

SLM Student Loan Trust 2005-6
Quarterly Servicing Report

Distribution Date 04/27/2020

Collection Period 01/01/2020 - 03/31/2020

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 | 12/31/2019 | 03/31/2020 |
|---|----------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 2,491,597,849.43 | \$ 912,632,741.07 | \$ 885,750,049.88 |
| Interest to be Capitalized Balance | 1,748,601.78 | 1,433,223.69 | 1,747,050.67 |
| Pool Balance | \$ 2,493,346,451.21 | \$ 914,065,964.76 | \$ 887,497,100.55 |
| 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 | \$ 914,065,964.76 | \$ 887,497,100.55 |
| Weighted Average Coupon (WAC) | 3.72% | 3.69% | 3.69% |
| Weighted Average Remaining Term | 271.39 | 175.19 | 173.86 |
| Number of Loans | 150,283 | 68,343 | 65,350 |
| Number of Borrowers | 91,786 | 39,636 | 37,760 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 1,446,788.10 | \$ 1,418,613.65 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 912,619,176.66 | \$ 886,078,486.90 |
| Pool Factor | | 0.276984085 | 0.268933077 |
| Since Issued Constant Prepayment Rate | | 3.13% | 3.08% |

⁽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 | 01/27/2020 | 04/27/2020 |
|--------------------------|-------------------|-------------------|-------------------|
| A6 | 78442GPY6 | \$ 417,825,952.68 | \$ 392,528,744.20 |
| A7 | 78442GQE9 | \$ 450,846,000.00 | \$ 450,846,000.00 |
| B | 78442GQA7 | \$ 43,666,939.29 | \$ 42,395,283.56 |

| C Account Balances | 01/27/2020 | 04/27/2020 |
|--------------------------------------|-------------------|-------------------|
| 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 | 01/27/2020 | 04/27/2020 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 914,065,964.76 | \$ 887,497,100.55 |
| Total Notes | \$ 912,338,891.97 | \$ 885,770,027.76 |
| Difference | \$ 1,727,072.79 | \$ 1,727,072.79 |
| Parity Ratio | 1.00189 | 1.00195 |

II. Trust Activity 01/01/2020 through 03/31/2020

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 18,609,830.83 |
| | Guarantor Principal | 4,481,471.24 |
| | Consolidation Activity Principal | 5,722,060.93 |
| | Seller Principal Reimbursement | 119.03 |
| | Servicer Principal Reimbursement | (99.22) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 28,813,382.81 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 5,069,371.20 |
| | Guarantor Interest | 241,693.79 |
| | Consolidation Activity Interest | 118,219.11 |
| | Special Allowance Payments | 2,194,809.56 |
| | Interest Subsidy Payments | 279,818.55 |
| | Seller Interest Reimbursement | 5.25 |
| | Servicer Interest Reimbursement | 5,406.92 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 97,745.96 |
| | Total Interest Receipts | \$ 8,007,070.34 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 83,571.13 |
| 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 | \$ 528,306.88 |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(756,541.50) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(2,372,527.67) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| M | AVAILABLE FUNDS | \$ 34,303,261.99 |
| N | Non-Cash Principal Activity During Collection Period | \$(1,930,691.62) |
| O | Non-Reimbursable Losses During Collection Period | \$ 63,684.92 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2005-6 Portfolio Characteristics

| | | 03/31/2020 | | | | 12/31/2019 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 3.77% | 2,077 | \$29,983,481.02 | 3.385% | 3.83% | 2,014 | \$31,016,827.06 | 3.399% |
| REPAYMENT: | CURRENT | 3.63% | 56,660 | \$722,303,991.09 | 81.547% | 3.65% | 60,341 | \$769,863,269.10 | 84.356% |
| | 31-60 DAYS DELINQUENT | 4.16% | 881 | \$16,056,098.55 | 1.813% | 3.97% | 1,166 | \$19,165,689.97 | 2.100% |
| | 61-90 DAYS DELINQUENT | 3.95% | 488 | \$9,701,693.89 | 1.095% | 3.87% | 531 | \$8,895,391.21 | 0.975% |
| | 91-120 DAYS DELINQUENT | 4.40% | 249 | \$5,476,202.46 | 0.618% | 3.90% | 329 | \$6,510,156.08 | 0.713% |
| | > 120 DAYS DELINQUENT | 3.93% | 772 | \$13,586,421.59 | 1.534% | 3.98% | 840 | \$16,037,688.09 | 1.757% |
| | FORBEARANCE | 3.98% | 4,102 | \$86,186,563.16 | 9.730% | 3.97% | 2,995 | \$59,159,228.40 | 6.482% |
| | CLAIMS IN PROCESS | 3.86% | 121 | \$2,455,598.12 | 0.277% | 3.88% | 127 | \$1,984,491.16 | 0.217% |
| TOTAL | | | 65,350 | \$885,750,049.88 | 100.00% | | 68,343 | \$912,632,741.07 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 03/31/2020 | 12/31/2019 |
|--|------------------|------------------|
| Pool Balance | \$887,497,100.55 | \$914,065,964.76 |
| Outstanding Borrower Accrued Interest | \$9,649,534.15 | \$9,619,298.97 |
| Borrower Accrued Interest to be Capitalized | \$1,747,050.67 | \$1,433,223.69 |
| Borrower Accrued Interest >30 Days Delinquent | \$932,397.18 | \$1,052,988.17 |
| Total # Loans | 65,350 | 68,343 |
| Total # Borrowers | 37,760 | 39,636 |
| Weighted Average Coupon | 3.69% | 3.69% |
| Weighted Average Remaining Term | 173.86 | 175.19 |
| Non-Reimbursable Losses | \$63,684.92 | \$57,507.74 |
| Cumulative Non-Reimbursable Losses | \$5,607,379.68 | \$5,543,694.76 |
| Since Issued Constant Prepayment Rate (CPR) | 3.08% | 3.13% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$9,307.92 |
| Cumulative Rejected Claim Repurchases | \$2,068,201.56 | \$2,068,201.56 |
| 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 | \$1,999,842.47 | \$1,966,978.84 |
| Borrower Interest Accrued | \$7,459,627.72 | \$7,754,809.60 |
| Interest Subsidy Payments Accrued | \$267,345.59 | \$284,424.21 |
| Special Allowance Payments Accrued | \$1,437,917.02 | \$2,194,563.65 |

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% | 65,350 | 885,750,049.88 | 100.000% |
| | Total | 3.69% | 65,350 | \$ 885,750,049.88 | 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% | 65,350 | 885,750,049.88 | 100.000% |
| | Total | 3.69% | 65,350 | \$ 885,750,049.88 | 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 | | \$ 34,303,261.99 |
| A Primary Servicing Fee | \$ 372,804.04 | \$ 33,930,457.95 |
| B Administration Fee | \$ 25,000.00 | \$ 33,905,457.95 |
| C Class A Noteholders' Interest Distribution Amount | \$ 4,292,566.87 | \$ 29,612,891.08 |
| D B INT | \$ 230,046.93 | \$ 29,382,844.15 |
| E Class A Noteholders' Principal Distribution Amount | \$ 25,297,208.48 | \$ 4,085,635.67 |
| F Class B Noteholders' Principal Distribution Amount | \$ 1,271,655.73 | \$ 2,813,979.94 |
| G Reserve Account Reinstatement | \$ - | \$ 2,813,979.94 |
| H Carryover Servicing Fee | \$ - | \$ 2,813,979.94 |
| I Excess Distribution Certificateholder | \$ 2,813,979.94 | \$ - |

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) | \$ 885,770,027.76 | |
| ii Adjusted Pool Balance | \$ 887,497,100.55 | |
| 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 | \$ 885,750,049.88 | |
| ii Borrower Interest Accrued | \$ 7,459,627.72 | |
| iii Interest Subsidy Payments Accrued | \$ 267,345.59 | |
| iv Special Allowance Payments Accrued | \$ 1,437,917.02 | |
| 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 | \$ 899,865,040.21 | |
| x Less: Specified Reserve Account Balance | \$(4,950,100.00) | |
| xi Total | \$ 894,914,940.21 | |
| xii Class A Notes Outstanding (after application of available funds) | \$ 843,374,744.20 | |
| 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 | \$ 417,825,952.68 | \$ 450,846,000.00 | \$ 43,666,939.29 |
| 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 | 1/27/2020 | 1/27/2020 | 1/27/2020 |
| Accrual Period End | 4/27/2020 | 4/27/2020 | 4/27/2020 |
| Interest Rate* | 1.93413% | 1.97413% | 2.08413% |
| Accrued Interest Factor | 0.004889051 | 0.004990162 | 0.005268217 |
| Current Interest Due | \$ 2,042,772.32 | \$ 2,249,794.55 | \$ 230,046.93 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 2,042,772.32 | \$ 2,249,794.55 | \$ 230,046.93 |
| Interest Paid | \$ 2,042,772.32 | \$ 2,249,794.55 | \$ 230,046.93 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$25,297,208.48 | \$ - | \$ 1,271,655.73 |
| Ending Principal Balance | \$ 392,528,744.20 | \$ 450,846,000.00 | \$ 42,395,283.56 |
| Paydown Factor | 0.042162014 | 0.000000000 | 0.012547666 |
| Ending Balance Factor | 0.654214574 | 1.000000000 | 0.418322219 |

* 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 | \$ 914,065,964.76 |
| | Current Adjusted Pool Balance | \$ 887,497,100.55 |
| | Current Principal Due | \$ 26,568,864.21 |
| | Principal Shortfall from Previous Collection Period | \$ - |
| | Principal Distribution Amount | \$ 26,568,864.21 |
| | Principal Paid | \$ 26,568,864.21 |
| | 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 | \$ - |