

**FFELP Worksheet**

**Issuer :** North Texas Higher Education Authority, Inc.  
**Indenture Name** Series 2010-2  
**Reporting Period :** 09/01/13-11/30/13  
**Contact :** Kevin Xu

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**Certificate/Note/Bond Status**

|                                  | Series / Tranche<br>2010-2 | Total Balance    |
|----------------------------------|----------------------------|------------------|
| Beginning Principal Balance (\$) | \$ 83,000,000.00           | \$ 83,000,000.00 |
| Interest Paid (\$)               | \$ 270,229.56              | \$ 270,229.56    |
| Principal Paid (\$)              | \$ 3,390,000.00            | \$ 3,390,000.00  |
| Ending Principal Balance(\$)     | \$ 79,610,000.00           | \$ 79,610,000.00 |
| Interest Accrued not paid (\$)   | \$ 168,395.83              | \$ 168,395.83    |
| <b>Maturity Date</b>             | 4/1/2037                   |                  |
| <b>Actual Days in Period</b>     | 91                         |                  |
| <b>Actual Coupon Rate</b>        | 1.248%                     |                  |
| <b>Coupon Type</b>               | LIBOR Floating Rate Bonds  |                  |

**Student Loan Pool Data-FFELP**

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

|                   | Combined Principal | # of Borrowers | ABI          |
|-------------------|--------------------|----------------|--------------|
| Beginning Balance | \$ 87,400,865.49   | 8,224          | \$ 10,627.54 |
| Loans Added       |                    |                | #DIV/0!      |
| Loans Repaid      | \$ 2,551,033.85    | 277            | \$ 9,209.51  |
| Ending Balance    | \$ 84,849,831.64   | 7,947          | \$ 10,676.96 |

**II. Loans by Program Type**

|                              | Beginning of the period |             | End of Period Balance   |             | # of Loans    |
|------------------------------|-------------------------|-------------|-------------------------|-------------|---------------|
|                              | \$                      | %           | \$                      | %           |               |
| Subsidized Stafford          | \$ 15,977,192.23        | 18.3%       | \$ 15,268,828.48        | 18.0%       | 6206          |
| Unsubsidized Stafford        | \$ 15,588,489.72        | 17.8%       | \$ 15,039,715.30        | 17.7%       | 4428          |
| SLS                          | \$ 85,258.67            | 0.1%        | \$ 84,723.79            | 0.1%        | 15            |
| PLUS                         | \$ 607,665.20           | 0.7%        | \$ 559,346.99           | 0.7%        | 152           |
| Consolidation - Subsidized   | \$ 26,523,920.41        | 30.3%       | \$ 25,880,019.04        | 30.5%       | 2558          |
| Consolidation - Unsubsidized | \$ 28,618,339.26        | 32.7%       | \$ 28,017,198.04        | 33.0%       | 2467          |
| <b>Total</b>                 | <b>\$ 87,400,865.49</b> | <b>100%</b> | <b>\$ 84,849,831.64</b> | <b>100%</b> | <b>15,826</b> |

**III. Loans by School Type**

|              | Beginning of Period Balance |             | End of Period Balance   |             | # of Loans    |
|--------------|-----------------------------|-------------|-------------------------|-------------|---------------|
|              | \$                          | %           | \$                      | %           |               |
| 2-Year       | \$ 7,583,550.40             | 9%          | \$ 7,316,037.46         | 9%          | 2,087         |
| 4-Year       | \$ 62,865,801.69            | 72%         | \$ 61,040,423.52        | 72%         | 11,675        |
| Proprietary  | \$ 3,584,286.60             | 4%          | \$ 3,472,359.14         | 4%          | 904           |
| Other        | \$ 13,367,226.80            | 15%         | \$ 13,021,011.52        | 15%         | 1,160         |
| <b>Total</b> | <b>\$ 87,400,865.49</b>     | <b>100%</b> | <b>\$ 84,849,831.64</b> | <b>100%</b> | <b>15,826</b> |

**IV. Loan Status**

|                   | Beginning of Period Balance |             | End of Period Balance   |             | # of Loans    |
|-------------------|-----------------------------|-------------|-------------------------|-------------|---------------|
|                   | \$                          | %           | \$                      | %           |               |
| In School & Grace | \$ 753,983.01               | 0.9%        | \$ 579,455.19           | 0.7%        | 158           |
| Repayment         | \$ 65,648,265.69            | 75.1%       | \$ 65,157,338.76        | 76.8%       | 11,761        |
| Forbearance       | \$ 8,271,010.53             | 9.5%        | \$ 7,804,582.22         | 9.2%        | 1,413         |
| Deferment         | \$ 11,861,593.79            | 13.6%       | \$ 10,563,431.31        | 12.4%       | 2,321         |
| Claims            | \$ 866,012.47               | 1.0%        | \$ 745,024.16           | 0.9%        | 173           |
| <b>Total</b>      | <b>\$ 87,400,865.49</b>     | <b>100%</b> | <b>\$ 84,849,831.64</b> | <b>100%</b> | <b>15,826</b> |

**V. Loans By Guarantor**

|   | VI. Special Allowance Indices |             | VI. Special Allowance Indices |                         |                         |             |
|---|-------------------------------|-------------|-------------------------------|-------------------------|-------------------------|-------------|
|   | \$                            | % of loans  | Balance                       |                         | % of Total              |             |
|   |                               |             | Beginning                     | Ending                  | Beginning               | Ending      |
| Texas Guaranteed Student Loan Corporation | \$ 84,425,064.59              | 99.50%      |                               |                         |                         |             |
| United Student Aid Fund                   | \$ 424,767.05                 | 0.50%       |                               |                         |                         |             |
| Other                                     | \$ -                          | 0.00%       |                               |                         |                         |             |
| <b>Total</b>                              | <b>\$ 84,849,831.64</b>       | <b>100%</b> | <b>Total</b>                  | <b>\$ 87,400,865.49</b> | <b>\$ 84,849,831.64</b> | <b>100%</b> |
|   |                               |             | Treasury Bill                 | \$ 3,756,643.53         | \$ 3,629,846.27         | 4.5%        |
|   |                               |             | LIBOR based                   | \$ 83,644,221.96        | \$ 81,219,985.37        | 95.7%       |

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| VII. Payment Status     |                         |             |               |
|-------------------------|-------------------------|-------------|---------------|
|                         | \$ Amount               | % Repayment | # of Loans    |
| Current                 | \$ 63,849,319.33        | 86.63%      | 11,568        |
| 31-60 days delinquent   | \$ 2,727,992.46         | 3.70%       | 465           |
| 61-90 days delinquent   | \$ 1,365,530.63         | 1.85%       | 256           |
| 91-120 days delinquent  | \$ 1,202,671.62         | 1.63%       | 199           |
| 121-150 days delinquent | \$ 904,697.34           | 1.23%       | 144           |
| 151-180 days delinquent | \$ 819,702.10           | 1.11%       | 129           |
| 181-210 days delinquent | \$ 698,192.45           | 0.95%       | 142           |
| 211-240 days delinquent | \$ 538,003.75           | 0.73%       | 120           |
| 241-270 days delinquent | \$ 636,974.10           | 0.86%       | 91            |
| 271 & > days delinquent | \$ 963,861.36           | 1.31%       | 233           |
| <b>Total</b>            | <b>\$ 73,706,945.14</b> | <b>100%</b> | <b>13,347</b> |

| VIII. Borrower Benefits |                         |               |
|-------------------------|-------------------------|---------------|
|                         | \$ Amount               | %             |
| 25 basis points         | \$ 5,937,644.80         | 7.00%         |
| 30 basis points         | \$ 1,010,466.27         | 1.19%         |
| 50 basis points         | \$ 2,586,657.83         | 3.05%         |
| 75 basis points         | \$ 2,784,790.11         | 3.28%         |
| 100 basis points        | \$ 3,477,602.49         | 4.10%         |
| 125 basis points        | \$ 3,161,919.74         | 3.73%         |
| 150 basis points        | \$ 1,406.50             | 0.00%         |
| 175 basis points        | \$ 3,806.72             | 0.00%         |
| 250 basis points        | \$ 431,047.02           | 0.51%         |
| 275 basis points        | \$ 238,412.00           | 0.28%         |
| 325 basis points        | \$ -                    | 0.00%         |
| <b>Total</b>            | <b>\$ 19,633,753.48</b> | <b>22.86%</b> |

| IX. Claims Activity Outstanding at End of Quarter |                  | X. Quarterly Collections (excludes claim payments) |                        |
|---|------------------|--|------------------------|
| Claims Filed                                      | \$ 1,224,625.96  | Principal  | 1,908,181.15           |
| Claims > 390 days delinq                          | \$ 58,259.10     | Interest   | 565,721.52             |
| Claims Rejected                                   | \$ 30,842.90     |  |                        |
| Default Claims paid during the quarter            | 887,492.45       |  |                        |
| Cumulative Default Claims Paid(Beg. 01/01/2010)   | \$ 13,462,825.74 |  |                        |
|   |                  | <b>Total</b>                                       | <b>\$ 2,473,902.67</b> |

| XI. Top Schools in Portfolio |                         |
|------------------------------|-------------------------|
| Univ Of Texas At Austin      | \$ 10,589,564.83        |
| University Of North Texas    | \$ 7,337,302.98         |
| Univ Of Tx At Arlington      | \$ 3,933,910.11         |
| Southern Methodist Univ      | \$ 3,254,760.29         |
| Texas Christian Univ         | \$ 2,943,976.95         |
| <b>Total</b>                 | <b>\$ 28,059,515.16</b> |

## XII. Servicer Information

| Servicer # 1.   |                     |                             |                         |   |                                     |   |             |   |
|-----------------|---------------------|-----------------------------|-------------------------|---|-------------------------------------|---|-------------|---|
| Nelnet Services | # of Loans Serviced | \$ amount of loans Serviced | % of Portfolio Serviced | \$ Amt. of claims filed during reporting period |                                     | Claims rejected status at end of period (1) |             | Claims outstanding at end of period (2) |
|                 |                     |                             |                         |   | Claims Paid during reporting period |   |             |   |
|                 | 3,096               | \$ 13,176,859.09            | 15.53%                  | \$ 190,179.80                                   | \$ 137,824.23                       | \$ -  | \$ -        | 115,699.44                              |
| <b>Total</b>    | <b>3,096</b>        | <b>\$ 13,176,859.09</b>     | <b>15.53%</b>           | <b>\$ 190,179.80</b>                            | <b>\$ 137,824.23</b>                | <b>\$ -</b>                                 | <b>\$ -</b> | <b>115,699.44</b>                       |

| Servicer # 2.        |                     |                             |                         |   |                                     |   |             |   |
|----------------------|---------------------|-----------------------------|-------------------------|---|-------------------------------------|---|-------------|---|
| Edfinancial Services | # of Loans Serviced | \$ amount of loans Serviced | % of Portfolio Serviced | \$ Amt. of claims filed during reporting period |                                     | Claims rejected status at end of period (1) |             | Claims outstanding at end of period (2) |
|                      |                     |                             |                         |   | Claims Paid during reporting period |   |             |   |
|                      | 9,369               | \$ 55,573,024.59            | 65.50%                  | \$ 802,077.83                                   | \$ 581,269.74                       | \$ 30,842.90                                | \$ -        | 487,959.08                              |
| <b>Total</b>         | <b>9,369</b>        | <b>\$ 55,573,024.59</b>     | <b>65.50%</b>           | <b>\$ 802,077.83</b>                            | <b>\$ 581,269.74</b>                | <b>\$ 30,842.90</b>                         | <b>\$ -</b> | <b>487,959.08</b>                       |

| Servicer #3  |                     |                             |                         |   |                                     |   |             |   |
|--------------|---------------------|-----------------------------|-------------------------|---|-------------------------------------|---|-------------|---|
| HESC         | # of Loans Serviced | \$ amount of loans Serviced | % of Portfolio Serviced | \$ Amt. of claims filed during reporting period |                                     | Claims rejected status at end of period (1) |             | Claims outstanding at end of period (2) |
|              |                     |                             |                         |   | Claims Paid during reporting period |   |             |   |
|              | 3,361               | \$ 16,099,947.96            | 18.97%                  | \$ 232,368.34                                   | \$ 168,398.48                       | \$ -  | \$ -        | 141,365.63                              |
| <b>Total</b> | <b>3,361</b>        | <b>\$ 16,099,947.96</b>     | <b>18.97%</b>           | <b>\$ 232,368.34</b>                            | <b>\$ 168,398.48</b>                | <b>\$ -</b>                                 | <b>\$ -</b> | <b>141,365.63</b>                       |

| Grand Total Servicers |        |                  |         |                 |               |              |      |            |
|-----------------------|--------|------------------|---------|-----------------|---------------|--------------|------|------------|
|                       | 15,826 | \$ 84,849,831.64 | 100.00% | \$ 1,224,625.96 | \$ 887,492.45 | \$ 30,842.90 | \$ - | 745,024.16 |

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

# NTHEA Series 2010-2 09/30/2013--11/30/2013

**Collection Activity - Cash Activity**

09/01/13-11/30/13

|  |                 |
|--|-----------------|
| <b>(a) Interest Collections</b>                        |                 |
| Regular Interest Collections                           | \$ 565,721.52   |
| Reimbursement by Guarantors                            | \$ 72,581.42    |
| <b>(b) Principal collections</b>                       |                 |
| Regular Principal Payments                             | \$ 1,908,181.15 |
| Reimbursement by Guarantors                            | \$ 1,090,766.86 |
| <b>(c) Governmental Interest and Special Allowance</b> |                 |
| \$ (141,031.39)  |                 |
| <b>(d) Derivative Payments (to the issuer)</b>         |                 |
| N/A  |                 |
| <b>(e) Investment Income</b>                           |                 |
| \$ 478.33  |                 |
| <b>(f) Draws from Reserve</b>                          |                 |
| \$ -   |                 |
| <b>(g) Other (please specify)</b>                      |                 |
| \$ -   |                 |
| <b>Total Available Funds:</b>                          |                 |
| <b>\$ 3,496,697.89</b>                                 |                 |

**Waterfall Activity - Cash/Modified Cash Activity**

|   |                 |
|---|-----------------|
| <b>(a) Rebates</b>                                      |                 |
| Arbitrage   | \$ -            |
| Consolidation Rebate                                    | 144,148.46      |
| <b>(a) Fees</b>   |                 |
| Carryover Servicing Fee                                 | N/A             |
| Current Servicing Fee                                   | \$ 82,037.95    |
| Administration Fee                                      | \$ 43,800.00    |
| 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   | \$ -            |
| <b>(c) Derivative Payments (to the counterparty)</b>    |                 |
| Cap   | N/A             |
| Swap  | N/A             |
| Termination Amounts                                     | N/A             |
| <b>(d) Interest Payments</b>                            |                 |
| Accrued and Unpaid Coupon Payment                       | \$ 168,395.83   |
| Current Coupon Payment                                  | \$ 270,229.56   |
| <b>(e) Principal Payments</b>                           |                 |
| Principal Payment                                       | \$ 3,390,000.00 |
| <b>(f) Reserve Replenishment</b>                        |                 |
| \$ -  |                 |
| <b>(g) Deposits to other accounts (Redemption Fund)</b> |                 |
| \$ -  |                 |
| <b>(h) Releases back to the issuer</b>                  |                 |
| \$ -  |                 |
| <b>Total Payments and Fees:</b>                         |                 |
| <b>\$ 4,098,611.80</b>                                  |                 |
| Any Interest Shortfalls?                                |                 |
| No  |                 |
| Any Principal Shortfalls?                               |                 |
| No  |                 |

**Trust Assets**

Nov-13

|                                |                  |
|--------------------------------|------------------|
| <b>(a) Cash</b>                |                  |
| Trust Estate                   | \$ -             |
| Operating Account              | \$ -             |
| <b>(b) Investments</b>         |                  |
| Trust Estate & Oper. Account   | \$ 4,019,702.89  |
| Net Student Loans              | \$ 84,753,729.60 |
| <b>(c) Accounts Receivable</b> |                  |
| \$ 1,145,192.18                |                  |
| <b>(d) Prepaid Items</b>       |                  |
| \$ 11,348.67                   |                  |
| <b>(e) Other/Premium/DBIE</b>  |                  |
| \$ 472,360.03                  |                  |
| <b>Total Assets:</b>           |                  |
| <b>\$ 90,402,333.37</b>        |                  |

**Trust Liabilities and Fund Balance:**

|   |               |
|---|---------------|
| <b>(a) Accounts Payable</b>                 |               |
| Trust Estate                                | \$ 239,256.15 |
| Operating Account                           | \$ 28,646.87  |
| <b>(b) Payments due to IRS</b>              |               |
| Arbitrage Rebate/EIC                        | \$ -          |
| <b>(c) Net Bonds Payable</b>                |               |
| \$ 78,919,661.00                            |               |
| <b>(d) Other</b>                            |               |
| \$ -  |               |
| <b>Total Liabilities:</b>                   |               |
| <b>\$ 79,187,564.02</b>                     |               |
| <b>Fund Balance:</b>                        |               |
| <b>(a) Beginning of year</b>                |               |
| \$ 11,131,752.21                            |               |
| <b>(b) Transfer</b>                         |               |
| \$ -  |               |
| <b>(c) Current year activities</b>          |               |
| \$ 83,017.14                                |               |
| <b>Total Fund Balance:</b>                  |               |
| <b>\$ 11,214,769.35</b>                     |               |
| <b>Total Liabilities &amp; Fund Balance</b> |               |
| <b>\$ 90,402,333.37</b>                     |               |

**Interest Rate Activity**

Period

|                     |   |
|---------------------|---|
| 2010-2              | Mode                                    |
| \$                  | 79,610,000.00 LIBOR Floating Rate Bonds |
| <b>Rate Average</b> |   |
| 1.257%              |   |