

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
 Indenture Name : Series 1993 Indenture (Combined)
 Reporting Period : 10/01/15-12/31/15
 Contact : Kevin Xu 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 (\$)	\$ 87,000,000.00	\$ 11,300,000.00	\$ 18,450,000.00	\$ 85,500,000.00	\$ 9,950,000.00	\$ 212,200,000.00
Interest Paid (\$)	\$ 86,581.38	\$ 15,472.36	\$ 18,544.68	\$ 86,550.58	\$ 13,803.36	\$ 220,952.36
Principal Paid (\$)	\$ 2,850,000.00	\$ 350,000.00	\$ 1,000,000.00	\$ 2,900,000.00	\$ 400,000.00	\$ 7,500,000.00
Ending Principal Balance(\$)	\$ 84,150,000.00	\$ 10,950,000.00	\$ 17,450,000.00	\$ 82,600,000.00	\$ 9,550,000.00	\$ 204,700,000.00
Interest Accrued not paid (\$)	\$ 25,357.68	\$ 4,303.41	\$ 3,210.36	\$ 15,196.34	\$ 2,194.67	\$ 50,262.46
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	0.493%	0.643%	0.602%	0.602%	0.752%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 244,686,979.09	15,548	\$ 15,737.52
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 6,684,607.21	470	\$ 14,222.57
Ending Balance	\$ 238,002,371.88	15078	\$ 15,784.74

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 29,197,053.52	11.9%	\$ 28,159,153.12	11.8%	9,670
Unsubsidized Stafford	\$ 32,455,980.98	13.3%	\$ 31,424,866.69	13.2%	7,301
SLS	\$ 53,514.38	0.0%	\$ 53,484.11	0.0%	10
PLUS	\$ 2,901,150.24	1.2%	\$ 2,864,406.60	1.2%	341
Consolidation - Subsidized	\$ 81,903,308.28	33.5%	\$ 79,802,060.74	33.5%	6,493
Consolidation - Unsubsidized	\$ 98,175,971.69	40.1%	\$ 95,698,400.62	40.2%	6,699
Total	\$ 244,686,979.09	100%	\$ 238,002,371.88	100%	30,514

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 13,190,764.13	5%	\$ 12,897,272.20	5%	3,052
4-Year	\$ 186,609,307.80	76%	\$ 181,872,670.16	76%	23,095
Proprietary	\$ 6,842,164.30	3%	\$ 6,605,401.72	3%	1,383
Other	\$ 38,044,742.86	16%	\$ 36,627,027.80	15%	2,984
Total	\$ 244,686,979.09	100%	\$ 238,002,371.88	100%	30,514

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 1,080,518.28	0.4%	\$ 784,303.65	0.3%	242
Repayment	\$ 199,703,215.16	81.6%	\$ 194,126,199.73	81.6%	24,345
Forbearance	\$ 20,795,226.04	8.5%	\$ 22,091,117.29	9.3%	2,749
Deferment	\$ 21,863,261.02	8.9%	\$ 20,011,144.33	8.4%	2,991
Claims	\$ 1,244,758.59	0.5%	\$ 989,606.88	0.4%	187
Total	\$ 244,686,979.09	100%	\$ 238,002,371.88	100%	30,514

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 226,319,916.71	95.09%
United Student Aid Fund	\$ 2,141,982.33	0.90%
Other	\$ 9,540,472.84	4.01%
Total	\$ 238,002,371.88	100%

VI. Portfolio Indices

		Balance		% of Total	
		Beginning	Ending	Beginning	Ending
		Treasury Bill	\$ 13,184,329.26	\$ 13,042,249.52	5.4%
LIBOR	\$ 231,502,649.83	\$ 224,960,122.36	94.6%	94.5%	
Total	\$ 244,686,979.09	\$ 238,002,371.88	100%	100%	

**FFELP worksheet Combined 02-03-03.2
(10/01/2015 -- 12/31/2015)**

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 197,139,288.13	90.76%	24,594
31-60 days delinquent	\$ 4,904,533.03	2.26%	658
61-90 days delinquent	\$ 4,145,827.12	1.91%	494
91-120 days delinquent	\$ 2,249,160.68	1.04%	276
121-150 days delinquent	\$ 2,541,482.57	1.17%	295
151-180 days delinquent	\$ 1,737,338.66	0.80%	265
181-210 days delinquent	\$ 616,116.16	0.28%	128
211-240 days delinquent	\$ 804,504.96	0.37%	136
241-270 days delinquent	\$ 899,708.25	0.41%	147
271 & > days delinquent	\$ 2,168,964.34	1.00%	288
Total	\$ 217,206,923.90	100%	27,281

VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	%
25 basis points	\$ 10,652,006.14	4.48%
30 basis points	\$ 576,891.85	0.24%
50 basis points	\$ 4,827,090.78	2.03%
75 basis points	\$ 9,329,473.00	3.92%
100 basis points	\$ 17,125,552.69	7.20%
125 basis points	\$ 24,030,172.47	10.10%
150 basis points	\$ 3,699.76	0.00%
175 basis points	\$ 2,731.72	0.00%
225 basis points	\$ 27,617.68	0.01%
250 basis points	\$ 247,322.33	0.10%
275 basis points	\$ 71,017.85	0.03%
300 basis points	\$ -	0.00%
Total:	\$ 66,893,576.27	28.11%

IX. Claims Activity Outstanding at End of Quarter	X. Quarterly Collections (excludes claim payme XI. Portfolio Transfers		XII. Limitation Loans		XIII. Top Schools in Portfolio				
Claims Filed	\$ 1,425,714.90	Principal	\$ 6,906,307.68	Transfers In	\$ -	Post 10/1/07 Loans	\$ 34,107,600.47	UT AUSTIN	\$ 36,868,483.75
Claims > 390 days delinq	\$ 131,252.80	Interest	\$ 1,664,599.24	Transfers Out	\$ -	Portfolio %	14.3%	UNIV OF NORTH TX	\$ 19,232,141.11
Claims Rejected	\$ 15,403.20			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 13,582,831.10	S M UNIV	\$ 14,718,567.46
Default Claims paid during the quarter	\$ 1,276,989.57					Portfolio %	5.7%	UT ARLINGTON	\$ 9,102,360.51
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 50,118,225.54							ST. AUSTIN STATE	\$ 7,826,163.02
		Total	\$ 8,570,906.92					Total	\$ 87,747,715.85

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	3,344	\$ 26,773,255.26	11.25%	\$ 160,380.88	\$ 143,650.53	\$ -	\$ 111,322.41
Total	3,344	\$ 26,773,255.26	11.25%	\$ 160,380.88	\$ 143,650.53	\$ -	\$ 111,322.41

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	16,234	\$ 157,725,747.22	66.27%	\$ 944,830.70	\$ 846,269.44	\$ 1,995.45	\$ 655,819.03
Total	16,234	\$ 157,725,747.22	66.27%	\$ 944,830.70	\$ 846,269.44	\$ 1,995.45	\$ 655,819.03

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	10,936	\$ 53,503,369.40	22.48%	\$ 320,503.32	\$ 287,069.60	\$ 13,407.75	\$ 222,465.44
Total	10,936	\$ 53,503,369.40	22.48%	\$ 320,503.32	\$ 287,069.60	\$ 13,407.75	\$ 222,465.44
Grand Total Servicers	30,514	\$ 238,002,371.88	100.00%	\$ 1,425,714.90	\$ 1,276,989.57	\$ 15,403.20	\$ 989,606.88

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

FFELP worksheet Combined 02-03-03.2
(10/01/2015 -- 12/31/2015)

Collection Activity - Cash Activity

(a) Interest Collections	
Regular Interest Collections	\$ 1,664,599.24
Reimbursement by Guarantors	\$ 81,643.43
(b) Principal collections	
Regular Principal Payments	\$ 6,906,307.68
Reimbursement by Guarantors	\$ 1,680,866.61
(c) Governmental Interest and Special Allowance	\$ (739,586.50)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 214.38
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 9,594,044.84

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 472,619.41
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 165,551.39
Administration Fee	\$ 291,301.00
Trustee Fee (Annual Payment)	\$ -
Insurance Provider (Annual Payment)	\$ -
Remarketing Fee (Quarterly Payment)	\$ -
Commitment Fee (Quarterly Payment)	\$ -
Calculation Agent Fee (Annual Payment)	\$ -
Other- Bond Rating Fee	\$ -
(c) Derivative Payments (to the counterparty)	
Cap	N/A
Swap	N/A
Termination Amounts	N/A
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	\$ 50,262.46
Current Coupon Payment	\$ 220,952.36
(e) Principal Payments	
Principal Payment	\$ 7,500,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Fund)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 8,700,686.62
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets Dec-15

(a) Cash	
Trust Estate	\$ -
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 9,562,730.63
Operating	\$ 1,946,747.20
Net Student Loans	\$ 238,062,268.30
(c) Accounts Receivable	\$ 4,581,201.26
(d) Prepaid Items	\$ 9,681.90
(e) Other/Premium/DBIE	\$ (22,489.70)
Total Assets:	\$ 254,140,139.59

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 1,143,750.88
Operating Account	\$ 55,658.40
(b) Payments due to IRS	
Arbitrage Rebate/E	\$ -
(c) Net Bonds Payable	\$ 204,700,000.00
(d) Other	\$ -
Total Liabilities:	\$ 205,899,409.28
Fund Balance:	
(a) Beginning of year	\$ 47,235,985.61
(b) Transfer	\$ -
(c) Current year activities	\$ 1,004,744.70
Total Fund Balance:	\$ 48,240,730.31
Total Liabilities & Fund Balance:	\$ 254,140,139.59

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 28,050,000.00	FRN	0.398%	
Series 2002A-2	Mode	Rate Average	
\$ 28,050,000.00	FRN	0.398%	
Series 2002A-3	Mode	Rate Average	
\$ 28,050,000.00	FRN	0.398%	
Series 2002B	Mode	Rate Average	
\$ 10,950,000.00	FRN	0.578%	
Series 2003A-3	Mode	Rate Average	
\$ 17,450,000.00	FRN	0.468%	
Series 2003-2A-1	Mode	Rate Average	
\$ 41,300,000.00	FRN	0.468%	
Series 2003-2A-2	Mode	Rate Average	
\$ 41,300,000.00	FRN	0.468%	
Series 2003-2B	Mode	Rate Average	
\$ 9,550,000.00	FRN	0.618%	