Student Loan Backed Reporting Deal - FFELP Quarterly Distribution Report

North Texas Higher Education Authority 2021-1

Issuer Deal Name Distribution Date 12/26/2023

Collection Period 09/01/2023-11/30/2023 Contact Name Denise Dunn-Trakshel Contact Number 817-265-9158 Contact Email DeniseDT@hescloans.com Website www.nthea.org

Class	CUSIP	Rate	Index	Margin	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal ^a	% of Securities	Maturity Date
2021-1 A-1A	66286V AA5	1.500%	N/A		65,000,000	44,304,000	164,684	1,432,000	42,872,000	13.45%	September 25, 2061
2021-1 A-1B	66286V AB3	5.457%	1 Mo SOFR	0.57%	403,000,000	274,686,000	4,185,093	8,882,000	265,804,000	83.41%	September 25, 2061
2021-1 B	66286V AC1	5.457%	1 Mo SOFR	1.20%	10,000,000	10,000,000	169,771		10,000,000	3.14%	September 25, 2061
Total					478,000,000	328,990,000	4,519,547	10,314,000	318,676,000	100%	

Portfolio Summary	8/31/2023		11/30/2023
	Beg Balance	Activity	End Balance
Principal Balance	322,925,946	(\$8,964,794)	\$313,961,151
Accrued Interest to be Capitalized	11,060,024	\$803,426	\$11,863,450
Capitalized Interest Account	11,520,000	\$0	\$11,520,000
Debt Reserve Fund	2,539,094	(\$72,814)	\$2,466,280
Adjusted Pool Balance	\$348,045,064	(\$8,234,183)	\$339,810,88°
Accrued Interest Receivable	5,955,838	(\$1,785,745)	\$4,170,092
Total Pool Balance	\$354,000,902	(\$10,019,928)	\$343,980,97
Weighted Average Coupon (WAC)	5.41%	0.01%	5.42%
Weighted Average Maturity (WAM)	151.43	1.64	153.0
Number of Loans	42,340	(1,564)	40,77
Number of Borrowers	15,069	(602)	14,46
Average Borrower Indebtedness	\$21,429.82	\$272	\$21,701.8

Weighted Average Paymen	ts Made	
	% of Pool	W.A. Time until Repayment (months) (a) (should include grace period)
In School	0.07%	7
Grace	0.00%	6
Deferment	2.75%	-4
Forbearance	5.94%	-1
		W.A. Time in Repayment (months)
Repayment	91.23%	80
Total Weighted Average		

Funds and Accounts					
Collection Fund	\$ 5,167,619	Capitalized Interest Account	(\$)	Reserve Account	
COI Account	\$ -	Capitalized Interest Account (beginni	11,520,000	Reserve Account (beginning)	\$ 2,539,094
Total Accounts Balances	\$ 5,167,619	Less releases Less draws	(152,572)	Less releases Less draws	\$ (106,502)
		Plus investment earnings	152,572	Plus investment earnings	\$ 33,687
		Capitalized Interest Account (ending)	11,520,000	Reserve Account (ending)	\$ 2,466,280
		Capitalized Interest Account Require	11,520,000	Reserve Account Requirement	2,390,070

Specified Overcollateralization Amount	
(greater of 5.5% or \$5,300,000)	
	\$18,689,598

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Deal Name
Distribution Date
Collection Period
Contact Name 09/01/2023-11/30/2023 Denise Dunn-Trakshel Contact Number 817-265-9158 Contact Email DeniseDT@hescloans.com Website www.nthea.org

lance Sheet and Parity as of	8/31/202	3	11/30/202
	Beg Balance	Activity	End Balance
Assets			
Loans Receivable	322,925,946	(8,964,794)	313,961,15
Accrued Interest Receivable on Loans	16,987,132	(982,267)	16,004,86
Accrued Interest on Investment	102,629	959	103,58
Special Allowance	1,413,967	29,086	1,443,05
Accrued Interest Subsidy Payments	51,758	(1,593)	50,16
Total Accounts/Funds Balance	23,999,665	(3,327,021)	20,672,64
Payments received and not credited to Trustee	278,828	379,441	658,26
Less: Principal payment on distribution date (end bal)	(10,845,000	531,000	(10,314,00
Less: Interest payment on distribution date (end bal)	(4,539,957	20,410	(4,519,54
Total Assets	\$ 350,374,968	(12,314,781)	\$ 338,060,18
Liabilities			
Bonds Payable	335,513,000	(13,256,000)	322,257,00
Accrued Interest on Bonds	660,621	(309,051)	351,57
Accrued and unpaid operating expenses	269,555	39,448	309,00
Less: Principal payment on distribution date (end bal)	(10,845,000	531,000	(10,314,00
Less: Interest payment on distribution date (end bal)	(4,539,957	20,410	(4,519,54
Total Liabilities	\$ 321,058,219	(12,974,193)	\$ 308,084,02
Senior Parity %	112.649	6	113.41
Total Parity %	109.139	6	109.73

CPR (constant pmt rate)						
	\$	%				
Current	\$3,706,567	4.42%				
Lifetime	\$103,507,348	12.07%				

	Balance	% of Portfolio	# of Loans	Clms Outstding
HESC/EDFIN/ NELNET/Aspire	\$313,961,151	100.00%	40,77	8,294,199
Total				

	# of L	oans.	Bala	ince	% of B	alance	W.	AC .		WARM
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
n School	42	44	215,711	224,598	0.1%	0.1%	7.14%	7.11%	357	340
Grace	7	1	32,762	2,718	0.0%	0.0%	7.29%	7.76%	311	419
Repayment										
Current	27,251	25,986	200,470,188	192,107,815	62.1%	61.2%	4.80%	4.78%	160	162
Current - in PFH	5,849	5,720	59,909,024	57,747,760	18.6%	18.4%	6.61%	6.60%	157	164
31-60 Days Delinquent	459	755	3,813,622	6,447,746	1.2%	2.1%	5.85%	5.95%	114	142
31-60 Days Delinquent - in PFH	77	29	1,023,525	255,714	0.3%	0.1%	6.06%	6.86%	148	204
61-90 Days Delinquent	630	381	4,884,408	3,622,116	1.5%	1.2%	5.63%	5.69%	125	137
61-90 Days Delinquent - in PFH	85	17	996,033	343,441	0.3%	0.1%	7.21%	7.63%	191	105
91-120 Days Delinquent	393	175	2,461,920	1,687,607	0.8%	0.5%	6.07%	6.13%	127	117
91-120 Days Delinquent - in PFH	15	9	101,133	353,167	0.0%	0.1%	7.05%	4.79%	194	130
121-180 Days Delinquent	403	540	2,707,034	4,021,928	0.8%	1.3%	5.93%	5.86%	133	118
121-180 Days Delinquent - in PFH	18	49	122,472	636,763	0.0%	0.2%	7.02%	7.28%	119	220
181-270 Days Delinquent	3,317	1,515	19,308,304	10,704,623	6.0%	3.4%	6.42%	6.55%	130	116
181-270 Days Delinquent - in PFH	25	33	262,809	206,622	0.1%	0.1%	7.48%	6.97%	96	154
Total Repayment	38,522	35,209	296,060,473	278,135,303	91.7%	88.5%	5.34%	5.30%	156	159
Forbearance	2,370	2,334	17,630,360	18,656,731	5.5%	5.9%	6.21%	6.30%	143	144
Deferment	1,374	1,430	8,814,423	8,647,602	2.7%	2.8%	6.21%	6.28%	115	114
Claims	25	1,758	172,217	8,294,199	0.1%	2.6%	5.78%	6.34%	187	145
Total Portfolio	42,340	40,776	322,925,946	313,961,151	100.0%	99.9%	5.41%	5.42%	151	153
		0		0			1	0.00%		

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Delinquency Status										
	# of Loans		Bala	ance	% of B	Balance	W	AC		WARM
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	33,100	31,706	260,379,212	249,855,575	87.9%	89.8%	5.22%	5.20%	159	162
31-60 Days Delinquent	536	784	4,837,147	6,703,460	1.6%	2.4%	5.90%	5.98%	121	145
61-90 Days Delinquent	715	398	5,880,441	3,965,557	2.0%	1.4%	5.90%	5.86%	136	134
91-120 Days Delinquent	408	184	2,563,054	2,040,775	0.9%	0.7%	6.11%	5.90%	130	119
121-180 Days Delinquent	421	589	2,829,507	4,658,691	1.0%	1.7%	5.98%	6.05%	132	132
181-270 Days Delinquent	3,342	1,548	19,571,113	10,911,246	6.6%	3.9%	6.43%	6.56%	130	116
Total Portfolio	38,522	35,209	296,060,473	278,135,303	100.0%	100.0%	5.34%	5.30%	156	159

				nce	/0 OI D	% of Balance		C	WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Consolidation Loans	14,261	13,843	187,328,829	182,062,390	58.0%	58.0%	4.11%	4.12%	168	170
Subsidized Stafford Loans	13,675	13,132	45,596,234	44,420,695	14.1%	14.1%	6.95%	6.95%	129	132
Insubsidized Stafford Loans	13,446	12,878	74,607,854	72,430,863	23.1%	23.1%	7.11%	7.10%	143	146
LUS Loans	958	923	15,393,030	15,047,204	4.8%	4.8%	8.50%	8.50%	80	79
ther Loans					0.0%	0.0%				
otal Balance	42,340	40,776	322,925,946	313,961,151	100.0%	100.0%	5.41%	5.42%	151	153

	# of	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Year Public	14	14	46,281	45,716	0.0%	0.0%	7.74%	7.75%	171	171	
Year Private	2,680	2,567	9,620,687	9,408,467	3.0%	3.0%	6.82%	6.84%	136	140	
Year Public	13,558	12,878	56,042,237	54,269,893	17.4%	17.3%	6.67%	6.67%	136	139	
Year Private	9,698	9,365	68,463,963	66,611,408	21.2%	21.2%	7.33%	7.33%	129	132	
roprietary	3,919	3,823	17,324,212	17,232,460	5.4%	5.5%	6.62%	6.62%	169	173	
Other Loans	12,471	12,129	171,428,565	166,393,208	53.1%	53.0%	4.03%	4.04%	169	171	
otal Balance	42,340	40,776	322,925,946	313,961,151	100.0%	100.0%	5.41%	5.42%	151	153	

	Balar	nce	% of Total		Margin
	Beginning	Ending	Beginning	Ending	
T-Bill Loans	5,554,978	5,505,193	1.7%	1.8%	3.06%
LIBOR Loans	317,370,968	308,455,958	98.3%	98.2%	2.44%
Other Loans			0.0%	0.0%	
Total Pool Balance	322,925,946	313,961,151	100.0%	100.0%	

Date Range		Principal Balance	Note Balance	In Compliance?
10/25/2026	9/25/2027	260,000,000.00		TRUE
10/25/2027	9/25/2028	210,000,000.00		TRUE
10/25/2028	9/25/2029	170,000,000.00		TRUE
10/25/2029	9/25/2030	125,000,000.00		TRUE
10/25/2030	9/25/2031	85,000,000.00		TRUE

Student Loan Backed Reporting Mixed Deal Monitoring Waterfall and Collections

Deal Name	North Texas Higher Education Authority2021-1
Distribution Date	12/26/2023
Collection Period	09/01/2023-11/30/2023

Collection Activity

Cash Inflows Available to be Distributed	12/26/23
Interest Collections Regular Interest Collections Reimbursement by Guarantor	2,711,707.30
Collections Regular principal & interest Reimbursement by Guarantor	15,096,295.12 -
Government Interest and Special Allowance Derivative Payments (to the issuer)	-
Investment Income	304,411.36
Draws from Reserve	106,501.54
Other (please specify) Servicer loan adjustments SAP Reserve accrual Closing of cost of issuance fund	- - -
Total Available Funds	15,507,208.02

Fees Due for Current Period	Period Ending 11/30/2023
Indenture Trustee Fees	
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	_
Servicing Fees	396,270.98
Administration Fees	277,389.69
Late Fees	-
Other Fees	
Total Fees	673,660.67

Cumulative Default Rate	As of 11/30/2023
Claims Filed during the quarter	8,579,931.67
Claims > 390 days delinquent during the quarter	-
Claims Rejected during the quarter	507,396.76
Default Claims paid during the quarter	379,781.91
Cumulative Default Claims Paid	4,287,368.67

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		15,507,208.02
First: Fees, Expenses and Allowances	673,660.67	14,833,547.35
Second: Interest Distribution on Senior Notes or Obligations		
2021-1 A-1A	164,683.75	
2021-1 A-1B	4,185,093.02	
2021-1 B	169,770.58	10,314,000.00
Third: Payment of any Senior notes Maturing on current Payment Date		-
Fourth: Payment of Interest on Class B Notes (unless Interest Trigger in effect)		-
Fifth: Principal Distribution on Senior Notes or Obligations		
2021-1 A-1A	1,432,000.00	
2021-1 A-1B	8,882,000.00	
2021-1 B	-	-
Sixth: Payment of Subordinate, Class B Notes Principal Maturing on current Payment Date		-
Seventh: Payment to Capitalized Interest Account if necessary to increase to minimum required		-
Eight: To the Certificate Holders any Remaining Amount		-