

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 10/01/2021 - 12/31/2021
Contact : Drew Millhollon

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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 (\$)	\$ 30,750,000.00	\$ 3,350,000.00	\$ 6,400,000.00	\$ 30,900,000.00	\$ 2,450,000.00	\$ 73,850,000.00
Interest Paid (\$)	\$ 22,076.76	\$ 3,594.03	\$ 4,563.45	\$ 22,156.16	\$ 2,549.10	\$ 54,939.50
Principal Paid (\$)	\$ 900,000.00	\$ 250,000.00	\$ 400,000.00	\$ 1,100,000.00	\$ 350,000.00	\$ 3,000,000.00
Ending Principal Balance(\$)	\$ 29,850,000.00	\$ 3,100,000.00	\$ 6,000,000.00	\$ 29,800,000.00	\$ 2,100,000.00	\$ 70,850,000.00
Interest Accrued not paid (\$)	\$ 5,247.78	\$ 816.24	\$ 557.12	\$ 2,767.00	\$ 291.24	\$ 9,679.38
Maturity Date	4/1/2041	4/1/2020	10/1/2042	10/1/2043	10/1/2043	

	92	92	92	92	92
Actual Days in Period	92	92	92	92	92
Actual Coupon Rate	0.301%	0.451%	0.304%	0.304%	0.454%
Coupon Type	FRN	FRN	FRN	FRN	FRN

Parity Ratio

182.99%

 (Parity ratio represents Total Assets divided by Total Liabilities at 06/30/2021 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 122,790,424.17	6,389	\$ 19,219.04
Loans Added	\$ -	0	#DIV/0!
Loans Repaid	\$ 4,045,583.06	247	\$ 16,378.88
Ending Balance	\$ 118,744,841.11	6,142	\$ 19,333.25

Weighted Average Coupon (WAC)	5.08%
Weighted Average Remaining Term	150.32

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 12,271,650.83	10.0%	\$ 12,050,811.41	10.1%	3,619
Unsubsidized Stafford	\$ 15,584,762.11	12.7%	\$ 15,379,163.38	13.0%	2,886
SLS	\$ 88,667.29	0.1%	\$ 87,933.96	0.1%	8
PLUS	\$ 1,186,075.29	1.0%	\$ 1,091,507.13	0.9%	88
Consolidation - Subsidized	\$ 42,816,577.44	34.9%	\$ 41,175,664.55	34.7%	3,304
Consolidation - Unsubsidized	\$ 50,842,691.21	41.4%	\$ 48,959,760.68	41.2%	3,331
Total	\$ 122,790,424.17	100%	\$ 118,744,841.11	100%	13,236

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 6,216,667.92	5%	\$ 5,859,604.27	5%	895
4-Year	\$ 72,683,124.84	59%	\$ 70,905,394.21	60%	8,635
Proprietary	\$ 5,883,855.26	5%	\$ 5,806,358.23	5%	719
Other	\$ 38,006,776.15	31%	\$ 36,173,484.40	30%	2,987
Total	\$ 122,790,424.17	100%	\$ 118,744,841.11	100%	13,236

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 51,815.64	0.0%	\$ 4,588.00	0.0%	2
Repayment	\$ 93,939,718.10	76.5%	\$ 89,675,461.50	75.5%	10,183
Forbearance	\$ 24,285,605.09	19.8%	\$ 24,526,039.55	20.7%	2,470
Deferment	\$ 4,349,073.55	3.5%	\$ 4,396,946.32	3.7%	574
Claims	\$ 164,211.79	0.1%	\$ 141,805.74	0.1%	7
Total	\$ 122,790,424.17	100%	\$ 118,744,841.11	100%	13,236

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 111,446,864.72	93.85%
Great Lakes (former: United Student Aid Fund)	\$ 1,773,885.18	1.49%
Other	\$ 5,524,091.21	4.65%
Total	\$ 118,744,841.11	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 7,324,657.34	\$ 7,273,824.33	6.0%	6.1%
LIBOR	\$ 115,465,766.83	\$ 111,471,016.78	94.0%	93.9%
Total	\$ 122,790,424.17	\$ 118,744,841.11	100%	100%

VII. Payment Status				VIII. Borrower Benefits (Interest rate reductions)		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 114,226,694.57	99.90%	12,640	25 basis points	\$ 13,159,507.89	11.08%
31-60 days delinquent	\$ 116,612.22	0.10%	20	30 basis points	\$ 223,442.60	0.19%
61-90 days delinquent	\$ -	0.00%	0	50 basis points	\$ 1,926,224.87	1.62%
91-120 days delinquent	\$ -	0.00%	0	75 basis points	\$ 3,175,425.72	2.67%
121-150 days delinquent	\$ -	0.00%	0	80 basis points	\$ 27,353.27	0.02%
151-180 days delinquent	\$ -	0.00%	0	100 basis points	\$ 7,783,864.21	6.56%
181-210 days delinquent	\$ -	0.00%	0	105 basis points	\$ 658.11	0.00%
211-240 days delinquent	\$ -	0.00%	0	125 basis points	\$ 9,632,983.64	8.11%
241-270 days delinquent	\$ -	0.00%	0	155 basis points	\$ 1,258.45	0.00%
271 & > days delinquent	\$ -	0.00%	0	172 basis points	\$ 2,507.92	0.00%
Total	\$ 114,343,306.79	100%	12,660	200 basis points	\$ 18,563.68	0.02%
				232 basis points	\$ 134,096.26	0.11%
				250 basis points	\$ 91,955.81	0.08%
				275 basis points	\$ 23,700.46	0.02%
				325 basis points	\$ 1,642.59	0.00%
				Total:	\$ 36,203,185.48	30.49%

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	\$ 393,799.25	Principal	\$ 4,374,167.24	Transfers In	\$ -	Post 10/1/07 Loans	\$ 15,244,224.64	UNIV OF TEXAS AT AUSTIN	\$10,551,556.14
Claims > 390 days delinq	\$ -	Interest	\$ 769,973.80	Transfers Out	\$ -	Portfolio %	12.8%	UNIV OF NORTH TX	\$7,487,195.08
Claims Rejected	\$ -			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 7,230,753.64	UNIV OF TX AT ARLINGTON	\$4,508,985.57
Default Claims paid during the quarter	\$ 51,465.28					Portfolio %	6.1%	SOUTHERN METHODIST UNIV	\$3,870,127.43
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 69,297,131.25							STEPHEN F. AUSTIN STATE	\$2,712,345.21
		Total	\$ 5,144,141.04					Total	\$ 29,130,209.43

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	1,159	\$ 10,771,701.63	9.07%	\$ 35,722.71	\$ 4,668.57	\$ -	\$ 12,863.63
Total	1,159	\$ 10,771,701.63	9.07%	\$ 35,722.71	\$ 4,668.57	\$ -	\$ 12,863.63
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	3,667	\$ 44,250,878.07	37.27%	\$ 146,751.32	\$ 19,178.80	\$ -	\$ 52,844.64
Total	3,667	\$ 44,250,878.07	37.27%	\$ 146,751.32	\$ 19,178.80	\$ -	\$ 52,844.64
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	8,345	\$ 63,102,789.98	53.14%	\$ 209,270.83	\$ 27,349.42	\$ -	\$ 75,357.70
Total	8,345	\$ 63,102,789.98	53.14%	\$ 209,270.83	\$ 27,349.42	\$ -	\$ 75,357.70
Servicer #4							
	# 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)
Aspire	65	\$ 619,471.43	0.52%	\$ 2,054.38	\$ 268.49	\$ -	\$ 739.78
Total	65	\$ 619,471.43	0.52%	\$ 2,054.38	\$ 268.49	\$ -	\$ 739.78
Grand Total Servicers	13,236	\$ 118,744,841.11	100.00%	\$ 393,799.25	\$ 51,465.28	\$ -	\$ 141,805.74

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-21	Interest Rate Activity			
(a) Interest Collections		(a) Cash					
Regular Interest Collections	\$ 769,973.80	Trust Estate	\$ -				
Reimbursement by Guarantors	\$ 20,628.02	Operating Account	\$ -	Period			
(b) Principal collections		(b) Investments		Series 2002A-1	Mode	Rate Average	
Regular Principal Payments	\$ 4,374,167.24	Trust Estate	\$ 4,981,197.99	\$ 9,950,000.00	FRN		0.2901%
Reimbursement by Guarantors	\$ 416,205.30	Operating	\$ 552,003.34				
(c) Governmental Interest and Special Allowance	\$ (1,126.72) (Net Balance at 12/31/21)	Net Student Loans	\$ 118,667,464.57	Series 2002A-2	Mode	Rate Average	
(d) Derivative Payments (to the issuer)	N/A	(c) Accounts Receivable	\$ 6,509,405.07	\$ 9,950,000.00	FRN		0.2901%
(e) Investment Income	\$ 945.24 (as of 12/31/2021)	(d) Prepaid Items	\$ 26,609.41	Series 2002A-3	Mode	Rate Average	
(f) Draws from Reserve	\$ -	(e) Other/Premium/DBIE	\$ -	\$ 9,950,000.00	FRN		0.2901%
(g) Other (please specify)	\$ -			Series 2002B	Mode	Rate Average	
Total Available Funds:	\$ 5,580,792.88	Total Assets:	\$ 130,736,680.38	\$ 3,100,000.00	FRN		0.4401%

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:					
(a) Rebates		(a) Accounts Payable		Series 2003A-3	Mode	Rate Average	
Arbitrage	\$ -	Trust Estate	\$ 569,438.16	\$ 6,000,000.00	FRN		0.2908%
Consolidation Rebate	\$ 248,299.18	Operating Account	\$ 24,701.59	Series 2003-2A-1	Mode	Rate Average	
(a) Fees		(b) Payments due to IRS		\$ 14,900,000.00	FRN		0.2908%
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -	Series 2003-2A-2	Mode	Rate Average	
Current Servicing Fee	\$ 78,031.29	(c) Net Bonds Payable	\$ 70,850,000.00	\$ 14,900,000.00	FRN		0.2908%
Administration Fee	\$ 131,000.01	(d) Other	\$ -	Series 2003-2B	Mode	Rate Average	
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 71,444,139.75		FRN		0.4408%
Bond Rating Fee	\$ -	Fund Balance:		(a) Beginning of year			
Remarketing Fee (Quarterly Payment)	\$ -	(a) Beginning of year	\$ 58,711,195.08	(b) Transfer			
Commitment Fee (Quarterly Payment)	\$ -	(b) Transfer	\$ -	(c) Current year activities			
Calculation Agent Fee (Annual Payment)	\$ -	(c) Current year activities	\$ 581,345.55	Total Fund Balance:			
Other	\$ -	Total Fund Balance:	\$ 59,292,540.63	Total Liabilities & Fund Balance			
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance	\$ 130,736,680.38				
Cap	N/A						
Swap	N/A						
Termination Amounts	N/A						
(d) Interest Payments							
Accrued and Unpaid Coupon Payment	\$ 9,679.38						
Current Coupon Payment	\$ 54,939.50						
(e) Principal Payments							
Principal Payment	\$ 3,000,000.00						
(f) Reserve Replenishment	\$ -						
(g) Deposits to other accounts (Redemption Funds)	\$ -						
(h) Releases back to the issuer	\$ -						
Total Payments and Fees:	\$ 3,521,949.36						
Any Interest Shortfalls?	No						
Any Principal Shortfalls?	No						