

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 10/01/18-12/31/18
Contact : Brent Spitzer **Phone:** 817-265-9158

Certificate/Note/Bond Status

	Series / Tranche 2002A	Series / Tranche 2002B	Series / Tranche 2003A-3	Series / Tranche 2003-2A	Series / Tranche 2003-2B	Total Balance
Beginning Principal Balance (\$)	\$ 52,200,000.00	\$ 7,100,000.00	\$ 10,650,000.00	\$ 52,700,000.00	\$ 6,100,000.00	\$ 128,750,000.00
Interest Paid (\$)	\$ 316,659.00	\$ 45,863.00	\$ 64,934.66	\$ 320,555.66	\$ 39,381.60	\$ 787,393.92
Principal Paid (\$)	\$ 2,550,000.00	\$ 300,000.00	\$ 450,000.00	\$ 2,400,000.00	\$ 350,000.00	\$ 6,050,000.00
Ending Principal Balance(\$)	\$ 49,650,000.00	\$ 6,800,000.00	\$ 10,200,000.00	\$ 50,300,000.00	\$ 5,750,000.00	\$ 122,700,000.00
Interest Accrued not paid (\$)	\$ 78,492.06	\$ 11,373.51	\$ 9,078.44	\$ 44,769.18	\$ 5,405.25	\$ 149,118.44
Maturity Date	4/1/2041	4/1/2020	10/1/2042	10/1/2043	10/1/2043	
Actual Days in Period	92	92	92	92	92	
Actual Coupon Rate	2.587%	2.737%	2.670%	2.670%	2.820%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	143.36% (Parity ratio represents Total Assets divided by Total Liabilities at 12/31/2018 listed on page 3.)					

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 170,904,514.15	10,047	\$ 17,010.50
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 5,869,688.01	362	\$ 16,214.61
Ending Balance	\$ 165,034,826.14	9,685	\$ 17,040.25
Weighted Average Coupon (WAC)	5.20%		
Weighted Average Remaining Term	162.80		

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 17,464,244.76	10.2%	\$ 16,680,742.18	10.1%	5,709
Unsubsidized Stafford	\$ 20,754,249.20	12.1%	\$ 19,872,263.51	12.0%	4,395
SLS	\$ 67,828.47	0.0%	\$ 68,183.88	0.0%	8
PLUS	\$ 1,710,203.29	1.0%	\$ 1,601,116.45	1.0%	141
Consolidation - Subsidized	\$ 59,161,145.00	34.6%	\$ 57,423,328.67	34.8%	4,820
Consolidation - Unsubsidized	\$ 71,746,843.43	42.0%	\$ 69,389,191.45	42.0%	4,932
Total	\$ 170,904,514.15	100%	\$ 165,034,826.14	100%	20,005

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 10,251,188.86	6%	\$ 9,790,617.45	6%	1,898
4-Year	\$ 126,239,054.32	74%	\$ 122,258,243.29	74%	15,087
Proprietary	\$ 7,841,709.92	5%	\$ 7,233,972.91	4%	960
Other	\$ 26,572,561.05	16%	\$ 25,751,992.49	16%	2,060
Total	\$ 170,904,514.15	100%	\$ 165,034,826.14	100%	20,005

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 173,836.77	0.1%	\$ 131,686.77	0.1%	47
Repayment	\$ 142,183,770.04	83.2%	\$ 139,769,521.22	84.7%	16,939
Forbearance	\$ 17,990,132.54	10.5%	\$ 15,649,574.74	9.5%	1,636
Deferment	\$ 9,838,594.75	5.8%	\$ 8,548,198.28	5.2%	1,280
Claims	\$ 718,180.05	0.4%	\$ 935,845.13	0.6%	103
Total	\$ 170,904,514.15	100%	\$ 165,034,826.14	100%	20,005

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 156,801,891.72	95.01%
United Student Aid Fund	\$ 1,631,698.62	0.99%
Other	\$ 6,601,235.80	4.00%
Total	\$ 165,034,826.14	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 9,166,913.68	\$ 8,701,827.78	5.4%
LIBOR	\$ 161,737,600.47	\$ 156,332,998.36	94.6%	94.7%
Total	\$ 170,904,514.15	\$ 165,034,826.14	100%	100%

VII. Payment Status				VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 140,421,011.42	89.81%	16,898	25-75 basis points	\$ 26,785,632.73	16.23%
31-60 days delinquent	\$ 5,487,094.98	3.51%	533	80 basis points	\$ 73,906.25	0.04%
61-90 days delinquent	\$ 2,646,328.64	1.69%	267	100 basis points	\$ 12,907,674.06	7.82%
91-120 days delinquent	\$ 1,819,326.86	1.16%	186	105 basis points	\$ 2,123.74	0.00%
121-150 days delinquent	\$ 1,472,721.84	0.94%	202	125 basis points	\$ 15,952,050.96	9.67%
151-180 days delinquent	\$ 706,309.22	0.45%	128	150 basis points	\$ 5,226.27	0.00%
181-210 days delinquent	\$ 1,207,841.57	0.77%	125	155 basis points	\$ 11,560.98	0.01%
211-240 days delinquent	\$ 653,525.32	0.42%	102	200 basis points	\$ 23,136.65	0.01%
241-270 days delinquent	\$ 608,340.74	0.39%	63	225 basis points	\$ 20,535.04	0.01%
271 & > days delinquent	\$ 1,332,440.50	0.85%	174	250 basis points	\$ 178,082.58	0.11%
Total	\$ 156,354,941.09	100%	18,678	275 basis points	\$ 184,199.16	0.11%
				325 basis points	\$ 24,104.33	0.01%
				Total:	\$ 56,168,232.75	34.03%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Portfolio Transfers		XII. Limitation Loans		XIII. Top Schools in Portfolio	
Claims Filed	\$ 1,821,453.48	Principal	\$ 5,212,718.34	Transfers In	\$ -	Post 10/1/07 Loans	\$ 22,374,057.19	UT AUSTIN	\$ 23,808,703.38
Claims > 390 days delinq	\$ 16,882.66	Interest	\$ 1,143,759.19	Transfers Out	\$ -	Portfolio %	13.6%	UNIV OF NORTH TX	\$ 13,015,174.61
Claims Rejected	\$ 2,331.30			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 9,447,819.53	S M UNIV	\$ 10,500,622.38
Default Claims paid during the quarter	\$ 1,122,133.88					Portfolio %	5.7%	UT ARLINGTON	\$ 6,432,809.02
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 63,500,812.29							STEPHEN F AUSTIN	\$ 4,139,630.62
		Total	\$ 6,356,477.53					Total	\$ 57,896,940.01

XIV. Servicer Information

Servicer # 1.

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Nelnet Services	1,997	\$ 16,540,847.14	10.02%	\$ 182,557.73	\$ 112,467.44	\$ -	\$ 93,796.39
Total	1,997	\$ 16,540,847.14	10.02%	\$ 182,557.73	\$ 112,467.44	\$ -	\$ 93,796.39

Servicer # 2.

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Edfinancial Services	11,467	\$ 114,525,038.03	69.39%	\$ 1,263,987.93	\$ 778,698.83	\$ 2,331.30	\$ 649,424.74
Total	11,467	\$ 114,525,038.03	69.39%	\$ 1,263,987.93	\$ 778,698.83	\$ 2,331.30	\$ 649,424.74

Servicer #3

	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
HESC	6,541	\$ 33,968,940.97	20.58%	\$ 374,907.81	\$ 230,967.61		\$ 192,624.00
Total	6,541	\$ 33,968,940.97	20.58%	\$ 374,907.81	\$ 230,967.61	\$ -	\$ 192,624.00
Grand Total Servicers	20,005	\$ 165,034,826.14	100.00%	\$ 1,821,453.48	\$ 1,122,133.88	\$ 2,331.30	\$ 935,845.13

1. Rejected subject to cure, aged six months or more.
2. Outstanding, including rejected aged less than six months.

Collection Activity - Cash Activity

(a) Interest Collections	
Regular Interest Collections	\$ 1,143,759.19
Reimbursement by Guarantors	\$ 62,785.98
(b) Principal collections	
Regular Principal Payments	\$ 5,212,718.34
Reimbursement by Guarantors	\$ 1,603,788.40
(c) Governmental Interest and Special Allowance	\$ 81,974.44
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 37,393.99
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 8,142,420.34

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 341,415.94
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 108,485.09
Administration Fee	\$ 205,500.00
Trustee Fee (Annual Payment)	\$ 22,500.00
Bond Rating Fee	\$ -
Remarketing Fee (Quarterly Payment)	\$ -
Commitment Fee (Quarterly Payment)	\$ -
Calculation Agent Fee (Annual Payment)	\$ -
Other	\$ -
(c) Derivative Payments (to the counterparty)	
Cap	N/A
Swap	N/A
Termination Amounts	N/A
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	\$ 149,118.44
Current Coupon Payment	\$ 787,393.92
(e) Principal Payments	
Principal Payment	\$ 6,050,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Funds)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 7,664,413.39
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets Dec-18

(a) Cash	
Trust Estate	
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 6,358,597.54
Operating	\$ 392,676.58
Net Student Loans	\$ 165,140,342.33
(c) Accounts Receivable	\$ 4,484,376.65
(d) Prepaid Items	\$ 27,961.89
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 176,403,954.99

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 310,769.19
Operating Account	\$ 36,601.50
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 122,700,000.00
(d) Other	\$ -
Total Liabilities:	\$ 123,047,370.69
Fund Balance:	
(a) Beginning of year	\$ 52,862,716.62
(b) Transfer	\$ (231,381.74)
(c) Current year activities	\$ 725,249.42
Total Fund Balance:	\$ 53,356,584.30
Total Liabilities & Fund Balance:	\$ 176,403,954.99

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 16,550,000.00	FRN	2.4850%	
Series 2002A-2	Mode	Rate Average	
\$ 16,550,000.00	FRN	2.4850%	
Series 2002A-3	Mode	Rate Average	
\$ 16,550,000.00	FRN	2.4850%	
Series 2002B	Mode	Rate Average	
\$ 6,800,000.00	FRN	2.6350%	
Series 2003A-3	Mode	Rate Average	
\$ 10,200,000.00	FRN	2.4994%	
Series 2003-2A-1	Mode	Rate Average	
\$ 25,150,000.00	FRN	2.4994%	
Series 2003-2A-2	Mode	Rate Average	
\$ 25,150,000.00	FRN	2.4994%	
Series 2003-2B	Mode	Rate Average	
\$ 5,750,000.00	FRN	2.6494%	