

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2010-1
Reporting Period : 09/01/15-11/30/15
Contact : Kevin Xu

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Certificate/Note/Bond Status

	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 80,090,000.00	\$ 80,090,000.00
Interest Paid (\$)	\$ 242,273.14	\$ 242,273.14
Principal Paid (\$)	\$ 1,920,000.00	\$ 1,920,000.00
Ending Principal Balance(\$)	\$ 78,170,000.00	\$ 78,170,000.00
Interest Accrued not paid (\$)	\$ 162,323.26	\$ 162,323.26
Maturity Date	7/1/2030	
Actual Days in Period	91	
Actual Coupon Rate	1.226%	
Coupon Type	LIBOR Floating Rate Bonds	

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 87,735,675.16	10,710	\$ 8,191.94
Loans Added	-	0.00	-
Loans Repaid	\$ 3,858,064.46	421	\$ 9,164.05
Ending Balance	\$ 83,877,610.70	10,289	\$ 8,152.16

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 35,575,781.34	40.5%	\$ 33,889,203.90	40.4%	10,486
Unsubsidized Stafford	\$ 41,247,024.31	47.0%	\$ 39,663,794.35	47.3%	8,426
PLUS	\$ 3,698,601.01	4.2%	\$ 3,371,010.41	4.0%	616
Consolidation - Subsidized	\$ 2,964,600.15	3.4%	\$ 2,827,994.14	3.4%	273
Consolidation - Unsubsidized	\$ 4,249,668.35	4.8%	\$ 4,125,607.90	4.9%	303
Total	\$ 87,735,675.16	100%	\$ 83,877,610.70	100%	20,104

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,859,671.09	8.96%	\$ 7,504,525.60	8.95%	2296
4-Year	\$ 76,809,158.69	87.55%	\$ 73,352,032.28	87.45%	17320
Proprietary	\$ 1,604,009.37	1.83%	\$ 1,599,697.19	1.91%	385
Other	\$ 1,462,836.01	1.67%	\$ 1,421,355.63	1.69%	103
Total	\$ 87,735,675.16	100%	\$ 83,877,610.70	100%	20,104

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 1,787,697.53	2.0%	\$ 1,397,674.54	1.7%	355
Repayment	\$ 62,494,954.09	71.2%	\$ 60,813,169.23	72.5%	15,096
Forbearance	\$ 11,845,624.01	13.5%	\$ 9,372,699.08	11.2%	1,827
Deferment	\$ 10,796,715.74	12.3%	\$ 11,716,131.97	14.0%	2,680
Claims	\$ 810,683.79	0.9%	\$ 577,935.88	0.7%	146
Total	\$ 87,735,675.16	100%	\$ 83,877,610.70	100%	20,104

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 80,029,957.06	95.41%
United Student Aid Fund	\$ 1,963,066.45	2.34%
Other	\$ 1,884,587.19	2.25%
Total	\$ 83,877,610.70	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill LIBOR based	\$ 3,173,964.39	\$ 3,119,087.34	3.8%
Total	\$ 84,561,710.77	\$ 80,758,523.36	96.4%	96.3%
Total	\$ 87,735,675.16	\$ 83,877,610.70	100%	100%

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VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 58,779,339.55	83.06%	14,660	25 basis points	\$ 3,220,304.35	3.84%
31-60 days delinquent	\$ 4,256,406.81	6.01%	807	30 basis points	\$ -	0.00%
61-90 days delinquent	\$ 1,933,197.20	2.73%	352	50 basis points	\$ 89,903.17	0.11%
91-120 days delinquent	\$ 1,386,350.82	1.96%	283	75 basis points	\$ 10,298,529.70	12.28%
121-150 days delinquent	\$ 679,882.54	0.96%	141	100 basis points	\$ 95,427.60	0.11%
151-180 days delinquent	\$ 938,320.43	1.33%	172	125 basis points	\$ 109,166.28	0.13%
181-210 days delinquent	\$ 560,402.51	0.79%	126	150 basis points	\$ 51,463.84	0.06%
211-240 days delinquent	\$ 662,919.78	0.94%	158	175 basis points	\$ -	0.00%
241-270 days delinquent	\$ 536,797.88	0.76%	118	250 basis points	\$ 202,862.14	0.24%
271 & > days delinquent	\$ 1,030,186.67	1.46%	252	275 basis points	\$ 199,981.58	0.24%
Total	\$ 70,763,804.19	100%	17,069	680 basis points	\$ -	0.00%
				Total	\$ 14,267,638.66	16.77%

IX. Claims Activity Outstanding at End of Quarter			X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio		
Claims Filed	\$ 771,624.47	Principal		3,225,010.77	UNIV OF TEXAS AT AUSTIN	\$ 8,653,126.53	
Claims > 390 days delinq	\$ 11,997.35	Interest		661,450.47	SAM HOUSTON STATE UNIV	\$ 5,311,727.43	
Claims Rejected	22,419.89				UNIV OF TEXAS-SAN ANTONIO	\$ 4,973,614.43	
Default Claims paid during the quarter	963,196.64				UNIV OF TX AT ARLINGTON	\$ 4,848,628.09	
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 30,025,586.52				TEXAS CHRISTIAN UNIV	\$ 3,900,687.82	
		Total	\$	3,886,461.24	Total	\$	27,687,784.30

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	2,867	\$ 12,980,196.69	15.48%	\$ 119,410.14	\$ 149,056.25	\$ -	\$ 89,436.52	
Total	2,867	\$ 12,980,196.69	15.48%	\$ 119,410.14	\$ 149,056.25	\$ -	\$ 89,436.52	
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	5,050	\$ 22,530,047.61	26.86%	\$ 207,263.13	\$ 258,720.60	\$ -	\$ 155,237.17	
Total	5,050	\$ 22,530,047.61	26.86%	\$ 207,263.13	\$ 258,720.60	\$ -	\$ 155,237.17	
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	12,187	\$ 48,367,366.40	57.66%	\$ 444,951.20	\$ 555,419.79	\$ 22,419.89	\$ 333,262.19	
Total	12,187	\$ 48,367,366.40	57.66%	\$ 444,951.20	\$ 555,419.79	\$ 22,419.89	\$ 333,262.19	
Grand Total Servicers	20,104	\$ 83,877,610.70	100.00%	\$ 771,624.47	\$ 963,196.64	\$ 22,419.89	\$ 577,935.88	

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

09/01/15 - 11/30/15

(a) Interest Collections	
Regular Interest Collections	\$ 661,450.47
Reimbursement by Guarantors	\$ 62,051.18
(b) Principal collections	
Regular Principal Payments	\$ 3,225,010.77
Reimbursement by Guarantors	\$ 1,004,372.38
(c) Governmental Interest and Special Allowance	\$ (717,611.71)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 2,089.65
(f) Draws from Reserve	\$ 51,450.00
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 4,288,812.74

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 18,375.57
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 102,372.09
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	\$ 162,323.26
Current Coupon Payment	\$ 242,273.14
(e) Principal Payments	
Principal Payment	\$ 1,920,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redempt. Fund)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 2,465,441.06
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets

Nov-15

(a) Cash	
Trust Estate	\$ -
Operating Account	\$ -
(b) Investments	
Trust Estate & Oper. Account	\$ 6,119,704.80
Net Student Loans	\$ 83,800,303.81
(c) Accounts Receivable	\$ 2,556,336.79
(d) Prepaid Items	\$ 6,574.35
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 92,482,919.75

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 721,001.98
Operating Account	\$ 33,436.28
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 78,170,000.00
(d) Other	\$ -
Total Liabilities:	\$ 78,924,438.26
Fund Balance:	
(a) Beginning of year	\$ 16,245,852.88
Transfer	\$ (2,800,000.00)
(b) Current year activities	\$ 112,628.61
Total Fund Balance:	\$ 13,558,481.49
Total Liabilities & Fund Balance	\$ 92,482,919.75

Interest Rate Activity

Period

2010-1-A2		Mode
\$	78,170,000.00	LIBOR Floating Rate Bonds
Rate Average		1.180%