

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name : Series 2010-2
Reporting Period : 09/01/2019-11/30/2019
Contact : Brent Spitzer

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Certificate/Note/Bond Status

	Series / Tranche 2010-2	Total Balance
Beginning Principal Balance (\$)	\$ 30,795,000.00	\$ 30,795,000.00
Interest Paid (\$)	\$ 261,190.32	\$ 261,190.32
Principal Paid (\$)	\$ 1,425,000.00	\$ 1,425,000.00
Ending Principal Balance(\$)	\$ 29,370,000.00	\$ 29,370,000.00
Interest Accrued not paid (\$)	\$ 154,205.90	\$ 154,205.90
Maturity Date	4/1/2037	

Actual Days in Period	91
Actual Coupon Rate	3.09863%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 141.87% (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	\$ 39,325,320.04	2,997	\$ 13,121.56
Loans Added	\$ -	0	\$ -
Loans Repaid	\$ 1,076,796.97	119	\$ 9,048.71
Ending Balance	\$ 38,248,523.07	2,878	\$ 13,289.97

Weighted Average Coupon (WAC)	5.52%
Weighted Average Remaining Term (WAM)	143.86

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 5,998,363.93	15.3%	\$ 5,800,941.79	15.2%	2135
Unsubsidized Stafford	\$ 6,053,466.73	15.4%	\$ 5,848,104.75	15.3%	1498
SLS	\$ 76,110.10	0.2%	\$ 75,801.65	0.2%	8
PLUS	\$ 131,400.61	0.3%	\$ 131,547.84	0.3%	16
Consolidation - Subsidized	\$ 12,975,096.97	33.0%	\$ 12,623,397.88	33.0%	1172
Consolidation - Unsubsidized	\$ 14,090,881.70	35.8%	\$ 13,768,729.16	36.0%	1148
Total	\$ 39,325,320.04	100%	\$ 38,248,523.07	100%	5,977

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 3,282,578.08	8%	\$ 3,170,390.04	8%	701
4-Year	\$ 28,742,939.65	73%	\$ 28,002,647.76	73%	4,428
Proprietary	\$ 1,769,876.29	5%	\$ 1,757,149.40	5%	312
Other	\$ 5,529,926.02	14%	\$ 5,318,335.87	14%	536
Total	\$ 39,325,320.04	100%	\$ 38,248,523.07	100%	5,977

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 24,722.00	0.1%	\$ 24,722.00	0.1%	5
Repayment	\$ 33,456,785.89	85.1%	\$ 32,619,565.37	85.3%	5,005
Forbearance	\$ 3,741,244.36	9.5%	\$ 3,386,727.62	8.9%	508
Deferment	\$ 2,050,585.93	5.2%	\$ 2,121,924.21	5.5%	443
Claims	\$ 51,981.86	0.1%	\$ 95,583.87	0.2%	16
Total	\$ 39,325,320.04	100%	\$ 38,248,523.07	100%	5,977

V. Loans By Guarantor

	VI. Special Allowance Indices		VI. Special Allowance Indices				
	\$	% of loans	Treasury Bill LIBOR based	Balance		% of Total	
				Beginning	Ending	Beginning	Ending
Texas Guaranteed Student Loan Corporation	\$ 37,979,208.05	99.30%		\$ 1,977,334.20	\$ 1,985,446.65	5.0%	5.2%
Great Lakes (Former:United Student Aid Fund)	\$ 269,315.02	0.70%		\$ 37,347,985.84	\$ 36,263,076.42	95.0%	94.8%
Other		0.00%					
Total	\$ 38,248,523.07	100%	Total	\$ 39,325,320.04	\$ 38,248,523.07	100%	100%

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 32,953,618.74	91.28%	5,078	25 basis points	\$ 4,086,403.73	10.68%
31-60 days delinquent	\$ 916,694.11	2.54%	123	30 basis points	\$ 495,919.49	1.30%
61-90 days delinquent	\$ 496,908.25	1.38%	62	50 basis points	\$ 1,058,187.75	2.77%
91-120 days delinquent	\$ 584,653.31	1.62%	60	60 basis points		0.00%
121-150 days delinquent	\$ 329,867.40	0.91%	46	75 basis points	\$ 895,265.95	2.34%
151-180 days delinquent	\$ 170,508.56	0.47%	31	100 basis points	\$ 1,252,188.51	3.27%
181-210 days delinquent	\$ 163,658.11	0.45%	46	125 basis points	\$ 1,365,233.43	3.57%
211-240 days delinquent	\$ 172,072.51	0.48%	39	250 basis points	\$ 231,840.91	0.61%
241-270 days delinquent	\$ 199,681.82	0.55%	25	275 basis points	\$ 200,820.91	0.53%
271 & > days delinquent	\$ 114,214.05	0.32%	19	310 basis points		0.00%
Total	\$ 36,101,876.86	100%	5,529	325 basis points	\$ 4,174.42	0.01%
				Total	\$ 9,590,035.10	25.06%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 269,060.52	Principal	990,902.99	Univ Of Texas At Austin	\$ 4,237,819.95
Claims > 390 days delinq	\$ -	Interest	263,272.37	University Of North Texas	\$ 3,990,399.77
Claims Rejected	\$ -			Univ Of Tx At Arlington	\$ 1,668,830.51
Default Claims paid during the quarter	\$ 223,435.14			Southern Methodist Univ	\$ 1,354,126.08
Cumulative Default Claims Paid(Beg. 01/01/2010)	\$ 22,145,267.33			Texas Christian Univ	\$ 1,267,327.79
		Total		Total	\$ 12,518,504.10

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	1,054	\$ 4,842,656.18	12.66%	\$ 34,065.83	\$ 28,289.19	\$ -	\$ 12,101.90
Total	1,054	\$ 4,842,656.18	12.66%	\$ 34,065.83	\$ 28,289.19	\$ -	\$ 12,101.90
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	3,493	\$ 26,176,360.97	68.44%	\$ 184,138.49	\$ 152,913.59	\$ -	\$ 65,415.28
Total	3,493	\$ 26,176,360.97	68.44%	\$ 184,138.49	\$ 152,913.59	\$ -	\$ 65,415.28
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	1,430	\$ 7,229,505.92	18.90%	\$ 50,856.20	\$ 42,232.37	\$ -	\$ 18,066.69
Total	1,430	\$ 7,229,505.92	18.90%	\$ 50,856.20	\$ 42,232.37	\$ -	\$ 18,066.69
Grand Total Servicers	5,977	\$ 38,248,523.07	100.00%	\$ 269,060.52	\$ 223,435.14	\$ -	\$ 95,583.87

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		2010-2
Regular Interest Collections	\$ 263,272.37	Trust Estate	\$ -	Mode
Reimbursement by Guarantors	\$ 5,816.36	Operating Account	\$ -	\$ 29,370,000.00 LIBOR Floating Rate Bonds
(b) Principal collections		(b) Investments		Rate Average
Regular Principal Payments	\$ 990,902.99	Trust Estate & Oper. Account	\$ 2,202,580.14	3.20876%
Reimbursement by Guarantors	\$ 225,458.51	Net Student Loans	\$ 38,212,249.07	
(c) Governmental Interest and Special Allowance	\$ (17,209.52) as of 11/30/19	(c) Accounts Receivable	\$ 1,370,371.90	
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 1,241.18	
(e) Investment Income	\$ 9,468.28	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ 2,453.55			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 1,480,162.54	Total Assets:	\$ 41,786,442.29	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 212,747.25
Consolidation Rebate	\$ 72,256.90	Operating Account	\$ 10,781.80
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 30,180.90	(c) Net Bonds Payable	\$ 29,370,000.00
Administration Fee	\$ 33,005.25	(d) Other	\$ -
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 29,593,529.05
Insurance Provider (Annual Payment)	N/A		
Remarketing Fee (Quarterly Payment)	N/A	Fund Balance:	
Commitment Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 12,148,256.64
Calculation Agent Fee (Annual Payment)	\$ -	(b) Transfer	\$ -
Other (Bond Rating)	\$ -	(c) Current year activities	\$ 44,656.60
(c) Derivative Payments (to the counterparty)		Total Fund Balance:	\$ 12,192,913.24
Cap	N/A	Total Liabilities & Fund Balance:	\$ 41,786,442.29
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 154,205.90		
Current Coupon Payment	\$ 261,190.32		
(e) Principal Payments			
Principal Payment	\$ 1,425,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redemption Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 1,975,839.27		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		