

**NJCLASS Loan Program Information
2012-1 Indenture
9/30/2021**

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	7,911	\$ 94,898,895	23,952	\$ 287,852,401	84.15%
Option 2 Deferred Repayment of Principal	13,980	\$ 155,726,969	2,095	\$ 31,050,757	9.08%
Option 3 Deferred Repayment of Principal and Interest	5,149	\$ 91,449,545	993	\$ 23,172,252	6.77%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	24,413	\$ 304,723,411	N/A
1-30 Days	2,028	28,596,661	8.36%
31-60 Days	275	4,082,386	1.19%
61-90 Days	125	1,604,441	0.47%
91-120 Days	56	871,388	0.25%
121-180 Days	83	1,230,223	0.36%
Over 181 Days	60	966,899	0.28%
	27,040	\$ 342,075,410	10.92%

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	62	\$ 1,057,420	0.1022%
Default - Lit	1,569	26,398,915	2.5524%
Death	136	1,996,391	0.1930%
Cumulative principal repayments on defaulted loans		4,598,105	0.4446%
Total defaults		34,050,831	3.2922% Gross
Less: Total Collected Principal of Default Amount		4,598,105	0.4446% Collected
In addition (a) Collection of Interest Accruing Post Default	4,145,269		
(b) Recovery of Additional Charges	266,826		
Total Gross Collections from Defaults	9,010,200		
(c) Collection Cost	2,703,060		
Total Net Collection from Defaults	6,307,140		
Total principal defaults outstanding		\$ 29,452,725	2.8476% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 342,075,410	
Less: Adjustments from Loan System to Financial Statements **		103,736	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 342,179,146	

** 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	(383,265,000)
Principal Maturity	(280,400,000)
Accretion	-
Bonds Outstanding	\$ 385,635,000

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.67%
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 123 Months

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

**NJCLASS Loan Program Information
2012-1 Bond Issue Combined
9/30/2021**

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	829	\$ 10,087,462	4,400	\$ 44,198,249	87.95%
Option 2					
Deferred Repayment of Principal	3,274	\$ 28,891,869	358	\$ 4,396,665	8.75%
Option 3					
Deferred Repayment of Principal and Interest	741	\$ 11,274,887	86	\$ 1,659,304	3.30%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,271	\$ 43,087,583	N/A
1-30 Days	446	5,556,225	11.06%
31-60 Days	54	719,366	1.43%
61-90 Days	31	326,531	0.65%
91-120 Days	9	69,784	0.14%
121-180 Days	21	347,759	0.69%
Over 181 Days	12	146,970	0.29%
	<u>4,844</u>	<u>\$ 50,254,218</u>	<u>14.26%</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	508	8,181,620	3.0991%
Death	48	679,900	0.2575%
Cumulative principal repayments on defaulted loans		<u>2,078,607</u>	<u>0.7873%</u>
Total defaults		11,345,138	4.2974% Gross
Less: Total Collected Principal of Default Amount		2,078,607	0.7873% Collected
In addition (a) Collection of Interest Accruing Post Default	1,933,216		
(b) Recovery of Additional Charges	106,146		
Total Gross Collections from Defaults	<u>4,117,969</u>		
(c) Collection Cost	1,235,391		
Total Net Collection from Defaults	<u>2,882,579</u>		
Total principal defaults outstanding		<u>\$ 9,266,531</u>	<u>3.5100% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 50,254,218	
Less: Adjustments from Loan System to Financial Statements **		<u>15,970</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 50,270,189</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	(91,175,000)
Principal Maturity	(108,800,000)
Accretion	-
Bonds Outstanding	\$ 59,325,000

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.99%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 726
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 114 Months

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

**NJCLASS Loan Program Information
2012-1 Bond Issue
9/30/2021**

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	817	\$ 9,932,769	4,315	\$ 43,311,668	86.19%
Option 2					
Deferred Repayment of Principal	3,230	\$ 28,497,383	355	\$ 4,361,000	8.68%
Option 3					
Deferred Repayment of Principal and Interest	703	\$ 10,726,933	80	\$ 1,484,417	2.95%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,188	\$ 42,191,318	N/A
1-30 Days	439	5,418,872	10.78%
31-60 Days	53	710,128	1.41%
61-90 Days	29	288,085	0.57%
91-120 Days	8	53,953	0.11%
121-180 Days	21	347,759	0.69%
Over 181 Days	12	146,970	0.29%
	<u>4,750</u>	<u>\$ 49,157,085</u>	<u>13.86%</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	27	\$ 405,011	0.1534%
Default - Lit	508	8,181,620	3.0991%
Death	48	679,900	0.2575%
Cumulative principal repayments on defaulted loans		<u>2,078,607</u>	<u>0.7873%</u>
Total defaults		11,345,138	4.2974% Gross
Less: Total Collected Principal of Default Amount		2,078,607	0.7873% Collected
In addition (a) Collection of Interest Accruing Post Default	1,933,216		
(b) Recovery of Additional Charges	106,146		
Total Gross Collections from Defaults	<u>4,117,969</u>		
(c) Collection Cost	1,235,391		
Total Net Collection from Defaults	<u>2,882,579</u>		
Total principal defaults outstanding		<u>\$ 9,266,531</u>	<u>3.5100% 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	(91,175,000)
Principal Maturity	(108,800,000)
Accretion	-
Bonds Outstanding	\$ <u>59,325,000</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 7.73%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 734
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 114 Months

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

**NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
9/30/2021**

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	\$ 154,693	85	\$ 886,582	1.76%
Option 2 Deferred Repayment of Principal	44	\$ 394,487	3	\$ 35,664	0.07%
Option 3 Deferred Repayment of Principal and Interest	38	\$ 547,954	6	\$ 174,887	0.35%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	83	\$ 896,265	N/A
1-30 Days	7	137,353	0.27%
31-60 Days	1	9,239	0.02%
61-90 Days	2	38,446	0.08%
91-120 Days	1	15,831	0.03%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>94</u>	<u>\$ 1,097,133</u>	0.40%

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% Outstanding</u>

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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 114 Months

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

**NJCLASS Loan Program Information
2013-1 Bond Issue Combined
9/30/2021**

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	1,023	\$ 15,239,078	3,940	\$ 46,896,350	87.96%
Option 2					
Deferred Repayment of Principal	2,580	\$ 25,622,254	295	\$ 4,052,996	7.60%
Option 3					
Deferred Repayment of Principal and Interest	735	\$ 12,452,063	103	\$ 2,364,049	4.43%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,875	\$ 46,751,597	N/A
1-30 Days	357	5,108,405	9.58%
31-60 Days	51	686,471	1.29%
61-90 Days	21	245,264	0.46%
91-120 Days	7	52,869	0.10%
121-180 Days	20	294,313	0.55%
Over 181 Days	7	174,477	0.33%
	<u>4,338</u>	<u>\$ 53,313,395</u>	<u>12.31%</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	14	\$ 235,720	0.1179%
Default - Lit	369	7,147,962	3.5765%
Death	28	441,945	0.2211%
Cumulative principal repayments on defaulted loans		<u>1,000,466</u>	<u>0.5006%</u>
Total defaults		8,826,093	4.4162% Gross
Less: Total Collected Principal of Default Amount		1,000,466	0.5006% Collected
In addition (a) Collection of Interest Accruing Post Default	1,275,632		
(b) Recovery of Additional Charges	52,548		
Total Gross Collections from Defaults	<u>2,328,646</u>		
(c) Collection Cost	698,594		
Total Net Collection from Defaults	<u>1,630,052</u>		
Total principal defaults outstanding		<u>\$ 7,825,627</u>	<u>3.9156% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 53,313,395	
Less: Adjustments from Loan System to Financial Statements **		<u>14,771</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 53,328,166</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(72,160,000)
Principal Maturity	(66,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 61,740,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdraws	(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 7.94%
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 129 Months

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

**NJCLASS Loan Program Information
2013-1 Bond Issue
9/30/2021**

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	1,009	\$ 14,988,931	3,835	\$ 45,746,778	85.81%
Option 2 Deferred Repayment of Principal	2,539	\$ 25,301,025	294	\$ 4,048,495	7.59%
Option 3 Deferred Repayment of Principal and Interest	678	\$ 11,780,390	97	\$ 2,275,074	4.27%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,774	\$ 45,617,114	N/A
1-30 Days	349	5,015,948	9.41%
31-60 Days	51	686,471	1.29%
61-90 Days	20	234,850	0.44%
91-120 Days	6	49,144	0.09%
121-180 Days	19	292,343	0.55%
Over 181 Days	7	174,477	0.33%
	<u>4,226</u>	<u>\$ 52,070,347</u>	<u>12.10%</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	14	\$ 235,720	0.1179%
Default - Lit	369	7,147,962	3.5765%
Death	28	441,945	0.2211%
Cumulative principal repayments on defaulted loans		<u>1,000,466</u>	<u>0.5006%</u>
Total defaults		8,826,093	4.4162% Gross
Less: Total Collected Principal of Default Amount		1,000,466	0.5006% Collected
In addition (a) Collection of Interest Accruing Post Default	1,275,632		
(b) Recovery of Additional Charges	52,548		
Total Gross Collections from Defaults	<u>2,328,646</u>		
(c) Collection Cost	698,594		
Total Net Collection from Defaults	<u>1,630,052</u>		
Total principal defaults outstanding		<u>\$ 7,825,627</u>	<u>3.9156% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(72,160,000)
Principal Maturity	(66,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 61,740,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdraws	(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 7.68%
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 140 Months

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

**NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
9/30/2021**

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	\$ 250,146	105	\$ 1,149,571	2.16%
Option 2 Deferred Repayment of Principal	41	\$ 321,229	1	\$ 4,501	0.01%
Option 3 Deferred Repayment of Principal and Interest	57	\$ 671,673	6	\$ 88,976	0.17%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	101	\$ 1,134,483	N/A
1-30 Days	8	92,457	0.17%
31-60 Days	-	-	0.00%
61-90 Days	1	10,414	0.02%
91-120 Days	1	3,724	0.01%
121-180 Days	1	1,970	0.00%
Over 181 Days	-	-	0.00%
	<u>112</u>	<u>\$ 1,243,048</u>	<u>0.20%</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 735
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 118 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
9/30/2021**

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	1,508	\$ 17,018,894	4,585	\$ 54,584,417	84.14%
Option 2					
Deferred Repayment of Principal	2,727	\$ 31,528,685	406	\$ 6,494,033	10.01%
Option 3					
Deferred Repayment of Principal and Interest	914	\$ 16,323,415	158	\$ 3,792,543	5.85%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,613	\$ 57,020,142	N/A
1-30 Days	409	5,784,905	8.92%
31-60 Days	63	1,220,970	1.88%
61-90 Days	23	316,654	0.49%
91-120 Days	12	136,783	0.21%
121-180 Days	15	207,966	0.32%
Over 181 Days	14	183,575	0.28%
	<u>5,149</u>	<u>\$ 64,870,994</u>	<u>12.10%</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	13	\$ 267,305	0.1319%
Default - Lit	283	4,250,389	2.0980%
Death	32	456,918	0.2255%
Cumulative principal repayments on defaulted loans		<u>614,000</u>	<u>0.3031%</u>
Total defaults		5,588,612	2.7586% Gross
Less: Total Collected Principal of Default Amount		614,000	0.3031% Collected
In addition (a) Collection of Interest Accruing Post Default	529,598		
(b) Recovery of Additional Charges	43,876		
Total Gross Collections from Defaults	<u>1,187,475</u>		
(c) Collection Cost	356,242		
Total Net Collection from Defaults	<u>831,232</u>		
Total principal defaults outstanding		<u>\$ 4,974,612</u>	<u>2.4555% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 64,870,994	
Less: Adjustments from Loan System to Financial Statements **		<u>16,923</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 64,887,917</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(99,090,000)
Principal Maturity	(50,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 70,910,000</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 7.79%
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 124 Months

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

**NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
9/30/2021**

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	1,083	\$ 14,483,663	4,046	\$ 51,033,495	83.44%
Option 2 Deferred Repayment of Principal	2,666	\$ 31,031,508	396	\$ 6,385,540	10.44%
Option 3 Deferred Repayment of Principal and Interest	846	\$ 15,643,834	153	\$ 3,739,970	6.12%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,140	\$ 54,077,172	N/A
1-30 Days	340	5,117,523	8.37%
31-60 Days	58	1,197,135	1.96%
61-90 Days	22	310,925	0.51%
91-120 Days	10	118,479	0.19%
121-180 Days	12	166,029	0.27%
Over 181 Days	13	171,742	0.28%
	<u>4,595</u>	<u>\$ 61,159,005</u>	<u>11.58%</u>

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	13	\$ 267,305	0.1445%
Default - Lit	266	4,077,789	2.2045%
Death	26	421,368	0.2278%
Cumulative principal repayments on defaulted loans		<u>587,775</u>	<u>0.3178%</u>
Total defaults		5,354,237	2.8945% Gross
Less: Total Collected Principal of Default Amount		587,775	0.3178% Collected
In addition (a) Collection of Interest Accruing Post Default	515,033		
(b) Recovery of Additional Charges	<u>39,913</u>		
Total Gross Collections from Defaults	1,142,721		
(c) Collection Cost	<u>342,816</u>		
Total Net Collection from Defaults	799,905		
Total principal defaults outstanding		<u>\$ 4,766,461</u>	<u>2.5767% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(76,995,000)
Principal Maturity	(50,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 68,005,000</u>

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.55%
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 143 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
9/30/2021

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	407	\$ 2,335,522	398	\$ 2,241,609	95.98%
Option 2					
Deferred Repayment of Principal	-	\$ -	7	\$ 80,444	3.44%
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	2	\$ 13,469	0.58%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	355	\$ 1,936,661	N/A
1-30 Days	44	345,087	14.78%
31-60 Days	4	18,238	0.78%
61-90 Days	-	-	0.00%
91-120 Days	2	18,304	0.78%
121-180 Days	1	5,399	0.23%
Over 181 Days	1	11,833	0.51%
	<u>407</u>	<u>\$ 2,335,522</u>	<u>17.08%</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	172,600	1.1197%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>26,225</u>	<u>0.1701%</u>
Total defaults		234,376	1.5205% Gross
Less: Total Collected Principal of Default Amount		26,225	0.1701% Collected
In addition (a) Collection of Interest Accruing Post Default	14,565		
(b) Recovery of Additional Charges	3,964		
Total Gross Collections from Defaults	<u>44,754</u>		
(c) Collection Cost	13,426		
Total Net Collection from Defaults	<u>31,328</u>		
Total principal defaults outstanding		<u>\$ 208,151</u>	<u>1.3504% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(22,095,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 2,905,000</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 4.36%
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 45 Months

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

NJCLASS Loan Program Information
2014-1 Bond Issue Transferred 2010-2
9/30/2021

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	18	\$ 199,709	141	\$ 1,309,313	56.06%
Option 2					
Deferred Repayment of Principal	61	\$ 497,177	3	\$ 28,049	1.20%
Option 3					
Deferred Repayment of Principal and Interest	68	\$ 679,581	3	\$ 39,105	1.67%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	118	\$ 1,006,308	N/A
1-30 Days	25	322,295	13.80%
31-60 Days	1	5,597	0.24%
61-90 Days	1	5,728	0.25%
91-120 Days	-	-	0.00%
121-180 Days	2	36,538	1.56%
Over 181 Days	-	-	0.00%
	<u>147</u>	<u>\$ 1,376,467</u>	<u>15.85%</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	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
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 8.14%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 725
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 109 Months

	Loan Forgiveness
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information
2015-1 Bond Issue Combined
9/30/2021**

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	2,355	\$ 16,989,122	5,693	\$ 63,489,891	81.32%
Option 2 Deferred Repayment of Principal	2,868	\$ 37,059,398	531	\$ 7,884,908	10.10%
Option 3 Deferred Repayment of Principal and Interest	1,264	\$ 24,021,315	263	\$ 6,695,036	8.58%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,959	\$ 71,110,661	N/A
1-30 Days	408	5,093,328	6.52%
31-60 Days	55	741,718	0.95%
61-90 Days	19	281,525	0.36%
91-120 Days	12	257,083	0.33%
121-180 Days	17	252,795	0.32%
Over 181 Days	17	332,725	0.43%
	<u>6,487</u>	<u>\$ 78,069,835</u>	<u>8.91%</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	237	3,718,235	2.0826%
Death	16	235,773	0.1321%
Cumulative principal repayments on defaulted loans		<u>533,569</u>	<u>0.2989%</u>
Total defaults		4,581,426	2.5661% Gross
Less: Total Collected Principal of Default Amount		533,569	0.2989% Collected
In addition (a) Collection of Interest Accruing Post Default	284,891		
(b) Recovery of Additional Charges	52,085		
Total Gross Collections from Defaults	<u>870,545</u>		
(c) Collection Cost	261,163		
Total Net Collection from Defaults	<u>609,381</u>		
Total principal defaults outstanding		<u>\$ 4,047,857</u>	<u>2.2672% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 78,069,835	
Less: Adjustments from Loan System to Financial Statements **		<u>35,207</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 78,105,042</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(57,300,000)
Principal Maturity	(33,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 89,700,000</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 7.39%
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 117 Months

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

**NJCLASS Loan Program Information
2015-1 Bond Issue
9/30/2021**

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	2,332	\$ 16,821,782	5,522	\$ 61,928,528	79.32%
Option 2 Deferred Repayment of Principal	2,793	\$ 36,483,066	518	\$ 7,752,312	9.93%
Option 3 Deferred Repayment of Principal and Interest	1,176	\$ 23,040,567	261	\$ 6,664,574	8.54%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,798	\$ 69,638,351	N/A
1-30 Days	390	4,943,734	6.33%
31-60 Days	52	720,136	0.92%
61-90 Days	19	281,525	0.36%
91-120 Days	11	231,435	0.30%
121-180 Days	15	230,653	0.30%
Over 181 Days	16	299,581	0.38%
	<u>6,301</u>	<u>\$ 76,345,415</u>	<u>8.59%</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	237	3,718,235	2.0826%
Death	16	235,773	0.1321%
Cumulative principal repayments on defaulted loans		<u>533,569</u>	<u>0.2989%</u>
Total defaults		4,581,426	2.5661% Gross
Less: Total Collected Principal of Default Amount		533,569	0.2989% Collected
In addition (a) Collection of Interest Accruing Post Default	284,891		
(b) Recovery of Additional Charges	52,085		
Total Gross Collections from Defaults	870,545		
(c) Collection Cost	261,163		
Total Net Collection from Defaults	609,381		
Total principal defaults outstanding		<u>\$ 4,047,857</u>	<u>2.2672% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(57,300,000)
Principal Maturity	(33,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 89,700,000</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 6.46%
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 124 Months

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

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
9/30/2021

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	23	\$ 167,340	171	\$ 1,561,362	2.00%
Option 2 Deferred Repayment of Principal	75	\$ 576,333	13	\$ 132,596	0.17%
Option 3 Deferred Repayment of Principal and Interest	88	\$ 980,748	2	\$ 30,462	0.04%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	161	\$ 1,472,310	N/A
1-30 Days	18	149,594	0.19%
31-60 Days	3	21,582	0.03%
61-90 Days	-	-	0.00%
91-120 Days	1	25,648	0.03%
121-180 Days	2	22,142	0.03%
Over 181 Days	1	33,144	0.04%
	186	\$ 1,724,420	0.32%

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		-	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 2015-1 Bond Issue is 8.31%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 726
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 110 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information
2016-1 Bond Issue Combined
9/30/2021**

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	2,196	\$ 35,564,340	5,334	\$ 78,683,493	82.33%
Option 2 Deferred Repayment of Principal	2,531	\$ 32,624,762	505	\$ 8,222,156	8.60%
Option 3 Deferred Repayment of Principal and Interest	1,495	\$ 27,377,865	383	\$ 8,661,318	9.06%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,695	\$ 86,753,430	N/A
1-30 Days	408	7,053,799	7.38%
31-60 Days	52	713,861	0.75%
61-90 Days	31	434,467	0.45%
91-120 Days	16	354,868	0.37%
121-180 Days	10	127,390	0.13%
Over 181 Days	10	129,153	0.14%
	<u>6,222</u>	<u>\$ 95,566,967</u>	<u>9.22%</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	2	\$ 55,535	0.0293%
Default - Lit	172	3,100,710	1.6380%
Death	12	181,854	0.0961%
Cumulative principal repayments on defaulted loans		<u>371,463</u>	<u>0.1962%</u>
Total defaults		3,709,562	1.9596% Gross
Less: Total Collected Principal of Default Amount		371,463	0.1962% Collected
In addition (a) Collection of Interest Accruing Post Default	121,932		
(b) Recovery of Additional Charges	12,170		
Total Gross Collections from Defaults	<u>505,565</u>		
(c) Collection Cost	151,669		
Total Net Collection from Defaults	<u>353,895</u>		
Total principal defaults outstanding		<u>\$ 3,338,098</u>	<u>1.7634% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 95,566,967	
Less: Adjustments from Loan System to Financial Statements **		<u>20,866</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 95,587,833</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(63,540,000)
Principal Maturity	(22,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 103,960,000</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 7.22%
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 131 Months

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

**NJCLASS Loan Program Information
2016-1 Bond Issue
9/30/2021**

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	2,175	\$ 35,314,961	5,162	\$ 76,794,725	80.36%
Option 2 Deferred Repayment of Principal	2,453	\$ 32,029,893	493	\$ 8,149,245	8.53%
Option 3 Deferred Repayment of Principal and Interest	1,401	\$ 26,085,969	374	\$ 8,486,853	8.88%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,524	\$ 84,821,418	N/A
1-30 Days	391	6,910,171	7.23%
31-60 Days	51	691,121	0.72%
61-90 Days	27	396,701	0.42%
91-120 Days	16	354,868	0.37%
121-180 Days	10	127,390	0.13%
Over 181 Days	10	129,153	0.14%
	<u>6,029</u>	<u>\$ 93,430,822</u>	<u>9.01%</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	2	\$ 55,535	0.0293%
Default - Lit	172	3,100,710	1.6380%
Death	12	181,854	0.0961%
Cumulative principal repayments on defaulted loans		<u>371,463</u>	<u>0.1962%</u>
Total defaults		3,709,562	1.9596% Gross
Less: Total Collected Principal of Default Amount		371,463	0.1962% Collected
In addition (a) Collection of Interest Accruing Post Default	121,932		
(b) Recovery of Additional Charges	12,170		
Total Gross Collections from Defaults	<u>505,565</u>		
(c) Collection Cost	151,669		
Total Net Collection from Defaults	<u>353,895</u>		
Total principal defaults outstanding		<u>\$ 3,338,098</u>	<u>1.7634% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(63,540,000)
Principal Maturity	(22,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 103,960,000</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 6.22%
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 152 Months

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

**NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
9/30/2021**

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	\$ 249,379	172	\$ 1,888,768	1.98%
Option 2 Deferred Repayment of Principal	78	\$ 594,869	12	\$ 72,911	0.08%
Option 3 Deferred Repayment of Principal and Interest	94	\$ 1,291,896	9	\$ 174,465	0.18%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	171	\$ 1,932,012	N/A
1-30 Days	17	143,627	0.15%
31-60 Days	1	22,740	0.02%
61-90 Days	4	37,766	0.04%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>193</u>	<u>\$ 2,136,145</u>	<u>0.21%</u>

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		<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 current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.22%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 729
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 110 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -