

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2010-1
Reporting Period : 12/01/14--02/28/15
Contact : Kevin Xu

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Certificate/Note/Bond Status

	Series / Tranche 2010-1-A1	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 1,245,000.00	\$ 93,240,000.00	\$ 94,485,000.00
Interest Paid (\$)	\$ 2,042.64	\$ 273,411.54	\$ 275,454.18
Principal Paid (\$)	\$ 1,245,000.00	\$ 2,170,000.00	\$ 3,415,000.00
Ending Principal Balance(\$)	\$ 0.00	\$ 91,070,000.00	\$ 91,070,000.00
Interest Accrued not paid (\$)	\$ 0.00	\$ 169,495.43	\$ 169,495.43
Maturity Date	1/2/2015	7/1/2030	
Actual Days in Period	90	90	
Actual Coupon Rate	0.635%	1.155%	
Coupon Type	LIBOR Floating Rate Bonds	LIBOR Floating Rate Bonds	

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 102,771,967.66	12,351	\$ 8,320.94
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 5,546,275.62	628	\$ 8,831.65
Ending Balance	\$ 97,225,692.04	11,723	\$ 8,293.58

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 42,030,467.46	40.9%	\$ 39,634,488.79	40.8%	11,966
Unsubsidized Stafford	\$ 48,270,676.58	47.0%	\$ 45,700,502.49	47.0%	9,596
PLUS	\$ 4,689,878.01	4.6%	\$ 4,323,522.94	4.4%	724
Consolidation - Subsidized	\$ 3,270,039.09	3.2%	\$ 3,158,202.74	3.2%	299
Consolidation - Unsubsidized	\$ 4,510,906.52	4.4%	\$ 4,408,975.08	4.5%	329
Total	\$ 102,771,967.66	100%	\$ 97,225,692.04	100%	22,914

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 9,077,306.34	8.83%	\$ 8,590,399.88	8.84%	2656
4-Year	\$ 90,313,632.26	87.88%	\$ 85,432,630.03	87.87%	19732
Proprietary	\$ 1,792,590.81	1.74%	\$ 1,668,629.26	1.72%	414
Other	\$ 1,588,438.25	1.55%	\$ 1,534,032.87	1.58%	112
Total	\$ 102,771,967.66	100%	\$ 97,225,692.04	100%	22,914

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 2,556,691.48	2.5%	\$ 2,157,542.02	2.2%	580
Repayment	\$ 70,576,259.88	68.7%	\$ 67,294,626.29	69.2%	16,405
Forbearance	\$ 13,731,768.31	13.4%	\$ 12,731,802.86	13.1%	2,441
Deferment	\$ 14,562,923.77	14.2%	\$ 13,843,639.46	14.2%	3,238
Claims	\$ 1,344,324.22	1.3%	\$ 1,198,081.41	1.2%	250
Total	\$ 102,771,967.66	100%	\$ 97,225,692.04	100%	22,914

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 92,664,225.02	95.31%
United Student Aid Fund	\$ 2,333,469.14	2.40%
Other	\$ 2,227,997.88	2.29%
Total	\$ 97,225,692.04	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 3,445,997.02	\$ 3,367,602.86	3.5%
LIBOR based	\$ 99,325,970.64	\$ 93,858,089.18	96.6%	96.5%
Total	\$ 102,771,967.66	\$ 97,225,692.04	100%	100%

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VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 70,779,432.90	87.14%	16,889
31-60 days delinquent	\$ 3,028,148.22	3.73%	647
61-90 days delinquent	\$ 1,329,930.62	1.64%	267
91-120 days delinquent	\$ 1,194,686.75	1.47%	236
121-150 days delinquent	\$ 987,943.51	1.22%	207
151-180 days delinquent	\$ 763,824.85	0.94%	169
181-210 days delinquent	\$ 609,566.25	0.75%	130
211-240 days delinquent	\$ 390,746.38	0.48%	80
241-270 days delinquent	\$ 572,550.93	0.70%	134
271 & > days delinquent	\$ 1,567,680.15	1.93%	337
Total	\$ 81,224,510.56	100%	19,096

VIII. Borrower Benefits		
	\$ Amount	%
25 basis points	\$ 3,447,509.95	3.55%
30 basis points	\$ -	0.00%
50 basis points	\$ 102,682.58	0.11%
75 basis points	\$ 11,442,487.75	11.77%
100 basis points	\$ 115,262.09	0.12%
125 basis points	\$ 131,065.24	0.13%
150 basis points	\$ 52,926.62	0.05%
175 basis points	\$ -	0.00%
250 basis points	\$ 253,274.76	0.26%
275 basis points	\$ 172,598.21	0.18%
680 basis points	\$ 8,827.32	0.01%
Total	\$ 15,726,634.52	15.99%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)	
Claims Filed	\$ 1,321,675.86	Principal	3,368,750.02
Claims > 390 days delinq	\$ 51,174.25	Interest	1,065,359.94
Claims Rejected	32,764.54		
Default Claims paid during the quarter	1,308,445.59		
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 26,793,670.93		
		Total	\$ 4,434,109.96

XI. Top Schools in Portfolio	
UNIV OF TEXAS AT AUSTIN	\$ 10,474,170.89
SAM HOUSTON STATE UNIV	\$ 6,014,258.64
UNIV OF TEXAS-SAN ANTONIO	\$ 5,855,941.28
UNIV OF TX AT ARLINGTON	\$ 5,483,920.38
TEXAS CHRISTIAN UNIV	\$ 4,644,373.73
Total	\$ 32,472,664.92

XII. 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 the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Nelnet Services	3,229	\$ 14,611,994.47	15.03%	\$ 198,633.92	\$ 196,645.55	\$ -	\$ 180,058.98
Total	3,229	\$ 14,611,994.47	15.03%	\$ 198,633.92	\$ 196,645.55	\$ -	\$ 180,058.98

Servicer # 2.							
	# 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)
Edfinancial Services	5,664	\$ 26,240,577.67	26.99%	\$ 356,711.66	\$ 353,140.90	\$ -	\$ 323,354.33
Total	5,664	\$ 26,240,577.67	26.99%	\$ 356,711.66	\$ 353,140.90	\$ -	\$ 323,354.33

Servicer #3							
	# 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)
HESC	14,021	\$ 56,373,119.90	57.98%	\$ 766,330.28	\$ 758,659.14	\$ 32,764.54	\$ 694,668.10
Total	14,021	\$ 56,373,119.90	57.98%	\$ 766,330.28	\$ 758,659.14	\$ 32,764.54	\$ 694,668.10

Grand Total Servicers							
	22,914	\$ 97,225,692.04	100.00%	\$ 1,321,675.86	\$ 1,308,445.59	\$ 32,764.54	\$ 1,198,081.41

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

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Collection Activity - Cash Activity

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(a) Interest Collections	
Regular Interest Collections	\$ 1,065,359.94
Reimbursement by Guarantors	\$ 101,388.49
(b) Principal collections	
Regular Principal Payments	\$ 3,368,750.02
Reimbursement by Guarantors	\$ 1,467,918.67
(c) Governmental Interest and Special Allowance	\$ (535,826.88)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 644.07
(f) Draws from Reserve	\$ 51,750.00
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 5,519,984.31

Trust Assets

Feb-15

(a) Cash	
Trust Estate	\$ -
Operating Account	\$ -
(b) Investments	
Trust Estate & Oper. Account	\$ 8,077,219.20
Net Student Loans	\$ 97,108,312.50
(c) Accounts Receivable	\$ 2,123,904.60
(d) Prepaid Items	\$ 3,486.75
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 107,312,923.05

Interest Rate Activity

Period

2010-1-A1	Mode
\$	0.00 LIBOR Floating Rate Bonds
Rate Average	0.635%
2010-1-A2	Mode
\$	91,070,000.00 LIBOR Floating Rate Bonds
Rate Average	1.135%

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 20,013.77
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 114,387.98
Administration Fee	\$ 25,500.00
Trustee Fee (Annual Payment)	\$ -
Insurance Provider (Annual Payment)	N/A
Remarketing Fee (Quarterly Payment)	N/A
Commitment Fee (Quarterly Payment)	N/A
Calculation Agent Fee (Annual Payment)	\$ -
Other (Bond Rating)	\$ -
(c) Derivative Payments (to the counterparty)	
Cap	N/A
Swap	N/A
Termination Amounts	N/A
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	\$ 169,495.43
Current Coupon Payment	\$ 275,454.18
(e) Principal Payments	
Principal Payment	\$ 3,415,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redempt. Fund)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 4,019,851.36
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 249,151.77
Operating Account	\$ 38,535.04
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 91,070,000.00
(d) Other	\$ -
Total Liabilities:	\$ 91,357,686.81
Fund Balance:	
(a) Beginning of year	\$ 17,334,266.02
Transfer	\$ (1,700,568.67)
(b) Current year activities	\$ 321,538.89
Total Fund Balance:	\$ 15,955,236.24
Total Liabilities & Fund Balance:	\$ 107,312,923.05