

SLM Student Loan Trust 2006-6

Quarterly Servicing Report

Distribution Date 10/25/2019

Collection Period 07/01/2019 - 09/30/2019

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 | 07/20/2006 | 06/30/2019 | 09/30/2019 |
|---|---|----------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 1,487,005,645.42 | \$ 511,835,889.26 | \$ 496,769,101.19 |
| | Interest to be Capitalized Balance | \$ 1,539,573.14 | \$ 1,598,317.96 | \$ 1,634,475.97 |
| | Pool Balance | \$ 1,488,545,218.56 | \$ 513,434,207.22 | \$ 498,403,577.16 |
| | Capitalized Interest Account Balance | \$ 44,000,000.00 | \$ - | \$ - |
| | Add-on Consolidation Loan Account Balance | \$ 7,500,000.00 | \$ - | \$ - |
| | Specified Reserve Account Balance | \$ 3,769,348.00 | - N/A - | - N/A - |
| | Adjusted Pool ⁽¹⁾ | \$ 1,543,814,566.56 | \$ 513,434,207.22 | \$ 498,403,577.16 |
| | Weighted Average Coupon (WAC) | 5.09% | 5.01% | 5.02% |
| | Weighted Average Remaining Term | 265.20 | 183.45 | 180.45 |
| | Number of Loans | 91,300 | 32,640 | 31,719 |
| | Number of Borrowers | 57,152 | 19,107 | 18,558 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 9,423,914.85 | \$ 9,181,423.74 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 504,010,292.37 | \$ 489,222,153.42 |
| | Pool Factor | | 0.340532526 | 0.330563540 |
| | Since Issued Constant Prepayment Rate | | 3.21% | 3.19% |

⁽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 | Exchange Ratio | 07/25/2019 | 10/25/2019 |
|---|-----------------|--------------|----------------|------------------|------------------|
| | A3 | 83149FAC8 | 1.0000 | \$ 17,378,178.44 | \$ 3,022,506.60 |
| | A4 | XS0261462591 | 1.0000 | 473,000,000.00 | 473,000,000.00 |
| | B | 83149FAD6 | 1.0000 | \$ 23,056,028.78 | \$ 22,381,070.56 |

| C | Account Balances | 07/25/2019 | 10/25/2019 |
|---|--------------------------------------|-----------------|-----------------|
| | Reserve Account Balance | \$ 2,261,609.00 | \$ 2,261,609.00 |
| | Capitalized Interest Account Balance | \$ - | \$ - |
| | Add-on Consolidation Loan Account | \$ - | \$ - |
| | Supplemental Loan Purchase Account | \$ - | \$ - |

| D | Asset / Liability | 07/25/2019 | 10/25/2019 |
|---|--|-------------------|-------------------|
| | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 513,434,207.22 | \$ 498,403,577.16 |
| | Total Outstanding Balance Notes (USD Equivalent) | \$ 513,434,207.22 | \$ 498,403,577.16 |
| | Difference | \$ - | \$ - |
| | Parity Ratio | 1.00000 | 1.00000 |

II. Trust Activity 07/01/2019 through 09/30/2019

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 8,941,738.72 |
| | Guarantor Principal | 2,741,321.06 |
| | Consolidation Activity Principal | 5,345,105.08 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | 3.20 |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 17,028,168.06 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 3,379,951.50 |
| | Guarantor Interest | 165,207.95 |
| | Consolidation Activity Interest | 120,791.15 |
| | Special Allowance Payments | 828,668.34 |
| | Interest Subsidy Payments | 269,484.21 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 1,793.78 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 58,336.42 |
| | Total Interest Receipts | \$ 4,824,233.35 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 94,804.51 |
| 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 | \$ 199,762.39 |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$(424,558.87) |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$(1,341,217.12) |
| | Floor Income Rebate Fees to Dept. of Education | \$(313,056.53) |
| M | AVAILABLE FUNDS | \$ 20,068,135.79 |
| N | Non-Cash Principal Activity During Collection Period | \$(1,961,379.99) |
| O | Non-Reimbursable Losses During Collection Period | \$ 23,292.39 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2006-6 Portfolio Characteristics

| | | 09/30/2019 | | | | 06/30/2019 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | DEFERMENT | 5.19% | 1,082 | \$19,411,610.64 | 3.908% | 5.20% | 1,157 | \$21,435,719.22 | 4.188% |
| REPAYMENT: | CURRENT | 4.94% | 27,092 | \$393,136,484.55 | 79.139% | 4.93% | 27,798 | \$405,573,561.36 | 79.239% |
| | 31-60 DAYS DELINQUENT | 5.24% | 522 | \$10,348,648.24 | 2.083% | 5.22% | 515 | \$9,325,398.85 | 1.822% |
| | 61-90 DAYS DELINQUENT | 5.48% | 247 | \$4,867,063.62 | 0.980% | 5.43% | 261 | \$4,817,202.29 | 0.941% |
| | 91-120 DAYS DELINQUENT | 5.31% | 191 | \$4,497,999.62 | 0.905% | 5.49% | 199 | \$4,835,707.35 | 0.945% |
| | > 120 DAYS DELINQUENT | 5.46% | 561 | \$12,558,944.02 | 2.528% | 5.34% | 540 | \$12,554,511.46 | 2.453% |
| | FORBEARANCE | 5.34% | 1,969 | \$51,201,923.83 | 10.307% | 5.34% | 2,085 | \$51,992,704.27 | 10.158% |
| | CLAIMS IN PROCESS | 4.87% | 55 | \$746,426.67 | 0.150% | 4.69% | 85 | \$1,301,084.46 | 0.254% |
| TOTAL | | | 31,719 | \$496,769,101.19 | 100.00% | | 32,640 | \$511,835,889.26 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2006-6 Portfolio Characteristics (cont'd)

| | 09/30/2019 | 06/30/2019 |
|--|------------------|------------------|
| Pool Balance | \$498,403,577.16 | \$513,434,207.22 |
| Outstanding Borrower Accrued Interest | \$9,799,949.06 | \$9,532,042.85 |
| Borrower Accrued Interest to be Capitalized | \$1,634,475.97 | \$1,598,317.96 |
| Borrower Accrued Interest >30 Days Delinquent | \$993,634.20 | \$960,000.47 |
| Total # Loans | 31,719 | 32,640 |
| Total # Borrowers | 18,558 | 19,107 |
| Weighted Average Coupon | 5.02% | 5.01% |
| Weighted Average Remaining Term | 180.45 | 183.45 |
| Non-Reimbursable Losses | \$23,292.39 | \$32,732.93 |
| Cumulative Non-Reimbursable Losses | \$3,973,569.66 | \$3,950,277.27 |
| Since Issued Constant Prepayment Rate (CPR) | 3.19% | 3.21% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$3,257,131.32 | \$3,257,131.32 |
| 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 | \$2,002,199.24 | \$2,071,950.72 |
| Borrower Interest Accrued | \$5,912,474.43 | \$6,018,182.81 |
| Interest Subsidy Payments Accrued | \$252,521.21 | \$256,596.03 |
| Special Allowance Payments Accrued | \$633,638.65 | \$829,658.27 |

V. 2006-6 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 | 5.02% | 31,719 | 496,769,101.19 | 100.000% |
| | Total | 5.02% | 31,719 | \$ 496,769,101.19 | 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 | 5.02% | 31,719 | 496,769,101.19 | 100.000% |
| | Total | 5.02% | 31,719 | \$ 496,769,101.19 | 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. 2006-6 Waterfall for Distributions

| | <u>Paid</u> | <u>Remaining Funds Balance</u> |
|--|------------------|------------------------------------|
| A Total Available Funds | | \$ 20,068,135.79 |
| B Primary Servicing Fee | \$ 208,844.09 | \$ 19,859,291.70 |
| C Administration Fee | \$ 20,000.00 | \$ 19,839,291.70 |
| D i Class A Noteholders Interest Distribution Amount | \$ 3,035,415.14 | \$ 16,803,876.56 |
| ii USD Payment to the Swap Counterparty | \$ - | \$ 16,803,876.56 |
| iii Swap Termination Payment | \$ - | \$ 16,803,876.56 |
| E Class B Noteholders Interest Distribution Amount | \$ 146,448.05 | \$ 16,657,428.51 |
| F Class A Noteholders Principal Distribution Amount | \$ 14,355,671.84 | \$ 2,301,756.67 |
| G Class B Noteholders Principal Distribution Amount | \$ 674,958.22 | \$ 1,626,798.45 |
| H Reserve Account Reinstatement | \$ - | \$ 1,626,798.45 |
| I Carryover Servicing Fee | \$ - | \$ 1,626,798.45 |
| J Additional Swap Termination Payments | \$ - | \$ 1,626,798.45 |
| K Excess Distribution Certificateholder * | \$ 1,626,798.45 | \$ - |

* In the event the trust student loans are not sold on the trust auction date, on each subsequent distribution date on which the Pool Balance is equal to 10% or less of the initial Pool Balance, accelerated payments of principal on the notes will be made in place of payments to the excess distribution certificateholder.

VII. Trigger Events

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

** The Stepdown Date is the earlier of (1) 07/25/2012 or (2) the first date on which no class A notes remain outstanding.

B Note Balance Trigger

| | | |
|--|-------------------|----------|
| i Class A Notes Outstanding (after application of available funds) | \$ 476,022,506.60 | |
| ii Adjusted Pool Balance | \$ 498,403,577.16 | |
| 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 (%) | 95.51% | |
|------------------------|--------|--|

| | | |
|------------------------|-------|--|
| Class B Percentage (%) | 4.49% | |
|------------------------|-------|--|

C Other Waterfall Triggers

| | | |
|---|-------------------|----------|
| i Student Loan Principal Outstanding | \$ 496,769,101.19 | |
| ii Borrower Interest Accrued | \$ 5,912,474.43 | |
| iii Interest Subsidy Payments Accrued | \$ 252,521.21 | |
| iv Special Allowance Payments Accrued | \$ 633,638.65 | |
| v Capitalized Interest Account Balance | \$ - | |
| vi Add-On Account Balance | \$ - | |
| vii Reserve Account Balance (after any reinstatement) | \$ 2,261,609.00 | |
| viii Total | \$ 505,829,344.48 | |
| ix Less: Specified Reserve Account Balance | \$(2,261,609.00) | |
| x Total | \$ 503,567,735.48 | |
| xi Class A Notes Outstanding (after application of available funds) | \$ 476,022,506.60 | |
| xii Insolvency Event or Event of Default Under Indenture | | N |
| xiii Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (xi > x or xii=Y) | | N |

VIII. 2006-6 Distributions
Distribution Amounts

| | A3 | A4 | B |
|--|-------------------------|-------------------------|-------------------------|
| Cusip/Isin | 83149FAC8 | XS0261462591 | 83149FAD6 |
| Beginning Balance | \$ 17,378,178.44 | 473,000,000.00 | \$ 23,056,028.78 |
| Index | LIBOR | LIBOR | LIBOR |
| Currency | USD | 0 | USD |
| Spread/Fixed Rate | 0.11% | 0.15% | 0.21% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 7/25/2019 | 7/25/2019 | 7/25/2019 |
| Accrual Period End | 10/25/2019 | 10/25/2019 | 10/25/2019 |
| Interest Rate* | 2.38550% | 2.42350% | 2.48550% |
| Accrued Interest Factor | 0.006096278 | 0.006193389 | 0.006351833 |
| Current Interest Due | \$ 105,942.20 | 2,929,472.94 | \$ 146,448.05 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | - | \$ - |
| Total Interest Due | \$ 105,942.20 | 2,929,472.94 | \$ 146,448.05 |
| Interest Paid | \$ 105,942.20 | 2,929,472.94 | \$ 146,448.05 |
| Interest Shortfall | \$ - | - | \$ - |
| Principal Paid | \$ 14,355,671.84 | - | \$ 674,958.22 |
| Ending Principal Balance | \$ 3,022,506.60 | 473,000,000.00 | \$ 22,381,070.56 |
| Paydown Factor | 0.056331435 | 0.000000000 | 0.014463597 |
| Ending Balance Factor | 0.011860269 | 1.000000000 | 0.479601221 |

* 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. 2006-6 Reconciliations

| | | |
|----------|---|-------------------|
| A | Principal Distribution Reconciliation | |
| | Prior Adjusted Pool Balance | \$ 513,434,207.22 |
| | Current Adjusted Pool Balance | \$ 498,403,577.16 |
| | Current Principal Due | \$ 15,030,630.06 |
| | Principal Shortfall from Previous Collection Period | \$ - |
| | Principal Distribution Amount | \$ 15,030,630.06 |
| | Principal Paid | \$ 15,030,630.06 |
| | Principal Shortfall | \$ - |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 2,261,609.00 |
| | Reserve Funds Utilized | \$ - |
| | Reserve Funds Reinstated | \$ - |
| | Balance Available | \$ 2,261,609.00 |
| | Required Reserve Acct Balance | \$ 2,261,609.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 2,261,609.00 |
| 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 | Add-On Consolidation Loan Account | |
| | Beginning Balance | \$ - |
| | Add-on Loans Funded | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |