/26/2019	12/25/2019	12/25/2019
Accrual Period End	1/27/2020	1/25/2020	1/25/2020
Daycount Fraction	0.09166667	0.08611111	0.08333333
Interest Rate*	2.79200%	2.65000%	3.59000%
Accrued Interest Factor	0.002481778	0.002208333	0.002991667
Current Interest Due	\$ 9,847.55	\$ 102,746.15	\$ 16,948.50
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 9,847.55	\$ 102,746.15	\$ 16,948.50
Interest Paid	\$ 9,847.55	\$ 102,746.15	\$ 16,948.50
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$265,414.85	\$ 2,605,828.63	\$ 322,139.51
Ending Principal Balance	\$ 3,702,526.40	\$ 43,920,731.05	\$ 5,343,097.18
Paydown Factor	0.010866969	0.020004672	0.021339395
Ending Balance Factor	0.151593777	0.337174834	0.353941255

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://www.navient.com/about/investors/data/abrate.txt>.

Distribution Amounts

	C
Cusip/Isin	27035BAD9
Beginning Balance	\$ 2,216,831.75
Index	FIXED
Spread/Fixed Rate	4.13%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	12/25/2019
Accrual Period End	1/25/2020
Daycount Fraction	0.08333333
Interest Rate*	4.13000%
Accrued Interest Factor	0.003441668
Current Interest Due	\$ 7,629.60
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 7,629.60
Interest Paid	\$ 7,629.60
Interest Shortfall	\$ -
Principal Paid	\$ 126,054.60
Ending Principal Balance	\$ 2,090,777.15
Paydown Factor	0.023006863
Ending Balance Factor	0.381598312

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://www.navient.com/about/investors/data/abrate.txt>.