

**FFELP Worksheet**

**Issuer :** North Texas Higher Education Authority, Inc.  
**Indenture Name :** Series 2011-1  
**Reporting Period :** 09/01/18-11/30/18  
**Contact :** Brent Spitzer

**Phone:** 817-265-9158

**Certificate/Note/Bond Status**

	Series / Tranche 2011-1	Total Balance
Beginning Principal Balance (\$)	\$ 75,252,000.00	\$ 75,252,000.00
Interest Paid (\$)	\$ 653,859.57	\$ 653,859.57
Principal Paid (\$)	\$ 2,830,000.00	\$ 2,830,000.00
Ending Principal Balance(\$)	\$ 72,422,000.00	\$ 72,422,000.00
Interest Accrued not paid (\$)	\$ 429,011.84	\$ 429,011.84
<b>Maturity Date</b>	4/1/2040	

Actual Days in Period	91
Actual Coupon Rate	3.49600%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 

124.67%
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 (Parity ratio displayed using the asset balances for the cutoff period 11/30/2018, for the 01/02/2019 distribution.)

**Student Loan Pool Data-FFELP**

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

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 87,408,116.30	5,310	\$ 16,461.04
Loans Added	\$ -	0	\$ -
Loans Repaid	\$ 2,414,599.44	197	\$ 12,256.85
Ending Balance	\$ 84,993,516.86	5,113	\$ 16,623.02

Weighted Average Coupon (WAC)	5.21%
Weighted Average Remaining Term (WAM)	172.33

**II. Loans by Program Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 7,106,722.03	8.1%	\$ 6,836,386.36	8.0%	2,551
Unsubsidized Stafford	\$ 7,832,607.32	9.0%	\$ 7,518,087.24	8.8%	1,924
SLS	\$ 24,722.46	0.0%	\$ 24,722.46	0.0%	4
PLUS	\$ 702,059.57	0.8%	\$ 676,442.76	0.8%	85
Consolidation - Subsidized	\$ 30,745,320.65	35.2%	\$ 29,859,878.12	35.1%	2,436
Consolidation - Unsubsidized	\$ 40,996,684.27	46.9%	\$ 40,077,999.92	47.2%	2,595
<b>Total</b>	<b>\$ 87,408,116.30</b>	<b>100%</b>	<b>\$ 84,993,516.86</b>	<b>100%</b>	<b>9,595</b>

**III. Loans by School Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 4,618,084.31	5.3%	\$ 4,515,213.41	5.3%	691
4-Year	\$ 71,388,335.26	81.7%	\$ 69,346,149.00	81.6%	7859
Proprietary	\$ 3,175,853.64	3.6%	\$ 3,074,477.12	3.6%	404
Other	\$ 8,225,843.09	9.4%	\$ 8,057,677.33	9.5%	641
<b>Total</b>	<b>\$ 87,408,116.30</b>	<b>100%</b>	<b>\$ 84,993,516.86</b>	<b>100%</b>	<b>9,595</b>

**IV. Loan Status**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 106,797.16	0.1%	\$ 106,797.16	0.1%	25
Repayment	\$ 73,405,342.52	84.0%	\$ 71,724,631.41	84.4%	8124
Forbearance	\$ 9,717,403.21	11.1%	\$ 9,041,227.15	10.6%	797
Deferment	\$ 3,916,839.71	4.5%	\$ 3,664,907.56	4.3%	581
Claims	\$ 261,733.70	0.3%	\$ 455,953.58	0.5%	68
<b>Total</b>	<b>\$ 87,408,116.30</b>	<b>100%</b>	<b>\$ 84,993,516.86</b>	<b>100%</b>	<b>9,595</b>

**V. Loans By Guarantor**

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 84,533,467.84	99.46%
United Student Aid Fund	\$ 453,393.44	0.53%
Other	\$ 6,655.58	0.01%
<b>Total</b>	<b>\$ 84,993,516.86</b>	<b>100%</b>

**VI. Special Allowance Indices**

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 5,648,048.28	\$ 5,564,755.16	6.5%
LIBOR based	\$ 81,760,068.02	\$ 79,428,761.70	93.5%	93.5%
<b>Total</b>	<b>\$ 87,408,116.30</b>	<b>\$ 84,993,516.86</b>	<b>100%</b>	<b>100%</b>

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 74,390,347.37	91.59%	8,269	25-30 basis points	\$ 9,600,693.33	11.30%
31-60 days delinquent	\$ 2,289,367.39	2.82%	223	50 basis points	\$ 1,924,544.07	2.26%
61-90 days delinquent	\$ 1,282,768.22	1.58%	111	60-80 basis points	\$ 3,129,098.64	3.68%
91-120 days delinquent	\$ 669,887.63	0.82%	78	100 basis points	\$ 7,039,003.13	8.28%
121-150 days delinquent	\$ 696,659.92	0.86%	61	125 basis points	\$ 7,452,966.91	8.77%
151-180 days delinquent	\$ 467,501.11	0.58%	50	150 basis points	\$ 6,681.23	0.01%
181-210 days delinquent	\$ 234,487.62	0.29%	33	155 basis points	\$ 1,430.99	0.00%
211-240 days delinquent	\$ 252,550.69	0.31%	29	250 basis points	\$ 47,035.89	0.06%
241-270 days delinquent	\$ 343,302.85	0.42%	45	275 basis points	\$ 134,588.60	0.16%
271 & > days delinquent	\$ 594,939.34	0.73%	90	300 basis points	\$ 6,358.89	0.01%
<b>Total</b>	<b>\$ 81,221,812.14</b>	<b>100%</b>	<b>8,989</b>	325 basis points	\$ 5,052.30	0.01%
				<b>Total</b>	<b>\$ 29,347,453.98</b>	<b>34.52%</b>

IX. Claims Activity Outstanding at End of Quarter				X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 707,751.38	Principal	2,121,012.20			UNIV OF TEXAS AT AUSTIN	\$ 16,267,165.58
Claims > 390 days delinq	\$ 32,504.55	Interest	585,678.00			UNIVERSITY OF NORTH TEXAS	\$ 5,977,155.71
Claims Rejected	\$ 3,390.32					SOUTHERN METHODIST UNIV	\$ 5,605,473.24
Default Claims paid during the quarter	\$ 377,612.16					UNIV OF TX AT ARLINGTON	\$ 3,494,122.14
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 27,734,392.84					TEXAS CHRISTIAN UNIV	\$ 2,847,424.86
		<b>Total</b>	<b>\$ 2,706,690.20</b>			<b>Total</b>	<b>\$ 34,191,341.53</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	16	\$ 121,227.94	0.14%	\$ 1,009.48	\$ 538.60	\$ -	\$ 650.34
<b>Total</b>	<b>16</b>	<b>\$ 121,227.94</b>	<b>0.14%</b>	<b>\$ 1,009.48</b>	<b>\$ 538.60</b>	<b>\$ -</b>	<b>\$ 650.34</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	6,931	\$ 69,296,640.32	81.53%	\$ 577,041.57	\$ 307,873.53	\$ 3,390.32	\$ 371,746.60
<b>Total</b>	<b>6,931</b>	<b>\$ 69,296,640.32</b>	<b>81.53%</b>	<b>\$ 577,041.57</b>	<b>\$ 307,873.53</b>	<b>\$ 3,390.32</b>	<b>\$ 371,746.60</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)
HELIUM	2,648	\$ 15,575,648.60	18.33%	\$ 129,700.33	\$ 69,200.03	\$ -	\$ 83,556.64
<b>Total</b>	<b>2,648</b>	<b>\$ 15,575,648.60</b>	<b>18.33%</b>	<b>\$ 129,700.33</b>	<b>\$ 69,200.03</b>	<b>\$ -</b>	<b>\$ 83,556.64</b>

<b>Grand Total Servicers</b>	<b>9,595</b>	<b>\$ 84,993,516.86</b>	<b>100.00%</b>	<b>\$ 707,751.38</b>	<b>\$ 377,612.16</b>	<b>\$ 3,390.32</b>	<b>\$ 455,953.58</b>
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1. Rejected subject to cure, aged six months or more  
 2. Outstanding, including rejected aged less than six months

Collection Activity - Cash Activity	09/01/18-11/30/18	Trust Assets	Nov-18	Interest Rate Activity
(a) Interest Collections		(a) Cash		Period
Regular Interest Collections	\$ 585,678.00	Trust Estate	\$ -	2011-1
Reimbursement by Guarantors	\$ 23,856.77	Operating Account	\$ -	\$ 72,422,000.00
				Mode
				LIBOR Floating Rate Bonds
(b) Principal collections		(b) Investments		Rate Average
Regular Principal Payments	\$ 2,121,012.20	Trust Estate & Oper. Acco	\$ 3,731,617.06	3.46669%
Reimbursement by Guarantors	\$ 513,531.50	Net Student Loans	\$ 84,923,710.54	
(c) Governmental Interest and Special Allowance	\$ 17,644.60	(c) Accounts Receivable	\$ 1,996,742.70	
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 3,673.65	
(e) Investment Income	\$ 17,236.91	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ 27,397.37			
(g) Other (please specify)	\$ -			
<b>Total Available Funds:</b>	<b>\$ 3,306,357.35</b>	<b>Total Assets:</b>	<b>\$ 90,655,743.95</b>	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 499,856.48
Consolidation Rebate	186,458.81	Operating Account	\$ 14,680.32
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 44,549.19	(c) Net Bonds Payable	\$ 72,422,000.00
Administration Fee	\$ 75,000.00	(d) Other	\$ -
Trustee Fee (Annual Payment)		<b>Total Liabilities:</b>	<b>\$ 72,936,536.80</b>
Insurance Provider (Annual Payment)	N/A	<b>Fund Balance:</b>	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 17,795,962.51
Commitment Fee (Quarterly Payment)	N/A	(b) Transfer	\$ (151,225.34)
Calculation Agent Fee (Annual Payment)	\$ -	(c) Current year activities	\$ 74,469.98
Other ( Bond Rating fee)	\$ -	<b>Total Fund Balance:</b>	<b>\$ 17,719,207.15</b>
(c) Derivative Payments (to the counterparty)		<b>Total Liabilities &amp; Fund Bal</b>	<b>\$ 90,655,743.95</b>
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 429,011.84		
Current Coupon Payment	\$ 653,859.57		
(e) Principal Payments			
Principal Payment	\$ 2,830,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redemption Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
<b>Total Payments and Fees:</b>	<b>\$ 4,218,879.41</b>		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		