

**SLM Private Education Student Loan Trust    2010-C**  
**Monthly Servicing Report**

**Distribution Date 04/15/2020**

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

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Bank of New York - *Indenture Trustee*

The Bank of New York Mellon Trust Company, N.A. - *Trustee*

Navient Credit Finance Corp. - *Excess Distribution Certificateholder*

**I. Deal Parameters**

<b>A Student Loan Portfolio Characteristics</b>		<b>07/22/2010</b>	<b>02/29/2020</b>	<b>03/31/2020</b>
Principal Balance		\$ 2,542,748,921.21	\$ 958,011,018.12	\$ 943,815,058.85
Interest to be Capitalized Balance		123,119,639.99	2,211,676.54	2,162,584.61
Pool Balance		<u>\$ 2,665,868,561.20</u>	<u>\$ 960,222,694.66</u>	<u>\$ 945,977,643.46</u>
Reserve Account		<u>6,734,917.00</u>	<u>6,734,917.00</u>	<u>6,734,917.00</u>
<b>Asset Balance</b>		<b>\$ 2,672,603,478.20</b>	<b>\$ 966,957,611.66</b>	<b>\$ 952,712,560.46</b>
Weighted Average Coupon (WAC)		5.13%	6.33%	6.35%
Weighted Average Remaining Term		192.29	172.09	171.92
Number of Loans		217,681	98,032	96,738
Number of Borrowers		174,167	78,985	77,944
Pool Factor			0.360191312	0.354847819
Since Issued Constant Prepayment Rate			3.12%	3.12%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>03/16/2020</b>	<b>04/15/2020</b>
A4		78445QAD3	\$145,106,838.65	\$136,987,159.46
A5		78445QAE1	\$406,059,000.00	\$406,059,000.00

  

<b>C Account Balances</b>		<b>03/16/2020</b>	<b>04/15/2020</b>
Reserve Account Balance		\$ 6,734,917.00	\$ 6,734,917.00

  

<b>D Asset / Liability</b>		<b>03/16/2020</b>	<b>04/15/2020</b>
Parity Ratio		175.44%	175.44%
Initial Asset Balance		\$2,700,701,733.00	\$2,700,701,733.00
Specified Overcollateralization Amount		\$415,791,773.01	\$409,666,401.00
Actual Overcollateralization Amount		\$415,791,773.01	\$409,666,401.00

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	12,609,997.23
	Consolidation Activity Principal	1,006,218.25
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 13,616,215.48</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	4,158,309.61
	Consolidation Activity Interest	4,286.12
	Seller Interest Reimbursement	7,471.07
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 4,170,066.80</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 861,271.39</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 16,995.58</b>
<b>E</b>	<b>Funds Borrowed from Next Collection Period</b>	<b>\$ 0.00</b>
<b>F</b>	<b>Funds Repaid from Prior Collection Period</b>	<b>\$ 0.00</b>
<b>G</b>	<b>Loan Sale or Purchase Proceeds</b>	<b>\$ 0.00</b>
<b>H</b>	<b>Initial Deposits to Collection Account</b>	<b>\$ 0.00</b>
<b>I</b>	<b>Amount Released from Cash Capitalization Account</b>	<b>\$ 0.00</b>
<b>J</b>	<b>Excess Transferred from Other Accounts</b>	<b>\$ 0.00</b>
<b>K</b>	<b>Borrower Benefit Reimbursements</b>	<b>\$ 0.00</b>
<b>L</b>	<b>Gross Swap Receipt</b>	<b>\$ 323,639.99</b>
<b>M</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>N</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>O</b>	<b>Less: Funds Previously Remitted:</b>	
	Servicing Fees to Servicer	\$ 0.00
<b>P</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 18,988,189.24</b>
<b>Q</b>	Non-Cash Principal Activity During Collection Period	\$(579,743.79)
<b>R</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>S</b>	Aggregate Loan Substitutions	\$ 0.00

**III. 2010-C Portfolio Characteristics**

		03/31/2020				02/29/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	7.05%	98	\$1,103,045.41	0.117%	7.05%	94	\$1,071,267.57	0.112%
	GRACE	8.08%	19	\$293,513.78	0.031%	8.16%	30	\$439,122.58	0.046%
	DEFERMENT	7.03%	2,986	\$35,020,139.32	3.710%	7.02%	3,015	\$35,237,372.00	3.678%
REPAYMENT:	CURRENT	6.27%	87,127	\$816,934,070.27	86.557%	6.26%	90,925	\$866,475,195.29	90.445%
	31-60 DAYS DELINQUENT	6.67%	1,006	\$13,263,918.00	1.405%	6.82%	1,050	\$14,073,344.79	1.469%
	61-90 DAYS DELINQUENT	7.06%	522	\$7,458,693.23	0.790%	7.03%	645	\$9,663,128.65	1.009%
	91-120 DAYS DELINQUENT	7.12%	437	\$6,430,538.11	0.681%	7.12%	510	\$7,090,642.00	0.740%
	121-150 DAYS DELINQUENT	7.43%	314	\$4,404,519.74	0.467%	6.84%	362	\$5,356,643.49	0.559%
	151-180 DAYS DELINQUENT	6.73%	226	\$3,184,152.30	0.337%	7.51%	272	\$4,243,091.13	0.443%
	> 180 DAYS DELINQUENT	7.28%	195	\$3,313,168.30	0.351%	7.04%	168	\$2,551,016.56	0.266%
	FORBEARANCE	6.63%	3,808	\$52,409,300.39	5.553%	6.69%	961	\$11,810,194.06	1.233%
<b>TOTAL</b>			<b>96,738</b>	<b>\$943,815,058.85</b>	<b>100.00%</b>		<b>98,032</b>	<b>\$958,011,018.12</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2010-C Portfolio Characteristics (cont'd)

	<u>3/31/2020</u>	<u>2/29/2020</u>
Pool Balance	\$945,977,643.46	\$960,222,694.66
Total # Loans	96,738	98,032
Total # Borrowers	77,944	78,985
Weighted Average Coupon	6.35%	6.33%
Weighted Average Remaining Term	171.92	172.09
Percent of Pool - Cosigned	64%	64%
Percent of Pool - Non Cosigned	36%	36%
Borrower Interest Accrued for Period	\$5,096,117.19	\$4,820,462.30
Outstanding Borrower Interest Accrued	\$7,391,033.20	\$7,118,365.14
Gross Principal Realized Loss - Periodic	\$1,146,876.65	\$1,162,053.92
Gross Principal Realized Loss - Cumulative	\$386,520,540.67	\$385,373,664.02
Delinquent Principal Purchased by Servicer - Periodic	\$0.00	\$0.00
Delinquent Principal Purchased by Servicer - Cumulative	\$0.00	\$0.00
Recoveries on Realized Losses - Periodic	\$861,271.39	\$781,048.62
Recoveries on Realized Losses - Cumulative	\$62,472,765.92	\$61,611,494.53
Net Losses - Periodic	\$285,605.26	\$381,005.30
Net Losses - Cumulative	\$324,047,774.75	\$323,762,169.49
Cumulative Gross Defaults	\$386,520,540.67	\$385,373,664.02
Change in Gross Defaults	\$1,146,876.65	\$1,162,053.92
Non-Cash Principal Activity - Capitalized Interest	\$564,164.38	\$682,326.61
Since Issued Constant Prepayment Rate (CPR)	3.12%	3.12%
Loan Substitutions	\$0.00	\$0.00
Cumulative Loan Substitutions	\$0.00	\$0.00
Unpaid Primary Servicing Fees	\$0.00	\$0.00
Unpaid Administration Fees	\$0.00	\$0.00
Unpaid Carryover Servicing Fees	\$0.00	\$0.00
Note Interest Shortfall	\$0.00	\$0.00

IV. 2010-C Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	6.51%	88,800	\$ 781,542,121.41	82.807%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	6.65%	1,970	\$ 21,217,265.58	2.248%
- Med Loans	6.78%	853	\$ 12,326,121.14	1.306%
- MBA Loans	5.30%	869	\$ 8,326,146.57	0.882%
- Direct to Consumer	0.00%	0.00	\$ 0.00	0.000%
- Private Credit Consolidation	5.27%	4,246	\$ 120,403,404.15	12.757%
- Other Loans	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>6.35%</b>	<b>96,738</b>	<b>\$ 943,815,058.85</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$15,214,193.77	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$869,664,729.09	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$20,667,412.45	
Prime Indexed Loans -- Annual Reset			\$37,894,867.02	
T-Bill Indexed Loans			\$2,195,921.26	
Fixed Rate Loans			\$340,519.87	
LIBOR Indexed Loans			\$0.00	

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

**V. 2010-C Reserve Account and Principal Distribution Calculations**

**A. Reserve Account:**

Specified Reserve Account Balance \$ 6,734,917.00

Actual Reserve Account Balance \$ 6,734,917.00

<b>B.</b>	i	Aggregate Notes Outstanding	03/16/2020	\$ 551,165,838.65
	ii	Asset Balance	03/31/2020	\$ 952,712,560.46
	iii	Specified Overcollateralization Amount		\$ 409,666,401.00
	iv	Specified Overcollateralization Percentage		43.00%
	<b>v</b>	<b>Principal Distribution Amount</b>		<b>\$ 8,119,679.19</b>

VI. 2010-C Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 18,988,189.24
A Trustee Fees	\$ 0.00	\$ 18,988,189.24
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 739,508.52	\$ 18,248,680.72
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 18,242,013.72
D Gross Swap Payment due	\$ 933,668.91	\$ 17,308,344.81
E i. Class A Noteholders Interest Distribution Amount	\$ 2,444,876.92	\$ 14,863,467.89
ii. Swap Termination Fees	\$ 0.00	\$ 14,863,467.89
F Principal Distribution Amount	\$ 8,119,679.19	\$ 6,743,788.70
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 6,743,788.70
H Unpaid Expenses of the Trustees	\$ 0.00	\$ 6,743,788.70
I Carryover Servicing Fees	\$ 0.00	\$ 6,743,788.70
J Additional Swap Termination Payments	\$ 0.00	\$ 6,743,788.70
K Remaining Amounts to the Noteholders After the First Auction Date	\$ 0.00	\$ 6,743,788.70
L To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	\$ 6,743,788.70	\$ 0.00
M Remaining Funds to the Excess Distribution Certificateholder	\$ 0.00	\$ 0.00



**VII. 2010-C Distributions**
**Distribution Amounts**

	<b>A4</b>	<b>A5</b>
Cusip/Isin	78445QAD3	78445QAE1
Beginning Balance	\$ 145,106,838.65	\$ 406,059,000.00
Index	LIBOR	LIBOR
Spread/Fixed Rate	4.25%	4.75%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	3/16/2020	3/16/2020
Accrual Period End	4/15/2020	4/15/2020
Daycount Fraction	0.08333333	0.08333333
Interest Rate*	4.95463%	5.45463%
Accrued Interest Factor	0.004128858	0.004545525
Current Interest Due	\$ 599,125.58	\$ 1,845,751.34
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 599,125.58	\$ 1,845,751.34
Interest Paid	\$ 599,125.58	\$ 1,845,751.34
Interest Shortfall	\$ -	\$ -
Principal Paid	\$8,119,679.19	\$ -
Ending Principal Balance	\$ 136,987,159.46	\$ 406,059,000.00
Paydown Factor	0.024237848	0.000000000
Ending Balance Factor	0.408916894	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>.

**SLM Student Loan Trust Pays:**

	<b>ROYAL BANK OF SCOTLAND</b>
i. Notional Swap Amount (USD)	\$551,165,839.49
ii. Pay Rate (PRIME)	2.00000%
iii. Gross Swap Interest Payment Due Counterparty (USD)	\$933,668.91
iv. Days in Period 03/15/2020-04/15/2020	31

**Counterparty Pays:**

	<b>ROYAL BANK OF SCOTLAND</b>
i. Notional Swap Amount (USD)	\$551,165,839.49
ii. Pay Rate (LIBOR)	0.70463%
iii. Gross Swap Interest Payment Due Trust (USD)	\$323,639.99
iv. Days in Period 03/16/2020-04/15/2020	30