

**NJCLASS Loan Program Information  
2012-1 Indenture  
3/31/2019**

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	13,509	\$ 205,213,343	32,774	\$ 473,489,976	74.00%
Option 2 Deferred Repayment of Principal	20,992	\$ 287,944,489	6,845	\$ 112,154,886	17.53%
Option 3 Deferred Repayment of Principal and Interest	7,700	\$ 146,712,307	2,582	\$ 54,225,277	8.47%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	37,915	\$ 569,736,142	N/A
1-30 Days	3,145	51,148,131	7.99%
31-60 Days	658	10,858,434	1.70%
61-90 Days	216	3,373,035	0.53%
91-120 Days	98	1,654,081	0.26%
121-180 Days	139	2,729,108	0.43%
Over 181 Days	<u>30</u>	<u>371,208</u>	<u>0.06%</u>
	42,201	\$ 639,870,139	10.96%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,023,016,273	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	41	\$ 678,179	0.0663%
Default - Lit	1,138	19,876,279	1.9429%
Death	60	647,427	0.0633%
Cumulative principal repayments on defaulted loans		<u>2,323,109</u>	<u>0.2271%</u>
Total defaults		23,524,994	2.2996% Gross
Less: Total Collected Principal of Default Amount		2,323,109	0.2271% Collected
In addition (a) Collection of Interest Accruing Post Default	2,051,469		
(b) Recovery of Additional Charges	<u>156,157</u>		
Total Gross Collections from Defaults	4,530,736		
(c) Collection Cost	<u>1,359,221</u>		
Total Net Collection from Defaults	3,171,515		
Total principal defaults outstanding		<u>\$ 21,201,884</u>	<u>2.0725%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 661,072,023	
Less: Adjustments from Loan System to Financial Statements **		<u>(21,107,959)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 639,964,064</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	(5,722,365)
Deposits	80,247
Ending Balance	<u>\$ 15,344,190</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is	6.53%
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	168 Months

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue**  
**3/31/2019**

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	2,189	\$ 25,625,875	7,718	\$ 95,020,749	85.82%
Option 2 Deferred Repayment of Principal	5,424	\$ 65,670,305	824	\$ 11,983,087	10.82%
Option 3 Deferred Repayment of Principal and Interest	1,091	\$ 19,424,309	162	\$ 3,716,653	3.36%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,652	\$ 95,854,113	N/A
1-30 Days	772	10,629,120	9.60%
31-60 Days	157	2,349,397	2.12%
61-90 Days	58	814,709	0.74%
91-120 Days	21	341,287	0.31%
121-180 Days	37	665,271	0.60%
Over 181 Days	<u>7</u>	<u>66,593</u>	<u>0.06%</u>
	8,704	\$ 110,720,489	13.43%

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	22	\$ 328,281	0.1251%
Default - Lit	463	8,014,405	3.0533%
Death	26	314,664	0.1199%
Cumulative principal repayments on defaulted loans		<u>1,277,907</u>	<u>0.4868%</u>
Total defaults		9,935,256	3.7851% Gross
Less: Total Collected Principal of Default Amount		1,277,907	0.4868% Collected
In addition (a) Collection of Interest Accruing Post Default	1,097,998		
(b) Recovery of Additional Charges	<u>65,451</u>		
Total Gross Collections from Defaults	2,441,356		
(c) Collection Cost	<u>732,407</u>		
Total Net Collection from Defaults	1,708,949		
Total principal defaults outstanding		<u>\$ 8,657,350</u>	<u>3.2982% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 119,377,839	
Less: Adjustments from Loan System to Financial Statements **		<u>(8,622,286)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 110,755,553</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	\$ 114,500,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(2,464,787)
Deposits	46,268
Ending Balance	\$ 2,767,790

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

7.44%  
738  
132 Months

**NJCLASS Loan Program Information  
2013-1 Bond Issue  
3/31/2019**

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	1,988	\$ 32,599,097	6,152	\$ 88,952,557	84.33%
Option 2 Deferred Repayment of Principal	3,961	\$ 50,226,860	766	\$ 11,859,909	11.24%
Option 3 Deferred Repayment of Principal and Interest	1,164	\$ 22,657,347	195	\$ 4,670,837	4.43%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,262	\$ 91,656,211	N/A
1-30 Days	618	9,968,328	9.45%
31-60 Days	127	2,247,867	2.13%
61-90 Days	42	542,022	0.51%
91-120 Days	23	426,399	0.40%
121-180 Days	31	507,654	0.48%
Over 181 Days	<u>10</u>	<u>134,822</u>	<u>0.13%</u>
	7,113	\$ 105,483,304	13.11%

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	9	\$ 141,885	0.0717%
Default - Lit	316	6,288,845	3.1770%
Death	11	114,105	0.0576%
Cumulative principal repayments on defaulted loans		<u>463,831</u>	<u>0.2343%</u>
Total defaults		7,008,667	3.5406% Gross
Less: Total Collected Principal of Default Amount		463,831	0.2343% Collected
In addition (a) Collection of Interest Accruing Post Default	615,204		
(b) Recovery of Additional Charges	<u>29,550</u>		
Total Gross Collections from Defaults	1,108,585		
(c) Collection Cost	<u>332,575</u>		
Total Net Collection from Defaults	776,009		
Total principal defaults outstanding		<u>\$ 6,544,836</u>	<u>3.3063% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 112,028,139	
Less: Adjustments from Loan System to Financial Statements **		<u>(6,501,392)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 105,526,747</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	(1,382,400)
Deposits	-
Ending Balance	<u>\$ 2,617,600</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

7.41%  
737  
161 Months

**NJCLASS Loan Program Information  
2014-1 Bond Issue - Combined  
3/31/2019**

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	2,669	\$ 38,812,683	6,692	\$ 98,132,377	76.57%
Option 2 Deferred Repayment of Principal	4,238	\$ 60,983,345	1,294	\$ 22,151,556	17.28%
Option 3 Deferred Repayment of Principal and Interest	1,438	\$ 28,362,990	359	\$ 7,875,085	6.14%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,481	\$ 113,475,813	N/A
1-30 Days	637	10,896,274	8.50%
31-60 Days	141	2,309,538	1.80%
61-90 Days	35	542,431	0.42%
91-120 Days	23	423,294	0.33%
121-180 Days	25	426,630	0.33%
Over 181 Days	<u>3</u>	<u>85,038</u>	<u>0.07%</u>
	8,345	\$ 128,159,018	11.46%

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	7	\$ 166,630	0.0832%
Default - Lit	190	2,886,494	1.4404%
Death	13	120,085	0.0599%
Cumulative principal repayments on defaulted loans		<u>291,238</u>	<u>0.1453%</u>
Total defaults		3,464,447	1.7288% Gross
Less: Total Collected Principal of Default Amount		291,238	0.1453% Collected
In addition (a) Collection of Interest Accruing Post Default	225,692		
(b) Recovery of Additional Charges	<u>22,927</u>		
Total Gross Collections from Defaults	539,858		
(c) Collection Cost	<u>161,957</u>		
Total Net Collection from Defaults	377,900		
Total principal defaults outstanding		<u>\$ 3,173,209</u>	<u>1.5835% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 131,332,227	
Less: Adjustments from Loan System to Financial Statements **		<u>(3,143,349)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 128,188,878</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	(1,351,162)
Deposits	19,962
Ending Balance	\$ 3,068,800

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

7.28%  
739  
162 Months

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Fixed Rate Loans**  
**3/31/2019**

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	1,957	\$ 32,151,477	5,988	\$ 91,541,624	75.34%
Option 2 Deferred Repayment of Principal	4,238	\$ 60,983,345	1,290	\$ 22,115,310	18.20%
Option 3 Deferred Repayment of Principal and Interest	1,438	\$ 28,362,990	355	\$ 7,840,877	6.45%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,835	\$ 107,446,063	N/A
1-30 Days	587	10,408,604	8.57%
31-60 Days	130	2,206,556	1.82%
61-90 Days	34	541,462	0.45%
91-120 Days	21	413,587	0.34%
121-180 Days	24	415,555	0.34%
Over 181 Days	<u>2</u>	<u>65,985</u>	<u>0.05%</u>
	7,633	\$ 121,497,811	11.57%

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	7	\$ 166,630.02	0.0901%
Default - Lit	181	2,791,979	1.5093%
Death	10	110,300	0.0596%
Cumulative principal repayments on defaulted loans		<u>268,446</u>	<u>0.1451%</u>
Total defaults		3,337,354	1.8042% Gross
Less: Total Collected Principal of Default Amount		268,446	0.1451% Collected
In addition (a) Collection of Interest Accruing Post Default	219,716.12		
(b) Recovery of Additional Charges	<u>19,032.55</u>		
Total Gross Collections from Defaults	507,194.24		
(c) Collection Cost	<u>152,158.27</u>		
Total Net Collection from Defaults	355,035.97		
Total principal defaults outstanding		<u>\$ 3,068,909</u>	<u>1.6591% Outstanding</u>

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

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.29%  
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 739  
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 166 Months

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans**  
**3/31/2019**

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	712	\$ 6,661,207	704	\$ 6,590,753	98.94%
Option 2 Deferred Repayment of Principal	-	\$ -	4	\$ 36,246	0.54%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	4	\$ 34,208	0.51%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	646	\$ 6,029,750	N/A
1-30 Days	50	487,670	7.32%
31-60 Days	11	102,982	1.55%
61-90 Days	1	969	0.01%
91-120 Days	2	9,707	0.15%
121-180 Days	1	11,075	0.17%
Over 181 Days	<u>1</u>	<u>19,053</u>	<u>0.29%</u>
	712	\$ 6,661,207	9.48%

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	9	94,514	0.6132%
Death	3	9,786	0.0635%
Cumulative principal repayments on defaulted loans		<u>22,793</u>	<u>0.1479%</u>
Total defaults		127,093	0.8245% Gross
Less: Total Collected Principal of Default Amount		22,793	0.1479% Collected
In addition (a) Collection of Interest Accruing Post Default	5,976.00		
(b) Recovery of Additional Charges	<u>3,894.79</u>		
Total Gross Collections from Defaults	32,663.49		
(c) Collection Cost	<u>9,799.05</u>		
Total Net Collection from Defaults	22,864.44		
Total principal defaults outstanding		<u>\$ 104,300</u>	<u>0.6766% 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

6.99%  
741  
74 Months

**NJCLASS Loan Program Information  
2015-1 Bond Issue  
3/31/2019**

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	3,486	\$ 37,110,618	6,717	\$ 86,232,733	63.75%
Option 2 Deferred Repayment of Principal	4,003	\$ 61,095,827	1,960	\$ 33,985,153	25.12%
Option 3 Deferred Repayment of Principal and Interest	1,884	\$ 37,066,720	696	\$ 15,055,280	11.13%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	8,536	\$ 122,520,371	N/A
1-30 Days	617	9,102,917	6.73%
31-60 Days	127	2,081,374	1.54%
61-90 Days	47	774,987	0.57%
91-120 Days	21	304,614	0.23%
121-180 Days	22	463,873	0.34%
Over 181 Days	<u>3</u>	<u>25,029</u>	<u>0.02%</u>
	9,373	\$ 135,273,165	9.43%

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	124	1,905,996	1.0839%
Death	7	82,077	0.0467%
Cumulative principal repayments on defaulted loans		<u>282,652</u>	<u>0.1607%</u>
Total defaults		2,312,109	1.3148% Gross
Less: Total Collected Principal of Default Amount		282,652	0.1607% Collected
In addition (a) Collection of Interest Accruing Post Default	104,481		
(b) Recovery of Additional Charges	<u>38,077</u>		
Total Gross Collections from Defaults	425,210		
(c) Collection Cost	<u>127,563</u>		
Total Net Collection from Defaults	297,647		
Total principal defaults outstanding		<u>\$ 2,029,457</u>	<u>1.1541% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 137,302,622	
Less: Adjustments from Loan System to Financial Statements **		<u>(2,036,297)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 135,266,325</u>	

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

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(416,425)
Deposits	6,425
Ending Balance	<u>\$ 3,190,000</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

6.04%  
741  
149 Months

**NJCLASS Loan Program Information  
2016-1 Bond Issue  
3/31/2019**

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	3,177	\$ 71,065,070	5,495	\$ 105,151,561	65.62%
Option 2 Deferred Repayment of Principal	3,366	\$ 49,968,152	2,001	\$ 32,175,181	20.08%
Option 3 Deferred Repayment of Principal and Interest	2,123	\$ 39,200,941	1,170	\$ 22,907,421	14.30%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,984	\$ 146,229,634	N/A
1-30 Days	501	10,551,493	6.59%
31-60 Days	106	1,870,257	1.17%
61-90 Days	34	698,886	0.44%
91-120 Days	10	158,488	0.10%
121-180 Days	24	665,679	0.42%
Over 181 Days	<u>7</u>	<u>59,725</u>	<u>0.04%</u>
	8,666	\$ 160,234,163	8.74%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 186,332,832	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	45	780,538	0.4189%
Death	3	16,495	0.0089%
Cumulative principal repayments on defaulted loans		<u>7,482</u>	<u>0.0040%</u>
Total defaults		804,515	0.4318% Gross
Less: Total Collected Principal of Default Amount		7,482	0.0040% Collected
In addition (a) Collection of Interest Accruing Post Default	8,094		
(b) Recovery of Additional Charges	<u>152</u>		
Total Gross Collections from Defaults	15,727		
(c) Collection Cost	<u>4,718</u>		
Total Net Collection from Defaults	11,009		
Total principal defaults outstanding		<u>\$ 797,033</u>	<u>0.4277% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 161,031,196	
Less: Adjustments from Loan System to Financial Statements **		<u>(804,634)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 160,226,562</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	(107,592)
Deposits	<u>7,592</u>
Ending Balance	\$ 3,700,000

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 5.97%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 740  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 176 Months