

**Student Loan Backed Reporting Mixed Deal - FFELP**  
**Quarterly Distribution Report**

<b>Issuer</b>	South Texas Higher Education Authority
<b>Deal Name</b>	2013-1
<b>Distribution Date</b>	7/1/2019
<b>Collection Period</b>	03/01/2019 - 05/31/2019
<b>Contact Name</b>	Denise Dunn-Trakshel
<b>Contact Number</b>	817-265-9158
<b>Contact Email</b>	<a href="mailto:DeniseDT@hescloans.com">DeniseDT@hescloans.com</a>
<b>Website</b>	<a href="http://www.nthea.org">www.nthea.org</a>

**Notes/Bonds - Group I (FFELP)**

Class	CUSIP	Rate	Index	Margin	Auction Status	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal <sup>a</sup>	% of Securities	Maturity
2013-1	84055DB9	2.7038%	1 Mo LIBOR	60.00%	N/A	104,300,000	46,074,155	232,874	2,284,706	43,789,449	100.00%	December 3, 2029
<b>Total</b>						<b>104,300,000</b>	<b>46,074,155</b>	<b>232,874</b>	<b>2,284,706</b>	<b>43,789,449</b>	<b>100%</b>	

(a) Should include Principal Pmts in the current distribution month

**Portfolio Summary**

	Beg Balance	Activity	End Balance
Principal Balance	\$52,533,675	(\$2,009,481)	\$50,524,194
Accrued Interest	\$1,758,225	(\$93,015)	\$1,665,211
<b>Total Pool Balance</b>	<b>\$54,291,900</b>	<b>(\$2,102,495)</b>	<b>\$52,189,405</b>
Total Accounts Balance	-	-	-
Total Trust Assets	-	-	-
Weighted Average Coupon (WAC)	5.48%	0.00%	5.48%
Weighted Average Maturity (WAM)	158	0.54	159
Number of Loans	9,689	(431)	9,258
Number of Borrowers	3,805	(189)	3,616
Average Borrower Indebtedness	\$14,510	\$45	\$14,555

**Weighted Average Payments Made**

	% of Pool	W.A. Time until Repayment (months) <sup>(a)</sup> <i>(should include grace period)</i>
In School	0.07%	31
Grace	0.03%	6
Deferment	6.05%	19
Forbearance	10.89%	3
		<b>W.A. Time in Repayment (months)</b>
Repayment	41914675.61	70
<b>Total Weighted Average</b>		

**Funds and Accounts**

Prefunding Account	Capitalized Interest Account	Reserve Account
Prefunding Account (beginning)	Capitalized Interest Account (beginning)	Reserve Account (beginning)
Less loans acquired from prefunding	Less releases	Less releases
Less amounts transferred to other accounts	Less draws	Less draws
Plus investment earnings	Plus investment earnings	Plus investment earnings
Prefunding Account (ending)	Capitalized Interest Account (ending)	Reserve Account (ending)
	Capitalized Interest Account Requirement	Reserve Account Requirement
Collection Fund		
COI Account		
Total Accounts Balances		
Ending Overcollateralization Amount		
Specified Overcollateralization Requirement (no Trigger)		

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Balance Sheet and Parity as of		5/31/2019	
	Beg Balance	Activity	End Balance
<b>Assets</b>			
Loans Receivable	52,533,675	(2,009,481)	50,524,194
Accrued Interest Receivable on Loans	1,759,082	(93,292)	1,665,790
Accrued Interest on Investment	2,276	1,138	3,413
Special Allowance	1,660	(1,618)	42
Accrued Interest Subsidy Payments	32,448	4,964	37,412
Total Accounts/Funds Balance	1,922,263	177,255	2,099,517
Payments received and not credited to Trustee	127,164	(30,080)	97,085
Less: Principal payment on distribution date 1/2/19 or 4/1/19	(1,621,011)	(663,695)	(2,284,706)
Less: Interest payment on distribution date 1/2/19 or 4/1/19	(238,725)	5,851	(232,874)
<b>Total Assets</b>	<b>\$ 54,518,831</b>	<b>(2,608,958)</b>	<b>\$ 51,909,873</b>
<b>Liabilities</b>			
Bonds Payable	47,695,166	(1,621,011)	46,074,155
Accrued Interest on Bonds	114,351	5,934	120,285
Accrued and unpaid operating expenses	70,751	32,613	103,364
Less: Principal payment on distribution date 1/2/19 or 4/1/19	(1,621,011)	(663,695)	(2,284,706)
Less: Interest payment on distribution date 1/2/19 or 4/1/19	(238,725)	5,851	(232,874)
<b>Total Liabilities</b>	<b>\$ 46,020,532</b>	<b>(2,240,308)</b>	<b>\$ 43,780,224</b>
Senior Parity %			
Junior Sub Parity %			
Total Parity %	118.47%		118.57%

CPR (constant pmt rate)		
	\$	%
Current	\$1,068,960	7.91%
Lifetime	\$25,878,268	7.62%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Clims Outstanding
HESC/EDFINAN	\$50,524,194	100.00%	9,258	341,455
<b>Total</b>				

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
In School	17	12	49,190	35,240	0.0%	0.1%	5.90%	5.71%	120	120
Grace	9	5	26,911	13,950	0.0%	0.0%	5.55%	0.00%	120	0
<b>Repayment</b>										
Current	5,216	5,560	27,492,103	30,382,131	54.6%	52.3%	5.35%	5.27%	161	154
31-60 Days Delinquent	308	675	2,092,007	3,739,543	11.5%	4.0%	5.63%	5.49%	143	163
61-90 Days Delinquent	220	321	1,384,475	1,762,187	3.2%	2.6%	5.76%	6.04%	182	194
91-120 Days Delinquent	227	215	1,369,121	1,101,313	2.0%	2.6%	5.81%	5.81%	171	171
121-180 Days Delinquent	708	160	3,550,755	1,235,462	2.1%	6.8%	5.54%	5.70%	158	144
181-270 Days Delinquent	291	664	1,423,962	3,352,584	3.6%	2.7%	5.66%	5.40%	132	157
<b>Total Repayment</b>	<b>6,970</b>	<b>7,595</b>	<b>37,312,423</b>	<b>41,573,220</b>	<b>76.9%</b>	<b>71.0%</b>	<b>5.44%</b>	<b>5.38%</b>	<b>158</b>	<b>156</b>
Forbearance	1,824	873	11,086,129	5,501,240	15.1%	21.1%	5.65%	5.77%	163	174
Deferment	762	709	3,434,513	3,059,088	7.6%	6.5%	5.55%	5.54%	158	152
Claims	116	64	651,420	341,455	0.2%	1.2%	6.10%	6.36%	135	143
<b>Total Portfolio</b>	<b>9,698</b>	<b>9,258</b>	<b>52,560,586</b>	<b>50,524,194</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.48%</b>	<b>5.48%</b>	<b>158</b>	<b>159</b>
		0		(0)				0.00%		(0.0)

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<b>Delinquency Status</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	5,216	5,560	27,492,103	30,382,131	70.9%	73.7%	5.35%	5.27%	161	154
31-60 Days Delinquent	308	675	2,092,007	3,739,543	14.9%	5.6%	5.63%	5.49%	143	163
61-90 Days Delinquent	220	321	1,384,475	1,762,187	4.1%	3.7%	5.76%	6.04%	182	194
91-120 Days Delinquent	227	215	1,369,121	1,101,313	2.6%	3.7%	5.81%	5.81%	171	171
121-180 Days Delinquent	708	160	3,550,755	1,235,462	2.8%	9.5%	5.54%	5.70%	158	144
181-270 Days Delinquent	291	664	1,423,962	3,352,584	4.7%	3.8%	5.66%	5.40%	132	157
<b>Total Portfolio</b>	<b>6,970</b>	<b>7,595</b>	<b>37,312,423</b>	<b>41,573,220</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.44%</b>	<b>5.38%</b>	<b>158</b>	<b>156</b>

<b>Portfolio by Loan Type</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Consolidation Loans	2,184	2,105	29,719,328	28,656,237	56.3%	56.6%	5.53%	5.53%	181	181
Subsidized Stafford Loans	5,090	4,857	13,648,450	13,051,556	26.1%	26.0%	5.36%	5.36%	125	125
Unsubsidized Stafford Loans	2,377	2,260	8,926,675	8,586,102	17.1%	17.0%	5.49%	5.49%	137	139
PLUS Loans	28	26	218,715	210,059	0.4%	0.4%	6.58%	6.55%	80	75
Other Loans	10	10	21,839	20,507	0.0%	0.0%	5.70%	5.71%	110	111
<b>Total Balance</b>	<b>9,689</b>	<b>9,258</b>	<b>52,535,006</b>	<b>50,524,462</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.48%</b>	<b>5.48%</b>	<b>158</b>	<b>159</b>

<b>Portfolio by School Type</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
4 Year Public	4,213	4,012	13,292,522	12,727,777	29.3%	29.1%	5.52%	5.51%	131	132
4 Year Private	499	488	1,607,686	1,562,523	2.9%	2.9%	5.71%	5.75%	126	131
2 Year Public	1,805	1,720	5,184,437	4,938,482	6.1%	6.0%	5.18%	5.17%	133	135
2 Year Private	127	123	392,275	389,447	0.0%	0.0%	0.00%	5.31%	0	93
Proprietary	759	710	2,051,900	1,962,983	4.1%	4.1%	5.03%	5.10%	118	118
Other Loans	2,286	2,104	30,004,856	28,636,223	57.5%	57.8%	5.52%	5.52%	180	180
<b>Total Balance</b>	<b>9,689</b>	<b>9,157</b>	<b>52,533,675</b>	<b>50,217,435</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.48%</b>	<b>5.47%</b>	<b>158</b>	<b>159</b>

(a) Footnotes Proprietary loans shown individually beginning 8/31/2013, previously included as private (2 and 4 year) and other

<b>SAP Indices</b>					
	Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	
T-Bill Loans	6,889,996	6,595,495	13.1%	13.1%	2.98%
LIBOR Loans	45,643,679	43,928,699	86.9%	86.9%	2.37%
Other Loans	-	-	0.0%	0.0%	0.00%
<b>Total Pool Balance</b>	<b>52,533,675</b>	<b>50,524,194</b>	<b>100.0%</b>	<b>100.0%</b>	

**NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.**

BALANCE SHEET  
BOND SERIES 2013-1 ST  
As of 5/31/2019

	<u>Current Period Balance</u>
<b>ASSETS</b>	
CURRENT ASSETS	
CASH - TRUST ESTATE	39,026.80
ACCRUED INTEREST - INVESTMENTS	3,413.19
ACCRUED INTEREST - REPAY LOANS	1,665,789.77
ACCRUED INTEREST - GOV'T SUBSIDY	37,412.19
ACCRUED SPECIAL ALLOWANCE	42.20
DUE FROM CLEARING	96,979.54
DUE FROM CLEARING (INV INT)	<u>105.11</u>
Total CURRENT ASSETS	1,842,768.80
INVESTMENTS	
ST INVESTMENTS - RESTRICTED	<u>2,060,490.55</u>
Total INVESTMENTS	2,060,490.55
NET STUDENT LOANS	
STUDENT LOAN NOTES RECEIVABLE	61,633,899.71
PRINCIPAL COLLECTIONS	(11,109,705.74)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	<u>(42,424.00)</u>
Total NET STUDENT LOANS	50,481,769.97
PREPAID ASSETS	
PREPAID D & O LIABILITY INSURANCE	<u>390.63</u>
Total PREPAID ASSETS	390.63
Total ASSETS	<u><u>54,385,419.95</u></u>
<b>LIABILITIES</b>	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	25,348.43
A/P - OPERATING	77,844.13
ACCRUED BANK SERVICE CHARGE	171.51
ACCRUED BOND INTEREST EXPENSE	120,284.93
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	<u>375.00</u>
Total CURRENT LIABILITIES	235,869.50
NET BONDS PAYABLE	
BONDS PAYABLE	45,266,092.22
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	<u>(41,346.08)</u>
Total NET BONDS PAYABLE	45,584,676.91
Total LIABILITIES	<u>45,820,546.41</u>
BEGINNING FUND BALANCE	
TRANSFER	150,000.00
BEGINNING FUND BALANCE	<u>8,238,818.47</u>
Total BEGINNING FUND BALANCE	<u>8,388,818.47</u>
NET INCOME / (LOSS)	
Total NET INCOME / (LOSS)	<u>176,055.07</u>
Total NET INCOME / (LOSS)	<u>176,055.07</u>
TOTAL FUND BALANCE	<u>8,564,873.54</u>
TOTAL LIABILITIES & FUND BALANCE	<u><u>54,385,419.95</u></u>

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.  
INCOME STATEMENT  
BOND SERIES 2013-1 ST  
From 5/1/2019 Through 5/31/2019

	Current Period Actual	Current Year Actual	Current Period Budget	YTD Budget
<b>OPERATING REVENUES</b>				
INTEREST INC- SHORT TERM INVEST.	3,551.55	25,164.82	1,051.00	9,459.00
INTEREST INCOME - REPAY LOANS	214,300.35	1,931,964.67	215,484.00	1,939,356.00
INTEREST INCOME - GOV'T SUBSIDY	18,790.86	157,331.11	19,777.00	177,993.00
SPECIAL ALLOWANCE	(640.07)	(14,615.24)	(20,339.00)	(183,051.00)
LATE FEE INCOME	3,677.02	33,076.09	2,887.00	25,983.00
CONS. LOAN / LENDER FEES	(25,348.43)	(236,892.29)	(25,717.00)	(231,453.00)
<b>Total OPERATING REVENUES</b>	<b>214,331.28</b>	<b>1,896,029.16</b>	<b>193,143.00</b>	<b>1,738,287.00</b>
<b>OPERATING EXPENSES</b>				
AUDIT FEES	0.00	4,657.00	388.00	3,492.00
BANK SERVICE CHARGE	124.58	2,149.91	392.00	3,528.00
BOND COUNSEL	0.00	0.00	563.00	5,067.00
BOND INTEREST EXPENSE	120,284.78	1,078,007.58	107,602.00	968,418.00
BOND RATING FEE	35,000.00	35,000.00	20,375.00	20,375.00
COMPLIANCE AUDIT	0.00	980.00	82.00	738.00
D & O LIABILITY INSURANCE	130.00	1,176.00	147.00	1,323.00
FINANCIAL ADVISOR	1,350.00	6,975.00	0.00	0.00
LOAN BILLING FEES - EDFINANCIAL	11,719.19	114,339.58	40,125.00	361,125.00
LOAN EXPENSES	31,223.19	291,615.34	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	42.00	378.00
SERVICING CORPORATION EXPENSE	21,051.75	198,879.45	22,500.00	202,500.00
TRAVEL / BOARD MEETING EXPENSE	0.00	76.38	19.00	171.00
TRUSTEE FEES	1,041.74	9,375.02	1,042.00	9,378.00
<b>Total OPERATING EXPENSES</b>	<b>221,925.23</b>	<b>1,743,231.26</b>	<b>193,277.00</b>	<b>1,576,493.00</b>
<b>EXCESS (DEFICIT) OPERATING INCOME</b>	<b>(7,593.95)</b>	<b>152,797.90</b>	<b>(134.00)</b>	<b>161,794.00</b>
<b>NON-CASH EXPENSES</b>				
AMORTIZATION OF BOND DISCOUNT	(2,584.13)	(23,257.17)	2,584.00	23,256.00
<b>Total NON-CASH EXPENSES</b>	<b>(2,584.13)</b>	<b>(23,257.17)</b>	<b>2,584.00</b>	<b>23,256.00</b>
<b>EXCESS REVENUES (EXPENSES)</b>	<b>(5,009.82)</b>	<b>176,055.07</b>	<b>(2,718.00)</b>	<b>138,538.00</b>

**Student Loan Backed Reporting Mixed Deal  
Monitoring Waterfall and Collections**

<b>Deal Name</b>	2013-1
<b>Distribution Date</b>	07/01/19
<b>Collection Period</b>	03/01/2019-05/31/2019

**Collection Activity**

<b>Cash Inflows Available to be Distributed</b>	<u>07/01/19</u>
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	2,843,194.02
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	-
Other (please specify)	
Temporary Collection	
Operating Expenses	
<b>Total Available Funds</b>	<u><u>2,843,194.02</u></u>

<b>Fees Due for Current Period</b>	<u>Period Ending 05/31/2019</u>
Indenture Trustee Fees	12,500.00
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	130,204.87
Administration Fees	63,826.64
Late Fees	-
Other Fees	-
<b>Total Fees</b>	<u>206,531.51</u>

<b>Cumulative Default Rate</b>	<u>Period Ending 05/31/2019</u>
Claims Filed	341,455.17
Claims > 390 days delinquent	-
Claims Rejected	-
Default Claims paid during the quarter	758,926.19
Cumulative Default Claims Paid (Beg 06/12/2013)	23,659,818.14

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Monitoring Waterfall and Collections**

Deal Name	2013-1
Distribution Date	07/01/19
Collection Period	03/01/2019-05/31/2019

**Waterfall Activity**

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
<b>Total Available Funds</b>		2,843,194.02
<b>First:</b> Fees, Expenses and Allowances	206,531.51	2,636,662.51
<b>Second:</b> Interest Distribution on Senior Notes or Obligations	351,956.08	2,284,706.43
<b>Third:</b> Payment of any Senior notes Maturing on current Payment Date		-
<b>Fourth:</b> Payment of Interest on Class B Notes (unless Interest Trigger in effect)		-
<b>Fifth:</b> Principal Distribution on Senior Notes or Obligations	2,284,706.43	-
<b>Sixth:</b> Payment of Subordinate, Class B Notes Principal Maturing on current Payment Date		-
<b>Seventh:</b> Payment to Capitalized Interest Account if necessary to increase to minimum required		-
<b>Eight:</b> To the Certificate Holders any Remaining Amount		-