

**NJCLASS Loan Program Information  
2012-1 Indenture  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	13,131	\$ 195,485,487	33,801	\$ 488,692,306	79.54%
Option 2 Deferred Repayment of Principal	20,439	\$ 277,348,130	5,263	\$ 84,225,911	13.71%
Option 3 Deferred Repayment of Principal and Interest	7,472	\$ 141,580,064	1,978	\$ 41,495,464	6.75%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	36,424	\$ 539,628,433	N/A
1-30 Days	3,574	56,749,045	9.24%
31-60 Days	484	7,647,770	1.24%
61-90 Days	273	5,392,834	0.88%
91-120 Days	151	2,414,642	0.39%
121-180 Days	105	2,102,675	0.34%
Over 181 Days	<u>31</u>	<u>478,283</u>	<u>0.08%</u>
	41,042	\$ 614,413,681	12.17%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,023,013,499	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	44	\$ 713,334	0.0697%
Default - Lit	1,159	20,204,727	1.9750%
Death	70	894,987	0.0875%
Cumulative principal repayments on defaulted loans		<u>2,532,445</u>	<u>0.2475%</u>
Total defaults		24,345,493	2.3798% Gross
Less: Total Collected Principal of Default Amount		2,532,445	0.2475% Collected
In addition (a) Collection of Interest Accruing Post Default	2,276,028		
(b) Recovery of Additional Charges	<u>172,640</u>		
Total Gross Collections from Defaults	4,981,112		
(c) Collection Cost	<u>1,494,334</u>		
Total Net Collection from Defaults	3,486,778		
Total principal defaults outstanding		<u>\$ 21,813,048</u>	<u>2.1322% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 636,226,730	
Less: Adjustments from Loan System to Financial Statements **		<u>(21,803,823)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 614,422,906</u>	

\*\* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 1,049,300,000
Bonds Called	(212,220,000)
Principal Maturity	(164,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 672,580,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(7,610,199)
Deposits	80,247
Ending Balance	<u>\$ 13,456,356</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is  
The current weighted average FICO score for loans in the 2012-1 Master Indenture is  
The current weighted average remaining life for loans in the 2012-1 Master Indenture is

6.53%  
731  
168 Months

**NJCLASS Loan Program Information  
2012-1 Bond Issue  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	2,090	\$ 23,982,627	7,561	\$ 92,495,854	88.46%
Option 2 Deferred Repayment of Principal	5,220	\$ 62,173,718	673	\$ 9,321,092	8.91%
Option 3 Deferred Repayment of Principal and Interest	1,050	\$ 18,411,224	126	\$ 2,750,623	2.63%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,302	\$ 90,097,564	N/A
1-30 Days	825	10,868,924	10.39%
31-60 Days	125	1,763,100	1.69%
61-90 Days	43	748,638	0.72%
91-120 Days	31	440,111	0.42%
121-180 Days	25	525,903	0.50%
Over 181 Days	9	123,330	0.12%
	<u>8,360</u>	<u>\$ 104,567,569</u>	<u>13.84%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 262,486,748	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	23	\$ 336,871	0.1283%
Default - Lit	469	8,053,769	3.0683%
Death	27	331,626	0.1263%
Cumulative principal repayments on defaulted loans		<u>1,352,544</u>	<u>0.5153%</u>
Total defaults		10,074,810	3.8382% Gross
Less: Total Collected Principal of Default Amount		1,352,544	0.5153% Collected
In addition (a) Collection of Interest Accruing Post Default	1,191,757		
(b) Recovery of Additional Charges	<u>69,550</u>		
Total Gross Collections from Defaults	2,613,851		
(c) Collection Cost	<u>784,155</u>		
Total Net Collection from Defaults	1,829,696		
Total principal defaults outstanding		<u>\$ 8,722,266</u>	<u>3.3229% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 113,289,835	
Less: Adjustments from Loan System to Financial Statements **		<u>(8,830,340)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 104,459,496</u>	

\*\* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(72,300,000)
Principal Maturity	(72,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 114,500,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(2,937,821)
Deposits	46,268
Ending Balance	<u>\$ 2,294,756</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is

7.49%  
738  
130 Months

**NJCLASS Loan Program Information  
2013-1 Bond Issue  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	1,923	\$ 31,073,036	6,081	\$ 87,388,339	86.97%
Option 2 Deferred Repayment of Principal	3,833	\$ 47,828,571	628	\$ 9,452,976	9.41%
Option 3 Deferred Repayment of Principal and Interest	1,118	\$ 21,585,114	165	\$ 3,645,407	3.63%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,007	\$ 86,221,510	N/A
1-30 Days	665	10,839,569	10.79%
31-60 Days	103	1,605,513	1.60%
61-90 Days	39	726,351	0.72%
91-120 Days	34	564,970	0.56%
121-180 Days	18	463,496	0.46%
Over 181 Days	<u>8</u>	<u>65,312</u>	<u>0.06%</u>
	6,874	\$ 100,486,721	14.20%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 197,949,291	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	10	\$ 160,132	0.0809%
Default - Lit	311	6,172,729	3.1183%
Death	16	256,999	0.1298%
Cumulative principal repayments on defaulted loans		<u>535,050</u>	<u>0.2703%</u>
Total defaults		7,124,910	3.5994% Gross
Less: Total Collected Principal of Default Amount		535,050	0.2703% Collected
In addition (a) Collection of Interest Accruing Post Default	693,758		
(b) Recovery of Additional Charges	<u>34,225</u>		
Total Gross Collections from Defaults	1,263,033		
(c) Collection Cost	<u>378,910</u>		
Total Net Collection from Defaults	884,123		
Total principal defaults outstanding		<u>\$ 6,589,860</u>	<u>3.3291% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 107,076,581	
Less: Adjustments from Loan System to Financial Statements **		<u>(6,564,692)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 100,511,888</u>	

\*\* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(50,220,000)
Principal Maturity	(39,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 110,280,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(1,794,400)
Deposits	-
Ending Balance	<u>\$ 2,205,600</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is

7.45%  
737  
159 Months

**NJCLASS Loan Program Information  
2014-1 Bond Issue - Combined  
6/30/2019**

	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
<b>Option Information</b>					
Option 1					
Active Repayment of Principal & Interest	2,586	\$ 36,810,029	6,886	\$ 101,155,878	82.53%
Option 2					
Deferred Repayment of Principal	4,117	\$ 58,727,836	918	\$ 15,083,221	12.31%
Option 3					
Deferred Repayment of Principal and Interest	1,388	\$ 27,031,243	287	\$ 6,330,009	5.16%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,167	\$ 107,462,493	N/A
1-30 Days	716	11,365,985	9.27%
31-60 Days	85	1,443,087	1.18%
61-90 Days	62	1,247,352	1.02%
91-120 Days	33	464,554	0.38%
121-180 Days	24	508,900	0.42%
Over 181 Days	<u>4</u>	<u>76,736</u>	<u>0.06%</u>
	8,091	\$ 122,569,108	12.32%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 200,394,292	
Balance due on accounts currently in default:			
Disability	8	\$ 174,947	0.0873%
Default - Lit	196	2,931,070	1.4627%
Death	15	186,142	0.0929%
Cumulative principal repayments on defaulted loans		<u>332,153</u>	<u>0.1657%</u>
Total defaults		3,624,312	1.8086% Gross
Less: Total Collected Principal of Default Amount		332,153	0.1657% Collected
In addition (a) Collection of Interest Accruing Post Default	256,615		
(b) Recovery of Additional Charges	<u>27,951</u>		
Total Gross Collections from Defaults	616,719		
(c) Collection Cost	<u>185,016</u>		
Total Net Collection from Defaults	431,703		
Total principal defaults outstanding		<u>\$ 3,292,159</u>	<u>1.6428%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 125,861,267	
Less: Adjustments from Loan System to Financial Statements **		<u>(3,257,097)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 122,604,171</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(56,400,000)
Principal Maturity	(28,500,000)
Accretion	-
Bonds Outstanding	\$ 135,100,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(1,717,962)
Deposits	19,962
Ending Balance	\$ 2,702,000

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is  
The current weighted average FICO score for loans in the 2014-1 Bond Issue is  
The current weighted average remaining life for loans in the 2014-1 Bond Issue is

7.29%  
739  
159 Months

**NJCLASS Loan Program Information  
2014-1 Bond Issue - Fixed Rate Loans  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	# of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	1,901	\$ 30,653,338	6,215	\$ 95,150,047	81.74%
Option 2 Deferred Repayment of Principal	4,117	\$ 58,727,836	908	\$ 14,966,973	12.86%
Option 3 Deferred Repayment of Principal and Interest	1,388	\$ 27,031,243	283	\$ 6,295,397	5.41%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,552	\$ 101,971,158	N/A
1-30 Days	659	10,842,554	9.31%
31-60 Days	78	1,386,772	1.19%
61-90 Days	58	1,204,180	1.03%
91-120 Days	32	459,528	0.39%
121-180 Days	23	471,489	0.41%
Over 181 Days	4	76,736	0.07%
	<u>7,406</u>	<u>\$ 116,412,417</u>	<u>12.41%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 184,979,804	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	8	\$ 174,947.28	0.0946%
Default - Lit	185	2,806,916	1.5174%
Death	12	176,356	0.0953%
Cumulative principal repayments on defaulted loans		<u>308,875</u>	<u>0.1670%</u>
Total defaults		3,467,094	1.8743% Gross
Less: Total Collected Principal of Default Amount		308,875	0.1670% Collected
In addition (a) Collection of Interest Accruing Post Default	249,722.57		
(b) Recovery of Additional Charges	<u>23,987.80</u>		
Total Gross Collections from Defaults	582,585.50		
(c) Collection Cost	<u>174,775.65</u>		
Total Net Collection from Defaults	407,809.85		
Total principal defaults outstanding		<u>\$ 3,158,219</u>	<u>1.7073% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(39,300,000)
Principal Maturity	(28,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 127,200,000</u>

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is  
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is  
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is

7.32%  
739  
164 Months

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans**  
**6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	685	\$ 6,156,691	671	\$ 6,005,831	97.55%
Option 2 Deferred Repayment of Principal	-	\$ -	10	\$ 116,248	1.89%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	4	\$ 34,612	0.56%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	615	\$ 5,491,335	N/A
1-30 Days	57	523,432	8.50%
31-60 Days	7	56,315	0.91%
61-90 Days	4	43,172	0.70%
91-120 Days	1	5,026	0.08%
121-180 Days	1	37,411	0.61%
Over 181 Days	-	-	0.00%
	<u>685</u>	<u>\$ 6,156,691</u>	<u>10.81%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 15,414,488	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged		\$ -	0.0000%
Default - Lit	11	124,154	0.8054%
Death	3	9,786	0.0635%
Cumulative principal repayments on defaulted loans		<u>23,278</u>	<u>0.1510%</u>
Total defaults		157,218	1.0199% Gross
Less: Total Collected Principal of Default Amount		23,278	0.1510% Collected
In addition (a) Collection of Interest Accruing Post Default	6,892.32		
(b) Recovery of Additional Charges	<u>3,963.52</u>		
Total Gross Collections from Defaults	34,133.77		
(c) Collection Cost	<u>10,240.13</u>		
Total Net Collection from Defaults	23,893.64		
Total principal defaults outstanding		<u>\$ 133,940</u>	<u>0.8689% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(17,100,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 7,900,000

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is

6.88%  
740  
72 Months

**NJCLASS Loan Program Information  
2015-1 Bond Issue  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,421	\$ 35,232,795	7,218	\$ 94,069,187	71.94%
Option 2 Deferred Repayment of Principal	3,936	\$ 59,520,420	1,473	\$ 25,373,548	19.40%
Option 3 Deferred Repayment of Principal and Interest	1,840	\$ 36,013,296	506	\$ 11,323,776	8.66%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	8,245	\$ 116,180,358	N/A
1-30 Days	732	10,870,028	8.31%
31-60 Days	87	1,236,044	0.95%
61-90 Days	76	1,509,448	1.15%
91-120 Days	26	479,850	0.37%
121-180 Days	23	317,649	0.24%
Over 181 Days	<u>8</u>	<u>173,134</u>	<u>0.13%</u>
	9,197	\$ 130,766,511	11.15%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 175,853,111	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	3	\$ 41,383	0.0235%
Default - Lit	129	2,024,926	1.1515%
Death	8	89,615	0.0510%
Cumulative principal repayments on defaulted loans		<u>303,223</u>	<u>0.1724%</u>
Total defaults		2,459,147	1.3984% Gross
Less: Total Collected Principal of Default Amount		303,223	0.1724% Collected
In addition (a) Collection of Interest Accruing Post Default	120,316		
(b) Recovery of Additional Charges	<u>40,762</u>		
Total Gross Collections from Defaults	464,301		
(c) Collection Cost	<u>139,290</u>		
Total Net Collection from Defaults	325,010		
Total principal defaults outstanding		<u>\$ 2,155,924</u>	<u>1.2260% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 132,922,435	
Less: Adjustments from Loan System to Financial Statements **		<u>(2,128,019)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 130,794,415</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(20,300,000)
Principal Maturity	(16,000,000)
Accretion	-
Bonds Outstanding	\$ 143,700,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(732,425)
Deposits	6,425
Ending Balance	\$ 2,874,000

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is

6.06%  
74  
146 Months

**NJCLASS Loan Program Information  
2016-1 Bond Issue  
6/30/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,111	\$ 68,387,000	6,055	\$ 113,583,049	72.80%
Option 2 Deferred Repayment of Principal	3,333	\$ 49,097,585	1,571	\$ 24,995,075	16.02%
Option 3 Deferred Repayment of Principal and Interest	2,076	\$ 38,539,187	894	\$ 17,445,649	11.18%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,703	\$ 139,666,508	N/A
1-30 Days	636	12,804,539	8.21%
31-60 Days	84	1,600,026	1.03%
61-90 Days	53	1,161,045	0.74%
91-120 Days	27	465,157	0.30%
121-180 Days	15	286,727	0.18%
Over 181 Days	<u>2</u>	<u>39,770</u>	<u>0.03%</u>
	8,520	\$ 156,023,772	10.48%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 186,330,057	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	54	1,022,234	0.5486%
Death	4	30,605	0.0164%
Cumulative principal repayments on defaulted loans		<u>9,474</u>	<u>0.0051%</u>
Total defaults		1,062,314	0.5701% Gross
Less: Total Collected Principal of Default Amount		9,474	0.0051% Collected
In addition (a) Collection of Interest Accruing Post Default	13,582		
(b) Recovery of Additional Charges	<u>152</u>		
Total Gross Collections from Defaults	23,208		
(c) Collection Cost	<u>6,962</u>		
Total Net Collection from Defaults	16,246		
Total principal defaults outstanding		<u>\$ 1,052,839</u>	<u>0.5650% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 157,076,612	
Less: Adjustments from Loan System to Financial Statements **		<u>(1,023,675)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 156,052,936</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(13,000,000)
Principal Maturity	(8,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 169,000,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(427,592)
Deposits	<u>7,592</u>
Ending Balance	\$ 3,380,000

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is

5.99%  
740  
173 Months