

**NJCLASS Loan Program Information**  
**2012-1 Indenture**  
**9/30/2022**

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	5,608	\$ 65,790,670	19,464	\$ 216,966,832	88.74%
Option 2 Deferred Repayment of Principal	11,370	\$ 109,835,662	1,189	\$ 16,249,160	6.65%
Option 3 Deferred Repayment of Principal and Interest	4,163	\$ 68,862,528	488	\$ 11,272,868	4.61%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	17,724	\$ 201,540,452	N/A
1-30 Days	2,563	30,975,821	12.67%
31-60 Days	385	5,312,639	2.17%
61-90 Days	158	2,317,513	0.95%
91-120 Days	107	1,226,396	0.50%
121-180 Days	131	1,847,251	0.76%
Over 181 Days	73	1,268,786	0.52%
	<u>21,141</u>	<u>\$ 244,488,859</u>	<u>17.57%</u>

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	80	\$ 1,240,699	0.1200%
Default - Lit	1,705	29,170,660	2.8204%
Death	144	2,294,024	0.2218%
Cumulative principal repayments on defaulted loans		<u>5,493,665</u>	<u>0.5312%</u>
Total defaults		38,199,047	3.6933% Gross
Less: Total Collected Principal of Default Amount		5,493,665	0.5312% Collected
In addition			
(a) Collection of Interest Accruing Post Default	4,990,606		
(b) Recovery of Additional Charges	<u>295,613</u>		
Total Gross Collections from Defaults	10,779,883		
(c) Collection Cost	<u>3,233,965</u>		
Total Net Collection from Defaults	7,545,918		
Total principal defaults outstanding		<u>\$ 32,705,383</u>	<u>3.1621% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 244,488,859	
Less: Adjustments from Loan System to Financial Statements **		<u>127,355</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 244,616,214</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	(429,860,000)
Principal Maturity	(338,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 281,340,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(14,815,700)
Deposits	95,392
Ending Balance	<u>\$ 6,266,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.75%  
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 733  
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 115 Months

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

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	52	\$ 1,129,129	\$ 55,112

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue Combined**  
**9/30/2022**

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	381	\$ 7,578,105	3,440	\$ 32,455,968	92.26%
Option 2 Deferred Repayment of Principal	2,679	\$ 19,293,234	188	\$ 2,005,005	5.70%
Option 3 Deferred Repayment of Principal and Interest	608	\$ 8,306,903	40	\$ 717,268	2.04%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,992	\$ 28,223,984	N/A
1-30 Days	501	5,001,976	14.22%
31-60 Days	80	943,407	2.68%
61-90 Days	34	337,599	0.96%
91-120 Days	19	179,149	0.51%
121-180 Days	27	335,696	0.95%
Over 181 Days	15	156,432	0.44%
	<u>3,668</u>	<u>\$ 35,178,242</u>	<u>19.77%</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	518	8,338,876	3.1586%
Death	53	718,185	0.2720%
Cumulative principal repayments on defaulted loans		<u>2,368,924</u>	<u>0.8973%</u>
Total defaults		11,834,967	4.4829% Gross
Less: Total Collected Principal of Default Amount		2,368,924	0.8973% Collected
In addition (a) Collection of Interest Accruing Post Default	2,263,375		
(b) Recovery of Additional Charges	117,819		
Total Gross Collections from Defaults	<u>4,750,118</u>		
(c) Collection Cost	1,425,035		
Total Net Collection from Defaults	<u>3,325,083</u>		
Total principal defaults outstanding		<u>\$ 9,466,043</u>	<u>3.5856% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 35,178,242	
Less: Adjustments from Loan System to Financial Statements **		<u>27,034</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 35,205,275</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(96,990,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 37,810,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.03%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 731  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 105 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	3	\$ 62,970	\$ 2,715

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue**  
**9/30/2022**

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	370	\$ 7,447,183	3,364	\$ 31,707,231	90.13%
Option 2 Deferred Repayment of Principal	2,640	\$ 18,984,708	183	\$ 1,921,496	5.46%
Option 3 Deferred Repayment of Principal and Interest	576	\$ 7,855,337	39	\$ 658,501	1.87%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,929	\$ 27,608,751	N/A
1-30 Days	491	4,815,775	13.69%
31-60 Days	75	887,599	2.52%
61-90 Days	33	332,925	0.95%
91-120 Days	18	175,152	0.50%
121-180 Days	25	310,594	0.88%
Over 181 Days	15	156,432	0.44%
	<u>3,586</u>	<u>\$ 34,287,228</u>	<u>18.98%</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	518	8,338,876	3.1586%
Death	53	718,185	0.2720%
Cumulative principal repayments on defaulted loans		<u>2,368,924</u>	<u>0.8973%</u>
Total defaults		11,834,967	4.4829% Gross
Less: Total Collected Principal of Default Amount		2,368,924	0.8973% Collected
In addition (a) Collection of Interest Accruing Post Default	2,263,375		
(b) Recovery of Additional Charges	<u>117,819</u>		
Total Gross Collections from Defaults	4,750,118		
(c) Collection Cost	<u>1,425,035</u>		
Total Net Collection from Defaults	3,325,083		
Total principal defaults outstanding		<u>\$ 9,466,043</u>	<u>3.5856% 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	(96,990,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 37,810,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.82%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 736  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 107 Months

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

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue Transferred 2010-2**  
**9/30/2022**

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	\$ 130,921	76	\$ 748,737	2.13%
Option 2 Deferred Repayment of Principal	39	\$ 308,526	5	\$ 83,510	0.24%
Option 3 Deferred Repayment of Principal and Interest	32	\$ 451,566	1	\$ 58,767	0.17%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	63	\$ 615,233	N/A
1-30 Days	10	186,201	0.53%
31-60 Days	5	55,808	0.16%
61-90 Days	1	4,674	0.01%
91-120 Days	1	3,997	0.01%
121-180 Days	2	25,101	0.07%
Over 181 Days	-	-	0.00%
	<u>82</u>	<u>\$ 891,014</u>	<u>0.78%</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	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000% Outstanding</u>

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The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.23%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 725  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 103 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Combined**  
**9/30/2022**

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	516	\$ 11,698,561	2,887	\$ 33,183,835	91.37%
Option 2 Deferred Repayment of Principal	2,016	\$ 16,128,017	167	\$ 1,956,710	5.39%
Option 3 Deferred Repayment of Principal and Interest	572	\$ 8,491,652	50	\$ 1,177,685	3.24%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,514	\$ 29,007,021	N/A
1-30 Days	432	4,942,472	13.61%
31-60 Days	69	998,488	2.75%
61-90 Days	30	490,814	1.35%
91-120 Days	27	305,814	0.84%
121-180 Days	20	358,917	0.99%
Over 181 Days	12	214,703	0.59%
	<u>3,104</u>	<u>\$ 36,318,230</u>	<u>20.13%</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	18	\$ 267,059	0.1336%
Default - Lit	386	7,374,189	3.6897%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,210,238</u>	<u>0.6055%</u>
Total defaults		9,389,126	4.6979% Gross
Less: Total Collected Principal of Default Amount		1,210,238	0.6055% Collected
In addition (a) Collection of Interest Accruing Post Default	1,517,768		
(b) Recovery of Additional Charges	<u>55,688</u>		
Total Gross Collections from Defaults	2,783,694		
(c) Collection Cost	<u>835,108</u>		
Total Net Collection from Defaults	1,948,586		
Total principal defaults outstanding		<u>\$ 8,178,888</u>	<u>4.0923% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 36,318,230	
Less: Adjustments from Loan System to Financial Statements **		<u>20,937</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 36,339,166</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 43,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.99%  
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 124.5 Months

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

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	8	\$ 117,249	\$ 4,891

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue**  
**9/30/2022**

	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	
<b>Option Information</b>					
Option 1					
Active Repayment of Principal & Interest	506	\$ 11,503,086	2,803	\$ 32,356,581	89.09%
Option 2					
Deferred Repayment of Principal	1,986	\$ 15,929,899	166	\$ 1,937,232	5.33%
Option 3					
Deferred Repayment of Principal and Interest	526	\$ 8,027,865	49	\$ 1,167,037	3.21%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,444	\$ 28,304,312	N/A
1-30 Days	419	4,825,976	13.29%
31-60 Days	66	960,314	2.64%
61-90 Days	30	490,814	1.35%
91-120 Days	27	305,814	0.84%
121-180 Days	20	358,917	0.99%
Over 181 Days	12	214,703	0.59%
	<u>3,018</u>	<u>\$ 35,460,850</u>	<u>19.71%</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	18	\$ 267,059	0.1336%
Default - Lit	386	7,374,189	3.6897%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,210,238</u>	<u>0.6055%</u>
Total defaults		9,389,126	4.6979% Gross
Less: Total Collected Principal of Default Amount		1,210,238	0.6055% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,517,768		
(b) Recovery of Additional Charges	55,688		
Total Gross Collections from Defaults	<u>2,783,694</u>		
(c) Collection Cost	835,108		
Total Net Collection from Defaults	<u>1,948,586</u>		
Total principal defaults outstanding		<u>\$ 8,178,888</u>	<u>4.0923% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 43,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.81%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 735  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 138 Months

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

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Transferred 2010-2**  
**9/30/2022**

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	10	\$ 195,475	84	\$ 827,254	2.28%
Option 2 Deferred Repayment of Principal	30	\$ 198,117	1	\$ 19,478	0.05%
Option 3 Deferred Repayment of Principal and Interest	46	\$ 463,787	1	\$ 10,648	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	70	\$ 702,709	N/A
1-30 Days	13	116,496	0.32%
31-60 Days	3	38,174	0.11%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>86</u>	<u>\$ 857,379</u>	<u>0.43%</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	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
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 2013-1 Bond Issue is 8.18%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 743  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 111 Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Combined**  
**9/30/2022**

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	1,056	\$ 10,823,433	3,692	\$ 40,039,492	89.58%
Option 2 Deferred Repayment of Principal	2,196	\$ 22,094,566	215	\$ 3,190,055	7.14%
Option 3 Deferred Repayment of Principal and Interest	724	\$ 11,777,782	69	\$ 1,466,234	3.28%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,323	\$ 36,092,671	N/A
1-30 Days	481	6,125,297	13.70%
31-60 Days	68	949,727	2.12%
61-90 Days	33	560,081	1.25%
91-120 Days	25	180,112	0.40%
121-180 Days	30	421,393	0.94%
Over 181 Days	16	366,499	0.82%
	<u>3,976</u>	<u>\$ 44,695,781</u>	<u>19.25%</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	17	\$ 323,251	0.1596%
Default - Lit	320	5,227,735	2.5805%
Death	28	597,394	0.2949%
Cumulative principal repayments on defaulted loans		<u>747,982</u>	<u>0.3692%</u>
Total defaults		6,896,362	3.4041% Gross
Less: Total Collected Principal of Default Amount		747,982	0.3692% Collected
In addition			
(a) Collection of Interest Accruing Post Default	655,868		
(b) Recovery of Additional Charges	49,310		
Total Gross Collections from Defaults	<u>1,453,159</u>		
(c) Collection Cost	435,948		
Total Net Collection from Defaults	<u>1,017,211</u>		
Total principal defaults outstanding		<u>\$ 6,148,380</u>	<u>3.0349% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 44,695,781	
Less: Adjustments from Loan System to Financial Statements **		<u>28,730</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 44,724,511</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(108,560,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 51,440,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdraws	(3,311,164)
Deposits	19,964
Ending Balance	<u>\$ 1,108,800</u>

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.92%  
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 731  
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 115 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	14	\$ 311,886	\$ 9,267



**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Fixed Rate Loans**  
**9/30/2022**

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	740	\$ 9,451,697	3,280	\$ 37,902,249	89.14%
Option 2 Deferred Repayment of Principal	2,150	\$ 21,746,641	213	\$ 3,163,430	7.44%
Option 3 Deferred Repayment of Principal and Interest	671	\$ 11,321,921	68	\$ 1,454,580	3.42%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,985	\$ 34,366,256	N/A
1-30 Days	429	5,852,709	13.76%
31-60 Days	58	904,786	2.13%
61-90 Days	26	502,084	1.18%
91-120 Days	23	161,375	0.38%
121-180 Days	26	387,803	0.91%
Over 181 Days	14	345,247	0.81%
	<u>3,561</u>	<u>\$ 42,520,259</u>	<u>19.18%</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	16	\$ 318,371	0.1721%
Default - Lit	295	4,987,218	2.6961%
Death	28	597,394	0.3230%
Cumulative principal repayments on defaulted loans		<u>704,124</u>	<u>0.3806%</u>
Total defaults		6,607,107	3.5718% Gross
Less: Total Collected Principal of Default Amount		704,124	0.3806% Collected
In addition			
(a) Collection of Interest Accruing Post Default	637,778		
(b) Recovery of Additional Charges	44,547		
Total Gross Collections from Defaults	<u>1,386,448</u>		
(c) Collection Cost	415,935		
Total Net Collection from Defaults	<u>970,514</u>		
Total principal defaults outstanding		<u>\$ 5,902,984</u>	<u>3.1912% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(85,195,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 49,805,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.64%  
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 737  
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 133 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**  
**9/30/2022**

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	303	\$ 1,249,638	303	\$ 1,249,638	100.00%
Option 2 Deferred Repayment of Principal	-	\$ -			0.00%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	259	\$ 1,072,691	N/A
1-30 Days	32	97,697	7.82%
31-60 Days	3	7,138	0.57%
61-90 Days	4	22,648	1.81%
91-120 Days	2	18,738	1.50%
121-180 Days	2	19,556	1.56%
Over 181 Days	<u>1</u>	<u>11,171</u>	<u>0.89%</u>
	303	\$ 1,249,638	14.16%

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	23	205,178	1.3311%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>43,858</u>	<u>0.2845%</u>
Total defaults		249,036	1.6156% Gross
Less: Total Collected Principal of Default Amount		43,858	0.2845% Collected
In addition (a) Collection of Interest Accruing Post Default	18,090		
(b) Recovery of Additional Charges	<u>4,763</u>		
Total Gross Collections from Defaults	66,711		
(c) Collection Cost	<u>20,013</u>		
Total Net Collection from Defaults	46,698		
Total principal defaults outstanding		<u>\$ 205,178</u>	<u>1.3311% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(23,365,000)
Principal Maturity	
Accretion	-
Bonds Outstanding	<u>\$ 1,635,000</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 5.83%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 742  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 34 Months

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

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue Transferred 2010-2**  
**9/30/2022**

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	13	\$ 122,098	109	\$ 887,604	71.03%
Option 2 Deferred Repayment of Principal	46	\$ 347,925	2	\$ 26,625	2.13%
Option 3 Deferred Repayment of Principal and Interest	53	\$ 455,860	1	\$ 11,654	0.93%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	79	\$ 653,724	N/A
1-30 Days	20	174,891	14.00%
31-60 Days	7	37,803	3.03%
61-90 Days	3	35,349	2.83%
91-120 Days		-	0.00%
121-180 Days	2	14,035	1.12%
Over 181 Days	1	10,081	0.81%
	<u>112</u>	<u>\$ 925,883</u>	<u>21.78%</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 8.19%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 725  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 97 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Combined**  
**9/30/2022**

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	1,906	\$ 11,188,455	4,874	\$ 49,787,146	86.88%
Option 2 Deferred Repayment of Principal	2,384	\$ 27,848,997	303	\$ 4,277,612	7.46%
Option 3 Deferred Repayment of Principal and Interest	1,015	\$ 18,265,596	128	\$ 3,238,289	5.65%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,539	\$ 48,784,128	N/A
1-30 Days	596	6,168,604	10.76%
31-60 Days	82	1,010,391	1.76%
61-90 Days	35	531,189	0.93%
91-120 Days	14	228,159	0.40%
121-180 Days	26	329,725	0.58%
Over 181 Days	13	250,851	0.44%
	5,305	\$ 57,303,048	14.87%

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	8	\$ 108,254	0.0606%
Default - Lit	274	4,351,140	2.4371%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		664,568	0.3722%
Total defaults		5,372,318	3.0090% Gross
Less: Total Collected Principal of Default Amount		664,568	0.3722% Collected
In addition (a) Collection of Interest Accruing Post Default	365,313		
(b) Recovery of Additional Charges	58,454		
Total Gross Collections from Defaults	1,088,336		
(c) Collection Cost	326,501		
Total Net Collection from Defaults	761,835		
Total principal defaults outstanding		\$ 4,707,750	2.6368% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 57,303,048	
Less: Adjustments from Loan System to Financial Statements **		21,713	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 57,324,761	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(67,690,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 69,310,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,134,328)
Deposits	6,428
Ending Balance	\$ 1,472,100

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.48%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 735  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 106.5 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	13	\$ 304,781	\$ 11,403

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue**  
**9/30/2022**

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	1,885	\$ 11,044,013	4,726	\$ 48,633,577	84.87%
Option 2 Deferred Repayment of Principal	2,321	\$ 27,418,745	295	\$ 4,201,028	7.33%
Option 3 Deferred Repayment of Principal and Interest	942	\$ 17,589,527	127	\$ 3,217,680	5.62%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,405	\$ 47,718,138	N/A
1-30 Days	580	6,027,751	10.52%
31-60 Days	77	973,255	1.70%
61-90 Days	34	528,478	0.92%
91-120 Days	14	228,159	0.40%
121-180 Days	25	325,653	0.57%
Over 181 Days	13	250,851	0.44%
	5,148	\$ 56,052,285	14.54%

Charge Off Information			
	# of Loans	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	8	\$ 108,254	0.0606%
Default - Lit	271	4,273,629	2.3937%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		664,568	0.3722%
Total defaults		5,294,807	2.9656% Gross
Less: Total Collected Principal of Default Amount		664,568	0.3722% Collected
In addition (a) Collection of Interest Accruing Post Default	364,063		
(b) Recovery of Additional Charges	58,454		
Total Gross Collections from Defaults	1,087,086		
(c) Collection Cost	326,126		
Total Net Collection from Defaults	760,960		
Total principal defaults outstanding		\$ 4,630,238	2.5934% Outstanding

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(67,690,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 69,310,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,134,328)
Deposits	6,428
Ending Balance	\$ 1,472,100

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.62%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 739  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 115 Months

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

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Transferred 2010-2**  
**9/30/2022**

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	21	\$ 144,442	148	\$ 1,153,569	2.01%
Option 2 Deferred Repayment of Principal	63	\$ 430,252	8	\$ 76,584	0.13%
Option 3 Deferred Repayment of Principal and Interest	73	\$ 676,069	1	\$ 20,610	0.04%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	134		\$ 1,065,990	N/A
1-30 Days	16		140,853	0.25%
31-60 Days	5		37,135	0.06%
61-90 Days	1		2,711	0.00%
91-120 Days	-		-	0.00%
121-180 Days	1		4,072	0.01%
Over 181 Days	-		-	0.00%
	<u>157</u>		<u>\$ 1,250,763</u>	<u>0.32%</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	1,250			
(b) Recovery of Additional Charges	-			
Total Gross Collections from Defaults	<u>1,250</u>			
(c) Collection Cost	375			
Total Net Collection from Defaults	<u>875</u>			
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

8.34%  
731  
98 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Combined**  
**9/30/2022**

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	1,749	\$ 24,502,117	4,571	\$ 61,500,391	86.63%
Option 2 Deferred Repayment of Principal	2,095	\$ 24,470,848	316	\$ 4,819,778	6.79%
Option 3 Deferred Repayment of Principal and Interest	1,244	\$ 22,020,595	201	\$ 4,673,391	6.58%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,356	\$ 59,432,648	N/A
1-30 Days	553	8,737,472	12.31%
31-60 Days	86	1,410,628	1.99%
61-90 Days	26	397,830	0.56%
91-120 Days	22	333,162	0.47%
121-180 Days	28	401,520	0.57%
Over 181 Days	17	280,300	0.39%
	<u>5,088</u>	<u>\$ 70,993,560</u>	<u>16.28%</u>

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	9	\$ 133,152	0.0703%
Default - Lit	207	3,878,721	2.0490%
Death	15	192,449	0.1017%
Cumulative principal repayments on defaulted loans		<u>501,952</u>	<u>0.2652%</u>
Total defaults		4,706,274	2.4861% Gross
Less: Total Collected Principal of Default Amount		501,952	0.2652% Collected
In addition			
(a) Collection of Interest Accruing Post Default	188,281		
(b) Recovery of Additional Charges	<u>14,342</u>		
Total Gross Collections from Defaults	704,575		
(c) Collection Cost	<u>211,372</u>		
Total Net Collection from Defaults	493,202		
Total principal defaults outstanding		<u>\$ 4,204,321</u>	<u>2.2210% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 70,993,560	
Less: Adjustments from Loan System to Financial Statements **		<u>28,942</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 71,022,502</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(79,150,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 79,350,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,122,494)
Deposits	7,594
Ending Balance	<u>\$ 1,685,100</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.34%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 734  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 122 Months

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

RAP			
		Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	14	\$ 332,242	\$ 26,836

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue**  
**9/30/2022**

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	1,731	\$ 24,287,102	4,411	\$ 59,833,161	84.28%
Option 2 Deferred Repayment of Principal	2,025	\$ 23,972,571	313	\$ 4,796,669	6.76%
Option 3 Deferred Repayment of Principal and Interest	1,165	\$ 21,003,101	197	\$ 4,632,945	6.53%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,235		\$ 58,277,099	N/A
1-30 Days	518		8,359,541	11.78%
31-60 Days	79		1,327,490	1.87%
61-90 Days	25		371,358	0.52%
91-120 Days	20		293,477	0.41%
121-180 Days	27		353,510	0.50%
Over 181 Days	17		280,300	0.39%
	4,921		\$ 69,262,775	15.47%

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	8	\$	126,933	0.0671%
Default - Lit	204		3,866,579	2.0426%
Death	15		192,449	0.1017%
Cumulative principal repayments on defaulted loans			<u>501,952</u>	<u>0.2652%</u>
Total defaults			4,687,913	2.4764% Gross
Less: Total Collected Principal of Default Amount			501,952	0.2652% Collected
In addition				
(a) Collection of Interest Accruing Post Default	188,281			
(b) Recovery of Additional Charges	<u>14,342</u>			
Total Gross Collections from Defaults	704,575			
(c) Collection Cost	<u>211,372</u>			
Total Net Collection from Defaults	493,202			
Total principal defaults outstanding			<u>\$ 4,185,961</u>	<u>2.2113% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(79,150,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 79,350,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,122,494)
Deposits	7,594
Ending Balance	<u>\$ 1,685,100</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.40%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 737  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 144 Months

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



**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Transferred 2010-2**  
**9/30/2022**

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	18	\$ 215,014	160	\$ 1,667,230	2.35%
Option 2 Deferred Repayment of Principal	70	\$ 498,277	3	\$ 23,110	0.03%
Option 3 Deferred Repayment of Principal and Interest	79	\$ 1,017,494	4	\$ 40,446	0.06%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	121		\$ 1,155,549	N/A
1-30 Days	35		377,931	0.53%
31-60 Days	7		83,138	0.12%
61-90 Days	1		26,472	0.04%
91-120 Days	2		39,685	0.06%
121-180 Days	1		48,010	0.07%
Over 181 Days	-		-	0.00%
	<u>167</u>		<u>\$ 1,730,785</u>	<u>0.81%</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	3		12,141	0.0064%
Death	-		-	0.0000%
Cumulative principal repayments on defaulted loans			<u>-</u>	<u>0.0000%</u>
Total defaults			18,360	0.0097% 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>\$ 18,360</u>	<u>0.0097% Outstanding</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.28%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 731  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 100 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-