

NJCLASS Loan Program Information
2012-1 Indenture
3/31/2022

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	6,478	\$ 76,824,328	21,172	\$ 243,371,599	85.97%
Option 2 Deferred Repayment of Principal	12,489	\$ 127,879,032	1,775	\$ 25,957,843	9.17%
Option 3 Deferred Repayment of Principal and Interest	4,574	\$ 78,378,890	594	\$ 13,752,808	4.86%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	21,076	\$ 247,737,024	N/A
1-30 Days	1,681	22,916,082	8.10%
31-60 Days	322	4,719,614	1.67%
61-90 Days	174	3,056,678	1.08%
91-120 Days	94	1,420,940	0.50%
121-180 Days	146	2,483,877	0.88%
Over 181 Days	48	748,034	0.26%
	23,541	\$ 283,082,250	12.49%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,034,290,953	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	70	\$ 1,155,393	0.1117%
Default - Lit	1,652	27,604,614	2.6689%
Death	144	2,101,682	0.2032%
Cumulative principal repayments on defaulted loans		<u>5,204,764</u>	<u>0.5032%</u>
Total defaults		36,066,454	3.4871% Gross
Less: Total Collected Principal of Default Amount		5,204,764	0.5032% Collected
In addition (a) Collection of Interest Accruing Post Default	4,572,724		
(b) Recovery of Additional Charges	<u>286,625</u>		
Total Gross Collections from Defaults	10,064,113		
(c) Collection Cost	<u>3,019,234</u>		
Total Net Collection from Defaults	7,044,879		
Total principal defaults outstanding		<u>\$ 30,861,690</u>	<u>2.9838% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 283,082,250	
Less: Adjustments from Loan System to Financial Statements **		<u>489,634</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 283,571,884</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	(415,745,000)
Principal Maturity	(338,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 295,455,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(13,368,989)
Deposits	<u>95,392</u>
Ending Balance	\$ 7,712,711

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.69%
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 731
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 119 Months

Principal	\$	Loan Forgiveness	32,804,965.82
Interest	\$		2,581.47

NJCLASS Loan Program Information
2012-1 Bond Issue Combined
3/31/2022

	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 Information					
Option 1					
Active Repayment of Principal & Interest	525	\$ 8,467,943	3,802	\$ 36,708,529	89.30%
Option 2					
Deferred Repayment of Principal	2,954	\$ 23,184,635	286	\$ 3,397,176	8.26%
Option 3					
Deferred Repayment of Principal and Interest	663	\$ 9,455,746	54	\$ 1,002,619	2.44%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,636	\$ 34,344,689	N/A
1-30 Days	346	4,594,390	11.18%
31-60 Days	66	1,016,936	2.47%
61-90 Days	26	341,784	0.83%
91-120 Days	23	191,632	0.47%
121-180 Days	38	516,928	1.26%
Over 181 Days	7	101,963	0.25%
	<u>4,142</u>	<u>\$ 41,108,324</u>	<u>16.45%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 264,002,622	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	28	\$ 408,983	0.1549%
Default - Lit	516	8,182,417	3.0994%
Death	50	697,217	0.2641%
Cumulative principal repayments on defaulted loans		<u>2,239,329</u>	<u>0.8482%</u>
Total defaults		11,527,945	4.3666% Gross
Less: Total Collected Principal of Default Amount		2,239,329	0.8482% Collected
In addition (a) Collection of Interest Accruing Post Default	2,094,085		
(b) Recovery of Additional Charges	<u>112,913</u>		
Total Gross Collections from Defaults	4,446,328		
(c) Collection Cost	<u>1,333,898</u>		
Total Net Collection from Defaults	3,112,429		
Total principal defaults outstanding		<u>\$ 9,288,616</u>	<u>3.5184% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 41,108,324	
Less: Adjustments from Loan System to Financial Statements **		<u>10,209</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 41,118,533</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	(96,580,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	\$ 38,220,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,061,213)
Deposits	61,406
Ending Balance	\$ 1,186,502

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.02%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 726
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 110 Months

Loan Forgiveness	
Principal	\$ 11,341,645.66
Interest	\$ 861.18

NJCLASS Loan Program Information
2012-1 Bond Issue
3/31/2022

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	514	\$ 8,333,078	3,724	\$ 35,926,495	87.39%
Option 2 Deferred Repayment of Principal	2,913	\$ 22,850,975	281	\$ 3,334,589	8.11%
Option 3 Deferred Repayment of Principal and Interest	630	\$ 8,981,987	52	\$ 904,956	2.20%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,569	\$ 33,651,253	N/A
1-30 Days	335	4,425,247	10.76%
31-60 Days	62	966,889	2.35%
61-90 Days	24	327,157	0.80%
91-120 Days	22	176,602	0.43%
121-180 Days	38	516,928	1.26%
Over 181 Days	7	101,963	0.25%
	<u>4,057</u>	<u>\$ 40,166,040</u>	<u>15.85%</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	28	\$ 408,983	0.1549%
Default - Lit	516	8,182,417	3.0994%
Death	50	697,217	0.2641%
Cumulative principal repayments on defaulted loans		<u>2,239,329</u>	<u>0.8482%</u>
Total defaults		11,527,945	4.3666% Gross
Less: Total Collected Principal of Default Amount		2,239,329	0.8482% Collected
In addition (a) Collection of Interest Accruing Post Default	2,094,085		
(b) Recovery of Additional Charges	<u>112,913</u>		
Total Gross Collections from Defaults	4,446,328		
(c) Collection Cost	<u>1,333,898</u>		
Total Net Collection from Defaults	3,112,429		
Total principal defaults outstanding		<u>\$ 9,288,616</u>	<u>3.5184% Outstanding</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	(96,580,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	\$ 38,220,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,061,213)
Deposits	61,406
Ending Balance	\$ 1,186,502

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.80%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 734
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 111 Months

Loan Forgiveness	
Principal	\$ 11,341,645.66
Interest	\$ 861.18

NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
3/31/2022

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	11	\$ 134,864	78	\$ 782,034	1.90%
Option 2 Deferred Repayment of Principal	41	\$ 333,660	5	\$ 62,587	0.15%
Option 3 Deferred Repayment of Principal and Interest	33	\$ 473,760	2	\$ 97,663	0.24%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	67	\$ 693,436	N/A
1-30 Days	11	169,143	0.41%
31-60 Days	4	50,048	0.12%
61-90 Days	2	14,627	0.04%
91-120 Days	1	15,030	0.04%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>85</u>	<u>\$ 942,284</u>	<u>0.61%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,515,875	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	<u>-</u>		
Total Gross Collections from Defaults	-		
(c) Collection Cost	<u>-</u>		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000% Outstanding</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.

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.24%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 718
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 109 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2013-1 Bond Issue Combined
3/31/2022

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	663	\$ 12,853,818	3,226	\$ 37,392,831	89.84%
Option 2					
Deferred Repayment of Principal	2,229	\$ 19,082,742	237	\$ 3,035,831	7.29%
Option 3					
Deferred Repayment of Principal and Interest	624	\$ 9,684,183	53	\$ 1,192,080	2.86%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,090	\$ 35,681,052	N/A
1-30 Days	297	3,997,748	9.61%
31-60 Days	57	807,814	1.94%
61-90 Days	33	606,961	1.46%
91-120 Days	14	158,308	0.38%
121-180 Days	16	215,465	0.52%
Over 181 Days	9	153,395	0.37%
	<u>3,516</u>	<u>\$ 41,620,743</u>	<u>14.27%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 199,858,089	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	16	\$ 259,030	0.1296%
Default - Lit	382	7,187,928	3.5965%
Death	31	337,640	0.1689%
Cumulative principal repayments on defaulted loans		<u>1,149,779</u>	<u>0.5753%</u>
Total defaults		8,934,377	4.4704% Gross
Less: Total Collected Principal of Default Amount		1,149,779	0.5753% Collected
In addition (a) Collection of Interest Accruing Post Default	1,405,166		
(b) Recovery of Additional Charges	<u>53,523</u>		
Total Gross Collections from Defaults	2,608,468		
(c) Collection Cost	<u>782,540</u>		
Total Net Collection from Defaults	1,825,927		
Total principal defaults outstanding		<u>\$ 7,784,598</u>	<u>3.8951% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 41,620,743	
Less: Adjustments from Loan System to Financial Statements **		<u>29,181</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 41,649,923</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(76,965,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	\$ 43,935,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(2,765,198)
Deposits	-
Ending Balance	\$ 1,234,802

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.97%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 736
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 129 Months

Loan Forgiveness	
Principal	\$ 10,449,144.04
Interest	\$ 1,062.90

NJCLASS Loan Program Information
2013-1 Bond Issue
3/31/2022

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	651	\$ 12,641,156	3,135	\$ 36,491,814	87.68%
Option 2 Deferred Repayment of Principal	2,196	\$ 18,857,180	235	\$ 3,003,592	7.22%
Option 3 Deferred Repayment of Principal and Interest	575	\$ 9,178,501	52	\$ 1,181,432	2.84%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,013	\$ 34,912,979	N/A
1-30 Days	282	3,845,480	9.24%
31-60 Days	56	793,212	1.91%
61-90 Days	32	597,999	1.44%
91-120 Days	14	158,308	0.38%
121-180 Days	16	215,465	0.52%
Over 181 Days	9	153,395	0.37%
	<u>3,422</u>	<u>\$ 40,676,837</u>	<u>13.85%</u>

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	16	\$ 259,030	0.1296%
Default - Lit	382	7,187,928	3.5965%
Death	31	337,640	0.1689%
Cumulative principal repayments on defaulted loans		<u>1,149,779</u>	<u>0.5753%</u>
Total defaults		8,934,377	4.4704% Gross
Less: Total Collected Principal of Default Amount		1,149,779	0.5753% Collected
In addition (a) Collection of Interest Accruing Post Default	1,405,166		
(b) Recovery of Additional Charges	<u>53,523</u>		
Total Gross Collections from Defaults	2,608,468		
(c) Collection Cost	<u>782,540</u>		
Total Net Collection from Defaults	1,825,927		
Total principal defaults outstanding		<u>\$ 7,784,598</u>	<u>3.8951% Outstanding</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	(76,965,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	\$ 43,935,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(2,765,198)
Deposits	-
Ending Balance	\$ 1,234,802

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.76%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 733
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 141 Months

Loan Forgiveness	
Principal	\$ 10,449,144.04
Interest	\$ 1,062.90

NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
3/31/2022

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	12	\$ 212,662	91	\$ 901,017	2.16%
Option 2 Deferred Repayment of Principal	33	\$ 225,562	2	\$ 32,240	0.08%
Option 3 Deferred Repayment of Principal and Interest	49	\$ 505,682	1	\$ 10,648	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	77	\$ 768,073	N/A
1-30 Days	15	152,268	0.37%
31-60 Days	1	14,602	0.04%
61-90 Days	1	8,961	0.02%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>94</u>	<u>\$ 943,905</u>	<u>0.42%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,908,798	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	<u>-</u>		
Total Gross Collections from Defaults	-		
(c) Collection Cost	<u>-</u>		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000%</u> Outstanding

** 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.

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 8.19%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 739
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 116 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
3/31/2022

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	1,248	\$ 13,057,087	4,053	\$ 45,407,084	86.51%
Option 2 Deferred Repayment of Principal	2,419	\$ 25,654,936	333	\$ 5,076,578	9.67%
Option 3 Deferred Repayment of Principal and Interest	810	\$ 13,773,441	91	\$ 2,001,802	3.81%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,968		\$ 45,286,924	N/A
1-30 Days	349		4,361,440	8.31%
31-60 Days	53		680,744	1.30%
61-90 Days	41		736,678	1.40%
91-120 Days	19		348,087	0.66%
121-180 Days	38		949,051	1.81%
Over 181 Days	9		122,540	0.23%
	<u>4,477</u>		<u>\$ 52,485,464</u>	<u>13.72%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 202,589,206	
Balance due on accounts currently in default:				
Disability	15		\$ 292,901	0.1446%
Default - Lit	306		4,760,654	2.3499%
Death	33		630,859	0.3114%
Cumulative principal repayments on defaulted loans			<u>703,262</u>	<u>0.3471%</u>
Total defaults			6,387,676	3.1530% Gross
Less: Total Collected Principal of Default Amount			703,262	0.3471% Collected
In addition (a) Collection of Interest Accruing Post Default	590,949			
(b) Recovery of Additional Charges	<u>47,392</u>			
Total Gross Collections from Defaults	1,341,604			
(c) Collection Cost	<u>402,481</u>			
Total Net Collection from Defaults	939,123			
Total principal defaults outstanding			<u>\$ 5,684,414</u>	<u>2.8059% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 52,485,464	
Less: Adjustments from Loan System to Financial Statements **			<u>27,118</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 52,512,582</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(104,560,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 55,440,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,001,762)
Deposits	19,964
Ending Balance	\$ 1,418,202

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.75%
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 729
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 120 Months

Loan Forgiveness	
Principal	\$ 8,696,759.64
Interest	\$ 586.33

NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
3/31/2022

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	894	\$ 11,289,508	3,596	\$ 42,834,511	86.06%
Option 2 Deferred Repayment of Principal	2,363	\$ 25,248,359	322	\$ 4,959,059	9.96%
Option 3 Deferred Repayment of Principal and Interest	749	\$ 13,233,226	88	\$ 1,977,522	3.97%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,563	\$ 43,105,782	N/A
1-30 Days	302	4,045,141	8.13%
31-60 Days	44	618,602	1.24%
61-90 Days	36	653,280	1.31%
91-120 Days	17	321,152	0.65%
121-180 Days	35	904,595	1.82%
Over 181 Days	9	122,540	0.25%
	<u>4,006</u>	<u>\$ 49,771,092</u>	<u>13.39%</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	14	\$ 288,021	0.1557%
Default - Lit	285	4,547,355	2.4583%
Death	27	595,308	0.3218%
Cumulative principal repayments on defaulted loans		<u>666,485</u>	<u>0.3603%</u>
Total defaults		6,097,168	3.2961% Gross
Less: Total Collected Principal of Default Amount		666,485	0.3603% Collected
In addition (a) Collection of Interest Accruing Post Default	574,589		
(b) Recovery of Additional Charges	43,429		
Total Gross Collections from Defaults	<u>1,284,502</u>		
(c) Collection Cost	385,351		
Total Net Collection from Defaults	<u>899,152</u>		
Total principal defaults outstanding		<u>\$ 5,430,683</u>	<u>2.9358% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(81,895,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 53,105,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.62%
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 736
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 140 Months

Loan Forgiveness	
Principal	\$ 8,013,020.77
Interest	\$ 531.54

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
3/31/2022

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	340	\$ 1,638,856	331	\$ 1,569,131	95.75%
Option 2					
Deferred Repayment of Principal	-	\$ -	7	\$ 57,100	3.48%
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	2	\$ 12,626	0.77%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	302	\$ 1,394,172	N/A
1-30 Days	31	154,273	9.41%
31-60 Days	2	6,325	0.39%
61-90 Days	4	79,536	4.85%
91-120 Days	1	4,550	0.28%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>340</u>	<u>\$ 1,638,856</u>	<u>14.93%</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	19	177,962	1.1545%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>36,778</u>	<u>0.2386%</u>
Total defaults		250,290	1.6237% Gross
Less: Total Collected Principal of Default Amount		36,778	0.2386% Collected
In addition (a) Collection of Interest Accruing Post Default	16,360		
(b) Recovery of Additional Charges	<u>3,964</u>		
Total Gross Collections from Defaults	57,101		
(c) Collection Cost	<u>17,130</u>		
Total Net Collection from Defaults	39,971		
Total principal defaults outstanding		<u>\$ 213,512</u>	<u>1.3851% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(22,665,000)
Principal Maturity	
Accretion	-
Bonds Outstanding	\$ 2,335,000

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 4.42%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 739
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 40 Months

Loan Forgiveness	
Principal	\$ 683,738.87
Interest	\$ 54.79

NJCLASS Loan Program Information
2014-1 Bond Issue Transferred 2010-2
3/31/2022

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	14	\$ 128,723	126	\$ 1,003,442	61.23%
Option 2 Deferred Repayment of Principal	56	\$ 406,577	4	\$ 60,419	3.69%
Option 3 Deferred Repayment of Principal and Interest	61	\$ 540,215	1	\$ 11,654	0.71%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	103	\$ 786,970	N/A
1-30 Days	16	162,026	9.89%
31-60 Days	7	55,817	3.41%
61-90 Days	1	3,863	0.24%
91-120 Days	1	22,385	1.37%
121-180 Days	3	44,455	2.71%
Over 181 Days	-	-	0.00%
	<u>131</u>	<u>\$ 1,075,515</u>	<u>17.61%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,194,914	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	1	\$ 4,880.09	0.0317%
Default - Lit	2	35,338	0.2293%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		40,218	0.2609% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
Total principal defaults outstanding		<u>\$ 40,218</u>	<u>0.2609% Outstanding</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 7.98%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 721
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 103 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2015-1 Bond Issue Combined
3/31/2022

	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 Information					
Option 1					
Active Repayment of Principal & Interest	2,113	\$ 13,801,327	5,230	\$ 56,044,543	83.74%
Option 2					
Deferred Repayment of Principal	2,603	\$ 32,056,376	459	\$ 7,086,851	10.59%
Option 3					
Deferred Repayment of Principal and Interest	1,125	\$ 21,065,692	152	\$ 3,792,001	5.67%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,332	\$ 60,113,171	N/A
1-30 Days	348	4,352,865	6.50%
31-60 Days	71	919,285	1.37%
61-90 Days	37	598,675	0.89%
91-120 Days	19	383,364	0.57%
121-180 Days	24	396,424	0.59%
Over 181 Days	10	159,611	0.24%
	<u>5,841</u>	<u>\$ 66,923,396</u>	<u>10.18%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 178,539,503	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	6	\$ 93,849	0.0526%
Default - Lit	258	4,048,852	2.2678%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>630,476</u>	<u>0.3531%</u>
Total defaults		5,021,533	2.8126% Gross
Less: Total Collected Principal of Default Amount		630,476	0.3531% Collected
In addition (a) Collection of Interest Accruing Post Default	323,960		
(b) Recovery of Additional Charges	<u>58,454</u>		
Total Gross Collections from Defaults	1,012,890		
(c) Collection Cost	<u>303,867</u>		
Total Net Collection from Defaults	709,023		
Total principal defaults outstanding		<u>\$ 4,391,057</u>	<u>2.4594% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 66,923,396	
Less: Adjustments from Loan System to Financial Statements **		<u>72,725</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 66,996,121</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(63,395,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 73,605,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,812,425)
Deposits	6,428
Ending Balance	\$ 1,794,003

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.44%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 731
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 112 Months

Loan Forgiveness	
Principal	\$ 316,104.22
Interest	\$ 51.23

NJCLASS Loan Program Information
2015-1 Bond Issue
3/31/2022

	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 Information					
Option 1					
Active Repayment of Principal & Interest	2,091	\$ 13,646,173	5,071	\$ 54,755,932	81.82%
Option 2					
Deferred Repayment of Principal	2,536	\$ 31,582,898	451	\$ 7,010,570	10.48%
Option 3					
Deferred Repayment of Principal and Interest	1,046	\$ 20,308,823	151	\$ 3,771,392	5.64%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,182	\$ 58,869,653	N/A
1-30 Days	336	4,267,866	6.38%
31-60 Days	67	881,605	1.32%
61-90 Days	36	590,571	0.88%
91-120 Days	18	372,164	0.56%
121-180 Days	24	396,424	0.59%
Over 181 Days	10	159,611	0.24%
	<u>5,673</u>	<u>\$ 65,537,894</u>	<u>9.96%</u>

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	6	\$ 93,849	0.0526%
Default - Lit	255	3,971,341	2.2243%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>630,476</u>	<u>0.3531%</u>
Total defaults		4,944,022	2.7691% Gross
Less: Total Collected Principal of Default Amount		630,476	0.3531% Collected
In addition (a) Collection of Interest Accruing Post Default	323,760		
(b) Recovery of Additional Charges	58,454		
Total Gross Collections from Defaults	<u>1,012,690</u>		
(c) Collection Cost	303,807		
Total Net Collection from Defaults	<u>708,883</u>		
Total principal defaults outstanding		<u>\$ 4,313,546</u>	<u>2.4160% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(63,395,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 73,605,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,812,425)
Deposits	6,428
Ending Balance	\$ 1,794,003

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.54%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 737
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 119 Months

Loan Forgiveness	
Principal	\$ 316,104.22
Interest	\$ 51.23

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
3/31/2022

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	22	\$ 155,155	159	\$ 1,288,612	1.93%
Option 2 Deferred Repayment of Principal	67	\$ 473,478	8	\$ 76,281	0.11%
Option 3 Deferred Repayment of Principal and Interest	79	\$ 756,869	1	\$ 20,610	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	150	\$ 1,243,518	N/A
1-30 Days	12	84,999	0.13%
31-60 Days	4	37,680	0.06%
61-90 Days	1	8,104	0.01%
91-120 Days	1	11,201	0.02%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>168</u>	<u>\$ 1,385,502</u>	<u>0.21%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,686,392	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	3	77,511	0.0434%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		77,511	0.0434% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	200		
(b) Recovery of Additional Charges	<u>-</u>		
Total Gross Collections from Defaults	200		
(c) Collection Cost	<u>60</u>		
Total Net Collection from Defaults	140		
Total principal defaults outstanding		<u>\$ 77,511</u>	<u>0.0434% Outstanding</u>

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

8.33%
725
104 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2016-1 Bond Issue Combined
3/31/2022

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	1,929	\$ 28,644,152	4,861	\$ 67,818,612	83.78%
Option 2					
Deferred Repayment of Principal	2,284	\$ 27,900,343	460	\$ 7,361,407	9.09%
Option 3					
Deferred Repayment of Principal and Interest	1,352	\$ 24,399,828	244	\$ 5,764,306	7.12%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,050		\$ 72,311,188	N/A
1-30 Days	341		5,609,639	6.93%
31-60 Days	75		1,294,835	1.60%
61-90 Days	37		772,580	0.95%
91-120 Days	19		339,548	0.42%
121-180 Days	30		406,009	0.50%
Over 181 Days	13		210,525	0.26%
	<u>5,565</u>		<u>\$ 80,944,324</u>	10.67%

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 189,301,532	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	5		\$ 100,630	0.0532%
Default - Lit	190		3,424,763	1.8092%
Death	13		187,612	0.0991%
Cumulative principal repayments on defaulted loans			<u>481,919</u>	<u>0.2546%</u>
Total defaults			4,194,923	2.2160% Gross
Less: Total Collected Principal of Default Amount			481,919	0.2546% Collected
In addition (a) Collection of Interest Accruing Post Default	158,564			
(b) Recovery of Additional Charges	<u>14,342</u>			
Total Gross Collections from Defaults	654,824			
(c) Collection Cost	<u>196,447</u>			
Total Net Collection from Defaults	458,377			
Total principal defaults outstanding			<u>\$ 3,713,005</u>	<u>1.9614% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 80,944,324	
Less: Adjustments from Loan System to Financial Statements **			<u>350,401</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 81,294,724</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(74,245,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 84,255,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(1,728,392)
Deposits	7,594
Ending Balance	<u>\$ 2,079,202</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.27%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 732
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 126 Months

Loan Forgiveness		
Principal	\$	2,001,312.26
Interest	\$	19.83

**NJCLASS Loan Program Information
2016-1 Bond Issue
3/31/2022**

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	1,909	\$ 28,412,670	4,688	\$ 65,975,742	81.51%
Option 2					
Deferred Repayment of Principal	2,211	\$ 27,353,767	454	\$ 7,279,110	8.99%
Option 3					
Deferred Repayment of Principal and Interest	1,263	\$ 23,217,936	241	\$ 5,729,521	7.08%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,897		\$ 70,782,939	N/A
1-30 Days	324		5,346,484	6.61%
31-60 Days	72		1,239,040	1.53%
61-90 Days	34		700,503	0.87%
91-120 Days	16		325,662	0.40%
121-180 Days	27		379,220	0.47%
Over 181 Days	13		210,525	0.26%
	<u>5,383</u>		<u>\$ 78,984,373</u>	10.13%

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	4		\$ 94,411	0.0499%
Default - Lit	190		3,424,763	1.8092%
Death	13		187,612	0.0991%
Cumulative principal repayments on defaulted loans			<u>481,919</u>	<u>0.2546%</u>
Total defaults			4,188,704	2.2127% Gross
Less: Total Collected Principal of Default Amount			481,919	0.2546% Collected
In addition (a) Collection of Interest Accruing Post Default	158,564			
(b) Recovery of Additional Charges	<u>14,342</u>			
Total Gross Collections from Defaults	654,824			
(c) Collection Cost	<u>196,447</u>			
Total Net Collection from Defaults	458,377			
Total principal defaults outstanding			<u>\$ 3,706,786</u>	<u>1.9581% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(74,245,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 84,255,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(1,728,392)
Deposits	7,594
Ending Balance	<u>\$ 2,079,202</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.31%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 736
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 148 Months

Loan Forgiveness		
Principal	\$	2,001,312.26
Interest	\$	19.83

NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
3/31/2022

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	20	\$ 231,482	173	\$ 1,842,869	2.28%
Option 2 Deferred Repayment of Principal	73	\$ 546,576	6	\$ 82,297	0.10%
Option 3 Deferred Repayment of Principal and Interest	89	\$ 1,181,892	3	\$ 34,784	0.04%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	153		\$ 1,528,249	N/A
1-30 Days	17		263,154	0.33%
31-60 Days	3		55,795	0.07%
61-90 Days	3		72,077	0.09%
91-120 Days	3		13,886	0.02%
121-180 Days	3		26,789	0.03%
Over 181 Days	-		-	0.00%
	<u>182</u>		<u>\$ 1,959,950</u>	<u>0.53%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 2,971,475	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	1	\$	6,219	0.0033%
Default - Lit	-		-	0.0000%
Death	-		-	0.0000%
Cumulative principal repayments on defaulted loans			<u>-</u>	<u>0.0000%</u>
Total defaults			6,219	0.0033% Gross
Less: Total Collected Principal of Default Amount			-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	-			
(b) Recovery of Additional Charges	<u>-</u>			
Total Gross Collections from Defaults	-			
(c) Collection Cost	<u>-</u>			
Total Net Collection from Defaults	-			
Total principal defaults outstanding			<u>\$ 6,219</u>	<u>0.0033% Outstanding</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.23%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 728
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 104 Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-