

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 10/01/2022 - 12/31/2022
Contact : Drew Millhollon

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Certificate/Note/Bond Status

	Series / Tranche 2002A	Series / Tranche 2002B	Series / Tranche 2003A-3	Series / Tranche 2003-2A	Series / Tranche 2003-2B	Total Balance
Beginning Principal Balance (\$)	\$ 24,300,000.00	\$ 1,800,000.00	\$ 4,900,000.00	\$ 24,400,000.00	\$ 1,250,000.00	\$ 56,650,000.00
Interest Paid (\$)	\$ 208,280.67	\$ 14,948.04	\$ 43,537.99	\$ 220,411.64	\$ 10,023.70	\$ 497,202.04
Principal Paid (\$)	\$ 1,950,000.00	\$ 450,000.00	\$ 900,000.00	\$ 1,700,000.00	\$ 550,000.00	\$ 5,550,000.00
Ending Principal Balance(\$)	\$ 22,350,000.00	\$ 1,350,000.00	\$ 4,000,000.00	\$ 22,700,000.00	\$ 700,000.00	\$ 51,100,000.00
Interest Accrued not paid (\$)	\$ 52,777.98	\$ 3,294.81	\$ 5,564.60	\$ 31,579.14	\$ 1,005.89	\$ 94,222.42
Maturity Date	4/1/2041	4/1/2041	10/1/2042	10/1/2043	10/1/2043	

Actual Days in Period	92	92	92	92	92
Actual Coupon Rate	4.4743%	4.6243%	4.5529%	4.5529%	4.7029%
Coupon Type	FRN	FRN	FRN	FRN	FRN

Parity Ratio

219.91%

 (Parity ratio represents Total Assets divided by Total Liabilities at 12/31/2022 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 105,402,102.12	5,381	\$ 19,587.83
Loans Added	\$ -	0	#DIV/0!
Loans Repaid	\$ 8,609,919.48	394	\$ 21,852.59
Ending Balance	\$ 96,792,182.64	4,987	\$ 19,408.90

Weighted Average Coupon (WAC)	5.24%
Weighted Average Remaining Term	146.51

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 11,200,649.90	10.6%	\$ 10,710,801.75	11.1%	3,100
Unsubsidized Stafford	\$ 14,506,717.25	13.8%	\$ 13,829,249.94	14.3%	2,495
SLS	\$ 88,704.91	0.1%	\$ 88,704.91	0.1%	8
PLUS	\$ 1,002,614.25	1.0%	\$ 954,454.27	1.0%	65
Consolidation - Subsidized	\$ 35,702,352.21	33.9%	\$ 32,455,675.55	33.5%	2,611
Consolidation - Unsubsidized	\$ 42,901,063.60	40.7%	\$ 38,753,296.22	40.0%	2,632
Total	\$ 105,402,102.12	100%	\$ 96,792,182.64	100%	10,911

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 5,576,803.67	5%	\$ 5,401,760.17	6%	801
4-Year	\$ 63,075,272.54	60%	\$ 58,141,949.52	60%	7,083
Proprietary	\$ 5,731,890.07	5%	\$ 5,483,156.57	6%	680
Other	\$ 31,018,135.84	29%	\$ 27,765,316.38	29%	2,347
Total	\$ 105,402,102.12	100%	\$ 96,792,182.64	100%	10,911

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 4,588.00	0.0%	\$ 4,588.00	0.0%	2
Repayment	\$ 89,857,483.40	85.3%	\$ 66,815,849.32	69.0%	7,802
Forbearance	\$ 11,819,688.85	11.2%	\$ 26,971,525.33	27.9%	2,682
Deferment	\$ 3,704,922.05	3.5%	\$ 2,965,738.93	3.1%	422
Claims	\$ 15,419.82	0.0%	\$ 34,481.06	0.0%	3
Total	\$ 105,402,102.12	100%	\$ 96,792,182.64	100%	10,911

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 90,376,212.51	93.37%
Great Lakes (former: United Student Aid Fund)	\$ 1,822,930.41	1.88%
Other	\$ 4,593,039.72	4.75%
Total	\$ 96,792,182.64	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 6,767,458.20	\$ 6,267,623.73	6.4%	6.5%
LIBOR	\$ 98,634,643.92	\$ 90,524,558.91	93.6%	93.5%
Total	\$ 105,402,102.12	\$ 96,792,182.64	100%	100%

VII. Payment Status				VIII. Borrower Benefits (Interest rate reductions)		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 93,758,245.82	99.93%	10,484	25 basis points	\$ 9,611,943.70	9.93%
31-60 days delinquent	\$ -	0.00%	0	30 basis points	\$ 175,991.31	0.18%
61-90 days delinquent	\$ 60,941.73	0.06%	2	50 basis points	\$ 1,486,612.41	1.54%
91-120 days delinquent	\$ 2,668.16	0.00%	1	75 basis points	\$ 2,264,322.95	2.34%
121-150 days delinquent	\$ -	0.00%	0	80 basis points	\$ 22,123.79	0.02%
151-180 days delinquent	\$ -	0.00%	0	100 basis points	\$ 6,269,142.22	6.48%
181-210 days delinquent	\$ -	0.00%	0	105 basis points	\$ 90.73	0.00%
211-240 days delinquent	\$ -	0.00%	0	125 basis points	\$ 6,945,181.61	7.18%
241-270 days delinquent	\$ -	0.00%	0	155 basis points	\$ 795.55	0.00%
271 & > days delinquent	\$ -	0.00%	0	200 basis points	\$ 16,768.02	0.02%
Total	\$ 93,821,855.71	100%	10,487	250 basis points	\$ 153,076.77	0.16%
				275 basis points	\$ 74,145.82	0.08%
				325 basis points	\$ 6,932.20	0.01%
				Total:	\$ 27,027,127.08	27.92%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payment: XI. Portfolio Transfers		XII. Limitation Loans		XIII. Top Schools in Portfolio	
Claims Filed	\$ 425,715.88	Principal	\$ 8,244,729.64	Transfers In	\$ -	Post 10/1/07 Loans	\$ 12,258,407.82
Claims > 390 days delinq	\$ -	Interest	\$ 781,313.62	Transfers Out	\$ -	Portfolio %	12.7%
Claims Rejected	\$ -			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 6,370,924.63
Default Claims paid during the quarter	\$ -					Portfolio %	6.6%
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 69,295,562.49						
		Total	\$ 9,026,043.26				
							Total \$ 23,799,786.38

XIV. Servicer Information

Servicer # 1.

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Nelnet Services	897	\$ 8,274,498.04	8.55%	\$ 36,393.28	\$ -	\$ -	\$ 2,947.69
Total	897	\$ 8,274,498.04	8.55%	\$ 36,393.28	\$ -	\$ -	\$ 2,947.69

Servicer # 2.

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Edfinancial Services	3,024	\$ 35,843,246.07	37.03%	\$ 157,647.43	\$ -	\$ -	\$ 12,768.73
Total	3,024	\$ 35,843,246.07	37.03%	\$ 157,647.43	\$ -	\$ -	\$ 12,768.73

Servicer #3

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
HESC	6,581	\$ 48,939,497.21	50.56%	\$ 215,247.97	\$ -	\$ -	\$ 17,434.11
Total	6,581	\$ 48,939,497.21	50.56%	\$ 215,247.97	\$ -	\$ -	\$ 17,434.11

Servicer #4

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Aspire	409	\$ 3,734,941.32	3.86%	\$ 16,427.19	\$ -	\$ -	\$ 1,330.53
Total	409	\$ 3,734,941.32	3.86%	\$ 16,427.19	\$ -	\$ -	\$ 1,330.53
Grand Total Servicers	10,911	\$ 96,792,182.64	100.00%	\$ 425,715.88	\$ -	\$ -	\$ 34,481.06

1. Rejected subject to cure, aged six months or more.
2. Outstanding, including rejected aged less than six months.

Collection Activity - Cash Activity		Trust Assets	Dec-22	Interest Rate Activity			
(a) Interest Collections		(a) Cash		Period			
Regular Interest Collections	\$ 781,313.62	Trust Estate	\$ -				
Reimbursement by Guarantors	\$ 10,852.15	Operating Account	\$ -	Series 2002A-1	Mode	Rate Average	3.6149%
(b) Principal collections		(b) Investments		\$ 7,450,000.00	FRN		
Regular Principal Payments	\$ 8,244,729.64	Trust Estate	\$ 8,041,953.27	Series 2002A-2	Mode	Rate Average	3.6149%
Reimbursement by Guarantors	\$ 406,654.64	Operating	\$ 674,064.37	\$ 7,450,000.00	FRN		
(c) Governmental Interest and Special Allowance	\$ 34,332.39 (Net Balance at 12/31/22)	Net Student Loans	\$ 96,733,462.50	Series 2002A-3	Mode	Rate Average	3.6149%
(d) Derivative Payments (to the issuer)	N/A	(c) Accounts Receivable	\$ 7,395,731.59	\$ 7,450,000.00	FRN		
(e) Investment Income	\$ 38,779.04 as of 12/31/2022	(d) Prepaid Items	\$ 33,048.78	Series 2002B	Mode	Rate Average	3.9081%
(f) Draws from Reserve	\$ -	(e) Other/Premium/DBIE	\$ 7,439.88	\$ 1,350,000.00	FRN		
(g) Other (please specify)	\$ -			Series 2003A-3	Mode	Rate Average	3.9037%
Total Available Funds:	\$ 9,516,661.48	Total Assets:	\$ 112,885,700.39	\$ 4,000,000.00	FRN		
Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:		Series 2003-2A-1	Mode	Rate Average	3.9037%
(a) Rebates		(a) Accounts Payable		\$ 11,350,000.00	FRN		
Arbitrage	\$ -	Trust Estate	\$ 204,523.22	Series 2003-2A-2	Mode	Rate Average	3.9037%
Consolidation Rebate	\$ 204,866.89	Operating Account	\$ 20,856.75	\$ 11,350,000.00	FRN		
(a) Fees		(b) Payments due to IRS		Series 2003-2B	Mode	Rate Average	4.0537%
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -	\$ 700,000.00	FRN		
Current Servicing Fee	\$ 60,298.62	(c) Net Bonds Payable	\$ 51,100,000.00				
Administration Fee	\$ 125,749.99	(d) Other	\$ 7,439.88	Total Liabilities:			
Trustee Fee (Annual Payment)	\$ 22,500.00			\$ 51,332,819.85			
Bond Rating Fee	\$ -	Fund Balance:		(a) Beginning of year			
Remarketing Fee (Quarterly Payment)	\$ -	(a) Beginning of year	\$ 60,500,601.70	(b) Transfer			
Commitment Fee (Quarterly Payment)	\$ -	(b) Transfer	\$ -	(c) Current year activities			
Calculation Agent Fee (Annual Payment)	\$ -	(c) Current year activities	\$ 1,052,278.84	Total Fund Balance:			
Other	\$ -			\$ 61,552,880.54			
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance	\$ 112,885,700.39				
Cap	N/A						
Swap	N/A						
Termination Amounts	N/A						
(d) Interest Payments							
Accrued and Unpaid Coupon Payment	\$ 94,222.42						
Current Coupon Payment	\$ 497,202.04						
(e) Principal Payments							
Principal Payment	\$ 5,550,000.00						
(f) Reserve Replenishment	\$ -						
(g) Deposits to other accounts (Redemption Funds)	\$ -						
(h) Releases back to the issuer	\$ -						
Total Payments and Fees:	\$ 6,554,839.96						
Any Interest Shortfalls?	No						
Any Principal Shortfalls?	No						