

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2010-1
Reporting Period : 09/01/18-11/30/18
Contact : Brent Spitzer

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Certificate/Note/Bond Status

	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 46,265,000.00	\$ 46,265,000.00
Interest Paid (\$)	\$ 378,603.95	\$ 378,603.95
Principal Paid (\$)	\$ 1,000,000.00	\$ 1,000,000.00
Ending Principal Balance(\$)	\$ 45,265,000.00	\$ 45,265,000.00
Interest Accrued not paid (\$)	\$ 252,800.00	\$ 252,800.00
Maturity Date	7/1/2030	

Actual Days in Period	91
Actual Coupon Rate	3.29600%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 116.721% (Parity ratio displayed using the asset balances for the cutoff period 11/30/2018, for the 01/02/2019 distribution.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 50,152,715.03	5,746	\$ 8,728.28
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 2,324,342.15	328	\$ 7,086.41
Ending Balance	\$ 47,828,372.88	5418	\$ 8,827.68

Weighted Average Coupon (WAC)	6.70
Weighted Average Remaining Term (WAM)	110.53

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 19,528,885.80	38.9%	\$ 18,620,579.83	38.9%	5,777
Unsubsidized Stafford	\$ 23,986,180.95	47.8%	\$ 22,875,220.62	47.8%	4,745
PLUS	\$ 1,704,380.33	3.4%	\$ 1,639,685.43	3.4%	157
Consolidation - Subsidized	\$ 2,043,748.31	4.1%	\$ 2,005,044.70	4.2%	176
Consolidation - Unsubsidized	\$ 2,889,519.64	5.8%	\$ 2,687,842.30	5.6%	180
Total	\$ 50,152,715.03	100%	\$ 47,828,372.88	100%	11,035

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 4,907,483.39	9.79%	\$ 4,749,283.24	9.93%	1339
4-Year	\$ 43,338,052.84	86.41%	\$ 41,410,367.47	86.58%	9409
Proprietary	\$ 1,054,061.10	2.10%	\$ 1,031,497.14	2.16%	227
Other	\$ 853,117.70	1.70%	\$ 637,225.03	1.33%	60
Total	\$ 50,152,715.03	100%	\$ 47,828,372.88	100%	11,035

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 245,523.11	0.5%	\$ 201,613.75	0.4%	46
Repayment	\$ 37,991,267.46	75.8%	\$ 36,602,088.11	76.5%	8,833
Forbearance	\$ 7,213,656.70	14.4%	\$ 6,386,301.56	13.4%	1,181
Deferment	\$ 4,501,082.98	9.0%	\$ 4,330,153.35	9.1%	919
Claims	\$ 201,184.78	0.4%	\$ 308,216.11	0.6%	56
Total	\$ 50,152,715.03	100%	\$ 47,828,372.88	100%	11,035

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 45,827,037.45	95.82%
United Student Aid Fund	\$ 848,524.68	1.77%
Other	\$ 1,152,810.75	2.41%
Total	\$ 47,828,372.88	100%

VI. Special Allowance Indices

	\$	% of Total	Balance		% of Total	
			Beginning	Ending	Beginning	Ending
			Treasury Bill	\$ 2,153,955.87	\$ 1,950,078.09	4.3%
LIBOR based	\$ 47,998,759.16	\$ 45,878,294.79	95.7%	95.9%		
Total	\$ 50,152,715.03	\$ 47,828,372.88	100%	100%		

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 37,643,461.88	86.94%	9,011
31-60 days delinquent	\$ 2,018,068.68	4.66%	364
61-90 days delinquent	\$ 951,136.49	2.20%	178
91-120 days delinquent	\$ 510,073.14	1.18%	110
121-150 days delinquent	\$ 611,054.15	1.41%	114
151-180 days delinquent	\$ 272,837.85	0.63%	64
181-210 days delinquent	\$ 133,258.48	0.31%	33
211-240 days delinquent	\$ 230,356.23	0.53%	45
241-270 days delinquent	\$ 286,260.60	0.66%	41
271 & > days delinquent	\$ 640,098.28	1.48%	110
Total	\$ 43,296,605.78	100%	10,070

VIII. Borrower Benefits		
	\$ Amount	%
25 basis points	\$ 2,029,455.19	4.24%
30 basis points	\$ -	0.00%
50-60 basis points	\$ 190,146.65	0.40%
75-80 basis points	\$ 5,918,728.06	12.37%
100-105 basis points	\$ 44,985.59	0.09%
125 basis points	\$ 41,433.90	0.09%
150 basis points	\$ 6,047.90	0.01%
155 basis points	\$ 7,434.62	0.02%
250 basis points	\$ 177,283.59	0.37%
275 basis points	\$ 148,283.56	0.31%
325 basis points	\$ 5,600.29	0.01%
Total	\$ 8,569,399.35	17.60%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)	
Claims Filed	\$ 917,077.00	Principal	\$ 1,742,244.83
Claims > 390 days delinq	\$ -	Interest	\$ 345,655.32
Claims Rejected	\$ -		
Default Claims paid during the quarter	\$ 767,856.75		
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 38,429,673.60		
		Total	\$ 2,087,900.15

XI. Top Schools in Portfolio	
UNIV OF TEXAS AT AUSTIN	\$ 4,435,351.38
UNIV OF TEXAS-SAN ANTONIO	\$ 3,230,890.99
UNIV OF TX AT ARLINGTON	\$ 2,944,715.93
SAM HOUSTON STATE UNIV	\$ 2,626,877.22
SOUTHERN METHODIST UNIV	\$ 2,307,454.97
Total	\$ 15,545,290.49

XII. 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 the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Nelnet Services	1,624	\$ 7,409,952.37	15.49%	\$ 142,080.87	\$ 118,962.48	\$ -	\$ 47,751.29
Total	1,624	\$ 7,409,952.37	15.49%	\$ 142,080.87	\$ 118,962.48	\$ -	\$ 47,751.29

Servicer # 2.							
	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims paid during the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
Edfinancial Services	2,712	\$ 13,420,071.63	28.06%	\$ 257,320.88	\$ 215,451.46	\$ -	\$ 86,481.77
Total	2,712	\$ 13,420,071.63	28.06%	\$ 257,320.88	\$ 215,451.46	\$ -	\$ 86,481.77

Servicer #3							
	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Default Claims paid during the quarter	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)
HELIUM	6,699	\$ 26,998,348.88	56.45%	\$ 517,675.25	\$ 433,442.81	\$ -	\$ 173,983.05
Total	6,699	\$ 26,998,348.88	56.45%	\$ 517,675.25	\$ 433,442.81	\$ -	\$ 173,983.05

Grand Total Servicers							
	11,035	\$ 47,828,372.88	100.00%	\$ 917,077.00	\$ 767,856.75	\$ -	\$ 308,216.11

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

Collection Activity - Cash Activity	09/01/18-11/30/18	Trust Assets	Nov-18	Interest Rate Activity
(a) Interest Collections		(a) Cash		Period
Regular Interest Collections	\$ 345,655.32	Trust Estate	\$ -	2010-1-A2
Reimbursement by Guarantors	\$ 50,749.86	Operating Account	\$ -	\$ 45,265,000.00
(b) Principal collections		(b) Investments		Mode
Regular Principal Payments	\$ 1,742,244.83	Trust Estate & Oper. Acc	\$ 4,427,844.41	LIBOR Floating Rate Bonds
Reimbursement by Guarantors	\$ 810,045.67	Net Student Loans	\$ 47,790,263.88	Rate Average
(c) Governmental Interest and Special Allowance	\$ (115,124.32)	(c) Accounts Receivable	\$ 1,909,570.90	3.26669%
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 6,173.65	
(e) Investment Income	\$ 17,958.89	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ 19,727.12			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 2,871,257.37	Total Assets:	\$ 54,133,852.84	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 409,958.50
Consolidation Rebate	\$ 12,827.76	Operating Account	\$ 16,363.40
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 49,579.35	(c) Net Bonds Payable	\$ 45,265,000.00
Administration Fee	\$ 12,000.00	(d) Other	\$ -
Trustee Fee (Annual Payment)		Total Liabilities:	\$ 45,691,321.90
Insurance Provider (Annual Payment)	N/A	Fund Balance:	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 9,470,236.93
Commitment Fee (Quarterly Payment)	N/A	Transfer	\$ (1,098,049.46)
Calculation Agent Fee (Annual Payment)		(b) Current year activities	\$ 70,343.47
Other (Bond Rating)	\$ -	Total Fund Balance:	\$ 8,442,530.94
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance:	\$ 54,133,852.84
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 252,800.00		
Current Coupon Payment	\$ 378,603.95		
(e) Principal Payments			
Principal Payment	\$ 1,000,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 1,705,811.06		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		