NJCLASS Loan Program Information 2010-1 Indenture 3/31/2025

		3/31	/2025		
		ginal Status	Current St		
	# 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	983	\$ 10,951,812	4,254	\$ 49,657,246	90.08%
Option 2 Deferred Repayment of Principal	2,513	\$ 30,495,893	216	\$ 3,679,784	6.68%
Option 3					
Deferred Repayment of Principal and Interest	1,047	\$ 13,679,855	73	\$ 1,790,530	3.25%
		Delinquen	cy Summary		
				Outstanding	Percent of Outstanding
			# of Loans	Balance	Balance
Not Delinquent			4,060	\$ 48,185,889	N/A
1-30 Days 31-60 Days			283	3,822,414 804,402	6.93% 1.46%
61-90 Days			44	780,146	1.42%
91-120 Days 121-180 Days			29 24	622,798 289,061	1.13% 0.52%
Over 181 Days			36	622,850	1.13%
			4,543	\$ 55,127,560	12.59%
		Charge Off	Information		
				Original Amount of Loans	Percentage of Original
				Amount of Loans Disbursed	of Original Disbursements
Table 1 and 5 Table 2014 (Second Second S					
Total Loans Disbursed from Issue (including loans now in default)				\$ 722,104,913	
Balance due on accounts currently in default:			59	\$ 719,005	0.10%
Disability & Bankruptcy Discharged Default - Lit			294	5,029,666	0.10%
Death			29	454,936	0.06%
Cumulative principal repayments on defaulted loans				744,970	0.10%
Total defaults				6,948,577	0.96% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default	627,362			744,970	0.10% Collected
(b) Recovery of Additional Charges	34,212				
Total Gross Collections from Defaults	1,406,544				
(c) Collection Cost Total Net Collection from Defaults	421,963 984,581	-			
Total principal defaults outstanding				\$ 6,203,606	0.8591% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Syst	em			55,127,560	
Less: Adjustments from Loan System to Financial Statements **				32,755	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial	Statements			\$ 55,160,315	
**		the Defendent of Develop	his balance output ifferences in		
** The total difference between the Financial Statements and the NJCLASS Load System and other miscellaneous adjustments to either the Loan System and/or		to the behavited coan Receiva	ble balance. Other unrerences may be	e the timing of postings (such a	stoan conections) to the General Ledger but not yet to the Loan
Bonds Outstanding Information	1		Debt Service Reserve Account		
Bonds Issued \$ 963,000,000			Beginning Balance	\$ 17,516,000	
Bonds Called (519,715,000)			Withdraws	(15,977,471)	
Principal Maturity (382,780,000) Accretion -			Deposits Ending Balance	15,871 \$ 1,554,400	
Bonds Outstanding \$ 60,505,000			chang balance	÷ 1,554,400	
	1				
			Loans Outstanding by School Type		
			School Current Type # of Loar		
			2 year	94 \$ 565,502	
				534 52,586,422.67 193 1,586,280.09	
			Consolidations	104 6,592,960.99 925 \$ 61,331,166	
[101dis 4,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
		RAP			Interest Paid on
Loans that participated in RAP			# of Loans Loan Amo 52 \$ 1,555,		Behalf of Borrower \$ 276,146
			,ccc,z +		
		HIARP			HIARP Eligibility
Loans that participated in HIARP			# of Loans		Remaining Balance
		Loan Forgiveness			
Principal		Coarr or Bracing22			\$ 525,481.89
Interest					\$ 31.78

NJCLASS Loan Program Information 2010-1 A&B Bond Issues 3/31/2025

	Origi	nal Status	Current Status		
	# of Loans	Outstanding	Current	Outstanding	
	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		\$-		ş -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$-		s -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	s -		\$ -	#DIV/0!

	Delinquency Summary			Percent of
	# of Loans	Outsta Bala		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)	\$ 466,360,812	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged - Default - Lit - Death - Cumulative principal repayments on defaulted loans - Total defaults Total defaults - In addition (a) Collection of Interest Accruing Post Default - (b) Recovery of Additional Charges - Total Grous Collections from Defaults - (c) Collection Cost - (c) Collection Cost - (c) Collection Cost - Cumulative principal cost - Cumulative	\$	0.0000% 0.0000% 0.0190% 0.0000% 0.0190% Gross 0.0000% Collected
Total Principal defaults outstanding	\$ 88,549	0.0190% 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>	
	a timing of postings (such as loop collection	es) to the Conoral Lodger but not up to the

** 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 Bonds Called Principal Maturity Accretion Bonds Outstanding 713,000,000 (393,620,000) (319,380,000) \$ \$

Debt Service Reserve Account Beginning Balance Withdraws Deposits Ending Balance 12,516,000 (12,516,000) \$

The current weighted average interest rate (WAC) for fixed rate loans in the 2010-1 Bond Issue is						7.83%
The current weighted average FICO score for fixed rate loans in the 2010-1 Bond Issue is						781
The current weighted average remaining life for fixed rate loans in the 2010-1 Bond Issue is						189 Months
	Loans Outstanding by Scl	hool Type				
	School		Current	0	Dutstanding Prin	
	Type		# of Loans		Balance	
	2 year			\$		
	4 Year		-		-	
	Proprietary					
	Consolidations		1		88,549	
	Т	Totals	1	\$	88,549	
	RAP					
						Interest Paid on
			# of Loans		Loan Amount	Behalf of Borrower
Loans that participated in RAP			3	\$	97,881	\$ 14,043

NJCLASS Loan Program Information 2017-1 Bond Issue - Combined 3/31/2025

		iginal Status		Current 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	983	\$ 10,951,812	4,254	\$ 49,657,24	6 90%
Option 2 Deferred Repayment of Principal	2,513	\$ 30,495,893	216	\$ 3,679,78	4 7%
)==			+ -,,	
Option 3					
Deferred Repayment of Principal and Interest	1,047	\$ 13,679,855	73	\$ 1,790,53	0 3%
		Delinquency S	Summary		
				Outstanding	Percent of Outstanding
			# of Loans	Balance	Balance
			# OI LOBIIS	Datance	balance
Not Delinquent			4,060	\$ 48,185,88	
1-30 Days			283	3,822,41	4 6.93%
31-60 Days			67	804,40	
61-90 Days			44	780,14	
91-120 Days			29	622,79	
121-180 Days			24	289,06	
Over 181 Days			36	622,85	0 1.13%
			4,543	\$ 55,127,56	0 12.59%
				¢ 55,127,55	
		Charge Off Inf	ormation		
				Original	Percentage
				Amount of Loans Disbursed	of Original Disbursements
				Disbuised	Disbuisements
Total Loans Disbursed from Issue (including loans now in default)				\$ 255,744,10	1
Balance due on accounts currently in default: Disability & Bankruptcy Discharged			59	\$ 719,00	5 0.2811%
Disability & Bankruptcy Discharged Default - Lit			294	5 719,00	
Death			294	3,029,00	
Cumulative principal repayments on defaulted loans			20	744,97	
Cumulative principal repayments on defaulted loans				/144,57	0.2913/6
Total defaults				6,860,02	7 2.6824% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default	627,362			744,97	0 0.2913% Collected
In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges	34,212				
Total Gross Collections from Defaults	1,406,544				
(c) Collection Cost	421,963				
Total Net Collection from Defaults	984,581	-			
Total Net Collection from Delauras	564,561				
Total principal defaults outstanding				\$ 6,115,05	7 2.3911% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System	n			\$ 55,127,56	0
Less: Adjustments from Loan System to Financial Statements **				32,75	5
Less. Aujustments from Loan System to Financial Statements **				32,75	3
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial St	atements			\$ 55,160,31	5
** The total difference between the Financial Statements and the NICLASS Loan S	ustom is largoly due t	o the Defaulted Loan Receival	hle balance. Other diffe	rances may be the timing of postings (such a	loop collections) to the General Ledger but not yet to the

** The total difference between the Financial Statements and the NICLASS 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 Informat	ion	
Bonds Issued	\$	250,000,000
Bonds Called		(126,095,000)
Principal Maturity		(63,400,000)
Accretion		
Bonds Outstanding	\$	60,505,000

Debt Service Reserve Account		
Beginning Balance	ş	5,000,000
Withdraws		(3,461,471)
Deposits		15,871
Ending Balance	\$	1,554,400

The current weighted average interest rate (WAC) for loans in the 2017-1 Bond Issue is The current weighted average FICO score for loans in the 2017-1 Bond Issue is The current weighted average remaining life for loans in the 2017-1 Bond Issue is				6.36% 715 115	Months	
	Loans Outstanding by School Ty	rpe				
	School	Current	c	Outstanding Prin		
	Туре	# of Loans		Balance		
	2 year	94	\$	565,502		
	4 Year	4,534		52,586,423		
	Proprietary	193		1,586,280		
	Consolidations	103		6,504,412		
	Totals	4,924	\$	61,242,617		
	RAP					
						Interest Paid on
		# of Loans		Loan Amount		Behalf of Borrower
Loans that participated in RAP		49	Ş	1,457,319		\$ 262,103
	HIARP					
	niasr					HIARP Eligibility
		# of Loans				Remaining Balance
Loans that participated in HIARP		# OI LOBIIS				s -
cours that participated in more						Ý
	Loan Forgiveness					
Principal			\$	525,481.89		
Interest			\$	31.78		

NJCLASS Loan Program Information 2017-1 Bond Issue 3/31/2025

		5/3	1/2025			
	0	riginal Status		Current Status		
Anti- Manufactor	# of Loans By Option Type at	Outstanding Balance Per NJCLASS	Current # of Loans By Option		Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре		Loan System	Balance
Option 1 Active Repayment of Principal & Interest	942	\$ 10,339,017	3,734		\$ 47,003,072	90.09%
Option 2 Deferred Repayment of Principal	2,436	\$ 30,264,545	213		\$ 3,650,065	7%
Option 3 Deferred Repayment of Principal and Interest	631	\$ 11,570,712	62		\$ 1,521,136	2.92%
		Delinque	ncy Summary			
			# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent 1-30 Days 31-60 Days 61-90 Days 91-120 Days 11-20 Days 11-20 Days Over 181 Days			3,614 224 59 36 27 17 32		\$ 45,908,314 3,417,280 774,126 709,688 600,265 206,771 557,830	N/A 6.55% 1.48% 1.36% 1.15% 0.40%
			4,009		\$ 52,174,273	12.01%
		Charge	ff Information			
					Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default) Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans			19 191 11		\$ 193,043,632 \$ 335,612 3,526,562 151,058 448,070	0.1739% 1.8265% 0.0783% 0.2321%
Total defaults					4,461,302	2.3110% 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	380,184 16,304 844,558 253,367 591,190				448,070	0.2321% Collected
Total principal defaults outstanding					\$ 4,013,232	2.0789% Outstanding
** The total difference between the Financial Statements and the NJCLASS Loan System and other miscellaneous adjustments to either the Loan Syste			ivable balance. Other differ	ences may be the tim	ing of postings (such as l	oan collections) to the General Ledger but not yet to the
Bonds Outstanding Information	7	Debt Service Reserve Account				
Bonds Issued \$ 250,000,000	o	Beginning Balance	\$	5,000,000		

-	
Bonds Issued	\$ 250,000,000
Bonds Called	(126,095,000)
Principal Maturity	(63,400,000)
Accretion	-
Bonds Outstanding	\$ 60,505,000

\$ 5,000,000
(3,461,471)
15,871
\$ 1,554,400
s

Loans Outstanding by School Type				
School	Current	Outstanding Prin		
Туре	# of Loans		Balance	
2 year	76	\$	503,997	
4 Year	3,908		48,713,799	
Proprietary	169		1,416,327	
Consolidations	77		5,553,383	
Totals	4 230	Ś	56 187 505	

NJCLASS Loan Program Information 2017-1 Bond Issue-Transferred Loans 3/31/2025

	Original Status Current 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
lption 1 ctive Repayment of Principal & Interest	41	\$ 612,796	520	\$ 2,654,173	89.87%
	41	5 612,796	520	\$ 2,054,175	63.67%
ption 2 eferred Repayment of Principal	77	\$ 231,348	3	\$ 29,719	1.01%
ption 3 eferred Repayment of Principal and Interest	416	\$ 2,109,143	11	\$ 269,394	9.12%
		Deling	uency Summary		
		Deling	uency Summary		Percent of
				Outstanding	Outstanding
			# of Loans	Balance	Balance
ot Delinquent			446	\$ 2,277,575	N/A
30 Days			59	405,133	13.72%
-60 Days			8	30,276	1.03%
-90 Days			8	70,458	2.39%
-120 Days			2	22,533	0.76%
1-180 Days			7	82,291	2.79%
rer 181 Days			4	65,020	2.20%
			534	\$ 2,953,287	22.88%
		Charge	Off Information		
				Original	Percentage
				Amount of Loans	of Original
				Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)				\$ 62,700,468	
alance due on accounts currently in default:					
Disability & Bankruptcy Discharged			40	\$ 383,393	0.6115%
Default - Lit			103	1,503,103	2.3973%
Death			17	215,328	0.3434%
mulative principal repayments on defaulted loans				296,901	0.4735%
tal defaults				2,398,726	3.8257% Gross
ss: Total Collected Principal of Default Amount				296,901	0.4735% Collected
addition (a) Collection of Interest Accruing Post Default	247,178				Collected
(b) Recovery of Additional Charges	17,908				
Total Gross Collections from Defaults	561,987				
(c) Collection Cost Total Net Collection from Defaults	168,596 393,391				
Total Net Collection from Defaults	595,591				
tal principal defaults outstanding				\$ 2,101,825	3.3522% Outstanding
The total difference between the Financial Statements and the NJCLAS			Receivable balance.	Other differences may be the timing of postings	(such as loan collections) to the General Ledger but not yet
e Loan System and other miscellaneous adjustments to either the Loan	system and/or the Ger	ieral Ledger.			

Loans Outstanding by School Type						
School	Current		Outstanding Prin			
Type	# of Loans		Balance			
2 year	18	\$	61,505			
4 Year	626		3,872,624			
Proprietary	24		169,953			
Consolidations	26		951,029			
Totals	694	\$	5,055,112			