

Mississippi Higher Education Assistance Corporation (MHEAC)
Quarterly Servicing Report for Student Loan Asset-Backed Notes, Series 2014 A-1 and B-1
Reporting Period: 9/30/2024 - 12/31/2024

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	\$ 65,408,000.00	\$ 10,000,000.00	\$ 75,408,000.00
Pay Downs	\$ (1,495,000.00)	\$ -	\$ (1,495,000.00)
Ending Balance	\$ 63,913,000.00	\$ 10,000,000.00	\$ 73,913,000.00
Interest Rate During Period	5.70323%	6.02157%	5.74576%

C Summary Loan Information

	9/30/2024	Change	12/31/2024
Principal Balance	\$ 93,959,405.89	\$ (2,278,100.36)	\$ 91,681,305.53
Accrued Interest to be Capitalized	\$ 618,847.19	\$ 33,661.81	\$ 652,509.00
Accrued Interest Due	\$ 2,312,190.24	\$ 158,515.10	\$ 2,470,705.34
Total Accrued Interest	\$ 2,931,037.43	\$ 192,176.91	\$ 3,123,214.34
Weighted Average Coupon - Gross	5.17%	0.02%	5.19%
Weighted Average Coupon - Net	5.02%	0.02%	5.05%
Weighted Average Remaining Term	162.4	1.1	163.5
Number of Borrowers	5,195	(223)	4,972
Average Borrower Indebtedness	\$ 18,086.51	\$ 353.02	\$ 18,439.52

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D Loan Type					
	9/30/2024		Change	12/31/2024	
	\$	%	\$	\$	%
Stafford Subsidized	\$ 12,370,955.31	13.17%	\$ (183,928.16)	\$ 12,187,027.15	13.29%
Stafford Unsubsidized	\$ 11,906,609.78	12.67%	\$ (70,668.81)	\$ 11,835,940.97	12.91%
PLUS and SLS	\$ 241,912.54	0.26%	\$ (2,622.75)	\$ 239,289.79	0.26%
Consolidation Subsidized	\$ 35,315,223.37	37.59%	\$ (1,015,444.14)	\$ 34,299,779.23	37.41%
Consolidation Unsubsidized	\$ 34,124,704.89	36.32%	\$ (1,005,436.50)	\$ 33,119,268.39	36.12%
Total	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	<u>\$ (2,278,100.36)</u>	<u>\$ 91,681,305.53</u>	<u>100.00%</u>

E Loan Status					
	9/30/2024		Change	12/31/2024	
	\$	%	\$	\$	%
School	\$ 34,361.99	0.04%	\$ -	\$ 34,361.99	0.04%
Grace	\$ -	0.00%	\$ -	\$ -	0.00%
Deferment	\$ 4,460,350.01	4.75%	\$ 324,938.49	\$ 4,785,288.50	5.22%
Forbearance	\$ 12,592,877.74	13.40%	\$ (1,558,134.13)	\$ 11,034,743.61	12.04%
Repayment Current	\$ 68,195,910.17	72.58%	\$ (5,544,608.68)	\$ 62,651,301.49	68.34%
Repayment Delinquent	\$ 8,267,847.50	8.80%	\$ 4,413,243.10	\$ 12,681,090.60	13.83%
Claim Filed	\$ 408,058.48	0.43%	\$ 86,460.86	\$ 494,519.34	0.54%
Total	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	<u>\$ (2,278,100.36)</u>	<u>\$ 91,681,305.53</u>	<u>100.00%</u>

F Days Delinquent					
	9/30/2024		Change	12/31/2024	
	\$	%	\$	\$	%
31-60	\$ 3,192,110.69	3.40%	\$ 489,964.19	\$ 3,682,074.88	4.02%
61-90	\$ 1,398,940.15	1.49%	\$ 1,886,455.83	\$ 3,285,395.98	3.58%
91-120	\$ 1,009,799.48	1.07%	\$ 1,433,532.76	\$ 2,443,332.24	2.67%
121-150	\$ 605,607.81	0.64%	\$ 816,968.40	\$ 1,422,576.21	1.55%
151-180	\$ 492,842.40	0.52%	\$ 107,284.59	\$ 600,126.99	0.65%
181-210	\$ 394,546.28	0.42%	\$ 92,833.40	\$ 487,379.68	0.53%
211-240	\$ 411,512.19	0.44%	\$ (253,406.34)	\$ 158,105.85	0.17%
241-270	\$ 228,926.00	0.24%	\$ (68,354.07)	\$ 160,571.93	0.18%
Over 270	\$ 533,562.50	0.57%	\$ (92,035.66)	\$ 441,526.84	0.48%
Total	<u>\$ 8,267,847.50</u>	<u>8.80%</u>	<u>\$ 4,413,243.10</u>	<u>\$ 12,681,090.60</u>	<u>13.83%</u>

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G School Type					
	9/30/2024		Change	12/31/2024	
	\$	%	\$	\$	%
4 Year and Consolidation	\$ 87,937,933.55	93.59%	\$ (2,220,027.59)	\$ 85,717,905.96	93.50%
2 Year	\$ 5,733,539.16	6.10%	\$ (59,922.35)	\$ 5,673,616.81	6.19%
Proprietary	\$ 287,933.18	0.31%	\$ 1,849.58	\$ 289,782.76	0.32%
Total	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	<u>\$ (2,278,100.36)</u>	<u>\$ 91,681,305.53</u>	<u>100.00%</u>

H Guarantors					
	9/30/2024		Change	12/31/2024	
	\$	%	\$	\$	%
ASA	\$ 30,180,117.89	32.12%	\$ (849,554.62)	\$ 29,330,563.27	31.99%
GLHEC/USAF	\$ 31,207,613.96	33.21%	\$ (777,003.19)	\$ 30,430,610.77	33.19%
PHEAA	\$ 15,247,473.64	16.23%	\$ (467,874.17)	\$ 14,779,599.47	16.12%
Others	\$ 17,324,200.40	18.44%	\$ (183,668.38)	\$ 17,140,532.02	18.70%
Total	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	<u>\$ (2,278,100.36)</u>	<u>\$ 91,681,305.53</u>	<u>100.00%</u>

I Disbursement Date						
	9/30/2024		Change	12/31/2024		Description
	\$	%	\$	\$	%	
09/30/1993 and Prior	\$ 298,611.40	0.32%	\$ 1,650.28	\$ 300,261.68	0.33%	100% guar; 91D T-bill index; SAP floor
10/01/1993 to 12/31/1999	\$ 4,155,981.88	4.42%	\$ (72,837.96)	\$ 4,083,143.92	4.45%	98% guar; 91D T-bill index; SAP floor
01/01/2000 to 03/31/2006	\$ 61,744,226.60	65.71%	\$ (1,863,790.66)	\$ 59,880,435.94	65.31%	98% guar; 30D Avg SOFR index; SAP floor
04/01/2006 to 06/30/2006	\$ 2,656,060.15	2.83%	\$ (17,855.00)	\$ 2,638,205.15	2.88%	98% guar; 30D Avg SOFR index; no SAP floor
07/01/2006 to 09/30/2007	\$ 20,804,500.11	22.14%	\$ (271,859.50)	\$ 20,532,640.61	22.40%	97% guar; 30D Avg SOFR index; no SAP floor
10/01/2007 and Thereafter	\$ 4,300,025.75	4.58%	\$ (53,407.52)	\$ 4,246,618.23	4.63%	97% guar; 30D Avg SOFR index; no SAP floor
Total	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	<u>\$ (2,278,100.36)</u>	<u>\$ 91,681,305.53</u>	<u>100.00%</u>	

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J Principal Activity

Beginning Balance	\$ 93,959,405.89
Repurchases	\$ 120,168.19
Collections:	
Borrowers	\$ (1,557,689.37)
Guarantors	\$ (884,421.22)
Loan Consolidation	\$ (450,108.22)
Purchased by Servicer	\$ -
Capped Interest	\$ 509,864.05
Write-Offs	\$ (15,913.79)
Other	\$ -
Ending Balance	<u>\$ 91,681,305.53</u>

K Claim Activity

Beginning Balance	\$ 408,058.48
Claims Filed	\$ 986,535.49
Claims Paid	\$ (884,421.22)
Write-Offs	\$ (15,653.41)
Ending Balance	<u>\$ 494,519.34</u>