

**NJCLASS Loan Program Information  
2012-1 Indenture  
6/30/2021**

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	8,509	\$ 104,724,247	25,371	\$ 313,504,294	84.74%
Option 2 Deferred Repayment of Principal	14,798	\$ 168,459,612	2,206	\$ 31,217,356	8.44%
Option 3 Deferred Repayment of Principal and Interest	5,408	\$ 96,788,959	1,138	\$ 25,251,168	6.83%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	26,001	\$ 330,591,519	N/A
1-30 Days	1,893	26,813,193	7.25%
31-60 Days	233	3,216,885	0.87%
61-90 Days	115	1,718,669	0.46%
91-120 Days	92	1,313,905	0.36%
121-180 Days	122	2,199,837	0.59%
Over 181 Days	259	4,118,810	1.11%
	<u>28,715</u>	<u>\$ 369,972,818</u>	<u>10.64%</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	58	\$ 990,717	0.0958%
Default - Lit	1,513	25,826,353	2.4970%
Death	126	1,865,033	0.1803%
Cumulative principal repayments on defaulted loans		<u>4,430,432</u>	<u>0.4284%</u>
Total defaults		33,112,534	3.2015% Gross
Less: Total Collected Principal of Default Amount		4,430,432	0.4284% Collected
In addition (a) Collection of Interest Accruing Post Default	3,944,920		
(b) Recovery of Additional Charges	259,689		
Total Gross Collections from Defaults	<u>8,635,040</u>		
(c) Collection Cost	2,590,512		
Total Net Collection from Defaults	<u>6,044,528</u>		
Total principal defaults outstanding		<u>\$ 28,682,103</u>	<u>2.7731% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 369,972,818	
Less: Adjustments from Loan System to Financial Statements **		<u>135,772</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 370,108,590</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	(348,075,000)
Principal Maturity	(280,400,000)
Accretion	-
Bonds Outstanding	<u>\$ 420,825,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(12,665,191)
Deposits	95,383
Ending Balance	<u>\$ 8,416,500</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.64%  
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 125 Months

	Loan Forgiveness
Principal	\$ 21,290,882.15
Interest	\$ 1,027.68

**NJCLASS Loan Program Information  
2012-1 Bond Issue Combined  
6/30/2021**

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	943	\$ 11,020,675	4,718	\$ 48,263,488	88.59%
Option 2					
Deferred Repayment of Principal	3,487	\$ 31,655,944	370	\$ 4,405,963	8.09%
Option 3					
Deferred Repayment of Principal and Interest	766	\$ 11,802,556	108	\$ 1,809,724	3.32%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,627	\$ 47,419,710	N/A
1-30 Days	396	5,017,546	9.21%
31-60 Days	58	730,215	1.34%
61-90 Days	17	236,699	0.43%
91-120 Days	21	238,642	0.44%
121-180 Days	17	269,213	0.49%
Over 181 Days	60	567,151	1.04%
	<u>5,196</u>	<u>\$ 54,479,176</u>	<u>12.96%</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	27	\$ 405,011	0.1534%
Default - Lit	494	8,098,456	3.0676%
Death	44	656,384	0.2486%
Cumulative principal repayments on defaulted loans		<u>2,023,383</u>	<u>0.7664%</u>
Total defaults		11,183,234	4.2360% Gross
Less: Total Collected Principal of Default Amount		2,023,383	0.7664% Collected
In addition (a) Collection of Interest Accruing Post Default	1,863,661		
(b) Recovery of Additional Charges	105,033		
Total Gross Collections from Defaults	<u>3,992,077</u>		
(c) Collection Cost	1,197,623		
Total Net Collection from Defaults	<u>2,794,454</u>		
Total principal defaults outstanding		<u>\$ 9,159,852</u>	<u>3.4696% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 54,479,176	
Less: Adjustments from Loan System to Financial Statements **		<u>14,511</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 54,493,687</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	(89,070,000)
Principal Maturity	(108,800,000)
Accretion	-
Bonds Outstanding	<u>\$ 61,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdraws	(4,019,113)
Deposits	61,404
Ending Balance	<u>\$ 1,228,600</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.98%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 726.5  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 116 Months

Loan Forgiveness	
Principal	\$ 8,859,021.68
Interest	\$ 462.05

**NJCLASS Loan Program Information  
2012-1 Bond Issue  
6/30/2021**

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	931	\$ 10,863,530	4,630	\$ 47,290,169	86.80%
Option 2					
Deferred Repayment of Principal	3,441	\$ 31,235,839	367	\$ 4,366,370	8.01%
Option 3					
Deferred Repayment of Principal and Interest	727	\$ 11,224,212	102	\$ 1,667,043	3.06%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,545	\$ 46,529,533	N/A
1-30 Days	388	4,855,785	8.91%
31-60 Days	56	687,807	1.26%
61-90 Days	15	222,495	0.41%
91-120 Days	19	203,051	0.37%
121-180 Days	16	257,759	0.47%
Over 181 Days	60	567,151	1.04%
	<u>5,099</u>	<u>\$ 53,323,581</u>	12.47%

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	27	\$ 405,011	0.1534%
Default - Lit	494	8,098,456	3.0676%
Death	44	656,384	0.2486%
Cumulative principal repayments on defaulted loans		<u>2,023,383</u>	<u>0.7664%</u>
Total defaults		11,183,234	4.2360% Gross
Less: Total Collected Principal of Default Amount		2,023,383	0.7664% Collected
In addition (a) Collection of Interest Accruing Post Default	1,863,661		
(b) Recovery of Additional Charges	105,033		
Total Gross Collections from Defaults	<u>3,992,077</u>		
(c) Collection Cost	1,197,623		
Total Net Collection from Defaults	<u>2,794,454</u>		
Total principal defaults outstanding		<u>\$ 9,159,852</u>	<u>3.4696% 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	(89,070,000)
Principal Maturity	(108,800,000)
Accretion	-
Bonds Outstanding	\$ <u>61,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdraws	(4,019,113)
Deposits	61,404
Ending Balance	\$ <u>1,228,600</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.71%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 735  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 115 Months

Loan Forgiveness	
Principal	\$ 8,859,021.68
Interest	\$ 462.05

**NJCLASS Loan Program Information  
2012-1 Bond Issue Transferred 2010-2  
6/30/2021**

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	\$ 157,145	88	\$ 973,320	1.79%
Option 2 Deferred Repayment of Principal	46	\$ 420,105	3	\$ 39,593	0.07%
Option 3 Deferred Repayment of Principal and Interest	39	\$ 578,345	6	\$ 142,681	0.26%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	82	\$ 890,177	N/A
1-30 Days	8	161,761	0.30%
31-60 Days	2	42,408	0.08%
61-90 Days	2	14,204	0.03%
91-120 Days	2	35,591	0.07%
121-180 Days	1	11,454	0.02%
Over 181 Days	-	-	0.00%
	<u>97</u>	<u>\$ 1,155,594</u>	<u>0.49%</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%</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 2012-1 Bond Issue is 8.25%  
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 116 Months

		Loan Forgiveness
Principal	\$	8,859,021.68
Interest	\$	462.05

**NJCLASS Loan Program Information  
2013-1 Bond Issue Combined  
6/30/2021**

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	1,112	\$ 16,312,690	4,194	\$ 51,080,951	88.54%
Option 2					
Deferred Repayment of Principal	2,729	\$ 27,900,145	321	\$ 4,070,738	7.06%
Option 3					
Deferred Repayment of Principal and Interest	787	\$ 13,478,359	113	\$ 2,539,505	4.40%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,121	\$ 50,372,320	N/A
1-30 Days	345	4,743,367	8.22%
31-60 Days	56	763,023	1.32%
61-90 Days	22	369,836	0.64%
91-120 Days	18	321,585	0.56%
121-180 Days	23	349,930	0.61%
Over 181 Days	43	771,134	1.34%
	<u>4,628</u>	<u>\$ 57,691,194</u>	<u>12.69%</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	13	\$ 222,584	0.1114%
Default - Lit	360	7,037,570	3.5213%
Death	24	397,951	0.1991%
Cumulative principal repayments on defaulted loans		<u>958,390</u>	<u>0.4795%</u>
Total defaults		8,616,495	4.3113% Gross
Less: Total Collected Principal of Default Amount		958,390	0.4795% Collected
In addition (a) Collection of Interest Accruing Post Default	1,208,731		
(b) Recovery of Additional Charges	50,079		
Total Gross Collections from Defaults	<u>2,217,200</u>		
(c) Collection Cost	665,160		
Total Net Collection from Defaults	<u>1,552,040</u>		
Total principal defaults outstanding		<u>\$ 7,658,104</u>	<u>3.8318% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 57,691,194	
Less: Adjustments from Loan System to Financial Statements **		<u>24,172</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 57,715,366</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(68,160,000)
Principal Maturity	(66,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 65,740,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(2,685,200)
Deposits	-
Ending Balance	<u>\$ 1,314,800</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.93%  
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 131 Months

Loan Forgiveness		
Principal	\$	5,446,084.20
Interest	\$	331.58

**NJCLASS Loan Program Information  
2013-1 Bond Issue  
6/30/2021**

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	1,098	\$ 16,058,234	4,079	\$ 49,800,980	86.32%
Option 2 Deferred Repayment of Principal	2,683	\$ 27,552,650	319	\$ 4,064,267	7.04%
Option 3 Deferred Repayment of Principal and Interest	727	\$ 12,746,090	110	\$ 2,491,728	4.32%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,021	\$ 49,238,554	N/A
1-30 Days	326	4,563,280	7.91%
31-60 Days	55	742,656	1.29%
61-90 Days	22	369,836	0.64%
91-120 Days	18	321,585	0.56%
121-180 Days	23	349,930	0.61%
Over 181 Days	43	771,134	1.34%
	<u>4,508</u>	<u>\$ 56,356,974</u>	<u>12.34%</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	13	\$ 222,584	0.1114%
Default - Lit	360	7,037,570	3.5213%
Death	24	397,951	0.1991%
Cumulative principal repayments on defaulted loans		<u>958,390</u>	<u>0.4795%</u>
Total defaults		8,616,495	4.3113% Gross
Less: Total Collected Principal of Default Amount		958,390	0.4795% Collected
In addition (a) Collection of Interest Accruing Post Default	1,208,731		
(b) Recovery of Additional Charges	<u>50,079</u>		
Total Gross Collections from Defaults	2,217,200		
(c) Collection Cost	<u>665,160</u>		
Total Net Collection from Defaults	1,552,040		
Total principal defaults outstanding		<u>\$ 7,658,104</u>	<u>3.8318% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(68,160,000)
Principal Maturity	(66,100,000)
Accretion	-
Bonds Outstanding	\$ 65,740,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdraws	(2,685,200)
Deposits	-
Ending Balance	\$ 1,314,800

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.65%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 734  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 142 Months

Loan Forgiveness	
Principal	\$ 5,446,084.20
Interest	\$ 331.58

**NJCLASS Loan Program Information  
2013-1 Bond Issue Transferred 2010-2  
6/30/2021**

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	\$ 254,456	115	\$ 1,279,971	2.22%
Option 2					
Deferred Repayment of Principal	46	\$ 347,495	2	\$ 6,471	0.01%
Option 3					
Deferred Repayment of Principal and Interest	60	\$ 732,269	3	\$ 47,778	0.08%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	100	\$ 1,133,766	N/A
1-30 Days	19	180,087	0.31%
31-60 Days	1	20,368	0.04%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>120</u>	<u>\$ 1,334,220</u>	<u>0.35%</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></u>	<u><u>0.0000%</u></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 8.21%  
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 120 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information  
2014-1 Bond Issue - Combined  
6/30/2021**

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	1,607	\$ 18,597,591	4,832	\$ 59,013,665	84.10%
Option 2 Deferred Repayment of Principal	2,906	\$ 34,290,529	434	\$ 6,573,352	9.37%
Option 3 Deferred Repayment of Principal and Interest	955	\$ 17,281,414	202	\$ 4,582,517	6.53%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,927	\$ 62,489,519	N/A
1-30 Days	388	5,316,765	7.58%
31-60 Days	41	569,488	0.81%
61-90 Days	29	460,183	0.66%
91-120 Days	17	236,276	0.34%
121-180 Days	20	336,182	0.48%
Over 181 Days	46	761,122	1.08%
	<u>5,468</u>	<u>\$ 70,169,534</u>	<u>10.94%</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	11	\$ 234,379	0.1157%
Default - Lit	273	4,182,436	2.0645%
Death	30	393,070	0.1940%
Cumulative principal repayments on defaulted loans		<u>593,435</u>	<u>0.2929%</u>
Total defaults		5,403,319	2.6671% Gross
Less: Total Collected Principal of Default Amount		593,435	0.2929% Collected
In addition (a) Collection of Interest Accruing Post Default	500,092		
(b) Recovery of Additional Charges	41,964		
Total Gross Collections from Defaults	<u>1,135,491</u>		
(c) Collection Cost	340,647		
Total Net Collection from Defaults	<u>794,844</u>		
Total principal defaults outstanding		<u>\$ 4,809,885</u>	<u>2.3742% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 70,169,534	
Less: Adjustments from Loan System to Financial Statements **		<u>21,723</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 70,191,257</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(91,005,000)
Principal Maturity	(50,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 78,995,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdraws	(2,840,062)
Deposits	19,962
Ending Balance	<u>\$ 1,579,900</u>

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.77%  
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 127 Months

Loan Forgiveness	
Principal	\$ 5,684,473.19
Interest	\$ 182.19

**NJCLASS Loan Program Information  
2014-1 Bond Issue - Fixed Rate Loans  
6/30/2021**

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	1,164	\$ 15,758,999	4,282	\$ 55,182,452	83.51%
Option 2 Deferred Repayment of Principal	2,840	\$ 33,750,383	416	\$ 6,424,491	9.72%
Option 3 Deferred Repayment of Principal and Interest	885	\$ 16,572,977	191	\$ 4,475,416	6.77%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,424	\$ 59,084,991	N/A
1-30 Days	333	4,830,653	7.31%
31-60 Days	35	529,691	0.80%
61-90 Days	21	383,062	0.58%
91-120 Days	14	204,513	0.31%
121-180 Days	19	317,595	0.48%
Over 181 Days	43	731,854	1.11%
	4,889	\$ 66,082,358	10.59%

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	11	\$ 234,379	0.1267%
Default - Lit	256	4,008,752	2.1671%
Death	24	357,519	0.1933%
Cumulative principal repayments on defaulted loans		568,294	0.3072%
Total defaults		5,168,944	2.7943% Gross
Less: Total Collected Principal of Default Amount		568,294	0.3072% Collected
In addition (a) Collection of Interest Accruing Post Default	486,191		
(b) Recovery of Additional Charges	38,001		
Total Gross Collections from Defaults	1,092,485		
(c) Collection Cost	327,746		
Total Net Collection from Defaults	764,740		
Total principal defaults outstanding		\$ 4,600,650	2.4871% Outstanding

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(69,595,000)
Principal Maturity	(50,000,000)
Accretion	-
Bonds Outstanding	\$ 75,405,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.52%  
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 145 Months

Loan Forgiveness	
Principal	\$ 5,233,141.31
Interest	\$ 144.97

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans**  
**6/30/2021**

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	422	\$ 2,617,250	405	\$ 2,484,725	94.94%
Option 2					
Deferred Repayment of Principal	-	\$ -	14	\$ 117,969	4.51%
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	3	\$ 14,556	0.56%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	373	\$ 2,189,525	N/A
1-30 Days	34	303,503	11.60%
31-60 Days	4	17,172	0.66%
61-90 Days	4	27,432	1.05%
91-120 Days	3	31,763	1.21%
121-180 Days	1	18,587	0.71%
Over 181 Days	3	29,268	1.12%
	<u>422</u>	<u>\$ 2,617,250</u>	<u>16.34%</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	17	173,684	1.1268%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>25,141</u>	<u>0.1631%</u>
Total defaults		234,376	1.5205% Gross
Less: Total Collected Principal of Default Amount		25,141	0.1631% Collected
In addition (a) Collection of Interest Accruing Post Default	13,901		
(b) Recovery of Additional Charges	3,964		
Total Gross Collections from Defaults	<u>43,006</u>		
(c) Collection Cost	12,902		
Total Net Collection from Defaults	<u>30,104</u>		
Total principal defaults outstanding		<u>\$ 209,235</u>	<u>1.3574% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(21,410,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 3,590,000</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 4.44%  
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 48 Months

Loan Forgiveness	
Principal	\$ 451,331.88
Interest	\$ 37.22

**NJCLASS Loan Program Information  
2014-1 Bond Issue Transferred 2010-2  
6/30/2021**

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	\$ 221,342	145	\$ 1,346,488	51.45%
Option 2 Deferred Repayment of Principal	66	\$ 540,146	4	\$ 30,893	1.18%
Option 3 Deferred Repayment of Principal and Interest	70	\$ 708,437	8	\$ 92,545	3.54%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	130	\$ 1,215,003	N/A
1-30 Days	21	182,609	6.98%
31-60 Days	2	22,625	0.86%
61-90 Days	4	49,689	1.90%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>157</u>	<u>\$ 1,469,926</u>	<u>9.74%</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	-	\$ -	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 current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.13%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 724  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 112 Months

	Loan Forgiveness
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information  
2015-1 Bond Issue Combined  
6/30/2021**

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	2,512	\$ 19,078,753	6,024	\$ 69,028,454	82.10%
Option 2 Deferred Repayment of Principal	3,022	\$ 39,832,998	553	\$ 8,137,260	9.68%
Option 3 Deferred Repayment of Principal and Interest	1,326	\$ 25,167,636	283	\$ 6,913,672	8.22%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,299	\$ 76,183,727	N/A
1-30 Days	397	5,382,745	6.40%
31-60 Days	37	450,286	0.54%
61-90 Days	24	313,650	0.37%
91-120 Days	21	324,591	0.39%
121-180 Days	30	565,653	0.67%
Over 181 Days	52	858,735	1.02%
	<u>6,860</u>	<u>\$ 84,079,387</u>	<u>9.39%</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	228	3,621,197	2.0282%
Death	16	235,773	0.1321%
Cumulative principal repayments on defaulted loans		<u>501,882</u>	<u>0.2811%</u>
Total defaults		4,452,701	2.4940% Gross
Less: Total Collected Principal of Default Amount		501,882	0.2811% Collected
In addition (a) Collection of Interest Accruing Post Default	263,860		
(b) Recovery of Additional Charges	50,668		
Total Gross Collections from Defaults	816,409		
(c) Collection Cost	244,923		
Total Net Collection from Defaults	571,487		
Total principal defaults outstanding		<u>\$ 3,950,819</u>	<u>2.2129% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 84,079,387	
Less: Adjustments from Loan System to Financial Statements **		<u>57,137</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 84,136,524</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(48,600,000)
Principal Maturity	(33,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 98,400,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,638,425)
Deposits	6,425
Ending Balance	<u>\$ 1,968,000</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.37%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 732  
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  
6/30/2021**

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	2,488	\$ 18,901,192	5,835	\$ 67,260,850	80.00%
Option 2 Deferred Repayment of Principal	2,940	\$ 39,180,592	546	\$ 8,075,923	9.61%
Option 3 Deferred Repayment of Principal and Interest	1,233	\$ 24,125,765	280	\$ 6,870,775	8.17%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,129	\$ 74,654,375	N/A
1-30 Days	371	5,095,463	6.06%
31-60 Days	37	450,286	0.54%
61-90 Days	23	294,931	0.35%
91-120 Days	20	291,529	0.35%
121-180 Days	29	562,230	0.67%
Over 181 Days	52	858,735	1.02%
	<u>6,661</u>	<u>\$ 82,207,548</u>	<u>8.98%</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	228	3,621,197	2.0282%
Death	16	235,773	0.1321%
Cumulative principal repayments on defaulted loans		<u>501,882</u>	<u>0.2811%</u>
Total defaults		4,452,701	2.4940% Gross
Less: Total Collected Principal of Default Amount		501,882	0.2811% Collected
In addition (a) Collection of Interest Accruing Post Default	263,860		
(b) Recovery of Additional Charges	50,668		
Total Gross Collections from Defaults	816,409		
(c) Collection Cost	244,923		
Total Net Collection from Defaults	571,487		
Total principal defaults outstanding		<u>\$ 3,950,819</u>	<u>2.2129% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(48,600,000)
Principal Maturity	(33,000,000)
Accretion	-
Bonds Outstanding	\$ 98,400,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,638,425)
Deposits	6,425
Ending Balance	\$ 1,968,000

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.42%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 738  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 126 Months

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

**NJCLASS Loan Program Information  
2015-1 Bond Issue Transferred 2010-2  
6/30/2021**

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	24	\$ 177,561	189	\$ 1,767,604	2.10%
Option 2 Deferred Repayment of Principal	82	\$ 652,407	7	\$ 61,337	0.07%
Option 3 Deferred Repayment of Principal and Interest	93	\$ 1,041,871	3	\$ 42,897	0.05%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	170	\$ 1,529,352	N/A
1-30 Days	26	287,282	0.34%
31-60 Days	-	-	0.00%
61-90 Days	1	18,719	0.02%
91-120 Days	1	33,062	0.04%
121-180 Days	1	3,423	0.00%
Over 181 Days	-	-	0.00%
	<u>199</u>	<u>\$ 1,871,838</u>	<u>0.41%</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	-	-	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 current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 8.31%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 736  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 112 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information  
2016-1 Bond Issue Combined  
6/30/2021**

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	2,335	\$ 39,714,538	5,603	\$ 86,117,736	83.16%
Option 2 Deferred Repayment of Principal	2,654	\$ 34,779,995	528	\$ 8,030,042	7.75%
Option 3 Deferred Repayment of Principal and Interest	1,574	\$ 29,058,994	432	\$ 9,405,749	9.08%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,027	\$ 94,126,244	N/A
1-30 Days	367	6,352,770	6.13%
31-60 Days	41	703,873	0.68%
61-90 Days	23	338,301	0.33%
91-120 Days	15	192,810	0.19%
121-180 Days	32	678,860	0.66%
Over 181 Days	58	1,160,668	1.12%
	<u>6,563</u>	<u>\$ 103,553,527</u>	<u>9.10%</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	1	\$ 34,894	0.0184%
Default - Lit	158	2,886,695	1.5249%
Death	12	181,854	0.0961%
Cumulative principal repayments on defaulted loans		<u>353,342</u>	<u>0.1867%</u>
Total defaults		3,456,785	1.8261% Gross
Less: Total Collected Principal of Default Amount		353,342	0.1867% Collected
In addition (a) Collection of Interest Accruing Post Default	108,576		
(b) Recovery of Additional Charges	11,945		
Total Gross Collections from Defaults	<u>473,863</u>		
(c) Collection Cost	142,159		
Total Net Collection from Defaults	<u>331,704</u>		
Total principal defaults outstanding		<u>\$ 3,103,443</u>	<u>1.6394% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 103,553,527	
Less: Adjustments from Loan System to Financial Statements **		<u>18,229</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 103,571,756</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(51,240,000)
Principal Maturity	(22,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 116,260,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdraws	(1,482,392)
Deposits	7,592
Ending Balance	<u>\$ 2,325,200</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.15%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 733  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 134 Months

Loan Forgiveness	
Principal	\$ 985,198.86
Interest	\$ 0.63

**NJCLASS Loan Program Information  
2016-1 Bond Issue  
6/30/2021**

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	2,314	\$ 39,460,040	5,425	\$ 84,206,972	81.32%
Option 2 Deferred Repayment of Principal	2,568	\$ 34,135,874	516	\$ 7,937,085	7.66%
Option 3 Deferred Repayment of Principal and Interest	1,478	\$ 27,724,554	419	\$ 9,176,411	8.86%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,841	\$ 92,071,998	N/A
1-30 Days	355	6,224,585	6.01%
31-60 Days	39	697,353	0.67%
61-90 Days	23	338,301	0.33%
91-120 Days	13	162,695	0.16%
121-180 Days	31	664,868	0.64%
Over 181 Days	58	1,160,668	1.12%
	<u>6,360</u>	<u>\$ 101,320,468</u>	<u>8.93%</u>

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	0.0184%
Default - Lit	158	2,886,695	1.5249%
Death	12	181,854	0.0961%
Cumulative principal repayments on defaulted loans		<u>353,342</u>	<u>0.1867%</u>
Total defaults		3,456,785	1.8261% Gross
Less: Total Collected Principal of Default Amount		353,342	0.1867% Collected
In addition (a) Collection of Interest Accruing Post Default	108,576		
(b) Recovery of Additional Charges	11,945		
Total Gross Collections from Defaults	<u>473,863</u>		
(c) Collection Cost	142,159		
Total Net Collection from Defaults	<u>331,704</u>		
Total principal defaults outstanding		<u>\$ 3,103,443</u>	<u>1.6394% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(51,240,000)
Principal Maturity	(22,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 116,260,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdraws	(1,482,392)
Deposits	7,592
Ending Balance	\$ 2,325,200

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.17%  
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 154 Months

Loan Forgiveness	
Principal	\$ 985,198.86
Interest	\$ 0.63

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Transferred 2010-2**  
**6/30/2021**

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	\$ 254,499	178	\$ 1,910,764	1.85%
Option 2 Deferred Repayment of Principal	86	\$ 644,121	12	\$ 92,957	0.09%
Option 3 Deferred Repayment of Principal and Interest	96	\$ 1,334,439	13	\$ 229,338	0.22%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	186	\$ 2,054,247	N/A
1-30 Days	12	128,185	0.12%
31-60 Days	2	6,520	0.01%
61-90 Days	-	-	0.00%
91-120 Days	2	30,116	0.03%
121-180 Days	1	13,992	0.01%
Over 181 Days	-	-	0.00%
	203	\$ 2,233,059	0.17%

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	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% Outstanding

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.13%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 739  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 113 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -