

NJCLASS Loan Program Information
2012-1 Indenture
3/31/2024

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	3,066	\$ 28,621,070	10,248	\$ 108,483,938	90.66%
Option 2 Deferred Repayment of Principal	5,439	\$ 51,474,104	445	\$ 6,135,433	5.13%
Option 3 Deferred Repayment of Principal and Interest	2,379	\$ 39,560,285	191	\$ 5,036,087	4.21%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	9,459	\$ 100,813,709	N/A
1-30 Days	942	11,969,813	10.00%
31-60 Days	230	3,176,686	2.65%
61-90 Days	87	1,178,930	0.99%
91-120 Days	45	683,818	0.57%
121-180 Days	78	1,205,459	1.01%
Over 181 Days	43	627,043	0.52%
	<u>10,884</u>	<u>\$ 119,655,459</u>	<u>15.75%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 895,676,128	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	78	\$ 1,132,073	0.1264%
Default - Lit	925	15,753,077	1.7588%
Death	25	598,839	0.0669%
Cumulative principal repayments on defaulted loans		<u>2,533,659</u>	<u>0.2829%</u>
Total defaults		20,017,648	2.2349% Gross
Less: Total Collected Principal of Default Amount		2,533,659	0.2829% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,978,392		
(b) Recovery of Additional Charges	138,808		
Total Gross Collections from Defaults	<u>4,650,860</u>		
(c) Collection Cost	1,395,258		
Total Net Collection from Defaults	<u>3,255,602</u>		
Total principal defaults outstanding		<u>\$ 17,483,989</u>	<u>1.9520% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 119,655,459	
Less: Adjustments from Loan System to Financial Statements **		<u>47,757</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 119,703,216</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	(486,665,000)
Principal Maturity	(443,030,000)
Accretion	-
Bonds Outstanding	<u>\$ 119,605,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(17,813,900)
Deposits	<u>95,392</u>
Ending Balance	\$ 3,267,800

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 732
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 103 Months

		Loan Forgiveness	
Principal	\$	39,616,472.27	
Interest	\$	3,217.78	

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	69	\$ 1,396,902	\$ 146,876

NJCLASS Loan Program Information
2012-1 Bond Issue Combined
3/31/2024

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	\$ 0	1	\$ 0	100.00%
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	0.00%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	1	\$ 0	N/A
1-30 Days	-	-	0.00%
31-60 Days	-	-	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>1</u>	<u>\$ 0</u>	<u>0.00%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 192,298,784	
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>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 0	
Less: Adjustments from Loan System to Financial Statements **		<u>(0)</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ -</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	(122,300,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	\$ -

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 0.00%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is -
The current weighted average remaining life for loans in the 2012-1 Bond Issue is - 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
3/31/2024

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	\$	0	\$	100.00%
Option 2 Deferred Repayment of Principal	-	\$	-	\$	0.00%
Option 3 Deferred Repayment of Principal and Interest	-	\$	-	\$	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	1	\$	0
1-30 Days	-	-	N/A
31-60 Days	-	-	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>1</u>	<u>\$</u>	<u>0</u>
			0.00%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$	191,989,312
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%</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.

Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(122,300,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	\$ -

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 0.00%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is -
The current weighted average remaining life for loans in the 2012-1 Bond Issue is - Months

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

NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
3/31/2024

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	-	\$ -	-	\$ -	0.00%
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	0.00%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	0.00%
31-60 Days	-	-	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	-	\$ -	0.00%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 309,472	
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 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 0.00%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is -
The current weighted average remaining life for loans in the 2012-1 Bond Issue is - Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2013-1 Bond Issue Combined
3/31/2024

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)		\$ 137,686,533	
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
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ -	
Less: Adjustments from Loan System to Financial Statements **		-	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ -	

** 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	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(122,530,000)
Accretion	-
Bonds Outstanding	\$ -

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(4,000,000)
Deposits	-
Ending Balance	\$ (0)

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 0.00%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - 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
	-	\$ -	\$ -

NJCLASS Loan Program Information
2013-1 Bond Issue
3/31/2024

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)		\$ 137,015,813	
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 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	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(122,530,000)
Accretion	-
Bonds Outstanding	\$ -

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(4,000,000)
Deposits	-
Ending Balance	\$ (0)

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 0.00%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - Months

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

NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
3/31/2024

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)		\$ 670,720	
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 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 0.00%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
3/31/2024

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	309	\$ 6,847,092	2,433	\$ 26,555,409	91.79%
Option 2 Deferred Repayment of Principal	1,706	\$ 13,586,334	113	\$ 1,481,498	5.12%
Option 3 Deferred Repayment of Principal and Interest	563	\$ 8,497,152	32	\$ 893,671	3.09%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,169	\$ 23,368,527	N/A
1-30 Days	266	3,678,360	12.71%
31-60 Days	64	826,363	2.86%
61-90 Days	26	237,513	0.82%
91-120 Days	11	111,057	0.38%
121-180 Days	34	576,427	1.99%
Over 181 Days	8	132,330	0.46%
	<u>2,578</u>	<u>\$ 28,930,578</u>	<u>19.23%</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	36	\$ 563,569	0.2848%
Default - Lit	332	5,753,986	2.9083%
Death	14	443,015	0.2239%
Cumulative principal repayments on defaulted loans		<u>864,910</u>	<u>0.4372%</u>
Total defaults		7,625,480	3.8542% Gross
Less: Total Collected Principal of Default Amount		864,910	0.4372% Collected
In addition (a) Collection of Interest Accruing Post Default	910,949		
(b) Recovery of Additional Charges	51,771		
Total Gross Collections from Defaults	<u>1,827,630</u>		
(c) Collection Cost	548,289		
Total Net Collection from Defaults	<u>1,279,341</u>		
Total principal defaults outstanding		<u>\$ 6,760,570</u>	<u>3.4170% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 28,930,578	
Less: Adjustments from Loan System to Financial Statements **		<u>21,159</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 28,951,737</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	(122,400,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 28,100,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,419,964)
Deposits	19,964
Ending Balance	<u>\$ 1,000,000</u>

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.87%
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 734
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 127 Months

Loan Forgiveness	
Principal	\$ 10,804,781.84
Interest	\$ 713.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	19	\$ 413,434	\$ 46,646

NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
3/31/2024

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	300	\$ 6,766,243	2,350	\$ 25,961,989	91.72%
Option 2 Deferred Repayment of Principal	1,671	\$ 13,360,801	110	\$ 1,451,171	5.13%
Option 3 Deferred Repayment of Principal and Interest	521	\$ 8,179,787	32	\$ 893,671	3.16%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,103	\$ 22,888,823	N/A
1-30 Days	253	3,583,797	12.66%
31-60 Days	61	793,255	2.80%
61-90 Days	24	227,869	0.80%
91-120 Days	10	110,098	0.39%
121-180 Days	33	570,657	2.02%
Over 181 Days	8	132,330	0.47%
	<u>2,492</u>	<u>\$ 28,306,831</u>	<u>19.14%</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	36	\$ 563,569	0.3047%
Default - Lit	328	5,692,747	3.0775%
Death	13	438,135	0.2369%
Cumulative principal repayments on defaulted loans		<u>864,910</u>	<u>0.4676%</u>
Total defaults		7,559,361	4.0866% Gross
Less: Total Collected Principal of Default Amount		864,910	0.4676% Collected
In addition			
(a) Collection of Interest Accruing Post Default	910,721		
(b) Recovery of Additional Charges	51,771		
Total Gross Collections from Defaults	<u>1,827,403</u>		
(c) Collection Cost	548,221		
Total Net Collection from Defaults	<u>1,279,182</u>		
Total principal defaults outstanding		<u>\$ 6,694,451</u>	<u>3.6190% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(97,400,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ <u>28,100,000</u>

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.86%
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 735
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 128 Months

Loan Forgiveness	
Principal	\$ 9,964,538.73
Interest	\$ 639.36

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
3/31/2024

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	(25,000,000)
Principal Maturity	
Accretion	-
Bonds Outstanding	\$ -

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
3/31/2024

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	\$ 80,849	83	\$ 593,420	#DIV/0!
Option 2 Deferred Repayment of Principal	35	\$ 225,532	3	\$ 30,327	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	42	\$ 317,365	-	\$ -	#DIV/0!

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	66		\$ 479,704	N/A
1-30 Days	13		94,563	#DIV/0!
31-60 Days	3		33,108	#DIV/0!
61-90 Days	2		9,643	#DIV/0!
91-120 Days	1		959	#DIV/0!
121-180 Days	1		5,770	#DIV/0!
Over 181 Days	-		-	#DIV/0!
	<u>86</u>		<u>\$ 623,747</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	-		\$ -	0.0000%
Default - Lit	4		61,239	0.5737%
Death	1		4,880	0.0457%
Cumulative principal repayments on defaulted loans			<u>-</u>	<u>0.0000%</u>
Total defaults			66,119	0.6194% Gross
Less: Total Collected Principal of Default Amount			-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	228			
(b) Recovery of Additional Charges	-			
Total Gross Collections from Defaults	<u>228</u>			
(c) Collection Cost	68			
Total Net Collection from Defaults	<u>160</u>			
Total principal defaults outstanding			<u>\$ 66,119</u>	<u>0.6194% Outstanding</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.21%
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 81 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2015-1 Bond Issue Combined
3/31/2024

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	1,407	\$ 5,422,763	4,000	\$ 36,198,070	90.47%
Option 2 Deferred Repayment of Principal	1,994	\$ 20,247,827	157	\$ 2,077,987	5.19%
Option 3 Deferred Repayment of Principal and Interest	818	\$ 14,341,297	62	\$ 1,735,830	4.34%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,707	\$ 34,623,792	N/A
1-30 Days	352	3,520,481	8.80%
31-60 Days	81	848,490	2.12%
61-90 Days	24	270,320	0.68%
91-120 Days	13	171,380	0.43%
121-180 Days	23	285,387	0.71%
Over 181 Days	19	292,037	0.73%
	<u>4,219</u>	<u>\$ 40,011,887</u>	<u>13.47%</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	24	\$ 338,437	0.1896%
Default - Lit	327	5,166,164	2.8936%
Death	3	43,375	0.0243%
Cumulative principal repayments on defaulted loans		<u>981,809</u>	<u>0.5499%</u>
Total defaults		6,529,785	3.6573% Gross
Less: Total Collected Principal of Default Amount		981,809	0.5499% Collected
In addition			
(a) Collection of Interest Accruing Post Default	635,239		
(b) Recovery of Additional Charges	68,978		
Total Gross Collections from Defaults	<u>1,686,025</u>		
(c) Collection Cost	505,808		
Total Net Collection from Defaults	<u>1,180,218</u>		
Total principal defaults outstanding		<u>\$ 5,547,976</u>	<u>3.1074% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 40,011,887	
Less: Adjustments from Loan System to Financial Statements **		<u>11,937</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 40,023,823</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(75,975,000)
Principal Maturity	(63,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 41,025,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,568,028)
Deposits	6,428
Ending Balance	<u>\$ 1,038,400</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.87%
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 103 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
	27	\$ 439,989	\$ 48,021

NJCLASS Loan Program Information
2015-1 Bond Issue
3/31/2024

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	1,390	\$ 5,307,064	3,884	\$ 35,411,877	88.50%
Option 2 Deferred Repayment of Principal	1,945	\$ 19,977,578	152	\$ 2,047,584	5.12%
Option 3 Deferred Repayment of Principal and Interest	762	\$ 13,906,533	61	\$ 1,731,714	4.33%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,604	\$ 33,932,642	N/A
1-30 Days	340	3,446,427	8.61%
31-60 Days	78	830,510	2.08%
61-90 Days	23	268,713	0.67%
91-120 Days	11	153,423	0.38%
121-180 Days	22	267,424	0.67%
Over 181 Days	19	292,037	0.73%
	<u>4,097</u>	<u>\$ 39,191,175</u>	<u>13.14%</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	23	\$ 330,160	0.1849%
Default - Lit	321	5,036,149	2.8207%
Death	2	26,449	0.0148%
Cumulative principal repayments on defaulted loans		<u>978,903</u>	<u>0.5483%</u>
Total defaults		6,371,661	3.5688% Gross
Less: Total Collected Principal of Default Amount		978,903	0.5483% Collected
In addition			
(a) Collection of Interest Accruing Post Default	630,237		
(b) Recovery of Additional Charges	68,939		
Total Gross Collections from Defaults	<u>1,678,079</u>		
(c) Collection Cost	503,424		
Total Net Collection from Defaults	<u>1,174,655</u>		
Total principal defaults outstanding		<u>\$ 5,392,759</u>	<u>3.0205% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(75,975,000)
Principal Maturity	(63,000,000)
Accretion	-
Bonds Outstanding	\$ 41,025,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,568,028)
Deposits	6,428
Ending Balance	\$ 1,038,400

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.84%
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 104 Months

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

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
3/31/2024

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	17	\$ 115,699	116	\$ 786,193	1.96%
Option 2 Deferred Repayment of Principal	49	\$ 270,249	5	\$ 30,402	0.08%
Option 3 Deferred Repayment of Principal and Interest	56	\$ 434,764	1	\$ 4,116	0.01%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	103		\$ 691,150	N/A
1-30 Days	12		74,054	0.19%
31-60 Days	3		17,980	0.04%
61-90 Days	1		1,607	0.00%
91-120 Days	2		17,957	0.04%
121-180 Days	1		17,963	0.04%
Over 181 Days	-		-	0.00%
	<u>122</u>		<u>\$ 820,712</u>	<u>0.32%</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	1		\$ 8,276	0.0046%
Default - Lit	6		130,015	0.0728%
Death	1		16,926	0.0095%
Cumulative principal repayments on defaulted loans			<u>2,906</u>	<u>0.0016%</u>
Total defaults			158,123	0.0886% Gross
Less: Total Collected Principal of Default Amount			2,906	0.0016% Collected
In addition				
(a) Collection of Interest Accruing Post Default	5,002			
(b) Recovery of Additional Charges	<u>39</u>			
Total Gross Collections from Defaults	7,947			
(c) Collection Cost	<u>2,384</u>			
Total Net Collection from Defaults	5,563			
Total principal defaults outstanding			<u>\$ 155,218</u>	<u>0.0869% 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

8.37%
732
82 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2016-1 Bond Issue Combined
3/31/2024

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	1,349	\$ 16,351,215	3,814	\$ 45,730,460	90.18%
Option 2 Deferred Repayment of Principal	1,739	\$ 17,639,944	175	\$ 2,575,948	5.08%
Option 3 Deferred Repayment of Principal and Interest	998	\$ 16,721,836	97	\$ 2,406,586	4.75%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent				
1-30 Days	3,582		\$ 42,821,390	N/A
31-60 Days	324		4,770,972	9.41%
61-90 Days	85		1,501,833	2.96%
91-120 Days	37		671,098	1.32%
121-180 Days	21		401,381	0.79%
Over 181 Days	21		343,645	0.68%
	16		202,675	0.40%
	<u>4,086</u>		<u>\$ 50,712,994</u>	<u>15.56%</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	18		\$ 230,068	0.1215%
Default - Lit	266		4,832,926	2.5530%
Death	8		112,448	0.0594%
Cumulative principal repayments on defaulted loans			<u>686,940</u>	<u>0.3629%</u>
Total defaults			5,862,383	3.0968% Gross
Less: Total Collected Principal of Default Amount			686,940	0.3629% Collected
In addition				
(a) Collection of Interest Accruing Post Default	432,205			
(b) Recovery of Additional Charges	<u>18,059</u>			
Total Gross Collections from Defaults	1,137,204			
(c) Collection Cost	<u>341,161</u>			
Total Net Collection from Defaults	796,043			
Total principal defaults outstanding			<u>\$ 5,175,443</u>	<u>2.7340% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 50,712,994	
Less: Adjustments from Loan System to Financial Statements **			<u>14,661</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 50,727,655</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(88,520,000)
Principal Maturity	(51,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 50,480,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,578,194)
Deposits	7,594
Ending Balance	<u>\$ 1,229,400</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.66%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 733
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 134 Months

		Loan Forgiveness
Principal	\$	3,498,167.82
Interest	\$	36.34

RAP		
Loans that participated in RAP	Loan Amount	Interest Paid on Behalf of Borrower
	23 \$ 543,479	\$ 52,208

NJCLASS Loan Program Information
2016-1 Bond Issue
3/31/2024

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	1,331	\$ 16,180,359	3,682	\$ 44,596,334	87.94%
Option 2 Deferred Repayment of Principal	1,683	\$ 17,299,273	173	\$ 2,560,996	5.05%
Option 3 Deferred Repayment of Principal and Interest	937	\$ 16,064,097	96	\$ 2,386,399	4.71%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent				
1-30 Days	3,466		\$ 41,897,957	N/A
31-60 Days	312		4,630,185	9.13%
61-90 Days	82		1,443,507	2.85%
91-120 Days	36		654,073	1.29%
121-180 Days	21		401,381	0.79%
Over 181 Days	18		313,950	0.62%
	16		202,675	0.40%
	<u>3,951</u>		<u>\$ 49,543,729</u>	<u>15.08%</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	17		\$ 223,849	0.1182%
Default - Lit	262		4,795,385	2.5332%
Death	8		112,448	0.0594%
Cumulative principal repayments on defaulted loans			<u>686,746</u>	<u>0.3628%</u>
Total defaults			5,818,428	3.0736% Gross
Less: Total Collected Principal of Default Amount			686,746	0.3628% Collected
In addition				
(a) Collection of Interest Accruing Post Default	429,481			
(b) Recovery of Additional Charges	<u>18,059</u>			
Total Gross Collections from Defaults	1,134,286			
(c) Collection Cost	<u>340,286</u>			
Total Net Collection from Defaults	794,000			
Total principal defaults outstanding			<u>\$ 5,131,682</u>	<u>2.7109% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(88,520,000)
Principal Maturity	(51,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 50,480,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,578,194)
Deposits	7,594
Ending Balance	<u>\$ 1,229,400</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.62%
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 136 Months

Loan Forgiveness	
Principal	\$ 3,498,167.82
Interest	\$ 36.34

NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
3/31/2024

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	\$ 170,856	132	\$ 1,134,125	2.24%
Option 2 Deferred Repayment of Principal	56	\$ 340,671	2	\$ 14,953	0.03%
Option 3 Deferred Repayment of Principal and Interest	61	\$ 657,739	1	\$ 20,188	0.04%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	116		\$ 923,433	N/A
1-30 Days	12		140,786	0.28%
31-60 Days	3		58,326	0.12%
61-90 Days	1		17,025	0.03%
91-120 Days	-		-	0.00%
121-180 Days	3		29,695	0.06%
Over 181 Days	-		-	0.00%
	<u>135</u>		<u>\$ 1,169,266</u>	<u>0.48%</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	4		37,542	0.0198%
Death	-		-	0.0000%
Cumulative principal repayments on defaulted loans			<u>194</u>	<u>0.0001%</u>
Total defaults			43,954	0.0232% Gross
Less: Total Collected Principal of Default Amount			194	0.0001% Collected
In addition				
(a) Collection of Interest Accruing Post Default		2,724		
(b) Recovery of Additional Charges		-		
Total Gross Collections from Defaults		<u>2,918</u>		
(c) Collection Cost		875		
Total Net Collection from Defaults		<u>2,043</u>		
Total principal defaults outstanding			<u>\$ 43,760</u>	<u>0.0231% Outstanding</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.29%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 731
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 84 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-