

SLM Student Loan Trust 2005-6

Quarterly Servicing Report

Distribution Date 04/25/2017

Collection Period 01/01/2017 - 03/31/2017

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 Investment Corp. - *Excess Distribution Certificateholder*

I. Deal Parameters

| A | Student Loan Portfolio Characteristics | 07/27/2005 | 12/31/2016 | 03/31/2017 |
|---|---|----------------------------|----------------------------|----------------------------|
| | Principal Balance | \$ 2,491,597,849.43 | \$ 1,279,266,060.27 | \$ 1,240,929,331.82 |
| | Interest to be Capitalized Balance | 1,748,601.78 | 1,919,318.93 | 1,954,975.32 |
| | Pool Balance | \$ 2,493,346,451.21 | \$ 1,281,185,379.20 | \$ 1,242,884,307.14 |
| | 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 | \$ 1,281,185,379.20 | \$ 1,242,884,307.14 |
| | Weighted Average Coupon (WAC) | 3.72% | 3.69% | 3.69% |
| | Weighted Average Remaining Term | 271.39 | 195.79 | 193.93 |
| | Number of Loans | 150,283 | 99,383 | 96,354 |
| | Number of Borrowers | 91,786 | 59,009 | 57,079 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 2,212,282.67 | \$ 1,891,356.53 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 1,278,973,096.53 | \$ 1,240,992,950.61 |
| | Pool Factor | | 0.388230143 | 0.376623992 |
| | Since Issued Constant Prepayment Rate | | 3.45% | 3.47% |

⁽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 | 01/25/2017 | 04/25/2017 |
|---|-----------------|------------|-------------------|-------------------|
| | A5A | 78442GPX8 | \$ 90,008,631.38 | \$ 70,417,231.12 |
| | A5B | 78442GPZ3 | \$ 77,318,119.37 | \$ 60,488,953.09 |
| | A6 | 78442GPY6 | \$ 600,000,000.00 | \$ 600,000,000.00 |
| | A7 | 78442GQE9 | \$ 450,846,000.00 | \$ 450,846,000.00 |
| | B | 78442GQA7 | \$ 62,897,994.10 | \$ 59,405,050.14 |

| C | Account Balances | 01/25/2017 | 04/25/2017 |
|---|--------------------------------------|-----------------|-----------------|
| | 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 | \$ 5,384,741.68 | \$ 5,297,758.80 |

| D | Asset / Liability | 01/25/2017 | 04/25/2017 |
|---|--|---------------------|---------------------|
| | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 1,281,185,379.20 | \$ 1,242,884,307.14 |
| | Total Notes | \$ 1,281,070,744.85 | \$ 1,241,157,234.35 |
| | Difference | \$ 114,634.35 | \$ 1,727,072.79 |
| | Parity Ratio | 1.00009 | 1.00139 |

II. Trust Activity 01/01/2017 through 03/31/2017

| | | |
|----------|--|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 24,515,443.54 |
| | Guarantor Principal | 6,532,879.86 |
| | Consolidation Activity Principal | 9,996,424.21 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (3.64) |
| | Rejected Claim Repurchased Principal | 33,217.20 |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 41,077,961.17 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 7,207,844.95 |
| | Guarantor Interest | 241,433.06 |
| | Consolidation Activity Interest | 97,974.04 |
| | Special Allowance Payments | 407,416.80 |
| | Interest Subsidy Payments | 478,448.84 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 1,636.83 |
| | Rejected Claim Repurchased Interest | 2,239.75 |
| | Other Interest Deposits | 124,526.04 |
| | Total Interest Receipts | \$ 8,561,520.31 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 54,357.86 |
| 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 | \$ 813,082.57 |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(1,060,587.41) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(3,312,131.77) |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| M | AVAILABLE FUNDS | \$ 46,134,202.73 |
| N | Non-Cash Principal Activity During Collection Period | \$(2,741,232.72) |
| O | Non-Reimbursable Losses During Collection Period | \$ 64,772.33 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ 35,456.95 |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2005-6 Portfolio Characteristics

| | | 03/31/2017 | | | | 12/31/2016 | | | |
|--------------|------------------------|-------------------|---------------|---------------------------|----------------|-------------------|---------------|---------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 3.81% | 3,670 | \$53,682,979.61 | 4.326% | 3.80% | 3,786 | \$55,162,705.65 | 4.312% |
| REPAYMENT: | CURRENT | 3.63% | 84,782 | \$1,027,592,928.73 | 82.808% | 3.63% | 87,248 | \$1,057,655,107.24 | 82.677% |
| | 31-60 DAYS DELINQUENT | 3.98% | 1,294 | \$22,576,582.61 | 1.819% | 3.92% | 1,579 | \$25,903,113.46 | 2.025% |
| | 61-90 DAYS DELINQUENT | 3.90% | 554 | \$9,804,595.56 | 0.790% | 3.87% | 688 | \$12,212,203.28 | 0.955% |
| | 91-120 DAYS DELINQUENT | 3.99% | 372 | \$7,341,544.72 | 0.592% | 4.10% | 437 | \$9,078,724.66 | 0.710% |
| | > 120 DAYS DELINQUENT | 4.12% | 1,192 | \$20,997,147.32 | 1.692% | 4.18% | 1,117 | \$20,062,356.66 | 1.568% |
| | FORBEARANCE | 4.03% | 4,301 | \$95,984,199.83 | 7.735% | 4.05% | 4,287 | \$95,128,390.51 | 7.436% |
| | CLAIMS IN PROCESS | 4.11% | 189 | \$2,949,353.44 | 0.238% | 4.09% | 241 | \$4,063,458.81 | 0.318% |
| TOTAL | | | 96,354 | \$1,240,929,331.82 | 100.00% | | 99,383 | \$1,279,266,060.27 | 100.00% |

* Percentages may not total 100% due to rounding

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

| | 03/31/2017 | 12/31/2016 |
|--|--------------------|--------------------|
| Pool Balance | \$1,242,884,307.14 | \$1,281,185,379.20 |
| Outstanding Borrower Accrued Interest | \$8,315,189.73 | \$8,481,685.24 |
| Borrower Accrued Interest to be Capitalized | \$1,954,975.32 | \$1,919,318.93 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,230,530.43 | \$1,401,669.97 |
| Total # Loans | 96,354 | 99,383 |
| Total # Borrowers | 57,079 | 59,009 |
| Weighted Average Coupon | 3.69% | 3.69% |
| Weighted Average Remaining Term | 193.93 | 195.79 |
| Non-Reimbursable Losses | \$64,772.33 | \$101,862.25 |
| Cumulative Non-Reimbursable Losses | \$4,881,656.02 | \$4,816,883.69 |
| Since Issued Constant Prepayment Rate (CPR) | 3.47% | 3.45% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$35,456.95 | \$- |
| Cumulative Rejected Claim Repurchases | \$2,036,790.66 | \$2,001,333.71 |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$1,612,438.44 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$2,809,687.67 | \$2,741,997.32 |
| Borrower Interest Accrued | \$10,183,977.61 | \$10,723,232.33 |
| Interest Subsidy Payments Accrued | \$436,639.21 | \$472,904.29 |
| Special Allowance Payments Accrued | \$725,168.10 | \$407,725.48 |

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% | 96,354 | 1,240,929,331.82 | 100.000% |
| | Total | 3.69% | 96,354 | \$ 1,240,929,331.82 | 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% | 96,354 | 1,240,929,331.82 | 100.000% |
| | Total | 3.69% | 96,354 | \$ 1,240,929,331.82 | 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

| | <u>Paid</u> | <u>Remaining Funds Balance</u> |
|--|------------------|------------------------------------|
| Total Available Funds | | \$ 46,134,202.73 |
| A Primary Servicing Fee | \$ 522,681.90 | \$ 45,611,520.83 |
| B Administration Fee | \$ 25,000.00 | \$ 45,586,520.83 |
| C Class A Noteholders' Interest Distribution Amount | \$ 3,743,427.85 | \$ 41,843,092.98 |
| D Class B Noteholders' Interest Distribution Amount | \$ 208,804.04 | \$ 41,634,288.94 |
| E Class A Noteholders' Principal Distribution Amount | \$ 36,420,566.54 | \$ 5,213,722.40 |
| F Class B Noteholders' Principal Distribution Amount | \$ 3,492,943.96 | \$ 1,720,778.44 |
| G Reserve Account Reinstatement | \$ - | \$ 1,720,778.44 |
| H Carryover Servicing Fee | \$ - | \$ 1,720,778.44 |
| I Excess Distribution Certificateholder | \$ 1,720,778.44 | \$ - |

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) \$ 1,241,157,234.35

ii Adjusted Pool Balance \$ 1,242,884,307.14

iii Note Balance Trigger Event Exists (i>ii) N

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

Class A Percentage (%) 95.09%

Class B Percentage (%) 4.91%

C Other Waterfall Triggers

i Student Loan Principal Outstanding \$ 1,240,929,331.82

ii Borrower Interest Accrued \$ 10,183,977.61

iii Interest Subsidy Payments Accrued \$ 436,639.21

iv Special Allowance Payments Accrued \$ 725,168.10

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 \$ 1,257,225,216.74

x Less: Specified Reserve Account Balance \$(4,950,100.00)

xi Total \$ 1,252,275,116.74

xii Class A Notes Outstanding (after application of available funds) \$ 1,181,752,184.21

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

| | A5A | A5B | A6 |
|--|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 78442GPX8 | 78442GPZ3 | 78442GPY6 |
| Beginning Balance | \$ 90,008,631.38 | \$ 77,318,119.37 | \$ 600,000,000.00 |
| Index | LIBOR | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.11% | 1.20% | 0.14% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 1/25/2017 | 1/25/2017 | 1/25/2017 |
| Accrual Period End | 4/25/2017 | 4/25/2017 | 4/25/2017 |
| Interest Rate* | 1.14789% | 2.23789% | 1.17789% |
| Accrued Interest Factor | 0.002869725 | 0.005594725 | 0.002944725 |
| Current Interest Due | \$ 258,300.02 | \$ 432,573.62 | \$ 1,766,835.00 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - | \$ - |
| Total Interest Due | \$ 258,300.02 | \$ 432,573.62 | \$ 1,766,835.00 |
| Interest Paid | \$ 258,300.02 | \$ 432,573.62 | \$ 1,766,835.00 |
| Interest Shortfall | \$ - | \$ - | \$ - |
| Principal Paid | \$19,591,400.26 | \$ 16,829,166.28 | \$ - |
| Ending Principal Balance | \$ 70,417,231.12 | \$ 60,488,953.09 | \$ 600,000,000.00 |
| Paydown Factor | 0.051152481 | 0.051152481 | 0.000000000 |
| Ending Balance Factor | 0.183857000 | 0.183857000 | 1.000000000 |

* 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>.

VIII. 2005-6 Distributions

Distribution Amounts

| | <u>A7</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78442GQE9 | 78442GQA7 |
| Beginning Balance | \$ 450,846,000.00 | \$ 62,897,994.10 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.18% | 0.29% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 1/25/2017 | 1/25/2017 |
| Accrual Period End | 4/25/2017 | 4/25/2017 |
| Interest Rate* | 1.21789% | 1.32789% |
| Accrued Interest Factor | 0.003044725 | 0.003319725 |
| Current Interest Due | \$ 1,372,702.09 | \$ 208,804.04 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 1,372,702.09 | \$ 208,804.04 |
| Interest Paid | \$ 1,372,702.09 | \$ 208,804.04 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ - | \$ 3,492,943.96 |
| Ending Principal Balance | \$ 450,846,000.00 | \$ 59,405,050.14 |
| Paydown Factor | 0.000000000 | 0.034465534 |
| Ending Balance Factor | 1.000000000 | 0.586160777 |

* 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 | \$ 1,281,185,379.20 |
| Current Adjusted Pool Balance | \$ 1,242,884,307.14 |
| Current Principal Due | \$ 38,301,072.06 |
| Principal Shortfall from Previous Collection Period | \$ 1,612,438.44 |
| Principal Distribution Amount | <u>\$ 39,913,510.50</u> |
| Principal Paid | \$ 39,913,510.50 |
| Principal Shortfall | \$ - |

B Reserve Account Reconciliation

| | |
|--------------------------------|-----------------|
| Beginning Period Balance | \$ 4,950,100.00 |
| Reserve Funds Utilized | 0.00 |
| Reserve Funds Reinstated | <u>0.00</u> |
| 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 | \$ 5,384,741.68 |
| Quarterly Funding Amount | \$(86,982.88) |
| Ending Balance | \$ 5,297,758.80 |