

SLM Student Loan Trust 2000-3

Quarterly Servicing Report

Report Date: 12/31/2003

Reporting Period: 10/1/03-12/31/03

I. Deal Parameters

Student Loan Portfolio Characteristics		9/30/2003	Activity	12/31/2003
A	i Portfolio Balance	\$1,161,405,277.22	\$ (76,484,179.68)	\$1,084,921,097.54
	ii Interest to be Capitalized	8,190,322.62		7,082,131.97
	iii Total Pool	\$1,169,595,599.84		\$ 1,092,003,229.51
	iv Specified Reserve Account Balance	2,923,989.00		2,730,008.07
	v Total Adjusted Pool	\$1,172,519,588.84		\$ 1,094,733,237.58
B	i Weighted Average Coupon (WAC)	5.256%		5.297%
	ii Weighted Average Remaining Term	113.51		112.61
	iii Number of Loans	270,102		254,565
	iv Number of Borrowers	138,137		130,827

Notes and Certificates		Spread	Balance 10/27/03	% of O/S Securities	Balance 1/26/04	% of O/S Securities
C	i A-1T Notes 78442GCC8	0.840%	\$ 3,282,451.05	0.280%	\$ -	0.000%
	ii A-1L Notes 78442GCD6	0.075%	15,237,137.79	1.300%	-	0.000%
	iii A-2L Notes 78442GCE4	0.190%	1,064,250,000.00	90.766%	1,004,983,237.58	91.802%
	iv Certificates 78442GCF1	0.550%	89,750,000.00	7.654%	89,750,000.00	8.198%
	v Total Notes and Certificates		\$ 1,172,519,588.84	100.000%	\$ 1,094,733,237.58	100.000%

Reserve Account		10/27/2003	1/26/2004
D	i Required Reserve Acct Deposit (%)	0.25%	0.25%
	ii Reserve Acct Initial Deposit (\$)		
	iii Specified Reserve Acct Balance (\$)	\$ 2,923,989.00	\$ 2,730,008.07
	iv Reserve Account Floor Balance (\$)	\$ 2,503,086.00	\$ 2,503,086.00
	v Current Reserve Acct Balance (\$)	\$ 2,923,989.00	\$ 2,730,008.07

II. 2000-3 Transactions from: 10/1/2003 through: 12/31/2003

A	Student Loan Principal Activity		
i	Regular Principal Collections	\$	75,232,475.63
ii	Principal Collections from Guarantor		6,567,470.59
iii	Principal Reimbursements		92,495.10
iv	Other System Adjustments		0.00
v	Total Principal Collections	\$	81,892,441.32
B	Student Loan Non-Cash Principal Activity		
i	Other Adjustments	\$	590,144.05
ii	Capitalized Interest		(5,998,405.69)
iii	Total Non-Cash Principal Activity	\$	(5,408,261.64)
C	Total Student Loan Principal Activity	\$	76,484,179.68
D	Student Loan Interest Activity		
i	Regular Interest Collections	\$	8,728,138.45
ii	Interest Claims Received from Guarantors		312,691.83
iii	Collection Fees/Returned Items		32,343.68
iv	Late Fee Reimbursements		360,292.62
v	Interest Reimbursements		17,944.74
vi	Other System Adjustments		0.00
vii	Special Allowance Payments		135,103.36
viii	Subsidy Payments		1,023,392.97
ix	Total Interest Collections	\$	10,609,907.65
E	Student Loan Non-Cash Interest Activity		
i	Interest Accrual Adjustment		(478,809.16)
ii	Capitalized Interest		5,998,405.69
iii	Total Non-Cash Interest Adjustments	\$	5,519,596.53
F	Total Student Loan Interest Activity	\$	16,129,504.18
G.	Non-Reimbursable Losses During Collection Period	\$	86,287.97
H.	Cumulative Non-Reimbursable Losses to Date	\$	2,062,049.25

III. 2000-3 Collection Account Activity		10/1/2003	through	12/31/2003
A	Principal Collections			
i	Principal Payments Received		\$	35,215,252.11
ii	Consolidation Principal Payments			46,584,694.11
iii	Reimbursements by Seller			19,375.42
iv	Borrower Benefits Reimbursed			26,415.82
v	Reimbursements by Servicer			23,748.80
vi	Re-purchased Principal			22,955.06
vii	Total Principal Collections		\$	81,892,441.32
B	Interest Collections			
i	Interest Payments Received		\$	9,746,289.82
ii	Consolidation Interest Payments			453,036.79
iii	Reimbursements by Seller			3,874.52
iv	Borrower Benefits Reimbursed			3,705.45
v	Reimbursements by Servicer			7,225.69
vi	Re-purchased Interest			3,139.08
vii	Collection Fees/Returned Items			32,343.68
viii	Late Fees			360,292.62
ix	Total Interest Collections		\$	10,609,907.65
C	Other Reimbursements			341,630.47
D	Administrator Account Investment Income			\$0.00
E	Return funds borrowed for previous distribution		\$	-
	TOTAL FUNDS RECEIVED		\$	92,843,979.44
	LESS FUNDS PREVIOUSLY REMITTED:			
	Servicing Fees		\$	(1,506,809.64)
	Consolidation Loan Rebate Fees			(489,061.74)
F	TOTAL FUNDS TRANSFERRED TO COLLECTION ACCOUNT		\$	90,848,108.06
G	Servicing Fee Calculation-Current Month			
i	Primary Servicing Fee - Non-Consolidation Loans		\$	596,396.66
ii	Primary Servicing Fee - Consolidation Loans			131,482.87
H	Servicing Fees Due for Current Period			\$727,879.53
I	Carryover Servicing Fees Due			\$0.00
J	Administration Fees Due			\$20,000.00
K	Aggregate Swap Fees Due			\$36,944.65
L	Total Fees Due for Period		\$	784,824.18

IV. 2000-3 Portfolio Characteristics

STATUS	Weighted Avg Coupon		# of Loans		% *		Principal Amount		%	
	9/30/2003	12/31/2003	9/30/2003	12/31/2003	9/30/2003	12/31/2003	9/30/2003	12/31/2003	9/30/2003	12/31/2003
INTERIM:										
In School										
Current	3.604%	3.601%	5,101	4,186	1.889%	1.644%	\$17,483,917.10	\$14,353,220.99	1.505%	1.323%
Grace										
Current	3.621%	3.636%	2,483	1,292	0.919%	0.508%	\$7,868,206.03	\$4,345,750.11	0.677%	0.401%
TOTAL INTERIM	3.609%	3.609%	7,584	5,478	2.808%	2.152%	\$25,352,123.13	\$18,698,971.10	2.183%	1.724%
REPAYMENT										
Active										
Current	5.587%	5.615%	156,228	148,192	57.840%	58.214%	\$657,423,144.18	\$612,753,766.25	56.606%	56.479%
31-60 Days Delinquent	5.401%	5.352%	9,691	10,826	3.588%	4.253%	\$45,819,227.64	\$48,539,169.17	3.945%	4.474%
61-90 Days Delinquent	5.247%	5.265%	6,490	7,141	2.403%	2.805%	\$30,106,364.39	\$32,544,905.35	2.592%	3.000%
91-120 Days Delinquent	5.155%	5.215%	3,516	3,823	1.302%	1.502%	\$15,448,751.75	\$17,637,118.03	1.330%	1.626%
> 120 Days Delinquent	5.318%	5.243%	7,792	8,897	2.885%	3.495%	\$35,548,950.82	\$40,968,938.03	3.061%	3.776%
Deferment										
Current	4.504%	4.530%	38,917	35,256	14.408%	13.850%	\$155,880,529.29	\$140,610,970.09	13.422%	12.960%
Forbearance										
Current	4.924%	4.981%	38,909	33,808	14.405%	13.281%	\$192,278,701.16	\$168,182,897.48	16.556%	15.502%
TOTAL REPAYMENT	5.294%	5.327%	261,543	247,943	96.831%	97.399%	\$1,132,505,669.23	\$1,061,237,764.40	97.512%	97.817%
Claims in Process (1)	4.744%	5.172%	966	1,135	0.358%	0.446%	\$3,515,705.54	\$4,951,213.54	0.303%	0.456%
Aged Claims Rejected (2)	5.408%	4.100%	9	9	0.003%	0.004%	\$31,779.32	\$33,148.50	0.003%	0.003%
GRAND TOTAL	5.256%	5.297%	270,102	254,565	100.000%	100.000%	\$1,161,405,277.22	\$1,084,921,097.54	100.000%	100.000%

(1) Claims filed and unpaid; includes claims rejected aged less than 6 months.

(2) Claims rejected (subject to cure) aged 6 months or more; also includes claims deemed incurable pending repurchase.

*Percentages may not total 100% due to rounding.

V. 2000-3 Portfolio Characteristics by School and Program				
LOAN TYPE	WAC	# Loans	\$ Amount	%
- GSL - Subsidized	4.043%	139,769	\$375,068,095.68	34.571%
- GSL - Unsubsidized	3.886%	62,895	\$225,204,424.61	20.758%
- PLUS Loans	4.196%	29,002	\$153,369,944.28	14.137%
- SLS Loans	4.152%	5,554	\$19,032,322.92	1.754%
- Consolidation Loans:	<u>8.409%</u>	<u>17,345</u>	<u>\$312,246,310.05</u>	<u>28.781%</u>
- Total	5.297%	254,565	\$ 1,084,921,097.54	100.000%
SCHOOL TYPE	WAC	# Loans	\$ Amount	%
-Four Year	4.165%	187,665	\$674,509,763.85	62.171%
-Two Year	3.974%	34,490	\$77,338,473.85	7.128%
-Technical	3.954%	16,170	\$39,272,482.88	3.620%
-Other	<u>8.408%</u>	<u>16,240</u>	<u>\$293,800,376.96</u>	<u>27.080%</u>
- Total	5.297%	254,565	\$ 1,084,921,097.54	100.00%

*Percentages may not total 100% due to rounding.

VI. 2000-3 Student Loan Rate Calculation and Floating Rate Swap Payments

A	Borrower Interest Accrued During Collection Period	\$	13,628,508.67
B	Interest Subsidy Payments Accrued During Collection Period		914,532.00
C	SAP Payments Accrued During Collection Period		118,052.68
D	INV Earnings Accrued for Collection Period (RESERVE & COLLECTION ACTS)		226,596.73
E	Investment Earnings (ADMINISTRATOR ACCOUNTS)		<u>0.00</u>
F	Net Expected Interest Collections	\$	14,887,690.08
G	Student Loan Rate		
i	Days in Calculation Period		91
ii	Days in Year		360
iii	Net Expected Interest Collections	\$	14,887,690.08
iv	Primary Servicing Fee	\$	2,234,689.17
v	Administration Fee	\$	20,000.00
vi	Aggregate Swap Fees		\$36,944.66
vii	Total Pool Balance at Beginning of Collection Period	\$	1,169,595,599.84
viii	Student Loan Rate		4.26049%

$(ii / i) * ((iii - iv - v - vi) / vii)$

H Floating Rate Swap Payments Due to the Trust

i	Aggregate Notional Swap Amounts
ii	Libor Based Interest Rates/Rate of Return
iii	Student Loan Rate Cap
iv	Excess Over Cap (ii-iii)
v	Floating Rate Swap Payments Due to the Trust

	Class A-1L	Class A-2L	Certificates
i	15,237,138	1,064,250,000	89,750,000
ii	1.23563%	1.35063%	1.71063%
iii	4.26049%	4.26049%	4.26049%
iv	0.00000%	0.00000%	0.00000%
v	\$ 0.00	\$ 0.00	\$ 0.00

VII. 2000-3 Accrued Interest Factors

	Accrued Int Factor	Accrual Period	
A	Class A-1T T-Bill Based Interest Rate		
B	Class A-1T Interest Rate	0.004390191	(10/27/03-1/26/04)
C	Class A-1L Libor Based Interest Rate		
D	Class A-1L Interest Rate	0.003123398	(10/27/03-1/26/04)
E	Class A-2L Libor Based Interest Rate		
F	Class A-2L Interest Rate	0.003414093	(10/27/03-1/26/04)
G	Certificate Libor Based Rate of Return		
H	Certificate Rate of Return	0.004324093	(10/27/03-1/26/04)

VIII. 2000-3

Weekly T-Bill Rate Resets

Period	Number of Days Weighted	91 Day T-bill	A-1T Reset
10/27/03 - 10/27/03	1	0.939%	1.7790%
10/28/03 - 11/03/03	7	0.960%	1.8000%
11/04/03 - 11/10/03	7	0.960%	1.8000%
11/11/03 - 11/17/03	7	0.951%	1.7910%
11/18/03 - 11/24/03	7	0.951%	1.7910%
11/25/03 - 12/01/03	7	0.946%	1.7860%
12/02/03 - 12/08/03	7	0.943%	1.7830%
12/09/03 - 12/15/03	7	0.915%	1.7550%
12/16/03 - 12/22/03	7	0.903%	1.7430%
12/23/03 - 12/29/03	7	0.884%	1.7240%
12/30/03 - 01/05/04	7	0.901%	1.7410%
01/06/04 - 01/12/04	7	0.939%	1.7790%
01/13/04 - 01/25/04	13	0.887%	1.7270%
Total Days in Accrual P	91		

IX. 2000-3 Inputs From Previous Quarterly Servicing Reports 9/30/03

A	Total Student Loan Pool Outstanding		
i	Portfolio Balance	\$	1,161,405,277.22
ii	Interest To Be Capitalized		8,190,322.62
iii	Total Pool	\$	1,169,595,599.84
iv	Specified Reserve Account Balance		2,923,989.00
v	Total Adjusted Pool	\$	1,172,519,588.84
B	Total Note and Certificate Factor		0.45721177182
C	Total Note and Certificate Balance	\$	1,172,519,588.84

D	Note Balance	10/27/2003	Class A-1T	Class A-1L	Class A-2L	Certificates
i	Current Factor		0.0131298042	0.0131298042	1.0000000000	1.0000000000
ii	Expected Note Balance	\$	3,282,451.05	\$ 15,237,137.79	\$ 1,064,250,000.00	\$ 89,750,000.00
E	Note Principal Shortfall	\$	0.00	\$ 0.00	\$ 0.00	\$ 0.00
F	Interest Shortfall	\$	0.00	\$ 0.00	\$ 0.00	\$ 0.00
G	Interest Carryover	\$	0.00	\$ 0.00	\$ 0.00	\$ 0.00

H	Reserve Account Balance	\$	2,923,989.00
I	Unpaid Primary Servicing Fees from Prior Month(s)	\$	0.00
J	Unpaid Administration fees from Prior Quarter(s)	\$	0.00
K	Unpaid Carryover Servicing Fees from Prior Quarter(s)	\$	0.00
L	Interest Due on Unpaid Carryover Servicing Fees	\$	0.00
M	Unpaid Floating Rate Swap Payment Reimbursements	\$	0.00
N	Interest Due on Unpaid Floating Rate Swap Payment Reimbursements	\$	0.00

X. 2000-3 Waterfall for Distributions

			Remaining
			<u>Funds Balance</u>
A	Total Available Funds (Sections III-F + VI-D + VI-H-v)	\$ 91,074,704.79	\$ 91,074,704.79
B	Primary Servicing Fees-Current Month	\$ 727,879.53	\$ 90,346,825.26
C	Administration Fee	\$ 20,000.00	\$ 90,326,825.26
D	Swap Fees		
i	Fixed Rate Swap Payment	\$ 18,472.33	\$ 90,308,352.93
ii	Fixed Rate Swap Payment	\$ 18,472.33	\$ 90,289,880.60
iii	Total Swap Fees	\$ 36,944.66	
E	Noteholder's Interest Distribution Amount		
i	Class A-1T	\$ 14,410.59	\$ 90,275,470.01
ii	Class A-1L	\$ 47,591.65	\$ 90,227,878.36
iii	Class A-2L	<u>\$ 3,633,447.94</u>	\$ 86,594,430.42
iv	Total Noteholder's Interest Distribution	\$ 3,695,450.18	
F	Certificateholder's Return Distribution Amount	\$ 388,087.30	\$ 86,206,343.12
G	Noteholder's Principal Distribution Amount Paid		
i	Class A-1T	\$ 3,282,451.05	\$ 82,923,892.07
ii	Class A-1L	\$ 15,237,137.79	\$ 67,686,754.28
iii	Class A-2L	<u>\$ 59,266,762.42</u>	\$ 8,419,991.86
iv	Total Noteholder's Principal Distribution	\$ 77,786,351.26	
H	Certificateholder's Balance Distribution Amount	\$ 0.00	\$ 8,419,991.86
I	Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 8,419,991.86
J	Floating Rate Swap Payment Reimbursement	\$ 0.00	\$ 8,419,991.86
K	Carryover Servicing Fees	\$ 0.00	\$ 8,419,991.86
L	Noteholder's Interest Carryover		
i	Class A-1T	\$ 0.00	\$ 8,419,991.86
ii	Class A-1L	\$ 0.00	\$ 8,419,991.86
iii	Class A-2L	<u>\$ 0.00</u>	\$ 8,419,991.86
iv	Total Noteholder's Interest Carryover	\$ 0.00	
M	Certificateholder's Return Carryover	\$ 0.00	\$ 8,419,991.86
N	Excess to Reserve Account	\$ 8,419,991.86	\$ 0.00

XI. 2000-3 Distributions

Distribution Amounts		Class A-1T	Class A-1L	Class A-2L	Certificates
i	Quarterly Interest Due	\$ 14,410.59	\$ 47,591.65	\$ 3,633,447.94	\$ 388,087.30
ii	Quarterly Interest Paid	<u>14,410.59</u>	<u>47,591.65</u>	<u>3,633,447.94</u>	<u>388,087.30</u>
iii	Interest Shortfall	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
iv	Interest Carryover Due	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
v	Interest Carryover Paid	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
vi	Interest Carryover	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
vii	Quarterly Principal Due	\$ 3,282,451.05	\$ 15,237,137.79	\$ 59,266,762.42	\$ 0.00
viii	Quarterly Principal Paid	<u>3,282,451.05</u>	<u>15,237,137.79</u>	<u>59,266,762.42</u>	<u>0.00</u>
ix	Quarterly Principal Shortfall	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
x	Total Distribution Amount	\$ 3,296,861.64	\$ 15,284,729.44	\$ 62,900,210.36	\$ 388,087.30

Principal Distribution Reconciliation		
i	Notes and Certificates Principal Balance 12/31/03	\$ 1,172,519,588.84
ii	Adjusted Pool Balance 12/31/03	<u>1,094,733,237.58</u>
iii	Adjusted Pool Exceeding Notes and Certificate Balance (i-ii)	<u><u>77,786,351.26</u></u>
iv	Adjusted Pool Balance 9/30/03	\$ 1,172,519,588.84
v	Adjusted Pool Balance 12/31/03	<u>1,094,733,237.58</u>
vi	Current Principal Due (iv-v)	\$ 77,786,351.26
vii	Principal Shortfall from Previous Collection Period	-
viii	Principal Distribution Amount (vi + vii)	<u><u>77,786,351.26</u></u>
ix	Principal Distribution Amount Paid	\$ 77,786,351.26
x	Principal Shortfall (viii - ix)	\$ (0.00)
C	Total Principal Distribution	\$ 77,786,351.26
D	Total Interest Distribution	4,083,537.48
E	Total Cash Distributions-Note and Certificates	\$ 81,869,888.74

Note & Certificate Balances		10/27/2003	1/26/2004
i	A-1T Note Balance (78442GCC8)	\$ 3,282,451.05	\$ -
	A-1T Note Pool Factor	0.0131298042	0.0000000000
ii	A-1L Note Balance (78442GCD6)	\$ 15,237,137.79	\$ -
	A-1L Note Pool Factor	0.0131298042	0.0000000000
iii	A-2L Note Balance (78442GCE4)	\$ 1,064,250,000.00	\$ 1,004,983,237.58
	A-2L Note Pool Factor	1.0000000000	0.9443112404
iv	Certificate Balance (78442GCF1)	\$ 89,750,000.00	\$ 89,750,000.00
	Certificate Pool Factor	1.0000000000	1.0000000000

Reserve Account Reconciliation		
i	Beginning of Period Balance	\$ 2,923,989.00
ii	Deposits to correct Shortfall	\$ -
iii	Deposits from Excess Servicing	<u>\$ 8,419,991.86</u>
iv	Total Reserve Account Balance Available	\$ 11,343,980.86
v	Required Reserve Account Balance	\$ 2,730,008.07
vi	Shortfall Carried to Next Period	\$ -
vii	Excess Reserve - Release to SLM Corp.	\$ 8,613,972.79
viii	Ending Reserve Account Balance	\$ 2,730,008.07

XII. 2000-3 Historical Pool Information

	10/1/03-12/31/03	7/1/03-9/30/03	4/1/03-6/30/03	1/1/03-3/31/03	2002 1/1/02-12/31/02	2001 1/1/01-12/31/01	2000 3/27/00-12/31/00
Beginning Student Loan Portfolio Balance	\$ 1,161,405,277.22	\$ 1,307,698,483.12	\$ 1,369,850,738.06	\$ 1,476,328,973.78	\$ 1,944,446,028.31	\$ 2,292,208,178.26	\$ 2,467,322,729.19
Student Loan Principal Activity							
i Regular Principal Collections	\$ 75,232,475.63	\$ 144,011,703.09	\$ 47,727,444.16	\$ 49,056,883.94	\$ 228,885,061.46	\$ 267,721,290.56	\$ 172,179,562.31
ii Principal Collections from Guarantor	6,567,470.59	7,818,187.64	11,294,517.06	10,481,918.89	\$ 44,630,010.74	\$ 50,909,572.71	8,331,417.04
iii Principal Reimbursements	92,495.50	141,802.63	10,188,110.65	53,781,264.56	\$ 232,325,386.55	\$ 81,132,461.66	52,679,586.72
iv Other System Adjustments	-	-	-	-	\$ -	\$ -	-
v Total Principal Collections	\$ 81,892,441.32	\$ 151,971,693.36	\$ 69,210,071.87	\$ 113,320,067.39	\$ 505,840,458.75	\$ 399,763,324.93	\$ 233,190,566.07
Student Loan Non-Cash Principal Activity							
i Other Adjustments	\$ 590,144.05	\$ 728,779.38	\$ 799,455.58	\$ 1,313,145.69	\$ 6,080,524.86	\$ 5,431,252.08	\$ 4,739,906.52
ii Capitalized Interest	(5,998,405.69)	(6,407,266.84)	(7,857,272.51)	(8,154,977.36)	(43,803,929.08)	(57,432,427.06)	(62,815,921.66)
iii Total Non-Cash Principal Activity	\$ (5,408,261.64)	\$ (5,678,487.46)	\$ (7,057,816.93)	\$ (6,841,831.67)	\$ (37,723,404.22)	\$ (52,001,174.98)	\$ (58,076,015.14)
(-) Total Student Loan Principal Activity	\$ 76,484,179.68	\$ 146,293,205.90	\$ 62,152,254.94	\$ 106,478,235.72	\$ 468,117,054.53	\$ 347,762,149.95	\$ 175,114,550.93
Student Loan Interest Activity							
i Regular Interest Collections	\$ 8,728,138.45	\$ 9,988,732.08	\$ 10,703,672.28	\$ 11,647,172.07	\$ 63,899,404.91	\$ 98,416,857.13	\$ 85,548,899.69
ii Interest Claims Received from Guarantors	312,691.83	426,576.08	750,237.21	700,376.23	\$ 3,092,493.07	\$ 3,999,545.17	410,864.69
iii Collection Fees/Returned Items	32,343.68	33,952.63	27,756.83	29,398.18	\$ 42,786.15	\$ -	-
iv Late Fee Reimbursements	360,292.62	432,573.06	348,612.62	364,326.44	\$ 1,652,712.67	\$ 2,010,473.81	1,446,880.09
v Interest Reimbursements	17,944.74	24,952.39	89,254.36	427,456.30	\$ 2,098,901.46	\$ 854,101.12	882,990.48
vi Other System Adjustments	-	-	-	-	\$ -	\$ -	(30,467.56)
vii Special Allowance Payments	135,103.36	(693.23)	(1,345.92)	49,704.28	\$ 219,806.99	\$ 4,379,595.96	9,942,183.81
viii Subsidy Payments	1,023,392.97	1,284,494.60	1,359,114.68	1,434,258.36	\$ 9,442,294.52	\$ 16,789,551.07	12,099,117.95
ix Total Interest Collections	\$ 10,609,907.65	\$ 12,190,587.61	\$ 13,277,302.06	\$ 14,652,691.86	\$ 80,448,399.77	\$ 126,450,124.26	\$ 110,300,469.15
Student Loan Non-Cash Interest Activity							
i Interest Accrual Adjustment	\$ (478,809.16)	\$ (612,475.85)	\$ (625,747.48)	\$ (1,119,674.07)	\$ (5,269,134.48)	\$ (4,515,028.53)	\$ (4,520,823.74)
ii Capitalized Interest	5,998,405.69	6,407,266.84	7,857,272.51	8,154,977.36	43,803,929.08	57,432,427.06	62,815,921.66
iii Total Non-Cash Interest Adjustments	\$ 5,519,596.53	\$ 5,794,790.99	\$ 7,231,525.03	\$ 7,035,303.29	\$ 38,534,794.60	\$ 52,917,398.53	\$ 58,295,097.92
Total Student Loan Interest Activity	\$ 16,129,504.18	\$ 17,985,378.60	\$ 20,508,827.09	\$ 21,687,995.15	\$ 118,983,194.37	\$ 179,367,522.79	\$ 168,595,567.07
(=) Ending Student Loan Portfolio Balance	\$ 1,084,921,097.54	\$ 1,161,405,277.22	\$ 1,307,698,483.12	\$ 1,369,850,738.06	\$ 1,476,328,973.78	\$ 1,944,446,028.31	\$ 2,292,208,178.26
(+) Interest to be Capitalized	\$ 7,082,131.97	\$ 8,190,322.62	\$ 9,065,186.83	\$ 9,974,027.86	\$ 10,610,688.90	\$ 15,791,627.35	\$ 19,222,032.19
(=) TOTAL POOL	\$ 1,092,003,229.51	\$ 1,169,595,599.84	\$ 1,316,763,669.95	\$ 1,379,824,765.92	\$ 1,486,939,662.68	\$ 1,960,237,655.66	\$ 2,311,430,210.45
(+) Reserve Account Balance	\$ 2,730,008.07	\$ 2,923,989.00	\$ 3,291,909.17	\$ 3,449,561.91	\$ 3,717,349.16	\$ 4,900,594.14	\$ 5,778,575.53
(=) Total Adjusted Pool	\$ 1,094,733,237.58	\$ 1,172,519,588.84	\$ 1,320,055,579.12	\$ 1,383,274,327.83	\$ 1,490,657,011.84	\$ 1,965,138,249.80	\$ 2,317,208,785.98

XIII. 2000-3 Payment History and CPRs

Distribution	Actual	Since Issued
Date	Pool Balances	CPR *
Oct-00	\$ 2,369,348,510	5.84%
Jan-01	\$ 2,311,430,210	5.41%
Apr-01	\$ 2,250,842,180	5.16%
Jul-01	\$ 2,171,619,758	5.61%
Oct-01	\$ 2,075,182,974	6.44%
Jan-02	\$ 1,960,237,656	7.55%
Apr-02	\$ 1,842,174,077	8.54%
Jul-02	\$ 1,748,577,598	8.89%
Oct-02	\$ 1,604,045,098	10.34%
Jan-03	\$ 1,486,939,663	11.14%
Apr-03	\$ 1,379,824,766	11.72%
Jul-03	\$ 1,316,763,669.95	11.43%
Oct-03	\$ 1,169,595,599.84	12.92%
Jan-04	\$ 1,092,003,229.51	13.02%

* "Since Issued CPR" is based on the current period's ending pool balance calculated against the original pool balance and assuming cutoff date pool data.