

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2012-1
Reporting Period : 10/01/2020 - 12/31/2020
Contact : Denise Dunn-Trakshel

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Certificate/Note/Bond Status

	Series / Tranche 2012-1	Total Balance
Beginning Principal Balance (\$)	\$ 125,061,000.00	\$ 125,061,000.00
Interest Paid (\$)	\$ 360,877.22	\$ 360,877.22
Principal Paid (\$)	\$ 3,378,000.00	\$ 3,378,000.00
Ending Principal Balance(\$)	\$ 121,683,000.00	\$ 121,683,000.00
Interest Accrued not paid (\$)	\$ 120,997.69	\$ 120,997.69
Maturity Date	4/1/2040	

Actual Days in Period	92
Actual Coupon Rate	1.15475%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 122.71% (Parity ratio represents Total Assets divided by Total Liabilities at 12/31/2020 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 144,204,882.97	8,988	\$ 16,044.16
Loans Added	\$ -	0.00	#DIV/0!
Loans Repaid	\$ 3,389,132.52	330	\$ 10,270.10
Ending Balance	\$ 140,815,750.45	8658	\$ 16,264.24

Weighted Average Coupon (WAC)	5.18%
Weighted Average Remaining Term (WAM)	141.55

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 29,814,546.74	20.7%	\$ 29,140,863.96	20.7%	9,415
Unsubsidized Stafford	\$ 36,309,116.11	25.2%	\$ 35,698,079.60	25.4%	7,566
SLS	\$ 58,184.49	0.0%	\$ 60,726.50	0.0%	13
PLUS	\$ 2,816,100.19	2.0%	\$ 2,734,176.98	1.9%	233
Consolidation - Subsidized	\$ 32,923,358.65	22.8%	\$ 32,152,286.78	22.8%	2,683
Consolidation - Unsubsidized	\$ 42,283,576.79	29.3%	\$ 41,029,616.63	29.1%	2,773
Total	\$ 144,204,882.97	100%	\$ 140,815,750.45	100%	22,683

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,536,396.83	5.23%	\$ 7,363,395.65	5.23%	1938
4-Year	\$ 99,861,773.07	69.25%	\$ 97,292,568.36	69.09%	17006
Proprietary	\$ 6,039,996.96	4.19%	\$ 6,161,011.36	4.38%	1212
Other	\$ 30,766,716.11	21.34%	\$ 29,998,775.08	21.30%	2527
Total	\$ 144,204,882.97	100%	\$ 140,815,750.45	100%	22,683

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 206,043.08	0.1%	\$ 194,791.08	0.1%	54
Repayment	\$ 113,432,074.22	78.7%	\$ 107,553,544.46	76.4%	17,642
Forbearance	\$ 23,151,276.09	16.1%	\$ 26,177,192.66	18.6%	3,588
Deferment	\$ 7,366,615.28	5.1%	\$ 6,805,889.78	4.8%	1,382
Claims	\$ 48,874.30	0.0%	\$ 84,332.47	0.1%	17
Total	\$ 144,204,882.97	100%	\$ 140,815,750.45	100%	22,683

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 139,701,280.92	99.21%
Great Lakes (Former:United Student Aid Fund)	\$ 900,564.02	0.64%
Other	\$ 213,905.51	0.15%
Total	\$ 140,815,750.45	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 5,733,899.44	\$ 5,644,627.36	4.0%
LIBOR based	\$ 138,470,983.53	\$ 135,171,123.09	96.0%	96.0%
Total	\$ 144,204,882.97	\$ 140,815,750.45	100%	100%

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 121,471,202.36	90.78%	19,235	25 basis points	\$ 13,537,978.15	9.61%
31-60 days delinquent	\$ 3,192,066.47	2.39%	496	30 basis points	\$ 590,291.81	0.42%
61-90 days delinquent	\$ 1,432,103.05	1.07%	257	50 basis points	\$ 591,432.69	0.42%
91-120 days delinquent	\$ 1,217,270.98	0.91%	225	63 basis points	\$ 14,496.28	0.01%
121-150 days delinquent	\$ 2,734,462.34	2.04%	404	75 basis points	\$ 3,668,471.50	2.61%
151-180 days delinquent	\$ 3,278,032.84	2.45%	550	80 basis points	\$ 74,627.29	0.05%
181-210 days delinquent	\$ 204,682.48	0.15%	42	100 basis points	\$ 7,082,569.12	5.03%
211-240 days delinquent	\$ 272,539.75	0.20%	35	105 basis points	\$ 14,454.07	0.01%
241-270 days delinquent	\$ -	0.00%	0	125 basis points	\$ 10,090,437.64	7.17%
271 & > days delinquent	\$ 12,709.32	0.01%	3	155 basis points	\$ 20,652.30	0.01%
Total	\$ 133,815,069.59	100%	21,247	183 basis points	\$ 10,814.44	0.01%
				200 basis points	\$ 26,921.04	0.02%
				243 basis points	\$ 307,811.43	0.22%
				250 basis points	\$ 312,393.04	0.22%
				275 basis points	\$ 163,021.48	0.12%
				325 basis points	\$ 11,490.71	0.01%
				355 basis points	\$ 615.54	0.00%
				680 basis points	\$ 3,418.56	0.00%
				Total	\$ 36,521,897.09	25.59%

IX. Claims Activity Outstanding at End of Quarter		X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ (84,829.84)	Principal	\$ 3,696,590.38	UNIV OF TEXAS AT AUSTIN	\$ 15,237,871.99
Claims > 390 days delinq	\$ 12,709.32	Interest	\$ 914,824.72	SOUTHERN METHODIST UNIV	\$ 5,297,152.68
Claims Rejected	\$ 12,709.32			UNIVERSITY OF NORTH TEXAS	\$ 11,162,888.48
Default Claims paid during the quarter	\$ 1,636.35			UNIV OF TX AT ARLINGTON	\$ 6,259,999.10
Cumulative Default Claims Paid(Beg. 07/24/2012)	\$ 73,198,200.81			TEXAS WOMEN'S UNIVERSITY	\$ 4,940,402.91
		Total	\$ 4,611,415.10	Total	\$ 42,898,315.16

XII. Servicer Information							
Servicer # 1.							
Nelnet Services	# 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)
	1,055	\$ 8,335,490.04	5.92%	\$ (5,021.44)	\$ 96.86	\$ -	\$ 4,992.00
Total	1,055	\$ 8,335,490.04	5.92%	\$ (5,021.44)	\$ 96.86	\$ -	\$ 4,992.00
Servicer # 2.							
Edfinancial Services	# 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)
	4,632	\$ 40,495,170.09	28.76%	\$ (24,394.99)	\$ 470.57	\$ -	\$ 24,251.96
Total	4,632	\$ 40,495,170.09	28.76%	\$ (24,394.99)	\$ 470.57	\$ -	\$ 24,251.96
Servicer #3							
HELIUM	# 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)
	16,996	\$ 91,985,090.32	65.32%	\$ (55,413.41)	\$ 1,068.91	\$ 12,709.32	\$ 55,088.51
Total	16,996	\$ 91,985,090.32	65.32%	\$ (55,413.41)	\$ 1,068.91	\$ 12,709.32	\$ 55,088.51
Grand Total Servicers	22,683	\$ 140,815,750.45	100.00%	\$ (84,829.84)	\$ 1,637.30	\$ 12,709.32	\$ 84,332.47

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

Collection Activity - Cash Activity	10/01/2020 - 12/31/2020	Trust Assets	Dec-20	Interest Rate Activity
				Period
(a) Interest Collections		(a) Cash		
Regular Interest Collections	\$ 914,824.72	Trust Estate	\$ -	2012-1
Reimbursement by Guarantors	\$ (798.12)	Operating Account	\$ -	\$ 121,683,000.00
				Mode LIBOR Floating Rate Bonds
(b) Principal collections		(b) Investments		Rate Average
Regular Principal Payments	\$ 3,696,590.38	Trust Estate & Oper. Acc	\$ 3,266,807.56	
Reimbursement by Guarantors	\$ (84,829.84)	Net Student Loans	\$ 140,697,282.54	1.15050%
(c) Governmental Interest and Special Allowance	\$ (659,451.21) as of 12/31/2020	(c) Accounts Receivable	\$ 5,604,464.78	
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 8,554.24	
(e) Investment Income	\$ 234.57 as of 12/31/2020	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ -			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 3,866,570.50	Total Assets:	\$ 149,577,109.12	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 910,282.36
Consolidation Rebate	\$ 199,128.50	Operating Account	\$ 31,225.23
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 90,803.55	(c) Net Bonds Payable	\$ 120,955,591.00
Administration Fee	\$ 80,000.01	(d) Other	
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 121,897,098.59
Insurance Provider (Annual Payment)	N/A	Fund Balance:	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 27,389,212.29
Commitment Fee (Quarterly Payment)	N/A	Transfer	
Calculation Agent Fee (Annual Payment)	N/A	(b) Current year activities	\$ 290,798.24
Other (Bond Rating)	N/A	Total Fund Balance:	\$ 27,680,010.53
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance:	\$ 149,577,109.12
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 120,997.69		
Current Coupon Payment	\$ 360,877.22		
(e) Principal Payments			
Principal Payment	\$ 3,378,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 4,229,806.97		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		