

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2012-1
Reporting Period : 07/01/2021 - 09/30/2021
Contact : Denise Dunn-Trakshel

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Certificate/Note/Bond Status

	Series / Tranche 2012-1	Total Balance
Beginning Principal Balance (\$)	\$ 113,601,000.00	\$ 113,601,000.00
Interest Paid (\$)	\$ 314,578.80	\$ 314,578.80
Principal Paid (\$)	\$ 3,554,000.00	\$ 3,554,000.00
Ending Principal Balance(\$)	\$ 110,047,000.00	\$ 110,047,000.00
Interest Accrued not paid (\$)	\$ 99,592.54	\$ 99,592.54
Maturity Date	4/1/2040	

Actual Days in Period	92
Actual Coupon Rate	1.08600%
Coupon Type	LIBOR Floating Rate Bonds

Parity Ratio 125.56% (Parity ratio represents Total Assets divided by Total Liabilities at 09/30/2021 listed on page 3.)

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 132,881,735.54	7,951	\$ 16,712.58
Loans Added	\$ -	0.00	#DIV/0!
Loans Repaid	\$ 3,433,838.21	260	\$ 13,207.07
Ending Balance	\$ 129,447,897.33	7691	\$ 16,831.09

Weighted Average Coupon (WAC)	5.16%
Weighted Average Remaining Term (WAM)	139.80

II. Loans by Program Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 27,388,232.21	20.6%	\$ 26,791,556.08	20.7%	8,432
Unsubsidized Stafford	\$ 33,830,859.80	25.5%	\$ 33,168,065.09	25.6%	6,862
SLS	\$ 61,316.92	0.0%	\$ 57,611.66	0.0%	13
PLUS	\$ 2,667,145.81	2.0%	\$ 2,585,207.10	2.0%	210
Consolidation - Subsidized	\$ 30,290,650.72	22.8%	\$ 29,425,344.93	22.7%	2,401
Consolidation - Unsubsidized	\$ 38,643,530.08	29.1%	\$ 37,420,112.47	28.9%	2,467
Total	\$ 132,881,735.54	100%	\$ 129,447,897.33	100%	20,385

III. Loans by School Type

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 7,091,989.78	5.34%	\$ 5,402,536.45	4.17%	1,364
4-Year	\$ 91,910,161.46	69.17%	\$ 91,233,970.13	70.48%	15,705
Proprietary	\$ 5,851,942.32	4.40%	\$ 5,808,626.92	4.49%	1,111
Other	\$ 28,027,641.98	21.09%	\$ 27,002,763.83	20.86%	2,205
Total	\$ 132,881,735.54	100%	\$ 129,447,897.33	100%	20,385

IV. Loan Status

	Beginning of Period Balance		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 181,273.08	0.1%	\$ 181,273.08	0.1%	52
Repayment	\$ 101,201,665.70	76.2%	\$ 97,102,221.23	75.0%	15,774
Forbearance	\$ 25,413,377.97	19.1%	\$ 26,189,807.19	20.2%	3,382
Deferment	\$ 5,775,162.64	4.3%	\$ 5,958,918.42	4.6%	1,174
Claims	\$ 310,256.15	0.2%	\$ 15,677.41	0.0%	3
Total	\$ 132,881,735.54	100%	\$ 129,447,897.33	100%	20,385

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 128,375,839.59	99.17%
Great Lakes (Former:United Student Aid Fund)	\$ 873,472.67	0.67%
Other	\$ 198,585.07	0.15%
Total	\$ 129,447,897.33	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
	Treasury Bill	\$ 5,545,245.85	\$ 5,459,142.32	4.2%
LIBOR based	\$ 127,336,489.69	\$ 123,988,755.01	95.8%	95.8%
Total	\$ 132,881,735.54	\$ 129,447,897.33	100%	100%

VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 122,962,186.90	99.72%	19,117	25 basis points	\$ 13,161,291.13	10.17%
31-60 days delinquent	\$ 119,883.11	0.10%	15	30 basis points	\$ 461,850.94	0.36%
61-90 days delinquent	\$ 198,469.89	0.16%	25	50 basis points	\$ 544,146.04	0.42%
91-120 days delinquent	\$ 16,278.61	0.01%	1	75 basis points	\$ 3,548,028.02	2.74%
121-150 days delinquent	\$ -	0.00%	0	80 basis points	\$ 54,725.98	0.04%
151-180 days delinquent	\$ -	0.00%	0	100 basis points	\$ 6,439,286.94	4.97%
181-210 days delinquent	\$ -	0.00%	0	105 basis points	\$ 11,084.55	0.01%
211-240 days delinquent	\$ -	0.00%	0	125 basis points	\$ 8,771,544.59	6.78%
241-270 days delinquent	\$ -	0.00%	0	155 basis points	\$ 933.62	0.00%
271 & > days delinquent	\$ 10,887.32	0.01%	1	172 basis points	\$ 19,816.62	0.02%
Total	\$ 123,307,705.83	100%	19,159	200 basis points	\$ 25,157.14	0.02%
				232 basis points	\$ 262,195.88	0.20%
				250 basis points	\$ 273,485.10	0.21%
				275 basis points	\$ 132,911.41	0.10%
				325 basis points	\$ 12,335.20	0.01%
				680 basis points	\$ 4,329.47	0.00%
				Total	\$ 33,723,122.63	25.72%

IX. Claims Activity Outstanding at End of Quarter				X. Quarterly Collections (excludes claim payments)				XI. Top Schools in Portfolio			
Claims Filed	\$ 138,896.25	Principal	\$ 3,983,556.37			UNIV OF TEXAS AT AUSTIN	\$ 14,018,067.57				
Claims > 390 days delinq	\$ -	Interest	\$ 837,519.39			UNIVERSITY OF NORTH TEXAS	\$ 10,450,010.56				
Claims Rejected	\$ -					UNIV OF TX AT ARLINGTON	\$ 5,789,225.34				
Default Claims paid during the quarter	\$ 85,082.32					SOUTHERN METHODIST UNIV	\$ 4,847,444.67				
Cumulative Default Claims Paid(Beg. 07/24/2012)	\$ 73,452,405.69					TEXAS WOMEN'S UNIVERSITY	\$ 4,514,509.13				
		Total	\$ 4,821,075.76			Total	\$ 39,619,257.27				

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)
	941	\$ 7,865,774.37	6.08%	\$ 8,439.89	\$ 5,169.94	\$ -	\$ 952.62
Total	941	\$ 7,865,774.37	6.08%	\$ 8,439.89	\$ 5,169.94	\$ -	\$ 952.62
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)
	4,226	\$ 37,455,127.13	28.93%	\$ 40,188.96	\$ 24,618.16	\$ -	\$ 4,536.18
Total	4,226	\$ 37,455,127.13	28.93%	\$ 40,188.96	\$ 24,618.16	\$ -	\$ 4,536.18
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)
	15,057	\$ 83,414,575.53	64.44%	\$ 89,502.97	\$ 54,825.96	\$ -	\$ 10,102.32
Total	15,057	\$ 83,414,575.53	64.44%	\$ 89,502.97	\$ 54,825.96	\$ -	\$ 10,102.32
Servicer #4							
Aspire	# 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)
	161	\$ 712,420.30	0.55%	\$ 764.42	\$ 468.25	\$ -	\$ 86.28
Total	161	\$ 712,420.30	0.55%	\$ 764.42	\$ 468.25	\$ -	\$ 86.28
Grand Total Servicers	20,385	\$ 129,447,897.33	100.00%	\$ 138,896.25	\$ 85,083.27	\$ -	\$ 15,677.41

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

Collection Activity - Cash Activity	07/01/2021 - 09/30/2021	Trust Assets	Sep-21	Interest Rate Activity
(a) Interest Collections		(a) Cash		Period
Regular Interest Collections	\$ 837,519.39	Trust Estate	\$ -	2012-1
Reimbursement by Guarantors	\$ 15,477.82	Operating Account	\$ -	\$ 110,047,000.00
(b) Principal collections		(b) Investments		Mode
Regular Principal Payments	\$ 3,983,556.37	Trust Estate & Oper. Acc	\$ 3,017,436.90	LIBOR Floating Rate Bonds
Reimbursement by Guarantors	\$ 138,896.25	Net Student Loans	\$ 129,353,709.84	Rate Average
(c) Governmental Interest and Special Allowance	\$ (613,157.83) as of 09/30/2021	(c) Accounts Receivable	\$ 6,141,366.85	1.09556%
(d) Derivative Payments (to the issuer)	N/A	(d) Prepaid Items	\$ 7,725.10	
(e) Investment Income	\$ 169.22 as of 09/30/2021	(e) Other/Premium/DBIE	\$ -	
(f) Draws from Reserve	\$ -			
(g) Other (please specify)	\$ -			
Total Available Funds:	\$ 4,362,461.22	Total Assets:	\$ 138,520,238.69	

Waterfall Activity - Cash/Modified Cash Activity		Trust Liabilities and Fund Balance:	
(a) Rebates		(a) Accounts Payable	
Arbitrage	\$ -	Trust Estate	\$ 823,499.20
Consolidation Rebate	\$ 184,996.27	Operating Account	\$ 141,511.23
(a) Fees		(b) Payments due to IRS	
Carryover Servicing Fee	N/A	Arbitrage Rebate/EIC	\$ -
Current Servicing Fee	\$ 83,541.27	(c) Net Bonds Payable	\$ 109,358,786.00
Administration Fee	\$ 79,583.34	(d) Other	\$ -
Trustee Fee (Annual Payment)	\$ -	Total Liabilities:	\$ 110,323,796.43
Insurance Provider (Annual Payment)	N/A	Fund Balance:	
Remarketing Fee (Quarterly Payment)	N/A	(a) Beginning of year	\$ 28,108,842.85
Commitment Fee (Quarterly Payment)	N/A	Transfer	
Calculation Agent Fee (Annual Payment)	N/A	(b) Current year activities	\$ 87,599.41
Other (Bond Rating)	\$ -	Total Fund Balance:	\$ 28,196,442.26
(c) Derivative Payments (to the counterparty)		Total Liabilities & Fund Balance:	\$ 138,520,238.69
Cap	N/A		
Swap	N/A		
Termination Amounts	N/A		
(d) Interest Payments			
Accrued and Unpaid Coupon Payment	\$ 99,592.54		
Current Coupon Payment	\$ 314,578.80		
(e) Principal Payments			
Principal Payment	\$ 3,554,000.00		
(f) Reserve Replenishment	\$ -		
(g) Deposits to other accounts (Redempt. Fund)	\$ -		
(h) Releases back to the issuer	\$ -		
Total Payments and Fees:	\$ 4,316,292.22		
Any Interest Shortfalls?	No		
Any Principal Shortfalls?	No		