NJCLASS Loan Program Information 2012-1 Indenture 9/30/2025

	Origin	nal Sta	itus		Current Status		
	# of Loans		Outstanding	Current		utstanding	
	By Option		Balance	# of Loans		Balance	Percent of
Option Information	Type at Orignation		Per NJCLASS Loan System	By Option Type		er NJCLASS an System	Outstanding Balance
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!

		Percent of
		Outstanding
# of Loans	Balance	Balance
-	-	N/A
÷	÷	#DIV/0!
=	=	#DIV/0!
=	=	#DIV/0!
-	-	#DIV/0!
-	-	#DIV/0!
	-	#DIV/0!
-	\$ -	#DIV/0!
	- - - - - - - -	

	Charge Off Ir	nformation			
			An	Original nount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$	706,288,425	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans		1 - 2	\$	8,264 - 75,962 14,676	0.0012% 0.0000% 0.0108% 0.0021%
Total defaults				98,902	0.0140% Gross
(b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost	1,674 - 6,350 4,905 1,445			14,676	0.0021% Collected
Total principal defaults outstanding			\$	84,226	0.0119% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$	-	
Less: Adjustments from Loan System to Financial Statements **			-	<u> </u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Stateme	ents		\$	-	
** The total difference between the Financial Statements and the NJCLASS Loan Syster	n is largely due to the Defaulted Loan	n Receivable balance. C	Other differences	may be the timing of postings (s	such as loan collections) to the General Ledger

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

but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

3.41% 361 69 Months

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

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

NJCLASS Loan Program Information 2012-1 Bond Issue Combined 9/30/2025

	Origin	al Status	Current	Status	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
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	Outs	tanding	Percent of Outstanding
	# of Loans		lance	Balance
Not Delinquent	-	\$	=	N/A
1-30 Days	÷		-	#DIV/0!
31-60 Days	. E		-	#DIV/0!
61-90 Days	=		=	#DIV/0!
91-120 Days	=		=	#DIV/0!
121-180 Days	=		-	#DIV/0!
Over 181 Days	-		<u> </u>	#DIV/0!
	-	\$	-	#DIV/0!

Charge Off Information			
	Ar	Original mount 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 - Default - Lit - Death - Cumulative principal repayments on defaulted loans	\$	- - - -	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount 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 -		<u>.</u>	0.0000% Collected
Total principal defaults outstanding	\$	-	0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System	\$	-	
.ess: Adjustments from Loan System to Financial Statements **		<u> </u>	
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. Ot	her differences ma	ay be the timing of postings (suc	h as loan collections) to the General Ledger but

** 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 Inf	ormation	
Bonds Issued	\$	259,300,000
Bonds Called		(122,300,000)
Principal Maturity		(137,000,000)
Accretion		-
Bonds Outstanding	\$	=

Debt Service Reserve Acco	ount	
Beginning Balance	\$	5,186,308
Withdraws		(5,247,715)
Deposits		61,406
Ending Balance		=

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 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 9/30/2025

	Origir	nal Status	Currer	it Status	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
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		Percent of
	# of Loans	utstanding Balance	Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	÷	=	#DIV/0!
61-90 Days	. F	=	#DIV/0!
91-120 Days	. F	=	#DIV/0!
121-180 Days	=	=	#DIV/0!
Over 181 Days		 <u> </u>	#DIV/0!
	-	\$ -	#DIV/0!

	Charge Off Information			
		An	Original nount 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 Default - Lit Death Cumulative principal repayments on defaulted loans Total defaults	: :	\$: :	0.0000% 0.0000% 0.0000% 0.0000%
Less: Total Collected Principal of Default Amount 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	- - - - -	_	-	0.0000% Collected
Total principal defaults outstanding		\$	<u>-</u>	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 Info	ormation	
Bonds Issued	\$	259,300,000
Bonds Called		(122,300,000)
Principal Maturity		(137,000,000)
Accretion		-
Bonds Outstanding	Ś	-

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 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 9/30/2025

	Origir	nal Status	Currer	nt Status	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
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		Percent of
	# of Loans	utstanding Balance	Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	÷	=	#DIV/0!
61-90 Days	. F	=	#DIV/0!
91-120 Days	. F	=	#DIV/0!
121-180 Days	=	=	#DIV/0!
Over 181 Days		 <u> </u>	#DIV/0!
	-	\$ -	#DIV/0!

Cha	rge 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 Default - Lit Death Cumulative principal repayments on defaulted loans	- - - -	\$	- - - - -	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults			=	0.0000% Gross
Less: Total Collected Principal of Default Amount 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 -			<u>-</u>	0.0000% Collected
Total principal defaults outstanding		\$	<u>-</u>	0.0000% Outstanding

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 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

0.00%

Months

	Loan Forgiveness	 \neg
Principal	\$ -	
Interest	\$ -	

^{**} 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.

NJCLASS Loan Program Information 2013-1 Bond Issue Combined 9/30/2025

		Origina	l Status	Current :	Status	
Option Information	# of Loans By Option Type at Orignation		Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
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	tanding lance	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	E .	-	#DIV/0!	
Over 181 Days	<u>=</u>	 <u> </u>	#DIV/0!	
	-	\$ -	#DIV/0!	

Charge Off Information			
		Original ount 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 - Death		-	0.0000% 0.0000%
Cumulative principal repayments on defaulted loans		-	0.0000%
Total defaults		=	0.0000% Gross
Less: Total Collected Principal of Default Amount 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		-	0.0000% Collected
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 **		<u> </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 balanc but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	e. Other differ	ences may be the timing o	of postings (such as loan collections) to the General Ledger

Bonds Outstanding Info	rmation	
Bonds Issued	\$	200,000,000
Bonds Called		(77,470,000)
Principal Maturity		(122,530,000)
Accretion		=
Bonds Outstanding	\$	=

Debt Service Reserve Ac	count	
Beginning Balance Withdraws	\$	4,000,000 (4,000,000)
Deposits		-
Ending Balance	\$	(0)

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 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 9/30/2025

	(Original	Status	Curren	t Status		
Option Information	# of Loans By Option Type at		Outstanding Balance Per NJCLASS	Current # of Loans By Option		Outstanding Balance Per NJCLASS	Percent of Outstanding Balance
Орион иноппацон	Orignation		Loan System	Туре		Loan System	Dalditte
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	anding ance	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 ount 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 Default - Lit Death Cumulative principal repayments on defaulted loans	1	\$ - - - -	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount 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		 -	0.0000% Collected
Total principal defaults outstanding		\$ <u> </u>	O.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 Inf	ormation	
Bonds Issued	\$	200,000,000
Bonds Called		(77,470,000)
Principal Maturity		(122,530,000)
Accretion		-
Bonds Outstanding	\$	-

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

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

25dil i olgivene	iveness
Principal \$ 13,65	13,655,772.73
Interest \$	1,555.25

NJCLASS Loan Program Information 2013-1 Bond Issue Transferred 2010-2 9/30/2025

	C	Original S	tatus	Curren	t Status		
	# of Loans		Outstanding	Current	0	outstanding	
	By Option		Balance	# of Loans	Ι.	Balance	Percent of
Option Information	Type at Orignation		Per NJCLASS Loan System	By Option Type		er NJCLASS oan System	Outstanding Balance
Option information	Origilation		LUAII SYSTEIII	турс	L	Jan Systelli	balance
Option 1							
Active Repayment of Principal & Interest	-	\$	-	-	\$	-	#DIV/0!
Ontion 2							
Option 2 Deferred Repayment of Principal	_	\$	_	_	\$	_	#DIV/0!
Service Repayment of Finisher		Ÿ			Ÿ		,,,,,,,
Option 3							
Deferred Repayment of Principal and Interest	-	\$	-	=	\$	-	#DIV/0!

	Delinquency Summary			
	# of Loans	anding ance	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		 <u> </u>	#DIV/0!	
	-	\$ -	#DIV/0!	

		Charge Off Information			
			Amou	riginal nt of Loans sbursed	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 Default - Lit Death Cumulative principal repayments on defaulted loans		- - -	\$	- - - -	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults				-	0.0000% Gross
Less: Total Collected Principal of Default Amount 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	- - - - -			-	0.0000% Collected
Total principal defaults outstanding			\$	<u>-</u>	O.0000%_ Outstanding

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 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
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Loan Forgiveness				
Principal	\$	=		
Interest	\$	÷		

^{**} 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.

NJCLASS Loan Program Information 2014-1 Bond Issue - Combined 9/30/2025

	Ori	ginal Status	Current St	atus	
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
Option 1				•	1001/01
Active Repayment of Principal & Interest	-	\$ -	-	\$ -	#DIV/0!
Option 2					
Deferred Repayment of Principal	-	\$ -	-	Ş -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	=	\$ -	-	\$ -	#DIV/0!

	Delinquency Summary			Percent of	
			anding	Outstanding	
	# of Loans	Bal	ance	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			<u> </u>	#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)	\$ 141,937,655	
Balance due on accounts currently in default: Disability Default - Lit Death Locath Cumulative principal repayments on defaulted loans Total defaults Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults 1,674 (b) Recovery of Additional Charges Total Gross Collections from Defaults 16,350	\$	0.0000% 0.0000% 0.0000% 0.0103% 0.0103% Gross 0.0103% Collected
Total Gross Collections from Defaults 16,350 (c) Collection Cost 4,905 Total Net Collection from Defaults 11,445		
Total principal defaults outstanding	<u>\$</u>	0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System	\$ -	
Less: Adjustments from Loan System to Financial Statements **	<u> </u>	
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 balan	nce. Other differences may be the timing of posting	ngs (such as loan collections) to the General Ledger

The total difference between the Financial Statements and the NiCLASS	s Loan system is largely due to the Delaulted Loa	an Receivable balance. Other unferences may be the tilling	or postings (such as loan conections) to the deneral leage
but not yet to the Loan System and other miscellaneous adjustments to ei	ther the Loan System and/or the General Ledge	r.	
Bonds Outstanding Information		Debt Service Reserve Account	

Debt Service Reserve Accou	ınt	
Beginning Balance	\$	4,400,000
Withdraws		(4,419,964)
Deposits		19,964
Ending Balance		0

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

The current weighted average FICO score for loans in the 2014-1 Bond Issue is

The current weighted average remaining life for loans in the 2014-1 Bond Issue is

O Months

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

NJCLASS Loan Program Information 2014-1 Bond Issue - Fixed Rate Loans 9/30/2025

	Ori	ginal Status		Curr	ent Status		
Option Information	# of Loans By Option Type at Orignation	Outstand Baland Per NJCL Loan Sys	ce ASS	Current # of Loans By Option Type	Outstan Balar Per NJC Loan Sy	ce LASS	Percent of Outstanding Balance
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			2
	# of Loans		tanding slance	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		-	<u> </u>	#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)	\$ 130,419,861	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged - Default - Lit - Death -	\$ -	0.0000% 0.0000% 0.0000%
Cumulative principal repayments on defaulted loans	14,676	0.0113%
Total defaults	14,676	0.0113% Gross
Less: Total Collected Principal of Default Amount 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 11,445	14,676	0.0113% Collected
Total principal defaults outstanding	<u>\$</u>	0.0000% Outstanding

Bonds Outstanding Infor	mation	
Bonds Issued	\$	195,000,000
Bonds Called		(125,500,000)
Principal Maturity		(69,500,000)
Accretion		-
Bonds Outstanding	\$	-

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

0	
0	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 9/30/2025

	O	riginal	Status		Curren	t Status		
Option Information	# of Loans By Option Type at Orignation		Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type		Outstanding Balance Per NJCLASS Loan System		Percent of Outstanding Balance
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		Percent of	
	# of Loans	anding ance	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		 <u>-</u>	#DIV/0!	
	-	\$ -	#DIV/0!	

Charge Off Information		
	Original nount 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 Default - Lit Death Cumulative principal repayments on defaulted loans Total defaults Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default	\$: : : :	0.0000% 0.0000% 0.0000% 0.0000% 0.0000% Gross
(b) Recovery of Additional Charges		
Total principal defaults outstanding	\$ <u>.</u>	O.0000%_ Outstanding

Bonds Outstanding Info	rmation	
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 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 9/30/2025

	Original Status		Curren	t Status	
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
Option 1					
Active Repayment of Principal & Interest	-	\$ -	-	\$ -	#DIV/0!
Option 2					
Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Onting 2					
Option 3 Deferred Repayment of Principal and Interest	_	\$ -	÷ .	\$ -	#DIV/0!

	Delinquency Summary # of Loans		tanding slance	Percent of Outstanding Balance
	# OI LOdIIS	Da	nance	balance
Not Delinquent	-	\$	Ē	N/A
1-30 Days	÷		-	#DIV/0!
31-60 Days	E		-	#DIV/0!
61-90 Days	.		=	#DIV/0!
91-120 Days	=		-	#DIV/0!
121-180 Days	=		-	#DIV/0!
Over 181 Days	-		<u>-</u>	#DIV/0!
	-	\$	=	#DIV/0!

Charge Off Information			
	Original Amount of Loans Disbursed E		Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)	\$	842,736	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death - Cumulative principal repayments on defaulted loans	\$	- - - -	0.0000% 0.0000% 0.0000%
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount 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 -		-	0.0000% Collected
Total principal defaults outstanding	\$	<u> </u>	0.0000% Outstanding

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

0.00%	
0	
0	Months

ı		Loan Forgiveness
ı	Principal	\$ -
ı	Interest	\$ -

NJCLASS Loan Program Information 2015-1 Bond Issue Combined 9/30/2025

	Original Status		Current Status		
	# of Loans	Outstanding	Current	Outstanding	2
	By Option Type at	Balance Per NJCLASS	# of Loans By Option	Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
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			
				Percent of
		Outsta	nding	Outstanding
	# of Loans	Bala	nce	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 ount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$	116,866,382	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans Total defaults Less: Total Collected Principal of Default Amount 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	1 - -	\$	8,264 - - - - 8,264	0.0071% 0.0000% 0.0000% 0.0000% 0.0071% Gross 0.0000% Collected
Total principal defaults outstanding Total NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		<u>\$</u> \$	8,264	0.0071%_ Outstanding
Less: Adjustments from Loan System to Financial Statements **		Ť	-	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$	<u>-</u>	

Bonds Outstanding Inf	formation		Debt Service Reserve Account	
Bonds Issued Bonds Called Principal Maturity	\$	180,000,000 (108,000,000) (72,000,000)	Beginning Balance Withdraws Deposits	\$ 3,600,000 (3,606,428) 6,428
Accretion		=	Ending Balance	\$ -
Bonds Outstanding	\$	-		

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

3.40/0	
357	
32	Months

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

NJCLASS Loan Program Information 2015-1 Bond Issue 9/30/2025

	Original Status		Current Status		
	# of Loans By Option	Outstanding Balance	Current # of Loans	Outstanding Balance	Percent of
	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
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		Percent of
	# of Loans	anding ance	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)		\$ 115,623,034	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans		\$ 8,264 - - -	0.0071% 0.0000% 0.0000% 0.0000%
Total defaults		8,264	0.0071% Gross
Less: Total Collected Principal of Default Amount 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 -			0.0000% Collected
Total principal defaults outstanding		\$ 8,264	0.0071% Outstanding

Bonds Outstanding Info	ormation		Debt Service Reserve Account	
Bonds Issued Bonds Called	\$	180,000,000 (108,000,000)	Beginning Balance Withdraws	\$ 3,600,000 (3,606,428)
Principal Maturity		(72,000,000)	Deposits	6,428
Accretion		-	Ending Balance	\$ -
Bonds Outstanding	\$	-		

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

0.93%	
713	
64	Months

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

NJCLASS Loan Program Information 2015-1 Bond Issue Transferred 2010-2 9/30/2025

	Original Status		Current Statu	IS	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
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		Percent of
	# of Loans	anding ance	Outstanding Balance
Not Delinquent	-	\$ =	N/A
l-30 Days	-	-	#DIV/0!
31-60 Days	E .	-	#DIV/0!
51-90 Days	E .	-	#DIV/0!
91-120 Days	E .	-	#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
otal Loans Disbursed from Issue (including loans now in default)		\$	1,243,348	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	<u>:</u> :	\$	- - - -	0.0000% 0.0000% 0.0000% 0.0000%
otal defaults			=	0.0000% Gross
ess: Total Collected Principal of Default Amount (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			<u> </u>	0.0000% Collected
otal principal defaults outstanding		\$	-	0.0000% Outstanding

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 0.00% 0 0 Months

	Loan Forgiveness					
Principal	\$	≘				
Interest	\$	=				

NJCLASS Loan Program Information 2016-1 Bond Issue Combined 9/30/2025

	0	riginal Status	Current Status		
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
0	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
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!
		*		*	276.

	Delinquency Summary				Percent of
	# of Loans		Outstanding Balance		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		_		<u>-</u>	#DIV/0!
	-		\$	=	#DIV/0!

Charge Off In	nformation		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 117,499,070	
Balance due on accounts currently in default:	2	\$ - 75,962 - 75,962	0.0000% 0.0000% 0.0646% 0.0000%
Less: Total Collected Principal of Default Amount 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		· ·	0.0000% Collected
Total principal defaults outstanding		\$ 75,962	0.0646% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ -	
Less: Adjustments from Loan System to Financial Statements **		<u> </u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ -	

Bonds Outstanding Info	ormation		Debt Service Reserve Account	
Bonds Issued	\$	190,000,000	Beginning Balance	\$ 3,800,000
Bonds Called		(92,130,000)	Withdraws	(3,807,594)
Principal Maturity		(60,000,000)	Deposits	7,594
Accretion		-	Ending Balance	\$ (0)
Bonds Outstanding	\$	37,870,000		

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

3.34%	
365.5	
106	Months

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

NJCLASS Loan Program Information 2016-1 Bond Issue 9/30/2025

	0	riginal Status	Current Status		
	# of Loans	Outstanding	Current	Outstanding	
	By Option	Balance	# of Loans	Balance	Percent of
0	Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
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!
		*		*	276.

	Delinquency Summary		Percent of
	# of Loans	tanding slance	Outstanding Balance
Not Delinquent	-	\$ =	N/A
1-30 Days	÷	-	#DIV/0!
31-60 Days	•	-	#DIV/0!
51-90 Days	•	-	#DIV/0!
91-120 Days	.	-	#DIV/0!
121-180 Days		-	#DIV/0!
Over 181 Days	-	=	#DIV/0!
	-	\$ -	#DIV/0!

	Charge Off Information				
			An	Original nount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$	116,312,956	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans		- - 2	\$	- - 75,962 -	\$ - 0.0000% 0.0646% 0.0000%
Total defaults				75,962	0.0646% Gross
Less: Total Collected Principal of Default Amount 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				<u>.</u>	0.0000% Collected
Total principal defaults outstanding			\$	75,962	0.0646% Outstanding

Bonds Outstanding Infor	mation		Debt Service Reserve Account
Bonds Issued	\$	190,000,000	Beginning Balance
Bonds Called		(92,130,000)	Withdraws
Principal Maturity		(60,000,000)	Deposits
Accretion		=	Ending Balance
Bonds Outstanding	\$	37,870,000	'
1			

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

6.68%	
731	
211	Months

3,800,000 (3,807,594) 7,594

		Loan Forgiveness	
Principal	\$	3,498,167.82	
Interest	\$	36.34	
interest	,	30.34	

NJCLASS Loan Program Information 2016-1 Bond Issue Transferred 2010-2 9/30/2025

	0	riginal Status	Current Status		
	# of Loans	Outstanding	Current	Outstanding	_
	By Option	Balance	# of Loans	Balance	Percent of
Option Information	Type at Orignation	Per NJCLASS Loan System	By Option Type	Per NJCLASS Loan System	Outstanding Balance
Option morniation	Origination	Louir System	турс	Louis System	Buillite
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		Percent of
	# of Loans	tanding slance	Outstanding Balance
Not Delinquent	-	\$ =	N/A
I-30 Days	•	-	#DIV/0!
31-60 Days	•	-	#DIV/0!
51-90 Days	•	-	#DIV/0!
91-120 Days	•	-	#DIV/0!
121-180 Days	•	-	#DIV/0!
Over 181 Days		 <u> </u>	#DIV/0!
	<u>-</u>	\$ =	#DIV/0!

Original	Percentage
Amount of Loans Disbursed	of Original Disbursements
\$ 1,186,114	
\$	0.0000% 0.0000% 0.0000% 0.0000% 0.0000% Gross 0.0000% Collected
<u>\$ -</u>	O.0000% Outstanding
	\$ 1,186,114 \$ - - - -

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 0.00% 0 0 Months

Loan Forgiveness					
Principal	\$	-			
Interest	\$	=			