

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

Issuer	EFS Volunteer, LLC
Deal Name	2010-1 Series
Distribution Date	7/25/2018
Collection Period	6/30/2018
Contact Name	Ken Mann
Contact Number	865-824-3054
Contact Email	kmann@edsouth.org
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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	3.20954%	2.35954%	0.85000%		145,152,000.00	\$0.00	-	-	-	0.00%	Quarterly	10/26/2026
2010-1 A-2	26844VAB2	3.20954%	2.35954%	0.85000%		76,100,000.00	60,640,000.00	491,972.56	3,372,000.00	57,268,000.00	100.00%	Quarterly	10/25/2035
Total						221,252,000.00	60,640,000.00	491,972.56	3,372,000.00	57,268,000.00	100%		

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

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	80,199,000.20	(3,206,455.43)	76,992,544.77
Accrued Interest to be Capitalized	517,711.25	4,543.54	522,254.79
Total Pool Balance	80,716,711.45	(3,201,911.89)	77,514,799.56
Weighted Average Coupon (WAC)	5.25	0.01	5.25
Weighted Average Maturity (WAM)	160.09	(0.27)	159.82
Number of Loans	7,462	(358.00)	7,104
Number of Borrowers	4,083	(191.00)	3,892
Average Loan Balance	\$10,817.03	94.40	\$10,911.43
Average Borrower Indebtedness	\$19,768.97	147.47	\$19,916.44

Weighted Average Payments Made

	% of Pool	W.A. Time until Repayment (months) ^(a) <i>(should include grace period)</i>
In School	0.01%	-19.00
Grace	0.00%	0.00
Deferment	5.84%	-18.13
Forbearance	8.74%	-2.83
		W.A. Time in Repayment (months)
Repayment	84.77%	152.15
Claims in Progress	0.63%	144.51
Claims Denied	0.00%	0.00
Total Weighted Average		128.59

(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)	4,612,941.83	(633,942.33)	3,978,999.50
Acquisition Account	-	-	-
Interest Account	-	-	-
Total Accounts Balance	4,973,847.18	(633,942.33)	4,339,904.85

(a) Reserve Account floor reached.

Balance Sheet and Parity

	Beg Balance	Activity	End Balance
Assets			
Pool Balance ^a	80,716,711.45	(3,201,911.89)	77,514,799.56
Capitalized Interest Fund	-	-	-
Debt Service Reserve	360,905.35	-	360,905.35
Acquisition Account	-	-	-
Total Assets	81,077,616.80	(3,201,911.89)	77,875,704.91
Liabilities			
Note Outstanding Class A	60,640,000.00	(3,372,000.00)	57,268,000.00
Note Outstanding Class B	-	-	-
Total Liabilities	60,640,000.00	(3,372,000.00)	57,268,000.00
Total Parity %	133.70%		135.98%

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

CPR (constant pmt rate)	
Current Lifetime	7.91%

Servicer Balance

	Balance	% of Portfolio	# of Loans	Clms Outstg
PHEAA	77,514,799.56	100.00%	7,104	489,159.97
Total Portfolio	77,514,799.56		7,104	489,159.97

EFS Volunteer, LLC - 2010-1 Series

Portfolio by Loan Status											
	# of Loans		Pool Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	3	3	6,830.00	6,830.00	0.01%	0.01%	4.03	4.03	120.00	120.00	
Grace	-	-	-	-	0.00%	0.00%	-	-	-	-	
Repayment											
Current	6,169	5,887	63,924,128.25	61,503,730.94	79.20%	79.34%	5.14	5.12	156.28	154.88	
31-60 Days Delinquent	119	115	1,137,746.81	1,462,642.09	1.41%	1.89%	5.48	6.28	155.37	178.60	
61-90 Days Delinquent	85	81	1,370,969.98	991,097.58	1.70%	1.28%	5.56	5.89	155.29	166.26	
91-120 Days Delinquent	50	44	637,251.18	324,030.60	0.79%	0.42%	5.76	5.37	148.11	147.63	
121-180 Days Delinquent	72	52	1,314,943.73	531,715.68	1.63%	0.69%	6.28	5.55	191.08	171.79	
181-270 Days Delinquent	74	48	1,028,402.22	774,396.23	1.27%	1.00%	5.88	6.70	157.56	204.51	
271+ Days Delinquent	29	15	380,628.76	125,166.63	0.47%	0.16%	5.88	5.49	146.11	145.89	
Total Repayment	6,598	6,242	69,794,070.93	65,712,779.75	86.47%	84.77%	5.19	5.18	156.79	156.25	
Forbearance	379	397	5,280,830.44	6,777,588.69	6.54%	8.74%	5.49	5.72	176.81	184.08	
Deferment	456	420	5,501,197.22	4,528,441.15	6.82%	5.84%	5.69	5.66	187.07	176.47	
Claims in Progress	26	42	133,782.86	489,159.97	0.17%	0.63%	5.63	4.97	115.05	150.37	
Claims Denied	-	-	-	-	0.00%	0.00%	-	-	-	-	
Total Portfolio	7,462	7,104	80,716,711.45	77,514,799.56			5.25	5.25	160.09	159.82	

Delinquency Status											
	# of Loans		Pool Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Current	6,169	5,887	63,924,128.25	61,503,730.94	91.59%	93.59%	5.14	5.12	156.28	154.88	
31-60 Days Delinquent	119	115	1,137,746.81	1,462,642.09	1.63%	2.23%	5.48	6.28	155.37	178.60	
61-90 Days Delinquent	85	81	1,370,969.98	991,097.58	1.96%	1.51%	5.56	5.89	155.29	166.26	
91-120 Days Delinquent	50	44	637,251.18	324,030.60	0.91%	0.49%	5.76	5.37	148.11	147.63	
121-180 Days Delinquent	72	52	1,314,943.73	531,715.68	1.88%	0.81%	6.28	5.55	191.08	171.79	
181-270 Days Delinquent	74	48	1,028,402.22	774,396.23	1.47%	1.18%	5.88	6.70	157.56	204.51	
271+ Days Delinquent	29	15	380,628.76	125,166.63	0.55%	0.19%	5.88	5.49	146.11	145.89	
Total Portfolio in Repayment	6,598	6,242	69,794,070.93	65,712,779.75			5.19	5.18	156.79	156.25	

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	2,970	2,841	33,804,124.46	32,536,440.80	41.88%	41.97%	5.17	5.18	152.86	152.05	
Unsubsidized Consolidation Loans	3,144	3,004	43,345,327.78	41,785,699.62	53.70%	53.91%	5.30	5.31	169.84	169.71	
Subsidized Stafford Loans	815	766	1,725,636.76	1,617,426.00	2.14%	2.09%	4.99	4.97	106.41	107.09	
Unsubsidized Stafford Loans	446	411	1,381,842.63	1,164,791.59	1.71%	1.50%	5.28	5.26	119.44	117.26	
Grad PLUS Loans	73	69	303,456.86	261,231.30	0.38%	0.34%	7.44	7.34	94.72	97.93	
Other Loans	14	13	156,322.96	149,210.25	0.19%	0.19%	4.40	4.40	97.15	96.56	
Total Balance	7,462	7,104	80,716,711.45	77,514,799.56			5.25	5.25	160.09	159.82	

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	5,248	4,996	53,766,039.71	51,699,835.95	66.61%	66.70%	4.88	4.89	158.82	158.15	
2-Year Loans	442	403	3,155,505.30	3,013,457.17	3.91%	3.89%	5.69	5.72	141.78	144.30	
Proprietary / Technical / Vocational Loans	512	487	5,280,761.33	5,142,909.48	6.54%	6.63%	6.66	6.67	162.53	164.57	
Unknown (Consolidation) Loans	1,252	1,210	18,501,343.90	17,645,995.32	22.92%	22.76%	5.84	5.84	166.25	166.04	
Other	8	8	13,061.21	12,601.64	0.02%	0.02%	4.38	4.30	87.06	86.26	
Total Portfolio	7,462	7,104	80,716,711.45	77,514,799.56			5.25	5.25	160.09	159.82	

SAP Indices							
	# of Loans		Pool Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
T-Bill Loans	601	572	4,140,959.87	4,098,744.90	5.13%	5.29%	3.0822
1ML Loans	6,861	6,532	76,575,751.58	73,416,054.66	94.87%	94.71%	2.5193
Other Margin Loans	-	-	-	-	0.00%	0.00%	-
Total Pool Balance	7,462	7,104	80,716,711.45	77,514,799.56			2.5491

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	7/25/2018
Collection Period	6/30/2018

Collection Account Activity ^a	
Collection Amount Received	3,584,937.78
Recoveries	
Reserve Account	
Excess of Required Reserve Account	-
Interest on Investment Earnings	\$14,535.40
Capitalized Interest Account (after a stepdown or release date)	
Temporary Cost of Issuance Remaining	
Payments from Guarantor	610,865.08
Proceeds from Tender	
Paid to Guarantor	
Purchased by Servicers/Sellers	
Prior Month's Allocations or Adjustments	
Investment Income	
All Fees	(\$231,338.76)
Other Amounts Received in Collection	
Total Available Funds	\$3,978,999.50

(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)	6/30/2018
Indenture Trustee Fees	-
Servicing Fees	10,696.10
Administration Fees	23,540.11
Consolidation Rebate Fees	65,853.59
Other Fees	-
Total Fees	\$ 100,089.80

Cumulative Default Rate	6/30/2018
Current Period's Defaults (\$)	595,735.84
Cumulative Defaults (\$)	49,547,943.31
Cumulative Default (% of original pool balance)	20.59%
Cumulative Default (% of Repayment ending balances)	63.93%
Current period payments (recoveries) from Guarantor (\$)	610,865.08
Current period borrower recoveries (\$)	
Cumulative Recoveries (\$) ^a	51,385,735.39
Cumulative Recovery Rate (%) ^d	103.71%
Cumulative Net Loss Rate (%)	-0.76%
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		\$3,978,999.50
First: Deposits to Department Reserve Fund	80,000.44	3,898,999.06
Second: Trustee Fees due	-	3,898,999.06
Third: Servicing Fee due	10,696.10	3,888,302.96
Fourth: Administration Fees due	23,540.11	3,864,762.85
Fifth: Interest Distribution on Senior Notes or Obligations	491,972.56	3,372,790.29
Sixth: Debt Service Fund Replenishment	-	3,372,790.29
Seventh: Principal Distribution to Noteholders	3,201,000.00	171,790.29
Eighth: To Pay the Indenture Trustee the amount due for Extraordinary services	-	171,790.29
Ninth: To pay services the aggregate of any unpaid fees	-	171,790.29
Tenth: To pay the administrator the aggregate unpaid administration fees	-	171,790.29
Eleventh: Additional principal on the Notes	171,000.00	790.29
Twelfth: Release to Issuer	-	

Principal and Interest Distributions	Class A	TOTAL
Periodic Interest Due	491,972.56	491,972.56
Periodic Interest Paid	491,972.56	491,972.56
Interest Excess/(Shortfall)	-	-
Interest Carryover Due	-	-
Interest Carryover Paid	-	-
Interest Carryover	-	-
Periodic Principal Distribution Amount	3,372,000.00	3,372,000.00
Periodic Principal Paid	3,372,000.00	3,372,000.00
Excess/(Shortfall)	-	-
Total Distribution Amount	3,863,972.56	3,863,972.56

EFS Volunteer, LLC 2010-1
Balance Sheet
June 30, 2018
(Unaudited)

ASSETS

Cash	\$	4,383,043.23
Assets Held by Trustee		
Investments		5,074.73
Student Loans Receivable, Net		76,855,698.44
Accrued Interest Receivable		1,961,528.92
Other Receivables		12,820.09
Debt Issue Costs		-
Prepaid and Deferred Expenses		-
		<hr/>
Total Assets	\$	<u><u>83,218,165.41</u></u>

LIABILITIES AND NET ASSETS

Notes Payable, Net	\$	60,640,000.00
Discount on Note Payable, Net		(3,557,778.50)
Accrued Interest Payable		362,221.56
Other Accounts Payable & Accrued Expenses		92,589.80
		<hr/>
Total Liabilities	\$	<u><u>57,537,032.86</u></u>
Net Assets	\$	25,681,132.55
Total Liabilities and Net Assets	\$	<u><u>83,218,165.41</u></u>

IV. Transactions for the Time Period

For Quarter End 06-30-2018

TOTAL

A. Student Loan Principal Collection Activity	
i. Regular Principal Collections	(1,696,090.32)
ii. Principal Collections from Guarantor	(622,878.63)
iii. Paydown due to Loan Consolidation	(1,213,167.30)
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	(3,532,136.25)
B. Student Loan Non-Cash Principal Activity	
i. Principal Realized Losses - Claim Write-Offs	(3,581.91)
ii. Principal Realized Losses - Other	(147,222.09)
iii. Other Adjustments	7,192.36
iv. Capitalized Interest	469,292.46
v. Total Non-Cash Principal Activity	325,680.82
C. Student Loan Principal Additions	
i. New Loan Additions \$ -	-
ii. Total Principal Additions \$ -	-
D. Total Student Loan Principal Activity (Aviii + Bv + Cii)	(3,206,455.43)
E. Student Loan Interest Activity	
i. Regular Interest Collections	(645,513.40)
ii. Interest Claims Received from Guarantors	12,013.55
iii. Late Fees & Other	(4,079.04)
iv. Interest due to Loan Consolidation	(22,069.59)
v. Interest Write-Offs Reimbursed to the Trust -	-
vi. Other System Adjustments -	-
vii. Interest Benefit and Special Allowance Payments	62,359.96
viii. Loans transferred out/deconverted	-
vix. Total Interest Collections	(597,288.52)
F. Student Loan Non-Cash Interest Activity	
i. Interest Losses - Claim Write-offs	(8,012.74)
ii. Interest Losses - Other	29,804.39
iii. Other Adjustments	155.44
iv. Capitalized Interest	(469,292.46)
v. Interest Accrual	998,177.24
vi. Total Non-Cash Interest Adjustments	550,831.87
G. Student Loan Interest Additions	
i. New Loan Additions \$ -	-
ii. Total Interest Additions \$ -	-
H. Total Student Loan Interest Activity (Eviii + Fvi + Gii)	(46,456.65)
I. Defaults Paid this Quarter (Aii + Eii)	(610,865.08)
J. Cumulative Defaults Paid to Date	51,385,735.39
K. Interest Expected to be Capitalized	
Interest Expected to be Capitalized - Beginning (III - A-ii)	517,711.25
Interest Capitalized into Principal During Collection Period (B-iv)	469,292.46
Change in Interest Expected to be Capitalized	(464,748.92)
Interest Expected to be Capitalized - Ending (III - A-ii)	522,254.79

EFS Volunteer, LLC

For Quarter End 06-30-2018

V. Cash Receipts for the Time Period	TOTAL	
	.	
A. Principal Collections		
i. Principal Payments Received - Cash	\$	2,318,968.95
ii. Principal Received from Loans Consolidated		1,213,167.30
iii. Total Principal Collections	\$	3,532,136.25
B. Interest Collections		
i. Interest Payments Received - Cash	\$	633,499.85
ii. Interest Received from Loans Consolidated		22,069.59
iii. Interest Payments Received(Paid) - Interest Benefit and Special Allowance Payments		(62,359.96)
iv. Late Fees & Other		4,079.04
v. Total Interest Collections	\$	597,288.52
C. Other Reimbursements	\$	-
D. Repurchases/ Reimbursements by Servicer/Seller	\$	-
E. Investment Earnings		\$14,535.40
F. Total Cash Receipts during Collection Period	\$	4,143,960.17