

**PHEAA Student Loan Trust 2013-2 FRN
Monthly Servicing Report**

Distribution Date: 5/26/2020

Reporting Period: 4/01/2020 – 4/30/2020

Pennsylvania Higher Education Assistance Agency – *Sponsor*

PHEAA Student Loan Foundation - *Depositor*

Pennsylvania Higher Education Assistance Agency – *Servicer and Administrator*

Manufacturers and Traders Trust Company – *Indenture Trustee and Eligible Lender Trustee*

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Statement to Noteholders

Report Date: 4/30/20

Report Period: 4/01/20 - 4/30/20

I. Series 2013-2 Floating Rate Notes - Asset & Liability Summary

A. Pool Balance	3/31/2020	Net Activity	4/30/2020	
1. Student Loan - Principal Balance	\$ 76,085,390.41	\$ (863,912.87)	\$ 75,221,477.54	% of Initial Pool Balance 22.39%
2. Interest expected to be Capitalized	\$ 654,287.02	\$ 182,704.70	\$ 836,991.72	
3. Total Pool Balance	\$ 76,739,677.43	\$ (681,208.17)	\$ 76,058,469.26	
4. Student Loan - Accrued Borrower Interest Balance	\$ 2,889,861.22	\$ 7,648.35	\$ 2,897,509.57	
5. Accrued Interest Subsidy & Special Allowance	\$ (259,896.45)	\$ 141,082.44	\$ (118,814.01)	
6. Weighted Average Coupon Rate	5.649%		5.660%	
7. Weighted Average Remaining to Maturity (in months)	131.33		132.13	
8. Number of Loans	26,815		26,260	
9. Number of Borrowers	13,578		13,266	
10. Weighted Average Age of Borrowers	41.8		41.9	

B. Adjusted Pool Balance	3/31/2020	Change	4/30/2020
1. Capitalized Interest Fund	\$ -	\$ -	\$ -
2. Specified Reserve Fund Balance (greater of 0.25% of Pool Balance and 0.15% Initial Pool Balance - \$509,561.94)	\$ 509,561.94	\$ -	\$ 509,561.94
3. Adjusted Pool Balance (A3 + B1 + B2)	\$ 77,249,239.37		\$ 76,568,031.20

C. Other Fund Balances	3/31/2020	Change	4/30/2020
1. Collection Fund	\$ 1,152,322.54	\$ (36,168.87)	\$ 1,116,153.67
2. Reserve Fund	\$ 509,561.94	\$ -	\$ 509,561.94
3. Department Rebate Fund	\$ 165,893.25	\$ (165,893.25)	\$ -
4. Acquisitions Fund	\$ -	\$ -	\$ -
5. Total - Other Account Balances	\$ 1,827,777.73	\$ (202,062.12)	\$ 1,625,715.61

D. Notes Payable	Final Maturity	CUSIP	Spread	3/31/2020	%	4/30/2020	%
1. 2013-2 LIBOR Notes	4/25/2030	69339DAA6	1mL+0.55%	\$ 70,413,522.54	100.00%	\$ 69,465,380.43	100.00%
2. Total Notes Payable				\$ 70,413,522.54	100.00%	\$ 69,465,380.43	100.00%

E. Parity Ratio Calculation:	3/31/2020	Change	4/30/2020
1. Student Loan - Principal	\$ 76,085,390.41	\$ (863,912.87)	\$ 75,221,477.54
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	\$ 654,287.02	\$ 182,704.70	\$ 836,991.72
3. Pool Balance (E1 + E2)	\$ 76,739,677.43	\$ (681,208.17)	\$ 76,058,469.26
4. Specified Reserve Fund Balance	\$ 509,561.94	\$ -	\$ 509,561.94
5. Adjusted Pool Balance (E3+E4+E5)	\$ 77,249,239.37	\$ (681,208.17)	\$ 76,568,031.20
6. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	\$ 69,465,380.43	\$ (669,627.64)	\$ 68,795,752.79
7. Net Assets (E6 - E7)	\$ 7,783,858.94	\$ (11,580.53)	\$ 7,772,278.41
9. Parity Ratio	1.1121		1.1130

F. Specified Overcollateralization Amount		
1. 1.70% of current Adjusted Pool Balance	\$ 1,313,237.07	\$ 1,301,656.53
2. 1.90% of initial Adjusted Pool Balance	\$ 6,470,621.88	\$ 6,470,621.88
3. Total - Specified Overcollateralization Amount	\$ 7,783,858.95	\$ 7,772,278.41

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

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II. Series 2013-2 FRN Transactions and Accruals

		Beg/End Balances
A.	Student Loan Cash Principal Activity	76,085,390.41
	1 Borrower Payments	\$ (602,256.65)
	2 Claim Payments	\$ (69,577.37)
	3 Consolidation Payoffs	\$ (331,821.48)
	4 Other Cash Payments from Servicer	\$ 901.49
	5 Acquisitions / Sales	\$ -
	6 Total Principal Cash Activity	\$ (1,002,754.01)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$ 139,509.25
	2 Cancellations / Reissues	\$ -
	3 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	4 Amounts due to / (from) Guarantor - Ins fees	\$ -
	5 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	6 Amounts due to / (from) Dept. of Ed.	\$ -
	7 Borrower Benefit reductions	\$ -
	8 Other Non-Cash Adjustments	\$ (668.11)
	9 Total Non-Cash Principal Activity	\$ 138,841.14
C.	Total Student Loan Principal Activity	\$ (863,912.87)
D.	Student Loan Cash Interest Activity	2,629,964.77
	1 Borrower Payments (includes Late Fees)	\$ (145,564.30)
	2 Claim Payments	\$ (1,948.94)
	3 Consolidation Payoffs	\$ (28,799.52)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ -
	6 Subsidy Payments (ISP)	\$ (89,025.02)
	7 Special Allowance Payments (SAP)	\$ 348,921.47
	8 Total Interest Collections	\$ 83,583.69
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$ 338,504.70
	2 Interest Subsidy Payment Accrual	\$ 28,045.23
	3 Special Allowance Payment Accrual Estimate	\$ (146,859.24)
	4 Prior Qtr Int Subsidy & Special Allowance Accrual Adj	\$ -
	5 Capitalized Interest (10s-13s)	\$ (139,509.25)
	6 Amounts due to / (from) Servicer for non-cash adjustments (a thru m on lines 10&13)	\$ -
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	8 Other Adjustments	\$ (15,034.34)
	9 Total Non-Cash Interest Activity	\$ 65,147.10
F.	Total Student Loan Interest Activity	\$ 148,730.79
G.	Non-Reimbursable Losses During Collection Period	\$ (1,809.72)
H.	Cumulative Non-Reimbursable Losses to Date	\$ (1,340,576.01)
		\$ 78,000,173.10

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

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III. Series 2013-2 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	Beginning Cash Balance	\$ 1,224,742.04
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 602,256.65
	2 Principal Payments Received - Claim Payments	\$ 69,577.37
	3 Principal Payments Received - Consolidation Payoffs	\$ 331,821.48
	4 Principal Payments Received - Other Payments from Servicer	\$ (901.49)
	5 Principal Payments Received - Sales	\$ -
	6 Total Principal Collections	\$ 1,002,754.01
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 145,564.30
	2 Interest Payments Received - Claim Payments	\$ 1,948.94
	3 Interest Payments Received - Consolidation Payoffs	\$ 28,799.52
	4 Interest Payments Received - Other Payments from Servicer	\$ -
	5 Interest Payments Received - Interest Subsidy & Special Payments	\$ -
	6 Interest Payments Received - Sales	\$ -
	7 Total Interest Collections	\$ 176,312.76
C.	Reimbursements (to)/from Servicer	\$ -
D.	Reimbursements from Dept of Education for Direct Consolidation Payoffs	\$ -
E.	Reimbursements from Servicer for Keystone Rebate Fees	\$ 27.50
F.	Reimbursements from BOA/Merrill Lynch for overestimated fees	\$ -
G.	Transfer to Collection Fund	\$ -
H.	Transfer from Reserve Fund	\$ -
I.	Transfers to Department Rebate Fund	\$ (94,003.20)
J.	Investment Earnings	
	1 Collection Account Investment Earnings	\$ 998.78
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 52.69
	4 Acquisition Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 304.27
	6 Total Investment Earnings	\$ 1,355.74
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (2,283.71)
	2 Servicing Fees	\$ (46,033.37)
	3 Indenture Trustee Fee	\$ (906.05)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (19,426.05)
	7 Interest Payments - LIBOR Notes	\$ (96,601.07)
	8 Principal Payments - LIBOR Notes	\$ (948,142.11)
	9 Funds transferred to the Depositor	\$ (16,346.48)
	10 Total Previously Remitted Fees	\$ (1,130,738.84)
L.	Total Cash Available at 04/30/20 (Collection Fund)	\$ 1,180,450.01

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Statement to Noteholders

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Report Period: 4/01/20 - 4/30/20

IV. Series 2013-2 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	04/23/20	0.48725%

B. LIBOR Rate Interest Calculation	Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
2013-2 FRN LIBOR Notes	0.55%	1.03725%	5/26/2020	29	4/27/2020	5/25/2020	\$ 58,042.67
Total - 2013-2 FRN Interest Payable							\$ 58,042.67

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Statement to Noteholders

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V. Principal Distributions and Reserve Fund Reconciliation

A.	Distribution Amounts thru May 26, 2020	2013-2 LIBOR Notes
1	Monthly Interest Due	\$ 58,042.67
2	Monthly Interest Paid	\$ 58,042.67
3	Interest Shortfall	\$ -
4	Interest Shortfall Due	\$ -
5	Interest Shortfall Paid	\$ -
6	Interest Shortfall	\$ -
7	Monthly Principal Paid	\$ 669,627.64
8	Total Distribution Amount	\$ 727,670.31

B.	Principal Distribution Amount Reconciliation		Actual Distribution
1	Notes Outstanding as of 04/30/20	\$ 69,465,380.43	
2	Current Adjusted Pool Balance 04/30/20	\$ 76,568,031.20	
3	less: Specified Overcollateralization Amount 04/30/20	\$ 7,772,278.41	
4	Total (B2-B3)	\$ 68,795,752.79	
5	Total Principal Distribution Amount (B1-B4)	\$ 669,627.64	\$ 669,627.64

C.	Reserve Fund Reconciliation		Reserve Fund
1	Beginning Period Balance 04/01/20		\$ 509,561.94
2	Deposits to Reserve Fund		\$ -
3	Interest Earned		\$ 304.27
4	Transfer of Interest Earned to the Collection Account		\$ (304.27)
5	Transfer of Excess Reserve to the Collection Account		\$ -
6	Total Reserve Fund Balance Available at 04/30/20		\$ 509,561.94
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account		\$ -
8	Total Adjusted Reserve Fund Balance Available 04/30/20		\$ 509,561.94
9	Specified Reserve Fund Balance (greater of .25% of the pool balance or .15% of initial pool balance)		\$ 509,561.94
10	Excess Reserve - Transfer to/ (from) Collection Account		\$ -

D.	LIBOR Note Balances	4/27/2020	Paydown Factors	5/26/2020
1	2013-2 FRN LIBOR Notes	\$69,465,380.43	\$ 669,627.64	\$68,795,752.79
2	2013-2 Pool Factor	0.2096752	0.0020212	0.2076539
	Total Notes Outstanding	\$69,465,380.43	\$ 669,627.64	\$ 68,795,752.79

VI. Series 2013-2 FRN - Priority of Distributions

Per Distribution Date Certificate			Available Funds Balance	
Total Available Funds				\$ 1,180,450.01
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs	\$ -	\$	1,180,450.01
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	\$ -	\$	1,180,450.01
Section 5.04(c)	<u>Distributions:</u>			
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees	\$ 2,270.97	\$	1,178,179.04
(ii)	Deposit to the Department Rebate Account an amount sufficient to make the balance in the Dept Rebate Account, after taking into consideration funds then on deposit therein, equal to the Dept Rebate Interest Amt;	\$ 118,814.01	\$	1,059,365.03
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee	\$ 864.19	\$	1,058,500.84
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	\$ 1,000.00	\$	1,057,500.84
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (July Distribution)	\$ -	\$	1,057,500.84
(iv)	Payment of the Administrator Fee to the Administrator	\$ 19,184.92	\$	1,038,315.92
(iv)	Payment of Other Administration Expense to the Administrator (July Distribution only)	\$ -	\$	1,038,315.92
(v)	Payment of the Primary Servicing fee to the Servicer	\$ 44,917.97	\$	993,397.95
(vi)	to the Noteholders, the Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	\$ 58,042.67	\$	935,355.28
(vii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;	\$ -	\$	935,355.28
(viii)	to the Noteholders, the Principal Distribution Amount	\$ 669,627.64	\$	265,727.64
(ix)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee	\$ -	\$	265,727.64
(x)	Remaining amounts released to the Depositor	\$ 265,727.64	\$	-

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VII. Series 2013-2 Portfolio Characteristics

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment	
				\$	\$	%	%	%	%	# months	# months
		3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020
A	Borrower Status Distribution:										
	Interim										
	In-School	27	27	95,714	95,714	0.13%	0.13%	5.160%	5.160%	120	120
	Grace	6	3	19,459	7,000	0.03%	0.01%	6.800%	6.800%	119	120
	Repayment										
	Current	20,082	17,396	55,008,997	47,282,445	72.30%	62.86%	5.623%	5.642%	131	131
	31-60 Days Delinquent	676	510	2,129,902	1,645,772	2.80%	2.19%	5.969%	5.770%	120	124
	61-90 Days Delinquent	388	288	1,246,074	854,030	1.64%	1.14%	5.845%	6.223%	127	126
	91-120 Days Delinquent	242	216	677,882	704,617	0.89%	0.94%	5.986%	5.924%	112	123
	121-180 Days Delinquent	354	285	1,241,296	879,732	1.63%	1.17%	5.903%	5.795%	117	108
	181-270 Days Delinquent	361	282	1,048,651	985,573	1.38%	1.31%	5.759%	5.928%	118	126
> 271 Days Delinquent	169	223	485,592	610,887	0.64%	0.81%	6.024%	5.765%	115	117	
Total Repayment	22,272	19,200	61,838,395	52,963,056	81.27%	70.41%	5.654%	5.668%	130	131	
Forbearance	2,194	4,792	7,320,880	15,536,642	9.62%	20.65%	5.907%	5.874%	132	126	
Deferment	2,316	2,238	6,810,942	6,619,065	8.95%	8.80%	5.580%	5.585%	122	123	
B	Total Portfolio	26,815	26,260	\$ 76,085,390	\$ 75,221,478	100%	100%	5.649%	5.660%	130	131

Note: Delinquent means more than 30 days past due

*Percentages may not sum to 100% due to rounding

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Statement to Noteholders

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VIII. Series 2013-2 Portfolio Characteristics and Weighted Average Payments

	Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment Months	
			\$	\$						
	3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020	3/31/2020	4/30/2020
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	51	51	\$ 950,501	\$ 945,723	1.25%	1.26%	4.653%	4.670%	166	165
2. Unsubsidized Consolidation Loans	56	56	1,559,892	1,546,389	2.05%	2.06%	4.831%	4.852%	171	169
3. Subsidized Stafford Loans	15,069	14,724	31,551,386	31,158,517	41.47%	41.42%	5.499%	5.514%	119	119
4. Unsubsidized Stafford Loans	11,142	10,950	37,583,436	37,229,427	49.40%	49.49%	5.557%	5.569%	138	139
5. Grad PLUS Loans	37	36	635,935	638,820	0.84%	0.85%	8.177%	8.179%	187	187
6. PLUS Loans	460	443	3,804,240	3,702,602	5.00%	4.92%	7.954%	7.958%	108	108
Total - Loan Type	26,815	26,260	\$ 76,085,390	\$ 75,221,478	100%	100%	5.649%	5.660%	130	131
2 Program Type										
1. Graduate	2,508	2,466	\$ 16,024,189	\$ 15,876,117	21.06%	21.11%	5.584%	5.599%	151	152
2. Undergraduate	20,789	20,324	52,254,058	51,618,622	68.68%	68.62%	5.688%	5.698%	124	125
3. Proprietary	3,518	3,470	7,807,143	7,726,739	10.26%	10.27%	5.520%	5.536%	123	123
Total - Program Type	26,815	26,260	\$ 76,085,390	\$ 75,221,478	100%	100%	5.649%	5.660%	130	131
3 School Type										
1. 4 Year Public	12,466	12,153	\$ 38,409,602	\$ 37,877,998	50.48%	50.36%	5.735%	5.743%	130	131
2. 4 Year Private	5,885	5,751	19,006,138	18,804,377	24.98%	25.00%	5.557%	5.577%	134	135
3. 2 Year Public	3,525	3,480	7,413,304	7,368,820	9.74%	9.80%	5.566%	5.573%	125	126
4. 2 Year Private	1,380	1,366	3,388,295	3,383,751	4.45%	4.50%	5.668%	5.679%	130	131
5. Prop/Voc/Tech	3,518	3,470	7,807,143	7,726,739	10.26%	10.27%	5.520%	5.536%	123	123
6. Unknown	41	40	60,908	59,793	0.08%	0.08%	5.426%	5.451%	132	134
Total - School Type	26,815	26,260	\$ 76,085,390	\$ 75,221,478	100%	100%	5.649%	5.660%	130	131
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	26,793	26,238	76,054,451	75,190,629	99.96%	99.96%	5.649%	5.661%	130	131
2. Rehab Loans	22	22	30,939	30,849	0.04%	0.04%	4.658%	4.658%	88	91
Total - Rehab / Non Rehab Loans	26,815	26,260	76,085,390	75,221,478	100%	100%	5.649%	4.658%	130	131

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	3/31/2020	4/30/2020
1. In school	21	20
2. Grace	2	2
3. Deferment	16	16
4. Forbearance	3	3
W.A. Time in Repayment (months)		
5. Repayment	138	139
6. Total Portfolio Weighted Average	111	96

IX. Series 2013-2 FFELP Portfolio Indices

			Ending Principal					Ending Principal	
			Balance	% of Total				Balance	% of Total
			4/30/2020	4/30/2020				4/30/2020	4/30/2020
A Stafford					B Unsub Stafford				
<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>			<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>		
SA/SB	Tbill + 3.50%	Fixed	\$ 1,151	0.00%	SE	Tbill + 3.10%	Fixed	\$ 1,270	0.00%
SD	Tbill + 3.25%	Fixed	1,501	0.00%	SE/SG	Tbill + 2.50%	Variable	53,545	0.07%
SE	Tbill + 3.10%	Fixed	-	0.00%	SH	Tbill + 2.20%	Variable	685	0.00%
SE/SG	Tbill + 3.10%	Variable	63,423	0.08%	SJ	Tbill + 2.80%	Variable	-	0.00%
SH	Tbill + 2.50%	Variable	3,893	0.01%	SK	1mL + 1.74, No negative SAP	Variable	30,470	0.04%
SJ	Tbill + 2.20%	Variable	-	0.00%	LA	1mL + 2.34, No negative SAP	Variable	1,231,972	1.64%
SK	Tbill + 2.80%	Variable	57,458	0.08%	LB	1mL + 1.74 Negative SAP	Variable	12,951,524	17.22%
LA	1mL + 1.74, No negative SAP	Variable	1,254,306	1.67%	LE	1mL + 1.74 Negative SAP	Fixed	2,085,043	2.77%
LB	1mL + 2.34, No negative SAP	Variable	11,598,400	15.42%	LE	1mL + 2.34 Negative SAP	Variable	107,814	0.14%
LE	1mL + 1.74 Negative SAP	Fixed	1,702,362	2.26%	LF	1mL + 2.34 Negative SAP	Fixed	19,238,350	25.58%
LE	1mL + 1.74 Negative SAP	Variable	52,197	0.07%	LF	1mL + 2.34 Negative SAP	Variable	682,896	0.91%
LF	1mL + 2.34 Negative SAP	Fixed	15,325,788	20.37%	LI	1mL + 1.34 Negative SAP	Fixed	44,069	0.06%
LF	1mL + 2.34 Negative SAP	Variable	483,900	0.64%	LJ	1mL + 1.94 Negative SAP	Fixed	658,627	0.88%
LI	1mL + 1.34 Negative SAP	Fixed	66,883	0.09%	None - Not eligible for SAP			143,427	0.19%
LJ	1mL + 1.94 Negative SAP	Fixed	451,604	0.60%					
None - Not eligible for SAP			96,148	0.13%					
Total - Stafford			\$ 31,159,014	41.42%	Total - Unsub Stafford			\$ 37,229,692	49.49%
C Consolidation					D Plus/SLS				
<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>			<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>		
SD	T-bill + 3.25%	Fixed	\$ -	0.00%	SB/SD	T-Bill +3.50%	Fixed	\$ -	0.00%
SG	T-bill + 3.10%	Variable	-	0.00%	SD/SE/SG/SH	T-Bill + 3.10%	Variable	15,281	0.02%
SE/SL	T-bill + 3.10%	Fixed	46,410	0.06%	LD	1mL + 2.64 No negative SAP	Variable	436,867	0.58%
LC	1mL + 2.64 No Negative SAP	Fixed	1,445,276	1.92%	LH	1mL + 2.64 Negative SAP	Fixed	3,528,074	4.69%
LG	1mL + 2.64 Negative SAP	Fixed	1,000,426	1.33%	LH	1mL + 2.64 Negative SAP	Variable	29,352	0.04%
LK	1mL + 2.24 Negative SAP	Fixed	-	0.00%	LM	1mL + 1.94 Negative SAP	Fixed	320,520	0.43%
None - Not eligible for SAP			-	0.00%	None - Not eligible for SAP			11,328	0.02%
Total - Consolidation			\$ 2,492,112	3.31%	Total - Plus/SLS			\$ 4,341,422	5.77%
					E Credit Balance Loans				
					(762) 0.00%				
Total - Consolidation			\$ 2,492,112	3.31%	Total Ending Balance at 04/30/20			\$ 75,221,478	100%

X. Payment History, CPRs, and Cumulative Default Rate**A. Payment History and CPRs**

Month End Date	Actual Ending Pool Balance	Since Issued CPR
4/30/2020	\$ 76,058,469.26	3.957%
3/31/2020	\$ 76,739,677.43	4.272%
2/29/2020	\$ 77,704,216.72	4.531%
1/31/2020	\$ 78,887,849.84	4.746%
12/31/2019	\$ 80,043,866.55	4.984%
11/30/2019	\$ 81,125,299.61	5.235%
10/31/2019	\$ 82,415,793.29	5.456%
9/30/2019	\$ 83,733,039.09	5.670%
8/31/2019	\$ 85,226,840.33	5.849%
7/31/2019	\$ 86,630,340.73	6.056%
6/30/2019	\$ 88,073,606.76	6.254%
5/31/2019	\$ 89,661,933.18	6.425%
4/30/2019	\$ 91,393,800.27	6.573%
3/31/2019	\$ 93,197,985.80	6.708%
2/28/2019	\$ 94,982,112.43	6.865%
1/31/2019	\$ 96,773,195.75	7.028%
12/31/2018	\$ 98,623,631.34	7.185%
11/30/2018	\$ 100,163,869.81	7.397%
10/31/2018	\$ 101,613,942.03	7.635%
9/30/2018	\$ 103,658,513.37	7.783%
8/31/2018	\$ 105,272,139.53	8.006%
7/31/2018	\$ 107,279,628.79	8.163%
6/30/2018	\$ 109,268,387.55	8.327%
6/30/2017	\$ 139,639,313.65	9.864%
6/30/2016	\$ 179,089,015.80	11.189%
6/30/2015	\$ 227,718,889.82	12.284%
6/30/2014	\$ 286,356,361.11	10.030%
8/31/2013	\$ 335,204,251.45	6.050%

B. Cumulative Default Rate

1. Current Period Defaults		
a. Claim payments from Guarantor*	\$	71,526.31
b. 1-3% write offs		1,200.62
c. Claims filed pending payment		<u>214,837.10</u>
d. Total Current Period Defaults	\$	287,564.03
2. Cumulative Defaults		
a. Claim payments from Guarantor	\$	56,296,145.17
b. 1-3% write offs		1,272,313.36
c. Claims filed pending payment		<u>214,837.10</u>
d. Total Cumulative Defaults	\$	57,783,295.63
3. Cumulative Default (% of original pool balance)		17.03%
4. Cumulative Default (% of cumulative Entered Repay Balance)		17.26%
5. Cumulative Recoveries	\$	56,296,145.17
6. Cumulative Recovery Rate (2a/2d)		97.43%
7. Cumulative Net Loss Rate (2b/2d)		2.20%
8. Rejected Claims Repurchased		
a. Current period purchases	\$	-
b. Cumulative repurchases	\$	-

*Claim payments include principal & interest payments

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Statement to Noteholders

Report Date: 4/30/20

Report Period: 4/01/20 - 4/30/20

XI. Balance Sheet

<u>ASSETS</u>	<u>4/30/2020</u>
Cash	\$ 64,296
Assets Held by Trustee	
Investments	1,625,716
Accrued Interest Receivable	2,778,918
Student Loans Receivable, Net	75,117,990
Deferred Loss	<u>577,940</u>
Total Assets	<u>\$ 80,164,861</u>
<u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	\$ 69,465,380
Discount on Bonds Payable	2
Accrued Interest Payable	8,006
Other Accounts Payable & Accrued Expenses	<u>68,238</u>
Total Liabilities	<u>\$ 69,541,626</u>
Net Assets	<u>\$ 10,623,235</u>
Total Liabilities and Net Assets	<u>\$ 80,164,861</u>
Parity Ratio	<u>1.1130</u>

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Supplemental Report

Report Date: 4/30/20

Report Period: 4/01/20 - 4/30/20

XII. Historical Note Payable Characteristics

<u>Distribution</u>		<u>% of Orig</u>	<u>% of Orig Debt</u>
<u>Date</u>	<u>Total Debt</u>	<u>Debt</u>	<u>at 6% CPR*</u>
7/30/2013	\$ 331,300,000	100.0%	
9/25/2013	\$ 327,166,098	98.8%	99%
10/25/2013	\$ 323,443,763	97.6%	
1/27/2014	\$ 309,174,077	93.3%	
4/25/2014	\$ 293,002,124	88.4%	
7/25/2014	\$ 277,425,275	83.7%	
9/25/2014	\$ 266,856,048	80.5%	84%
10/27/2014	\$ 261,849,346	79.0%	
1/26/2015	\$ 246,575,210	74.4%	
4/27/2015	\$ 231,710,207	69.9%	
7/27/2015	\$ 217,957,378	65.8%	
9/25/2015	\$ 209,160,464	63.1%	69%
10/26/2015	\$ 205,089,138	61.9%	
1/25/2016	\$ 192,786,275	58.2%	
4/25/2016	\$ 180,615,372	54.5%	
7/25/2016	\$ 170,074,780	51.3%	
9/26/2016	\$ 163,281,329	49.3%	54%
10/25/2016	\$ 160,114,952	48.3%	
1/25/2017	\$ 150,574,015	45.4%	
4/25/2017	\$ 140,495,390	42.4%	
7/25/2017	\$ 131,316,830	39.6%	
9/25/2017	\$ 125,284,483	37.8%	41%
10/25/2017	\$ 123,126,135	37.2%	
1/25/2018	\$ 115,501,800	34.9%	
4/25/2018	\$ 107,904,137	32.6%	
7/25/2018	\$ 101,543,067	30.6%	
9/25/2018	\$ 97,512,791	29.4%	29%
10/25/2018	\$ 96,011,172	29.0%	
1/25/2019	\$ 91,078,591	27.5%	
4/25/2019	\$ 85,670,146	25.9%	
5/28/2019	\$ 83,907,260	25.3%	
6/25/2019	\$ 82,167,958	24.8%	
7/25/2019	\$ 80,644,042	24.3%	
8/26/2019	\$ 79,187,902	23.9%	
9/25/2019	\$ 77,808,262	23.5%	20%
10/25/2019	\$ 76,339,855	23.0%	
11/25/2019	\$ 75,045,002	22.7%	
12/26/2019	\$ 73,776,447	22.3%	
1/27/2020	\$ 72,713,398	21.9%	
2/25/2020	\$ 71,577,034	21.6%	
3/25/2020	\$ 70,413,523	21.3%	
4/27/2020	\$ 69,465,380	21.0%	
5/26/2020	\$ 68,795,753	20.8%	

* Appendix F of 2013-2 PPM

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Supplemental Report

Report Date: 4/30/20

Report Period: 4/01/20 - 4/30/20

XIII. Historical Loan Portfolio Characteristics

<u>EOM</u>	<u>O/S Pool Balance</u>	<u>% of Orig Pool Bal</u>	<u>% of Pool on Deferment</u>	<u>% of Pool on Forbearance</u>	<u>Total Wgt Avg Mths on Frb</u>	<u>Wgt Avg Mths on Discretionary Frb</u>	<u>Wgt Avg Mths on Mandatory Frb</u>	<u># of Bwrs on PFH</u>	<u>PFH Prin Bal</u>	<u>% of Pool on PFH</u>	<u>PFH Pmt %*</u>	<u>% of PFH Pool w/ \$0 Pmt</u>	<u>Wtg Avg Mths on PFH</u>
7/30/2013	\$ 339,707,959	100.0%	15.7%	14.1%									
9/30/2013	\$ 331,614,492	97.6%	16.0%	13.8%									
12/31/2013	\$ 317,624,991	93.5%	15.4%	14.4%									
3/31/2014	\$ 301,802,620	88.8%	15.4%	13.7%									
6/30/2014	\$ 286,356,361	84.3%	14.4%	13.5%	31.6	20.0	11.6	1,701	\$15,512,741	5.4%	17.8%	50.6%	17.1
9/30/2014	\$ 271,051,031	79.8%	14.4%	15.0%									
12/31/2014	\$ 255,989,683	75.4%	13.8%	14.1%									
3/31/2015	\$ 241,383,776	71.1%	14.1%	13.6%									
6/30/2015	\$ 227,718,890	67.0%	13.2%	13.4%	36.0	21.6	14.4	2,483	\$21,222,539	9.3%	15.8%	56.4%	18.2
9/30/2015	\$ 214,681,769	63.2%	13.0%	12.7%	36.8	22.1	14.7			10.5%	15.1%	64.1%	19.9
12/31/2015	\$ 202,193,283	59.5%	12.3%	13.4%	37.4	22.5	15.0			11.2%	14.3%	65.1%	21.0
3/31/2016	\$ 189,811,897	55.9%	12.5%	13.8%	38.7	23.3	15.4			11.8%	14.7%	66.1%	22.0
6/30/2016	\$ 179,089,016	52.7%	11.6%	13.2%	40.1	23.3	16.8	2,914	\$23,350,296	13.0%	14.6%	66.6%	22.4
9/30/2016	\$ 168,956,943	49.7%	11.1%	12.3%	41.4	24.3	17.1	3,022	\$24,236,506	14.3%	14.9%	69.1%	23.7
12/31/2016	\$ 159,251,005	46.9%	10.8%	12.8%	41.6	24.3	17.3	3,082	\$24,468,518	15.4%	14.7%	69.1%	24.7
3/31/2017	\$ 148,998,079	43.9%	11.2%	12.2%	45.0	24.8	20.2	3,207	\$25,092,562	16.8%	15.1%	70.5%	25.8
6/30/2017	\$ 139,639,314	41.1%	10.6%	12.1%	43.7	24.1	19.6	3,000	\$24,406,031	17.5%	14.9%	71.8%	27.2
9/30/2017	\$ 131,326,918	38.7%	10.0%	11.5%	45.5	25.5	20.1	3,125	\$25,743,749	19.6%	15.1%	72.1%	27.9
12/31/2017	\$ 123,570,249	36.4%	9.7%	10.5%	44.7	24.9	19.8	3,214	\$26,424,203	21.4%	14.7%	73.6%	28.7
3/31/2018	\$ 115,835,164	34.1%	10.0%	10.4%	47.6	26.3	21.3	3,211	\$26,521,222	22.9%	14.7%	74.2%	30.1
6/30/2018	\$ 109,268,388	32.2%	9.0%	10.7%	49.1	26.8	22.2	3,298	\$26,762,478	24.5%	14.4%	74.1%	31.5
9/30/2018	\$ 103,658,513	30.5%	9.2%	11.0%	50.3	27.5	22.9	3,246	\$26,287,695	25.4%	13.9%	75.1%	33.4
12/31/2018	\$ 98,623,631	29.0%	8.7%	10.5%	49.5	27.3	22.2	3,272	\$26,378,568	26.7%	14.0%	76.0%	35.0
3/31/2019	\$ 93,197,986	27.4%	9.0%	11.2%	52.2	27.6	24.5	3,268	\$26,150,559	28.1%	14.6%	76.9%	37.0
6/30/2019	\$ 88,073,607	25.9%	8.5%	10.6%	52.3	28.0	24.3	3,251	\$26,329,935	29.9%	14.7%	76.6%	38.2
7/31/2019	\$ 86,630,341	25.5%	8.5%	10.7%	52.5	27.9	24.5	3,255	\$26,283,840	30.3%	14.3%	77.2%	38.7
8/31/2019	\$ 85,226,840	25.1%	8.0%	11.0%	53.4	28.4	25.1	3,272	\$26,331,068	30.9%	14.7%	77.5%	39.5
9/30/2019	\$ 83,733,039	24.6%	8.4%	10.5%	54.1	28.3	25.9	3,200	\$25,556,733	30.5%	14.3%	78.4%	40.2
10/31/2019	\$ 82,415,793	24.3%	8.3%	10.0%	54.2	28.1	26.1	3,194	\$25,567,175	31.0%	14.0%	78.7%	40.8
11/30/2019	\$ 81,125,300	23.9%	8.1%	9.9%	54.0	28.7	25.4	3,231	\$25,592,072	31.5%	14.0%	78.8%	41.3
12/31/2019	\$ 80,043,867	23.6%	7.9%	10.2%	55.1	28.7	26.4	3,240	\$25,716,682	32.1%	13.9%	79.1%	41.9
1/31/2020	\$ 78,887,850	23.2%	8.3%	10.4%	56.3	28.7	27.5	3,211	\$25,619,285	32.5%	14.2%	78.9%	42.5
2/29/2020	\$ 77,704,217	22.9%	8.6%	10.0%	56.1	28.7	27.3	3,225	\$25,587,374	32.9%	14.4%	79.1%	43.2
3/31/2020	\$ 76,739,677	22.6%	8.9%	9.5%	55.7	28.7	27.0	3,214	\$25,583,431	33.3%	14.3%	79.5%	43.6
4/30/2020	\$ 76,058,469	22.4%	8.7%	20.4%	50.6	28.4	22.3	2,947	\$23,043,757	30.3%	12.2%	83.0%	44.4

PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR") -Mthly pymt may be as low as \$0.00. Eligible for loan forgiveness after 25 yrs and 300 pymts

* PFH Pmt % - Payment as a percentage of repayment plan prior to entering PFH (active or inactive repayment plan prior to entering PFH)

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes

Supplemental Report

Report Date: 4/30/20

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XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt	Wgt Avg Mths		Total Wgt Avg	Wgt Avg Mths on	Wgt Avg Mths on
		Avg Mths on Frb	Discretionary Frb	on Mandatory Frb	Mths on Frb in 2013-2 Trust	Discretionary Frb in 2013-2 Trust	Mandatory Frb in 2013-2 Trust
6/30/2014	Discretionary Frb	28.5	20.0	8.5	8.1	7.3	0.8
	Mandatory Frb	38.2	20.0	18.2	8.6	1.7	6.9
	Total	31.6	20.0	11.6	8.3	5.5	2.8
6/30/2015	Discretionary Frb	32.1	21.0	11.1	14.1	10.5	3.6
	Mandatory Frb	43.7	22.8	20.9	14.7	3.5	11.3
	Total	36.0	21.6	14.4	14.3	8.2	6.2
6/30/2016	Discretionary Frb	35.2	21.5	13.7	18.3	12.3	6.0
	Mandatory Frb	49.0	26.5	22.5	21.1	6.7	14.5
	Total	40.1	23.3	16.8	19.3	10.3	9.0
6/30/2017	Discretionary Frb	37.8	21.9	15.9	21.9	14.1	7.8
	Mandatory Frb	52.2	27.3	24.8	25.7	8.7	17.0
	Total	43.7	24.1	19.6	23.5	11.9	11.6
6/30/2018	Discretionary Frb	39.2	22.7	16.4	25.9	16.0	10.0
	Mandatory Frb	56.0	29.7	26.3	30.1	12.2	17.8
	Total	49.1	26.8	22.2	28.4	13.8	14.6
6/30/2019	Discretionary Frb	41.2	23.4	17.8	27.7	16.3	11.4
	Mandatory Frb	58.0	30.3	27.7	33.0	13.0	20.0
	Total	52.3	28.0	24.3	31.2	14.1	17.1
7/31/2019	Discretionary Frb	41.5	23.5	18.0	27.3	16.3	11.0
	Mandatory Frb	57.8	30.0	27.7	33.4	13.0	20.4
	Total	52.5	27.9	24.5	31.4	14.1	17.3
8/31/2019	Discretionary Frb	41.5	23.6	17.9	27.1	16.5	10.6
	Mandatory Frb	58.8	30.6	28.3	34.5	13.0	21.5
	Total	53.4	28.4	25.1	32.2	14.1	18.1
9/30/2019	Discretionary Frb	42.5	24.1	18.4	27.9	16.9	11.1
	Mandatory Frb	59.8	30.3	29.5	34.5	12.9	21.6
	Total	54.1	28.3	25.9	32.3	14.2	18.2
10/31/2019	Discretionary Frb	42.3	24.0	18.3	27.9	16.9	11.0
	Mandatory Frb	60.3	30.2	30.1	34.5	12.8	21.6
	Total	54.2	28.1	26.1	32.3	14.2	18.0
11/30/2019	Discretionary Frb	42.2	23.7	18.6	27.6	16.2	11.4
	Mandatory Frb	60.2	31.3	28.9	35.1	13.1	22.0
	Total	54.0	28.7	25.4	32.5	14.2	18.4
12/31/2019	Discretionary Frb	41.7	23.3	18.4	27.7	16.1	11.6
	Mandatory Frb	61.5	31.3	30.2	36.6	13.4	23.1
	Total	55.1	28.7	26.4	33.7	14.3	19.4
1/31/2020	Discretionary Frb	40.7	22.1	18.6	27.9	15.5	12.3
	Mandatory Frb	63.1	31.6	31.4	37.6	13.8	23.7
	Total	56.3	28.7	27.5	34.7	14.3	20.3
2/29/2020	Discretionary Frb	41.9	23.5	18.4	29.0	16.3	12.7
	Mandatory Frb	62.2	30.9	31.2	37.2	13.7	23.5
	Total	56.1	28.7	27.3	34.7	14.5	20.2
3/31/2020	Discretionary Frb	42.5	23.4	19.1	29.0	16.3	12.7
	Mandatory Frb	61.6	31.0	30.6	36.3	13.4	22.8
	Total	55.7	28.7	27.0	34.0	14.3	19.7
4/30/2020	Discretionary Frb	42.6	22.9	19.7	28.8	16.0	12.8
	Mandatory Frb	51.7	29.1	22.6	28.1	12.0	16.0
	Total	50.6	28.4	22.3	28.2	12.5	15.6