

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”)

Issues and CUSIP Numbers to which this Notice relates: Taxable Student Loan Asset-Backed Notes, Series 2021-3

Class A-1A Notes	CUSIP: 606072 LJ3
Class A-1B Notes	CUSIP: 606072 LK0
Class B Notes	CUSIP: 606072 LL8

Event Reported: Solicitation of Consents for Amendment of Indenture

The Authority would like to retire the series of notes referenced above (the “Notes”). Under the indenture pursuant to which the Notes were issued, the Notes are not subject to redemption until the aggregate principal balance of the loan portfolio securing the Notes is 10% or less of the original principal balance of such portfolio. However, the redemption provisions of the indenture may be amended to permit redemption of the Notes with the consent of the registered owners of a majority in collective aggregate principal amount of the Notes outstanding.

Attached is a press release disseminated by the Authority today concerning a solicitation of consents of the registered owners of the Notes to amend the indenture with respect to the Notes to permit a redemption of the Notes.

The information contained in this Notice has been submitted by the Authority to report certain events with respect to the 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 any of the securities listed above, or any of the securities of the Authority.

For additional information, contact:

Mr. Frank Reyes
Chief Financial Officer
633 Spirit Drive
Chesterfield, Missouri 63005-1243
Telephone: (636) 733-3728

Date submitted: February 21, 2025.

FOR IMMEDIATE RELEASE

Higher Education Loan Authority of the State of Missouri Announces Commencement of Consent Solicitation with Respect to Certain of its Student Loan Asset-Backed Notes

Re: Higher Education Loan Authority of the State of Missouri Taxable Student Loan Asset-Backed Notes, Series 2021-3

Series 2021-3, Class A-1A Notes	CUSIP: 606072 LJ3
Series 2021-3, Class A-1B Notes	CUSIP: 606072 LK0
Series 2021-3, Class B Notes	CUSIP: 606072 LL8

St. Louis, Missouri — February 21, 2025 – The Higher Education Loan Authority of the State of Missouri (the “**Authority**”) would like to retire the series of notes referenced above (the “**Notes**”). Pursuant to the indenture pursuant to which the Notes were issued, the Notes are not subject to redemption until the aggregate principal balance of the loan portfolio securing such Notes is 10% or less of the original principal balance of such portfolio. However, the redemption provisions of the indenture may be amended to permit a redemption of the Notes with the consent of the registered owners of a majority in collective aggregate principal amount of the Notes outstanding.

The Authority announced today that it has commenced a consent solicitation (the “**Consent Solicitation**”) for consents of owners of the Notes to amend the indenture to permit the redemption of all, but not part, of the Notes issued under the indenture from any source of funds at a redemption price of 100% of the principal amount outstanding, plus accrued interest, without premium.

The amendment of the indenture and the determination of the Authority to redeem the Notes shall be independent of any other student loan asset backed obligations issued by the Authority. In addition, while the Authority presently plans to seek similar consents for its other outstanding student loan asset-backed obligations.

The Consent Solicitation will expire at 5:00 p.m., New York City time, on March 24, 2025, unless extended or earlier terminated by the Authority. In order for the indenture to be amended, the registered owners of a majority of the collective aggregate principal amount of the Notes Outstanding must consent to and approve execution of a supplemental indenture authorizing the redemption of the Notes.

Owners of the Notes or their representatives may obtain copies of the Consent Solicitation documents at <https://www.mohela.com/DL/common/publicinfo/investorInformation.aspx>.

This press release is for informational purposes only and is not an offer to purchase or a solicitation of an offer to purchase the Notes. The Consent Solicitation documents contain important information that should be read carefully in its entirety before any decision is made to consent to the amendment of the indenture pursuant to the Consent Solicitation. The Consent Solicitation is not being made to owners of the Notes in any jurisdiction in which the making or acceptance thereof would not be in compliance with the securities, blue sky or other laws of such jurisdiction.