

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 2010-1
Reporting Period : 09/01/14--11/30/14
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 (\$)	\$ 6,420,000.00	\$ 93,240,000.00	\$ 99,660,000.00
Interest Paid (\$)	\$ 10,411.67	\$ 270,352.49	\$ 280,764.16
Principal Paid (\$)	\$ 5,175,000.00	\$ -	\$ 5,175,000.00
Ending Principal Balance(\$)	\$ 1,245,000.00	\$ 93,240,000.00	\$ 94,485,000.00
Interest Accrued not paid (\$)	\$ 1,339.80	\$ 179,334.45	\$ 180,674.25
Maturity Date	7/1/2019	7/1/2030	
Actual Days in Period	91	91	
Actual Coupon Rate	0.635%	1.135%	
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	\$ 107,303,105.22	12,838	\$ 8,358.24
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 4,531,137.56	487	\$ 9,304.18
Ending Balance	\$ 102,771,967.66	12,351	\$ 8,320.94

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 43,991,779.47	41.0%	\$ 42,030,467.46	40.9%	12,614
Unsubsidized Stafford	\$ 50,295,225.10	46.9%	\$ 48,270,676.58	47.0%	10,084
SLS	\$ -	0.0%	\$ -	0.0%	0
PLUS	\$ 5,085,313.37	4.7%	\$ 4,689,878.01	4.6%	763
Consolidation - Subsidized	\$ 3,374,999.13	3.1%	\$ 3,270,039.09	3.2%	313
Consolidation - Unsubsidized	\$ 4,555,788.15	4.2%	\$ 4,510,906.52	4.4%	342
Total	\$ 107,303,105.22	100%	\$ 102,771,967.66	100%	24,116

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 9,450,854.91	8.81%	\$ 9,077,306.34	8.83%	2,815
4-Year	\$ 94,358,504.98	87.94%	\$ 90,313,632.26	87.88%	20,739
Proprietary	\$ 1,858,108.74	1.73%	\$ 1,792,590.81	1.74%	445
Other	\$ 1,635,636.59	1.52%	\$ 1,588,438.25	1.55%	117
Total	\$ 107,303,105.22	100%	\$ 102,771,967.66	100%	24,116

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 3,522,964.39	3.3%	\$ 2,556,691.48	2.5%	686
Repayment	\$ 73,933,731.62	68.9%	\$ 70,576,259.88	68.7%	16,892
Forbearance	\$ 14,103,975.82	13.1%	\$ 13,731,768.31	13.4%	2,769
Deferment	\$ 14,945,200.22	13.9%	\$ 14,562,923.77	14.2%	3,462
Claims	\$ 797,233.17	0.7%	\$ 1,344,324.22	1.3%	307
Total	\$ 107,303,105.22	100%	\$ 102,771,967.66	100%	24,116

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 97,976,965.44	95.33%
United Student Aid Fund	\$ 2,460,874.19	2.39%
Other	\$ 2,334,128.03	2.27%
Total	\$ 102,771,967.66	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 3,530,382.19	\$ 3,445,997.02	3.4%	3.5%
LIBOR based	\$ 103,772,723.03	\$ 99,325,970.64	96.7%	96.6%
Total	\$ 107,303,105.22	\$ 102,771,967.66	100%	100%

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VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 74,333,528.73	86.79%	17,568
31-60 days delinquent	\$ 3,090,476.12	3.61%	612
61-90 days delinquent	\$ 1,816,032.84	2.12%	367
91-120 days delinquent	\$ 1,087,659.77	1.27%	246
121-150 days delinquent	\$ 736,157.73	0.86%	171
151-180 days delinquent	\$ 762,649.04	0.89%	193
181-210 days delinquent	\$ 786,617.58	0.92%	146
211-240 days delinquent	\$ 662,004.42	0.77%	134
241-270 days delinquent	\$ 469,631.40	0.55%	106
271 & > days delinquent	\$ 1,907,594.78	2.23%	425
Total	\$ 85,652,352.41	100%	19,968

VIII. Borrower Benefits		
	\$ Amount	%
25 basis points	\$ 3,595,694.13	3.50%
30 basis points	\$ -	0.00%
50 basis points	\$ 102,151.85	0.10%
75 basis points	\$ 11,747,384.55	11.43%
100 basis points	\$ 121,308.06	0.12%
125 basis points	\$ 137,500.93	0.13%
150 basis points	\$ 54,918.40	0.05%
175 basis points	\$ -	0.00%
250 basis points	\$ 247,087.53	0.24%
275 basis points	\$ 190,852.08	0.19%
680 basis points	\$ 8,768.55	0.01%
Total	\$ 16,205,666.08	15.57%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)	
Claims Filed	\$ 1,483,043.64	Principal	4,219,686.93
Claims > 390 days delinq	\$ 28,969.11	Interest	785,389.45
Claims Rejected	32,764.54		
Default Claims paid during the quarter	861,913.05		
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 25,485,225.34		
		Total	\$ 5,005,076.38

XI. Top Schools in Portfolio	
UNIV OF TEXAS AT AUSTIN	\$ 11,144,511.06
SAM HOUSTON STATE UNIV	\$ 6,269,165.97
UNIV OF TEXAS-SAN ANTONIO	\$ 6,159,072.82
UNIV OF TX AT ARLINGTON	\$ 5,900,328.11
TEXAS CHRISTIAN UNIV	\$ 4,888,232.79
Total	\$ 34,361,310.75

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	3,372	\$ 15,286,212.98	14.87%	\$ 220,586.62	\$ 128,200.20	\$ -	\$ 199,953.61
Total	3,372	\$ 15,286,212.98	14.87%	\$ 220,586.62	\$ 128,200.20	\$ -	\$ 199,953.61

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	5,910	\$ 27,576,220.66	26.83%	\$ 397,936.71	\$ 231,272.25	\$ -	\$ 360,714.91
Total	5,910	\$ 27,576,220.66	26.83%	\$ 397,936.71	\$ 231,272.25	\$ -	\$ 360,714.91

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	14,834	\$ 59,909,534.02	58.29%	\$ 864,520.31	\$ 502,440.60	\$ 32,764.54	\$ 783,655.69
Total	14,834	\$ 59,909,534.02	58.29%	\$ 864,520.31	\$ 502,440.60	\$ 32,764.54	\$ 783,655.69

Grand Total Servicers							
	24,116	\$ 102,771,967.66	100.00%	\$ 1,483,043.64	\$ 861,913.05	\$ 32,764.54	\$ 1,344,324.22

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	\$ 785,389.45
Reimbursement by Guarantors	\$ 62,956.03
(b) Principal collections	
Regular Principal Payments	\$ 4,219,686.93
Reimbursement by Guarantors	\$ 935,952.59
(c) Governmental Interest and Special Allowance	\$ (551,211.47)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 836.91
(f) Draws from Reserve	\$ 51,300.00
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 5,504,910.44

Trust Assets

Nov-14

(a) Cash	
Trust Estate	\$ -
Operating Account	\$ -
(b) Investments	
Trust Estate & Oper. Account	\$ 5,710,342.30
Net Student Loans	\$ 102,654,588.12
(c) Accounts Receivable	\$ 2,256,045.14
(d) Prepaid Items	\$ 6,540.00
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 110,627,515.56

Interest Rate Activity

Period

2010-1-A1	Mode
\$	1,245,000.00 LIBOR Floating Rate Bonds
Rate Average	0.635%
2010-1-A2	Mode
\$	93,240,000.00 LIBOR Floating Rate Bonds
Rate Average	1.135%

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 20,413.69
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 122,149.43
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	\$ 180,674.25
Current Coupon Payment	\$ 280,764.16
(e) Principal Payments	
Principal Payment	\$ 5,175,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redempt. Fund)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 5,804,501.53
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 260,015.83
Operating Account	\$ 41,688.49
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 94,485,000.00
(d) Other	\$ -
Total Liabilities:	\$ 94,786,704.32
Fund Balance:	
(a) Beginning of year	\$ 17,334,266.02
Transfer	\$ (1,700,568.67)
(b) Current year activities	\$ 207,113.89
Total Fund Balance:	\$ 15,840,811.24
Total Liabilities & Fund Balance:	\$ 110,627,515.56