

**FFELP Worksheet**

**Issuer :** North Texas Higher Education Authority, Inc.  
**Indenture Name :** Series 1993 Indenture (Combined)  
**Reporting Period :** 10/01/17-12/31/17  
**Contact :** Brent Spitzer  
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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 (\$)	\$ 61,800,000.00	\$ 8,600,000.00	\$ 12,300,000.00	\$ 62,100,000.00	\$ 7,500,000.00	\$ 152,300,000.00
Interest Paid (\$)	\$ 220,619.97	\$ 33,872.51	\$ 44,353.83	\$ 224,280.48	\$ 29,765.50	\$ 552,892.29
Principal Paid (\$)	\$ 3,300,000.00	\$ 500,000.00	\$ 600,000.00	\$ 3,000,000.00	\$ 450,000.00	\$ 7,850,000.00
Ending Principal Balance(\$)	\$ 58,500,000.00	\$ 8,100,000.00	\$ 11,700,000.00	\$ 59,100,000.00	\$ 7,050,000.00	\$ 144,450,000.00
Interest Accrued not paid (\$)	\$ 55,686.87	\$ 8,419.24	\$ 6,634.41	\$ 33,512.26	\$ 4,350.16	\$ 108,602.94
<b>Maturity Date</b>	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	1.632%	1.782%	1.701%	1.701%	1.851%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	128.58%					

**Student Loan Pool Data-FFELP**

<b>I. Pool Size (\$)</b>			
	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 190,698,248.96	11,646	\$ 16,374.57
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 4,962,402.36	372	\$ 13,339.79
Ending Balance	\$ 185,735,846.60	11,274	\$ 16,474.71
Weighted Average Coupon (WAC)	5.10%		
Weighted Average Remaining Term	167.22		

**II. Loans by Program Type**

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 20,177,821.33	10.6%	\$ 19,404,079.99	10.4%	6,838
Unsubsidized Stafford	\$ 23,430,148.01	12.3%	\$ 22,629,953.20	12.2%	5,224
SLS	\$ 51,878.39	0.0%	\$ 67,177.30	0.0%	9
PLUS	\$ 2,149,440.53	1.1%	\$ 2,095,381.54	1.1%	194
Consolidation - Subsidized	\$ 65,600,503.56	34.4%	\$ 64,098,754.44	34.5%	5,354
Consolidation - Unsubsidized	\$ 79,288,457.14	41.6%	\$ 77,440,500.13	41.7%	5,500
<b>Total</b>	<b>\$ 190,698,248.96</b>	<b>100%</b>	<b>\$ 185,735,846.60</b>	<b>100%</b>	<b>23,119</b>

**III. Loans by School Type**

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 11,108,766.91	6%	\$ 10,970,022.58	6%	2,235
4-Year	\$ 140,838,214.03	74%	\$ 137,253,724.85	74%	17,472
Proprietary	\$ 8,299,630.65	4%	\$ 8,083,424.41	4%	1,074
Other	\$ 30,451,637.37	16%	\$ 29,428,674.76	16%	2,338
<b>Total</b>	<b>\$ 190,698,248.96</b>	<b>100%</b>	<b>\$ 185,735,846.60</b>	<b>100%</b>	<b>23,119</b>

**IV. Loan Status**

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 250,167.13	0.1%	\$ 241,979.77	0.1%	73
Repayment	\$ 151,958,138.73	79.7%	\$ 154,351,415.72	83.1%	19,279
Forbearance	\$ 24,934,181.85	13.1%	\$ 19,623,898.89	10.6%	2,129
Deferment	\$ 12,787,680.01	6.7%	\$ 11,100,320.83	6.0%	1,567
Claims	\$ 768,081.24	0.4%	\$ 418,231.39	0.2%	71
<b>Total</b>	<b>\$ 190,698,248.96</b>	<b>100%</b>	<b>\$ 185,735,846.60</b>	<b>100%</b>	<b>23,119</b>

**V. Loans By Guarantor**

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 137,395,811.46	73.97%
United Student Aid Fund	\$ 1,753,519.40	0.94%
Other	\$ 46,586,515.74	25.08%
<b>Total</b>	<b>\$ 185,735,846.60</b>	<b>100%</b>

**VI. Portfolio Indices**

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 10,178,470.06	\$ 9,836,674.22	5.3%
LIBOR	\$ 180,519,778.90	\$ 175,899,172.38	94.7%	94.7%
<b>Total</b>	<b>\$ 190,698,248.96</b>	<b>\$ 185,735,846.60</b>	<b>100%</b>	<b>100%</b>

VII. Payment Status			VIII. Borrower Benefits (interest rate reductions)			
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 158,645,474.85	90.97%	19,631	25 basis points	\$ 16,521,227.11	8.90%
31-60 days delinquent	\$ 6,223,951.35	3.57%	668	30 basis points	\$ 402,561.94	0.22%
61-90 days delinquent	\$ 2,725,584.17	1.56%	313	50 basis points	\$ 3,477,826.57	1.87%
91-120 days delinquent	\$ 1,728,295.94	0.99%	209	75 basis points	\$ 5,309,904.22	2.86%
121-150 days delinquent	\$ 1,187,188.72	0.68%	157	100 basis points	\$ 14,134,100.52	7.61%
151-180 days delinquent	\$ 754,815.05	0.43%	115	125 basis points	\$ 17,831,676.65	9.60%
181-210 days delinquent	\$ 1,118,232.43	0.64%	99	150 basis points		0.00%
211-240 days delinquent	\$ 486,792.71	0.28%	61	200 basis points	\$ 24,536.08	0.01%
241-270 days delinquent	\$ 647,920.41	0.37%	61	225 basis points	\$ 21,352.26	0.01%
271 & > days delinquent	\$ 875,290.37	0.50%	165	250 basis points	\$ 179,530.42	0.10%
<b>Total</b>	<b>\$ 174,393,546.00</b>	<b>100%</b>	<b>21,479</b>	275 basis points	\$ 103,400.80	0.06%
				300 basis points		0.00%
				<b>Total:</b>	<b>\$ 58,006,116.57</b>	<b>31.23%</b>

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	\$ 1,007,476.64	Principal	\$ 4,888,371.50	Transfers In	\$ -	Post 10/1/07 Loans	\$ 25,654,293.76	UT AUSTIN	\$ 26,816,819.64
Claims > 390 days delinq	\$ 8,721.26	Interest	\$ 1,229,445.57	Transfers Out	\$ -	Portfolio %	13.8%	UNIV OF NORTH TX	\$ 14,303,107.22
Claims Rejected	\$ 1,995.45			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 10,555,636.53	S M UNIV	\$ 11,779,217.04
Default Claims paid during the quarter	\$ 1,167,784.17					Portfolio %	5.7%	UT ARLINGTON	\$ 7,191,151.02
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 59,365,711.42							STEPHEN F AUSTIN	\$ 5,279,598.13
		<b>Total</b>	<b>\$ 6,117,817.07</b>					<b>Total</b>	<b>\$ 65,369,893.05</b>

**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	2,347	\$ 19,278,704.42	10.38%	\$ 104,572.41	\$ 121,211.74	\$ -	\$ 43,410.90
<b>Total</b>	2,347	\$ 19,278,704.42	10.38%	\$ 104,572.41	\$ 121,211.74	\$ -	\$ 43,410.90

**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	13,031	\$ 127,400,247.55	68.59%	\$ 691,050.09	\$ 801,008.50	\$ 1,995.45	\$ 286,873.99
<b>Total</b>	13,031	\$ 127,400,247.55	68.59%	\$ 691,050.09	\$ 801,008.50	\$ 1,995.45	\$ 286,873.99

**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	7,741	\$ 39,056,894.63	21.03%	\$ 211,854.14	\$ 245,563.92	\$ -	\$ 87,946.51
<b>Total</b>	7,741	\$ 39,056,894.63	21.03%	\$ 211,854.14	\$ 245,563.92	\$ -	\$ 87,946.51
<b>Grand Total Servicers</b>	23,119	\$ 185,735,846.60	100.00%	\$ 1,007,476.64	\$ 1,167,784.17	\$ 1,995.45	\$ 418,231.39

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	\$ 1,229,445.57
Reimbursement by Guarantors	\$ 61,743.64
(b) Principal collections	
Regular Principal Payments	\$ 4,888,371.50
Reimbursement by Guarantors	\$ 1,357,326.49
(c) Governmental Interest and Special Allowance	\$ (259,921.77)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 20,498.67
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
<b>Total Available Funds:</b>	<b>\$ 7,297,464.10</b>

**Waterfall Activity - Cash/Modified Cash Activity**

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 381,412.07
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 134,729.02
Administration Fee	\$ 225,999.00
Trustee Fee (Annual Payment)	\$ 22,500.00
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	\$ 108,602.94
Current Coupon Payment	\$ 552,892.29
(e) Principal Payments	
Principal Payment	\$ 7,850,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Funds)	\$ -
(h) Releases back to the issuer	\$ -
<b>Total Payments and Fees:</b>	<b>\$ 9,276,135.32</b>
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

**Trust Assets Sep-17**

(a) Cash	
Trust Estate	\$ 135,949.68
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 6,045,502.84
Operating	\$ 373,071.24
Net Student Loans	\$ 185,791,781.70
(c) Accounts Receivable	\$ 4,053,934.09
(d) Prepaid Items	\$ 29,877.45
(e) Other/Premium/DBIE	\$ -
<b>Total Assets:</b>	<b>\$ 196,430,117.00</b>

**Trust Liabilities and Fund Balance:**

(a) Accounts Payable	
Trust Estate	\$ 609,858.62
Operating Account	\$ 57,016.14
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 144,450,000.00
(d) Other	\$ -
<b>Total Liabilities:</b>	<b>\$ 145,116,874.76</b>
<b>Fund Balance:</b>	
(a) Beginning of year	\$ 50,615,840.49
(b) Transfer	\$ -
(c) Current year activities	\$ 697,401.75
<b>Total Fund Balance:</b>	<b>\$ 51,313,242.24</b>
<b>Total Liabilities &amp; Fund Balance:</b>	<b>\$ 196,430,117.00</b>

**Interest Rate Activity**

Period			
Series 2002A-1	Mode	Rate Average	
\$ 19,500,000.00	FRN	1.472%	
Series 2002A-2	Mode	Rate Average	
\$ 19,500,000.00	FRN	1.472%	
Series 2002A-3	Mode	Rate Average	
\$ 19,500,000.00	FRN	1.472%	
Series 2002B	Mode	Rate Average	
\$ 8,100,000.00	FRN	1.622%	
Series 2003A-3	Mode	Rate Average	
\$ 11,700,000.00	FRN	1.497%	
Series 2003-2A-1	Mode	Rate Average	
\$ 29,550,000.00	FRN	1.497%	
Series 2003-2A-2	Mode	Rate Average	
\$ 29,550,000.00	FRN	1.497%	
Series 2003-2B	Mode	Rate Average	
\$ 7,050,000.00	FRN	1.647%	