

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

Distribution Date: 8/25/2020

Reporting Period: 7/01/2020 – 7/31/2020

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: 7/31/20

Report Period: 7/01/20 - 7/31/20

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

A. Pool Balance		6/30/2020	Net Activity	7/31/2020	% of Initial Pool Balance
1. Student Loan - Principal Balance		\$ 73,171,690.03	\$ (929,695.59)	\$ 72,241,994.44	
2. Interest expected to be Capitalized		\$ 715,533.55	\$ (94,155.66)	\$ 621,377.89	
3. Total Pool Balance		\$ 73,887,223.58	\$ (1,023,851.25)	\$ 72,863,372.33	21.45%
4. Student Loan - Accrued Borrower Interest Balance		\$ 2,944,362.96	\$ (4,682.83)	\$ 2,939,680.13	
5. Accrued Interest Subsidy & Special Allowance		\$ (388,109.44)	\$ 249,028.97	\$ (139,080.47)	
6. Weighted Average Coupon Rate		5.654%		4.795%	
7. Weighted Average Remaining to Maturity (in months)		133.38		133.41	
8. Number of Loans		25,153		24,663	
9. Number of Borrowers		12,652		12,372	
10. Weighted Average Age of Borrowers		42.1		42.1	

B. Adjusted Pool Balance		6/30/2020	Change	7/31/2020
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)		\$ 74,396,785.52		\$ 73,372,934.27

C. Other Fund Balances		6/30/2020	Change	7/31/2020
1. Collection Fund		\$ 1,105,119.68	\$ 24,476.77	\$ 1,129,596.45
2. Reserve Fund		\$ 509,561.94	\$ -	\$ 509,561.94
3. Department Rebate Fund		\$ 252,524.23	\$ (252,524.23)	\$ -
4. Acquisitions Fund		\$ -	\$ -	\$ -
5. Total - Other Account Balances		\$ 1,867,205.85	\$ (228,047.46)	\$ 1,639,158.39

D. Notes Payable	Final Maturity	CUSIP	Spread	6/30/2020	%	7/31/2020	%
1. 2013-2 LIBOR Notes	4/25/2030	69339DAA6	1mL+0.55%	\$ 67,750,112.76	100.00%	\$ 66,879,290.90	100.00%
2. Total Notes Payable				\$ 67,750,112.76	100.00%	\$ 66,879,290.90	100.00%

E. Parity Ratio Calculation:		6/30/2020	Change	7/31/2020
1. Student Loan - Principal		\$ 73,171,690.03	\$ (929,695.59)	\$ 72,241,994.44
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized		\$ 715,533.55	\$ (94,155.66)	\$ 621,377.89
3. Pool Balance (E1 + E2)		\$ 73,887,223.58	\$ (1,023,851.25)	\$ 72,863,372.33
4. Specified Reserve Fund Balance		\$ 509,561.94	\$ -	\$ 509,561.94
5. Adjusted Pool Balance (E3+E4+E5)		\$ 74,396,785.52	\$ (1,023,851.25)	\$ 73,372,934.27
6. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)		\$ 66,879,290.90	\$ (960,881.23)	\$ 65,918,409.67
7. Net Assets (E6 - E7)		\$ 7,517,494.62	\$ (62,970.02)	\$ 7,454,524.60
9. Parity Ratio		1.1124		1.1131

F. Specified Overcollateralization Amount		6/30/2020	7/31/2020
1. 1.70% of current Adjusted Pool Balance		\$ 1,264,745.35	\$ 1,247,339.88
2. 1.90% of initial Adjusted Pool Balance		\$ 6,470,621.88	\$ 6,470,621.88
3. Total - Specified Overcollateralization Amount		\$ 7,735,367.23	\$ 7,717,961.76

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

Statement to Noteholders

Report Date: 7/31/20

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II. Series 2013-2 FRN Transactions and Accruals

		Beg/End Balances
A.	Student Loan Cash Principal Activity	73,171,690.03
	1 Borrower Payments	\$ (573,454.04)
	2 Claim Payments	\$ (232,323.73)
	3 Consolidation Payoffs	\$ (232,787.84)
	4 Other Cash Payments from Servicer	\$ 595.30
	5 Acquisitions / Sales	\$ -
	6 Total Principal Cash Activity	\$ (1,037,970.31)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$ 108,807.78
	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	\$ (533.06)
	9 Total Non-Cash Principal Activity	\$ 108,274.72
C.	Total Student Loan Principal Activity	\$ (929,695.59)
D.	Student Loan Cash Interest Activity	2,556,253.52
	1 Borrower Payments (includes Late Fees)	\$ (151,203.81)
	2 Claim Payments	\$ (6,640.34)
	3 Consolidation Payoffs	\$ (7,499.09)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ -
	6 Subsidy Payments (ISP)	\$ (70,094.99)
	7 Special Allowance Payments (SAP)	\$ 458,204.43
	8 Total Interest Collections	\$ 222,766.20
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$ 285,386.18
	2 Interest Subsidy Payment Accrual	\$ 22,291.38
	3 Special Allowance Payment Accrual Estimate	\$ (161,371.85)
	4 Prior Qtr Int Subsidy & Special Allowance Accrual Adj	\$ -
	5 Capitalized Interest (10s-13s)	\$ (108,807.78)
	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	\$ (15,917.99)
	9 Total Non-Cash Interest Activity	\$ 21,579.94
F.	Total Student Loan Interest Activity	\$ 244,346.14
G.	Non-Reimbursable Losses During Collection Period	\$ (5,508.94)
H.	Cumulative Non-Reimbursable Losses to Date	\$ (1,361,675.78)
		\$ 75,042,594.10

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III. Series 2013-2 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	Beginning Cash Balance	\$ 1,220,912.83
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 573,454.04
	2 Principal Payments Received - Claim Payments	\$ 232,323.73
	3 Principal Payments Received - Consolidation Payoffs	\$ 232,787.84
	4 Principal Payments Received - Other Payments from Servicer	\$ (595.30)
	5 Principal Payments Received - Sales	\$ -
	6 Total Principal Collections	\$ 1,037,970.31
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 151,203.81
	2 Interest Payments Received - Claim Payments	\$ 6,640.34
	3 Interest Payments Received - Consolidation Payoffs	\$ 7,499.09
	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	\$ 165,343.24
C.	Reimbursements (to)/from Servicer	\$ -
D.	Reimbursements from Dept of Education for Direct Consolidation Payoffs	\$ -
E.	Reimbursements from Servicer for Keystone Rebate Fees	\$ 31.25
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	\$ (135,585.21)
J.	Investment Earnings	
	1 Collection Account Investment Earnings	\$ 13.20
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 1.14
	4 Acquisition Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 4.20
	6 Total Investment Earnings	\$ 18.54
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (2,263.24)
	2 Servicing Fees	\$ (42,917.25)
	3 Indenture Trustee Fee	\$ (843.28)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ (4,500.00)
	6 Admin Fees	\$ (118,748.69)
	7 Interest Payments - LIBOR Notes	\$ (44,233.30)
	8 Principal Payments - LIBOR Notes	\$ (870,821.86)
	9 Funds transferred to the Depositor	\$ -
	10 Total Previously Remitted Fees	\$ (1,085,327.62)
L.	Total Cash Available at 07/31/20 (Collection Fund)	\$ 1,203,363.34

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IV. Series 2013-2 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	07/23/20	0.17163%

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%	0.72163%	8/25/2020	29	7/27/2020	8/24/2020	\$ 38,877.80
Total - 2013-2 FRN Interest Payable							\$ 38,877.80

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

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V. Principal Distributions and Reserve Fund Reconciliation

A. Distribution Amounts thru August 25, 2020		2013-2 LIBOR Notes	
1	Monthly Interest Due	\$	38,877.80
2	Monthly Interest Paid	\$	38,877.80
3	Interest Shortfall	\$	-
4	Interest Shortfall Due	\$	-
5	Interest Shortfall Paid	\$	-
6	Interest Shortfall	\$	-
7	Monthly Principal Paid	\$	960,881.23
8	Total Distribution Amount	\$	999,759.03

B. Principal Distribution Amount Reconciliation		Actual Distribution	
1	Notes Outstanding as of 07/31/20	\$	66,879,290.90
2	Current Adjusted Pool Balance 07/31/20	\$	73,372,934.27
3	less: Specified Overcollateralization Amount 07/31/20	\$	7,717,961.76
4	Total (B2-B3)	\$	65,654,972.51
5	Total Principal Distribution Amount (B1-B4)	\$	1,224,318.39
		\$	960,881.23

C. Reserve Fund Reconciliation		Reserve Fund	
1	Beginning Period Balance 07/01/20	\$	509,561.94
2	Deposits to Reserve Fund	\$	-
3	Interest Earned	\$	4.20
4	Transfer of Interest Earned to the Collection Account	\$	(4.20)
5	Transfer of Excess Reserve to the Collection Account	\$	-
6	Total Reserve Fund Balance Available at 07/31/20	\$	509,561.94
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$	-
8	Total Adjusted Reserve Fund Balance Available 07/31/20	\$	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	7/27/2020	Paydown Factors	8/25/2020
1 2013-2 FRN LIBOR Notes	\$66,879,290.90	\$ 960,881.23	\$65,918,409.67
2 2013-2 Pool Factor	0.2018693	0.0029003	0.1989689
Total Notes Outstanding	\$66,879,290.90	\$ 960,881.23	\$ 65,918,409.67

VI. Series 2013-2 FRN - Priority of Distributions

		Per Distribution Date Certificate			Available Funds Balance
		Total Available Funds			\$ 1,203,363.34
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs		\$ -		\$ 1,203,363.34
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.		\$ -		\$ 1,203,363.34
Section 5.04(c)	<u>Distributions:</u>				
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees		\$ 2,250.99		\$ 1,201,112.35
(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;		\$ 139,080.47		\$ 1,062,031.88
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee		\$ 858.98		\$ 1,061,172.90
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee		\$ 1,000.00		\$ 1,060,172.90
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (July Distribution)		\$ -		\$ 1,060,172.90
(iv)	Payment of the Administrator Fee to the Administrator		\$ 18,471.81		\$ 1,041,701.09
(iv)	Payment of Other Administration Expense to the Administrator (July Distribution only)		\$ -		\$ 1,041,701.09
(v)	Payment of the Primary Servicing fee to the Servicer		\$ 41,942.06		\$ 999,759.03
(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;		\$ 38,877.80		\$ 960,881.23
(vii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;		\$ -		\$ 960,881.23
(viii)	to the Noteholders, the Principal Distribution Amount		\$ 960,881.23		\$ -
(ix)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee		\$ -		\$ -
(x)	Remaining amounts released to the Depositor		\$ -		\$ -

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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
		6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020
A	Borrower Status Distribution:										
	Interim										
	In-School	12	13	34,068	36,673	0.05%	0.05%	4.637%	3.156%	120	120
	Grace	18	17	68,646	66,041	0.09%	0.09%	5.586%	4.511%	120	120
	Repayment										
	Current	18,107	18,937	50,532,012	53,346,673	69.06%	73.84%	5.646%	4.790%	133	133
	31-60 Days Delinquent	434	497	1,419,397	1,606,412	1.94%	2.22%	5.466%	4.755%	124	129
	61-90 Days Delinquent	227	270	916,360	793,147	1.25%	1.10%	6.142%	4.820%	122	120
	91-120 Days Delinquent	152	147	508,587	531,255	0.70%	0.74%	5.554%	4.721%	127	127
	121-180 Days Delinquent	217	206	679,930	737,414	0.93%	1.02%	5.820%	4.877%	136	129
	181-270 Days Delinquent	249	239	818,154	673,592	1.12%	0.93%	5.900%	4.711%	109	110
> 271 Days Delinquent	135	145	416,687	517,016	0.57%	0.72%	5.919%	5.216%	114	107	
Total Repayment	19,521	20,441	55,291,127	58,205,508	75.56%	80.57%	5.657%	4.793%	132	132	
Forbearance	3,611	2,230	11,892,753	7,991,019	16.25%	11.06%	5.901%	5.086%	122	124	
Deferment	1,991	1,962	5,885,096	5,942,754	8.04%	8.23%	5.576%	4.668%	126	127	
B	Total Portfolio	25,153	24,663	\$ 73,171,690	\$ 72,241,994	100%	100%	5.654%	4.793%	132	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

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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	
			\$	\$	%	%	%	%		
	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	51	51	\$ 942,467	\$ 937,928	1.29%	1.30%	4.648%	4.646%	163	164
2. Unsubsidized Consolidation Loans	56	56	1,548,497	1,527,247	2.12%	2.11%	4.822%	4.825%	169	171
3. Subsidized Stafford Loans	14,113	13,819	30,185,860	29,761,828	41.25%	41.20%	5.511%	4.536%	120	120
4. Unsubsidized Stafford Loans	10,479	10,298	36,252,626	35,825,677	49.54%	49.59%	5.563%	4.663%	141	141
5. Grad PLUS Loans	36	36	639,790	639,089	0.87%	0.88%	8.180%	8.181%	188	189
6. PLUS Loans	418	403	3,602,450	3,550,225	4.92%	4.91%	7.953%	7.662%	108	107
Total - Loan Type	25,153	24,663	\$ 73,171,690	\$ 72,241,994	100%	100%	5.654%	4.793%	132	132
2 Program Type										
1. Graduate	2,385	2,335	\$ 15,404,110	\$ 15,175,033	21.05%	21.01%	5.583%	4.912%	153	153
2. Undergraduate	19,455	19,061	50,314,723	49,718,139	68.76%	68.82%	5.695%	4.817%	127	127
3. Proprietary	3,313	3,267	7,452,857	7,348,822	10.19%	10.17%	5.524%	4.381%	125	125
Total - Program Type	25,153	24,663	\$ 73,171,690	\$ 72,241,994	100%	100%	5.654%	4.793%	132	132
3 School Type										
1. 4 Year Public	11,644	11,399	\$ 36,928,336	\$ 36,484,884	50.47%	50.50%	5.740%	4.991%	132	132
2. 4 Year Private	5,486	5,375	18,248,644	17,991,086	24.94%	24.90%	5.565%	4.712%	136	137
3. 2 Year Public	3,358	3,304	7,206,185	7,114,863	9.85%	9.85%	5.570%	4.475%	128	128
4. 2 Year Private	1,313	1,283	3,277,559	3,245,048	4.48%	4.49%	5.666%	4.645%	132	132
5. Prop/Voc/Tech	3,313	3,267	7,452,857	7,348,822	10.19%	10.17%	5.524%	4.381%	125	125
6. Unknown	39	35	58,108	57,291	0.08%	0.08%	5.454%	4.363%	138	138
Total - School Type	25,153	24,663	\$ 73,171,690	\$ 72,241,994	100%	100%	5.654%	4.793%	132	132
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	25,131	24,641	73,140,892	72,211,087	99.96%	99.96%	5.655%	4.793%	132	132
2. Rehab Loans	22	22	30,798	30,907	0.04%	0.04%	4.658%	2.600%	91	91
Total - Rehab / Non Rehab Loans	25,153	24,663	73,171,690	72,241,994	100%	100%	4.658%	2.600%	132	132

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	6/30/2020	7/31/2020
1. In school	41	38
2. Grace	5	4
3. Deferment	18	18
4. Forbearance	2	2
	W.A. Time in Repayment (months)	
5. Repayment	141	142
6. Total Portfolio Weighted Average	105	113

IX. Series 2013-2 FFELP Portfolio Indices

			Ending Principal					Ending Principal	
			Balance	% of Total				Balance	% of Total
			7/31/2020	7/31/2020				7/31/2020	7/31/2020
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	\$ 1,177	0.00%
SD	Tbill + 3.25%	Fixed	1,463	0.00%	SE/SG	Tbill + 2.50%	Variable	51,216	0.07%
SE	Tbill + 3.10%	Fixed	-	0.00%	SH	Tbill + 2.20%	Variable	685	0.00%
SE/SG	Tbill + 3.10%	Variable	61,684	0.09%	SJ	Tbill + 2.80%	Variable	2,262	0.00%
SH	Tbill + 2.50%	Variable	3,893	0.01%	SK	1mL + 1.74, No negative SAP	Variable	26,904	0.04%
SJ	Tbill + 2.20%	Variable	-	0.00%	LA	1mL + 2.34, No negative SAP	Variable	1,188,856	1.65%
SK	Tbill + 2.80%	Variable	55,667	0.08%	LB	1mL + 1.74 Negative SAP	Variable	12,369,901	17.12%
LA	1mL + 1.74, No negative SAP	Variable	1,119,913	1.55%	LE	1mL + 1.74 Negative SAP	Fixed	1,699,146	2.35%
LB	1mL + 2.34, No negative SAP	Variable	11,131,334	15.41%	LE	1mL + 2.34 Negative SAP	Variable	100,216	0.14%
LE	1mL + 1.74 Negative SAP	Fixed	1,444,009	2.00%	LF	1mL + 2.34 Negative SAP	Fixed	18,915,268	26.18%
LE	1mL + 1.74 Negative SAP	Variable	56,572	0.08%	LF	1mL + 2.34 Negative SAP	Variable	634,055	0.88%
LF	1mL + 2.34 Negative SAP	Fixed	14,848,917	20.55%	LI	1mL + 1.34 Negative SAP	Fixed	43,481	0.06%
LF	1mL + 2.34 Negative SAP	Variable	443,766	0.61%	LJ	1mL + 1.94 Negative SAP	Fixed	630,631	0.87%
LI	1mL + 1.34 Negative SAP	Fixed	51,749	0.07%	None - Not eligible for SAP			162,490	0.22%
LJ	1mL + 1.94 Negative SAP	Fixed	444,269	0.61%					
None - Not eligible for SAP			97,800	0.14%					
Total - Stafford			\$ 29,762,186	41.20%	Total - Unsub Stafford			\$ 35,826,288	49.59%
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	12,577	0.02%
SE/SL	T-bill + 3.10%	Fixed	48,245	0.07%	LD	1mL + 2.64 No negative SAP	Variable	424,184	0.59%
LC	1mL + 2.64 No Negative SAP	Fixed	1,428,784	1.98%	LH	1mL + 2.64 Negative SAP	Fixed	3,400,198	4.71%
LG	1mL + 2.64 Negative SAP	Fixed	988,146	1.37%	LH	1mL + 2.64 Negative SAP	Variable	29,399	0.04%
LK	1mL + 2.24 Negative SAP	Fixed	-	0.00%	LM	1mL + 1.94 Negative SAP	Fixed	309,701	0.43%
None - Not eligible for SAP			-	0.00%	None - Not eligible for SAP			13,256	0.02%
Total - Consolidation			\$ 2,465,175	3.41%	Total - Plus/SLS			\$ 4,189,315	5.80%
					E Credit Balance Loans				
					(969) 0.00%				
Total - Consolidation			\$ 2,465,175	3.41%	Total Ending Balance at 07/31/20			\$ 72,241,994	100%

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

Month End Date	Actual Ending Pool Balance	Since Issued CPR
7/31/2020	\$ 72,863,372.33	3.675%
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%
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*	\$	238,964.07
b. 1-3% write offs		5,291.57
c. Claims filed pending payment		<u>151,475.75</u>
d. Total Current Period Defaults	\$	395,731.39
2. Cumulative Defaults		
a. Claim payments from Guarantor	\$	57,262,169.92
b. 1-3% write offs		1,292,285.08
c. Claims filed pending payment		<u>151,475.75</u>
d. Total Cumulative Defaults	\$	58,705,930.75
3. Cumulative Default (% of original pool balance)		17.31%
4. Cumulative Default (% of cumulative Entered Repay Balance)		17.09%
5. Cumulative Recoveries	\$	57,262,169.92
6. Cumulative Recovery Rate (2a/2d)		97.54%
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: 7/31/20

Report Period: 7/01/20 - 7/31/20

XI. Balance Sheet

<u>ASSETS</u>	<u>7/31/2020</u>
Cash	\$ 78,267
Assets Held by Trustee	
Investments	1,639,158
Accrued Interest Receivable	2,800,619
Student Loans Receivable, Net	72,173,479
Prepaid and Deferred Expenses	-
Deferred Loss	<u>569,987</u>
Total Assets	<u>\$ 77,261,510</u>
 <u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	\$ 66,879,291
Discount on Bonds Payable	-
Accrued Interest Payable	6,703
Other Accounts Payable & Accrued Expenses	<u>64,524</u>
Total Liabilities	<u>\$ 66,950,517</u>
Net Assets	<u>\$ 10,310,992</u>
Total Liabilities and Net Assets	<u>\$ 77,261,510</u>
Parity Ratio	<u>1.1131</u>

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

Supplemental Report

Report Date: 7/31/20

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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%	
7/25/2019	\$ 80,644,042	24.3%	
9/25/2019	\$ 77,808,262	23.5%	20%
10/25/2019	\$ 76,339,855	23.0%	
1/27/2020	\$ 72,713,398	21.9%	
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%	
8/25/2020	\$ 65,918,410	19.9%	

* Appendix F of 2013-2 PPM

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

Supplemental Report

Report Date: 7/31/20

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XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Total Wgt		Wgt Avg Mths			PFH Prin Bal	% of Pool		% of PFH		
					Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	# of Bwrs on PFH	on PFH		PFH Pmt %*	Pool w/ \$0 Pmt	Wtg 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		
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		
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		
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		
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		
7/31/2020	\$ 72,863,372	21.4%	8.2%	11.0%	56.0	28.7	27.3	2,996	\$23,832,559	32.7%	14.2%	80.6%	46.4		

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)

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Supplemental Report

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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
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
7/31/2020	Discretionary Frb	41.7	23.4	18.3	29.7	17.3	12.4
	Mandatory Frb	58.7	29.7	29.0	34.7	13.3	21.4
	Total	56.0	28.7	27.3	33.9	13.9	20.0