

**FFELP Worksheet**

**Issuer :** North Texas Higher Education Authority, Inc.  
**Indenture Name** Series 2010-1  
**Reporting Period :** 12/01/15-02/29/16  
**Contact :** Kevin Xu

**Phone:** 817-265-9158

**Certificate/Note/Bond Status**

	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 78,170,000.00	\$ 78,170,000.00
Interest Paid (\$)	\$ 252,798.52	\$ 252,798.52
Principal Paid (\$)	\$ 4,025,000.00	\$ 4,025,000.00
Ending Principal Balance(\$)	\$ 74,145,000.00	\$ 74,145,000.00
Interest Accrued not paid (\$)	\$ 177,526.61	\$ 177,526.61
<b>Maturity Date</b>	7/1/2030	
<b>Actual Days in Period</b>	91	
<b>Actual Coupon Rate</b>	1.512%	
<b>Coupon Type</b>	LIBOR Floating Rate Bonds	

**Student Loan Pool Data-FFELP**

**I. Pool Size (\$)**

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 83,877,610.70	10,289	\$ 8,152.16
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 3,997,466.68	442	\$ 9,044.04
Ending Balance	\$ 79,880,144.02	9,847	\$ 8,112.13

**II. Loans by Program Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 33,889,203.90	40.4%	\$ 32,155,522.75	40.3%	10,009
Unsubsidized Stafford	\$ 39,663,794.35	47.3%	\$ 37,837,064.54	47.4%	8,111
PLUS	\$ 3,371,010.41	4.0%	\$ 3,140,516.33	3.9%	573
Consolidation - Subsidized	\$ 2,827,994.14	3.4%	\$ 2,774,672.94	3.5%	265
Consolidation - Unsubsidized	\$ 4,125,607.90	4.9%	\$ 3,972,367.46	5.0%	289
<b>Total</b>	<b>\$ 83,877,610.70</b>	<b>100%</b>	<b>\$ 79,880,144.02</b>	<b>100%</b>	<b>19,247</b>

**III. Loans by School Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,504,525.60	8.95%	\$ 7,158,591.58	8.96%	2171
4-Year	\$ 73,352,032.28	87.45%	\$ 69,774,335.59	87.35%	16604
Proprietary	\$ 1,599,697.19	1.91%	\$ 1,556,683.63	1.95%	372
Other	\$ 1,421,355.63	1.69%	\$ 1,390,533.22	1.74%	100
<b>Total</b>	<b>\$ 83,877,610.70</b>	<b>100%</b>	<b>\$ 79,880,144.02</b>	<b>100%</b>	<b>19,247</b>

**IV. Loan Status**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 1,397,674.54	1.7%	\$ 1,224,771.53	1.5%	314
Repayment	\$ 60,813,169.23	72.5%	\$ 57,347,310.22	71.8%	14,443
Forbearance	\$ 9,372,699.08	11.2%	\$ 11,064,629.58	13.9%	2,149
Deferment	\$ 11,716,131.97	14.0%	\$ 9,614,099.76	12.0%	2,191
Claims	\$ 577,935.88	0.7%	\$ 629,332.93	0.8%	150
<b>Total</b>	<b>\$ 83,877,610.70</b>	<b>100%</b>	<b>\$ 79,880,144.02</b>	<b>100%</b>	<b>19,247</b>

**V. Loans By Guarantor**

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 76,212,569.94	95.41%
United Student Aid Fund	\$ 1,859,721.24	2.33%
Other	\$ 1,807,852.84	2.26%
<b>Total</b>	<b>\$ 79,880,144.02</b>	<b>100%</b>

**VI. Special Allowance Indices**

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill LIBOR based	\$ 3,119,087.34	\$ 3,005,941.49	3.9%
<b>Total</b>	<b>\$ 83,877,610.70</b>	<b>\$ 79,880,144.02</b>	<b>100%</b>	<b>100%</b>

**NTHEA 2010-1Series 12/01/15-02/29/16**

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 61,335,706.35	88.84%	15,136	25 basis points	\$ 3,068,678.70	3.84%
31-60 days delinquent	\$ 2,100,893.71	3.04%	453	30 basis points	\$ -	0.00%
61-90 days delinquent	\$ 1,242,205.96	1.80%	257	50 basis points	\$ 86,081.90	0.11%
91-120 days delinquent	\$ 880,340.01	1.28%	160	75 basis points	\$ 9,942,276.80	12.45%
121-150 days delinquent	\$ 650,334.30	0.94%	129	100 basis points	\$ 83,901.84	0.11%
151-180 days delinquent	\$ 803,009.85	1.16%	139	125 basis points	\$ 108,270.50	0.14%
181-210 days delinquent	\$ 390,955.75	0.57%	96	150 basis points	\$ 51,979.78	0.07%
211-240 days delinquent	\$ 333,853.29	0.48%	69	175 basis points	\$ -	0.00%
241-270 days delinquent	\$ 335,558.15	0.49%	75	250 basis points	\$ 196,610.16	0.25%
271 & > days delinquent	\$ 968,415.36	1.40%	228	275 basis points	\$ 179,483.05	0.22%
<b>Total</b>	<b>\$ 69,041,272.73</b>	<b>100%</b>	<b>16,742</b>	680 basis points	\$ -	0.00%
				<b>Total</b>	<b>\$ 13,717,282.73</b>	<b>16.95%</b>

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 1,140,731.73	Principal	\$ 3,393,300.95	UNIV OF TEXAS AT AUSTIN	\$ 8,190,993.38
Claims > 390 days delinq	\$ 6,352.09	Interest	\$ 645,064.11	SAM HOUSTON STATE UNIV	\$ 5,097,498.72
Claims Rejected	\$ 22,419.89			UNIV OF TEXAS-SAN ANTONIO	\$ 4,774,328.69
Default Claims paid during the quarter	\$ 969,569.78			UNIV OF TX AT ARLINGTON	\$ 4,588,908.53
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 30,995,156.30			TEXAS CHRISTIAN UNIV	\$ 3,757,660.78
		<b>Total</b>	<b>\$ 4,038,365.06</b>	<b>Total</b>	<b>\$ 26,409,390.10</b>

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	2,749	\$ 12,409,346.90	15.53%	\$ 177,212.20	\$ 150,622.26	\$ -	\$ 97,766.61
<b>Total</b>	<b>2,749</b>	<b>\$ 12,409,346.90</b>	<b>15.53%</b>	<b>\$ 177,212.20</b>	<b>\$ 150,622.26</b>	<b>\$ -</b>	<b>\$ 97,766.61</b>
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	4,867	\$ 21,431,625.83	26.83%	\$ 306,055.23	\$ 260,132.94	\$ -	\$ 168,848.32
<b>Total</b>	<b>4,867</b>	<b>\$ 21,431,625.83</b>	<b>26.83%</b>	<b>\$ 306,055.23</b>	<b>\$ 260,132.94</b>	<b>\$ -</b>	<b>\$ 168,848.32</b>
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	11,631	\$ 46,039,171.29	57.64%	\$ 657,464.31	\$ 558,814.58	\$ 22,419.89	\$ 362,718.01
<b>Total</b>	<b>11,631</b>	<b>\$ 46,039,171.29</b>	<b>57.64%</b>	<b>\$ 657,464.31</b>	<b>\$ 558,814.58</b>	<b>\$ 22,419.89</b>	<b>\$ 362,718.01</b>
<b>Grand Total Servicers</b>	<b>19,247</b>	<b>\$ 79,880,144.02</b>	<b>100.00%</b>	<b>\$ 1,140,731.73</b>	<b>\$ 969,569.78</b>	<b>\$ 22,419.89</b>	<b>\$ 629,332.93</b>

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

# NTHEA 2010-1 Series 12/01/15-02/29/16

## Collection Activity - Cash Activity

12/01/15-02/29/16

(a) Interest Collections	
Regular Interest Collections	\$ 645,064.11
Reimbursement by Guarantors	\$ 72,854.83
(b) Principal collections	
Regular Principal Payments	\$ 3,393,300.95
Reimbursement by Guarantors	\$ 1,089,334.68
(c) Governmental Interest and Special Allowance	\$ (423,190.14)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 4,400.41
(f) Draws from Reserve	\$ 19,200.00
(g) Other (please specify)	\$ -
<b>Total Available Funds:</b>	<b>\$ 4,800,964.84</b>

## Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 17,894.69
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 97,077.10
Administration Fee	\$ 20,097.00
Trustee Fee (Annual Payment)	\$ 0.00
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	\$ 177,526.61
Current Coupon Payment	\$ 252,798.52
(e) Principal Payments	
Principal Payment	\$ 4,025,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redempt. Fund)	\$ -
(h) Releases back to the issuer	\$ -
<b>Total Payments and Fees:</b>	<b>\$ 4,590,393.92</b>

Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

## Trust Assets

Feb-16

(a) Cash	
Trust Estate	\$ -
Operating Account	\$ -
(b) Investments	
Trust Estate & Oper. Account	\$ 6,218,349.46
Net Student Loans	\$ 79,787,659.31
(c) Accounts Receivable	\$ 2,531,751.00
(d) Prepaid Items	\$ 3,549.56
(e) Other/Premium/DBIE	\$ -
<b>Total Assets:</b>	<b>\$ 88,541,309.33</b>

## Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 688,344.44
Operating Account	\$ 32,709.40
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 74,145,000.00
(d) Other	\$ -
<b>Total Liabilities:</b>	<b>\$ 74,866,053.84</b>
<b>Fund Balance:</b>	
(a) Beginning of year	\$ 16,245,852.88
Transfer	\$ (2,800,000.00)
(b) Current year activities	\$ 229,402.61
<b>Total Fund Balance:</b>	<b>\$ 13,675,255.49</b>
<b>Total Liabilities &amp; Fund Balance</b>	<b>\$ 88,541,309.33</b>

## Interest Rate Activity

Period

2010-1-A2		Mode
\$	74,145,000.00	LIBOR Floating Rate Bonds
Rate Average		1.417%