

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 04/01/19-06/30/19
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 (\$)	\$ 47,100,000.00	\$ 6,400,000.00	\$ 9,750,000.00	\$ 47,800,000.00	\$ 5,350,000.00	\$ 116,400,000.00
Interest Paid (\$)	\$ 313,692.42	\$ 45,137.19	\$ 65,680.18	\$ 321,896.04	\$ 37,988.78	\$ 784,394.61
Principal Paid (\$)	\$ 2,250,000.00	\$ 350,000.00	\$ 450,000.00	\$ 2,300,000.00	\$ 250,000.00	\$ 5,600,000.00
Ending 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 Accrued not paid (\$)	\$ 68,326.77	\$ 9,746.25	\$ 7,339.68	\$ 35,909.20	\$ 4,348.73	\$ 125,670.63
Maturity Date	4/1/2041	4/1/2020	10/1/2042	10/1/2043	10/1/2043	
Actual Days in Period	91	91	91	91	91	
Actual Coupon Rate	2.612%	2.762%	2.583%	2.583%	2.791%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	149.16% (Parity ratio represents Total Assets divided by Total Liabilities at 06/30/2019 listed on page 3.)					

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 159,534,861.44	9,293	\$ 17,167.21
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 4,168,602.80	335	\$ 12,443.59
Ending Balance	\$ 155,366,258.64	8,958	\$ 17,343.86
Weighted Average Coupon (WAC)	5.21%		
Weighted Average Remaining Term	161.36		

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 16,043,082.91	10.1%	\$ 15,416,111.23	9.9%	5,224
Unsubsidized Stafford	\$ 19,228,906.19	12.1%	\$ 18,565,777.73	11.9%	4,026
SLS	\$ 69,752.05	0.0%	\$ 76,273.34	0.0%	8
PLUS	\$ 1,588,150.63	1.0%	\$ 1,576,586.91	1.0%	130
Consolidation - Subsidized	\$ 55,506,804.82	34.8%	\$ 54,218,059.47	34.9%	4,578
Consolidation - Unsubsidized	\$ 67,098,164.84	42.1%	\$ 65,513,449.96	42.2%	4,662
Total	\$ 159,534,861.44	100%	\$ 155,366,258.64	100%	18,628

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 9,704,345.07	6%	\$ 7,970,391.68	5%	1,456
4-Year	\$ 118,091,667.91	74%	\$ 116,775,794.11	75%	14,381
Proprietary	\$ 7,079,361.48	4%	\$ 6,294,567.19	4%	857
Other	\$ 24,659,486.98	15%	\$ 24,325,505.66	16%	1,934
Total	\$ 159,534,861.44	100%	\$ 155,366,258.64	100%	18,628

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 129,955.77	0.1%	\$ 123,008.77	0.1%	42
Repayment	\$ 133,607,699.64	83.7%	\$ 131,743,002.98	84.8%	15,808
Forbearance	\$ 16,240,219.74	10.2%	\$ 15,229,266.82	9.8%	1,509
Deferment	\$ 8,898,348.40	5.6%	\$ 7,833,837.71	5.0%	1,179
Claims	\$ 658,637.89	0.4%	\$ 437,142.36	0.3%	90
Total	\$ 159,534,861.44	100%	\$ 155,366,258.64	100%	18,628

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 147,382,221.55	94.86%
Great Lakes (former: United Student Aid Fund)	\$ 1,606,855.75	1.03%
Other	\$ 6,377,181.34	4.10%
Total	\$ 155,366,258.64	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 8,351,470.05	\$ 8,137,403.32	5.2%
LIBOR	\$ 151,183,391.39	\$ 147,228,855.32	94.8%	94.8%
Total	\$ 159,534,861.44	\$ 155,366,258.64	100%	100%

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 133,052,646.59	90.26%	15,857
31-60 days delinquent	\$ 4,774,461.94	3.24%	466
61-90 days delinquent	\$ 2,809,635.60	1.91%	318
91-120 days delinquent	\$ 1,478,288.49	1.00%	174
121-150 days delinquent	\$ 1,281,568.10	0.87%	152
151-180 days delinquent	\$ 1,488,327.50	1.01%	121
181-210 days delinquent	\$ 376,756.14	0.26%	76
211-240 days delinquent	\$ 803,608.88	0.55%	73
241-270 days delinquent	\$ 481,949.30	0.33%	43
271 & > days delinquent	\$ 862,169.62	0.58%	127
Total	\$ 147,409,412.16	100%	17,407

VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	%
25-75 basis points	\$ 25,005,438.03	16.09%
80 basis points	\$ 62,090.48	0.04%
100 basis points	\$ 12,037,925.92	7.75%
105 basis points	\$ -	0.00%
125 basis points	\$ 14,928,649.52	9.61%
150 basis points	\$ 4,903.29	0.00%
155 basis points	\$ 10,243.14	0.01%
200 basis points	\$ 22,431.42	0.01%
225 basis points	\$ 20,026.38	0.01%
250 basis points	\$ 197,688.35	0.13%
275 basis points	\$ 170,499.83	0.11%
325 basis points	\$ 22,115.97	0.01%
Total:	\$ 52,482,012.33	33.78%

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	\$ 1,193,389.16	Principal	\$ 3,829,750.90	Transfers In	\$ -	Post 10/1/07 Loans	\$ 21,200,342.28	UT AUSTIN	\$ 22,049,675.69
Claims > 390 days delinq	\$ 17,637.50	Interest	\$ 1,060,049.38	Transfers Out	\$ -	Portfolio %	13.6%	UNIV OF NORTH TX	\$ 12,385,641.70
Claims Rejected	\$ 2,106.87			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 8,705,935.26	S M UNIV	\$ 10,039,722.42
Default Claims paid during the quarter	\$ 1,106,303.14					Portfolio %	5.6%	UT ARLINGTON	\$ 6,130,207.23
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 65,771,311.72							SAINT EDWARDS UNIV	\$ 3,845,412.49
		Total	\$ 4,889,800.28					Total	\$ 54,450,659.53

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	1,818	\$ 15,081,406.73	9.71%	\$ 115,842.32	\$ 107,388.87	\$ -	\$ 42,433.42
Total	1,818	\$ 15,081,406.73	9.71%	\$ 115,842.32	\$ 107,388.87	\$ -	\$ 42,433.42

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	10,845	\$ 108,867,856.57	70.07%	\$ 836,228.67	\$ 775,205.97	\$ 2,106.87	\$ 306,313.30
Total	10,845	\$ 108,867,856.57	70.07%	\$ 836,228.67	\$ 775,205.97	\$ 2,106.87	\$ 306,313.30

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	5,965	\$ 31,416,995.34	20.22%	\$ 241,318.17	\$ 223,708.29		\$ 88,395.64
Total	5,965	\$ 31,416,995.34	20.22%	\$ 241,318.17	\$ 223,708.29	\$ -	\$ 88,395.64
Grand Total Servicers	18,628	\$ 155,366,258.64	100.00%	\$ 1,193,389.16	\$ 1,106,303.14	\$ 2,106.87	\$ 437,142.36

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	\$	1,060,049.38
Reimbursement by Guarantors	\$	65,553.80
(b) Principal collections		
Regular Principal Payments	\$	3,829,750.90
Reimbursement by Guarantors	\$	1,414,884.69
(c) Governmental Interest and Special Allowance	\$	143,700.72 (Net Balance at 06/30/19)
(d) Derivative Payments (to the issuer)		N/A
(e) Investment Income	\$	39,503.89
(f) Draws from Reserve	\$	-
(g) Other (please specify)	\$	-
Total Available Funds:	\$	6,553,443.38

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates		
Arbitrage	\$	-
Consolidation Rebate	\$	322,728.84
(a) Fees		
Carryover Servicing Fee		N/A
Current Servicing Fee	\$	101,279.31
Administration Fee	\$	205,500.00
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	\$	125,670.63
Current Coupon Payment	\$	784,394.61
(e) Principal Payments		
Principal Payment	\$	5,600,000.00
(f) Reserve Replenishment	\$	-
(g) Deposits to other accounts (Redemption Funds)	\$	-
(h) Releases back to the issuer	\$	-
Total Payments and Fees:	\$	7,139,573.39
Any Interest Shortfalls?		No
Any Principal Shortfalls?		No

Trust Assets Jun-19

(a) Cash		
Trust Estate		
Operating Account	\$	-
(b) Investments		
Trust Estate	\$	5,708,642.14
Operating	\$	585,067.16
Net Student Loans	\$	155,233,017.77
(c) Accounts Receivable	\$	4,127,624.75
(d) Prepaid Items	\$	36,268.89
(e) Other/Premium/DBIE	\$	-
Total Assets:	\$	165,690,620.71

Trust Liabilities and Fund Balance:

(a) Accounts Payable		
Trust Estate	\$	243,980.73
Operating Account	\$	34,796.47
(b) Payments due to IRS		
Arbitrage Rebate/EIC	\$	-
(c) Net Bonds Payable	\$	110,800,000.00
(d) Other	\$	-
Total Liabilities:	\$	111,078,777.20
Fund Balance:		
(a) Beginning of year	\$	52,862,716.62
(b) Transfer	\$	(81,381.74)
(c) Current year activities	\$	1,830,508.63
Total Fund Balance:	\$	54,611,843.51
Total Liabilities & Fund Balance:	\$	165,690,620.71

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 14,950,000.00	FRN	2.6616%	
Series 2002A-2	Mode	Rate Average	
\$ 14,950,000.00	FRN	2.6616%	
Series 2002A-3	Mode	Rate Average	
\$ 14,950,000.00	FRN	2.6616%	
Series 2002B	Mode	Rate Average	
\$ 6,050,000.00	FRN	2.8216%	
Series 2003A-3	Mode	Rate Average	
\$ 9,300,000.00	FRN	2.6544%	
Series 2003-2A-1	Mode	Rate Average	
\$ 22,750,000.00	FRN	2.6544%	
Series 2003-2A-2	Mode	Rate Average	
\$ 22,750,000.00	FRN	2.6544%	
Series 2003-2B	Mode	Rate Average	
\$ 5,100,000.00	FRN	2.8141%	