

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 1993 Indenture (Combined)
Reporting Period : 07/01/2020 - 09/30/2020
Contact : Denise Dunn-Trakshel

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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 (\$)	\$ 37,050,000.00	\$ 4,950,000.00	\$ 7,900,000.00	\$ 37,500,000.00	\$ 3,900,000.00	\$ 91,300,000.00
Interest Paid (\$)	\$ 34,885.83	\$ 6,465.68	\$ 7,476.87	\$ 35,380.48	\$ 5,110.81	\$ 89,319.67
Principal Paid (\$)	\$ 1,650,000.00	\$ 300,000.00	\$ 200,000.00	\$ 1,900,000.00	\$ 200,000.00	\$ 4,250,000.00
Ending 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 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	0.356%	0.506%	0.356%	0.356%	0.506%
Coupon Type	FRN	FRN	FRN	FRN	FRN

Parity Ratio

164.94%

 (Parity ratio represents Total Assets divided by Total Liabilities at 06/30/2020 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 137,605,697.15	7,641	\$ 18,008.86
Loans Added	\$ -	0	#DIV/0!
Loans Repaid	\$ 2,515,013.72	285	\$ 8,824.61
Ending Balance	\$ 135,090,683.43	7,356	\$ 18,364.69

Weighted Average Coupon (WAC)	5.06%
Weighted Average Remaining Term	153.48

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 13,612,192.42	9.9%	\$ 13,355,806.67	9.9%	4,197
Unsubsidized Stafford	\$ 16,745,404.93	12.2%	\$ 16,562,138.96	12.3%	3,314
SLS	\$ 82,584.54	0.1%	\$ 87,779.63	0.1%	8
PLUS	\$ 1,279,985.51	0.9%	\$ 1,287,931.69	1.0%	107
Consolidation - Subsidized	\$ 48,291,708.50	35.1%	\$ 47,347,376.29	35.0%	3,923
Consolidation - Unsubsidized	\$ 57,593,821.25	41.9%	\$ 56,449,650.19	41.8%	3,979
Total	\$ 137,605,697.15	100%	\$ 135,090,683.43	100%	15,528

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,388,278.90	5%	\$ 7,562,972.12	6%	1,231
4-Year	\$ 103,069,474.89	75%	\$ 78,670,501.18	58%	9,930
Proprietary	\$ 5,539,167.36	4%	\$ 5,708,595.27	4%	757
Other	\$ 21,608,776.00	16%	\$ 43,148,614.86	32%	3,610
Total	\$ 137,605,697.15	100%	\$ 135,090,683.43	100%	15,528

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	\$ 96,735,217.92	70.3%	\$ 110,457,992.92	81.8%	12,680
Forbearance	\$ 35,357,105.43	25.7%	\$ 18,620,344.64	13.8%	1,967
Deferment	\$ 5,164,376.33	3.8%	\$ 5,840,236.18	4.3%	843
Claims	\$ 297,181.83	0.2%	\$ 120,294.05	0.1%	19
Total	\$ 137,605,697.15	100%	\$ 135,090,683.43	100%	15,528

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 127,555,829.83	94.42%
Great Lakes (former: United Student Aid Fund)	\$ 1,675,188.68	1.24%
Other	\$ 5,859,664.92	4.34%
Total	\$ 135,090,683.43	100%

VI. Portfolio Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 7,805,779.38	\$ 7,809,123.13	5.7%	5.8%
LIBOR	\$ 129,799,917.77	\$ 127,281,560.30	94.3%	94.2%
Total	\$ 137,605,697.15	\$ 135,090,683.43	100%	100%

VII. Payment Status				VIII. Borrower Benefits (interest rate reductions)		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 116,779,509.85	90.39%	13,353	25 basis points	\$ 13,846,169.64	10.25%
31-60 days delinquent	\$ 7,461,220.53	5.77%	731	30 basis points	\$ 296,533.43	0.22%
61-90 days delinquent	\$ 4,184,048.24	3.24%	481	50 basis points	\$ 2,440,976.84	1.81%
91-120 days delinquent	\$ 513,748.65	0.40%	71	75 basis points	\$ 3,798,237.97	2.81%
121-150 days delinquent	\$ 249,819.88	0.19%	27	80 basis points	\$ 33,150.40	0.02%
151-180 days delinquent	\$ 10,284.46	0.01%	3	100 basis points	\$ 10,189,532.21	7.54%
181-210 days delinquent	\$ -	0.00%	0	125 basis points	\$ 12,005,951.16	8.89%
211-240 days delinquent	\$ -	0.00%	0	155 basis points	\$ 3,820.98	0.00%
241-270 days delinquent	\$ -	0.00%	0	183 basis points	\$ 9,302.46	0.01%
271 & > days delinquent	\$ -	0.00%	0	188 basis points	\$ 2,518.67	0.00%
Total	\$ 129,198,631.61	100%	14,666	200 basis points	\$ 20,799.10	0.02%
				243 basis points	\$ 133,396.43	0.10%
				250 basis points	\$ 133,724.62	0.10%
				275 basis points	\$ 31,273.69	0.02%
				325 basis points	\$ 2,463.34	0.00%
				Total:	\$ 42,947,850.94	31.79%

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	\$ 52,798.65	Principal	\$ 3,327,606.06	Transfers In	\$ -	Post 10/1/07 Loans	\$ 18,043,093.71	UT AUSTIN	\$ 12,462,999.31
Claims > 390 days delinq	\$ -	Interest	\$ 857,228.90	Transfers Out	\$ -	Portfolio %	13.4%	UNIV OF NORTH TX	\$ 8,343,339.45
Claims Rejected	\$ -			Exceptional Transfers	\$ -	Rehabilitation Loans	\$ 7,804,863.33	SOUTHERN METHODIST UNIV	\$ 4,787,126.87
Default Claims paid during the quarter	\$ 207,734.79					Portfolio %	5.8%	UT ARLINGTON	\$ 4,939,643.28
Cumulative Default Claims Paid (Beg. 01/01/10)	\$ 69,307,347.49							STEPHEN F. AUSTIN STATE	\$ 2,980,762.83
		Total	\$ 4,184,834.96					Total	\$ 33,513,871.74

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	1,450	\$ 12,728,066.19	9.42%	\$ 4,974.62	\$ 19,572.50	\$ -	\$ 11,333.95
Total	1,450	\$ 12,728,066.19	9.42%	\$ 4,974.62	\$ 19,572.50	\$ -	\$ 11,333.95

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	4,156	\$ 48,574,374.55	35.96%	\$ 18,984.74	\$ 74,694.92	\$ -	\$ 43,253.97
Total	4,156	\$ 48,574,374.55	35.96%	\$ 18,984.74	\$ 74,694.92	\$ -	\$ 43,253.97

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	9,922	\$ 73,788,242.69	54.62%	\$ 28,839.29	\$ 113,467.37	\$ -	\$ 65,706.13
Total	9,922	\$ 73,788,232.71	54.62%	\$ 28,839.29	\$ 113,467.37	\$ -	\$ 65,706.13
Grand Total Servicers	15,528	\$ 135,090,673.45	100.00%	\$ 52,798.65	\$ 207,734.79	\$ -	\$ 120,294.05

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	\$ 857,228.90
Reimbursement by Guarantors	\$ 10,996.06
(b) Principal collections	
Regular Principal Payments	\$ 3,327,606.06
Reimbursement by Guarantors	\$ 229,686.43
(c) Governmental Interest and Special Allowance	\$ (6,676.58) (Net Balance at 09/30/20)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 3,090.29 as of 09/30/2020
(f) Draws from Reserve	\$ -
(g) Other (please specify)	\$ -
Total Available Funds:	\$ 4,421,931.16

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	\$ 280,018.93
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 96,983.06
Administration Fee	\$ 167,072.49
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	\$ 12,622.05
Current Coupon Payment	\$ 89,319.67
(e) Principal Payments	
Principal Payment	\$ 4,250,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Funds)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 4,896,016.20
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Trust Assets Sep-20

(a) Cash	
Trust Estate	\$ 85,628.87
Operating Account	\$ -
(b) Investments	
Trust Estate	\$ 4,169,741.15
Operating	\$ 492,040.46
Net Student Loans	\$ 134,950,340.43
(c) Accounts Receivable	\$ 5,010,669.92
(d) Prepaid Items	\$ 23,303.28
(e) Other/Premium/DBIE	\$ -
Total Assets:	\$ 144,731,724.11

Trust Liabilities and Fund Balance:

(a) Accounts Payable	
Trust Estate	\$ 660,289.90
Operating Account	\$ 39,379.88
(b) Payments due to IRS	
Arbitrage Rebate/EIC	\$ -
(c) Net Bonds Payable	\$ 87,050,000.00
(d) Other	\$ -
Total Liabilities:	\$ 87,749,669.78
Fund Balance:	
(a) Beginning of year	\$ 56,829,616.83
(b) Transfer	\$ -
(c) Current year activities	\$ 152,437.50
Total Fund Balance:	\$ 56,982,054.33
Total Liabilities & Fund Balance	\$ 144,731,724.11

Interest Rate Activity

Period			
Series 2002A-1	Mode	Rate Average	
\$ 11,800,000.00	FRN		0.3699%
Series 2002A-2	Mode	Rate Average	
\$ 11,800,000.00	FRN		0.3699%
Series 2002A-3	Mode	Rate Average	
\$ 11,800,000.00	FRN		0.3699%
Series 2002B	Mode	Rate Average	
\$ 4,650,000.00	FRN		0.5162%
Series 2003A-3	Mode	Rate Average	
\$ 7,700,000.00	FRN		0.3726%
Series 2003-2A-1	Mode	Rate Average	
\$ 17,800,000.00	FRN		0.3726%
Series 2003-2A-2	Mode	Rate Average	
\$ 17,800,000.00	FRN		0.3726%
Series 2003-2B	Mode	Rate Average	
\$ 3,700,000.00	FRN		0.5226%