

**NJCLASS Loan Program Information
2019-1 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	7,863	166,133,443	24,930	\$ 340,469,266	71.21%
Option 2 Deferred Repayment of Principal	12,699	162,171,875	5,301	\$ 89,290,310	18.67%
Option 3 Deferred Repayment of Principal and Interest	12,260	149,824,579	2,591	\$ 48,370,321	10.12%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Not Delinquent	29,886	\$ 437,333,711	N/A	
1-30 Days	2,174	30,574,026	6.39%	
31-60 Days	283	3,292,261	0.69%	
61-90 Days	134	1,915,852	0.40%	
91-120 Days	81	1,161,195	0.24%	
121-180 Days	82	1,020,915	0.21%	
Over 181 Days	<u>182</u>	<u>2,832,837</u>	<u>0.59%</u>	
	32,822	\$ 478,129,897	8.53%	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 687,250,762		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	22	\$ 262,504	0.0382%	
Default - Lit	280	3,914,137	0.5695%	
Death	43	632,927	0.0921%	
Cumulative principal repayments on defaulted loans		<u>30,190</u>	<u>0.0044%</u>	
Total defaults		4,839,758	0.7042% Gross	
Less: Total Collected Principal of Default Amount		30,190	0.0044% Collected	
In addition:				
(a) Collection of Interest Accruing Post Default	11,248			
(b) Recovery of Additional Charges	303			
Total Gross Collections from Defaults	<u>41,741</u>			
(c) Collection Cost	12,522			
Total Net Collection from Defaults	29,219			
Total principal defaults outstanding		<u>\$ 4,809,568</u>	<u>0.6998%</u> Outstanding	
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		478,129,897		
Less: Adjustments from Loan System to Financial Statements **		<u>156,247</u>		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 478,286,144</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	\$	532,990,000
Bonds Called		(12,800,000)
Principal Maturity		(3,000,000)
Accretion		-
Bonds Outstanding	\$	<u>517,190,000</u>

Debt Service Reserve Account		
Beginning Balance	\$	10,659,800
Withdrawals		(316,000)
Deposits		-
Ending Balance	\$	<u>10,343,800</u>

Loans Outstanding by School Type			
School Type	Current # of Loans	Outstanding Prin Balance	
2 Year	559	\$ 2,971,368	
4 Year	29,304	\$ 366,789,699	
Proprietary	3,151	\$ 100,884,827	
Consolidations	153	\$ 12,293,572	
Totals	33,167	\$ 482,939,465	

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	2	\$ 51,938	\$ 1.375

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

**NJCLASS Loan Program Information
2019-1 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	# of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,683	67,426,035	12,688	\$ 174,944,177	70%
Option 2 Deferred Repayment of Principal	7,143	99,322,344	2,858	\$ 50,046,084	20%
Option 3 Deferred Repayment of Principal and Interest	5,930	82,207,230	1,210	\$ 23,965,348	10%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Not Delinquent	15,262	\$ 227,263,054	N/A	
1-30 Days	1,087	15,778,292	6.34%	
31-60 Days	146	1,832,796	0.74%	
61-90 Days	67	987,192	0.40%	
91-120 Days	45	723,921	0.29%	
121-180 Days	40	588,944	0.24%	
Over 181 Days	109	1,781,411	0.72%	
	16,756	\$ 248,955,609	8.71%	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from issue (including loans now in default)		\$ 348,459,318		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	13	\$ 179,932	0.0516%	
Default - Lit	182	2,625,686	0.7535%	
Death	27	464,766	0.1334%	
Cumulative principal repayments on defaulted loans		30,024	0.0086%	
Total defaults		3,300,407	0.9471% Gross	
		30,024	0.0086% Collected	
Less: Total Collected Principal of Default Amount				
In addition				
(a) Collection of Interest Accruing Post Default	11,234			
(b) Recovery of Additional Charges	303			
Total Gross Collections from Defaults	41,561			
(c) Collection Cost	12,468			
Total Net Collection from Defaults	29,092			
Total principal defaults outstanding		\$ 3,270,384	0.9385% Outstanding	
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 248,955,609		
Less: Adjustments from Loan System to Financial Statements **		90,977		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 249,046,587		

Bonds Outstanding Information	
Bonds Issued	\$ 285,550,000
Bonds Called	(12,800,000)
Principal Maturity	(3,000,000)
Accretion	-
Bonds Outstanding	\$ 269,750,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,711,000
Withdrawals	(316,000)
Deposits	-
Ending Balance	\$ 5,395,000

The current weighted average interest rate (WAC) for loans in the 2019-1 Bond Issue is 6.20%
The current weighted average FICO score for loans in the 2019-1 Bond Issue is 718
The current weighted average remaining life for loans in the 2019-1 Bond Issue is 146 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	296	\$ 1,682,614
4 Year	15,369	213,256,530
Proprietary	1,160	24,993,277
Consolidations	153	12,293,572
Totals	16,978	\$ 252,225,993

RAP			
Loans currently in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	2	\$ 51,938	\$ 1,375

HIARP		
Loans currently in HIARP	# of Loans	HIARP Eligibility Remaining Balance
	-	\$ -

**HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
STUDENT LOAN REVENUE BONDS, SERIES 2019
Data as of 6/30/2021**

I. Waterfall for Distribution		
		Remaining Funds Balance
2019-1 Funds Available for Distribution Beginning Balance		140,377,175
Cash received from 2009-A Bond Issue		19,741,441
Total Funds Available for Distribution		160,118,616
(I) Total Principal and Interest Collections (Including Transferred Loans)	104,687,651	264,806,266
(II) Investment Income (43400)	1,650,148	266,456,414
(III) Disbursement		
Loans Disbursed (Cash)	(181,043,239)	
Total Disbursements	(181,043,239)	85,413,175
(IV) Debt Service Payments	(35,262,089)	50,151,087
(V) Administration and Program Expenses		
Trustee Fee (83500)	(39,977)	
Trustee Expenses	-	
Application Fee Expense	(1,644,899)	
Servicing and Administrative Fee Expense (10070)	(4,220,043)	
Rating Agency Surveillance Fee (83200)	(60,500)	
Additional Program Expenses	-	
Defaulted Loan Collection Expenses	-	
Refunds Paid	(263,064)	
Other	(10,379)	
Total	(6,238,862)	43,912,225
Net Activity	(96,464,950)	

NJCLASS Loan Program Information
2019-1 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	2,989	\$ 61,493,148	5,031	\$ 95,724,052	0.00%
Option 2 Deferred Repayment of Principal	4,206	\$ 72,167,683	2,662	\$ 47,968,787	0.00%
Option 3 Deferred Repayment of Principal and Interest	1,310	\$ 27,544,303	812	\$ 17,512,295	0.00%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Net Delinquent	7,983	\$ 151,046,312	N/A	
1-30 Days	435	8,366,769	0.00%	
31-60 Days	39	649,406	0.00%	
61-90 Days	22	450,040	0.00%	
91-120 Days	7	190,656	0.00%	
121-180 Days	8	118,862	0.00%	
Over 181 Days	11	383,089	0.00%	
	8,505	\$ 161,205,134	0.00%	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 185,565,977		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	-	\$ -	0.00%	
Default - Lit	25	360,782	0.00%	
Death	2	70,754	0.00%	
Cumulative principal repayments on defaulted loans		-	0.00%	
Total defaults		431,536	0.0000%	Gross
Less: Total Collected Principal of Defaults Amount in addition		-	0.00%	Collected
(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		\$ 431,536	0.0000%	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.

Bonds Outstanding Information		
Bonds Issued	\$	285,550,000
Bonds Called		(12,800,000)
Principal Maturity		(3,000,000)
Accretion		-
Bonds Outstanding	\$	269,750,000

Debt Service Reserve Account		
Beginning Balance	\$	5,711,000
Withdrawals		(316,000)
Deposits		-
Ending Balance	\$	5,395,000

Loans Outstanding by School Type			
School Type	Current # of Loans	Outstanding Prin Balance	
2 year	111	\$ 772,408	
4 Year	7,610	129,032,640	
Proprietary	658	19,538,051	
Consolidations	153	12,293,572	
Totals	8,532	\$ 161,636,670	

RAP				
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower	
Loans currently in RAP	2	\$ 51,938	\$ 1,375	

HIARP				
	# of Loans	HIARP Eligibility Remaining Balance		
Loans currently in HIARP	-	\$ -		

**NJCLASS Loan Program Information
2019-1 Bond Issue-Transferred 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	694	\$ 5,932,887	7,657	\$ 79,220,125	90.28%
Option 2 Deferred Repayment of Principal	2,937	\$ 27,154,661	196	\$ 2,077,298	2.37%
Option 3 Deferred Repayment of Principal and Interest	4,620	\$ 54,662,927	398	\$ 6,453,052	7.35%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,279		\$ 76,216,742	N/A
1-30 Days	652		7,411,523	8.45%
31-60 Days	107		1,183,390	1.35%
61-90 Days	45		537,152	0.61%
91-120 Days	38		533,265	0.61%
121-180 Days	32		470,082	0.54%
Over 181 Days	98		1,398,321	1.59%
	8,251		\$ 87,750,475	13.14%

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from issue (including loans now in default)			\$ 162,893,341	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	13		\$ 179,932	0.1105%
Default - Lit	157		2,264,904	1.3904%
Death	25		394,012	0.2419%
Cumulative principal repayments on defaulted loans			30,024	0.0184%
Total defaults			2,868,871	1.7612% Gross
Less: Total Collected Principal of Default Amount			30,024	0.0184% Collected
In addition	11,234	(a) Collection of Interest Accruing Post Default		
	303	(b) Recovery of Additional Charges		
	41,561	Total Gross Collections from Defaults		
	12,468	(c) Collection Cost		
	29,092	Total Net Collection from Defaults		
Total principal defaults outstanding			\$ 2,838,847	1.7428% Outstanding

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Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	185	\$ 910,206
4 Year	7,759	84,223,890
Proprietary	502	5,455,227
Consolidations	-	-
Totals	8,446	\$ 90,589,322

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP			
	# of Loans		HIARP Eligibility Remaining Balance
Loans currently in HIARP	-		\$ -

**NJCLASS Loan Program Information
2020-1 Bond Issue - Combined
6/30/2021**

Option Information	Original Status		Current Status		Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type			
Option 1 Active Repayment of Principal & Interest	4,180	\$ 98,707,408.27	12,242		\$ 165,525,089	72%
Option 2 Deferred Repayment of Principal	5,556	\$ 62,849,531.39	2,443		\$ 39,244,225	17%
Option 3 Deferred Repayment of Principal and Interest	6,330	\$ 67,617,348.25	1,381		\$ 24,404,974	11%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Net Delinquent	14,624	\$ 210,070,658	N/A
1-30 Days	1,087	14,795,734	6.46%
31-60 Days	137	1,459,465	0.64%
61-90 Days	67	928,660	0.41%
91-120 Days	36	457,274	0.19%
121-180 Days	42	431,071	0.19%
Over 181 Days	73	1,051,426	0.46%
	16,066	\$ 229,174,288	8.34%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 338,791,443	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	9	\$ 82,572	0.0244%
Default - Lit	98	1,288,451	0.3803%
Death	16	168,161	0.0496%
Cumulative principal repayments on defaulted loans		167	0.0000%
Total defaults		1,539,351	0.4544% Gross
Less: Total Collected Principal of Default Amount in addition	14	167	0.0000% Collected
(a) Collection of Interest Accruing Post Default			
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	180		
(c) Collection Cost	54		
Total Net Collection from Defaults	126		
Total principal defaults outstanding		\$ 1,539,185	0.4543% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 229,174,288	
Less: Adjustments from Loan System to Financial Statements **		65,270	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 229,239,558	

** 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	\$ 247,440,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 247,440,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdrawals	-
Deposits	-
Ending Balance	\$ 4,948,800

The current weighted average interest rate (WAC) for loans in the 2020-1 Bond Issue is 5.93%
The current weighted average FICO score for loans in the 2020-1 Bond Issue is 716
The current weighted average remaining life for loans in the 2020-1 Bond Issue is 149 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	263	\$ 1,288,753.89
4 Year	13,935	153,533,169
Proprietary	1,991	75,891,550
Consolidations	-	-
Totals	16,189	\$ 230,713,472

RAP			
Loans currently in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	2	\$ 52,135	\$ 826

HIARP		
Loans currently in HIARP	# of Loans	HIARP Eligibility Remaining Balance
	-	\$ -

**HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
STUDENT LOAN REVENUE BONDS, SERIES 2020
Data as of 6/30/2021**

I. Waterfall for Distribution		
		Remaining Funds Balance
	2020-1 Funds Available for Distribution Beginning Balance	154,956,128
(I)	Total Principal and Interest Collections	47,737,840
(II)	Investment Income (43400)	23,373
(III)	Disbursement Loans Disbursed (Cash)	(130,130,504)
	Total Disbursements	(130,130,504)
(IV)	Debt Service Payments	(10,323,942)
(V)	Administration and Program Expenses Trustee Fee (83500) Trustee Expenses Application Fee Expense Servicing and Administrative Fee Expense (10070) Rating Agency Surveillance Fee (83200) Additional Program Expenses Defaulted Loan Collection Expenses Refunds Paid Other	(17,321) - (1,071,968) (1,501,203) (22,500) - - (104,205) 236,599
	Total	(2,480,598)
	Net Activity	(95,173,831)

NJCLASS Loan Program Information
2020-1 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	2,222	\$ 57,758,630	2,962	\$ 69,311,310	0.00%
Option 2 Deferred Repayment of Principal	2,774	\$ 44,834,158	2,292	\$ 37,681,068	0.00%
Option 3 Deferred Repayment of Principal and Interest	1,308	\$ 24,067,078	1,050	\$ 19,667,489	0.00%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Net Delinquent	5,957	\$ 120,317,999	N/A	
1-30 Days	310	5,762,257	0.00%	
31-60 Days	16	235,075	0.00%	
61-90 Days	16	196,682	0.00%	
91-120 Days	1	19,340	0.00%	
121-180 Days	2	66,658	0.00%	
Over 181 Days	2	61,855	0.00%	
	6,304	\$ 126,659,866	0.00%	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 132,748,025		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	-	\$ -	0.00%	
Default - Lit	3	56,079	0.00%	
Death	1	16,769	0.00%	
Cumulative principal repayments on defaulted loans		167	0.00%	
Total defaults		73,014	0.0000%	Gross
Less: Total Collected Principal of Default Amount in addition		167	0.00%	Collected
(a) Collection of Interest Accruing Post Default	13.62			
(b) Recovery of Additional Charges	-			
Total Gross Collections from Defaults	180.37			
(c) Collection Cost	54.11			
Total Net Collection from Defaults	126.26			
Total principal defaults outstanding		\$ 72,848	0.0000%	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.

Bonds Outstanding Information	
Bonds Issued	\$ 247,440,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 247,440,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdrawals	-
Deposits	-
Ending Balance	\$ 4,948,800

The current weighted average interest rate (WAC) for loans in the 2020-1 Bond Issue is 4.56%
The current weighted average FICO score for loans in the 2020-1 Bond Issue is 717
The current weighted average remaining life for loans in the 2020-1 Bond Issue is 182 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	64	\$ 496,618
4 Year	5,413	87,130,965
Proprietary	831	39,105,131
Consolidations	-	-
Totals	6,308	\$ 126,732,714

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	2	\$ 52,135	\$ 826

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

NJCLASS Loan Program Information
2020-1 Bond Issue-Transferred Loans NON DEFAULT 2010-1
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	1,929	\$ 40,488,459	9,057	\$ 93,654,066	94.01%
Option 2 Deferred Repayment of Principal	2,697	\$ 17,257,815	143	\$ 1,468,073	1.47%
Option 3 Deferred Repayment of Principal and Interest	4,893	\$ 41,876,786	319	\$ 4,500,922	4.52%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	8,455		\$ 87,180,626	N/A
1-30 Days	753		8,805,359	8.84%
31-60 Days	118		1,187,660	1.19%
61-90 Days	50		722,285	0.73%
91-120 Days	33		388,342	0.39%
121-180 Days	40		364,413	0.37%
Over 181 Days	70		974,375	0.98%
	9,519		\$ 99,623,060	12.49%

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from issue (including loans now in default)			\$ 202,262,242	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	9		\$ 82,572	0.0408%
Default - Lit	95		1,232,372	0.6093%
Death	14		140,968	0.0697%
Cumulative principal repayments on defaulted loans			-	0.0000%
Total defaults			1,455,912	0.7198% Gross
Less: Total Collected Principal of Default Amount in addition			-	0.0000% Collected
(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			\$ 1,455,912	0.7198% Outstanding

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The current weighted average interest rate (WAC) for loans in the 2020-1 Bond Issue is 7.31%
The current weighted average FICO score for loans in the 2020-1 Bond Issue is 715
The current weighted average remaining life for loans in the 2020-1 Bond Issue is 116 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	196	\$ 783,901
4 Year	8,296	63,895,970
Proprietary	1,145	36,399,100
Consolidations	-	-
Totals	9,637	\$ 101,078,972

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP			
	# of Loans		HIARP Eligibility Remaining Balance
Loans currently in HIARP	-		\$ -

NJCLASS Loan Program Information
2020-1 Bond Issue-Transferred Loans NON DEFAULT 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	29	\$ 460,319	223	\$ 2,559,713	88.53%
Option 2 Deferred Repayment of Principal	85	\$ 757,558	8	\$ 95,085	3.29%
Option 3 Deferred Repayment of Principal and Interest	129	\$ 1,673,484	12	\$ 236,563	8.18%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	212		\$ 2,572,033	N/A
1-30 Days	24		228,118	7.89%
31-60 Days	3		36,730	1.27%
61-90 Days	1		9,693	0.34%
91-120 Days	2		29,592	1.02%
121-180 Days	-		-	0.00%
Over 181 Days	1		15,196	0.53%
	<u>243</u>		<u>\$ 2,891,361</u>	<u>11.04%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from issue (including loans now in default)			\$ 3,781,176	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	-		\$ -	0.0000%
Default - Lit	-		-	0.0000%
Death	1		10,425	0.2757%
Cumulative principal repayments on defaulted loans			<u>-</u>	0.0000%
Total defaults			10,425	0.2757% Gross
Less: Total Collected Principal of Default Amount			-	0.0000% Collected
In addition				
(a) Collection of Interest Accruing Post Default	-		<u>-</u>	
(b) Recovery of Additional Charges	-		<u>-</u>	
Total Gross Collections from Defaults	-		<u>-</u>	
(c) Collection Cost	-		<u>-</u>	
Total Net Collection from Defaults	-		<u>-</u>	
Total principal defaults outstanding			<u>\$ 10,425</u>	<u>0.2757% 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.

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	3	\$ 8,234
4 Year	226	2,506,234
Proprietary	15	387,318
Consolidations	-	-
Totals	<u>244</u>	<u>\$ 2,901,786</u>

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP			
	# of Loans		HIARP Eligibility Remaining Balance
Loans currently in HIARP	-		\$ -