

NJCLASS Loan Program Information
2012-1 Indenture
12/31/2021

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	6,978	\$ 84,252,836	22,264	\$ 262,507,572	85.83%
Option 2 Deferred Repayment of Principal	13,022	\$ 137,377,234	1,848	\$ 26,780,618	8.76%
Option 3 Deferred Repayment of Principal and Interest	4,820	\$ 84,229,392	708	\$ 16,571,272	5.42%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	20,363		\$ 245,050,207	N/A
1-30 Days	3,482		45,676,266	14.93%
31-60 Days	513		8,075,358	2.64%
61-90 Days	198		3,024,410	0.99%
91-120 Days	114		1,798,437	0.59%
121-180 Days	123		1,789,066	0.58%
Over 181 Days	27		445,718	0.15%
	<u>24,820</u>		<u>\$ 305,859,462</u>	<u>19.88%</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	62		\$ 1,057,420	0.1022%
Default - Lit	1,613		27,005,818	2.6110%
Death	139		2,068,919	0.2000%
Cumulative principal repayments on defaulted loans			<u>4,948,209</u>	<u>0.4784%</u>
Total defaults			35,080,366	3.3917% Gross
Less: Total Collected Principal of Default Amount			4,948,209	0.4784% Collected
In addition (a) Collection of Interest Accruing Post Default	4,363,405			
(b) Recovery of Additional Charges	<u>280,693</u>			
Total Gross Collections from Defaults	9,592,306			
(c) Collection Cost	<u>2,877,692</u>			
Total Net Collection from Defaults	6,714,614			
Total principal defaults outstanding			<u>\$ 30,132,157</u>	<u>2.9133% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 305,859,462	
Less: Adjustments from Loan System to Financial Statements **			<u>138,694</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 305,998,156</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 1,049,300,000
Bonds Called	(383,265,000)
Principal Maturity	(338,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 327,935,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(13,368,991)
Deposits	<u>95,383</u>
Ending Balance	<u>\$ 7,712,700</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.70%
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 122 Months

		Loan Forgiveness	
Principal	\$	32,804,965.82	
Interest	\$	2,581.47	

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	10	\$ 194,724	\$ 1,747

NJCLASS Loan Program Information
2012-1 Bond Issue Combined
12/31/2021

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	625	\$ 9,248,900	4,007	\$ 39,750,750	89.49%
Option 2 Deferred Repayment of Principal	3,056	\$ 24,933,307	303	\$ 3,482,948	7.84%
Option 3 Deferred Repayment of Principal and Interest	694	\$ 10,239,226	65	\$ 1,187,735	2.67%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,474	\$ 34,116,741	N/A
1-30 Days	697	7,762,239	17.47%
31-60 Days	109	1,393,016	3.14%
61-90 Days	47	607,073	1.37%
91-120 Days	20	224,239	0.50%
121-180 Days	22	230,951	0.52%
Over 181 Days	6	87,174	0.20%
	<u>4,375</u>	<u>\$ 44,421,433</u>	<u>23.20%</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	512	8,216,699	3.1124%
Death	48	679,900	0.2575%
Cumulative principal repayments on defaulted loans		<u>2,180,878</u>	<u>0.8261%</u>
Total defaults		11,482,488	4.3494% Gross
Less: Total Collected Principal of Default Amount		2,180,878	0.8261% Collected
In addition (a) Collection of Interest Accruing Post Default	2,022,043		
(b) Recovery of Additional Charges	<u>108,584</u>		
Total Gross Collections from Defaults	4,311,505		
(c) Collection Cost	<u>1,293,451</u>		
Total Net Collection from Defaults	3,018,053		
Total principal defaults outstanding		<u>\$ 9,301,610</u>	<u>3.5233% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 44,421,433	
Less: Adjustments from Loan System to Financial Statements **		<u>9,415</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 44,430,848</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	(124,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 43,625,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,061,213)
Deposits	61,404
Ending Balance	<u>\$ 1,186,500</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.02%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 727
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 113 Months

Loan Forgiveness	
Principal	\$ 11,341,645.66
Interest	\$ 861.18

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

NJCLASS Loan Program Information
2012-1 Bond Issue
12/31/2021

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	613	\$ 9,103,491	3,926	\$ 38,898,795	87.57%
Option 2 Deferred Repayment of Principal	3,015	\$ 24,580,198	299	\$ 3,430,714	7.72%
Option 3 Deferred Repayment of Principal and Interest	659	\$ 9,731,544	62	\$ 1,085,724	2.44%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,408	\$ 33,443,294	N/A
1-30 Days	681	7,503,500	16.89%
31-60 Days	107	1,367,321	3.08%
61-90 Days	44	574,055	1.29%
91-120 Days	20	224,239	0.50%
121-180 Days	21	215,650	0.49%
Over 181 Days	6	87,174	0.20%
	<u>4,287</u>	<u>\$ 43,415,234</u>	<u>22.45%</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	512	8,216,699	3.1124%
Death	48	679,900	0.2575%
Cumulative principal repayments on defaulted loans		<u>2,180,878</u>	<u>0.8261%</u>
Total defaults		11,482,488	4.3494% Gross
Less: Total Collected Principal of Default Amount		2,180,878	0.8261% Collected
In addition (a) Collection of Interest Accruing Post Default	2,022,043		
(b) Recovery of Additional Charges	<u>108,584</u>		
Total Gross Collections from Defaults	4,311,505		
(c) Collection Cost	<u>1,293,451</u>		
Total Net Collection from Defaults	3,018,053		
Total principal defaults outstanding		<u>\$ 9,301,610</u>	<u>3.5233% 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	(124,500,000)
Accretion	-
Bonds Outstanding	\$ 43,625,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,061,213)
Deposits	61,404
Ending Balance	\$ 1,186,500

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.78%
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	\$ 11,341,645.66
Interest	\$ 861.18

NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
12/31/2021

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	\$ 145,409	81	\$ 851,955	1.92%
Option 2 Deferred Repayment of Principal	41	\$ 353,108	4	\$ 52,234	0.12%
Option 3 Deferred Repayment of Principal and Interest	35	\$ 507,682	3	\$ 102,011	0.23%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	66	\$	673,447	N/A
1-30 Days	16		258,738	0.58%
31-60 Days	2		25,696	0.06%
61-90 Days	3		33,017	0.07%
91-120 Days	-		-	0.00%
121-180 Days	1		15,301	0.03%
Over 181 Days	-		-	0.00%
	<u>88</u>	\$	<u>1,006,199</u>	<u>0.75%</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	-		
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%</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 719
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 111 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2013-1 Bond Issue Combined
12/31/2021

	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	745	\$ 13,347,552	3,423	\$ 40,056,968	89.44%
Option 2					
Deferred Repayment of Principal	2,334	\$ 20,759,650	248	\$ 3,245,456	7.25%
Option 3					
Deferred Repayment of Principal and Interest	668	\$ 10,680,432	76	\$ 1,485,210	3.32%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,981	\$ 34,746,774	N/A
1-30 Days	610	8,015,424	17.90%
31-60 Days	81	1,127,590	2.52%
61-90 Days	27	277,481	0.62%
91-120 Days	17	209,617	0.47%
121-180 Days	22	235,505	0.53%
Over 181 Days	9	175,242	0.39%
	<u>3,747</u>	<u>\$ 44,787,634</u>	<u>22.42%</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	374	7,103,395	3.5542%
Death	29	496,133	0.2482%
Cumulative principal repayments on defaulted loans		<u>1,117,443</u>	<u>0.5591%</u>
Total defaults		8,952,691	4.4795% Gross
Less: Total Collected Principal of Default Amount		1,117,443	0.5591% Collected
In addition (a) Collection of Interest Accruing Post Default	1,344,714		
(b) Recovery of Additional Charges	53,523		
Total Gross Collections from Defaults	<u>2,515,680</u>		
(c) Collection Cost	754,704		
Total Net Collection from Defaults	<u>1,760,976</u>		
Total principal defaults outstanding		<u>\$ 7,835,248</u>	<u>3.9204% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 44,787,634	
Less: Adjustments from Loan System to Financial Statements **		<u>30,851</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 44,818,485</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(72,160,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 48,740,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(2,765,200)
Deposits	-
Ending Balance	<u>\$ 1,234,800</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.97%
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 130 Months

Loan Forgiveness	
Principal	\$ 10,449,144.04
Interest	\$ 1,062.90

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	4	\$ 39,331	\$ 135

NJCLASS Loan Program Information
2013-1 Bond Issue
12/31/2021

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	733	\$ 13,131,239	3,329	\$ 39,102,469	87.31%
Option 2 Deferred Repayment of Principal	2,300	\$ 20,521,148	248	\$ 3,245,456	7.25%
Option 3 Deferred Repayment of Principal and Interest	616	\$ 10,122,352	72	\$ 1,426,815	3.19%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,909	\$ 33,970,679	N/A
1-30 Days	588	7,799,900	17.42%
31-60 Days	79	1,117,964	2.50%
61-90 Days	27	277,481	0.62%
91-120 Days	15	197,968	0.44%
121-180 Days	22	235,505	0.53%
Over 181 Days	9	175,242	0.39%
	<u>3,649</u>	<u>\$ 43,774,739</u>	<u>21.89%</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	374	7,103,395	3.5542%
Death	29	496,133	0.2482%
Cumulative principal repayments on defaulted loans		<u>1,117,443</u>	<u>0.5591%</u>
Total defaults		8,952,691	4.4795% Gross
Less: Total Collected Principal of Default Amount		1,117,443	0.5591% Collected
In addition (a) Collection of Interest Accruing Post Default	1,344,714		
(b) Recovery of Additional Charges	53,523		
Total Gross Collections from Defaults	<u>2,515,680</u>		
(c) Collection Cost	754,704		
Total Net Collection from Defaults	<u>1,760,976</u>		
Total principal defaults outstanding		<u>\$ 7,835,248</u>	<u>3.9204% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(72,160,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 48,740,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(2,765,200)
Deposits	-
Ending Balance	<u>\$ 1,234,800</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.73%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 733
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 142 Months

Loan Forgiveness		
Principal	\$	10,449,144.04
Interest	\$	1,062.90

NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
12/31/2021

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	\$ 216,313	94	\$ 954,499	2.13%
Option 2 Deferred Repayment of Principal	34	\$ 238,501	-	\$ -	0.00%
Option 3 Deferred Repayment of Principal and Interest	52	\$ 558,080	4	\$ 58,396	0.13%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	72	\$ 776,095	N/A
1-30 Days	22	215,525	0.48%
31-60 Days	2	9,626	0.02%
61-90 Days	-	-	0.00%
91-120 Days	2	11,649	0.03%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>98</u>	<u>\$ 1,012,895</u>	<u>0.53%</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>0.0000%</u> Outstanding

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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 737
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
12/31/2021

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	1,337	\$ 14,846,791	4,240	\$ 49,157,004	85.82%
Option 2 Deferred Repayment of Principal	2,521	\$ 27,547,966	366	\$ 5,729,617	10.00%
Option 3 Deferred Repayment of Principal and Interest	853	\$ 14,881,528	105	\$ 2,389,663	4.17%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,843	\$ 45,125,771	N/A
1-30 Days	657	8,239,134	14.38%
31-60 Days	104	1,813,499	3.17%
61-90 Days	45	840,574	1.47%
91-120 Days	23	486,607	0.85%
121-180 Days	36	748,060	1.31%
Over 181 Days	3	22,640	0.04%
	<u>4,711</u>	<u>\$ 57,276,285</u>	<u>21.21%</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	296	4,407,559	2.1756%
Death	32	456,918	0.2255%
Cumulative principal repayments on defaulted loans		<u>660,238</u>	<u>0.3259%</u>
Total defaults		5,792,020	2.8590% Gross
Less: Total Collected Principal of Default Amount		660,238	0.3259% Collected
In addition (a) Collection of Interest Accruing Post Default	554,728		
(b) Recovery of Additional Charges	46,273		
Total Gross Collections from Defaults	<u>1,261,239</u>		
(c) Collection Cost	378,372		
Total Net Collection from Defaults	<u>882,867</u>		
Total principal defaults outstanding		<u>\$ 5,131,782</u>	<u>2.5331% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 57,276,285	
Less: Adjustments from Loan System to Financial Statements **		<u>26,767</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 57,303,052</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	\$ 220,000,000
Bonds Called	(99,090,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 60,910,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,001,762)
Deposits	19,962
Ending Balance	\$ 1,418,200

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.83%
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 123 Months

Loan Forgiveness	
Principal	\$ 8,696,759.64
Interest	\$ 586.33

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	2	\$ 39,067	\$ 551

NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
12/31/2021

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	964	\$ 12,818,672	3,759	\$ 46,207,343	85.23%
Option 2 Deferred Repayment of Principal	2,463	\$ 27,111,149	356	\$ 5,644,275	10.41%
Option 3 Deferred Repayment of Principal and Interest	789	\$ 14,281,990	101	\$ 2,360,193	4.35%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,445		\$ 42,895,556	N/A
1-30 Days	589		7,721,255	14.24%
31-60 Days	86		1,599,456	2.95%
61-90 Days	39		790,291	1.46%
91-120 Days	20		443,748	0.82%
121-180 Days	34		738,864	1.36%
Over 181 Days	<u>3</u>		<u>22,640</u>	<u>0.04%</u>
	4,216		\$ 54,211,811	20.87%

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	276		4,196,122	2.2684%
Death	26		421,368	0.2278%
Cumulative principal repayments on defaulted loans			<u>625,679</u>	<u>0.3382%</u>
Total defaults			5,510,473	2.9790% Gross
Less: Total Collected Principal of Default Amount			625,679	0.3382% Collected
In addition				
(a) Collection of Interest Accruing Post Default	539,258			
(b) Recovery of Additional Charges	<u>42,310</u>			
Total Gross Collections from Defaults	1,207,247			
(c) Collection Cost	<u>362,174</u>			
Total Net Collection from Defaults	845,073			
Total principal defaults outstanding			<u>\$ 4,884,795</u>	<u>2.6407% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(76,995,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 58,005,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.60%
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 736
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 142 Months

Loan Forgiveness		
Principal	\$	8,013,020.77
Interest	\$	531.54

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
12/31/2021

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	358	\$ 1,863,789	349	\$ 1,788,217	95.95%
Option 2					
Deferred Repayment of Principal	-	\$ -	7	\$ 62,945	3.38%
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	2	\$ 12,626	0.68%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	300	\$ 1,473,771	N/A
1-30 Days	42	226,821	12.17%
31-60 Days	13	141,951	7.62%
61-90 Days	2	17,179	0.92%
91-120 Days	-	-	0.00%
121-180 Days	1	4,067	0.22%
Over 181 Days	-	-	0.00%
	<u>358</u>	<u>\$ 1,863,789</u>	<u>20.93%</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	18	176,099	1.1424%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>34,559</u>	<u>0.2242%</u>
Total defaults		246,209	1.5973% Gross
Less: Total Collected Principal of Default Amount		34,559	0.2242% Collected
In addition			
(a) Collection of Interest Accruing Post Default	15,470		
(b) Recovery of Additional Charges	<u>3,964</u>		
Total Gross Collections from Defaults	53,992		
(c) Collection Cost	<u>16,198</u>		
Total Net Collection from Defaults	37,795		
Total principal defaults outstanding		<u>\$ 211,650</u>	<u>1.3731% 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 4.37%
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 72 Months

Loan Forgiveness	
Principal	\$ 683,738.87
Interest	\$ 54.79

NJCLASS Loan Program Information
2014-1 Bond Issue Transferred 2010-2
12/31/2021

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	15	\$ 164,331	132	\$ 1,161,444	62.32%
Option 2					
Deferred Repayment of Principal	58	\$ 436,817	3	\$ 22,397	1.20%
Option 3					
Deferred Repayment of Principal and Interest	64	\$ 599,538	2	\$ 16,844	0.90%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	98	\$ 756,444	N/A
1-30 Days	26	291,058	15.62%
31-60 Days	5	72,091	3.87%
61-90 Days	4	33,104	1.78%
91-120 Days	3	42,858	2.30%
121-180 Days	1	5,128	0.28%
Over 181 Days	-	-	0.00%
	<u>137</u>	<u>\$ 1,200,685</u>	<u>23.84%</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	2	35,338	0.2293%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		35,338	0.2293% 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>\$ 35,338</u>	<u>0.2293% Outstanding</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.16%
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 106 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information
2015-1 Bond Issue Combined
12/31/2021**

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	2,228	\$ 15,425,046	5,482	\$ 60,657,101	83.79%
Option 2 Deferred Repayment of Principal	2,721	\$ 34,388,158	470	\$ 7,033,475	9.72%
Option 3 Deferred Repayment of Principal and Interest	1,187	\$ 22,576,696	184	\$ 4,699,325	6.49%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,182	\$ 60,044,497	N/A
1-30 Days	756	9,374,239	12.95%
31-60 Days	108	1,552,098	2.14%
61-90 Days	40	633,056	0.87%
91-120 Days	25	438,448	0.61%
121-180 Days	22	281,550	0.39%
Over 181 Days	3	66,012	0.09%
	<u>6,136</u>	<u>\$ 72,389,900</u>	<u>17.05%</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	250	3,955,954	2.2157%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>567,084</u>	<u>0.3176%</u>
Total defaults		4,865,242	2.7250% Gross
Less: Total Collected Principal of Default Amount		567,084	0.3176% Collected
In addition (a) Collection of Interest Accruing Post Default	301,855		
(b) Recovery of Additional Charges	<u>57,971</u>		
Total Gross Collections from Defaults	926,910		
(c) Collection Cost	<u>278,073</u>		
Total Net Collection from Defaults	648,837		
Total principal defaults outstanding		<u>\$ 4,298,158</u>	<u>2.4074% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 72,389,900	
Less: Adjustments from Loan System to Financial Statements **		<u>40,142</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 72,430,042</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(57,300,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 79,700,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,812,425)
Deposits	6,425
Ending Balance	<u>\$ 1,794,000</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.42%
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 115 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	3	\$ 91,840	\$ 961

NJCLASS Loan Program Information
2015-1 Bond Issue
12/31/2021

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	2,205	\$ 15,262,146	5,320	\$ 59,314,756	81.94%
Option 2 Deferred Repayment of Principal	2,650	\$ 33,868,071	459	\$ 6,914,162	9.55%
Option 3 Deferred Repayment of Principal and Interest	1,107	\$ 21,780,694	183	\$ 4,681,994	6.47%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,038	\$ 58,888,467	N/A
1-30 Days	732	9,121,450	12.60%
31-60 Days	105	1,517,583	2.10%
61-90 Days	38	616,120	0.85%
91-120 Days	25	438,448	0.61%
121-180 Days	21	262,831	0.36%
Over 181 Days	3	66,012	0.09%
	<u>5,962</u>	<u>\$ 70,910,911</u>	<u>16.61%</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	248	3,897,161	2.1828%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>567,084</u>	<u>0.3176%</u>
Total defaults		4,806,450	2.6921% Gross
Less: Total Collected Principal of Default Amount		567,084	0.3176% Collected
In addition (a) Collection of Interest Accruing Post Default	301,855		
(b) Recovery of Additional Charges	<u>57,971</u>		
Total Gross Collections from Defaults	926,910		
(c) Collection Cost	<u>278,073</u>		
Total Net Collection from Defaults	648,837		
Total principal defaults outstanding		<u>\$ 4,239,366</u>	<u>2.3745% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(57,300,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 79,700,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(1,812,425)
Deposits	6,425
Ending Balance	<u>\$ 1,794,000</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.50%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 737
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 122 Months

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

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
12/31/2021

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	\$ 162,900	162	\$ 1,342,345	1.85%
Option 2 Deferred Repayment of Principal	71	\$ 520,086	11	\$ 119,313	0.16%
Option 3 Deferred Repayment of Principal and Interest	80	\$ 796,002	1	\$ 17,331	0.02%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	144	\$ 1,156,030	N/A
1-30 Days	24	252,789	0.35%
31-60 Days	3	34,516	0.05%
61-90 Days	2	16,936	0.02%
91-120 Days	-	-	0.00%
121-180 Days	1	18,719	0.03%
Over 181 Days	-	-	0.00%
	<u>174</u>	<u>\$ 1,478,989</u>	<u>0.45%</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	2	58,792	0.0329%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		58,792	0.0329% 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>\$ 58,792</u>	<u>0.0329% Outstanding</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 8.33%
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 107 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2016-1 Bond Issue Combined
12/31/2021

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	2,043	\$ 31,384,546	5,112	\$ 72,885,748	83.79%
Option 2 Deferred Repayment of Principal	2,390	\$ 29,748,154	461	\$ 7,289,122	8.38%
Option 3 Deferred Repayment of Principal and Interest	1,418	\$ 25,851,510	278	\$ 6,809,339	7.83%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,883		\$ 71,016,424	N/A
1-30 Days	762		12,285,229	14.12%
31-60 Days	111		2,189,154	2.52%
61-90 Days	39		666,226	0.77%
91-120 Days	29		439,525	0.51%
121-180 Days	21		293,001	0.34%
Over 181 Days	6		94,650	0.11%
	<u>5,851</u>		<u>\$ 86,984,210</u>	<u>18.36%</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	181		3,322,211	1.7550%
Death	13		187,612	0.0991%
Cumulative principal repayments on defaulted loans			<u>422,566</u>	<u>0.2232%</u>
Total defaults			3,987,924	2.1067% Gross
Less: Total Collected Principal of Default Amount			422,566	0.2232% Collected
In addition	(a) Collection of Interest Accruing Post Default	140,065		
	(b) Recovery of Additional Charges	<u>14,342</u>		
	Total Gross Collections from Defaults	576,973		
	(c) Collection Cost	<u>173,092</u>		
	Total Net Collection from Defaults	403,881		
Total principal defaults outstanding			<u>\$ 3,565,358</u>	<u>1.8834% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 86,984,210	
Less: Adjustments from Loan System to Financial Statements **			<u>31,520</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 87,015,729</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(63,540,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 94,960,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(1,728,392)
Deposits	<u>7,592</u>
Ending Balance	<u>\$ 2,079,200</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.26%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 732
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 129 Months

Loan Forgiveness		
Principal	\$	2,001,312.26
Interest	\$	19.83

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	1	\$ 24,486	\$ 101

NJCLASS Loan Program Information
2016-1 Bond Issue
12/31/2021

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	2,022	\$ 31,143,676	4,936	\$ 70,981,539	81.60%
Option 2 Deferred Repayment of Principal	2,314	\$ 29,179,065	451	\$ 7,193,178	8.27%
Option 3 Deferred Repayment of Principal and Interest	1,326	\$ 24,615,794	275	\$ 6,763,817	7.78%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,755	\$ 69,721,565	N/A
1-30 Days	715	11,674,548	13.42%
31-60 Days	100	2,079,483	2.39%
61-90 Days	38	665,201	0.76%
91-120 Days	27	410,087	0.47%
121-180 Days	21	293,001	0.34%
Over 181 Days	6	94,650	0.11%
	<u>5,662</u>	<u>\$ 84,938,534</u>	<u>17.49%</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	181	3,322,211	1.7550%
Death	13	187,612	0.0991%
Cumulative principal repayments on defaulted loans		<u>422,566</u>	<u>0.2232%</u>
Total defaults		3,987,924	2.1067% Gross
Less: Total Collected Principal of Default Amount		422,566	0.2232% Collected
In addition	(a) Collection of Interest Accruing Post Default	140,065	
	(b) Recovery of Additional Charges	<u>14,342</u>	
	Total Gross Collections from Defaults	576,973	
	(c) Collection Cost	<u>173,092</u>	
	Total Net Collection from Defaults	403,881	
Total principal defaults outstanding		<u>\$ 3,565,358</u>	<u>1.8834%</u> Outstanding

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(63,540,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 94,960,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(1,728,392)
Deposits	<u>7,592</u>
Ending Balance	<u>\$ 2,079,200</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.29%
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 151 Months

Loan Forgiveness	
Principal	\$ 2,001,312.26
Interest	\$ 19.83

NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
12/31/2021

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	\$ 240,870	176	\$ 1,904,209	2.19%
Option 2 Deferred Repayment of Principal	76	\$ 569,089	10	\$ 95,944	0.11%
Option 3 Deferred Repayment of Principal and Interest	92	\$ 1,235,716	3	\$ 45,522	0.05%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	128		\$ 1,294,860	N/A
1-30 Days	47		610,681	0.70%
31-60 Days	11		109,671	0.13%
61-90 Days	1		1,025	0.00%
91-120 Days	2		29,439	0.03%
121-180 Days	-		-	0.00%
Over 181 Days	-		-	0.00%
	<u>189</u>		<u>\$ 2,045,675</u>	0.86%

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 8.24%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 728
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 107 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -