

**NJCLASS Loan Program Information
2010-FFELP Indenture
As of 12/31/2014**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	13,355	\$ 77,777,721	
Interest	-	\$ 1,211,415	
Total	13,355	\$ 78,989,136	

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	10	33,256	0.04%
In Deferment	1,244	5,827,291	7.49%
In Forebearance	1,238	8,740,063	11.24%
Credit Balance	-	-	0.00%
Claims	47	238,807	0.31%
0-30 Days	8,700	51,800,367	66.60%
31-60 Days	742	3,755,521	4.83%
61-90 Days	335	1,945,390	2.50%
91-120 Days	263	1,136,579	1.46%
121-150 Days	143	774,223	1.00%
151-180 Days	128	758,706	0.98%
181-210 Days	136	667,800	0.86%
211-240 Days	78	314,278	0.40%
241-270 Days	117	530,361	0.68%
271-300 Days	74	537,877	0.69%
301-330 Days	100	717,202	0.92%
331 or more Days	-	-	0.00%
Total	13,355	\$ 77,777,721	100.00%

Other Information

	Current Quarter	Cumulative Total
Principal Repayment on Financed Eligible Loans	\$ 3,289,472.81	\$ 75,876,023.25
Interest Payments on Financed Eligible Loans	\$ 689,733.69	\$ 16,305,857.58
Financed Eligible Loans released from the Trust Estate	577	13,308
Amount (Paid to)/Received from Department of Education	\$ 128,593.18	\$ 2,691,514.99
Principal Distribution Amounts to Bondholders	\$ 2,835,000.00	\$ 70,655,000.00
Investment Income	\$ 676.97	\$ 10,742.45
Fees Paid	\$ 151,343.04	\$ 4,376,633.37
Rebate payments to the Federal Government	\$ 163,159.35	\$ 4,008,880.84
Available Funds Balance	\$ 2,249,331.27	
Cash Balances:	\$ 3,262,726.92	
Debt Service Reserve	\$ 771,800.00	
Department Rebate Fund	95,101.81	
Revenue Fund	2,395,825.11	

Bonds Outstanding Information	
Bonds Issued	\$ 145,000,000
Bonds Called	(70,655,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 74,345,000

Debt Service Reserve Account	
Beginning Balance	\$ 1,450,000
Withdrawals	(678,200)
Deposits	-
Ending Balance	\$ 771,800

**NJCLASS Loan Program Information
AES Portfolio
As of 12/31/2014**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	10,983	\$ 60,035,374	
Interest		\$ 1,059,682	
Total	10,983	\$ 61,095,057	
Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	-	-	0.00%
In Deferment	1,094	4,837,296	8.06%
In Forebearance	1,091	7,232,184	12.05%
Credit Balance	-	-	0.00%
Claims	43	199,937	0.33%
0-30 Days	6,853	38,248,389	63.71%
31-60 Days	653	3,014,868	5.02%
61-90 Days	293	1,689,682	2.81%
91-120 Days	235	886,503	1.48%
121-150 Days	130	641,292	1.07%
151-180 Days	114	635,971	1.06%
181-210 Days	123	610,717	1.02%
211-240 Days	77	311,167	0.52%
241-270 Days	110	502,491	0.84%
271-300 Days	69	523,914	0.87%
301-330 Days	98	700,964	1.17%
331 or more Days	-	-	0.00%
	10,983	\$ 60,035,374	100.00%

Other Information

	Current Quarter	Cumulative Total
Principal Repayment on Financed Eligible Loans	\$ 2,750,291.64	\$ 61,606,409.36
Interest Payments on Financed Eligible Loans	\$ 562,537.84	\$ 13,335,994.06
Financed Eligible Loans released from the Trust Estate	496	11,366

**NJCLASS Loan Program Information
Sallie Mae Portfolio
As of 12/31/2014**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	2,372	\$ 17,742,347	
Interest		\$ 151,733	
Total	2,372	\$ 17,894,080	
Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	10	33,255.56	0.19%
In Deferment	150	989,995.17	5.58%
In Forebearance	147	1,507,879.71	8.50%
Credit Balance	-	-	0.00%
Claims	4	38,869.65	0.22%
0-30 Days	1,847	13,551,977.69	76.38%
31-60 Days	89	740,652.89	4.17%
61-90 Days	42	255,708.66	1.44%
91-120 Days	28	250,075.40	1.41%
121-150 Days	13	132,930.41	0.75%
151-180 Days	14	122,735.41	0.69%
181-210 Days	13	57,083.28	0.32%
211-240 Days	1	3,111.34	0.02%
241-270 Days	7	27,870.52	0.16%
271-300 Days	5	13,963.10	0.08%
301-330 Days	2	16,238.15	0.09%
331 or more Days	-	-	0.00%
	2,372	\$ 17,742,347	100.00%

Other Information

	Current Quarter	Cumulative Total
Principal Repayment on Financed Eligible Loans	\$ 539,181.17	\$ 14,269,613.89
Interest Payments on Financed Eligible Loans	\$ 127,195.85	\$ 2,969,863.52
Financed Eligible Loans released from the Trust Estate	81	1,942