

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 10/01/2020 - 12/31/2020
Contact : Denise Dunn-Trakshel

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 (\$)	\$ 35,400,000.00	\$ 4,650,000.00	\$ 7,700,000.00	\$ 35,600,000.00	\$ 3,700,000.00	\$ 87,050,000.00
Interest Paid (\$)	\$ 30,388.17	\$ 5,723.98	\$ 6,777.19	\$ 31,310.72	\$ 4,602.55	\$ 78,802.61
Principal Paid (\$)	\$ 1,350,000.00	\$ 250,000.00	\$ 250,000.00	\$ 1,100,000.00	\$ 250,000.00	\$ 3,200,000.00
Ending Principal Balance(\$)	\$ 34,050,000.00	\$ 4,400,000.00	\$ 7,450,000.00	\$ 34,500,000.00	\$ 3,450,000.00	\$ 83,850,000.00
Interest Accrued not paid (\$)	\$ 6,991.50	\$ 1,305.87	\$ 685.78	\$ 3,170.62	\$ 468.28	\$ 12,622.05
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	0.349%	0.499%	0.352%	0.352%	0.502%
Coupon Type	FRN	FRN	FRN	FRN	FRN

Parity Ratio

167.99%

 (Parity ratio represents Total Assets divided by Total Liabilities at 12/31/2020 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 135,090,683.43	7,356	\$ 18,364.69
Loans Added	\$ -	0	#DIV/0!
Loans Repaid	\$ 2,924,517.47	226	\$ 12,940.34
Ending Balance	\$ 132,166,165.96	7,130	\$ 18,536.63

Weighted Average Coupon (WAC)	5.07%
Weighted Average Remaining Term	152.49

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 13,355,806.67	9.9%	\$ 13,077,717.66	9.9%	4,066
Unsubsidized Stafford	\$ 16,562,138.96	12.3%	\$ 16,286,615.67	12.3%	3,234
SLS	\$ 87,779.63	0.1%	\$ 87,779.63	0.1%	8
PLUS	\$ 1,287,931.69	1.0%	\$ 1,281,536.69	1.0%	105
Consolidation - Subsidized	\$ 47,347,376.29	35.0%	\$ 46,355,615.96	35.1%	3,811
Consolidation - Unsubsidized	\$ 56,449,650.19	41.8%	\$ 55,076,900.35	41.7%	3,854
Total	\$ 135,090,683.43	100%	\$ 132,166,165.96	100%	15,078

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,562,972.12	6%	\$ 7,423,084.01	6%	1,195
4-Year	\$ 78,670,501.18	58%	\$ 77,055,849.11	58%	9,622
Proprietary	\$ 5,708,595.27	4%	\$ 5,711,126.77	4%	752
Other	\$ 43,148,614.86	32%	\$ 41,976,106.07	32%	3,509
Total	\$ 135,090,683.43	100%	\$ 132,166,165.96	100%	15,078

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 51,815.64	0.0%	\$ 51,815.64	0.0%	19
Repayment	\$ 110,457,992.92	81.8%	\$ 104,152,088.97	78.8%	12,168
Forbearance	\$ 18,620,344.64	13.8%	\$ 22,520,313.25	17.0%	2,144
Deferment	\$ 5,840,236.18	4.3%	\$ 5,392,752.72	4.1%	740
Claims	\$ 120,294.05	0.1%	\$ 49,195.38	0.0%	7
Total	\$ 135,090,683.43	100%	\$ 132,166,165.96	100%	15,078

0.00

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 124,642,475.58	94.31%
Great Lakes (former: United Student Aid Fund)	\$ 1,667,209.63	1.26%
Other	\$ 5,856,480.75	4.43%
Total	\$ 132,166,165.96	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 7,809,123.13	\$ 7,527,720.26	5.8%
LIBOR	\$ 127,281,560.30	\$ 124,638,445.70	94.2%	94.3%
Total	\$ 135,090,683.43	\$ 132,166,165.96	100%	100%

VII. Payment Status				VIII. Borrower Benefits (Interest rate reductions)		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 115,720,882.25	91.32%	13,055	25 basis points	\$ 13,589,082.28	10.28%
31-60 days delinquent	\$ 2,908,121.66	2.29%	356	30 basis points	\$ 242,945.43	0.18%
61-90 days delinquent	\$ 1,164,361.46	0.92%	172	50 basis points	\$ 2,317,963.05	1.75%
91-120 days delinquent	\$ 1,527,089.58	1.21%	153	75 basis points	\$ 3,690,522.15	2.79%
121-150 days delinquent	\$ 1,875,851.45	1.48%	224	80 basis points	\$ 30,925.97	0.02%
151-180 days delinquent	\$ 3,227,140.14	2.55%	319	100 basis points	\$ 9,882,326.58	7.48%
181-210 days delinquent	\$ 196,594.84	0.16%	28	125 basis points	\$ 11,557,492.48	8.74%
211-240 days delinquent	\$ 91,271.76	0.07%	9	155 basis points	\$ 3,184.41	0.00%
241-270 days delinquent	\$ 10,284.46	0.01%	3	200 basis points	\$ 20,494.36	0.02%
271 & > days delinquent	\$ -	0.00%	0	243 basis points	\$ 145,770.99	0.11%
Total	\$ 126,721,597.60	100%	14,319	250 basis points	\$ 134,140.36	0.10%
				275 basis points	\$ 31,459.42	0.02%
				325 basis points	\$ 2,302.00	0.00%
						0.00%
						0.00%
				Total:	\$ 41,648,609.48	31.51%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payment)		XI. Portfolio Transfers		XII. Limitation Loans		XIII. Top Schools in Portfolio	
Claims Filed	\$ 215,536.68	Principal	\$ 3,294,891.60	Transfers In	\$ -	Post 10/1/07 Loans	\$ 17,611,605.60	UNIV OF TEXAS AT AUSTIN	\$ 12,157,507.08
Claims > 390 days delinq	\$ -	Interest	\$ 845,375.60	Transfers Out	\$ -	Portfolio %	13.3%	UNIV OF NORTH TX	\$ 8,220,207.14
Claims Rejected	\$ -			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 7,765,147.35	SOUTHERN METHODIST UNIV	\$ 4,574,405.34
Default Claims paid during the quarter	\$ -					Portfolio %	5.9%	UNIV OF TX AT ARLINGTON	\$ 4,881,966.38
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 69,307,347.49							STEPHEN F. AUSTIN STATE	\$ 2,946,180.03
		Total	\$ 4,140,267.20					Total	\$ 32,780,265.97

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	1,389	\$ 12,350,837.87	9.34%	\$ 20,141.76	\$ -	\$ -	\$ 4,597.27
Total	1,389	\$ 12,350,837.87	9.34%	\$ 20,141.76	\$ -	\$ -	\$ 4,597.27

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	4,045	\$ 48,036,289.10	36.35%	\$ 78,337.62	\$ -	\$ -	\$ 17,880.25
Total	4,045	\$ 48,036,289.10	36.35%	\$ 78,337.62	\$ -	\$ -	\$ 17,880.25

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	9,644	\$ 71,779,038.99	54.31%	\$ 117,057.31	\$ -	\$ -	\$ 26,717.86
Total	9,644	\$ 71,779,029.01	54.31%	\$ 117,057.31	\$ -	\$ -	\$ 26,717.86
Grand Total Servicers	15,078	\$ 132,166,155.98	100.00%	\$ 215,536.68	\$ -	\$ -	\$ 49,195.38

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

Collection Activity - Cash Activity	Trust Assets	Dec-20	Interest Rate Activity
(a) Interest Collections	(a) Cash		
Regular Interest Collections	Trust Estate	\$ -	Period
Reimbursement by Guarantors	Operating Account	\$ -	
(b) Principal collections	(b) Investments		Series 2002A-1
Regular Principal Payments	Trust Estate	\$ 4,074,876.13	Mode FRN
Reimbursement by Guarantors	Operating	\$ 496,582.84	Rate Average
	Net Student Loans	\$ 132,226,987.48	0.3423%
(c) Governmental Interest and Special Allowance	(c) Accounts Receivable	\$ 5,185,109.11	Series 2002A-2
(d) Derivative Payments (to the issuer)	(d) Prepaid Items	\$ 28,025.22	Mode FRN
	(e) Other/Premium/DBIE	\$ -	Rate Average
(e) Investment Income			Series 2002A-3
(f) Draws from Reserve			Mode FRN
(g) Other (please specify)			Rate Average
			Series 2002B
			Mode FRN
			Rate Average
			0.4923%
Total Available Funds:	Total Assets:	\$ 142,011,580.78	

Waterfall Activity - Cash/Modified Cash Activity	Trust Liabilities and Fund Balance:
(a) Rebates	(a) Accounts Payable
Arbitrage	Trust Estate
Consolidation Rebate	Operating Account
(a) Fees	(b) Payments due to IRS
Carryover Servicing Fee	Arbitrage Rebate/EIC
Current Servicing Fee	(c) Net Bonds Payable
Administration Fee	(d) Other
Trustee Fee (Annual Payment)	Total Liabilities:
Bond Rating Fee	
Remarketing Fee (Quarterly Payment)	Fund Balance:
Commitment Fee (Quarterly Payment)	(a) Beginning of year
Calculation Agent Fee (Annual Payment)	(b) Transfer
Other	(c) Current year activities
(c) Derivative Payments (to the counterparty)	Total Fund Balance:
Cap	
Swap	Total Liabilities & Fund Balance
Termination Amounts	
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	
Current Coupon Payment	
(e) Principal Payments	
Principal Payment	
(f) Reserve Replenishment	
(g) Deposits to other accounts (Redemption Funds)	
(h) Releases back to the issuer	
Total Payments and Fees:	
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No