

**Educational Funding of the South, Inc.
Florida Educational Loan Program**

**DISTRIBUTION DATE INFORMATION FORM
November 25, 2020**

This Distribution Date Information Form (the "Information Form") is being provided by Wells Fargo Bank, National Association, as trustee (the "Indenture Trustee") pursuant to Section 4.21 of the Indenture of Trust, dated as of September 1, 2003, as amended and restated as of July 1, 2012 (the "Indenture"), between Educational Funding of the South, Inc. (the "Corporation"), Wells Fargo Bank, National Association, as trustee (the "Indenture Trustee") and Wells Fargo Bank, National Association, as eligible lender trustee. All capitalized terms used in this Information Form and not otherwise defined shall have the same meanings as assigned to such terms in the Indenture.

The Issuer has provided a Distribution Date Certificate to the Indenture Trustee. In reliance upon the information and the Issuer's direction contained therein, the Indenture Trustee shall make the following deposits and distributions in the following order or priority, to the Persons or to the account specified below by 3:00 p.m. (Eastern time) on November 25, 2020 (the "Distribution Date"), to the extent of (w) the amount of Available Funds received during the immediately preceding Collection Period in the Collection Fund (or, if necessary, other Available Funds on deposit in the Collection Fund as provided in Section 5.03(b) of the Indenture)(viz., the sum of \$2,414,337.01), (x) the amount transferred from the Debt Service Reserve Fund pursuant to Section 5.05 of the Indenture (viz., the sum of 0.00), (y) the amount transferred from the Acquisition Fund pursuant to Section 5.04 of the Indenture (viz., the sum of 0.00), and (z) the amount transferred from the Capitalized Interest Fund pursuant to Section 5.02 of the Indenture (viz., the sum of 0.00).

(i)	Amounts required to be deposited in the Department Reserve Fund;	\$ 283,275.88
(ii)	(A) The Trustee Fee to the Indenture Trustee;	\$ -
	(B) Any Trustee Fee to the extent not previously paid in full;	\$ -
(iii)	(A) The Servicing Fees to the Servicers and the Back-up Servicer;	\$ 28,246.42
	(B) Any unpaid Servicing Fees from prior Distribution Dates;	\$ -
(iv)	(A) The Administration Fees to the Administrator;	\$ 27,773.27
	(B) Any unpaid Administration Fees from prior Distribution Dates;	\$ -
(v)	One-third of the Interest Distribution Amount, due and payable to the holders of the Series 2007 Bonds on the next Interest Payment Date, plus any amount not deposited from prior Distribution Dates;	\$ -
	(B) The Interest Distribution Amount to the Noteholders of Series 2012 A Notes;	\$ 132,985.80
(vi)	One-third of the Principal Distribution Amount, due and payable to the Series 2007 Bondholders on the Stated Maturity Date (if such Principal Distribution Amount is due in one of the next three succeeding months), plus any amount not deposited from prior Distribution Dates;	\$ -
(vii)	The Interest Distribution Amount to the Noteholders of Series 2012 B Notes;	\$ 45,613.80
(viii)	Deposit to the Debt Service Reserve Fund;	
	(A) Amounts to be deposited to the Series 2007 Debt Service Reserve Account to reinstate the balance of such Debt Service Reserve Account up to the 2007 Debt Service Reserve Fund Requirement;	\$ -
	(B) Amounts to be deposited to the Series 2012 Debt Service Reserve Account to reinstate the balance of such Debt Service Reserve Account up to the 2012 Debt Service Reserve Fund Requirement;	\$ -
(ix)	One-third of the Principal Reduction Payment, due and payable to the Series 2007 Bondholders on the next Principal Reduction Payment Date, plus any amount not deposited from prior Distribution Dates;	\$ -
(x)	(A) Principal payments to the Series 2012 A Noteholders (until paid in full);	\$ 1,896,441.84
	(B) Principal payments to the Series 2012 B Noteholders (until paid in full);	\$ -
(xi)	Series 2012 B Carry-Over Amount and interest thereon;	\$ -
(xii)	Release of money to the Corporation pursuant to Section 5.03(b)(xii) of the Indenture;	\$ -

(xiii)	Total Distributions;	\$	2,414,337.01
(xiv)	The Available Funds from the immediately preceding Collection Period on this Distribution Date;	\$	2,414,337.01
(xv)	If required, other Available Funds on deposit in the Collection Fund;	\$	-
(xvi)	The Parity Ratios as of such Distribution Date; Senior Notes Parity Ratio; Series 2012 B Notes Parity Ratio;		132.25% 118.68%
(xvii)	(A) Series 2007 Debt Service Reserve Fund Requirement for such Distribution Date;	\$	-
	(B) Series 2012 Debt Service Reserve Fund Requirement for such Distribution Date;	\$	911,353.06
(xviii)	Pool Balance for such Distribution Date;	\$	167,919,860.41
(xix)	LIBOR Indexed Rates for the immediately preceding Collection Period Series 2007 Series 2012 A and Series 2012 B		0.00000% 0.14925%
	and LIBOR Indexed Rates for the next succeeding Collection Period; Series 2007 Series 2012 A and Series 2012 B		0.00000% 0.15013%
(xx)	Interest Rate on the Notes for the immediately preceding Collection Period; Series 2007 A-2 Series 2007 A-3 Series 2012 A Series 2012 B		0.00000% 0.00000% 1.19925% 3.64925%
(xxi)	Interest Rate on the Notes for the next succeeding Collection Period; Series 2007 A-2 Series 2007 A-3 Series 2012 A Series 2012 B		0.00000% 0.00000% 1.20013% 3.65013%
(xxii)	With respect to the calculations of the Interest Distributable Amount and the Series 2012 B Carry-Over Amount referenced above;		
	Accrued Interest Amounts for the Series 2012 B Notes for such Distribution Date;	\$	45,613.80
(A)	All non-principal amounts accrued on the Financed Student Loans multiplied by an actual/360 day count;	\$	666,548.71
(B)	Amounts not attributable to principal multiplied by an actual/360 day count;	\$	299,178.01
(C)	Servicing Fees and Administration Fees accrued during Collection Period;	\$	56,019.69
(D)	Interest Accrual Amount on Series 2012 A Notes;	\$	132,985.80
	one-third of the Interest Accrual Amount of the Series 2007 Bonds	\$	-
(E)	Trustee Fees for Collection Period;	\$	898.68
	Series 2012 B Interest Cap (Series 2012 B Interest Cap = (A) - (B) - (C) - (D) - (E)).	\$	177,466.53

Dated this 23rd day of November, 2020.

WELLS FARGO BANK, NATIONAL ASSOCIATION
as the Indenture Trustee

By  _____
Authorized Signatory