

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

Distribution Date: 7/27/2020

Reporting Period: 6/01/2020 – 6/30/2020

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: 6/30/20

Report Period: 6/01/20 - 6/30/20

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

A. Pool Balance	5/31/2020	Net Activity	6/30/2020	% of Initial Pool Balance
1. Student Loan - Principal Balance	\$ 74,085,078.54	\$ (913,388.51)	\$ 73,171,690.03	21.75%
2. Interest expected to be Capitalized	\$ 909,667.39	\$ (194,133.84)	\$ 715,533.55	
3. Total Pool Balance	\$ 74,994,745.93	\$ (1,107,522.35)	\$ 73,887,223.58	
4. Student Loan - Accrued Borrower Interest Balance	\$ 2,928,240.49	\$ 16,122.47	\$ 2,944,362.96	
5. Accrued Interest Subsidy & Special Allowance	\$ (252,524.23)	\$ (135,585.21)	\$ (388,109.44)	
6. Weighted Average Coupon Rate	5.660%		5.654%	
7. Weighted Average Remaining to Maturity (in months)	133.07		133.38	
8. Number of Loans	25,686		25,153	
9. Number of Borrowers	12,957		12,652	
10. Weighted Average Age of Borrowers	42.0		42.1	

B. Adjusted Pool Balance	5/31/2020	Change	6/30/2020
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)	\$ 75,504,307.87		\$ 74,396,785.52

C. Other Fund Balances	5/31/2020	Change	6/30/2020
1. Collection Fund	\$ 1,312,825.83	\$ (207,706.15)	\$ 1,105,119.68
2. Reserve Fund	\$ 509,561.94	\$ -	\$ 509,561.94
3. Department Rebate Fund	\$ 118,814.01	\$ 133,710.22	\$ 252,524.23
4. Acquisitions Fund	\$ -	\$ -	\$ -
5. Total - Other Account Balances	\$ 1,941,201.78	\$ (73,995.93)	\$ 1,867,205.85

D. Notes Payable	Final Maturity	CUSIP	Spread	5/31/2020	%	6/30/2020	%
1. 2013-2 LIBOR Notes	4/25/2030	69339DAA6	1mL+0.55%	\$ 68,795,752.79	100.00%	\$ 67,750,112.76	100.00%
2. Total Notes Payable				\$ 68,795,752.79	100.00%	\$ 67,750,112.76	100.00%

E. Parity Ratio Calculation:	5/31/2020	Change	6/30/2020
1. Student Loan - Principal	\$ 74,085,078.54	\$ (913,388.51)	\$ 73,171,690.03
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	\$ 909,667.39	\$ (194,133.84)	\$ 715,533.55
3. Pool Balance (E1 + E2)	\$ 74,994,745.93	\$ (1,107,522.35)	\$ 73,887,223.58
4. Specified Reserve Fund Balance	\$ 509,561.94	\$ -	\$ 509,561.94
5. Adjusted Pool Balance (E3+E4+E5)	\$ 75,504,307.87	\$ (1,107,522.35)	\$ 74,396,785.52
6. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	\$ 67,750,112.76	\$ (870,821.86)	\$ 66,879,290.90
7. Net Assets (E6 - E7)	\$ 7,754,195.11	\$ (236,700.49)	\$ 7,517,494.62
9. Parity Ratio	1.1145		1.1124

F. Specified Overcollateralization Amount	5/31/2020	6/30/2020
1. 1.70% of current Adjusted Pool Balance	\$ 1,283,573.23	\$ 1,264,745.35
2. 1.90% of initial Adjusted Pool Balance	\$ 6,470,621.88	\$ 6,470,621.88
3. Total - Specified Overcollateralization Amount	\$ 7,754,195.11	\$ 7,735,367.23

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

Statement to Noteholders

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

II. Series 2013-2 FRN Transactions and Accruals

			Beg/End Balances
A.	Student Loan Cash Principal Activity		74,085,078.54
	1 Borrower Payments	\$ (550,228.73)	
	2 Claim Payments	\$ (269,453.92)	
	3 Consolidation Payoffs	\$ (246,565.56)	
	4 Other Cash Payments from Servicer	\$ 288.25	
	5 Acquisitions / Sales	\$ -	
	6 Total Principal Cash Activity	\$ (1,065,959.96)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$ 153,050.04	
	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	\$ (478.59)	
	9 Total Non-Cash Principal Activity	\$ 152,571.45	
C.	Total Student Loan Principal Activity	\$ (913,388.51)	\$ 73,171,690.03
D.	Student Loan Cash Interest Activity		2,675,716.26
	1 Borrower Payments (includes Late Fees)	\$ (140,926.95)	
	2 Claim Payments	\$ (8,757.81)	
	3 Consolidation Payoffs	\$ (5,229.03)	
	4 Other Cash Payments from Servicer	\$ -	
	5 Acquisitions / Sales	\$ -	
	6 Subsidy Payments (ISP)	\$ -	
	7 Special Allowance Payments (SAP)	\$ -	
	8 Total Interest Collections	\$ (154,913.79)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$ 343,411.03	
	2 Interest Subsidy Payment Accrual	\$ 11,427.03	
	3 Special Allowance Payment Accrual Estimate	\$ (147,012.24)	
	4 Prior Qtr Int Subsidy & Special Allowance Accrual Adj	\$ -	
	5 Capitalized Interest (10s-13s)	\$ (153,050.04)	
	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	\$ (19,324.73)	
	9 Total Non-Cash Interest Activity	\$ 35,451.05	
F.	Total Student Loan Interest Activity	\$ (119,462.74)	\$ 2,556,253.52
G.	Non-Reimbursable Losses During Collection Period	\$ (6,909.36)	
H.	Cumulative Non-Reimbursable Losses to Date	\$ (1,356,166.84)	\$ 75,727,943.55

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

Statement to Noteholders

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

III. Series 2013-2 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	Beginning Cash Balance	\$ 1,424,695.83
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 550,228.73
	2 Principal Payments Received - Claim Payments	\$ 269,453.92
	3 Principal Payments Received - Consolidation Payoffs	\$ 246,565.56
	4 Principal Payments Received - Other Payments from Servicer	\$ (288.25)
	5 Principal Payments Received - Sales	\$ -
	6 Total Principal Collections	\$ 1,065,959.96
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 140,926.95
	2 Interest Payments Received - Claim Payments	\$ 8,757.81
	3 Interest Payments Received - Consolidation Payoffs	\$ 5,229.03
	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	\$ 154,913.79
C.	Reimbursements (to)/from Servicer	\$ -
D.	Reimbursements from Dept of Education for Direct Consolidation Payoffs	\$ -
E.	Reimbursements from Servicer for Keystone Rebate Fees	\$ -
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	\$ (133,710.22)
J.	Investment Earnings	
	1 Collection Account Investment Earnings	\$ 29.01
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 0.18
	4 Acquisition Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 9.89
	6 Total Investment Earnings	\$ 39.08
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (2,269.69)
	2 Servicing Fees	\$ (43,909.22)
	3 Indenture Trustee Fee	\$ (880.91)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (19,014.62)
	7 Interest Payments - LIBOR Notes	\$ (41,177.12)
	8 Principal Payments - LIBOR Notes	\$ (1,045,640.03)
	9 Funds transferred to the Depositor	\$ (137,094.02)
	10 Total Previously Remitted Fees	\$ (1,290,985.61)
L.	Total Cash Available at 06/30/20 (Collection Fund)	\$ 1,220,912.83

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

Statement to Noteholders

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

IV. Series 2013-2 FRN - Notes Payable Detail

		Reset Date	1m LIBOR					
A. LIBOR Rate Reset		06/23/20	0.18450%					
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%	0.73450%	7/27/2020	32	6/25/2020	7/26/2020	\$ 44,233.30
	Total - 2013-2 FRN Interest Payable							\$ 44,233.30

PHEAA - 2013-2 Floating Rate Student Loan Asset Backed Notes
Statement to Noteholders
Report Date: 6/30/20 **Report Period: 6/01/20 - 6/30/20**

V. Principal Distributions and Reserve Fund Reconciliation

A. Distribution Amounts thru July 27, 2020		2013-2 LIBOR Notes	
1	Monthly Interest Due	\$	44,233.30
2	Monthly Interest Paid	\$	44,233.30
3	Interest Shortfall	\$	-
4	Interest Shortfall Due	\$	-
5	Interest Shortfall Paid	\$	-
6	Interest Shortfall	\$	-
7	Monthly Principal Paid	\$	870,821.86
8	Total Distribution Amount	\$	915,055.16

B. Principal Distribution Amount Reconciliation		Actual Distribution	
1	Notes Outstanding as of 06/30/20	\$	67,750,112.76
2	Current Adjusted Pool Balance 06/30/20	\$	74,396,785.52
3	less: Specified Overcollateralization Amount 06/30/20	\$	7,735,367.23
4	Total (B2-B3)	\$	66,661,418.29
5	Total Principal Distribution Amount (B1-B4)	\$	1,088,694.47
		\$	870,821.86

C. Reserve Fund Reconciliation		Reserve Fund	
1	Beginning Period Balance 06/01/20	\$	509,561.94
2	Deposits to Reserve Fund	\$	-
3	Interest Earned	\$	9.89
4	Transfer of Interest Earned to the Collection Account	\$	(9.89)
5	Transfer of Excess Reserve to the Collection Account	\$	-
6	Total Reserve Fund Balance Available at 06/30/20	\$	509,561.94
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$	-
8	Total Adjusted Reserve Fund Balance Available 06/30/20	\$	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	6/25/2020	Paydown Factors	7/27/2020
1 2013-2 FRN LIBOR Notes	\$67,750,112.76	\$ 870,821.86	\$66,879,290.90
2 2013-2 Pool Factor	0.2044978	0.0026285	0.2018693
Total Notes Outstanding	\$67,750,112.76	\$ 870,821.86	\$ 66,879,290.90

VI. Series 2013-2 FRN - Priority of Distributions

		Per Distribution Date Certificate			Available Funds Balance
		Total Available Funds			\$ 1,220,912.83
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs		\$ -		\$ 1,220,912.83
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.		\$ -		\$ 1,220,912.83
Section 5.04(c)	<u>Distributions:</u>				
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees		\$ 2,263.24		\$ 1,218,649.59
(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;		\$ 135,585.21		\$ 1,083,064.38
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee		\$ 843.28		\$ 1,082,221.10
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee		\$ 1,000.00		\$ 1,081,221.10
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (July Distribution)		\$ 4,500.00		\$ 1,076,721.10
(iv)	Payment of the Administrator Fee to the Administrator		\$ 18,748.69		\$ 1,057,972.41
(iv)	Payment of Other Administration Expense to the Administrator (July Distribution only)		\$ 100,000.00		\$ 957,972.41
(v)	Payment of the Primary Servicing fee to the Servicer		\$ 42,917.25		\$ 915,055.16
(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;		\$ 44,233.30		\$ 870,821.86
(vii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;		\$ -		\$ 870,821.86
(viii)	to the Noteholders, the Principal Distribution Amount		\$ 870,821.86		\$ -
(ix)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee		\$ -		\$ -
(x)	Remaining amounts released to the Depositor		\$ -		\$ -

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

Statement to Noteholders

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

VII. Series 2013-2 Portfolio Characteristics

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment	
				\$	\$	%	%	%	%	# months	# months
		5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020
A	Borrower Status Distribution:										
	Interim										
	In-School	15	12	44,005	34,068	0.06%	0.05%	4.920%	4.637%	120	120
	Grace	15	18	58,709	68,646	0.08%	0.09%	5.535%	5.586%	120	120
	Repayment										
	Current	16,667	18,107	45,242,807	50,532,012	61.07%	69.06%	5.647%	5.646%	132	133
	31-60 Days Delinquent	445	434	1,453,082	1,419,397	1.96%	1.94%	5.984%	5.466%	114	124
	61-90 Days Delinquent	252	227	831,741	916,360	1.12%	1.25%	5.617%	6.142%	119	122
	91-120 Days Delinquent	154	152	446,391	508,587	0.60%	0.70%	6.044%	5.554%	134	127
	121-180 Days Delinquent	248	217	738,197	679,930	1.00%	0.93%	5.733%	5.820%	122	136
	181-270 Days Delinquent	298	249	1,001,278	818,154	1.35%	1.12%	6.003%	5.900%	121	109
	> 271 Days Delinquent	179	135	466,997	416,687	0.63%	0.57%	5.554%	5.919%	119	114
Total Repayment	18,243	19,521	50,180,492	55,291,127	67.73%	75.56%	5.667%	5.657%	131	132	
Forbearance	5,147	3,611	17,181,588	11,892,753	23.19%	16.25%	5.872%	5.901%	126	122	
Deferment	2,266	1,991	6,620,284	5,885,096	8.94%	8.04%	5.640%	5.576%	125	126	
B	Total Portfolio	25,686	25,153	\$ 74,085,079	\$ 73,171,690	100%	100%	5.661%	5.654%	131	132

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

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

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	
	5/31/2020	6/30/2020	\$	\$	%	%	%	%	5/31/2020	6/30/2020
			5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020		
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	51	51	\$ 945,472	\$ 942,467	1.28%	1.29%	4.670%	4.648%	163	163
2. Unsubsidized Consolidation Loans	56	56	1,554,731	1,548,497	2.10%	2.12%	4.847%	4.822%	168	169
3. Subsidized Stafford Loans	14,394	14,113	30,625,766	30,185,860	41.34%	41.25%	5.515%	5.511%	120	120
4. Unsubsidized Stafford Loans	10,714	10,479	36,649,411	36,252,626	49.47%	49.54%	5.569%	5.563%	140	141
5. Grad PLUS Loans	36	36	641,073	639,790	0.87%	0.87%	8.180%	8.180%	185	188
6. PLUS Loans	435	418	3,668,626	3,602,450	4.95%	4.92%	7.957%	7.953%	108	108
Total - Loan Type	25,686	25,153	\$ 74,085,079	\$ 73,171,690	100%	100%	5.661%	5.654%	131	132
2 Program Type										
1. Graduate	2,420	2,385	\$ 15,545,080	\$ 15,404,110	20.98%	21.05%	5.604%	5.583%	152	153
2. Undergraduate	19,899	19,455	51,040,001	50,314,723	68.89%	68.76%	5.699%	5.695%	126	127
3. Proprietary	3,367	3,313	7,499,998	7,452,857	10.12%	10.19%	5.523%	5.524%	124	125
Total - Program Type	25,686	25,153	\$ 74,085,079	\$ 73,171,690	100%	100%	5.661%	5.654%	131	132
3 School Type										
1. 4 Year Public	11,886	11,644	\$ 37,345,149	\$ 36,928,336	50.41%	50.47%	5.747%	5.740%	131	132
2. 4 Year Private	5,619	5,486	18,527,031	18,248,644	25.01%	24.94%	5.575%	5.565%	136	136
3. 2 Year Public	3,432	3,358	7,306,048	7,206,185	9.86%	9.85%	5.573%	5.570%	128	128
4. 2 Year Private	1,343	1,313	3,348,245	3,277,559	4.52%	4.48%	5.677%	5.666%	132	132
5. Prop/Voc/Tech	3,367	3,313	7,499,998	7,452,857	10.12%	10.19%	5.523%	5.524%	124	125
6. Unknown	39	39	58,608	58,108	0.08%	0.08%	5.445%	5.454%	135	138
Total - School Type	25,686	25,153	\$ 74,085,079	\$ 73,171,690	100%	100%	5.661%	5.654%	131	132
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	25,664	25,131	74,054,345	73,140,892	99.96%	99.96%	5.661%	5.655%	131	132
2. Rehab Loans	22	22	30,733	30,798	0.04%	0.04%	4.658%	4.658%	91	91
Total - Rehab / Non Rehab Loans	25,686	25,153	74,085,079	73,171,690	100%	100%	4.658%	4.658%	131	132

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	5/31/2020	6/30/2020
1. In school	34	41
2. Grace	6	5
3. Deferment	18	18
4. Forbearance	2	2
	W.A. Time in Repayment (months)	
5. Repayment	140	141
6. Total Portfolio Weighted Average	93	105

IX. Series 2013-2 FFELP Portfolio Indices

			Ending Principal					Ending Principal	
			Balance	% of Total				Balance	% of Total
			6/30/2020	6/30/2020				6/30/2020	6/30/2020
A 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	\$ 1,206	0.00%
SD	Tbill + 3.25%	Fixed	1,475	0.00%	SE/SG	Tbill + 2.50%	Variable	51,864	0.07%
SE	Tbill + 3.10%	Fixed	-	0.00%	SH	Tbill + 2.20%	Variable	685	0.00%
SE/SG	Tbill + 3.10%	Variable	61,995	0.08%	SJ	Tbill + 2.80%	Variable	2,339	0.00%
SH	Tbill + 2.50%	Variable	3,893	0.01%	SK	1mL + 1.74, No negative SAP	Variable	27,373	0.04%
SJ	Tbill + 2.20%	Variable	-	0.00%	LA	1mL + 2.34, No negative SAP	Variable	1,183,305	1.62%
SK	Tbill + 2.80%	Variable	56,652	0.08%	LB	1mL + 1.74 Negative SAP	Variable	12,544,884	17.14%
LA	1mL + 1.74, No negative SAP	Variable	1,120,848	1.53%	LE	1mL + 1.74 Negative SAP	Fixed	1,692,703	2.31%
LB	1mL + 2.34, No negative SAP	Variable	11,287,824	15.43%	LE	1mL + 2.34 Negative SAP	Variable	100,077	0.14%
LE	1mL + 1.74 Negative SAP	Fixed	1,445,896	1.98%	LF	1mL + 2.34 Negative SAP	Fixed	19,139,173	26.16%
LE	1mL + 1.74 Negative SAP	Variable	56,611	0.08%	LF	1mL + 2.34 Negative SAP	Variable	664,486	0.91%
LF	1mL + 2.34 Negative SAP	Fixed	15,086,241	20.62%	LI	1mL + 1.34 Negative SAP	Fixed	43,162	0.06%
LF	1mL + 2.34 Negative SAP	Variable	457,913	0.63%	LJ	1mL + 1.94 Negative SAP	Fixed	638,982	0.87%
LI	1mL + 1.34 Negative SAP	Fixed	51,749	0.07%	None - Not eligible for SAP			163,330	0.22%
LJ	1mL + 1.94 Negative SAP	Fixed	455,648	0.62%					
None - Not eligible for SAP			98,369	0.13%					
Total - Stafford			\$ 30,186,265	41.25%	Total - Unsub Stafford			\$ 36,253,570	49.55%
C Consolidation									
<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	13,446	0.02%
SE/SL	T-bill + 3.10%	Fixed	48,245	0.07%	LD	1mL + 2.64 No negative SAP	Variable	430,873	0.59%
LC	1mL + 2.64 No Negative SAP	Fixed	1,450,603	1.98%	LH	1mL + 2.64 Negative SAP	Fixed	3,442,930	4.71%
LG	1mL + 2.64 Negative SAP	Fixed	992,116	1.36%	LH	1mL + 2.64 Negative SAP	Variable	29,332	0.04%
LK	1mL + 2.24 Negative SAP	Fixed	-	0.00%	LM	1mL + 1.94 Negative SAP	Fixed	311,757	0.43%
None - Not eligible for SAP			-	0.00%	None - Not eligible for SAP			13,903	0.02%
Total - Consolidation			\$ 2,490,964	3.40%	Total - Plus/SLS			\$ 4,242,241	5.80%
E Credit Balance Loans									
								(1,350)	0.00%
Total Ending Balance at 06/30/20								\$ 73,171,690	100%

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

Month End Date	Actual Ending Pool Balance	Since Issued CPR
6/30/2020	\$ 73,887,223.58	3.925%
5/31/2020	\$ 74,994,745.93	4.157%
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*	\$ 278,211.73
b. 1-3% write offs	6,459.82
c. Claims filed pending payment	<u>147,787.89</u>
d. Total Current Period Defaults	\$ 432,459.44
2. Cumulative Defaults	
a. Claim payments from Guarantor	\$ 57,023,205.85
b. 1-3% write offs	1,286,993.51
c. Claims filed pending payment	<u>147,787.89</u>
d. Total Cumulative Defaults	\$ 58,457,987.25
3. Cumulative Default (% of original pool balance)	17.23%
4. Cumulative Default (% of cumulative Entered Repay Balance)	17.22%
5. Cumulative Recoveries	\$ 57,023,205.85
6. Cumulative Recovery Rate (2a/2d)	97.55%
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: 6/30/20

Report Period: 6/01/20 - 6/30/20

XI. Balance Sheet

<u>ASSETS</u>	<u>6/30/2020</u>
Cash	\$ 115,793
Assets Held by Trustee	
Investments	1,867,206
Accrued Interest Receivable	2,556,272
Student Loans Receivable, Net	73,102,883
Prepaid and Deferred Expenses	-
Deferred Loss	<u>572,638</u>
Total Assets	<u>\$ 78,214,792</u>
 <u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	\$ 67,750,112
Discount on Bonds Payable	-
Accrued Interest Payable	8,294
Other Accounts Payable & Accrued Expenses	<u>165,772</u>
Total Liabilities	<u>\$ 67,924,179</u>
Net Assets	<u>\$ 10,290,613</u>
Total Liabilities and Net Assets	<u>\$ 78,214,792</u>
Parity Ratio	<u>1.1124</u>

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

Supplemental Report

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

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%	
6/25/2020	\$ 67,750,113	20.4%	
7/27/2020	\$ 66,879,291	20.2%	

* Appendix F of 2013-2 PPM

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

Supplemental Report

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig			Total Wgt		Wgt Avg Mths			# of Bwrs on PFH	PFH Prin Bal	% of Pool on PFH	PFH Pmt %*	% of PFH	
		Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	on PFH	Pool w/ \$0 Pmt					Wgt Avg Mths on PFH	
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		
5/31/2020	\$ 74,994,746	22.1%	8.8%	22.9%	51.6	28.7	22.9	2,868	\$22,129,180	29.5%	12.3%	83.4%	45.3		
6/30/2020	\$ 73,887,224	21.8%	8.0%	16.1%	54.1	28.9	25.2	2,958	\$23,212,267	31.4%	13.1%	82.3%	45.7		

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)

XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt Avg Mths on		Wgt Avg Mths on Mandatory Frb	Total Wgt Avg Mths on Frb in 2013-2 Trust	Wgt Avg Mths on Discretionary Frb in 2013-2 Trust	Wgt Avg Mths on Mandatory Frb in 2013-2 Trust
		on Frb	Discretionary Frb				
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
5/31/2020	Discretionary Frb	41.8	23.5	18.2	28.8	16.8	12.0
	Mandatory Frb	52.7	29.3	23.4	29.0	12.0	17.0
	Total	51.6	28.7	22.9	29.0	12.5	16.5
6/30/2020	Discretionary Frb	40.4	23.3	17.1	29.1	17.2	11.9
	Mandatory Frb	55.8	29.6	26.2	31.8	12.9	18.9
	Total	54.1	28.9	25.2	31.5	13.4	18.1