

Event Notice Pursuant to SEC Rule 15c2-12(b)(5)(C)

Issuer/Obligated Person: Higher Education Loan Authority of the State of Missouri (the “Authority”)

Issue to which this Notice relates: Student Loan Asset-Backed Notes, Series 2012-1 (LIBOR Floating Rate Notes) (the “Series 2012-1 Notes”)

CUSIP Number for Issue to which this Notice relates: 606072LA2

Event Reported: Rating Action by Fitch Ratings (“Fitch”)

The Series 2012-1 Notes are secured in whole by student loans issued under the Federal Family Education Loan Program (FFELP), which loans are guaranteed by guaranty agencies that are reinsured by the United States Department of Education, an agency of the United States government. On March 16, 2021, Fitch issued a rating action in which it affirmed the rating of “Bsf” for the Series 2012-1 Notes. This rating action with respect to the Series 2012-1 Notes can be found on the Fitch website (www.fitchratings.com) and the current listed rating on the Series 2012-1 Notes is available by searching by CUSIP for the CUSIP Number listed above.

The Series 2012-1 Notes are rated “B-sf” by S&P Global Ratings, a Standard & Poor’s Financial Services LLC business.

The information contained in this Notice has been submitted by the Authority to report certain events with respect to the Series 2012-1 Notes. Nothing contained in this Notice is, or should be construed as, a representation by the Authority that the information included in this Notice constitutes all of the information that may be material to a decision to invest in, hold or dispose of the securities listed above, or any of the securities of the Authority.

For additional information, contact:

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