

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2012-1
Reporting Period : 01/01/2016-03/31/2016
Contact : Kevin Xu

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Certificate/Note/Bond Status

	Series / Tranche 2012-1	Total Balance
Beginning Principal Balance (\$)	\$ 262,719,000.00	\$ 262,719,000.00
Interest Paid (\$)	\$ 889,932.35	\$ 889,932.35
Principal Paid (\$)	\$ 10,201,000.00	\$ 10,201,000.00
Ending Principal Balance(\$)	\$ 252,518,000.00	\$ 252,518,000.00
Interest Accrued not paid (\$)	\$ 312,796.15	\$ 312,796.15
Maturity Date	12/1/2034	
Actual Days in Period	91	
Actual Coupon Rate	1.4385%	
Coupon Type	LIBOR Floating Rate Bonds	

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 274,280,179.11	21,743	\$ 12,614.64
Loans Added	\$ -	0	\$ -
Loans Repaid	\$ 10,115,189.44	974	\$ 10,385.20
Ending Balance	\$ 264,164,989.67	20,769	\$ 12,719.20

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 64,348,139.43	23%	\$ 61,241,242.34	23%	22377
Unsubsidized Stafford	\$ 72,313,286.64	26%	\$ 69,071,687.52	26%	17644
SLS	\$ 82,356.01	0%	\$ 74,188.91	0%	18
PLUS	\$ 6,439,418.47	2%	\$ 6,052,414.44	2%	1073
Consolidation - Subsidized	\$ 57,813,287.05	21%	\$ 56,214,247.72	21%	4732
Consolidation - Unsubsidized	\$ 73,283,691.51	27%	\$ 71,511,208.74	27%	4936
Total	\$ 274,280,179.11	100%	\$ 264,164,989.67	100%	50780

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 17,516,014.81	6%	\$ 16,764,118.82	6%	5258
4-Year	\$ 231,090,805.00	84%	\$ 222,471,334.10	84%	41740
Proprietary	\$ 9,168,627.18	3%	\$ 8,829,451.30	3%	2403
Other	\$ 16,504,732.12	6%	\$ 16,100,085.45	6%	1379
Total	\$ 274,280,179.11	100%	\$ 264,164,989.67	100%	50780

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 1,472,427.45	0.5%	\$ 1,310,957.41	0.5%	380
Repayment	\$ 215,743,192.63	78.7%	\$ 206,329,031.07	78.1%	39330
Forbearance	\$ 30,154,064.64	11.0%	\$ 31,028,718.43	11.7%	5435
Deferment	\$ 25,367,694.73	9.2%	\$ 24,336,975.89	9.2%	5360
Claims	\$ 1,542,799.66	0.6%	\$ 1,159,306.87	0.4%	275
Total	\$ 274,280,179.11	100%	\$ 264,164,989.67	100%	50780

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 261,602,887.99	99.03%
United Student Aid Fund	\$ 1,967,874.58	0.74%
Other	\$ 594,227.10	0.22%
Total	\$ 264,164,989.67	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 10,786,253.61	\$ 10,607,252.23	3.93%	4.02%
LIBOR Based	\$ 263,493,925.50	\$ 253,557,737.44	96.07%	95.98%
Total	\$ 274,280,179.11	\$ 264,164,989.67	100.00%	100.00%

VII. Payment Status

	\$ Amount	% Repayment	# of Loans
Current	\$ 216,110,825.87	90.61%	41,143
31-60 days delinquent	\$ 6,707,758.12	2.81%	1,132
61-90 days delinquent	\$ 3,900,690.03	1.64%	591
91-120 days delinquent	\$ 2,808,881.52	1.18%	490
121-150 days delinquent	\$ 1,599,870.98	0.67%	337
151-180 days delinquent	\$ 1,655,070.70	0.69%	278
181-210 days delinquent	\$ 1,012,338.49	0.42%	183
211-240 days delinquent	\$ 1,047,656.30	0.44%	200
241-270 days delinquent	\$ 1,224,136.39	0.51%	207
271 & > days delinquent	\$ 2,449,827.97	1.03%	479
Total	\$ 238,517,056.37	100%	45,040

VIII. Borrower Benefits

	\$ Amount	%
25 basis points	\$ 24,932,627.80	9.44%
30 basis points	\$ 894,654.75	0.34%
50 basis points	\$ 1,170,189.05	0.44%
75 basis points	\$ 9,055,595.87	3.43%
100 basis points	\$ 13,794,729.36	5.22%
125 basis points	\$ 18,977,716.26	7.18%
150 basis points	\$ 1,229.45	0.00%
175 basis points	\$ -	0.00%
200 basis points	\$ -	0.00%
225 basis points	\$ 82,757.71	0.03%
250 basis points	\$ 410,070.12	0.16%
275 basis points	\$ 190,932.48	0.07%
300 basis points	\$ 3,453.79	0.00%
325 basis points	\$ 1,029.15	0.00%
680 basis points	\$ -	0.00%
Total	\$ 69,514,985.78	26.31%

IX. Claims Activity Outstanding at End of Quarter

Claims Filed	\$ 1,952,065.91	Principal	8,781,845.70
Claims > 390 days delinq	\$ 24,346.54	Interest	1,880,619.43
Claims Rejected	\$ 21,041.26		
Default Claims paid during the quarter	\$ 2,168,054.78		
Cumulative Default Claims Paid(Beg. 07/24/2012)	\$ 49,727,746.00		
		Total	\$ 10,662,465.13

X. Quarterly Collections (excludes claim payments)

XI. Top Schools in Portfolio

UNIV OF TEXAS AT AUSTIN STDNT	\$ 43,115,184.97
UNIVERSITY OF NORTH TEXAS	\$ 26,177,966.50
SOUTHERN METHODIST UNIV AT DAL	\$ 15,620,547.74
UNIV OF TX AT ARLINGTON	\$ 11,815,677.30
TEXAS WOMEN'S UNIVERSITY FINAN	\$ 10,420,149.30
Total	\$ 107,149,525.31

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XII. Servicer Information

Servicer # 1.							
Nelnet Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	2,630	\$ 18,388,549.76	6.96%	\$ 135,883.49	\$ 150,918.50	-	\$ 80,699.46
Total	2,630	\$ 18,388,549.76	6.96%	\$ 135,883.49	\$ 150,918.50	-	\$ 80,699.46

Servicer # 2.							
Edfinancial Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	25,745	\$ 155,173,405.04	58.74%	\$ 1,146,664.87	\$ 1,273,539.10	-	\$ 680,989.54
Total	25,745	\$ 155,173,405.04	58.74%	\$ 1,146,664.87	\$ 1,273,539.10	-	\$ 680,989.54

Servicer #3							
HESC	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
	22,405	\$ 90,603,034.87	34.30%	\$ 669,517.55	\$ 743,597.19	21,041.26	\$ 397,617.87
Total	22,405	\$ 90,603,034.87	34.30%	\$ 669,517.55	\$ 743,597.19	21,041.26	\$ 397,617.87
Grand Total Servicers	50,780	\$ 264,164,989.67	100.00%	\$ 1,952,065.91	\$ 2,168,054.78	21,041.26	\$ 1,159,306.87

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

Collection Activity - Cash Activity 01/01/2016-03/31/2016

(a) Interest Collections	
Regular Interest Collections	\$ 1,880,619.43
Reimbursement by Guarantors	\$ 103,244.16
(b) Principal collections	
Regular Principal Payments	\$ 8,781,845.70
Reimbursement by Guarantors	\$ 2,335,558.70
(c) Governmental Interest and Special Allowance	\$ 1,083,168.94
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 5,848.10
(f) Draws from Reserve	-
(g) Other	-
Total Available Funds:	\$ 14,190,285.03

Interest Rate Activity

Period	
\$	2012-1 252,518,000.00
Mode	LIBOR Floating Rate Bonds
Rate Average	1.4307%

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	-
Consolidation Rebate	334,327.71
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 309,014.85
Administration Fee	\$ 167,220.00
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	-
(c) Derivative Payments (to the counterparty)	
Cap	N/A
Swap	N/A
Termination Amounts	N/A
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	\$ 312,796.15
Current Coupon Payment	\$ 889,932.35
(e) Principal Payments	
Principal Payment	\$ 10,201,000.00
(f) Reserve Replenishment	-
(g) Deposits to other accounts (Redemption Fund)	-
(h) Releases back to the issuer	-
Total Payments and Fees:	\$ 12,214,291.06

Any Interest Shortfalls?	No
Any Principal Shortfalls?	No