

**FFELP Worksheet**

**Issuer :** North Texas Higher Education Authority, Inc.  
**Indenture Name** Series 2010-1  
**Reporting Period :** 09/01/2019-11/30/2019  
**Contact :** Brent Spitzer

**Phone:** 817-265-9158

**Certificate/Note/Bond Status**

	Series / Tranche 2010-1-A2	Total Balance
Beginning Principal Balance (\$)	\$ 40,410,000.00	\$ 40,410,000.00
Interest Paid (\$)	\$ 332,413.74	\$ 332,413.74
Principal Paid (\$)	\$ 1,845,000.00	\$ 1,845,000.00
Ending Principal Balance(\$)	\$ 38,565,000.00	\$ 38,565,000.00
Interest Accrued not paid (\$)	\$ 195,949.22	\$ 195,949.22
<b>Maturity Date</b>	7/1/2030	

Actual Days in Period	91
Actual Coupon Rate	2.99863%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 116.35% (Parity ratio displayed using the asset balances for the cutoff period 11/30/2019, for the 01/02/2020 distribution.)

**Student Loan Pool Data-FFELP**

**I. Pool Size (\$)**

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 42,272,060.84	4,533	\$ 9,325.40
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 1,621,021.79	268	\$ 6,048.59
Ending Balance	\$ 40,651,039.05	4265	\$ 9,531.31

Weighted Average Coupon (WAC)	6.73
Weighted Average Remaining Term (WAM)	111.56

**II. Loans by Program Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 16,165,427.30	38.2%	\$ 15,441,470.36	38.0%	4,577
Unsubsidized Stafford	\$ 20,426,119.22	48.3%	\$ 19,626,539.42	48.3%	3,825
PLUS	\$ 1,507,329.17	3.6%	\$ 1,456,709.90	3.6%	124
Consolidation - Subsidized	\$ 1,694,988.16	4.0%	\$ 1,658,104.27	4.1%	151
Consolidation - Unsubsidized	\$ 2,478,196.99	5.9%	\$ 2,468,215.10	6.1%	149
<b>Total</b>	<b>\$ 42,272,060.84</b>	<b>100%</b>	<b>\$ 40,651,039.05</b>	<b>100%</b>	<b>8,826</b>

**III. Loans by School Type**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 3,438,118.59	8.13%	\$ 3,280,378.61	8.07%	889
4-Year	\$ 37,352,456.23	88.36%	\$ 35,975,039.88	88.50%	7,719
Proprietary	\$ 922,481.51	2.18%	\$ 849,216.29	2.09%	168
Other	\$ 559,004.51	1.32%	\$ 546,404.27	1.34%	50
<b>Total</b>	<b>\$ 42,272,060.84</b>	<b>100%</b>	<b>\$ 40,651,039.05</b>	<b>100%</b>	<b>8,826</b>

**IV. Loan Status**

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 128,201.58	0.3%	\$ 92,854.00	0.2%	22
Repayment	\$ 33,317,915.97	78.8%	\$ 31,775,453.20	78.2%	7,222
Forbearance	\$ 4,925,705.26	11.7%	\$ 4,891,299.36	12.0%	817
Deferment	\$ 3,747,821.41	8.9%	\$ 3,648,287.95	9.0%	722
Claims	\$ 152,416.62	0.4%	\$ 243,144.54	0.6%	43
<b>Total</b>	<b>\$ 42,272,060.84</b>	<b>100%</b>	<b>\$ 40,651,039.05</b>	<b>100%</b>	<b>8,826</b>

**V. Loans By Guarantor**

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 39,078,195.93	96.13%
Great Lakes (Former:United Student Aid Fund)	\$ 661,883.78	1.63%
Other	\$ 910,959.34	2.24%
<b>Total</b>	<b>\$ 40,651,039.05</b>	<b>100%</b>

**VI. Special Allowance Indices**

	\$	% of loans	Balance		% of Total	
			Beginning	Ending	Beginning	Ending
			Treasury Bill LIBOR based	\$ 1,783,801.31	\$ 1,740,899.84	4.2%
	\$ 40,467,237.74	\$ 38,913,139.21	95.8%	95.7%		
<b>Total</b>	<b>\$ 42,271,868.55</b>	<b>\$ 40,650,943.35</b>	<b>100%</b>	<b>100%</b>		

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 32,267,090.41	87.42%	7,271	25 basis points	\$ 1,650,222.20	4.06%
31-60 days delinquent	\$ 1,328,381.00	3.60%	244	50 basis points	\$ 33,848.03	0.08%
61-90 days delinquent	\$ 864,650.59	2.34%	131	75 basis points	\$ 4,604,620.91	11.33%
91-120 days delinquent	\$ 551,826.19	1.50%	96	80 basis points	\$ 55,255.28	0.14%
121-150 days delinquent	\$ 361,062.08	0.98%	76	100-105 basis points	\$ 27,602.60	0.07%
151-180 days delinquent	\$ 440,219.15	1.19%	75	125 basis points	\$ 35,324.80	0.09%
181-210 days delinquent	\$ 311,233.07	0.84%	51	150 basis points	\$ 2,960.98	0.01%
211-240 days delinquent	\$ 135,594.78	0.37%	25	155 basis points	\$ 22,263.11	0.05%
241-270 days delinquent	\$ 211,994.77	0.57%	36	250 basis points	\$ 157,222.15	0.39%
271 & > days delinquent	\$ 437,845.06	1.19%	77	275 basis points	\$ 117,192.74	0.29%
<b>Total</b>	<b>\$ 36,909,897.10</b>	<b>100%</b>	<b>8,082</b>	325 basis points	\$ 3,120.33	0.01%
				<b>Total</b>	<b>\$ 6,709,633.13</b>	<b>16.21%</b>

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 568,290.32	Principal	\$ 1,395,327.99	UNIV OF TEXAS AT AUSTIN	\$ 3,689,654.65
Claims > 390 days delinq	\$ 82.33	Interest	\$ 293,937.81	UNIV OF TEXAS-SAN ANTONIO	\$ 2,786,899.88
Claims Rejected	-			UNIV OF TX AT ARLINGTON	\$ 2,583,495.74
Default Claims paid during the quarter	\$ 404,196.37			SAM HOUSTON STATE UNIV	\$ 2,257,830.36
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 40,161,884.77			SOUTHERN METHODIST UNIV	\$ 2,077,329.15
		<b>Total</b>	<b>\$ 1,689,265.80</b>	<b>Total</b>	<b>\$ 13,395,209.78</b>

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	1,350	\$ 6,317,572.27	15.54%	\$ 88,317.92	\$ 62,816.10	\$ -	\$ 37,787.06
<b>Total</b>	<b>1,350</b>	<b>\$ 6,317,572.27</b>	<b>15.54%</b>	<b>\$ 88,317.92</b>	<b>\$ 62,816.10</b>	<b>\$ -</b>	<b>\$ 37,787.06</b>
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	2,134	\$ 11,723,306.65	28.84%	\$ 163,888.60	\$ 116,565.73	\$ -	\$ 70,120.18
<b>Total</b>	<b>2,134</b>	<b>\$ 11,723,306.65</b>	<b>28.84%</b>	<b>\$ 163,888.60</b>	<b>\$ 116,565.73</b>	<b>\$ -</b>	<b>\$ 70,120.18</b>
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	5,343	\$ 22,610,064.43	55.62%	\$ 316,082.47	\$ 224,813.59	\$ -	\$ 135,236.73
<b>Total</b>	<b>5,343</b>	<b>\$ 22,610,064.43</b>	<b>55.62%</b>	<b>\$ 316,082.47</b>	<b>\$ 224,813.59</b>	<b>\$ -</b>	<b>\$ 135,236.73</b>
<b>Grand Total Servicers</b>	<b>8,827</b>	<b>\$ 40,650,943.35</b>	<b>100.00%</b>	<b>\$ 568,288.98</b>	<b>\$ 404,196.37</b>	<b>\$ -</b>	<b>\$ 243,143.97</b>

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

Collection Activity - Cash Activity	09/01/2019-11/30/2019	Trust Assets	Nov-19	Interest Rate Activity
				Period
(a) Interest Collections		(a) Cash		
Regular Interest Collections	\$ 293,937.81	Trust Estate	\$ -	2010-1-A2
Reimbursement by Guarantors	\$ 18,168.05	Operating Account	\$ -	\$ 38,565,000.00
(b) Principal collections		(b) Investments		Mode
Regular Principal Payments	\$ 1,395,327.99	Trust Estate & Oper. Acc	\$ 3,355,036.10	LIBOR Floating Rate Bonds
Reimbursement by Guarantors	\$ 477,562.40	Net Student Loans	\$ 40,611,951.35	Rate Average
(c) Governmental Interest and Special Allowance	\$ (109,095.60) as of 11/30/2019	(c) Accounts Receivable	\$ 1,945,637.37	3.10876%
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 6,241.20	
(e) Investment Income	\$ 13,295.69	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ 2,453.55			
(g) Other (please specify)	\$ -			
<b>Total Available Funds:</b>	<b>\$ 2,091,649.89</b>	<b>Total Assets:</b>	<b>\$ 45,918,866.02</b>	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 338,285.94
Consolidation Rebate	\$ 11,203.33	Operating Account	\$ 13,379.56
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 37,522.38	(c) Net Bonds Payable	\$ 38,565,000.00
Administration Fee	\$ 9,714.99	(d) Other	\$ -
Trustee Fee (Annual Payment)		<b>Total Liabilities:</b>	<b>\$ 38,916,665.50</b>
Insurance Provider (Annual Payment)	N/A	<b>Fund Balance:</b>	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 6,957,792.82
Commitment Fee (Quarterly Payment)	N/A	Transfer	
Calculation Agent Fee (Annual Payment)	N/A	(b) Current year activities	\$ 44,407.70
Other (Bond Rating)	N/A	<b>Total Fund Balance:</b>	<b>\$ 7,002,200.52</b>
(c) Derivative Payments (to the counterparty)		<b>Total Liabilities &amp; Fund Balance:</b>	<b>\$ 45,918,866.02</b>
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 195,949.22		
Current Coupon Payment	\$ 332,413.74		
(e) Principal Payments			
Principal Payment	\$ 1,845,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
<b>Total Payments and Fees:</b>	<b>\$ 2,431,803.66</b>		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		