

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

Distribution Date: 11/25/2019

Reporting Period: 10/01/2019 – 10/31/2019

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: 10/31/19

Report Period: 10/01/19 - 10/31/19

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

A. Pool Balance		9/30/2019	Net Activity	10/31/2019	% of Initial Pool Balance
1. Student Loan - Principal Balance		\$ 83,089,417.82	\$ (1,305,750.69)	\$ 81,783,667.13	
2. Interest expected to be Capitalized		\$ 643,621.27	\$ (11,495.11)	\$ 632,126.16	
3. Total Pool Balance		\$ 83,733,039.09	\$ (1,317,245.80)	\$ 82,415,793.29	24.26%
4. Student Loan - Accrued Borrower Interest Balance		\$ 2,639,795.37	\$ 33,808.72	\$ 2,673,604.09	
5. Accrued Interest Subsidy & Special Allowance		\$ (187,165.16)	\$ 107,958.49	\$ (79,206.67)	
6. Weighted Average Coupon Rate		5.660%		5.659%	
7. Weighted Average Remaining to Maturity (in months)		127.68		128.29	
8. Number of Loans		30,327		29,591	
9. Number of Borrowers		15,594		15,191	
10. Weighted Average Age of Borrowers		41.2		41.3	

B. Adjusted Pool Balance		9/30/2019	Change	10/31/2019
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)		\$ 84,242,601.03		\$ 82,925,355.23

C. Other Fund Balances		9/30/2019	Change	10/31/2019
1. Collection Fund		\$ 1,640,575.36	\$ (94,838.94)	\$ 1,545,736.42
2. Reserve Fund		\$ 509,561.94	\$ -	\$ 509,561.94
3. Department Rebate Fund		\$ 168,584.56	\$ (168,510.40)	\$ 74.16
4. Acquisitions Fund		\$ -	\$ -	\$ -
5. Total - Other Account Balances		\$ 2,318,721.86	\$ (263,349.34)	\$ 2,055,372.52

D. Notes Payable	Final Maturity	CUSIP	Spread	9/30/2019	%	10/31/2019	%
1. 2013-2 LIBOR Notes	4/25/2030	69339DAA6	1mL+0.55%	\$ 77,808,261.56	100.00%	\$ 76,339,854.94	100.00%
2. Total Notes Payable				\$ 77,808,261.56	100.00%	\$ 76,339,854.94	100.00%

E. Parity Ratio Calculation:		9/30/2019	Change	10/31/2019
1. Student Loan - Principal		\$ 83,089,417.82	\$ (1,305,750.69)	\$ 81,783,667.13
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized		\$ 643,621.27	\$ (11,495.11)	\$ 632,126.16
3. Pool Balance (E1 + E2)		\$ 83,733,039.09	\$ (1,317,245.80)	\$ 82,415,793.29
4. Specified Reserve Fund Balance		\$ 509,561.94	\$ -	\$ 509,561.94
5. Adjusted Pool Balance (E3+E4+E5)		\$ 84,242,601.03	\$ (1,317,245.80)	\$ 82,925,355.23
6. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)		\$ 76,339,854.94	\$ (1,294,852.61)	\$ 75,045,002.32
7. Net Assets (E6 - E7)		\$ 7,902,746.09	\$ (22,393.19)	\$ 7,880,352.91
9. Parity Ratio		1.1035		1.1050

F. Specified Overcollateralization Amount		9/30/2019	10/31/2019
1. 1.70% of current Adjusted Pool Balance		\$ 1,432,124.22	\$ 1,409,731.04
2. 1.90% of initial Adjusted Pool Balance		\$ 6,470,621.88	\$ 6,470,621.88
3. Total - Specified Overcollateralization Amount		\$ 7,902,746.09	\$ 7,880,352.92

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

Statement to Noteholders

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

II. Series 2013-2 FRN Transactions and Accruals

			Beg/End Balances
A.	Student Loan Cash Principal Activity		83,089,417.82
	1 Borrower Payments	\$ (794,791.19)	
	2 Claim Payments	\$ (245,995.84)	
	3 Consolidation Payoffs	\$ (389,735.04)	
	4 Other Cash Payments from Servicer	\$ 741.26	
	5 Acquisitions / Sales	\$ -	
	6 Total Principal Cash Activity	\$ (1,429,780.81)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$ 124,313.43	
	2 Cancellations / Reissues	\$ -	
	3 Amounts due to / (from) Servicer for non-cash adjustments	\$ (8.75)	
	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	\$ (274.56)	
	9 Total Non-Cash Principal Activity	\$ 124,030.12	
C.	Total Student Loan Principal Activity	\$ (1,305,750.69)	\$ 81,783,667.13
D.	Student Loan Cash Interest Activity		2,452,630.21
	1 Borrower Payments (includes Late Fees)	\$ (185,286.56)	
	2 Claim Payments	\$ (9,368.20)	
	3 Consolidation Payoffs	\$ (13,239.69)	
	4 Other Cash Payments from Servicer	\$ -	
	5 Acquisitions / Sales	\$ -	
	6 Subsidy Payments (ISP)	\$ (95,979.83)	
	7 Special Allowance Payments (SAP)	\$ 283,070.83	
	8 Total Interest Collections	\$ (20,803.45)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$ 386,977.38	
	2 Interest Subsidy Payment Accrual	\$ 30,949.43	
	3 Special Allowance Payment Accrual Estimate	\$ (110,156.10)	
	4 Prior Qtr Int Subsidy & Special Allowance Accrual Adj	\$ 74.16	
	5 Capitalized Interest (10s-13s)	\$ (124,313.43)	
	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	\$ (20,960.78)	
	9 Total Non-Cash Interest Activity	\$ 162,570.66	
F.	Total Student Loan Interest Activity	\$ 141,767.21	\$ 2,594,397.42
G.	Non-Reimbursable Losses During Collection Period	\$ (5,747.56)	
H.	Cumulative Non-Reimbursable Losses to Date	\$ (1,306,810.17)	\$ 84,378,064.55

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

Statement to Noteholders

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

III. Series 2013-2 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	Beginning Cash Balance	\$ 1,875,232.13
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 794,791.19
	2 Principal Payments Received - Claim Payments	\$ 245,995.84
	3 Principal Payments Received - Consolidation Payoffs	\$ 389,735.04
	4 Principal Payments Received - Other Payments from Servicer	\$ (741.26)
	5 Principal Payments Received - Sales	\$ -
	6 Total Principal Collections	\$ 1,429,780.81
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 185,286.56
	2 Interest Payments Received - Claim Payments	\$ 9,368.20
	3 Interest Payments Received - Consolidation Payoffs	\$ 13,239.69
	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	\$ 207,894.45
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	\$ (18,580.60)
J.	Investment Earnings	\$ -
	1 Collection Account Investment Earnings	\$ 3,442.95
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 175.60
	4 Acquisition Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 787.89
	6 Total Investment Earnings	\$ 4,406.44
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (2,340.53)
	2 Servicing Fees	\$ (52,898.03)
	3 Indenture Trustee Fee	\$ (972.89)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (21,306.71)
	7 Interest Payments - LIBOR Notes	\$ (166,534.32)
	8 Principal Payments - LIBOR Notes	\$ (1,468,406.62)
	9 Funds transferred to the Depositor	\$ (143,192.43)
	10 Total Previously Remitted Fees	\$ (1,856,651.53)
L.	Total Cash Available at 10/31/19 (Collection Fund)	\$ 1,642,081.70

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

Statement to Noteholders

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

IV. Series 2013-2 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	10/23/19	1.82275%

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%	2.37275%	11/25/2019	31	10/25/2019	11/24/2019	\$ 155,977.70
Total - 2013-2 FRN Interest Payable							\$ 155,977.70

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

Statement to Noteholders

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

V. Principal Distributions and Reserve Fund Reconciliation

A. Distribution Amounts thru November 25, 2019		2013-2 LIBOR Notes		
1	Monthly Interest Due	\$	155,977.70	
2	Monthly Interest Paid	\$	155,977.70	
3	Interest Shortfall	\$	-	
4	Interest Shortfall Due	\$	-	
5	Interest Shortfall Paid	\$	-	
6	Interest Shortfall	\$	-	
7	Monthly Principal Paid	\$	1,294,852.62	
8	Total Distribution Amount	\$	1,450,830.32	
B. Principal Distribution Amount Reconciliation		Actual Distribution		
1	Notes Outstanding as of 10/31/19	\$	76,339,854.94	
2	Current Adjusted Pool Balance 10/31/19	\$	82,925,355.23	
3	less: Specified Overcollateralization Amount 10/31/19	\$	7,880,352.92	
4	Total (B2-B3)	\$	75,045,002.31	
5	Total Principal Distribution Amount (B1-B4)	\$	1,294,852.62	
		\$	1,294,852.62	
C. Reserve Fund Reconciliation		Reserve Fund		
1	Beginning Period Balance 10/01/19	\$	509,561.94	
2	Deposits to Reserve Fund	\$	-	
3	Interest Earned	\$	787.89	
4	Transfer of Interest Earned to the Collection Account	\$	(787.89)	
5	Transfer of Excess Reserve to the Collection Account	\$	-	
6	Total Reserve Fund Balance Available at 10/31/19	\$	509,561.94	
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$	-	
8	Total Adjusted Reserve Fund Balance Available 10/31/19	\$	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		10/25/2019	Paydown Factors	11/25/2019
1	2013-2 FRN LIBOR Notes	\$ 76,339,854.94	\$ 1,294,852.62	\$ 75,045,002.32
2	2013-2 Pool Factor	0.2304252	0.0039084	0.2265168
	Total Notes Outstanding	\$ 76,339,854.94	\$ 1,294,852.62	\$ 75,045,002.32

VI. Series 2013-2 FRN - Priority of Distributions

		Per Distribution Date Certificate			Available Funds Balance
		Total Available Funds			\$ 1,642,081.70
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs		\$ -		\$ 1,642,081.70
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.		\$ -		\$ 1,642,081.70
Section 5.04(c)	<u>Distributions:</u>				
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees		\$ 2,328.27		\$ 1,639,753.43
(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;		\$ 79,132.51		\$ 1,560,620.92
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee		\$ 987.03		\$ 1,559,633.89
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee		\$ 1,000.00		\$ 1,558,633.89
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (July Distribution)		\$ -		\$ 1,558,633.89
(iv)	Payment of the Administrator Fee to the Administrator		\$ 20,933.26		\$ 1,537,700.63
(iv)	Payment of Other Administration Expense to the Administrator (July Distribution only)		\$ -		\$ 1,537,700.63
(v)	Payment of the Primary Servicing fee to the Servicer		\$ 51,473.30		\$ 1,486,227.33
(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;		\$ 155,977.70		\$ 1,330,249.63
(vii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;		\$ -		\$ 1,330,249.63
(viii)	to the Noteholders, the Principal Distribution Amount		\$ 1,294,852.62		\$ 35,397.01
(ix)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee		\$ -		\$ 35,397.01
(x)	Remaining amounts released to the Depositor		\$ 35,397.01		\$ -

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

Statement to Noteholders

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

VII. Series 2013-2 Portfolio Characteristics

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment	
				\$	\$	%	%	%	%	# months	# months
		9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019
A	Borrower Status Distribution:										
	Interim										
	In-School	30	32	109,844	115,969	0.13%	0.14%	5.416%	5.489%	120	120
	Grace	11	9	26,199	14,552	0.03%	0.02%	6.336%	5.964%	120	120
	Repayment										
	Current	22,822	22,321	59,605,989	58,778,710	71.74%	71.87%	5.639%	5.632%	128	128
	31-60 Days Delinquent	729	749	2,102,971	2,418,460	2.53%	2.96%	5.940%	5.966%	105	117
	61-90 Days Delinquent	474	413	1,401,169	1,390,334	1.69%	1.70%	5.823%	6.024%	111	108
	91-120 Days Delinquent	337	323	924,898	956,304	1.11%	1.17%	5.849%	5.732%	106	118
	121-180 Days Delinquent	412	401	1,282,325	1,133,587	1.54%	1.39%	5.990%	5.810%	125	111
	181-270 Days Delinquent	374	405	1,209,005	1,268,037	1.46%	1.55%	5.767%	5.991%	120	127
	> 271 Days Delinquent	170	155	533,391	603,156	0.64%	0.74%	5.745%	5.833%	105	109
Total Repayment	25,318	24,767	67,059,748	66,548,588	80.71%	81.37%	5.665%	5.665%	126	127	
Forbearance	2,532	2,400	8,831,600	8,263,157	10.63%	10.10%	5.923%	5.903%	127	128	
Deferment	2,436	2,383	7,062,027	6,841,402	8.50%	8.37%	5.608%	5.589%	121	120	
B	Total Portfolio	30,327	29,591	\$ 83,089,418	\$ 81,783,667	100%	100%	5.660%	5.660%	126	127

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: 10/31/19

Report Period: 10/01/19 - 10/31/19

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	
			\$	\$	%	%	%	%		
	9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019	9/30/2019	10/31/2019
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	53	52	\$ 977,089	\$ 972,960	1.18%	1.19%	4.637%	4.635%	167	167
2. Unsubsidized Consolidation Loans	57	57	1,613,806	1,602,548	1.94%	1.96%	4.822%	4.814%	173	172
3. Subsidized Stafford Loans	17,103	16,659	34,704,588	34,043,170	41.77%	41.63%	5.508%	5.505%	115	116
4. Unsubsidized Stafford Loans	12,512	12,235	40,762,610	40,195,940	49.06%	49.15%	5.560%	5.561%	134	135
5. Grad PLUS Loans	39	39	686,749	683,593	0.83%	0.84%	8.205%	8.198%	176	176
6. PLUS Loans	563	549	4,344,575	4,285,456	5.23%	5.24%	7.951%	7.953%	106	107
Total - Loan Type	30,327	29,591	\$ 83,089,418	\$ 81,783,667	100%	100%	5.660%	5.660%	126	127
2 Program Type										
1. Graduate	2,818	2,732	\$ 17,476,289	\$ 17,228,791	21.03%	21.07%	5.585%	5.583%	149	149
2. Undergraduate	23,621	23,044	57,193,780	56,234,395	68.83%	68.76%	5.700%	5.700%	121	121
3. Proprietary	3,888	3,815	8,419,349	8,320,482	10.13%	10.17%	5.548%	5.545%	117	118
Total - Program Type	30,327	29,591	\$ 83,089,418	\$ 81,783,667	100%	100%	5.660%	5.660%	126	127
3 School Type										
1. 4 Year Public	14,300	13,942	\$ 42,158,319	\$ 41,530,690	50.74%	50.78%	5.746%	5.744%	126	127
2. 4 Year Private	6,723	6,536	20,826,966	20,466,525	25.07%	25.03%	5.563%	5.568%	130	131
3. 2 Year Public	3,856	3,771	7,935,147	7,777,265	9.55%	9.51%	5.569%	5.566%	123	123
4. 2 Year Private	1,519	1,486	3,683,171	3,622,905	4.43%	4.43%	5.684%	5.679%	127	128
5. Prop/Voc/Tech	3,888	3,815	8,419,349	8,320,482	10.13%	10.17%	5.548%	5.545%	117	118
6. Unknown	41	41	66,466	65,800	0.08%	0.08%	5.447%	5.445%	131	130
Total - School Type	30,327	29,591	\$ 83,089,418	\$ 81,783,667	100%	100%	5.660%	5.660%	126	127
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	30,301	29,565	83,053,248	81,747,718	99.96%	99.96%	5.660%	5.660%	126	127
2. Rehab Loans	26	26	36,170	35,949	0.04%	0.04%	4.745%	4.743%	88	88
Total - Rehab / Non Rehab Loans	30,327	29,591	83,089,418	81,783,667	100%	100%	5.660%	5.660%	126	127

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	9/30/2019	10/31/2019
1. In school	16	15
2. Grace	3	2
3. Deferment	18	19
4. Forbearance	3	3
	W.A. Time in Repayment (months)	
5. Repayment	132	133
6. Total Portfolio Weighted Average	105	106

IX. Series 2013-2 FFELP Portfolio Indices

			Ending Principal					Ending Principal		
			Balance	% of Total				Balance	% of Total	
			10/31/2019	10/31/2019				10/31/2019	10/31/2019	
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	\$ 1,455	0.00%	SE	Tbill + 3.10%	Fixed	\$ 1,455	0.00%
	SD	Tbill + 3.25%	Fixed	1,577	0.00%	SE/SG	Tbill + 2.50%	Variable	\$ 56,192	0.07%
	SE	Tbill + 3.10%	Fixed	-	0.00%	SH	Tbill + 2.20%	Variable	685	0.00%
	SE/SG	Tbill + 3.10%	Variable	65,918	0.08%	SJ	Tbill + 2.80%	Variable	-	0.00%
	SH	Tbill + 2.50%	Variable	3,893	0.00%	SK	1mL + 1.74, No negative SAP	Variable	31,687	0.04%
	SJ	Tbill + 2.20%	Variable	3,595	0.00%	LA	1mL + 2.34, No negative SAP	Variable	1,337,413	1.64%
	SK	Tbill + 2.80%	Variable	56,319	0.07%	LB	1mL + 1.74 Negative SAP	Variable	13,976,826	17.09%
	LA	1mL + 1.74, No negative SAP	Variable	1,292,114	1.58%	LE	1mL + 1.74 Negative SAP	Fixed	2,105,264	2.57%
	LB	1mL + 2.34, No negative SAP	Variable	12,670,667	15.49%	LE	1mL + 2.34 Negative SAP	Variable	103,125	0.13%
	LE	1mL + 1.74 Negative SAP	Fixed	1,793,512	2.19%	LF	1mL + 2.34 Negative SAP	Fixed	20,954,080	25.62%
	LE	1mL + 1.74 Negative SAP	Variable	56,021	0.07%	LF	1mL + 2.34 Negative SAP	Variable	752,284	0.92%
	LF	1mL + 2.34 Negative SAP	Fixed	16,917,560	20.69%	LI	1mL + 1.34 Negative SAP	Fixed	64,314	0.08%
	LF	1mL + 2.34 Negative SAP	Variable	522,054	0.64%	LJ	1mL + 1.94 Negative SAP	Fixed	701,329	0.86%
	LI	1mL + 1.34 Negative SAP	Fixed	77,843	0.10%	None - Not eligible for SAP			111,972	0.14%
	LJ	1mL + 1.94 Negative SAP	Fixed	505,224	0.62%					
	None - Not eligible for SAP			81,946	0.10%					
	Total - Stafford			\$ 34,049,698	41.63%	Total - Unsub Stafford			\$ 40,196,625	49.15%
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	17,275	0.02%
	SE/SL	T-bill + 3.10%	Fixed	47,255	0.06%	LD	1mL + 2.64 No negative SAP	Variable	491,827	0.60%
	LC	1mL + 2.64 No Negative SAP	Fixed	1,502,537	1.84%	LH	1mL + 2.64 Negative SAP	Fixed	4,028,035	4.93%
	LG	1mL + 2.64 Negative SAP	Fixed	1,025,716	1.25%	LH	1mL + 2.64 Negative SAP	Variable	31,612	0.04%
	LK	1mL + 2.24 Negative SAP	Fixed	-	0.00%	LM	1mL + 1.94 Negative SAP	Fixed	386,825	0.47%
	None - Not eligible for SAP			-	0.00%	None - Not eligible for SAP			13,474	0.02%
	Total - Consolidation			\$ 2,575,508	3.15%	Total - Plus/SLS			\$ 4,969,049	6.08%
						E	Credit Balance Loans			
									(7,213)	-0.01%
	Total Ending Balance at 10/31/19					Total Ending Balance at 10/31/19			\$ 81,783,667	100%

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

Month End Date	Actual Ending Pool Balance	Since Issued CPR
10/31/2019	\$ 82,415,793.29	5.460%
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%
5/31/2018	\$ 111,534,681.88	8.450%
4/30/2018	\$ 113,457,198.09	8.647%
3/31/2018	\$ 115,835,164.14	8.771%
2/28/2018	\$ 118,545,671.18	8.844%
1/31/2018	\$ 121,137,185.11	8.947%
12/31/2017	\$ 123,570,249.01	9.085%
11/30/2017	\$ 126,095,971.87	9.227%
10/31/2017	\$ 128,288,701.41	9.428%
9/30/2017	\$ 131,326,918.33	9.494%
8/31/2017	\$ 133,524,115.69	9.707%
7/31/2017	\$ 136,653,722.98	9.770%
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*	\$ 255,364.04
b. 1-3% write offs	5,333.22
c. Claims filed pending payment	<u>300,205.22</u>
d. Total Current Period Defaults	\$ 560,902.48
2. Cumulative Defaults	
a. Claim payments from Guarantor	\$ 54,873,370.90
b. 1-3% write offs	1,240,619.46
c. Claims filed pending payment	<u>300,205.22</u>
d. Total Cumulative Defaults	\$ 56,414,195.58
3. Cumulative Default (% of original pool balance)	16.63%
4. Cumulative Default (% of cumulative Entered Repay Balance)	16.53%
5. Cumulative Recoveries	\$ 54,873,370.90
6. Cumulative Recovery Rate (2a/2d)	97.27%
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: 10/31/19

Report Period: 10/01/19 - 10/31/19

XI. Balance Sheet

<u>ASSETS</u>	<u>10/31/2019</u>
Cash	\$ 96,345
Assets Held by Trustee	
Investments	2,055,373
Accrued Interest Receivable	2,598,307
Student Loans Receivable, Net	81,660,486
Deferred Loss	<u>593,847</u>
Total Assets	<u>\$ 87,004,357</u>
 <u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	\$ 76,339,855
Discount on Bonds Payable	(2,549)
Accrued Interest Payable	35,221
Other Accounts Payable & Accrued Expenses	<u>76,722</u>
Total Liabilities	<u>\$ 76,449,248</u>
Net Assets	<u>\$ 10,555,109</u>
Total Liabilities and Net Assets	<u>\$ 87,004,357</u>
Parity Ratio	<u>1.1050</u>

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

Supplemental Report

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

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%	
11/26/2018	\$ 93,916,783	28.3%	
12/26/2018	\$ 92,491,362	27.9%	
1/25/2019	\$ 91,078,591	27.5%	
2/25/2019	\$ 89,165,559	26.9%	
3/25/2019	\$ 87,397,694	26.4%	
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%	

* Appendix F of 2013-2 PPM

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

Supplemental Report

Report Date: 10/31/19

Report Period: 10/01/19 - 10/31/19

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			# of Bwrs on PFH	PFH Prin Bal	% of Pool		Wtg Avg Mths on PFH
					Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	on PFH	PFH Pmt %*			Pool w/ \$0 Pmt		
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	
10/31/2018	\$ 101,613,942	29.9%	9.3%	11.1%	49.8	27.4	22.4	3,237	\$26,048,293	25.6%	14.2%	75.2%	33.9	
11/30/2018	\$ 100,163,870	29.5%	9.4%	10.6%	49.6	27.2	22.3	3,229	\$26,067,769	26.0%	14.3%	75.5%	34.5	
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	
1/31/2019	\$ 96,773,196	28.5%	8.9%	10.6%	49.1	27.0	22.0	3,265	\$26,238,414	27.1%	14.0%	76.5%	35.6	
2/28/2019	\$ 94,982,112	28.0%	8.8%	10.7%	49.4	27.6	21.8	3,248	\$25,966,877	27.3%	14.0%	76.3%	36.1	
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	
4/30/2019	\$ 91,393,800	26.9%	9.0%	11.0%	52.4	28.0	24.5	3,245	\$25,938,288	28.4%	15.0%	76.5%	37.5	
5/31/2019	\$ 89,661,933	26.4%	8.4%	11.0%	52.9	28.7	24.3	3,261	\$26,126,308	29.1%	14.8%	76.7%	37.9	
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	

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		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
1/31/2019	Discretionary Frb	38.7	21.9	16.8	25.6	15.6	10.0
	Mandatory Frb	56.5	30.7	25.8	31.9	12.8	19.1
	Total	49.1	27.0	22.0	29.3	14.0	15.3
2/28/2019	Discretionary Frb	40.1	23.2	16.9	26.3	16.3	10.0
	Mandatory Frb	55.2	30.3	24.9	30.6	12.3	18.3
	Total	49.4	27.6	21.8	29.0	13.8	15.1
3/31/2019	Discretionary Frb	42.1	23.3	18.8	27.2	16.4	10.8
	Mandatory Frb	57.7	30.0	27.7	32.2	12.5	19.6
	Total	52.2	27.6	24.5	30.4	13.9	16.5
4/30/2019	Discretionary Frb	40.1	23.6	16.5	27.1	16.9	10.1
	Mandatory Frb	58.2	30.0	28.2	32.7	12.5	20.2
	Total	52.4	28.0	24.5	30.9	13.9	17.0
5/31/2019	Discretionary Frb	42.6	24.5	18.2	28.7	17.2	11.5
	Mandatory Frb	58.2	30.8	27.4	33.2	12.8	20.4
	Total	52.9	28.7	24.3	31.7	14.3	17.4
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