

SLM Student Loan Trust 2005-6
Quarterly Servicing Report

Distribution Date 04/25/2019

Collection Period 01/01/2019 - 03/31/2019

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

| A Student Loan Portfolio Characteristics | 07/27/2005 | 12/31/2018 | 03/31/2019 |
|---|----------------------------|----------------------------|--------------------------|
| Principal Balance | \$ 2,491,597,849.43 | \$ 1,022,141,934.19 | \$ 993,560,652.10 |
| Interest to be Capitalized Balance | 1,748,601.78 | 1,599,104.08 | 1,406,161.89 |
| Pool Balance | \$ 2,493,346,451.21 | \$ 1,023,741,038.27 | \$ 994,966,813.99 |
| Capitalized Interest Account Balance | \$ 65,500,000.00 | \$ - | \$ - |
| Add-on Consolidation Loan Account Balance | \$ 25,000,000.00 | \$ - | \$ - |
| Specified Reserve Account Balance | 8,250,167.00 | - N/A - | - N/A - |
| Adjusted Pool ⁽¹⁾ | \$ 2,592,096,618.21 | \$ 1,023,741,038.27 | \$ 994,966,813.99 |
| Weighted Average Coupon (WAC) | 3.72% | 3.69% | 3.69% |
| Weighted Average Remaining Term | 271.39 | 182.78 | 181.67 |
| Number of Loans | 150,283 | 79,806 | 77,104 |
| Number of Borrowers | 91,786 | 46,801 | 45,108 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 1,431,049.15 | \$ 1,488,201.74 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 1,022,309,989.12 | \$ 993,478,612.25 |
| Pool Factor | | 0.310218284 | 0.301498998 |
| Since Issued Constant Prepayment Rate | | 3.31% | 3.27% |

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

| B Debt Securities | Cusip/Isin | 01/25/2019 | 04/25/2019 |
|--------------------------|-------------------|-------------------|-------------------|
| A6 | 78442GPY6 | \$ 522,251,688.67 | \$ 494,854,674.46 |
| A7 | 78442GQE9 | \$ 450,846,000.00 | \$ 450,846,000.00 |
| B | 78442GQA7 | \$ 48,916,276.81 | \$ 47,539,066.74 |

| C Account Balances | 01/25/2019 | 04/25/2019 |
|--------------------------------------|-------------------|-------------------|
| Supplemental Loan Purchase Account | \$ - | \$ - |
| Reserve Account Balance | \$ 4,950,100.00 | \$ 4,950,100.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Add-on Consolidation Loan Account | \$ - | \$ - |
| Prefunding Account | \$ - | \$ - |
| Spread Supplement Account | \$ - | \$ - |

| D Asset / Liability | 01/25/2019 | 04/25/2019 |
|--|---------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 1,023,741,038.27 | \$ 994,966,813.99 |
| Total Notes | \$ 1,022,013,965.48 | \$ 993,239,741.20 |
| Difference | \$ 1,727,072.79 | \$ 1,727,072.79 |
| Parity Ratio | 1.00169 | 1.00174 |

II. Trust Activity 01/01/2019 through 03/31/2019

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 20,934,163.09 |
| | Guarantor Principal | 4,403,319.40 |
| | Consolidation Activity Principal | 5,505,759.87 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | 4.54 |
| | Rejected Claim Repurchased Principal | 20,246.11 |
| | Other Principal Deposits | 690.83 |
| | Total Principal Receipts | \$ 30,864,183.84 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 5,665,791.52 |
| | Guarantor Interest | 211,867.21 |
| | Consolidation Activity Interest | 67,579.18 |
| | Special Allowance Payments | 3,784,683.89 |
| | Interest Subsidy Payments | 334,491.75 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 9,273.66 |
| | Rejected Claim Repurchased Interest | 1,856.87 |
| | Other Interest Deposits | 96,945.03 |
| | Total Interest Receipts | \$ 10,172,489.11 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 172,416.81 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ - |
| J | Other Deposits | \$ 612,911.97 |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(847,354.52) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(2,654,345.98) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| M | AVAILABLE FUNDS | \$ 38,320,301.23 |
| N | Non-Cash Principal Activity During Collection Period | \$(2,282,901.75) |
| O | Non-Reimbursable Losses During Collection Period | \$ 68,547.95 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ 22,102.98 |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2005-6 Portfolio Characteristics

| | | 03/31/2019 | | | | 12/31/2018 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|---------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 3.80% | 2,334 | \$33,808,868.59 | 3.403% | 3.81% | 2,383 | \$35,603,024.65 | 3.483% |
| REPAYMENT: | CURRENT | 3.63% | 68,571 | \$840,190,318.80 | 84.564% | 3.64% | 71,081 | \$866,893,627.03 | 84.811% |
| | 31-60 DAYS DELINQUENT | 4.15% | 1,179 | \$20,418,884.49 | 2.055% | 4.00% | 1,082 | \$16,003,425.41 | 1.566% |
| | 61-90 DAYS DELINQUENT | 4.06% | 507 | \$8,651,458.78 | 0.871% | 3.92% | 449 | \$6,871,642.10 | 0.672% |
| | 91-120 DAYS DELINQUENT | 4.00% | 276 | \$5,047,522.03 | 0.508% | 3.87% | 288 | \$5,119,313.08 | 0.501% |
| | > 120 DAYS DELINQUENT | 3.81% | 792 | \$14,423,293.02 | 1.452% | 3.92% | 783 | \$14,441,794.99 | 1.413% |
| | FORBEARANCE | 4.02% | 3,306 | \$68,790,498.53 | 6.924% | 4.03% | 3,539 | \$74,401,536.89 | 7.279% |
| | CLAIMS IN PROCESS | 4.06% | 139 | \$2,229,807.86 | 0.224% | 3.98% | 199 | \$2,787,323.93 | 0.273% |
| | AGED CLAIMS REJECTED | 0.00% | 0 | \$0.00 | 0.000% | 3.88% | 2 | \$20,246.11 | 0.002% |
| TOTAL | | | 77,104 | \$993,560,652.10 | 100.00% | | 79,806 | \$1,022,141,934.19 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2005-6 Portfolio Characteristics (cont'd)

| | 03/31/2019 | 12/31/2018 |
|--|------------------|--------------------|
| Pool Balance | \$994,966,813.99 | \$1,023,741,038.27 |
| Outstanding Borrower Accrued Interest | \$8,786,583.65 | \$8,868,501.32 |
| Borrower Accrued Interest to be Capitalized | \$1,406,161.89 | \$1,599,104.08 |
| Borrower Accrued Interest >30 Days Delinquent | \$980,941.62 | \$967,614.92 |
| Total # Loans | 77,104 | 79,806 |
| Total # Borrowers | 45,108 | 46,801 |
| Weighted Average Coupon | 3.69% | 3.69% |
| Weighted Average Remaining Term | 181.67 | 182.78 |
| Non-Reimbursable Losses | \$68,547.95 | \$64,601.14 |
| Cumulative Non-Reimbursable Losses | \$5,412,643.26 | \$5,344,095.31 |
| Since Issued Constant Prepayment Rate (CPR) | 3.27% | 3.31% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$22,102.98 | \$- |
| Cumulative Rejected Claim Repurchases | \$2,058,893.64 | \$2,036,790.66 |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$- |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$2,354,499.60 | \$2,500,124.42 |
| Borrower Interest Accrued | \$8,215,240.47 | \$8,626,759.71 |
| Interest Subsidy Payments Accrued | \$313,003.87 | \$337,160.90 |
| Special Allowance Payments Accrued | \$4,040,530.77 | \$3,784,564.22 |

V. 2005-6 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 0.00% | 0 | - | 0.000% |
| | - GSL - Unsubsidized | 0.00% | 0 | - | 0.000% |
| | - PLUS ⁽²⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 3.69% | 77,104 | 993,560,652.10 | 100.000% |
| | Total | 3.69% | 77,104 | \$ 993,560,652.10 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 0.00% | 0 | - | 0.000% |
| | - Two Year | 0.00% | 0 | - | 0.000% |
| | - Technical | 0.00% | 0 | - | 0.000% |
| | - Other | 3.69% | 77,104 | 993,560,652.10 | 100.000% |
| | Total | 3.69% | 77,104 | \$ 993,560,652.10 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2005-6 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|--|------------------|----------------------------|
| Total Available Funds | | \$ 38,320,301.23 |
| A Primary Servicing Fee | \$ 417,820.01 | \$ 37,902,481.22 |
| B Administration Fee | \$ 25,000.00 | \$ 37,877,481.22 |
| C Class A Noteholders' Interest Distribution Amount | \$ 7,125,902.91 | \$ 30,751,578.31 |
| D Class B Noteholders' Interest Distribution Amount | \$ 374,286.56 | \$ 30,377,291.75 |
| E Class A Noteholders' Principal Distribution Amount | \$ 27,397,014.21 | \$ 2,980,277.54 |
| F Class B Noteholders' Principal Distribution Amount | \$ 1,377,210.07 | \$ 1,603,067.47 |
| G Reserve Account Reinstatement | \$ - | \$ 1,603,067.47 |
| H Carryover Servicing Fee | \$ - | \$ 1,603,067.47 |
| I Excess Distribution Certificateholder | \$ 1,603,067.47 | \$ - |

VII. Trigger Events

A Has the Stepdown Date Occurred?* **Y**

** The Stepdown Date is the earlier of (1) 10/25/2011 or (2) the first date on which no class A notes remain outstanding.

B Note Balance Trigger

| | | |
|--|-------------------|----------|
| i Notes Outstanding (after application of available funds) | \$ 993,239,741.20 | |
| ii Adjusted Pool Balance | \$ 994,966,813.99 | |
| iii Note Balance Trigger Event Exists (>ii) | | N |

After the stepdown date, a trigger event in existence results in a Class B Percentage of 0

| | | |
|------------------------|--------|--|
| Class A Percentage (%) | 95.21% | |
|------------------------|--------|--|

| | | |
|------------------------|-------|--|
| Class B Percentage (%) | 4.79% | |
|------------------------|-------|--|

C Other Waterfall Triggers

| | | |
|---|---------------------|----------|
| i Student Loan Principal Outstanding | \$ 993,560,652.10 | |
| ii Borrower Interest Accrued | \$ 8,215,240.47 | |
| iii Interest Subsidy Payments Accrued | \$ 313,003.87 | |
| iv Special Allowance Payments Accrued | \$ 4,040,530.77 | |
| v Capitalized Interest Account Balance | \$ - | |
| vi Pre-Funding Account Balance | \$ - | |
| vii Add-On Account Balance | \$ - | |
| viii Reserve Account Balance (after any reinstatement) | \$ 4,950,100.00 | |
| ix Total | \$ 1,011,079,527.21 | |
| x Less: Specified Reserve Account Balance | \$(4,950,100.00) | |
| xi Total | \$ 1,006,129,427.21 | |
| xii Class A Notes Outstanding (after application of available funds) | \$ 945,700,674.46 | |
| xiii Insolvency Event or Event of Default Under Indenture | | N |
| xiv Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (xii > xi or xiii = Y) | | N |

VIII. 2005-6 Distributions
Distribution Amounts

| | A6 | A7 | B |
|--|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 78442GPY6 | 78442GQE9 | 78442GQA7 |
| Beginning Balance | \$ 522,251,688.67 | \$ 450,846,000.00 | \$ 48,916,276.81 |
| Index | LIBOR | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.14% | 0.18% | 0.29% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 1/25/2019 | 1/25/2019 | 1/25/2019 |
| Accrual Period End | 4/25/2019 | 4/25/2019 | 4/25/2019 |
| Interest Rate* | 2.91063% | 2.95063% | 3.06063% |
| Accrued Interest Factor | 0.007276575 | 0.007376575 | 0.007651575 |
| Current Interest Due | \$ 3,800,203.58 | \$ 3,325,699.33 | \$ 374,286.56 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 3,800,203.58 | \$ 3,325,699.33 | \$ 374,286.56 |
| Interest Paid | \$ 3,800,203.58 | \$ 3,325,699.33 | \$ 374,286.56 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$27,397,014.21 | \$ - | \$ 1,377,210.07 |
| Ending Principal Balance | \$ 494,854,674.46 | \$ 450,846,000.00 | \$ 47,539,066.74 |
| Paydown Factor | 0.045661690 | 0.000000000 | 0.013589190 |
| Ending Balance Factor | 0.824757791 | 1.000000000 | 0.469076892 |

* 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>.

IX. 2005-6 Reconciliations

| | | |
|----------|---|---------------------|
| A | Principal Distribution Reconciliation | |
| | Prior Adjusted Pool Balance | \$ 1,023,741,038.27 |
| | Current Adjusted Pool Balance | \$ 994,966,813.99 |
| | Current Principal Due | \$ 28,774,224.28 |
| | Principal Shortfall from Previous Collection Period | \$ - |
| | Principal Distribution Amount | \$ 28,774,224.28 |
| | Principal Paid | \$ 28,774,224.28 |
| | Principal Shortfall | \$ - |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 4,950,100.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | \$ 4,950,100.00 |
| | Required Reserve Acct Balance | \$ 4,950,100.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 4,950,100.00 |
| C | Capitalized Interest Account | |
| | Beginning Period Balance | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| E | Prefunding Account | |
| | Beginning Period Balance | \$ - |
| | Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| F | Add-On Consolidation Loan Account | |
| | Beginning Balance | \$ - |
| | Add-on Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |
| G | Spread Supplement Account | |
| | Beginning of Period Account Balance | \$ - |
| | Quarterly Funding Amount | \$ - |
| | Ending Balance | \$ - |