

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2012-1
Reporting Period : 04/01/2020-06/30/2020
Contact : Denise Dunn-Trakshel

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Certificate/Note/Bond Status

	Series / Tranche 2012-1	Total Balance
Beginning Principal Balance (\$)	\$ 134,409,000.00	\$ 134,409,000.00
Interest Paid (\$)	\$ 664,150.88	\$ 664,150.88
Principal Paid (\$)	\$ 5,098,000.00	\$ 5,098,000.00
Ending Principal Balance(\$)	\$ 129,311,000.00	\$ 129,311,000.00
Interest Accrued not paid (\$)	\$ 126,361.63	\$ 126,361.63
Maturity Date	4/1/2040	

Actual Days in Period	91
Actual Coupon Rate	1.17263%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 121.05% (Parity ratio represents Total Assets divided by Total Liabilities at 03/31/2020 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 152,079,907.32	9,810	\$ 15,502.54
Loans Added	\$ -	0.00	\$ -
Loans Repaid	\$ 5,050,118.23	446	\$ 11,323.14
Ending Balance	\$ 147,029,789.09	9364	\$ 15,701.60

Weighted Average Coupon (WAC)	5.60%
Weighted Average Remaining Term (WAM)	146.33

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 31,620,383.55	20.8%	\$ 30,392,284.26	20.7%	10,071
Unsubsidized Stafford	\$ 38,176,570.44	25.1%	\$ 36,839,397.04	25.1%	8,043
SLS	\$ 64,241.18	0.0%	\$ 64,037.36	0.0%	14
PLUS	\$ 3,048,198.30	2.0%	\$ 2,879,641.30	2.0%	252
Consolidation - Subsidized	\$ 34,411,044.30	22.6%	\$ 33,471,343.51	22.8%	2,850
Consolidation - Unsubsidized	\$ 44,759,469.55	29.4%	\$ 43,383,085.62	29.5%	2,968
Total	\$ 152,079,907.32	100%	\$ 147,029,789.09	100%	24,198

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,698,573.38	5.06%	\$ 7,481,212.49	5.09%	2081
4-Year	\$ 128,609,691.91	84.57%	\$ 124,370,089.98	84.59%	20186
Proprietary	\$ 6,238,262.39	4.10%	\$ 6,034,533.36	4.10%	1271
Other	\$ 9,533,379.64	6.27%	\$ 9,143,953.26	6.22%	660
Total	\$ 152,079,907.32	100%	\$ 147,029,789.09	100%	24,198

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 237,597.04	0.2%	\$ 216,543.08	0.1%	61
Repayment	\$ 126,145,646.55	82.9%	\$ 99,057,680.74	67.4%	16,761
Forbearance	\$ 15,904,278.88	10.5%	\$ 40,401,377.62	27.5%	5,877
Deferment	\$ 9,038,071.66	5.9%	\$ 7,027,652.30	4.8%	1,439
Claims	\$ 754,313.19	0.5%	\$ 326,535.35	0.2%	60
Total	\$ 152,079,907.32	100%	\$ 147,029,789.09	100%	24,198

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 145,833,875.59	99.19%
Great Lakes (Former:United Student Aid Fund)	\$ 979,886.73	0.67%
Other	\$ 216,026.77	0.15%
Total	\$ 147,029,789.09	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 5,993,052.83	\$ 5,758,893.11	3.9%
LIBOR based	\$ 146,086,736.26	\$ 141,270,895.98	96.1%	96.1%
Total	\$ 152,079,789.09	\$ 147,029,789.09	100%	100%

VII. Payment Status			
	\$ Amount	% Repayment	# of Loans
Current	\$ 137,958,702.31	98.69%	22,458
31-60 days delinquent	\$ 1,569,256.75	1.12%	193
61-90 days delinquent	\$ -	0.00%	0
91-120 days delinquent	\$ -	0.00%	0
121-150 days delinquent	\$ -	0.00%	0
151-180 days delinquent	\$ -	0.00%	0
181-210 days delinquent	\$ -	0.00%	0
211-240 days delinquent	\$ -	0.00%	0
241-270 days delinquent	\$ -	0.00%	0
271 & > days delinquent	\$ 257,634.65	0.18%	47
Total	\$ 139,785,593.71	100%	22,698

VIII. Borrower Benefits		
	\$ Amount	%
25 basis points	\$ 13,280,598.03	9.03%
30 basis points	\$ 474,490.71	0.32%
50 basis points	\$ 674,684.35	0.46%
75 basis points	\$ 3,793,914.81	2.58%
80 basis points	\$ 47,556.23	0.03%
100 basis points	\$ 8,660,787.20	5.89%
105 basis points	\$ 12,256.80	0.01%
125 basis points	\$ 9,969,031.73	6.78%
155 basis points	\$ 21,596.21	0.01%
200 basis points	\$ 27,974.02	0.02%
250 basis points	\$ 538,075.64	0.37%
275 basis points	\$ 281,063.28	0.19%
325 basis points	\$ 18,590.25	0.01%
355 basis points	\$ 1,224.98	0.00%
406 basis points	\$ 8,840.44	0.01%
Total	\$ 37,810,684.68	25.71%

IX. Claims Activity Outstanding at End of Quarter

X. Quarterly Collections (excludes claim payments)

XI. Top Schools in Portfolio

Claims Filed	\$ 1,180,310.69	Principal	\$ 3,560,999.94
Claims > 390 days delinq	\$ 55,766.10	Interest	\$ 892,417.75
Claims Rejected	\$ 12,709.32		
Default Claims paid during the quarter	\$ 1,049,792.35		
Cumulative Default Claims Paid(Beg. 07/24/2012)	\$ 72,610,665.36		
		Total	\$ 4,453,417.69

UNIV OF TEXAS AT AUSTIN	\$ 23,350,685.47
SOUTHERN METHODIST UNIV	\$ 8,538,994.22
UNIVERSITY OF NORTH TEXAS	\$ 14,040,867.99
UNIV OF TX AT ARLINGTON	\$ 7,134,227.24
TEXAS WOMEN'S UNIVERSITY	\$ 5,640,006.07
Total	\$ 58,704,780.99

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)	
	1,140	\$ 8,641,272.32	5.88%	\$ 69,369.52	\$ 61,698.66	\$ -	\$ -	\$ 19,191.22	\$ 19,191.22		
Total	1,140	\$ 8,641,272.32	5.88%	\$ 69,369.52	\$ 61,698.66	\$ -	\$ -	\$ 19,191.22	\$ 19,191.22		

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)	
	12,389	\$ 90,747,021.91	61.72%	\$ 728,489.65	\$ 647,933.52	\$ -	\$ -	\$ 201,538.14	\$ 201,538.14		
Total	12,389	\$ 90,747,021.91	61.72%	\$ 728,489.65	\$ 647,933.52	\$ -	\$ -	\$ 201,538.14	\$ 201,538.14		

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)	
	10,669	\$ 47,641,494.86	32.40%	\$ 382,451.52	\$ 340,160.16	\$ 12,709.32	\$ 12,709.32	\$ 105,805.99	\$ 105,805.99		
Total	10,669	\$ 47,641,494.86	32.40%	\$ 382,451.52	\$ 340,160.16	\$ 12,709.32	\$ 12,709.32	\$ 105,805.99	\$ 105,805.99		

Grand Total Servicers	24,198	\$ 147,029,789.09	100.00%	\$ 1,180,310.69	\$ 1,049,793.30	\$ 12,709.32	\$ 12,709.32	\$ 326,535.35	\$ 326,535.35
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1. Rejected subject to cure, aged six months or more
2. Outstanding, including rejected aged less than six months

Collection Activity - Cash Activity	04/01/2020-06/30/2020	Trust Assets	Mar-20	Interest Rate Activity
(a) Interest Collections		(a) Cash		Period
Regular Interest Collections	\$ 892,417.75	Trust Estate	\$ -	2012-1
Reimbursement by Guarantors	\$ 53,528.16	Operating Account	\$ -	\$ 129,311,000.00
(b) Principal collections		(b) Investments		Mode
Regular Principal Payments	\$ 3,560,999.94	Trust Estate & Oper. Acc	\$ 4,362,392.18	LIBOR Floating Rate Bonds
Reimbursement by Guarantors	\$ 1,180,310.69	Net Student Loans	\$ 146,866,277.77	Rate Average
(c) Governmental Interest and Special Allowance	\$ (642,514.20) as of 06/30/2020	(c) Accounts Receivable	\$ 5,524,155.13	1.50910%
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 1,519.18	
(e) Investment Income	\$ 1,938.90 as of 06/30/2020	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ -			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 5,046,681.24	Total Assets:	\$ 156,754,344.26	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 913,653.61
Consolidation Rebate	\$ 208,750.13	Operating Account	\$ 29,308.47
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 89,962.79	(c) Net Bonds Payable	\$ 128,557,461.00
Administration Fee	\$ 96,530.01	(d) Other	
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 129,500,423.08
Insurance Provider (Annual Payment)	N/A	Fund Balance:	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 26,520,641.62
Commitment Fee (Quarterly Payment)	N/A	Transfer	
Calculation Agent Fee (Annual Payment)	N/A	(b) Current year activities	\$ 733,279.56
Other (Bond Rating)	N/A	Total Fund Balance:	\$ 27,253,921.18
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance:	\$ 156,754,344.26
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 126,361.63		
Current Coupon Payment	\$ 664,150.88		
(e) Principal Payments			
Principal Payment	\$ 5,098,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 6,283,755.44		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		