

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 07/01/19-09/30/19
Contact : Brent Spitzer **Phone:** 817-265-9158

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 (\$)	\$ 44,850,000.00	\$ 6,050,000.00	\$ 9,300,000.00	\$ 45,500,000.00	\$ 5,100,000.00	\$ 110,800,000.00
Interest Paid (\$)	\$ 286,011.96	\$ 40,830.73	\$ 58,054.96	\$ 283,136.02	\$ 33,161.50	\$ 701,195.17
Principal Paid (\$)	\$ 1,950,000.00	\$ 250,000.00	\$ 350,000.00	\$ 2,100,000.00	\$ 350,000.00	\$ 5,000,000.00
Ending Principal Balance(\$)	\$ 42,900,000.00	\$ 5,800,000.00	\$ 8,950,000.00	\$ 43,400,000.00	\$ 4,750,000.00	\$ 105,800,000.00
Interest Accrued not paid (\$)	\$ 56,281.23	\$ 8,116.62	\$ 6,137.40	\$ 29,761.24	\$ 3,474.99	\$ 103,771.48
Maturity Date	4/1/2041	4/1/2020	10/1/2042	10/1/2043	10/1/2043	
Actual Days in Period	92	92	92	92	92	
Actual Coupon Rate	2.249%	2.399%	2.244%	2.244%	2.394%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	151.93% (Parity ratio represents Total Assets divided by Total Liabilities at 09/30/2019 listed on page 3.)					

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 155,366,258.64	8,958	\$ 17,343.86
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 4,591,617.39	380	\$ 12,083.20
Ending Balance	\$ 150,774,641.25	8,578	\$ 17,576.90
Weighted Average Coupon (WAC)	5.25%		
Weighted Average Remaining Term	160.74		

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 15,416,111.23	9.9%	\$ 14,887,293.14	9.9%	4,973
Unsubsidized Stafford	\$ 18,565,777.73	11.9%	\$ 18,011,876.28	11.9%	3,846
SLS	\$ 76,273.34	0.0%	\$ 82,085.30	0.1%	8
PLUS	\$ 1,576,586.91	1.0%	\$ 1,484,751.83	1.0%	122
Consolidation - Subsidized	\$ 54,218,059.47	34.9%	\$ 52,647,925.39	34.9%	4,430
Consolidation - Unsubsidized	\$ 65,513,449.96	42.2%	\$ 63,660,709.31	42.2%	4,510
Total	\$ 155,366,258.64	100%	\$ 150,774,641.25	100%	17,888

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,970,391.68	5%	\$ 7,822,737.23	5%	1,368
4-Year	\$ 116,775,794.11	75%	\$ 113,452,613.57	75%	13,810
Proprietary	\$ 6,294,567.19	4%	\$ 6,084,768.84	4%	838
Other	\$ 24,325,505.66	16%	\$ 23,414,521.61	16%	1,873
Total	\$ 155,366,258.64	100%	\$ 150,774,641.25	100%	17,888

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 123,008.77	0.1%	\$ 112,508.77	0.1%	40
Repayment	\$ 131,743,002.98	84.8%	\$ 129,077,250.15	85.6%	15,320
Forbearance	\$ 15,229,266.82	9.8%	\$ 13,392,929.43	8.9%	1,371
Deferment	\$ 7,833,837.71	5.0%	\$ 7,521,821.39	5.0%	1,103
Claims	\$ 437,142.36	0.3%	\$ 670,131.51	0.4%	54
Total	\$ 155,366,258.64	100%	\$ 150,774,641.25	100%	17,888

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 142,965,200.12	94.82%
Great Lakes (former: United Student Aid Fund)	\$ 1,579,611.59	1.05%
Other	\$ 6,229,829.54	4.13%
Total	\$ 150,774,641.25	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 8,137,403.32	\$ 8,038,338.40	5.2%
LIBOR	\$ 147,228,855.32	\$ 142,736,312.83	94.8%	94.7%
Total	\$ 155,366,258.64	\$ 150,774,651.23	100%	100%

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 130,730,061.39	91.33%	15,329
31-60 days delinquent	\$ 3,767,419.26	2.63%	448
61-90 days delinquent	\$ 2,094,998.03	1.46%	236
91-120 days delinquent	\$ 1,539,901.92	1.08%	175
121-150 days delinquent	\$ 1,799,140.57	1.26%	154
151-180 days delinquent	\$ 699,199.57	0.49%	102
181-210 days delinquent	\$ 476,207.46	0.33%	68
211-240 days delinquent	\$ 656,538.19	0.46%	93
241-270 days delinquent	\$ 453,918.12	0.32%	48
271 & > days delinquent	\$ 922,926.58	0.64%	92
Total	\$ 143,140,311.09	100%	16,745

VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	%
25-75 basis points	\$ 24,494,916.23	16.25%
80 basis points	\$ 59,777.94	0.04%
100 basis points	\$ 11,556,627.65	7.66%
105 basis points	\$ -	0.00%
125 basis points	\$ 14,286,282.89	9.48%
150 basis points	\$ 4,739.27	0.00%
155 basis points	\$ 5,329.50	0.00%
200 basis points	\$ 22,073.12	0.01%
225 basis points	\$ 19,769.46	0.01%
250 basis points	\$ 188,059.51	0.12%
275 basis points	\$ 161,664.40	0.11%
325 basis points	\$ 21,133.35	0.01%
Total:	\$ 50,820,373.32	33.71%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Portfolio Transfers		XII. Limitation Loans		XIII. Top Schools in Portfolio	
Claims Filed	\$ 1,345,341.48	Principal	\$ 4,412,755.66	Transfers In	\$ -	Post 10/1/07 Loans	\$ 20,339,884.46	UT AUSTIN	\$ 21,431,299.38
Claims > 390 days delinq	\$ -	Interest	\$ 1,038,148.78	Transfers Out	\$ -	Portfolio %	13.5%	UNIV OF NORTH TX	\$ 12,033,125.45
Claims Rejected	\$ 1,990.35			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 8,381,902.42	S M UNIV	\$ 9,766,345.20
Default Claims paid during the quarter	\$ 848,253.32					Portfolio %	5.6%	UT ARLINGTON	\$ 6,044,604.62
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 66,619,565.04							SAINT EDWARDS UNIV	\$ 3,698,793.95
		Total	\$ 5,450,904.44					Total	\$ 52,974,168.60

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	1,743	\$ 14,552,697.12	9.65%	\$ 129,851.72	\$ 81,873.01	\$ -	\$ 64,680.78
Total	1,743	\$ 14,552,697.12	9.65%	\$ 129,851.72	\$ 81,873.01	\$ -	\$ 64,680.78

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	10,409	\$ 105,792,960.38	70.17%	\$ 943,976.10	\$ 595,187.82	\$ 1,990.35	\$ 470,206.37
Total	10,409	\$ 105,792,960.38	70.17%	\$ 943,976.10	\$ 595,187.82	\$ 1,990.35	\$ 470,206.37

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	5,736	\$ 30,428,993.73	20.18%	\$ 271,513.74	\$ 171,192.55		\$ 135,244.41
Total	5,736	\$ 30,428,983.75	20.18%	\$ 271,513.74	\$ 171,192.55	\$ -	\$ 135,244.41
Grand Total Servicers	17,888	\$ 150,774,641.25	100.00%	\$ 1,345,341.57	\$ 848,253.38	\$ 1,990.35	\$ 670,131.55

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

Collection Activity - Cash Activity

(a) Interest Collections		
Regular Interest Collections	\$	1,038,148.78
Reimbursement by Guarantors	\$	49,769.87
(b) Principal collections		
Regular Principal Payments	\$	4,412,755.66
Reimbursement by Guarantors	\$	1,112,352.33
(c) Governmental Interest and Special Allowance	\$	35,336.07 (Net Balance at 09/30/19)
(d) Derivative Payments (to the issuer)		N/A
(e) Investment Income	\$	31,688.72
(f) Draws from Reserve	\$	-
(g) Other (please specify)	\$	-
Total Available Funds:	\$	6,680,051.43

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates		
Arbitrage	\$	-
Consolidation Rebate	\$	314,086.49
(a) Fees		
Carryover Servicing Fee		N/A
Current Servicing Fee	\$	105,221.28
Administration Fee	\$	196,619.58
Trustee Fee (Annual Payment)	\$	-
Bond Rating Fee	\$	-
Remarketing Fee (Quarterly Payment)	\$	-
Commitment Fee (Quarterly Payment)	\$	-
Calculation Agent Fee (Annual Payment)	\$	-
Other	\$	-
(c) Derivative Payments (to the counterparty)		
Cap		N/A
Swap		N/A
Termination Amounts		N/A
(d) Interest Payments		
Accrued and Unpaid Coupon Payment	\$	103,771.48
Current Coupon Payment	\$	701,195.17
(e) Principal Payments		
Principal Payment	\$	5,000,000.00
(f) Reserve Replenishment	\$	-
(g) Deposits to other accounts (Redemption Funds)	\$	-
(h) Releases back to the issuer	\$	-
Total Payments and Fees:	\$	6,420,894.00
Any Interest Shortfalls?		No
Any Principal Shortfalls?		No

Trust Assets Sep-19

(a) Cash		
Trust Estate		
Operating Account	\$	-
(b) Investments		
Trust Estate	\$	5,450,662.83
Operating	\$	637,152.41
Net Student Loans	\$	150,748,493.48
(c) Accounts Receivable	\$	4,352,388.12
(d) Prepaid Items	\$	23,448.54
(e) Other/Premium/DBIE	\$	-
Total Assets:	\$	161,212,145.38

Trust Liabilities and Fund Balance:

(a) Accounts Payable		
Trust Estate	\$	266,626.93
Operating Account	\$	43,645.52
(b) Payments due to IRS		
Arbitrage Rebate/EIC	\$	-
(c) Net Bonds Payable	\$	105,800,000.00
(d) Other	\$	-
Total Liabilities:	\$	106,110,272.45
Fund Balance:		
(a) Beginning of year	\$	54,948,410.88
(b) Transfer	\$	-
(c) Current year activities	\$	153,462.05
Total Fund Balance:	\$	55,101,872.93
Total Liabilities & Fund Balance:	\$	161,212,145.38

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 14,300,000.00	FRN	2.4702%	
Series 2002A-2	Mode	Rate Average	
\$ 14,300,000.00	FRN	2.4702%	
Series 2002A-3	Mode	Rate Average	
\$ 14,300,000.00	FRN	2.4702%	
Series 2002B	Mode	Rate Average	
\$ 5,800,000.00	FRN	2.6202%	
Series 2003A-3	Mode	Rate Average	
\$ 8,950,000.00	FRN	2.4191%	
Series 2003-2A-1	Mode	Rate Average	
\$ 21,700,000.00	FRN	2.4191%	
Series 2003-2A-2	Mode	Rate Average	
\$ 21,700,000.00	FRN	2.4191%	
Series 2003-2B	Mode	Rate Average	
\$ 4,750,000.00	FRN	2.5691%	