MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY
Student Loan Asset-Backed Notes, Series 2018-A
Monthly Servicing Report
Monthly Distribution Date: 10/26/2026
Collection Period Ending: 09/30/2026

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I. Principal Parties to the Transaction

Issuing Entity	Massachusetts Educational Financing Authority
Servicer	Pennsylvania Higher Education Assistance Agency "PHEAA"
Indenture Trustee	U.S. Bank National Association

II. Explanations / Definitions / Abbreviations

"*Pool Balance*" shall mean as of any date the aggregate principal balance of the Financed Eligible Loans on such date (including accrued interest thereon to the extent such interest is expected to be capitalized), after giving effect to the following, without duplication: (a) all payments received by the Issuer or the Servicer through such date from or on behalf of obligors on such Financed Eligible Loans; (b) all Cash Substitution Amounts on Financed Eligible Loans received by the Issuer through such date from a Servicer (if any); (c) all Cash Substitution Amounts on Financed Eligible Loans received by the Trustee from the Issuer pursuant to Section 4.03(j) hereof; (d) all Liquidation Proceeds and Realized Losses on Financed Eligible Loans liquidated through such date; and (e) the aggregate amount of adjustments to balances of Financed Eligible Loans permitted to be effected by a Servicer under its related Servicing Agreement, if any, recorded through such date. The Pool Balance shall be calculated by the Issuer and certified to the Trustee, upon which the Trustee may conclusively rely with no duty to further examine or determine such information.

"*Adjusted Pool Balance*" shall mean, for any Monthly Distribution Date, as determined by the Issuer, the sum of the Pool Balance as of the end of the related Collection Period and the amount on deposit in the Reserve Fund after giving effect to any payments to or releases from the Reserve Fund on such Monthly Distribution Date.

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III. Deal Parameters

A. Student Loan Portfolio Characteristics	8/31/2026	Activity	09/30/2026
i. Portfolio Principal Balance	$25,860,703.76	($533,127.91)	$25,327,575.85
ii. Interest Expected to be Capitalized	$0.00	-	$0.00
iv. Pool Balance *(i + ii)*	**$25,860,703.76**	**($533,127.91)**	**$25,327,575.85**
v. Adjusted Pool Balance *(Pool Balance + Loan Interest to be Capitalized + Reserve Fund Balance)*	**$26,360,703.76**		**$25,827,575.85**
vi. Other Accrued Interest	$63,489.21	($15,353.73)	$48,135.48
vii. Weighted Average Coupon (WAC)	5.90%		5.89%
viii. Weighted Average Remaining Months to Maturity (WARM)	73		72
ix. Number of Loans	930		921
x. Number of Borrowers	924		915
xi. Average Borrower Indebtedness	$27,988		$27,680

B. Notes	CUSIP	Interest Rate	Previous Month End	Interest Due	10/26/2026
Series 2018-A Class A Notes	57563N AB4	3.85000%	$14,963,703.76	$48,008.55	$48,008.55
Series 2018-A Class B Notes	57563N AC2	4.65000%	$6,397,000.00	$24,788.38	$24,788.38
Total Notes			**$21,360,703.76**	**$72,796.93**	**$72,796.93**

First Date in Accrual Period	**09/25/2026**
Last Date in Accrual Period	**10/24/2026**
Days in Accrual Period	**30**
Record Date	**10/23/2026**
Distribution Date	**10/26/2026**

Collection Period:	
First Date in Collection Period	**09/01/2026**
First Date Funds are Active	**09/01/2026**
Last Date in Collection Period	**09/30/2026**

C. Reserve Fund	08/31/2026	09/30/2026
i. Reserve Fund Balance at beginning of Collection Period	$500,000.00	$500,000.00
ii. Specified Reserve Fund Balance	$500,000.00	$500,000.00
iii. Reserve Fund Floor Balance	$500,000.00	$500,000.00
iv. Reserve Fund Balance after Distribution Date	$500,000.00	$500,000.00

D. Other Fund Balances	08/31/2026	Activity	09/30/2026
i. Collection Fund*	815,538.00	(260,861.40)	554,676.60
ii. Acquisition Fund	$0.00	-	$0.00
iii. Capitalized Interest Fund	$0.00	-	$0.00
iv. Cost of Issuance Fund	$0.00	-	$0.00
(For further information regarding Fund detail, see Section VI - J, "Collection Fund Reconciliation".)*			
Total Fund Balances	**1,315,538.00**	**($260,861.40)**	**$1,054,676.60**

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IV. Transactions for the Time Period 09/01/2026-09/30/2026

A.	**Student Loan Principal Collection Activity**		
	i.	Borrower Payments	(406,039.94)
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	326.00
	vi.	Principal Write-Offs Reimbursed to the Trust	-
	vii.	Other System Adjustments	-
	viii.	**Total Principal Collections**	(405,713.94)
B.	**Student Loan Non-Cash Principal Activity**		
	i.	Principal Realized Losses - Claim Write-Offs	(127,413.97)
	ii.	Principal Realized Losses - Other	-
	iii.	Other Adjustments	-
	iv.	Capitalized Interest	-
	v.	**Total Non-Cash Principal Activity**	(127,413.97)
C.	**Student Loan Principal Additions**		
	i.	New Loan Additions	-
	ii.	Add-On Consolidation Loan Additions	-
	iii.	**Total Principal Additions**	**-**
D.	**Total Student Loan Principal Activity (Aviii + Bv + Ciii)**		**(533,127.91)**
E.	**Student Loan Interest Activity**		
	i.	Borrower Payments	(124,654.79)
	ii.	Claim Payments	
	iii.	Late Fees & Other	
	iv.	Reversals	
	v.	Refunds	-
	vii.	Interest Write-Offs Reimbursed to the Trust	-
	viii.	Other System Adjustments	-
	xi.	**Total Interest Collections**	**(124,654.79)**
F.	**Student Loan Non-Cash Interest Activity**		
	i.	Borrower Accruals	124,040.78
	ii.	Interest Losses - Other	(14,740.30)
	iii.	Other Adjustments	0.58
	iv.	Capitalized Interest	-
	v.	**Total Non-Cash Interest Adjustments**	**109,301.06**
G.	**Student Loan Interest Additions**		
	i.	New Loan Additions	-
	ii.	Add-On Consolidation Loan Additions	-
	iii.	**Total Interest Additions**	**-**
H.	**Total Student Loan Interest Activity (Exi + Fv + Giii)**		**(15,353.73)**
I.	**Default and Recovery Activity During this Period**		
	Defaults During this Period		$142,154.27
	Recoveries During this Period		$20,439.89
	Net Defaults		**$121,714.38**
J.	**Default and Recovery Activity Since Inception**		
	Cumulative Defaults Since Inception		$3,811,332.34
	Cumulative Recoveries Since Inception		$398,214.91
	Cumulative Net Defaults Since Inception		**$3,413,117.43**
K.	**Interest Expected to be Capitalized**		
	Interest Expected to be Capitalized - Beginning (III - A-ii)		0.00
	Interest Capitalized into Principal During Collection Period (B-iv)		0.00
	Change in Interest Expected to be Capitalized		$0.00
	Interest Expected to be Capitalized - Ending (III - A-ii)		$0.00

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V. Cash Receipts for the Time Period 09/01/2026-09/30/2026

A.	**Principal Collections**		
	i.	Borrower Payments	$406,039.94
	ii.	Claim Payments	$0.00
	iii.	Reversals	$0.00
	iv.	Refunds	($326.00)
	v.	**Total Principal Collections**	**$405,713.94**
B.	**Interest Collections**		
	i.	Borrower Payments	$124,654.79
	ii.	Claim Payments	$0.00
	iii.	Reversals	$0.00
	iv.	Refunds	$0.00
	vi.	Late Fees & Other	-
	vii.	**Total Interest Collections**	**$124,654.79**
C.	**Private Recoveries**		**$20,439.89**
D.	**Other Receipts**		**$0.00**
E.	**Investment Earnings**		**$3,867.98**
F.	**Total Cash Receipts during Collection Period**		**$554,676.60**

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VI. Cash Payment Detail and Available Funds for the Time Period 09/01/2026-09/30/2026

Funds Previously Remitted: Collection Account

A.	Senior Program Expenses	$6,619.29
	Rating Surveillance Fees	$0.00
B.	Interest Payments on Class A Notes	$50,074.75
C.	Interest Payments on Class B Notes	$24,788.38
D.	Reserve Fund Deposit	$0.00
E.	Principal Payments on Class A and B Notes	$644,011.44
F.	Principal Payments on Class A and B Notes (Optional Cash Substitution not exercised)	$0.00
G.	Subordinate Program Expenses	$0.00
H.	Release to Issuer	$90,044.14

Funds Previously Remitted: Acquisition Fund

		Principal	Interest	Discount	
I.	**New Loan Purchases**	-	$0.00	$0.00	$0.00

J.	**Collection Fund Reconciliation**		
	i.	Beginning Balance:	$815,538.00
	ii.	Principal Paid During Collection Period (E)	-$644,011.44
	iii.	Interest Paid During Collection Period (B+C)	-$74,863.13
	iv.	Deposits During Collection Period (V - A-v + B-vii + C)	$550,808.62
	v.	Payments out During Collection Period (A + D + F + G+ H)	-$96,663.43
	vi.	Total Investment Income Received for Quarter (V - D)	$3,867.98
	vii.	Funds transferred from the Prefunding Account of the Acquisition Fund	$0.00
	viii.	Funds transferred from the Capitalized Interest Fund	$0.00
	ix.	Funds transferred from the Reserve Fund	$0.00
	x.	**Funds Available for Distribution**	**$554,676.60**

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VII. Waterfall for Distribution

			Remaining Funds Balance
	Funds Available for Distribution		$554,676.60
(i)	Senior Program Expenses	6,465.18	
	Rating Surveillance Fees	10,000.00	
		16,465.18	$538,211.42
(ii)	Class A Noteholders Interest Distribution Amount to the Class A to the Noteholders	$48,008.55	$490,202.87
(iii)	Class B Noteholders Interest Distribution Amount to the Class B to the Noteholders	$24,788.38	$465,414.49
	Total Noteholders Interest	$72,796.93	
(iv)	Amounts deposited to Reserve Fund	$0.00	$465,414.49
(v)	Principal Distribution Amount to the Class A Noteholders (until Paid in Full) and;	$465,414.49	
	Principal Distribution Amount to the s Class B Noteholders (until paid in full)	$0.00	
		$465,414.49	$0.00
(vi)	Principal Distribution Amount to the Noteholders Class A	$0.00	
	Principal Distribution Amount to the Noteholders Class B	$0.00	
	(Optional Cash Substitution not exercised)	$0.00	$0.00
(vii)	Suborinate Program Fees	$0.00	$0.00
(viii)	Release to Issuer	$0.00	$0.00
	Total Distributions	$554,676.60	

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VIII. Distributions

A.

Distribution Amounts	**2018-A Notes**
i. Monthly Interest Due Class A Notes	$48,008.55
ii. Monthly Interest Paid Class A Notes	$48,008.55
iii. Interest Shortfall Class A Notes	$0.00
i. Monthly Interest Due Class B Notes	
ii. Monthly Interest Paid Class B Notes	$24,788.38
iii. Interest Shortfall Class B Notes	$24,788.38
	$0.00
iv. Interest Carryover Due	$0.00
v. Interest Carryover Paid	-
vi. Interest Carryover	**$0.00**
vii. Monthly Principal Paid	**$465,414.49**
viii. Total Distribution Amount	**$538,211.42**

B.

Principal Distribution Amount Reconciliation	
Noteholders' Principal Distribution Amount	**$465,414.49**
Principal Distribution from Reserve Fund Excess (D-v)	**$0.00**
Total Principal Distribution Amount Paid	**$465,414.49**

C.

Additional Principal Paid	
i. Notes Outstanding Principal Balance	$21,360,703.76
ii. Less: Principal Distribution Amount	465,414.49
iii. Basis for Parity Ratio (1)	$20,895,289.27
iv. Adjusted Pool Balance	
Student Loan Principal Balance	$25,327,575.85
Interest Expected to be Capitalized	-
Acquisition Fund Balance	-
Cost of Issuance Fund Balance	$0.00
Reserve Fund Balance	$500,000.00
v. Total Assets for Parity Ratio (1)	$25,827,575.85
vi. Parity %	123.60%
Apply Excess Reserve to Unpaid Principal of Notes	**$0.00**

(1) Basis and Total Assets for Parity Ratio are as of the distribution date

D.

Reserve Fund Reconciliation	
i. Beginning of Period Balance	$500,000.00
ii. Amounts, if any, necessary to reinstate the balance	$0.00
iii. Total Reserve Fund Balance Available at end of collection period	$500,000.00
iv. Specified Reserve Fund Balance	$500,000.00
v. Excess Reserve	$0.00
vi. Reserve Fund Balance after Distribution Date	$500,000.00

E.

Note Balances	**Previous Month End**	**Principal Paydown**	**10/26/2026**
i. Series 2018-A Class A Notes Balance	$14,963,703.76	$465,414.49	$14,498,289.27
i. Series 2018-A Class B Notes Balance	$6,397,000.00	$0.00	$6,397,000.00
Total	$21,360,703.76	$465,414.49	$20,895,289.27

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IX. Portfolio Characteristics	
Aggregate Outstanding Principal Balance	$25,327,575.85
Total Number of Loans	921
Weighted Average Borrower Interest Rate	5.89%
Weighted Average Remaining Term (months)	72
Weighted Average FICO Score at Origination	756
Percentage of Aggregate Outstanding Principal Balance with a Co-Borrower	28.56%
Weighted Average Annual Borrower Income	$100,462
Weighted Average Monthly Free Cash Flow	$3,385
Weighted Average Borrower Age (years)	43.5
Weighted Average Number of Payments Made	107
Weighted Average Borrower Interest Rate: Fixed Rate Loans	5.82%
Weighted Average Borrower Interest Margin: Variable Rate Loans	3.75%
Outstanding Principal Balance of Variable Rate Loans as a Percentage of Aggregate Outstanding Principal Balance of all Loans	3.89%
Total Number of Borrowers	915
Average Outstanding Principal Balance per Borrower	$27,680.41
Average Outstanding Principal Balance per Loan	$27,500.08

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X. Collateral Tables as of 09/30/2026

Distribution of the Financed Eligible Loans by Number of Payments Made

Number of Payments Made	Number of Loans	Principal Balance	Percent by Principal
0 to 12 payments made	0	$0.00	0.00%
13 to 24 payments made	0	$0.00	0.00%
25 to 36 payments made	0	$0.00	0.00%
37 to 48 payments made	0	$0.00	0.00%
49 to 60 payments made	0	$0.00	0.00%
61 to 72 payments made	0	$0.00	0.00%
73 to 84 payments made	0	$0.00	0.00%
85 to 96 payments made	0	$0.00	0.00%
97 to 108 payments made	510	$14,640,041.96	57.80%
109 to 120 payments made	395	$10,276,057.33	40.57%
121 to 132 payments made	16	$411,476.56	1.62%
Total	921	$25,327,575.85	100.00%

*Assumes payments equal the number of whole months since disbursement.

Distribution of the Financed Eligible Loans by Loan Type

Loan Type	Number of Loans	Principal Amount	Percent by Principal
Refinance - Fixed	876	$24,342,338.82	96.11%
Refinance - Variable	45	$985,237.03	3.89%
	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Number or Months Remaining Until Scheduled Maturity

Number of Months	Number of Loans	Principal Balance	Percent by Principal
12 months or less	13	$527,488.49	2.08%
13 to 24 months	9	$191,010.76	0.75%
25 to 36 months	-	$0.00	0.00%
37 to 48 months	-	$0.00	0.00%
49 to 60 months	22	$428,339.37	1.69%
61 to 72 months	391	$10,082,390.13	39.81%
73 to 84 months	471	$13,565,920.45	53.56%
85 to 96 months	13	$478,313.71	1.89%
97 to 108 months	-	$0.00	0.00%
109 to 120 months	-	$0.00	0.00%
121 to 132 months	-	$0.00	0.00%
133 to 144 months	1	$14,031.61	0.06%
145 to 156 months	1	$40,081.33	0.16%
157 to 168 months	-	$0.00	0.00%
169 to 180 months	-	$0.00	0.00%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Current Interest Rate

Interest Rate	Number of Loans	Principal Balance	Percent by Principal
2.500% to 2.999%	0	$0.00	0.00%
3.000% to 3.499%	0	$0.00	0.00%
3.500% to 3.999%	0	$0.00	0.00%
4.000% to 4.499%	0	$0.00	0.00%
4.500% to 4.999%	158	$4,460,777.92	17.61%
5.000% to 5.499%	144	$3,577,856.02	14.13%
5.500% to 5.999%	254	$7,483,236.31	29.55%
6.000% to 6.499%	116	$3,391,169.93	13.39%
6.500% to 6.999%	228	$5,913,126.25	23.35%
7.000% to 7.499%	0	$0.00	0.00%
7.500% to 7.999%	0	$0.00	0.00%
8.000% to 8.499%	13	$326,359.17	1.29%
8.500% to 8.999%	1	$15,245.36	0.06%
9.000% to 9.499%	3	$76,590.71	0.30%
9.500% to 9.999%	4	$83,214.18	0.33%
10.000% to 10.499%	0	$0.00	0.00%
10.500% to 10.999%	0	$0.00	0.00%
11.000% to 11.499%	0	$0.00	0.00%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Loan Servicer

	Number of Loans	Principal Amount	Percent by Principal
Pennsylvania Higher Education Assistance Agency "PHEAA"	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Days Delinquent

Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 TO 30 DAYS	902	$24,895,753.46	98.30%
31 TO 60 DAYS	7	$179,465.45	0.71%
61 TO 90 DAYS	5	$106,616.29	0.42%
91 TO 120 DAYS	2	$52,155.07	0.21%
121 TO 150 DAYS	2	$36,201.78	0.14%
151 TO 180 DAYS	3	$57,383.80	0.23%
181 TO 210 DAYS	0	$0.00	0.00%
211 TO 240 DAYS	0	$0.00	0.00%
Total	921	$25,327,575.85	100.00%

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X. Collateral Tables as of 09/30/2026 (continued from previous page)

Distribution of the Financed Eligible Loans by Range of Outstanding Principal Balance

Principal balance	Number of Loans	Principal Balance	Percent by Principal
Less Than $10,000.00	161	$1,055,897.66	4.17%
$10,000.00 - $19,999.99	261	$3,894,809.28	15.38%
$20,000.00 - $29,999.99	189	$4,679,671.55	18.48%
$30,000.00 - $39,999.99	129	$4,499,949.63	17.77%
$40,000.00 - $49,999.99	65	$2,896,184.61	11.43%
$50,000.00 - $59,999.99	45	$2,477,541.47	9.78%
$60,000.00 - $69,999.99	26	$1,673,303.32	6.61%
$70,000.00 - $79,999.99	20	$1,508,391.74	5.96%
$80,000.00 - $89,999.99	8	$682,972.21	2.70%
$90,000.00 - $99,999.99	6	$568,236.32	2.24%
$100,000.00 - $109,999.99	4	$413,006.67	1.63%
$110,000.00 - $119,999.99	3	$346,751.64	1.37%
$120,000.00 - $129,999.99	2	$250,142.69	0.99%
$130,000.00 - $139,999.99	0	$0.00	0.00%
$140,000.00 - $149,999.99	0	$0.00	0.00%
$150,000.00 and Greater	2	$380,717.06	1.50%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Repayment Status

Repayment Status	Number of Loans	Principal Amount	Percent by Principal
Repayment	921	$25,327,575.85	100.00%
Forbearance	0	$0.00	0.00%
	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Range of Outstanding Principal Balance

Location	Number of Loans	Principal Balance	Percent by Principal
AK	0	$0.00	0.00%
AL	9	$235,683.13	0.93%
AR	0	$0.00	0.00%
AZ	9	$253,798.41	1.00%
CA	50	$1,562,083.45	6.17%
CO	17	$459,223.94	1.81%
CT	28	$928,921.67	3.67%
DE	3	$64,927.57	0.26%
FL	27	$579,147.96	2.29%
GA	11	$219,533.30	0.87%
HI	0	$0.00	0.00%
IA	4	$105,744.77	0.42%
ID	0	$0.00	0.00%
IL	22	$515,109.72	2.03%
IN	9	$170,968.27	0.68%
KS	6	$172,429.51	0.68%
KY	1	$22,088.14	0.09%
LA	2	$52,836.30	0.21%
MA	330	$9,241,909.00	36.49%
MD	19	$559,148.94	2.21%
ME	14	$426,063.77	1.68%
MI	15	$318,695.54	1.26%
MN	20	$609,343.49	2.41%
MO	5	$164,037.55	0.65%
MS	2	$46,771.34	0.18%
MT	0	$0.00	0.00%
NC	16	$324,803.99	1.28%
ND	0	$0.00	0.00%
NE	4	$193,127.85	0.76%
NH	36	$859,050.09	3.39%
NJ	32	$1,061,420.59	4.19%
NM	0	$0.00	0.00%
NV	9	$285,722.68	1.13%
NY	58	$1,675,630.99	6.62%
OH	15	$372,843.20	1.47%
OK	1	$22,761.82	0.09%
OR	7	$144,375.40	0.57%
PA	41	$1,143,299.30	4.51%
RI	10	$338,762.88	1.34%
SC	5	$103,877.15	0.41%
SD	0	$0.00	0.00%
TN	7	$238,898.43	0.94%
TX	28	$792,889.01	3.13%
UT	3	$46,039.03	0.18%
VA	16	$419,169.57	1.65%
VT	3	$46,043.60	0.18%
WA	9	$167,841.53	0.66%
WI	9	$163,187.63	0.64%
WV	4	$68,744.09	0.27%
WY	0	$0.00	0.00%
Other	5	$150,621.25	0.59%
Grand Total	921	$25,327,575.85	100.00%

*Based on billing addresses of borrowers shown on servicer's records.

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X. Collateral Tables as of 09/30/2026

Distribution of the Financed Eligible Loans by Interest Index and Interest Rate Margin

Interest Rate Index and Interest Margin or Interest Rate	Number of Loans	Principal Balance	Percent by Principal
Variable Rate Loans			
1-month LIBOR + 2.00% to 2.99%	20	$330,749.15	1.31%
1-month LIBOR + 3.00% to 3.99%	4	$153,078.46	0.60%
1-month LIBOR + 4.00% to 4.99%	15	$363,190.53	1.43%
1-month LIBOR + 5.00% to 5.99%	6	$138,218.89	0.55%
Subtotal Variable Rate	45	$985,237.03	3.89%
Fixed Rate Loans:			
4.00% to 4.99%	158	$4,460,777.92	17.61%
5.00% to 5.99%	398	$11,061,092.33	43.67%
6.00% to 6.99%	320	$8,820,468.57	34.83%
Subtotal Fixed Rate	876	$24,342,338.82	96.11%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Co-Borrower Status

Co-Borrower Status	Number of Loans	Principal Balance	Percent by Principal
Has a Co-Borrower	228	$7,234,291.08	28.56%
No Co-Borrower	693	$18,093,284.77	71.44%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by FICO Score at Origination

FICO Score Upon Origination (Inclusive)	Number of Loans	Principal Balance	Percent by Principal
670 through 699	101	$2,542,936.45	10.04%
700 through 739	197	$5,527,074.65	21.82%
740 through 799	497	$13,730,220.31	54.21%
800 through 850	126	$3,527,344.44	13.93%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Annual Borrower Income at Origination

Annual Borrower Income	Number of Loans	Principal Balance	Percent by Principal
Less than $50,000.00	206	$4,368,687.02	17.25%
$50,000 to $99,999.99	428	$10,746,615.62	42.43%
$100,000 to $149,999.99	183	$5,895,936.83	23.28%
$150,000 to $199,999.99	71	$2,626,371.41	10.37%
$200,000 to Greater	33	$1,689,964.97	6.67%
Total	921	$25,327,575.85	100.00%

Distribution of the Financed Eligible Loans by Monthly Free Cash Flow at Origination

Monthly Free Cash Flow	Number of Loans	Principal Balance	Percent by Principal
Less than $1,500.00	101	$2,962,457.15	11.70%
$1,500.00 to $2,499.99	337	$8,579,280.45	33.87%
$2,500.00 to $3,499.99	203	$4,900,238.35	19.35%
$3,500.00 to $4,499.99	115	$3,481,140.42	13.74%
$4,500.00 to $5,499.99	68	$2,172,833.17	8.58%
$5,500.00 and Greater	97	$3,231,626.31	12.76%
Total	921	$25,327,575.85	100.00%

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XI. Trigger Information

Optional Cash Substitution for All Financed Eligible Loans. The Issuer or its assignee shall have the option to cause the release of all of the Financed Eligible Loans in exchange for the payment of the Optional Cash Substitution Amount on the date that is the tenth (10^{th}) Business Day preceding any Monthly Distribution Date on which the then Pool Balance will be 10% or less of the Initial Pool Balance (the "Optional Cash Substitution Date"). To exercise the option described in this Section, the Issuer shall (i) certify to the Trustee that the Pool Balance is 10% or less of the Initial Pool Balance and (ii) the Issuer or its assignee shall deposit in the Collection Fund by 10:00 a.m., Eastern Standard Time, on the Optional Cash Substitution Date, an amount equal to the Optional Cash Substitution Amount, plus any other amount required to pay all of the outstanding obligations under this Indenture in full, less any amounts then on deposit in the Funds and Accounts

XII. Interest Rates for Next Distribution Date

Notes	CUSIP	Interest Rate
Series 2018-A Class A Notes	57563N AB4	3.85%
Series 2018-A Class B Notes	57563N AC2	4.65%

First Date in Accrual Period	**10/25/2026**
Last Date in Accrual Period	**11/24/2026**
Days in Accrual Period	**30**

XIII. Items to Note