

**NJCLASS Loan Program Information
2012-1 Indenture
3/31/2020**

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	11,554	\$ 159,536,607	30,122	\$ 407,063,042	79.39%
Option 2 Deferred Repayment of Principal	18,135	\$ 232,425,968	4,450	\$ 70,738,250	13.80%
Option 3 Deferred Repayment of Principal and Interest	6,468	\$ 120,754,337	1,585	\$ 34,915,620	6.81%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	31,825	\$ 447,680,857	N/A
1-30 Days	3,128	45,461,639	8.87%
31-60 Days	650	10,025,799	1.96%
61-90 Days	203	3,269,534	0.64%
91-120 Days	124	2,104,521	0.41%
121-180 Days	163	3,410,703	0.67%
Over 181 Days	<u>64</u>	<u>763,860</u>	<u>0.15%</u>
	36,157	\$ 512,716,912	12.68%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,023,013,499	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	46	\$ 775,414	0.0758%
Default - Lit	1,224	21,216,226	2.0739%
Death	89	1,225,765	0.1198%
Cumulative principal repayments on defaulted loans		<u>3,545,422</u>	<u>0.3466%</u>
Total defaults		26,762,827	2.6161% Gross
Less: Total Collected Principal of Default Amount		3,545,422	0.3466% Collected
In addition (a) Collection of Interest Accruing Post Default	3,019,828		
(b) Recovery of Additional Charges	<u>216,392</u>		
Total Gross Collections from Defaults	6,781,642		
(c) Collection Cost	<u>2,034,493</u>		
Total Net Collection from Defaults	4,747,149		
Total principal defaults outstanding		<u>\$ 23,217,405</u>	<u>2.2695% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 512,716,912	
Less: Adjustments from Loan System to Financial Statements **		<u>(636,926)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 512,079,987</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	(278,830,000)
Principal Maturity	(221,600,000)
Accretion	-
Bonds Outstanding	<u>\$ 548,870,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(8,079,834)
Deposits	<u>95,383</u>
Ending Balance	\$ 13,001,857

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 6.92%
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 738
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 149 Months

**NJCLASS Loan Program Information
2012-1 Bond Issue
3/31/2020**

	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	1,711	\$ 17,909,627	6,414	\$ 71,802,747	87.20%
Option 2 Deferred Repayment of Principal	4,503	\$ 49,024,116	604	\$ 7,877,873	9.57%
Option 3 Deferred Repayment of Principal and Interest	919	\$ 15,412,079	115	\$ 2,665,202	3.24%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,217	\$ 70,999,675	N/A
1-30 Days	686	8,331,886	10.12%
31-60 Days	134	1,625,836	1.97%
61-90 Days	40	526,388	0.64%
91-120 Days	19	227,156	0.28%
121-180 Days	31	555,433	0.67%
Over 181 Days	6	79,449	0.10%
	<u>7,133</u>	<u>\$ 82,345,822</u>	<u>13.78%</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	24	\$ 364,057	0.1387%
Default - Lit	464	7,846,853	2.9894%
Death	30	417,347	0.1590%
Cumulative principal repayments on defaulted loans		<u>1,658,023</u>	<u>0.6317%</u>
Total defaults		10,286,280	3.9188% Gross
Less: Total Collected Principal of Default Amount		1,658,023	0.6317% Collected
In addition (a) Collection of Interest Accruing Post Default	1,483,850		
(b) Recovery of Additional Charges	<u>90,132</u>		
Total Gross Collections from Defaults	3,232,004		
(c) Collection Cost	<u>969,601</u>		
Total Net Collection from Defaults	2,262,403		
Total principal defaults outstanding		<u>\$ 8,628,257</u>	<u>3.2871% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 82,345,822	
Less: Adjustments from Loan System to Financial Statements **		<u>(44,228)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 82,301,593</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(78,785,000)
Principal Maturity	(91,500,000)
Accretion	-
Bonds Outstanding	\$ 89,015,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(2,951,656)
Deposits	61,404
Ending Balance	\$ 2,296,057

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.56%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 737
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 126 Months

**NJCLASS Loan Program Information
2013-1 Bond Issue
3/31/2020**

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	1,669	\$ 25,821,142	5,312	\$ 71,767,311	86.70%
Option 2 Deferred Repayment of Principal	3,373	\$ 39,283,652	553	\$ 8,015,536	9.68%
Option 3 Deferred Repayment of Principal and Interest	946	\$ 17,669,107	123	\$ 2,991,054	3.61%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,180	\$ 70,850,358	N/A
1-30 Days	592	8,617,677	10.41%
31-60 Days	113	1,584,812	1.91%
61-90 Days	33	534,066	0.65%
91-120 Days	33	572,796	0.69%
121-180 Days	24	409,124	0.49%
Over 181 Days	13	205,068	0.25%
	<u>5,988</u>	<u>\$ 82,773,900</u>	<u>14.40%</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	10	\$ 160,132	0.0809%
Default - Lit	325	6,460,155	3.2635%
Death	17	275,213	0.1390%
Cumulative principal repayments on defaulted loans		<u>695,057</u>	<u>0.3511%</u>
Total defaults		7,590,556	3.8346% Gross
Less: Total Collected Principal of Default Amount		695,057	0.3511% Collected
In addition (a) Collection of Interest Accruing Post Default	907,008		
(b) Recovery of Additional Charges	<u>38,728</u>		
Total Gross Collections from Defaults	1,640,793		
(c) Collection Cost	<u>492,238</u>		
Total Net Collection from Defaults	1,148,555		
Total principal defaults outstanding		<u>\$ 6,895,500</u>	<u>3.4835% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 82,773,900	
Less: Adjustments from Loan System to Financial Statements **		<u>(30,574)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 82,743,327</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(56,765,000)
Principal Maturity	(52,600,000)
Accretion	-
Bonds Outstanding	\$ 90,635,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(1,833,400)
Deposits	-
Ending Balance	\$ 2,166,600

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.51%
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 157 Months

**NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
3/31/2020**

	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	2,209	\$ 29,352,213	5,985	\$ 82,160,604	81.95%
Option 2					
Deferred Repayment of Principal	3,588	\$ 48,266,024	750	\$ 12,505,411	12.47%
Option 3					
Deferred Repayment of Principal and Interest	1,179	\$ 22,638,499	241	\$ 5,590,721	5.58%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,120	\$ 87,618,870	N/A
1-30 Days	619	9,064,103	9.04%
31-60 Days	123	1,718,184	1.71%
61-90 Days	42	725,082	0.72%
91-120 Days	27	384,275	0.38%
121-180 Days	29	559,981	0.56%
Over 181 Days	<u>16</u>	<u>186,240</u>	<u>0.19%</u>
	6,976	\$ 100,256,736	12.61%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 200,394,292	
Balance due on accounts currently in default:			
Disability	8	\$ 174,947	0.0873%
Default - Lit	208	3,246,262	1.6199%
Death	22	257,104	0.1283%
Cumulative principal repayments on defaulted loans		<u>464,679</u>	<u>0.2319%</u>
Total defaults		4,142,992	2.0674% Gross
Less: Total Collected Principal of Default Amount		464,679	0.2319% Collected
In addition (a) Collection of Interest Accruing Post Default	378,119		
(b) Recovery of Additional Charges	<u>35,052</u>		
Total Gross Collections from Defaults	877,850		
(c) Collection Cost	<u>263,355</u>		
Total Net Collection from Defaults	614,495		
Total principal defaults outstanding		<u>\$ 3,678,313</u>	<u>1.8355% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 100,256,736	
Less: Adjustments from Loan System to Financial Statements **		<u>(268,602)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 99,988,134</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(75,330,000)
Principal Maturity	(39,000,000)
Accretion	-
Bonds Outstanding	\$ 105,670,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(1,894,762)
Deposits	<u>19,962</u>
Ending Balance	\$ 2,525,200

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.33%
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 738
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 155 Months

**NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
3/31/2020**

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	1,643	\$ 24,879,687	5,427	\$ 77,761,595	81.18%
Option 2 Deferred Repayment of Principal	3,588	\$ 48,266,024	745	\$ 12,448,700	13.00%
Option 3 Deferred Repayment of Principal and Interest	1,179	\$ 22,638,499	238	\$ 5,573,914	5.82%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,615	\$ 83,726,191	N/A
1-30 Days	579	8,684,452	9.07%
31-60 Days	108	1,594,342	1.66%
61-90 Days	38	665,680	0.69%
91-120 Days	26	375,453	0.39%
121-180 Days	29	559,981	0.58%
Over 181 Days	<u>15</u>	<u>178,112</u>	<u>0.19%</u>
	6,410	\$ 95,784,210	12.59%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 184,979,804	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	8	\$ 174,947.28	0.0946%
Default - Lit	197	3,123,249	1.6884%
Death	16	221,553	0.1198%
Cumulative principal repayments on defaulted loans		<u>440,260</u>	<u>0.2380%</u>
Total defaults		3,960,009	2.1408% Gross
Less: Total Collected Principal of Default Amount		440,260	0.2380% Collected
In addition			
(a) Collection of Interest Accruing Post Default	368,777		
(b) Recovery of Additional Charges	<u>31,088</u>		
Total Gross Collections from Defaults	840,125		
(c) Collection Cost	<u>252,037</u>		
Total Net Collection from Defaults	588,087		
Total principal defaults outstanding		<u>\$ 3,519,750</u>	<u>1.9028% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(55,800,000)
Principal Maturity	(39,000,000)
Accretion	-
Bonds Outstanding	\$ 100,200,000

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

7.38%
738
160 Months

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
3/31/2020

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	566	\$ 4,472,526	558	\$ 4,399,008	98.36%
Option 2 Deferred Repayment of Principal	-	\$ -	5	\$ 56,710	1.27%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	3	\$ 16,808	0.38%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	505	\$ 3,892,679	N/A
1-30 Days	40	379,651	8.49%
31-60 Days	15	123,842	2.77%
61-90 Days	4	59,402	1.33%
91-120 Days	1	8,823	0.20%
121-180 Days	-	-	0.00%
Over 181 Days	<u>1</u>	<u>8,128</u>	<u>0.18%</u>
	566	\$ 4,472,526	12.96%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 15,414,488	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	11	123,013	0.7980%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>24,420</u>	<u>0.1584%</u>
Total defaults		182,983	1.1871% Gross
Less: Total Collected Principal of Default Amount		24,420	0.1584% Collected
In addition			
(a) Collection of Interest Accruing Post Default	9,342		
(b) Recovery of Additional Charges	<u>3,964</u>		
Total Gross Collections from Defaults	37,725		
(c) Collection Cost	<u>11,318</u>		
Total Net Collection from Defaults	26,408		
Total principal defaults outstanding		<u>\$ 158,563</u>	<u>1.0287% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(19,530,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 5,470,000

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

6.14%
740
66 Months

**NJCLASS Loan Program Information
2015-1 Bond Issue
3/31/2020**

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	3,107	\$ 28,903,648	6,663	\$ 81,595,226	73.04%
Option 2 Deferred Repayment of Principal	3,591	\$ 51,926,291	1,235	\$ 21,106,906	18.89%
Option 3 Deferred Repayment of Principal and Interest	1,590	\$ 30,889,658	390	\$ 9,017,465	8.07%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,363	\$ 98,211,760	N/A
1-30 Days	652	9,092,247	8.14%
31-60 Days	140	2,131,261	1.91%
61-90 Days	54	808,899	0.72%
91-120 Days	25	492,959	0.44%
121-180 Days	42	842,394	0.75%
Over 181 Days	<u>12</u>	<u>140,077</u>	<u>0.13%</u>
	8,288	\$ 111,719,597	12.09%

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	155	2,518,902	1.4324%
Death	12	159,898	0.0909%
Cumulative principal repayments on defaulted loans		<u>450,429</u>	<u>0.2561%</u>
Total defaults		3,170,613	1.8030% Gross
Less: Total Collected Principal of Default Amount		450,429	0.2561% Collected
In addition:			
(a) Collection of Interest Accruing Post Default	191,158		
(b) Recovery of Additional Charges	<u>45,042</u>		
Total Gross Collections from Defaults	686,629		
(c) Collection Cost	<u>205,989</u>		
Total Net Collection from Defaults	480,641		
Total principal defaults outstanding		<u>\$ 2,720,184</u>	<u>1.5468% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 111,719,597	
Less: Adjustments from Loan System to Financial Statements **		<u>(112,496)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 111,607,101</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(34,700,000)
Principal Maturity	(24,000,000)
Accretion	-
Bonds Outstanding	\$ 121,300,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(842,425)
Deposits	6,425
Ending Balance	\$ 2,764,000

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

6.18%
740
141 Months

**NJCLASS Loan Program Information
2016-1 Bond Issue
3/31/2020**

	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	2,858	\$ 57,549,977	5,748	\$ 99,737,155	73.54%
Option 2 Deferred Repayment of Principal	3,080	\$ 43,925,886	1,308	\$ 21,232,525	15.66%
Option 3 Deferred Repayment of Principal and Interest	1,834	\$ 34,144,995	716	\$ 14,651,178	10.80%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,945	\$ 120,000,195	N/A
1-30 Days	579	10,355,726	7.64%
31-60 Days	140	2,965,707	2.19%
61-90 Days	34	675,099	0.50%
91-120 Days	20	427,334	0.32%
121-180 Days	37	1,043,771	0.77%
Over 181 Days	<u>17</u>	<u>153,026</u>	<u>0.11%</u>
	7,772	\$ 135,620,858	11.52%

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	1	\$ 34,894	0.0187%
Default - Lit	72	1,144,054	0.6140%
Death	8	116,203	0.0624%
Cumulative principal repayments on defaulted loans		<u>277,235</u>	<u>0.1488%</u>
Total defaults		1,572,385	0.8439% Gross
Less: Total Collected Principal of Default Amount		277,235	0.1488% Collected
In addition (a) Collection of Interest Accruing Post Default	59,693		
(b) Recovery of Additional Charges	<u>7,438</u>		
Total Gross Collections from Defaults	344,366		
(c) Collection Cost	<u>103,310</u>		
Total Net Collection from Defaults	241,056		
Total principal defaults outstanding		<u>\$ 1,295,151</u>	<u>0.6951% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 135,620,858	
Less: Adjustments from Loan System to Financial Statements **		<u>(181,026)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 135,439,832</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(33,250,000)
Principal Maturity	(14,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 142,250,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(557,592)
Deposits	7,592
Ending Balance	<u>\$ 3,250,000</u>

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

6.01%
739
167 Months