MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY
Education Loan Revenue Bonds, Issue K
Data as of 06/30/2026

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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 / Notes

Please refer to associated Official Statements for General Resolution Requirements and specific series for Redemption Provisions and Interest Payment Dates.

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III. Deal Parameters

A. Student Loan Portfolio Characteristics	**03/31/2026**	**Activity**	**06/30/2026**
i. Portfolio Principal Balance	$50,683,278.03	($3,928,384.85)	$46,754,893.18
ii. Interest Expected to be Capitalized	$41,226.11	($685.58)	$40,540.53
iii. Reserve Account	$3,431,100.00	$0.00	$3,431,100.00
iv. Pool Balance *(i + ii + iii)*	**$54,155,604.14**	**($3,929,070.43)**	**$50,226,533.71**
v. Other Accrued Interest	$313,493.60	($76,687.81)	$236,805.79
vi. Weighted Average Coupon (WAC)	6.51%		6.51%
vii. Weighted Average Remaining Months to Maturity (WARM)	75		72
xiii. Number of Loans	5,918		5,657
ix. Number of Borrowers	4,940		4,734
x. Average Borrower Indebtedness	$10,259.77		$9,876.40

B. Notes	**Original Bonds Outstanding**	**03/31/2026**	**Paydown Factors**	**06/30/2026**
Education Loan Revenue Bonds, Issue K, Series 2013	$222,035,000	$0	$0	$0
Education Loan Revenue Bonds, Issue K, Series 2017	$160,515,000	$48,670,000	$0	$48,670,000
	$382,550,000	**$48,670,000**	**$0**	**$48,670,000**

C. Available Trust Fund Balances	**03/31/2026**	**Net Activity**	**06/30/2026**
i. Reserve Account	$3,431,100.00	$0.00	$3,431,100.00
ii. Revenue Account	$4,028,634.59	$1,618,460.03	$5,647,094.62
iii. Debt Service Account	$7,562,187.50	$2,877,187.50	$10,439,375.00
iv. Capitalized Interest Account	$0.00	$0.00	$0.00
v. Cost of Issuance Account	$0.00	$0.00	$0.00
vi. Current Refunding Account	$0.00	$0.00	$0.00
vii. Program Expense Account	$383,909.14	($20,502.85)	$363,406.29
viii. Redemption Account	$0.00	$0.00	$0.00
ix. Purchase Account	$0.00	$0.00	$0.00
Total Fund Balances	**$15,405,831.23**	**$4,475,144.68**	**$19,880,975.91**

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IV. Transactions for the Time Period 04/01/2026-06/30/2026

A.	**Student Loan Principal Collection Activity**		
	i.	Borrower Payments	(3,506,895.51)
	ii.	Claim Payments	-
	iii.	Reversals	-
	iv.	Refunds	13,023.84
	v.	Principal Write-Offs Reimbursed to the Trust	-
	vi.	Other System Adjustments	-
	vii.	**Total Principal Collections**	**(3,493,871.67)**
B.	**Student Loan Non-Cash Principal Activity**		
	i.	Principal Realized Losses - Claim Write-Offs	(391,829.93)
	ii.	Principal Realized Losses - Other	1,772.11
	iii.	Other Adjustments	(44,560.78)
	iv.	Capitalized Interest	105.42
	v.	**Total Non-Cash Principal Activity**	**(434,513.18)**
C.	**Student Loan Principal Additions**		-
	i.	New Loan Additions	-
	ii.	Loans Transferred into Indenture	-
	iii.	**Total Principal Additions**	**-**
D.	**Total Student Loan Principal Activity (Avii + Bv + Ciii)**		**(3,928,384.85)**
E.	**Student Loan Interest Activity**		
	i.	Borrower Payments	(824,023.17)
	ii.	Claim Payments	-
	iii.	Late Fees & Other	-
	iv.	Reversals	-
	v.	Refunds	-
	vi.	Interest Write-Offs Reimbursed to the Trust	-
	vii.	Other System Adjustments	-
	xiii.	**Total Interest Collections**	**(824,023.17)**
F.	**Student Loan Non-Cash Interest Activity**		
	i.	Borrower Accruals	791,026.75
	ii.	Interest Losses - Other	(43,727.31)
	iii.	Other Adjustments	(544.24)
	iv.	Capitalized Interest	(105.42)
	v.	**Total Non-Cash Interest Adjustments**	**746,649.78**
G.	**Student Loan Interest Additions**		
	i.	New Loan Additions	-
	ii.	Loans Transferred into Indenture	-
	iii.	**Total Interest Additions**	**-**
H.	**Total Student Loan Interest Activity (Exiii + Fv + Giii)**		**(77,373.39)**
I.	**Default and Recovery Activity During this Period**		
	Defaults During this Period		$435,557.24
	Recoveries During this Period		89,005.66
	Net Defaults		$346,551.58
J.	**Default and Recovery Activity Since Inception**		
	Cumulative Defaults Since Inception		$17,936,128.89
	Cumulative Recoveries Since Inception		4,173,907.97
	Cumulative Net Defaults Since Inception		$13,762,220.92
K.	**Interest Expected to be Capitalized**		
	Interest Expected to be Capitalized - Beginning (III - A-ii)		41,226.11
	Interest Capitalized into Principal During Collection Period (B-iv)		105.42
	Change in Interest Expected to be Capitalized		($122.19)
	Interest Expected to be Capitalized - Ending (III - A-ii)		$41,209.34

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V. Cash Receipts for the Time Period 04/01/2026-06/30/2026

A.	**Principal Collections**		
	i.	Borrower Payments	$3,506,895.51
	ii.	Claim Payments	$0.00
	iii.	Reversals	$0.00
	iv.	Refunds	($13,023.84)
	v.	**Total Principal Collections**	**$3,493,871.67**
B.	**Interest Collections**		
	i.	Borrower Payments	$824,023.17
	ii.	Claim Payments	$0.00
	iii.	Reversals	$0.00
	iv.	Refunds	$0.00
	v.	Late Fees & Other	-
	vi.	**Total Interest Collections**	**$824,023.17**
C.	**Private Loan Recoveries**		**89,005.66**
D.	**Investment Earnings**		**$139,171.03**
E.	**Total Cash Receipts during Collection Period**		**$4,546,071.53**

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VI. Waterfall for Distribution

			Remaining Funds Balance
	Funds Available for Distribution Beginning Balance		$15,405,831.23
(i.)	Total Principal and Interest Collections	$4,406,900.50	$19,812,731.73
(ii.)	Investment Income	$139,171.03	$19,951,902.76
(iii.)	Disbursements	$0.00	$19,951,902.76
(iv.)	Total Adminstration and Program Fees		
	Cost of Issuance	$0.00	
	Servicing	($28,880.30)	
	Administration	($14,750.01)	
	Other	($27,296.54)	
	Total	($70,926.85)	$19,880,975.91
(v.)	Noteholders Interest Distribution to the Noteholders	$0.00	$19,880,975.91
(vi.)	Principal Distribution Amount to the Noteholders	$0.00	$19,880,975.91
(vii.)	Amounts deposited to Fund Balances	$0.00	$19,880,975.91
(viii.)	Release to Issuer	$0.00	$19,880,975.91
	Net Activity	$4,475,144.68	

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VII. Distributions

A.

Distribution Amounts	Issue K Bonds
i. Semi-Annual Interest Due	$0.00
ii. Semi-Annual Interest Paid	$0.00
iii. Interest Shortfall	$0.00
vi. Principal Paid	$0.00
v. Total Distribution Amount	$0.00

B.

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

C.

Additional Principal Paid	
i. Original Outstanding Principal Balance (03/31/2026)	$48,670,000.00
ii. Principal Distribution Paid	$0.00
iii. Bonds Outstanding (06/30/2026)	$48,670,000.00
iv. Interest Accrual (as of 06/30/2026)	$1,069,375.00
v. Basis for Parity Ratio	$49,739,375.00
vi. Pool Balance	
Student Loan Principal and Interest	$47,032,239.50
Total Fund Balances	$19,880,975.91
vii. Total Assets for Parity Ratio	$66,913,215.41
viii. Parity %	134.53%
ix Net Assets	$17,173,840.41

D.

Reserve Fund Reconciliation	
i. Beginning of Period Balance	$3,431,100.00
ii. Net Activity During the Period	$0.00
iii. Total Reserve Fund Balance Available	$3,431,100.00
iv. Required Reserve Fund Balance*	$3,431,100.00
v. Ending Reserve Fund Balance	$3,431,100.00

*Required Balance is 1% of Bonds Outstanding or minimum of $3,431,100

E. Outstanding CUSIP Listing

Bond Series	Maturity July 1	Yield [1]	CUSIP Number	Bonds Outstanding
K2017	2026	3.01%	57563RPD5	$9,370,000.00
K2017	2046	4.32%	57563RPF0	$39,300,000.00
Total				**$48,670,000.00**

1. Yield to Maturity, except as noted

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VIII. Portfolio Characteristics

	WAC	WAC	Number of Loans	Number of Loans	WARM	WARM	Principal Amount	Principal Amount	%	%
Status	03/31/26	06/30/26	03/31/26	06/30/26	03/31/26	06/30/26	03/31/26	06/30/26	03/31/26	06/30/26
Interim:										
In School	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Grace	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Total Interim	**0.00%**	**0.00%**	**0**	**0**	**0**	**0**	**$0.00**	**$0.00**	**0.00%**	**0.00%**
Repayment										
Active										
0-30 Days Delinquent	6.51%	6.51%	5,771	5,515	75	72	$48,927,350.66	$45,231,570.49	96.54%	96.74%
31-60 Days Delinquent	6.61%	6.76%	71	64	77	71	$712,949.88	$616,138.62	1.41%	1.32%
61-90 Days Delinquent	7.12%	6.66%	15	23	69	76	$176,895.12	$259,406.47	0.35%	0.55%
91-120 Days Delinquent	6.64%	6.49%	13	17	68	69	$149,366.26	$200,890.62	0.29%	0.43%
121-150 Days Delinquent	6.85%	6.70%	13	16	69	73	$147,918.95	$175,633.39	0.29%	0.38%
151-180 Days Delinquent	6.24%	6.73%	6	9	68	73	$115,281.29	$109,933.64	0.23%	0.24%
181-210 Days Delinquent	7.06%	6.40%	14	3	59	78	$258,876.84	$22,031.65	0.51%	0.05%
211-240 Days Delinquent	0.00%	6.29%	0	1	0	74	$0.00	$7,471.17	0.00%	0.02%
241-270 Days Delinquent	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
271+ Day Delinquent	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Deferment	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Forbearance	6.39%	6.27%	15	9	121	137	$194,639.03	$131,817.13	0.38%	0.28%
Total Repayment	**6.51%**	**6.51%**	**5,918**	**5,657**	**75**	**72**	**$50,683,278.03**	**$46,754,893.18**	**100.00%**	**100.00%**
Claims In Process	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Aged Claims Rejected	0.00%	0.00%	0	0	0	0	$0.00	$0.00	0.00%	0.00%
Grand Total	**6.51%**	**6.51%**	**5,918**	**5,657**	**75**	**72**	**$50,683,278.03**	**$46,754,893.18**	**100.00%**	**100.00%**

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IX. Portfolio Characteristics by School and Program as of 06/30/2026

Loan Type	WAC	WARM	Number of Loans	Principal Amount	%
Undergraduate Immediate Repayment - 10 Year	5.54%	20	971	$2,550,614.43	5.46%
Undergraduate Immediate Repayment - 15 Year	6.03%	77	596	$4,764,022.77	10.19%
Interest Only	6.95%	76	890	$8,204,695.05	17.55%
Undergraduate Deferred	6.35%	77	2,060	$22,209,572.19	47.50%
Graduate Deferred	6.35%	77	62	$540,621.36	1.16%
Student Alternative	7.08%	71	1,078	$8,485,367.38	18.15%
Total	6.51%	72	5,657	$46,754,893.18	100.00%
School Type					
Four Year	6.51%	73	5,520	$46,079,333.19	98.56%
Community/2-Year	6.66%	67	134	$660,973.47	1.41%
Other/Unknown	6.63%	66	3	$14,586.52	0.03%
Total	6.51%	72	5,657	$46,754,893.18	100.00%

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Xa. Collateral Tables as of 06/30/2026

Distribution of the Student Loans by Geographic Location *

Location	Number of Loans	Principal Balance	Percent by Principal
AK	0	$0.00	0.00%
AL	4	$46,642.50	0.10%
AR	3	$5,256.52	0.01%
AZ	5	$22,047.06	0.05%
CA	64	$635,577.59	1.36%
CO	13	$142,218.70	0.30%
CT	152	$1,287,686.97	2.75%
DE	4	$27,089.79	0.06%
FL	104	$811,207.32	1.74%
GA	15	$128,344.65	0.27%
HI	2	$52,999.56	0.11%
IA	0	$0.00	0.00%
ID	3	$22,070.60	0.05%
IL	16	$142,576.40	0.30%
IN	3	$6,767.76	0.01%
KS	4	$32,145.97	0.07%
KY	1	$2,473.75	0.01%
LA	3	$32,744.61	0.07%
MA	4,559	$37,642,557.38	80.51%
MD	15	$103,557.67	0.22%
ME	67	$488,608.85	1.05%
MI	6	$54,673.08	0.12%
MN	2	$15,304.06	0.03%
MO	0	$0.00	0.00%
MT	1	$1,780.33	0.00%
NC	28	$169,846.30	0.36%
ND	3	$32,782.74	0.07%
NE	0	$0.00	0.00%
NH	179	$1,422,081.12	3.04%
NJ	46	$433,597.01	0.93%
NM	2	$9,452.15	0.02%
NV	1	$2,842.32	0.01%
NY	107	$773,631.63	1.65%
OH	3	$20,994.35	0.04%
OK	1	$21,346.56	0.05%
OR	1	$7,975.80	0.02%
PA	30	$416,859.89	0.89%
RI	58	$358,234.79	0.77%
SC	27	$231,390.47	0.49%
SD	0	$0.00	0.00%
TN	15	$94,232.40	0.20%
TX	30	$296,624.30	0.63%
UT	5	$20,611.75	0.04%
VA	18	$188,419.82	0.40%
VT	17	$146,190.01	0.31%
WA	15	$194,607.19	0.42%
WI	3	$19,239.16	0.04%
WV	2	$6,877.34	0.01%
WY	1	$1,206.04	0.00%
Other	19	$181,518.92	0.39%
Total	5,657	$46,754,893.18	100.00%

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

Distribution by Servicer

Servicer	Number of Loans	Principal Balance	Percent by Principal
PHEAA	5,657	$46,754,893.18	100.00%
	5,657	$46,754,893.18	100.00%

Distribution by # of Months Remaining Until Scheduled Maturity

Number of Months	Number of Loans	Principal Balance	Percent by Principal
Less Than 73	2,158	$7,352,681.69	15.73%
73 to 84	3,232	$35,880,669.14	76.74%
85 to 96	205	$3,273,392.65	7.00%
97 to 108	5	$39,375.62	0.08%
109 to 120	14	$39,094.85	0.08%
121 to 132	7	$65,838.02	0.14%
133 to 144	9	$11,957.36	0.03%
145 to 156	3	$21,334.21	0.05%
157 to 168	3	$31,606.16	0.07%
169 to 180	21	$38,943.48	0.08%
181 to 192	0	$0.00	0.00%
193 to 204	0	$0.00	0.00%
205 to 216	0	$0.00	0.00%
217 to 228	0	$0.00	0.00%
229 to 240	0	$0.00	0.00%
Greater Than 240	0	$0.00	0.00%
	5,657	$46,754,893.18	100.00%

Weighted Average Payments Made

Status	Principal Balance	% of Total PBO	W.A. Months in Repayment
In School	$0.00	0.00%	-
In Grace	$0.00	0.00%	-
Deferment	$0.00	0.00%	
Forbearance	$131,817.13	0.28%	(7.07)
			W.A. Months in Repayment
Repayment	$46,623,076.05	99.72%	78.75
Total	$46,754,893.18	100.00%	78.51

Distribution of the Student Loans by Reset Mode

Reset Mode	Number of Loans	Principal Balance	Percent by Principal
Variable	476	$1,673,111.25	3.58%
Fixed	5,181	$45,081,781.93	96.42%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by Origination Channel

Channel	Number of Loans	Principal Balance	Percent by Principal
School	5,657	$46,754,893.18	100.00%
Total	5,657	$46,754,893.18	100.00%

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Xb. Collateral Tables as of 06/30/2026 (continued from previous page)

Distribution of the Student Loans by Borrower Payment Status

Payment Status	Number of Loans	Principal Balance	Percent by Principal
In School	0	$0.00	0.00%
In Grace	0	$0.00	0.00%
Repayment	5,648	$46,623,076.05	99.72%
Deferment	0	$0.00	0.00%
Forbearance	9	$131,817.13	0.28%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by Range of Principal Balance

Principal balance	Number of Loans	Principal Balance	Percent by Principal
Less Than $5,000.00	2,460	$6,112,841.03	13.07%
$5,000.00 - $9,999.99	1,495	$10,849,679.99	23.21%
$10,000.00 - $19,999.99	1,234	$17,033,228.61	36.43%
$20,000.00 - $29,999.99	355	$8,489,883.09	18.16%
$30,000.00 - $39,999.99	82	$2,799,035.88	5.99%
$40,000.00 - $49,999.99	23	$1,000,402.79	2.14%
$50,000.00 - $59,999.99	6	$328,859.47	0.70%
$60,000.00 - $69,999.99	1	$63,817.06	0.14%
$70,000.00 - $79,999.99	1	$77,145.26	0.16%
More Than 79,999.99	0	$0.00	0.00%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by Interest Rate

Interest Rate	Number of Loans	Principal Balance	Percent by Principal
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%	0	$0.00	0.00%
5.000% to 5.499%	1	$3,639.69	0.01%
5.500% to 5.999%	1,477	$6,986,897.32	14.94%
6.000% to 6.499%	1,895	$21,897,200.99	46.83%
6.500% to 6.999%	1,220	$9,189,100.95	19.65%
7.000% to 7.499%	583	$6,380,171.34	13.65%
7.500% to 7.999%	265	$1,164,720.43	2.49%
8.000% to 8.999%	216	$1,133,162.46	2.42%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by Date of Disbursement

Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
July 1, 2004 - June 30, 2005	0	$0.00	0.00%
July 1, 2005 - June 30, 2006	2	$4,606.49	0.01%
July 1, 2006 - June 30, 2007	23	$14,841.56	0.03%
July 1, 2007 - June 30, 2008	450	$1,653,351.92	3.54%
July 1, 2008 - June 30, 2009	1	$311.28	0.00%
July 1, 2013 - June 30, 2014	583	$2,717,664.55	5.81%
July 1, 2014 - June 30, 2015	3	$16,756.55	0.04%
July 1, 2016 - June 30, 2017	0	$0.00	0.00%
July 1, 2017 - June 30, 2018	4,407	$39,539,223.10	84.57%
July 1, 2018 - June 30, 2019	188	$2,808,137.73	6.01%
Total	5,657	$46,754,893.18	100.00%

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Xc. Collateral Tables as of 06/30/2026 (continued from previous page)

Distribution of the Student Loans by FICO Score Upon Origination

FICO Score	Number of Loans	Principal Balance	Percent by Principal
Less than 630	12	$18,741.58	0.04%
630-649	13	$38,432.31	0.08%
650-669	22	$64,737.92	0.14%
670-689	535	$3,694,651.10	7.90%
690-709	705	$4,737,827.76	10.13%
710-729	912	$8,060,146.10	17.24%
730-749	822	$7,093,501.94	15.17%
750-769	870	$7,667,763.97	16.40%
770-789	856	$7,294,614.27	15.60%
790+	910	$8,084,476.23	17.29%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by Co-Sign Status

	Number of Loans	Principal Balance	Percent by Principal
Co-Sign			
Graduate	49	$417,166.80	0.89%
Undergraduate	5,376	$44,688,226.77	95.58%
Subtotal	5,425	$45,105,393.57	96.47%
Non Co-Sign			
Graduate	13	$123,454.56	0.26%
Undergraduate	219	$1,526,045.05	3.26%
Subtotal	232	$1,649,499.61	3.53%
Total	5,657	$46,754,893.18	100.00%

Distribution of the Student Loans by School

School Name	Number of Loans	Principal Balance	Percent by Principal
University Of Massachusetts At Amherst	475	$3,086,110.71	6.60%
Boston University	158	$1,588,351.88	3.40%
University Of New Hampshire	165	$1,551,499.76	3.32%
University Of Massachusetts Lowell	211	$1,265,879.61	2.71%
Massachusetts College Of Pharmacy & Health Science	110	$1,200,154.59	2.57%
Suffolk University	135	$1,158,192.76	2.48%
Merrimack College	118	$1,102,971.89	2.36%
Bridgewater State University	188	$1,086,254.58	2.32%
Curry College	102	$1,037,783.14	2.22%
Wentworth Institute Of Technology	116	$1,008,159.04	2.16%
University Of Massachusetts Dartmouth	156	$840,045.15	1.80%
Northeastern University	91	$809,068.26	1.73%
Emerson College	65	$781,541.31	1.67%
Salem State University	143	$756,331.44	1.62%
Worcester Polytechnic Institute	62	$755,561.68	1.62%
Bryant University	48	$740,323.33	1.58%
College Of The Holy Cross	78	$677,008.42	1.45%
Assumption College	82	$673,447.06	1.44%
Dean College	54	$671,995.47	1.44%
Quinnipiac University	39	$604,399.84	1.29%
Emmanuel College	75	$600,728.83	1.28%
Westfield State University	122	$573,853.19	1.23%
Stonehill College	68	$549,619.56	1.18%
University Of Rhode Island	60	$532,686.45	1.14%
Boston College	54	$525,466.75	1.12%
University of Maine	59	$520,080.36	1.11%
Roger Williams University	39	$517,461.18	1.11%
Boston Conservatory At Berklee	39	$500,230.89	1.07%
Becker College	52	$494,928.65	1.06%
Western New England University	50	$468,962.22	1.00%
Other	2,443	$20,075,795.18	42.94%
Total	5,657	$46,754,893.18	100.00%