

Mississippi Higher Education Assistance Corporation (MHEAC)
Quarterly Servicing Report for Student Loan Asset-Backed Notes, Series 2014 A-1 and B-1
Reporting Period: 6/30/2024 - 9/30/2024

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	\$ 71,060,000.00	\$ 10,000,000.00	\$ 81,060,000.00
Pay Downs	\$ (5,652,000.00)	\$ -	\$ (5,652,000.00)
Ending Balance	\$ 65,408,000.00	\$ 10,000,000.00	\$ 75,408,000.00
Interest Rate During Period	6.13477%	6.45473%	6.17562%

C Summary Loan Information

	6/30/2024	Change	9/30/2024
Principal Balance	\$ 96,986,893.40	\$ (3,027,487.51)	\$ 93,959,405.89
Accrued Interest to be Capitalized	\$ 638,395.52	\$ (19,548.33)	\$ 618,847.19
Accrued Interest Due	\$ 2,262,262.81	\$ 49,927.43	\$ 2,312,190.24
Total Accrued Interest	\$ 2,900,658.33	\$ 30,379.10	\$ 2,931,037.43
Weighted Average Coupon - Gross	5.15%	0.02%	5.17%
Weighted Average Coupon - Net	5.01%	0.02%	5.02%
Weighted Average Remaining Term	161.1	1.2	162.4
Number of Borrowers	5,460	(265)	5,195
Average Borrower Indebtedness	\$ 17,763.17	\$ 323.34	\$ 18,086.51

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D Loan Type					
	6/30/2024		Change	9/30/2024	
	\$	%	\$	\$	%
Stafford Subsidized	\$ 12,596,576.77	12.99%	\$ (225,621.46)	\$ 12,370,955.31	13.17%
Stafford Unsubsidized	\$ 12,062,871.62	12.44%	\$ (156,261.84)	\$ 11,906,609.78	12.67%
PLUS and SLS	\$ 355,803.71	0.37%	\$ (113,891.17)	\$ 241,912.54	0.26%
Consolidation Subsidized	\$ 36,698,022.87	37.84%	\$ (1,382,799.50)	\$ 35,315,223.37	37.59%
Consolidation Unsubsidized	\$ 35,273,618.43	36.37%	\$ (1,148,913.54)	\$ 34,124,704.89	36.32%
Total	<u>\$ 96,986,893.40</u>	<u>100.00%</u>	<u>\$ (3,027,487.51)</u>	<u>\$ 93,959,405.89</u>	<u>100.00%</u>

E Loan Status					
	6/30/2024		Change	9/30/2024	
	\$	%	\$	\$	%
School	\$ 34,361.99	0.04%	\$ -	\$ 34,361.99	0.04%
Grace	\$ -	0.00%	\$ -	\$ -	0.00%
Deferment	\$ 4,827,231.20	4.98%	\$ (366,881.19)	\$ 4,460,350.01	4.75%
Forbearance	\$ 14,319,554.07	14.76%	\$ (1,726,676.33)	\$ 12,592,877.74	13.40%
Repayment Current	\$ 69,251,343.78	71.40%	\$ (1,055,433.61)	\$ 68,195,910.17	72.58%
Repayment Delinquent	\$ 8,025,744.89	8.28%	\$ 242,102.61	\$ 8,267,847.50	8.80%
Claim Filed	\$ 528,657.47	0.55%	\$ (120,598.99)	\$ 408,058.48	0.43%
Total	<u>\$ 96,986,893.40</u>	<u>100.00%</u>	<u>\$ (3,027,487.51)</u>	<u>\$ 93,959,405.89</u>	<u>100.00%</u>

F Days Delinquent					
	6/30/2024		Change	9/30/2024	
	\$	%	\$	\$	%
31-60	\$ 2,287,804.01	2.36%	\$ 904,306.68	\$ 3,192,110.69	3.40%
61-90	\$ 1,955,310.70	2.02%	\$ (556,370.55)	\$ 1,398,940.15	1.49%
91-120	\$ 1,308,316.77	1.35%	\$ (298,517.29)	\$ 1,009,799.48	1.07%
121-150	\$ 1,130,999.10	1.17%	\$ (525,391.29)	\$ 605,607.81	0.64%
151-180	\$ 292,524.88	0.30%	\$ 200,317.52	\$ 492,842.40	0.52%
181-210	\$ 206,396.99	0.21%	\$ 188,149.29	\$ 394,546.28	0.42%
211-240	\$ 462,647.02	0.48%	\$ (51,134.83)	\$ 411,512.19	0.44%
241-270	\$ 194,176.43	0.20%	\$ 34,749.57	\$ 228,926.00	0.24%
Over 270	\$ 187,568.99	0.19%	\$ 345,993.51	\$ 533,562.50	0.57%
Total	<u>\$ 8,025,744.89</u>	<u>8.28%</u>	<u>\$ 242,102.61</u>	<u>\$ 8,267,847.50</u>	<u>8.80%</u>

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G School Type					
	6/30/2024		Change	9/30/2024	
	\$	%	\$	\$	%
4 Year and Consolidation	\$ 90,955,182.64	93.78%	\$ (3,017,249.09)	\$ 87,937,933.55	93.59%
2 Year	\$ 5,730,761.29	5.91%	\$ 2,777.87	\$ 5,733,539.16	6.10%
Proprietary	\$ 300,949.47	0.31%	\$ (13,016.29)	\$ 287,933.18	0.31%
Total	<u>\$ 96,986,893.40</u>	<u>100.00%</u>	<u>\$ (3,027,487.51)</u>	<u>\$ 93,959,405.89</u>	<u>100.00%</u>

H Guarantors					
	6/30/2024		Change	9/30/2024	
	\$	%	\$	\$	%
ASA	\$ 31,297,858.16	32.27%	\$ (1,117,740.27)	\$ 30,180,117.89	32.12%
GLHEC/USAF	\$ 32,217,060.97	33.22%	\$ (1,009,447.01)	\$ 31,207,613.96	33.21%
PHEAA	\$ 15,752,172.86	16.24%	\$ (504,699.22)	\$ 15,247,473.64	16.23%
Others	\$ 17,719,801.41	18.27%	\$ (395,601.01)	\$ 17,324,200.40	18.44%
Total	<u>\$ 96,986,893.40</u>	<u>100.00%</u>	<u>\$ (3,027,487.51)</u>	<u>\$ 93,959,405.89</u>	<u>100.00%</u>

I Disbursement Date						
	6/30/2024		Change	9/30/2024		Description
	\$	%	\$	\$	%	
09/30/1993 and Prior	\$ 287,163.19	0.30%	\$ 11,448.21	\$ 298,611.40	0.32%	100% guar; 91D T-bill index; SAP floor
10/01/1993 to 12/31/1999	\$ 4,214,917.44	4.35%	\$ (58,935.56)	\$ 4,155,981.88	4.42%	98% guar; 91D T-bill index; SAP floor
01/01/2000 to 03/31/2006	\$ 64,034,732.05	66.02%	\$ (2,290,505.45)	\$ 61,744,226.60	65.71%	98% guar; 30D Avg SOFR index; SAP floor
04/01/2006 to 06/30/2006	\$ 2,673,608.58	2.76%	\$ (17,548.43)	\$ 2,656,060.15	2.83%	98% guar; 30D Avg SOFR index; no SAP floor
07/01/2006 to 09/30/2007	\$ 21,413,909.49	22.08%	\$ (609,409.38)	\$ 20,804,500.11	22.14%	97% guar; 30D Avg SOFR index; no SAP floor
10/01/2007 and Thereafter	\$ 4,362,562.65	4.50%	\$ (62,536.90)	\$ 4,300,025.75	4.58%	97% guar; 30D Avg SOFR index; no SAP floor
Total	<u>\$ 96,986,893.40</u>	<u>100.00%</u>	<u>\$ (3,027,487.51)</u>	<u>\$ 93,959,405.89</u>	<u>100.00%</u>	

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J Principal Activity

Beginning Balance	\$ 96,986,893.40
Repurchases	\$ 198,209.52
Collections:	
Borrowers	\$ (1,459,839.82)
Guarantors	\$ (693,074.47)
Loan Consolidation	\$ (1,703,874.74)
Purchased by Servicer	\$ -
Capped Interest	\$ 643,630.78
Write-Offs	\$ (12,538.78)
Other	\$ -
Ending Balance	<u>\$ 93,959,405.89</u>

K Claim Activity

Beginning Balance	\$ 528,657.47
Claims Filed	\$ 584,602.57
Claims Paid	\$ (693,074.47)
Write-Offs	\$ (12,127.09)
Ending Balance	<u>\$ 408,058.48</u>