

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 01/01/19-03/31/19
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 (\$)	\$ 49,650,000.00	\$ 6,800,000.00	\$ 10,200,000.00	\$ 50,300,000.00	\$ 5,750,000.00	\$ 122,700,000.00
Interest Paid (\$)	\$ 330,066.39	\$ 47,697.10	\$ 67,596.56	\$ 332,433.46	\$ 39,847.22	\$ 817,640.73
Principal Paid (\$)	\$ 2,550,000.00	\$ 400,000.00	\$ 450,000.00	\$ 2,500,000.00	\$ 400,000.00	\$ 6,300,000.00
Ending 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 Accrued not paid (\$)	\$ 73,983.30	\$ 10,612.93	\$ 8,735.19	\$ 42,824.82	\$ 5,060.65	\$ 141,216.89
Maturity Date	4/1/2041	4/1/2020	10/1/2042	10/1/2043	10/1/2043	
Actual Days in Period	90	90	90	90	90	
Actual Coupon Rate	2.693%	2.843%	2.688%	2.688%	2.838%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	146.35% (Parity ratio represents Total Assets divided by Total Liabilities at 03/31/2019 listed on page 3.)					

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 165,034,826.14	9,685	\$ 17,040.25
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 5,499,964.70	392	\$ 14,030.52
Ending Balance	\$ 159,534,861.44	9,293	\$ 17,167.21
Weighted Average Coupon (WAC)	5.20%		
Weighted Average Remaining Term	161.99		

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 16,680,742.18	10.1%	\$ 16,043,082.91	10.1%	5,462
Unsubsidized Stafford	\$ 19,872,263.51	12.0%	\$ 19,228,906.19	12.1%	4,200
SLS	\$ 68,183.88	0.0%	\$ 69,752.05	0.0%	8
PLUS	\$ 1,601,116.45	1.0%	\$ 1,588,150.63	1.0%	137
Consolidation - Subsidized	\$ 57,423,328.67	34.8%	\$ 55,506,804.82	34.8%	4,678
Consolidation - Unsubsidized	\$ 69,389,191.45	42.0%	\$ 67,098,164.84	42.1%	4,786
Total	\$ 165,034,826.14	100%	\$ 159,534,861.44	100%	19,271

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 9,790,617.45	6%	\$ 9,704,345.07	6%	1,849
4-Year	\$ 122,258,243.29	74%	\$ 118,091,667.91	74%	14,514
Proprietary	\$ 7,233,972.91	4%	\$ 7,079,361.48	4%	929
Other	\$ 25,751,992.49	16%	\$ 24,659,486.98	15%	1,979
Total	\$ 165,034,826.14	100%	\$ 159,534,861.44	100%	19,271

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 131,686.77	0.1%	\$ 129,955.77	0.1%	46
Repayment	\$ 139,769,521.22	84.7%	\$ 133,607,699.64	83.7%	16,183
Forbearance	\$ 15,649,574.74	9.5%	\$ 16,240,219.74	10.2%	1,631
Deferment	\$ 8,548,198.28	5.2%	\$ 8,898,348.40	5.6%	1,317
Claims	\$ 935,845.13	0.6%	\$ 658,637.89	0.4%	94
Total	\$ 165,034,826.14	100%	\$ 159,534,861.44	100%	19,271

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 151,504,935.54	94.97%
Great Lakes (former: United Student Aid Fund)	\$ 1,630,920.63	1.02%
Other	\$ 6,399,005.27	4.01%
Total	\$ 159,534,861.44	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 8,701,827.78	\$ 8,351,470.05	5.3%	5.2%
LIBOR	\$ 156,332,998.36	\$ 151,183,391.39	94.7%	94.8%
Total	\$ 165,034,826.14	\$ 159,534,861.44	100%	100%

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 137,255,603.01	91.20%	16,394
31-60 days delinquent	\$ 3,917,697.74	2.60%	451
61-90 days delinquent	\$ 3,199,145.59	2.13%	322
91-120 days delinquent	\$ 781,935.81	0.52%	109
121-150 days delinquent	\$ 1,327,843.48	0.88%	130
151-180 days delinquent	\$ 1,186,434.96	0.79%	107
181-210 days delinquent	\$ 651,835.46	0.43%	66
211-240 days delinquent	\$ 648,371.22	0.43%	119
241-270 days delinquent	\$ 381,646.02	0.25%	65
271 & > days delinquent	\$ 1,156,043.98	0.77%	145
Total	\$ 150,506,557.27	100%	17,908

VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	%
25-75 basis points	\$ 25,599,092.45	16.05%
80 basis points	\$ 68,569.95	0.04%
100 basis points	\$ 12,499,355.03	7.83%
105 basis points	\$ 1,875.24	0.00%
125 basis points	\$ 15,337,477.36	9.61%
150 basis points	\$ -	0.00%
155 basis points	\$ 14,753.91	0.01%
200 basis points	\$ 22,706.54	0.01%
225 basis points	\$ 20,279.26	0.01%
250 basis points	\$ 204,775.36	0.13%
275 basis points	\$ 160,053.60	0.10%
325 basis points	\$ 23,111.03	0.01%
Total:	\$ 53,952,049.73	33.82%

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	\$ 1,290,955.01	Principal	\$ 4,773,686.04	Transfers In	\$ -	Post 10/1/07 Loans	\$ 21,725,100.90	UT AUSTIN	\$ 22,696,019.49
Claims > 390 days delinq	\$ 35,526.98	Interest	\$ 1,088,859.94	Transfers Out	\$ -	Portfolio %	13.6%	UNIV OF NORTH TX	\$ 12,651,769.59
Claims Rejected	\$ 2,218.43			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 8,895,244.49	S M UNIV	\$ 10,255,111.94
Default Claims paid during the quarter	\$ 1,164,196.29					Portfolio %	5.6%	UT ARLINGTON	\$ 6,327,678.76
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 64,665,008.58							STEPHEN F AUSTIN	\$ 4,021,629.88
		Total	\$ 5,862,545.98					Total	\$ 55,952,209.66

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	1,900	\$ 15,595,076.11	9.78%	\$ 126,195.25	\$ 113,804.15	\$ -	\$ 64,384.10
Total	1,900	\$ 15,595,076.11	9.78%	\$ 126,195.25	\$ 113,804.15	\$ -	\$ 64,384.10

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	11,137	\$ 111,371,129.33	69.81%	\$ 901,214.42	\$ 812,724.28	\$ 2,218.43	\$ 459,794.46
Total	11,137	\$ 111,371,129.33	69.81%	\$ 901,214.42	\$ 812,724.28	\$ 2,218.43	\$ 459,794.46

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	6,234	\$ 32,568,656.00	20.41%	\$ 263,545.34	\$ 237,667.86		\$ 134,459.33
Total	6,234	\$ 32,568,656.00	20.41%	\$ 263,545.34	\$ 237,667.86	\$ -	\$ 134,459.33
Grand Total Servicers	19,271	\$ 159,534,861.44	100.00%	\$ 1,290,955.01	\$ 1,164,196.29	\$ 2,218.43	\$ 658,637.89

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	\$ 1,088,859.94
Reimbursement by Guarantors	\$ 86,351.78
(b) Principal collections	
Regular Principal Payments	\$ 4,773,686.04
Reimbursement by Guarantors	\$ 1,568,162.25
(c) Governmental Interest and Special Allowance	\$ 73,506.16
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 40,487.33
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 7,631,053.50

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 331,185.14
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 114,198.59
Administration Fee	\$ 205,500.00
Trustee Fee (Annual Payment)	\$ 43,812.00
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	\$ 141,216.89
Current Coupon Payment	\$ 817,640.73
(e) Principal Payments	
Principal Payment	\$ 6,300,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Funds)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 7,953,553.35
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets Mar-19

(a) Cash	
Trust Estate	
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 6,203,414.75
Operating	\$ 531,612.25
Net Student Loans	\$ 159,776,862.03
(c) Accounts Receivable	\$ 4,213,486.70
(d) Prepaid Items	\$ 54,024.89
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 170,779,400.62

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 260,862.31
Operating Account	\$ 35,002.81
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 116,400,000.00
(d) Other	\$ -
Total Liabilities:	\$ 116,695,865.12
Fund Balance:	
(a) Beginning of year	\$ 52,862,716.62
(b) Transfer	\$ (81,381.74)
(c) Current year activities	\$ 1,302,200.62
Total Fund Balance:	\$ 54,083,535.50
Total Liabilities & Fund Balance:	\$ 170,779,400.62

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 15,700,000.00	FRN	2.6970%	
Series 2002A-2	Mode	Rate Average	
\$ 15,700,000.00	FRN	2.6970%	
Series 2002A-3	Mode	Rate Average	
\$ 15,700,000.00	FRN	2.6970%	
Series 2002B	Mode	Rate Average	
\$ 6,400,000.00	FRN	2.8407%	
Series 2003A-3	Mode	Rate Average	
\$ 9,750,000.00	FRN	2.6874%	
Series 2003-2A-1	Mode	Rate Average	
\$ 23,900,000.00	FRN	2.6874%	
Series 2003-2A-2	Mode	Rate Average	
\$ 23,900,000.00	FRN	2.6874%	
Series 2003-2B	Mode	Rate Average	
\$ 5,350,000.00	FRN	2.8374%	