

**Student Loan Backed Reporting - FFELP
Quarterly Distribution Report**

Issuer	EFS Volunteer, LLC
Deal Name	2010-1 Series
Distribution Date	1/25/2018
Collection Period	12/31/2017
Contact Name	Ken Mann
Contact Number	865-824-3054
Contact Email	kmann@edsouth.org
Website	www.edsouth.org

Notes/Bonds - Group I (FFELP)

Class	CUSIP	Rate	Index	Margin	Auction Status	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal ^a	% of Securities	Payment Frequency	Maturity
2010-1 A-1	26844VAA4	2.21742%	1.36742%	0.85000%		145,152,000.00	-	-	-	-	0.00%	Quarterly	10/28/2026
2010-1 A-2	26844VAB2	2.21742%	1.36742%	0.85000%		76,100,000.00	67,904,000.00	384,794.31	3,199,000.00	64,705,000.00	100.00%	Quarterly	10/25/2035
Total						221,252,000.00	67,904,000.00	384,794.31	3,199,000.00	64,705,000.00	100%		

(a) Should include Principal Pmts in the current distribution month

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	87,061,515.38	(2,989,745.21)	84,071,770.17
Accrued Interest to be Capitalized	641,019.38	(67,998.14)	573,021.24
Total Pool Balance	87,702,534.76	(3,057,743.35)	84,644,791.41
Weighted Average Coupon (WAC)	5.26	(0.01)	5.25
Weighted Average Maturity (WAM)	161.74	(0.75)	161.00
Number of Loans	8,166	(324)	7,842
Number of Borrowers	4,480	(183)	4,297
Average Loan Balance	\$10,739.96	53.81	\$10,793.78
Average Borrower Indebtedness	\$19,576.46	122.12	\$19,698.58

Weighted Average Payments Made

	% of Pool	W.A. Time until Repayment (months) ^(a) <i>(should include grace period)</i>
In School	0.01%	-14.31
Grace	0.00%	0.00
Deferment	6.48%	-16.00
Forbearance	7.04%	-2.72
		W.A. Time in Repayment (months)
Repayment	85.94%	145.93
Claims in Progress	0.53%	143.46
Claims Denied	0.00%	0.00
Total Weighted Average		124.94

(a) W.A. Time Until Repayment would most likely be reflected as a negative number in this calculation. For example, if a loan has 3 months left in school and 6 months of grace period, the time until repayment for that loan would be -9 months.

Funds and Accounts

	Beg Balance	Activity	End Balance
Reserve Account ^a	360,905.35	-	360,905.35
Reserve Amt Required	360,905.35	-	360,905.35
Capitalized Interest Account	-	-	-
Capitalized Interest Account Required	-	-	-
Collection Fund (Available Funds)	4,659,776.34	(924,715.77)	3,735,060.57
Acquisition Account	-	-	-
Interest Account	-	-	-
Total Accounts Balance	5,020,681.69	(924,715.77)	4,095,965.92

(a) Reserve Account floor reached.

Balance Sheet and Parity

	Beg Balance	Activity	End Balance
Assets			
Pool Balance ^a	87,702,534.76	(3,057,743.35)	84,644,791.41
Capitalized Interest Fund	-	-	-
Debt Service Reserve	360,905.35	-	360,905.35
Acquisition Account	-	-	-
Total Assets	88,063,440.11	(3,057,743.35)	85,005,696.76
Liabilities			
Note Outstanding Class A	67,904,000.00	(3,199,000.00)	64,705,000.00
Note Outstanding Class B	-	-	-
Total Liabilities	67,904,000.00	(3,199,000.00)	64,705,000.00
Total Parity %	129.69%		131.37%

(a) Pool Balance for parity only includes interest to be capitalized.

CPR (constant pmt rate)

Current Lifetime	7.86%
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Servicer Balance

	Balance	% of Portfolio	# of Loans	Cims Outstanding
PHEAA	84,644,791.41	100.00%	7,842	446,454.95
Total Portfolio	84,644,791.41		7,842	446,454.95

Portfolio by Loan Status											
	# of Loans		Pool Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	1	3	2,230.00	6,830.00	0.00%	0.01%	6.80	4.03	120.00	120.00	
Grace	2	-	4,600.00	-	0.01%	0.00%	2.68	-	106.00	-	
Repayment											
Current	6,600	6,353	67,844,485.97	65,565,830.25	77.36%	77.46%	5.12	5.12	156.53	156.73	
31-60 Days Delinquent	194	169	2,195,520.07	2,179,954.34	2.50%	2.58%	5.95	5.78	157.58	163.45	
61-90 Days Delinquent	80	105	1,117,620.74	1,268,883.95	1.27%	1.50%	5.43	6.05	174.91	156.79	
91-120 Days Delinquent	83	69	1,462,859.34	929,594.24	1.67%	1.10%	5.97	5.97	179.12	146.78	
121-180 Days Delinquent	111	104	1,130,712.54	1,403,040.56	1.29%	1.66%	5.78	5.56	150.63	172.32	
181-270 Days Delinquent	86	112	696,133.47	1,142,358.20	0.79%	1.35%	5.65	6.13	187.92	163.81	
271+ Days Delinquent	32	37	238,636.08	253,558.01	0.27%	0.30%	5.76	5.32	127.22	175.62	
Total Repayment	7,186	6,949	74,685,968.21	72,743,219.55	85.16%	85.94%	5.18	5.19	157.39	157.28	
Forbearance	439	381	6,700,531.71	5,960,404.70	7.64%	7.04%	5.83	5.63	191.91	183.21	
Deferment	515	472	5,961,933.17	5,487,882.21	6.80%	6.48%	5.46	5.57	181.02	185.94	
Claims in Progress	23	37	347,271.67	446,454.95	0.40%	0.53%	6.79	5.65	186.62	164.09	
Claims Denied	-	-	-	-	0.00%	0.00%	-	-	-	-	
Total Portfolio	8,166	7,842	87,702,534.76	84,644,791.41			5.26	5.25	161.74	161.00	

Delinquency Status											
	# of Loans		Pool Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Current	6,600	6,353	67,844,485.97	65,565,830.25	90.84%	90.13%	5.12	5.12	156.53	156.73	
31-60 Days Delinquent	194	169	2,195,520.07	2,179,954.34	2.94%	3.00%	5.95	5.78	157.58	163.45	
61-90 Days Delinquent	80	105	1,117,620.74	1,268,883.95	1.50%	1.74%	5.43	6.05	174.91	156.79	
91-120 Days Delinquent	83	69	1,462,859.34	929,594.24	1.96%	1.28%	5.97	5.97	179.12	146.78	
121-180 Days Delinquent	111	104	1,130,712.54	1,403,040.56	1.51%	1.93%	5.78	5.56	150.63	172.32	
181-270 Days Delinquent	86	112	696,133.47	1,142,358.20	0.93%	1.57%	5.65	6.13	187.92	163.81	
271+ Days Delinquent	32	37	238,636.08	253,558.01	0.32%	0.35%	5.76	5.32	127.22	175.62	
Total Portfolio in Repayment	7,186	6,949	74,685,968.21	72,743,219.55			5.18	5.19	157.39	157.28	

Portfolio by Loan Type											
	# of Loans		Pool Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Subsidized Consolidation Loans	3,241	3,130	36,864,003.70	35,504,131.82	42.03%	41.94%	5.18	5.17	155.28	153.95	
Unsubsidized Consolidation Loans	3,422	3,299	46,924,538.39	45,422,606.17	53.50%	53.66%	5.31	5.31	171.66	171.00	
Subsidized Stafford Loans	900	857	1,897,498.93	1,807,955.46	2.16%	2.14%	4.98	4.98	100.02	102.59	
Unsubsidized Stafford Loans	501	465	1,507,181.94	1,432,495.94	1.72%	1.69%	5.25	5.27	112.74	114.63	
Grad PLUS Loans	88	77	355,107.00	322,131.76	0.40%	0.38%	7.42	7.37	87.88	90.85	
Other Loans	14	14	154,204.80	155,470.26	0.18%	0.18%	4.40	4.40	96.62	98.04	
Total Balance	8,166	7,842	87,702,534.76	84,644,791.41			5.26	5.25	161.74	161.00	

Portfolio by Program Type											
	# of Loans		Pool Balance		% of Principal		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Graduate / 4-Year Loans	5,763	5,514	58,185,341.41	56,223,334.97	66.34%	66.42%	4.89	4.89	159.95	159.69	
2-Year Loans	496	472	3,548,435.87	3,332,100.99	4.05%	3.94%	5.62	5.66	141.16	139.66	
Proprietary / Technical / Vocational Loans	556	535	5,579,956.99	5,503,919.28	6.36%	6.50%	6.59	6.61	157.93	161.66	
Unknown (Consolidation) Loans	1,343	1,313	20,374,665.91	19,572,018.12	23.23%	23.12%	5.87	5.83	171.54	168.26	
Other	8	8	14,134.58	13,418.05	0.02%	0.02%	4.59	4.47	82.12	80.74	
Total Portfolio	8,166	7,842	87,702,534.76	84,644,791.41			5.26	5.25	161.74	161.00	

SAP Indices							
	# of Loans		Pool Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
T-Bill Loans	655	624	4,359,201.86	4,294,802.93	4.97%	5.07%	3.0821
1ML Loans	7,511	7,218	83,343,332.90	80,349,988.48	95.03%	94.93%	2.5199
Other Margin Loans	-	-	-	-	0.00%	0.00%	-
Total Pool Balance	8,166	7,842	87,702,534.76	84,644,791.41			2.5485

Collateral Pool Characteristics	Amount (\$)
Initial Pool Balance	240,603,569.00

Student Loan Backed Reporting - FFELP
Monitoring Waterfall and Collections
EFS Volunteer, LLC

Distribution Date	1/25/2018
Collection Period	12/31/2017

Collection Account Activity ^a	
Collection Amount Received	3,585,234.46
Recoveries	
Reserve Account	
Excess of Required Reserve Account	-
Interest on Investment Earnings	\$9,220.41
Capitalized Interest Account (after a stepdown or release date)	
Temporary Cost of Issuance Remaining	
Payments from Guarantor	460,302.62
Proceeds from Tender	
Paid to Guarantor	
Purchased by Servicers/Sellers	
Prior Month's Allocations or Adjustments	
Investment Income	
All Fees	(\$319,696.92)
Other Amounts Received in Collection	
Total Available Funds	\$3,735,060.57

(a) Cash collections represent amounts received and posted in the Trust accounts as of the last day of the collection period.

Fees Due for Current Period (fees paid monthly)	12/31/2017
Indenture Trustee Fees	
Servicing Fees	12,784.13
Administration Fees	17,514.95
Consolidation Rebate Fees	71,640.30
Other Fees	-
Total Fees	\$ 101,939.38

Cumulative Default Rate	12/31/2017
Current Period's Defaults (\$)	430,848.41
Cumulative Defaults (\$)	48,366,829.55
Cumulative Default (% of original pool balance)	20.10%
Cumulative Default (% of Repayment ending balances)	57.15%
Current period payments (recoveries) from Guarantor (\$)	460,302.62
Current period borrower recoveries (\$)	
Cumulative Recoveries (\$) ^a	49,984,707.64
Cumulative Recovery Rate (%) ^d	103.35%
Cumulative Net Loss Rate (%)	-0.67%
Cumulative Servicer Reject Rate (FFELP) (%)	0.00%

a) Cumulative Recoveries includes 97% of Claims in Progress
b) Due to the inclusion of death, disability and bankruptcy claims, the recovery rate can exceed 100%.

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		\$3,735,060.57
First: Deposits to Department Reserve Fund	120,454.34	3,614,606.23
Second: Trustee Fees due	-	3,614,606.23
Third: Servicing Fee due	12,784.13	3,601,822.10
Fourth: Administration Fees due	17,514.95	3,584,307.15
Fifth: Interest Distribution on Senior Notes or Obligations	384,794.31	3,199,512.84
Sixth: Debt Service Fund Replenishment	-	3,199,512.84
Seventh: Principal Distribution to Noteholders	3,057,000.00	142,512.84
Eighth: To Pay the Indenture Trustee the amount due for Extraordinary services	-	142,512.84
Ninth: To pay services the aggregate of any unpaid fees	-	142,512.84
Tenth: To pay the administrator the aggregate unpaid administration fees	-	142,512.84
Eleventh: Additional principal on the Notes	142,000.00	512.84
Twelfth: Release to Issuer	-	

Principal and Interest Distributions	Class A-1	TOTAL
Periodic Interest Due	384,794.31	384,794.31
Periodic Interest Paid	384,794.31	384,794.31
Interest Excess/(Shortfall)	-	-
Interest Carryover Due	-	-
Interest Carryover Paid	-	-
Interest Carryover	-	-
Periodic Principal Distribution Amount	3,057,000.00	3,057,000.00
Periodic Principal Paid	3,199,000.00	3,199,000.00
Excess/(Shortfall)	142,000.00	142,000.00
Total Distribution Amount	3,583,794.31	3,583,794.31

**EFS Volunteer, LLC 2010-1
Balance Sheet
December 31, 2017
(Unaudited)**

ASSETS

Cash	\$	4,226,205.18
Assets Held by Trustee		
Investments		3,329.19
Student Loans Receivable, Net		83,934,923.84
Accrued Interest Receivable		1,925,465.24
Other Receivables		18,308.37
Debt Issue Costs		-
Prepaid and Deferred Expenses		-
		<hr/>
Total Assets	\$	<u><u>90,108,231.82</u></u>

LIABILITIES AND NET ASSETS

Notes Payable, Net	\$	67,904,000.00
Discount on Note Payable, Net		(3,662,419.04)
Accrued Interest Payable		284,413.19
Other Accounts Payable & Accrued Expenses		101,939.38
		<hr/>
Total Liabilities	\$	<u><u>64,627,933.53</u></u>
Net Assets	\$	<u><u>25,480,298.29</u></u>
Total Liabilities and Net Assets	\$	<u><u>90,108,231.82</u></u>

IV. Transactions for the Time Period

For Quarter End 12-31-2017

	TOTAL
A. Student Loan Principal Collection Activity	
i. Regular Principal Collections	(1,765,947.00)
ii. Principal Collections from Guarantor	(442,408.62)
iii. Paydown due to Loan Consolidation	(1,086,771.12)
iv. Principal Collections from Schools	-
v. Principal Write-Offs Reimbursed to the Trust -	-
vi. Other System Adjustments	-
vii. Loans transferred out/deconverted (PUT)	-
viii. Total Principal Collections	(3,295,126.74)
B. Student Loan Non-Cash Principal Activity	
i. Principal Realized Losses - Claim Write-Offs	(142.61)
ii. Principal Realized Losses - Other	(26.79)
iii. Other Adjustments	(904.80)
iv. Capitalized Interest	306,455.73
v. Total Non-Cash Principal Activity	305,381.53
C. Student Loan Principal Additions	
i. New Loan Additions \$ -	-
ii. Total Principal Additions \$ -	-
D. Total Student Loan Principal Activity (Aviii + Bv + Cii)	(2,989,745.21)
E. Student Loan Interest Activity	
i. Regular Interest Collections	(692,014.95)
ii. Interest Claims Received from Guarantors	(17,894.00)
iii. Late Fees & Other	1,640.31
iv. Interest due to Loan Consolidation	(30,170.69)
v. Interest Write-Offs Reimbursed to the Trust -	-
vi. Other System Adjustments -	-
vii. Interest Benefit and Special Allowance Payments	175,231.14
viii. Loans transferred out/deconverted	-
vix. Total Interest Collections	(563,208.19)
F. Student Loan Non-Cash Interest Activity	
i. Interest Losses - Claim Write-offs	(9,849.35)
ii. Interest Losses - Other	365.56
iii. Other Adjustments	1,284.01
iv. Capitalized Interest	(306,455.73)
v. Interest Accrual	1,096,218.96
vi. Total Non-Cash Interest Adjustments	781,563.45
G. Student Loan Interest Additions	
i. New Loan Additions \$ -	-
ii. Total Interest Additions \$ -	-
H. Total Student Loan Interest Activity (Eviii + Fvi + Gii)	218,355.26
I. Defaults Paid this Quarter (Aii + Eii)	(460,302.62)
J. Cumulative Defaults Paid to Date	49,984,707.64
K. Interest Expected to be Capitalized	
Interest Expected to be Capitalized - Beginning (III - A-ii)	641,019.38
Interest Capitalized into Principal During Collection Period (B-iv)	306,455.73
Change in Interest Expected to be Capitalized	(374,453.87)
Interest Expected to be Capitalized - Ending (III - A-ii)	573,021.24

EFS Volunteer, LLC

For Quarter End 12-31-2017

V. Cash Receipts for the Time Period	TOTAL	
A. Principal Collections	.	
i. Principal Payments Received - Cash	\$	2,208,355.62
ii. Principal Received from Loans Consolidated		1,086,771.12
iii. Total Principal Collections	\$	3,295,126.74
B. Interest Collections		
i. Interest Payments Received - Cash	\$	709,908.95
ii. Interest Received from Loans Consolidated		30,170.69
iii. Interest Payments Received(Paid) - Interest Benefit and Special Allowance Payments		(175,231.14)
iv. Late Fees & Other		(1,640.31)
v. Total Interest Collections	\$	563,208.19
C. Other Reimbursements	\$	-
D. Repurchases/ Reimbursements by Servicer/Seller	\$	-
E. Investment Earnings		\$9,220.41
F. Total Cash Receipts during Collection Period	\$	3,867,555.34