

Mississippi Higher Education Assistance Corporation (MHEAC)
 Quarterly Servicing Report for Student Loan Asset-Backed Notes, Series 2014 A-1 and B-1
 Reporting Period: 9/30/2023 - 12/31/2023

A Principal Parties to the Transaction

Issuer	Mississippi Higher Education Assistance Corporation
Servicer	Navient Solutions, LLC
Backup Servicer	N/A
Administrator	Woodward Hines Education Foundation (formerly named Education Services Foundation) Contact: Bill Alvis (601-321-5556)
Backup Administrator	Navient Solutions, LLC
Eligible Lender Trustee	U.S. Bank, National Association
Indenture Trustee	U.S. Bank, National Association
Rating Agencies	Fitch Ratings Standard & Poor's Rating Services
Underwriter	Bank of America Merrill Lynch

B Summary Note Information

Series	2014-A1	2014-B1	2014-A1 and B1
Cusip	60535Y AA1	60535Y AB9	
Original Issue Amount	\$ 387,000,000.00	\$ 10,000,000.00	\$ 397,000,000.00
Activity During Period:			
Beginning Balance	\$ 87,346,000.00	\$ 10,000,000.00	\$ 97,346,000.00
Pay Downs	\$ (4,255,000.00)	\$ -	\$ (4,255,000.00)
Ending Balance	\$ 83,091,000.00	\$ 10,000,000.00	\$ 93,091,000.00
Interest Rate During Period	6.11697%	6.43707%	6.15039%

C Summary Loan Information

	9/30/2023	Change	12/31/2023
Principal Balance	\$ 113,283,605.47	\$ (3,952,367.30)	\$ 109,331,238.17
Accrued Interest to be Capitalized	\$ 614,234.64	\$ (13,778.91)	\$ 600,455.73
Accrued Interest Due	\$ 2,675,158.78	\$ 46,214.80	\$ 2,721,373.58
Total Accrued Interest	\$ 3,289,393.42	\$ 32,435.89	\$ 3,321,829.31
Weighted Average Coupon - Gross	5.08%	0.03%	5.11%
Weighted Average Coupon - Net	4.95%	0.03%	4.97%
Weighted Average Remaining Term	156.4	2.1	158.5
Number of Borrowers	6,467	(292)	6,175
Average Borrower Indebtedness	\$ 17,517.18	\$ 188.28	\$ 17,705.46

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D Loan Type					
	9/30/2023		Change	12/31/2023	
	\$	%	\$	\$	%
Stafford Subsidized	\$ 14,133,407.23	12.48%	\$ (410,824.34)	\$ 13,722,582.89	12.55%
Stafford Unsubsidized	\$ 13,585,478.28	11.99%	\$ (317,820.52)	\$ 13,267,657.76	12.14%
PLUS and SLS	\$ 407,470.13	0.36%	\$ (10,064.04)	\$ 397,406.09	0.36%
Consolidation Subsidized	\$ 43,522,723.89	38.42%	\$ (1,744,299.48)	\$ 41,778,424.41	38.21%
Consolidation Unsubsidized	\$ 41,634,525.94	36.75%	\$ (1,469,358.92)	\$ 40,165,167.02	36.74%
Total	<u>\$ 113,283,605.47</u>	<u>100.00%</u>	<u>\$ (3,952,367.30)</u>	<u>\$ 109,331,238.17</u>	<u>100.00%</u>

E Loan Status					
	9/30/2023		Change	12/31/2023	
	\$	%	\$	\$	%
School	\$ 34,361.99	0.03%	\$ -	\$ 34,361.99	0.03%
Grace	\$ 662.33	0.00%	\$ -	\$ 662.33	0.00%
Deferment	\$ 6,059,871.08	5.35%	\$ (439,409.39)	\$ 5,620,461.69	5.14%
Forbearance	\$ 14,362,691.54	12.68%	\$ (837,747.55)	\$ 13,524,943.99	12.37%
Repayment Current	\$ 79,418,476.83	70.11%	\$ (510,261.73)	\$ 78,908,215.10	72.17%
Repayment Delinquent	\$ 12,747,687.21	11.25%	\$ (2,262,656.20)	\$ 10,485,031.01	9.59%
Claim Filed	\$ 659,854.49	0.58%	\$ 97,707.57	\$ 757,562.06	0.69%
Total	<u>\$ 113,283,605.47</u>	<u>100.00%</u>	<u>\$ (3,952,367.30)</u>	<u>\$ 109,331,238.17</u>	<u>100.00%</u>

F Days Delinquent					
	9/30/2023		Change	12/31/2023	
	\$	%	\$	\$	%
31-60	\$ 4,855,300.49	4.29%	\$ (1,663,207.21)	\$ 3,192,093.28	2.92%
61-90	\$ 2,399,264.60	2.12%	\$ (375,760.34)	\$ 2,023,504.26	1.85%
91-120	\$ 1,745,059.12	1.54%	\$ (426,386.12)	\$ 1,318,673.00	1.21%
121-150	\$ 1,165,327.55	1.03%	\$ (39,941.28)	\$ 1,125,386.27	1.03%
151-180	\$ 916,192.19	0.81%	\$ (10,023.68)	\$ 906,168.51	0.83%
181-210	\$ 633,216.96	0.56%	\$ 116,719.96	\$ 749,936.92	0.69%
211-240	\$ 348,062.70	0.31%	\$ 86,190.96	\$ 434,253.66	0.40%
241-270	\$ 281,806.81	0.25%	\$ 37,908.09	\$ 319,714.90	0.29%
Over 270	\$ 403,456.79	0.36%	\$ 11,843.42	\$ 415,300.21	0.38%
Total	<u>\$ 12,747,687.21</u>	<u>11.25%</u>	<u>\$ (2,262,656.20)</u>	<u>\$ 10,485,031.01</u>	<u>9.59%</u>

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G School Type					
	9/30/2023		Change	12/31/2023	
	\$	%	\$	\$	%
4 Year and Consolidation	\$ 106,592,517.46	94.09%	\$ (3,856,153.08)	\$ 102,736,364.38	93.97%
2 Year	\$ 6,380,109.99	5.63%	\$ (122,310.78)	\$ 6,257,799.21	5.72%
Proprietary	\$ 310,978.02	0.27%	\$ 26,096.56	\$ 337,074.58	0.31%
Total	<u>\$ 113,283,605.47</u>	<u>100.00%</u>	<u>\$ (3,952,367.30)</u>	<u>\$ 109,331,238.17</u>	<u>100.00%</u>

H Guarantors					
	9/30/2023		Change	12/31/2023	
	\$	%	\$	\$	%
ASA	\$ 38,089,555.39	33.62%	\$ (1,906,357.72)	\$ 36,183,197.67	33.10%
GLHEC/USAF	\$ 36,388,220.10	32.12%	\$ (964,948.75)	\$ 35,423,271.35	32.40%
PHEAA	\$ 18,553,097.94	16.38%	\$ (640,737.30)	\$ 17,912,360.64	16.38%
Others	\$ 20,252,732.04	17.88%	\$ (440,323.53)	\$ 19,812,408.51	18.12%
Total	<u>\$ 113,283,605.47</u>	<u>100.00%</u>	<u>\$ (3,952,367.30)</u>	<u>\$ 109,331,238.17</u>	<u>100.00%</u>

I Disbursement Date						
	9/30/2023		Change	12/31/2023		Description
	\$	%	\$	\$	%	
09/30/1993 and Prior	\$ 306,904.62	0.27%	\$ (9,273.28)	\$ 297,631.34	0.27%	100% guar; 91D T-bill index; SAP floor
10/01/1993 to 12/31/1999	\$ 4,434,536.14	3.91%	\$ 11,326.86	\$ 4,445,863.00	4.07%	98% guar; 91D T-bill index; SAP floor
01/01/2000 to 03/31/2006	\$ 75,468,739.97	66.62%	\$ (3,034,957.67)	\$ 72,433,782.30	66.25%	98% guar; 30D Avg SOFR index; SAP floor
04/01/2006 to 06/30/2006	\$ 3,159,610.99	2.79%	\$ (83,617.54)	\$ 3,075,993.45	2.81%	98% guar; 30D Avg SOFR index; no SAP floor
07/01/2006 to 09/30/2007	\$ 24,869,765.47	21.95%	\$ (791,597.91)	\$ 24,078,167.56	22.02%	97% guar; 30D Avg SOFR index; no SAP floor
10/01/2007 and Thereafter	\$ 5,044,048.28	4.45%	\$ (44,247.76)	\$ 4,999,800.52	4.57%	97% guar; 30D Avg SOFR index; no SAP floor
Total	<u>\$ 113,283,605.47</u>	<u>100.00%</u>	<u>\$ (3,952,367.30)</u>	<u>\$ 109,331,238.17</u>	<u>100.00%</u>	

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J Principal Activity

Beginning Balance	\$ 113,283,605.47
Repurchases	\$ 301,530.01
Collections:	
Borrowers	\$ (1,667,276.57)
Guarantors	\$ (1,004,522.58)
Loan Consolidation	\$ (2,295,846.30)
Purchased by Servicer	\$ -
Capped Interest	\$ 729,652.53
Write-Offs	\$ (15,904.39)
Other	\$ -
Ending Balance	<u>\$ 109,331,238.17</u>

K Claim Activity

Beginning Balance	\$ 659,854.49
Claims Filed	\$ 1,117,771.51
Claims Paid	\$ (1,004,522.58)
Write-Offs	\$ (15,541.36)
Ending Balance	<u>\$ 757,562.06</u>