

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 07/01/18-09/30/18
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 (\$)	\$ 54,450,000.00	\$ 7,450,000.00	\$ 11,050,000.00	\$ 55,000,000.00	\$ 6,400,000.00	\$ 134,350,000.00
Interest Paid (\$)	\$ 306,572.31	\$ 44,764.37	\$ 63,570.11	\$ 315,507.12	\$ 39,156.17	\$ 769,570.08
Principal Paid (\$)	\$ 2,250,000.00	\$ 350,000.00	\$ 400,000.00	\$ 2,300,000.00	\$ 300,000.00	\$ 5,600,000.00
Ending 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 Accrued not paid (\$)	\$ 71,026.44	\$ 10,281.94	\$ 7,696.92	\$ 38,087.10	\$ 4,688.15	\$ 131,780.55
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	2.333%	2.483%	2.365%	2.365%	2.515%	
Coupon Type	FRN	FRN	FRN	FRN	FRN	
Parity Ratio	141.06% (Parity ratio represents Total Assets divided by Total Liabilities at 09/30/2018 listed on page 3.)					

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 176,001,767.61	10,446	\$ 16,848.72
Loans Added	\$ 0.00	0	\$ 0.00
Loans Repaid	\$ 5,097,253.46	399	\$ 12,775.07
Ending Balance	\$ 170,904,514.15	10,047	\$ 17,010.50
Weighted Average Coupon (WAC)	5.21%		
Weighted Average Remaining Term	164.06		

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 18,074,716.55	10.3%	\$ 17,464,244.76	10.2%	5,979
Unsubsidized Stafford	\$ 21,459,164.85	12.2%	\$ 20,754,249.20	12.1%	4,604
SLS	\$ 67,745.31	0.0%	\$ 67,828.47	0.0%	8
PLUS	\$ 1,866,707.06	1.1%	\$ 1,710,203.29	1.0%	153
Consolidation - Subsidized	\$ 61,017,465.27	34.7%	\$ 59,161,145.00	34.6%	4,940
Consolidation - Unsubsidized	\$ 73,515,968.57	41.8%	\$ 71,746,843.43	42.0%	5,065
Total	\$ 176,001,767.61	100%	\$ 170,904,514.15	100%	20,749

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 10,397,619.34	6%	\$ 10,251,188.86	6%	1,992
4-Year	\$ 129,866,346.06	74%	\$ 126,239,054.32	74%	15,642
Proprietary	\$ 7,960,719.14	5%	\$ 7,841,709.92	5%	987
Other	\$ 27,777,083.07	16%	\$ 26,572,561.05	16%	2,128
Total	\$ 176,001,767.61	100%	\$ 170,904,514.15	100%	20,749

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 184,000.77	0.1%	\$ 173,836.77	0.1%	53
Repayment	\$ 146,635,123.04	83.3%	\$ 142,183,770.04	83.2%	17,346
Forbearance	\$ 19,374,638.50	11.0%	\$ 17,990,132.54	10.5%	1,782
Deferment	\$ 9,190,589.96	5.2%	\$ 9,838,594.75	5.8%	1,508
Claims	\$ 617,415.34	0.4%	\$ 718,180.05	0.4%	60
Total	\$ 176,001,767.61	100%	\$ 170,904,514.15	100%	20,749

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 162,161,427.71	94.88%
United Student Aid Fund	\$ 1,753,706.76	1.03%
Other	\$ 6,989,379.68	4.09%
Total	\$ 170,904,514.15	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 9,525,209.36	\$ 9,166,913.68	5.4%
LIBOR	\$ 166,476,558.25	\$ 161,737,600.47	94.6%	94.6%
Total	\$ 176,001,767.61	\$ 170,904,514.15	100%	100%

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 146,798,458.87	91.24%	17,498
31-60 days delinquent	\$ 4,123,716.38	2.56%	560
61-90 days delinquent	\$ 2,377,634.49	1.48%	271
91-120 days delinquent	\$ 2,388,416.96	1.48%	217
121-150 days delinquent	\$ 1,325,806.05	0.82%	170
151-180 days delinquent	\$ 798,210.55	0.50%	80
181-210 days delinquent	\$ 665,748.30	0.41%	92
211-240 days delinquent	\$ 455,325.50	0.28%	73
241-270 days delinquent	\$ 508,339.07	0.32%	63
271 & > days delinquent	\$ 1,450,426.46	0.90%	164
Total	\$ 160,892,082.63	100%	19,188

VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	%
25-75 basis points	\$ 28,301,989.73	16.56%
80 basis points	\$ 83,057.20	0.05%
100 basis points	\$ 13,327,423.96	7.80%
105 basis points	\$ 2,368.42	0.00%
125 basis points	\$ 16,678,300.03	9.76%
150 basis points	\$ 5,384.60	0.00%
155 basis points	\$ 12,567.27	0.01%
200 basis points	\$ 23,470.23	0.01%
225 basis points	\$ 20,783.51	0.01%
250 basis points	\$ 171,904.13	0.10%
275 basis points	\$ 190,596.73	0.11%
325 basis points	\$ 25,093.40	0.01%
Total:	\$ 58,842,939.21	34.43%

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	\$ 1,373,364.20	Principal	\$ 4,925,057.22	Transfers In	\$ -	Post 10/1/07 Loans	\$ 23,067,123.72	UT AUSTIN	\$ 24,730,162.05
Claims > 390 days delinq	\$ 28,530.51	Interest	\$ 1,047,547.55	Transfers Out	\$ -	Portfolio %	13.5%	UNIV OF NORTH TX	\$ 13,389,884.51
Claims Rejected	\$ 2,439.36			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 10,020,556.53	S M UNIV	\$ 10,834,560.66
Default Claims paid during the quarter	\$ 1,033,039.35					Portfolio %	5.9%	UT ARLINGTON	\$ 6,544,869.10
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 62,378,678.41							STEPHEN F AUSTIN	\$ 4,253,751.30
		Total	\$ 5,972,604.77					Total	\$ 59,753,227.62

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	2,111	\$ 17,529,402.43	10.26%	\$ 140,863.77	\$ 105,957.19	\$ -	\$ 73,662.58
Total	2,111	\$ 17,529,402.43	10.26%	\$ 140,863.77	\$ 105,957.19	\$ -	\$ 73,662.58

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	11,845	\$ 118,151,958.01	69.13%	\$ 949,452.21	\$ 714,174.36	\$ 2,439.36	\$ 496,501.68
Total	11,845	\$ 118,151,958.01	69.13%	\$ 949,452.21	\$ 714,174.36	\$ 2,439.36	\$ 496,501.68

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	6,793	\$ 35,223,153.71	20.61%	\$ 283,048.22	\$ 212,907.80		\$ 148,015.79
Total	6,793	\$ 35,223,153.71	20.61%	\$ 283,048.22	\$ 212,907.80	\$ -	\$ 148,015.79
Grand Total Servicers	20,749	\$ 170,904,514.15	100.00%	\$ 1,373,364.20	\$ 1,033,039.35	\$ 2,439.36	\$ 718,180.05

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	\$ 1,047,547.55
Reimbursement by Guarantors	\$ 59,707.66
(b) Principal collections	
Regular Principal Payments	\$ 4,925,057.22
Reimbursement by Guarantors	\$ 1,272,599.49
(c) Governmental Interest and Special Allowance	\$ 6,724.07
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 32,521.09
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 7,344,157.08

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 351,166.60
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 110,938.94
Administration Fee	\$ 219,168.00
Trustee Fee (Annual Payment)	
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	\$ 131,780.55
Current Coupon Payment	\$ 769,570.08
(e) Principal Payments	
Principal Payment	\$ 5,600,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Funds)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 7,182,624.17
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets Sep-18

(a) Cash	
Trust Estate	
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 6,508,619.24
Operating	\$ 614,575.96
Net Student Loans	\$ 170,832,792.25
(c) Accounts Receivable	\$ 4,167,747.18
(d) Prepaid Items	\$ 23,210.89
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 182,146,945.52

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 343,479.18
Operating Account	\$ 37,966.48
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 128,750,000.00
(d) Other	\$ -
Total Liabilities:	\$ 129,131,445.66
Fund Balance:	
(a) Beginning of year	\$ 52,862,716.62
(b) Transfer	\$ -
(c) Current year activities	\$ 152,783.24
Total Fund Balance:	\$ 53,015,499.86
Total Liabilities & Fund Balance:	\$ 182,146,945.52

Interest Rate Activity

Period		
Series 2002A-1	Mode	Rate Average
\$ 17,400,000.00	FRN	2.2797%
Series 2002A-2	Mode	Rate Average
\$ 17,400,000.00	FRN	2.2797%
Series 2002A-3	Mode	Rate Average
\$ 17,400,000.00	FRN	2.2797%
Series 2002B	Mode	Rate Average
\$ 7,100,000.00	FRN	2.4297%
Series 2003A-3	Mode	Rate Average
\$ 10,650,000.00	FRN	2.2960%
Series 2003-2A-1	Mode	Rate Average
\$ 26,350,000.00	FRN	2.2960%
Series 2003-2A-2	Mode	Rate Average
\$ 26,350,000.00	FRN	2.2960%
Series 2003-2B	Mode	Rate Average
\$ 6,100,000.00	FRN	2.4460%