

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2010-1
Reporting Period : 12/01/2019-02/29/2020
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Certificate/Note/Bond Status

	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 38,565,000.00	\$ 38,565,000.00
Interest Paid (\$)	\$ 298,742.26	\$ 298,742.26
Principal Paid (\$)	\$ 1,640,000.00	\$ 1,640,000.00
Ending Principal Balance(\$)	\$ 36,925,000.00	\$ 36,925,000.00
Interest Accrued not paid (\$)	\$ 170,012.36	\$ 170,012.36
Maturity Date	7/1/2030	

Actual Days in Period	91
Actual Coupon Rate	2.80938%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio

118.88%

 (Parity ratio displayed using the asset balances for the cutoff period 02/29/2020)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 40,651,039.05	4,265	\$ 9,325.40
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 1,433,406.42	254	\$ 5,643.33
Ending Balance	\$ 39,217,632.63	4011	\$ 9,777.52

Weighted Average Coupon (WAC)	6.73
Weighted Average Remaining Term (WAM)	108.78

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 15,441,470.36	38.0%	\$ 14,786,295.30	37.7%	4,332
Unsubsidized Stafford	\$ 19,626,539.42	48.3%	\$ 18,993,754.58	48.4%	3,637
PLUS	\$ 1,456,709.90	3.6%	\$ 1,375,908.37	3.5%	114
Consolidation - Subsidized	\$ 1,658,104.27	4.1%	\$ 1,467,791.45	3.7%	127
Consolidation - Unsubsidized	\$ 2,468,215.10	6.1%	\$ 2,593,882.93	6.6%	157
Total	\$ 40,651,039.05	100%	\$ 39,217,632.63	100%	8,367

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 3,280,378.61	8.07%	\$ 3,144,015.10	8.02%	835
4-Year	\$ 35,975,039.88	88.50%	\$ 34,781,948.13	88.69%	7332
Proprietary	\$ 849,216.29	2.09%	\$ 760,507.04	1.94%	151
Other	\$ 546,404.27	1.34%	\$ 531,162.36	1.35%	49
Total	\$ 40,651,039.05	100%	\$ 39,217,632.63	100%	8,367

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 92,854.00	0.2%	\$ 82,238.00	0.2%	19
Repayment	\$ 31,775,453.20	78.2%	\$ 31,595,053.68	80.6%	6,935
Forbearance	\$ 4,891,299.36	12.0%	\$ 3,841,614.41	9.8%	687
Deferment	\$ 3,648,287.95	9.0%	\$ 3,555,996.81	9.1%	706
Claims	\$ 243,144.54	0.6%	\$ 142,729.73	0.4%	19
Total	\$ 40,651,039.05	100%	\$ 39,217,632.63	100%	8,366

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 37,709,761.49	96.16%
Great Lakes (Former:United Student Aid Fund)	\$ 624,452.49	1.59%
Other	\$ 883,418.65	2.25%
Total	\$ 39,217,632.63	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 1,740,899.84	\$ 1,703,120.30	4.3%
LIBOR based	\$ 38,910,043.51	\$ 37,514,511.28	95.7%	95.7%
Total	\$ 40,650,943.35	\$ 39,217,631.58	100%	100%

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 30,967,244.36	87.04%	6,899	25 basis points	\$ 1,673,022.50	4.27%
31-60 days delinquent	\$ 1,786,070.52	5.02%	282	50 basis points	\$ 33,610.52	0.09%
61-90 days delinquent	\$ 335,044.84	0.94%	69	75 basis points	\$ 4,527,541.58	11.54%
91-120 days delinquent	\$ 780,104.46	2.19%	64	80 basis points	\$ 54,929.45	0.14%
121-150 days delinquent	\$ 379,236.05	1.07%	70	100-105 basis points	\$ 24,054.79	0.06%
151-180 days delinquent	\$ 337,175.99	0.95%	50	125 basis points	\$ 34,380.60	0.09%
181-210 days delinquent	\$ 200,091.79	0.56%	37	150 basis points	\$ 2,842.23	0.01%
211-240 days delinquent	\$ 163,959.57	0.46%	38	155 basis points	\$ 22,092.30	0.06%
241-270 days delinquent	\$ 230,769.28	0.65%	46	250 basis points	\$ 153,402.85	0.39%
271 & > days delinquent	\$ 399,700.96	1.12%	86	275 basis points	\$ 81,659.80	0.21%
Total	\$ 35,579,397.82	100%	7,641	325 basis points	\$ 2,809.29	0.01%
				Total	\$ 6,610,345.91	16.64%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 421,193.06	Principal	\$ 1,170,462.19	UNIV OF TEXAS AT AUSTIN	\$ 3,529,694.73
Claims > 390 days delinq	\$ -	Interest	\$ 321,516.52	UNIV OF TEXAS-SAN ANTONIO	\$ 2,738,565.56
Claims Rejected	\$ -			UNIV OF TX AT ARLINGTON	\$ 2,514,278.30
Default Claims paid during the quarter	\$ 412,929.70			SAM HOUSTON STATE UNIV	\$ 2,205,344.37
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 40,574,814.47	Total	\$ 1,491,978.71	SOUTHERN METHODIST UNIV	\$ 1,969,929.82
				Total	\$ 12,957,812.78

XII. Servicer Information

Servicer # 1.							
Nelnet Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims paid during the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	1,269	\$ 6,052,175.86	15.43%	\$ 64,999.70	\$ 63,724.48	-	\$ 22,026.46
Total	1,269	\$ 6,052,175.86	15.43%	\$ 64,999.70	\$ 63,724.48	-	\$ 22,026.46
Servicer # 2.							
Edfinancial Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims paid during the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	2,035	\$ 11,421,053.99	29.12%	\$ 122,660.86	\$ 120,254.39	-	\$ 41,566.10
Total	2,035	\$ 11,421,053.99	29.12%	\$ 122,660.86	\$ 120,254.39	-	\$ 41,566.10
Servicer #3							
HELIUM	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims paid during the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	5,063	\$ 21,744,401.73	55.45%	\$ 233,532.48	\$ 228,950.82	-	\$ 79,137.17
Total	5,063	\$ 21,744,401.73	55.45%	\$ 233,532.48	\$ 228,950.82	-	\$ 79,137.17
Grand Total Servicers	8,367	\$ 39,217,631.58	100.00%	\$ 421,193.05	\$ 412,930.64	-	\$ 142,729.73

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

Collection Activity - Cash Activity	12/01/2019-02/29/2020	Trust Assets	Feb-20	Interest Rate Activity
(a) Interest Collections		(a) Cash		Period
Regular Interest Collections	\$ 321,516.52	Trust Estate	\$ -	2010-1-A2
Reimbursement by Guarantors	\$ 22,363.96	Operating Account	\$ -	\$ 36,925,000.00
(b) Principal collections		(b) Investments		Mode
Regular Principal Payments	\$ 1,170,462.19	Trust Estate & Oper. Acc	\$ 3,200,750.85	LIBOR Floating Rate Bonds
Reimbursement by Guarantors	\$ 521,607.87	Net Student Loans	\$ 39,178,639.58	Rate Average
(c) Governmental Interest and Special Allowance	\$ (128,515.43) as of 02/29/2020	(c) Accounts Receivable	\$ 1,921,595.10	2.90401%
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 3,328.20	
(e) Investment Income	\$ 10,632.28	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ -			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 1,918,067.39	Total Assets:	\$ 44,304,313.73	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 328,785.64
Consolidation Rebate	\$ 11,084.23	Operating Account	\$ 13,226.37
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 38,054.71	(c) Net Bonds Payable	\$ 36,925,000.00
Administration Fee	\$ 9,714.99	(d) Other	\$ -
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 37,267,012.01
Insurance Provider (Annual Payment)	N/A	Fund Balance:	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 6,957,792.82
Commitment Fee (Quarterly Payment)	N/A	Transfer	
Calculation Agent Fee (Annual Payment)	N/A	(b) Current year activities	\$ 79,508.90
Other (Bond Rating)	N/A	Total Fund Balance:	\$ 7,037,301.72
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance:	\$ 44,304,313.73
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 170,012.36		
Current Coupon Payment	\$ 298,742.26		
(e) Principal Payments			
Principal Payment	\$ 1,640,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 2,167,608.55		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		