

**NJCLASS Loan Program Information**  
**2012-1 Indenture**  
**3/31/2023**

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	4,582	\$ 56,129,008	17,343	\$ 187,779,967	89.22%
Option 2 Deferred Repayment of Principal	10,346	\$ 92,881,338	1,019	\$ 13,443,216	6.39%
Option 3 Deferred Repayment of Principal and Interest	3,822	\$ 61,458,885	388	\$ 9,246,049	4.39%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	16,182	\$ 177,721,889	N/A
1-30 Days	1,893	22,863,119	10.86%
31-60 Days	322	4,261,375	2.02%
61-90 Days	105	1,730,601	0.82%
91-120 Days	83	1,346,345	0.64%
121-180 Days	115	1,773,246	0.84%
Over 181 Days	<u>50</u>	<u>772,657</u>	<u>0.37%</u>
	18,750	\$ 210,469,231	15.56%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,029,551,523	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	80	\$ 1,240,699	0.1205%
Default - Lit	1,748	30,006,197	2.9145%
Death	151	2,394,673	0.2326%
Cumulative principal repayments on defaulted loans		<u>5,949,017</u>	<u>0.5778%</u>
Total defaults		39,590,585	3.8454% Gross
Less: Total Collected Principal of Default Amount		5,949,017	0.5778% Collected
In addition			
(a) Collection of Interest Accruing Post Default	5,474,200		
(b) Recovery of Additional Charges	<u>305,752</u>		
Total Gross Collections from Defaults	11,728,969		
(c) Collection Cost	<u>3,518,691</u>		
Total Net Collection from Defaults	8,210,278		
Total principal defaults outstanding		<u>\$ 33,641,568</u>	<u>3.2676% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 210,469,231	
Less: Adjustments from Loan System to Financial Statements **		<u>155,595</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 210,624,826</u>	

\*\* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 1,049,300,000
Bonds Called	(444,825,000)
Principal Maturity	(391,600,000)
Accretion	-
Bonds Outstanding	<u>\$ 212,875,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(15,079,700)
Deposits	95,392
Ending Balance	\$ 6,002,000

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.89%  
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 732  
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 105 Months

		Loan Forgiveness
Principal	\$	39,612,102.27
Interest	\$	3,217.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	60	\$ 1,256,878	\$ 96,921

**NJCLASS Loan Program Information**

**2012-1 Bond Issue Combined**

**3/31/2023**

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	292	\$ 7,016,275	3,113	\$ 28,211,644	92.15%
Option 2 Deferred Repayment of Principal	2,460	\$ 16,199,130	171	\$ 1,664,350	5.44%
Option 3 Deferred Repayment of Principal and Interest	568	\$ 7,398,890	36	\$ 738,302	2.41%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,807	\$ 25,342,582	N/A
1-30 Days	373	3,678,704	12.02%
31-60 Days	73	885,457	2.89%
61-90 Days	18	161,576	0.53%
91-120 Days	15	158,394	0.52%
121-180 Days	26	285,338	0.93%
Over 181 Days	8	102,244	0.33%
	<u>3,320</u>	<u>\$ 30,614,296</u>	<u>17.22%</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	28	\$ 408,983	0.1549%
Default - Lit	520	8,315,929	3.1499%
Death	55	745,568	0.2824%
Cumulative principal repayments on defaulted loans		<u>2,503,014</u>	<u>0.9481%</u>
Total defaults		11,973,495	4.5354% Gross
Less: Total Collected Principal of Default Amount		2,503,014	0.9481% Collected
In addition (a) Collection of Interest Accruing Post Default	2,409,393		
(b) Recovery of Additional Charges	<u>126,483</u>		
Total Gross Collections from Defaults	5,038,890		
(c) Collection Cost	<u>1,511,667</u>		
Total Net Collection from Defaults	3,527,223		
Total principal defaults outstanding		<u>\$ 9,470,480</u>	<u>3.5873% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 30,614,296	
Less: Adjustments from Loan System to Financial Statements **		<u>18,929</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 30,633,225</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(96,990,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 25,310,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.05%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 730  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 101 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
	4	\$ 73,533	\$ 5,806

**NJCLASS Loan Program Information**

**2012-1 Bond Issue**

**3/31/2023**

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	281	\$ 6,889,819	3,039	\$ 27,509,466	89.86%
Option 2 Deferred Repayment of Principal	2,423	\$ 15,936,216	167	\$ 1,628,057	5.32%
Option 3 Deferred Repayment of Principal and Interest	537	\$ 6,988,596	35	\$ 677,109	2.21%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,747	\$ 24,710,987	N/A
1-30 Days	362	3,597,262	11.75%
31-60 Days	70	846,943	2.77%
61-90 Days	16	142,763	0.47%
91-120 Days	14	153,821	0.50%
121-180 Days	24	260,612	0.85%
Over 181 Days	8	102,244	0.33%
	<u>3,241</u>	<u>\$ 29,814,632</u>	<u>16.67%</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	28	\$ 408,983	0.1549%
Default - Lit	520	8,315,929	3.1499%
Death	55	745,568	0.2824%
Cumulative principal repayments on defaulted loans		<u>2,503,014</u>	<u>0.9481%</u>
Total defaults		11,973,495	4.5354% Gross
Less: Total Collected Principal of Default Amount		2,503,014	0.9481% Collected
In addition (a) Collection of Interest Accruing Post Default	2,409,393		
(b) Recovery of Additional Charges	126,483		
Total Gross Collections from Defaults	<u>5,038,890</u>		
(c) Collection Cost	1,511,667		
Total Net Collection from Defaults	<u>3,527,223</u>		
Total principal defaults outstanding		<u>\$ 9,470,480</u>	<u>3.5873% 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	(96,990,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	\$ 25,310,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.86%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 735  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 103 Months

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

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue Transferred 2010-2**  
**3/31/2023**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	11	\$ 126,455	74	\$ 702,178	2.29%
Option 2 Deferred Repayment of Principal	37	\$ 262,914	4	\$ 36,293	0.12%
Option 3 Deferred Repayment of Principal and Interest	31	\$ 410,294	1	\$ 61,193	0.20%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	60	\$ 631,596	N/A
1-30 Days	11	81,442	0.27%
31-60 Days	3	38,514	0.13%
61-90 Days	2	18,813	0.06%
91-120 Days	1	4,573	0.01%
121-180 Days	2	24,726	0.08%
Over 181 Days	-	-	0.00%
	<u>79</u>	<u>\$ 799,664</u>	0.55%

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>	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	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
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 8.23%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 725  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 98 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Combined**  
**3/31/2023**

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	381	\$ 10,558,720	2,430	\$ 27,103,500	91.21%
Option 2 Deferred Repayment of Principal	1,708	\$ 11,970,753	140	\$ 1,696,237	5.71%
Option 3 Deferred Repayment of Principal and Interest	521	\$ 7,185,287	40	\$ 915,022	3.08%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,184	\$ 24,126,744	N/A
1-30 Days	308	3,754,809	12.64%
31-60 Days	45	772,896	2.60%
61-90 Days	23	403,657	1.36%
91-120 Days	18	173,261	0.58%
121-180 Days	20	309,697	1.04%
Over 181 Days	12	173,695	0.58%
	<u>2,610</u>	<u>\$ 29,714,760</u>	<u>18.81%</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	18	\$ 267,059	0.1336%
Default - Lit	392	7,549,009	3.7772%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,305,858</u>	<u>0.6534%</u>
Total defaults		9,659,566	4.8332% Gross
Less: Total Collected Principal of Default Amount		1,305,858	0.6534% Collected
In addition (a) Collection of Interest Accruing Post Default	1,655,579		
(b) Recovery of Additional Charges	56,843		
Total Gross Collections from Defaults	<u>3,018,280</u>		
(c) Collection Cost	905,484		
Total Net Collection from Defaults	<u>2,112,796</u>		
Total principal defaults outstanding		<u>\$ 8,353,708</u>	<u>4.1798%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 29,714,760	
Less: Adjustments from Loan System to Financial Statements **		<u>14,626</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 29,729,385</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(90,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 32,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 8.01%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 740  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 124 Months

Loan Forgiveness	
Principal	\$ 13,655,772.73
Interest	\$ 1,555.25

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	8	\$ 105,866	\$ 9,142

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue**  
**3/31/2023**

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	372	\$ 10,383,049	2,355	\$ 26,406,597	88.87%
Option 2 Deferred Repayment of Principal	1,684	\$ 11,815,682	140	\$ 1,696,237	5.71%
Option 3 Deferred Repayment of Principal and Interest	478	\$ 6,808,678	39	\$ 904,575	3.04%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,123	\$ 23,508,667	N/A
1-30 Days	296	3,677,191	12.37%
31-60 Days	43	762,722	2.57%
61-90 Days	22	402,175	1.35%
91-120 Days	18	173,261	0.58%
121-180 Days	20	309,697	1.04%
Over 181 Days	12	173,695	0.58%
	<u>2,534</u>	<u>\$ 29,007,409</u>	<u>18.51%</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	18	\$ 267,059	0.1336%
Default - Lit	392	7,549,009	3.7772%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,305,858</u>	<u>0.6534%</u>
Total defaults		9,659,566	4.8332% Gross
Less: Total Collected Principal of Default Amount		1,305,858	0.6534% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,655,579		
(b) Recovery of Additional Charges	56,843		
Total Gross Collections from Defaults	<u>3,018,280</u>		
(c) Collection Cost	905,484		
Total Net Collection from Defaults	<u>2,112,796</u>		
Total principal defaults outstanding		<u>\$ 8,353,708</u>	<u>4.1798% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(90,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 32,430,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.86%  
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 138 Months

Loan Forgiveness	
Principal	\$ 13,655,772.73
Interest	\$ 1,555.25

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Transferred 2010-2**  
**3/31/2023**

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	9	\$ 175,671	75	\$ 696,903	2.35%
Option 2 Deferred Repayment of Principal	24	\$ 155,071	-	\$ -	0.00%
Option 3 Deferred Repayment of Principal and Interest	43	\$ 376,609	1	\$ 10,447	0.04%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	61	\$ 618,077	N/A
1-30 Days	12	77,618	0.26%
31-60 Days	2	10,174	0.03%
61-90 Days	1	1,482	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>76</u>	<u>\$ 707,350</u>	<u>0.30%</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	-		
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>

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The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 8.16%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 746  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 109 Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Combined**  
**3/31/2023**

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	556	\$ 8,236,481	2,971	\$ 33,019,537	89.77%
Option 2 Deferred Repayment of Principal	2,003	\$ 18,339,007	187	\$ 2,559,136	6.96%
Option 3 Deferred Repayment of Principal and Interest	651	\$ 10,205,518	52	\$ 1,202,333	3.27%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,756	\$ 30,733,745	N/A
1-30 Days	338	4,381,637	11.91%
31-60 Days	48	567,156	1.54%
61-90 Days	15	220,480	0.60%
91-120 Days	19	369,673	1.01%
121-180 Days	24	358,449	0.97%
Over 181 Days	10	149,865	0.41%
	<u>3,210</u>	<u>\$ 36,781,006</u>	<u>16.44%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from issue (including loans now in default)		\$ 197,849,777	
Balance due on accounts currently in default:			
Disability	17	\$ 323,251	0.1634%
Default - Lit	310	5,416,637	2.7378%
Death	31	649,480	0.3283%
Cumulative principal repayments on defaulted loans		<u>740,401</u>	<u>0.3742%</u>
Total defaults		7,129,769	3.6036% Gross
Less: Total Collected Principal of Default Amount		740,401	0.3742% Collected
In addition			
(a) Collection of Interest Accruing Post Default	711,234		
(b) Recovery of Additional Charges	45,327		
Total Gross Collections from Defaults	<u>1,496,962</u>		
(c) Collection Cost	449,089		
Total Net Collection from Defaults	<u>1,047,873</u>		
Total principal defaults outstanding		<u>\$ 6,389,368</u>	<u>3.2294% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 36,781,006	
Less: Adjustments from Loan System to Financial Statements **		<u>26,568</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 36,807,574</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(114,745,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 35,755,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,391,164)
Deposits	19,964
Ending Balance	<u>\$ 1,028,800</u>

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.97%  
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 113 Months

Loan Forgiveness	
Principal	\$ 10,802,691.84
Interest	\$ 713.78

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	16	\$ 336,539	\$ 22,423

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Fixed Rate Loans**  
**3/31/2023**

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	544	\$ 8,135,998	2,872	\$ 32,275,817	89.66%
Option 2 Deferred Repayment of Principal	1,962	\$ 18,043,696	185	\$ 2,533,611	7.04%
Option 3 Deferred Repayment of Principal and Interest	602	\$ 9,820,208	51	\$ 1,190,474	3.31%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,677	\$ 30,191,523	N/A
1-30 Days	322	4,224,356	11.73%
31-60 Days	44	531,013	1.48%
61-90 Days	13	185,036	0.51%
91-120 Days	18	359,660	1.00%
121-180 Days	24	358,449	1.00%
Over 181 Days	10	149,865	0.42%
	<u>3,108</u>	<u>\$ 35,999,902</u>	<u>16.13%</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	16	\$ 318,371	0.1721%
Default - Lit	307	5,365,411	2.9005%
Death	31	649,480	0.3511%
Cumulative principal repayments on defaulted loans		<u>740,401</u>	<u>0.4003%</u>
Total defaults		7,073,663	3.8240% Gross
Less: Total Collected Principal of Default Amount		740,401	0.4003% Collected
In addition			
(a) Collection of Interest Accruing Post Default	711,234		
(b) Recovery of Additional Charges	45,327		
Total Gross Collections from Defaults	<u>1,496,962</u>		
(c) Collection Cost	449,089		
Total Net Collection from Defaults	<u>1,047,873</u>		
Total principal defaults outstanding		<u>\$ 6,333,262</u>	<u>3.4238% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(90,995,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ 34,505,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.75%  
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 134 Months

Loan Forgiveness	
Principal	\$ 9,962,448.73
Interest	\$ 639.36

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans**  
**3/31/2023**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 10,675,058	
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

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(23,750,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 1,250,000

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 0.00%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is -  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is - Months

Loan Forgiveness	
Principal	\$ 840,243.11
Interest	\$ 74.42

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue Transferred 2010-2**  
**3/31/2023**

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	\$ 100,483	99	\$ 743,720	#DIV/0!
Option 2 Deferred Repayment of Principal	41	\$ 295,311	2	\$ 25,525	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	49	\$ 385,310	1	\$ 11,859	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	79	\$ 542,223	N/A
1-30 Days	16	157,282	#DIV/0!
31-60 Days	4	36,142	#DIV/0!
61-90 Days	2	35,444	#DIV/0!
91-120 Days	1	10,014	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	<u>102</u>	<u>\$ 781,104</u>	<u>#DIV/0!</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	1	\$ 4,880.09	0.0457%
Default - Lit	3	51,226	0.4799%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		56,106	0.5256% 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>\$ 56,106</u>	<u>0.5256% Outstanding</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.18%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 726  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 92 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Combined**  
**3/31/2023**

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	1,753	\$ 9,031,280	4,577	\$ 44,614,204	87.89%
Option 2 Deferred Repayment of Principal	2,227	\$ 24,887,804	246	\$ 3,521,004	6.94%
Option 3 Deferred Repayment of Principal and Interest	946	\$ 16,844,738	103	\$ 2,628,615	5.18%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,333	\$ 44,045,012	N/A
1-30 Days	450	4,757,617	9.37%
31-60 Days	79	930,531	1.83%
61-90 Days	19	276,132	0.54%
91-120 Days	15	274,936	0.54%
121-180 Days	19	289,098	0.57%
Over 181 Days	11	190,496	0.38%
	<u>4,926</u>	<u>\$ 50,763,823</u>	<u>13.24%</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	8	\$ 108,254	0.0606%
Default - Lit	294	4,604,571	2.5790%
Death	18	265,281	0.1486%
Cumulative principal repayments on defaulted loans		<u>816,706</u>	<u>0.4574%</u>
Total defaults		5,794,813	3.2457% Gross
Less: Total Collected Principal of Default Amount		816,706	0.4574% Collected
In addition			
(a) Collection of Interest Accruing Post Default	450,847		
(b) Recovery of Additional Charges	61,428		
Total Gross Collections from Defaults	<u>1,328,981</u>		
(c) Collection Cost	398,694		
Total Net Collection from Defaults	<u>930,287</u>		
Total principal defaults outstanding		<u>\$ 4,978,106</u>	<u>2.7882% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 50,763,823	
Less: Adjustments from Loan System to Financial Statements **		<u>63,169</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 50,826,991</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(71,785,000)
Principal Maturity	(53,500,000)
Accretion	-
Bonds Outstanding	\$ 54,715,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,220,228)
Deposits	6,428
Ending Balance	\$ 1,386,200

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.51%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 735  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 102 Months

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

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	15	\$ 357,533	\$ 24,485

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue**  
**3/31/2023**

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	1,732	\$ 8,894,317	4,433	\$ 43,561,030	85.81%
Option 2 Deferred Repayment of Principal	2,165	\$ 24,486,312	241	\$ 3,455,153	6.81%
Option 3 Deferred Repayment of Principal and Interest	878	\$ 16,237,921	101	\$ 2,602,368	5.13%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,202	\$ 43,078,334	N/A
1-30 Days	434	4,621,983	9.10%
31-60 Days	76	910,723	1.79%
61-90 Days	19	276,132	0.54%
91-120 Days	15	274,936	0.54%
121-180 Days	18	265,947	0.52%
Over 181 Days	11	190,496	0.38%
	<u>4,775</u>	<u>\$ 49,618,551</u>	<u>12.88%</u>

Charge Off Information			
	# of Loans	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	8	\$ 108,254	0.0606%
Default - Lit	290	4,522,987	2.5333%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>816,706</u>	<u>0.4574%</u>
Total defaults		5,696,304	3.1905% Gross
Less: Total Collected Principal of Default Amount		816,706	0.4574% Collected
In addition (a) Collection of Interest Accruing Post Default	448,566		
(b) Recovery of Additional Charges	61,428		
Total Gross Collections from Defaults	<u>1,326,700</u>		
(c) Collection Cost	398,010		
Total Net Collection from Defaults	<u>928,690</u>		
Total principal defaults outstanding		<u>\$ 4,879,597</u>	<u>2.7331% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(71,785,000)
Principal Maturity	(53,500,000)
Accretion	-
Bonds Outstanding	\$ 54,715,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,220,228)
Deposits	6,428
Ending Balance	\$ 1,386,200

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.69%  
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 111 Months

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

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Transferred 2010-2**  
**3/31/2023**

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	\$ 136,963	144	\$ 1,053,174	2.07%
Option 2 Deferred Repayment of Principal	62	\$ 401,492	5	\$ 65,851	0.13%
Option 3 Deferred Repayment of Principal and Interest	68	\$ 606,817	2	\$ 26,246	0.05%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	131	\$ 966,679	N/A
1-30 Days	16	135,634	0.27%
31-60 Days	3	19,808	0.04%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	1	23,151	0.05%
Over 181 Days	-	-	0.00%
	<u>151</u>	<u>\$ 1,145,272</u>	<u>0.35%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,686,392	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	4	81,583	0.0457%
Death	1	16,926	0.0095%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		98,509	0.0552% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	2,281		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>2,281</u>		
(c) Collection Cost	684		
Total Net Collection from Defaults	<u>1,597</u>		
Total principal defaults outstanding		<u>\$ 98,509</u>	<u>0.0552% Outstanding</u>

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

8.34%  
731  
93 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Combined**  
**3/31/2023**

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	1,600	\$ 21,286,251	4,252	\$ 54,831,081	87.60%
Option 2 Deferred Repayment of Principal	1,948	\$ 21,484,644	275	\$ 4,002,489	6.39%
Option 3 Deferred Repayment of Principal and Interest	1,136	\$ 19,824,452	157	\$ 3,761,777	6.01%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,102		\$ 53,473,805	N/A
1-30 Days	424		6,290,352	10.05%
31-60 Days	77		1,105,334	1.77%
61-90 Days	30		668,755	1.07%
91-120 Days	16		370,080	0.59%
121-180 Days	26		530,664	0.85%
Over 181 Days	9		156,356	0.25%
	<u>4,684</u>		<u>\$ 62,595,347</u>	<u>14.57%</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	9		\$ 133,152	0.0703%
Default - Lit	232		4,120,051	2.1764%
Death	16		196,703	0.1039%
Cumulative principal repayments on defaulted loans			<u>583,037</u>	<u>0.3080%</u>
Total defaults			5,032,943	2.6587% Gross
Less: Total Collected Principal of Default Amount			583,037	0.3080% Collected
In addition				
(a) Collection of Interest Accruing Post Default	247,148			
(b) Recovery of Additional Charges	15,671			
Total Gross Collections from Defaults	<u>845,856</u>			
(c) Collection Cost	253,757			
Total Net Collection from Defaults	<u>592,099</u>			
Total principal defaults outstanding			<u>\$ 4,449,906</u>	<u>2.3507%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 62,595,347	
Less: Adjustments from Loan System to Financial Statements **			<u>32,304</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 62,627,651</u>	

Bonds Outstanding Information	
Bonds issued	\$ 190,000,000
Bonds Called	(83,835,000)
Principal Maturity	(41,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 64,665,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,220,594)
Deposits	7,594
Ending Balance	<u>\$ 1,587,000</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.37%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 734  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 119 Months

Loan Forgiveness	
Principal	\$ 3,495,887.82
Interest	\$ 36.34

RAP			
		Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	17	\$ 383,407	\$ 35,065

**NJCLASS Loan Program Information**

**2016-1 Bond Issue**

**3/31/2023**

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	1,582	\$ 21,089,139	4,098	\$ 53,346,666	85.22%
Option 2 Deferred Repayment of Principal	1,881	\$ 21,055,254	273	\$ 3,985,453	6.37%
Option 3 Deferred Repayment of Principal and Interest	1,063	\$ 18,931,612	155	\$ 3,743,886	5.98%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,971		\$ 52,329,603	N/A
1-30 Days	405		6,033,240	9.64%
31-60 Days	72		1,045,563	1.67%
61-90 Days	28		655,864	1.05%
91-120 Days	15		324,714	0.52%
121-180 Days	26		530,664	0.85%
Over 181 Days	9		156,356	0.25%
	<u>4,526</u>		<u>\$ 61,076,004</u>	<u>13.97%</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	8	\$	126,933	0.0671%
Default - Lit	229		4,107,909	2.1700%
Death	16		196,703	0.1039%
Cumulative principal repayments on defaulted loans			<u>583,037</u>	<u>0.3080%</u>
Total defaults			5,014,583	2.6490% Gross
Less: Total Collected Principal of Default Amount			583,037	0.3080% Collected
In addition				
(a) Collection of Interest Accruing Post Default	247,148			
(b) Recovery of Additional Charges	<u>15,671</u>			
Total Gross Collections from Defaults	845,856			
(c) Collection Cost	<u>253,757</u>			
Total Net Collection from Defaults	592,099			
Total principal defaults outstanding			<u>\$ 4,431,545</u>	<u>2.3410%</u> Outstanding

Bonds Outstanding Information	
Bonds issued	\$ 190,000,000
Bonds Called	(83,835,000)
Principal Maturity	(41,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 64,665,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,220,594)
Deposits	7,594
Ending Balance	<u>\$ 1,587,000</u>

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

6.47%  
 736  
 142 Months

		Loan Forgiveness	
Principal	\$	3,495,887.82	
Interest	\$	36.34	

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Transferred 2010-2**  
**3/31/2023**

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	\$ 197,112	154	\$ 1,484,415	2.37%
Option 2 Deferred Repayment of Principal	67	\$ 429,390	2	\$ 17,036	0.03%
Option 3 Deferred Repayment of Principal and Interest	73	\$ 892,841	2	\$ 17,892	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	131	\$ 1,144,202	N/A
1-30 Days	19	257,112	0.41%
31-60 Days	5	59,771	0.10%
61-90 Days	2	12,891	0.02%
91-120 Days	1	45,366	0.07%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>158</u>	<u>\$ 1,519,342</u>	<u>0.60%</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	1	\$ 6,219	0.0033%
Default - Lit	3	12,141	0.0064%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		18,360	0.0097% 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>\$ 18,360</u>	<u>0.0097% Outstanding</u>

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

8.28%  
732  
95 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -