

**Student Loan Backed Reporting Mixed Deal - FFELP
Quarterly Distribution Report**

Issuer	South Texas Higher Education Authority
Deal Name	2013-1
Distribution Date	10/1/2020
Collection Period	06/01/2020 - 08/31/2020
Contact Name	Denise Dunn-Trakshel
Contact Number	817-265-9158
Contact Email	DeniseDT@hescloans.com
Website	www.nthea.org

Notes/Bonds - Group I (FFELP)

Class	CUSIP	Rate	Index	Margin	Auction Status	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal ^a	% of Securities	Maturity
2013-1	84055DB9	2.7038%	1 Mo LIBOR	60.00%	N/A	104,300,000	38,252,631	46,551	972,978	37,279,653	100.00%	December 3, 2029
Total						104,300,000	38,252,631	46,551	972,978	37,279,653	100%	

(a) Should include Principal Pmts in the current distribution month

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	\$44,353,216	(\$442,145)	\$43,911,072
Accrued Interest	\$2,409,834	(\$363,204)	\$2,046,630
Total Pool Balance	\$46,763,050	(\$805,348)	\$45,957,702
Total Accounts Balance	-	-	-
Total Trust Assets	-	-	-
Weighted Average Coupon (WAC)	5.58%	-0.09%	5.48%
Weighted Average Maturity (WAM)	162	(3.16)	159
Number of Loans	7,847	(266)	7,581
Number of Borrowers	3,072	(108)	2,964
Average Borrower Indebtedness	\$14,438	\$377	\$14,815

Weighted Average Payments Made

	% of Pool	W.A. Time until Repayment (months) ^(a) <i>(should include grace period)</i>
In School	0.03%	19
Grace	0.04%	3
Deferment	5.78%	22
Forbearance	12.58%	3
		W.A. Time in Repayment (months)
Repayment	81.56%	74
Total Weighted Average		

Funds and Accounts

Prefunding Account (\$)	Capitalized Interest Account (\$)	Reserve Account (\$)
Prefunding Account (beginning)	Capitalized Interest Account (beginning)	Reserve Account (beginning)
Less loans acquired from prefunding	Less releases	\$ 500,000
Less amounts transferred to other accounts	Less draws	\$ (99)
Plus investment earnings	Plus investment earnings	\$ 99
Prefunding Account (ending)	Capitalized Interest Account (ending)	Reserve Account (ending)
	Capitalized Interest Account Requirement	\$ 500,000
		Reserve Account Requirement
		\$ 500,000
Collection Fund		
\$ 657,217		
COI Account		
\$ -		
Total Accounts Balances		
\$ 657,217		
Ending Overcollateralization Amount		
Specified Overcollateralization Requirement (no Trigger)		

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Balance Sheet and Parity as of 8/31/2020			
	Beg Balance	Activity	End Balance
Assets			
Loans Receivable	44,353,074	(442,145)	43,910,930
Accrued Interest Receivable on Loans	2,413,471	(366,274)	2,047,197
Accrued Interest on Investment	70	(15)	55
Special Allowance	(85,002)	(7,307)	(92,309)
Accrued Interest Subsidy Payments	40,206	(9,129)	31,077
Total Accounts/Funds Balance	935,321	334,221	1,269,542
Payments received and not credited to Trustee	54,699	(10,325)	44,374
Less: Principal payment on distribution date 4/1/20 or 7/1/20	(760,455)	(212,523)	(972,978)
Less: Interest payment on distribution date 4/1/20 or 7/1/20	(56,795)	10,244	(46,551)
Total Assets	\$ 46,894,589	(703,252)	\$ 46,191,337
Liabilities			
Bonds Payable	39,013,086	(760,455)	38,252,631
Accrued Interest on Bonds	32,074	(9,062)	23,012
Accrued and unpaid operating expenses	59,844	4,379	64,222
Less: Principal payment on distribution date 4/1/20 or 7/1/20	(760,455)	(212,523)	(972,978)
Less: Interest payment on distribution date 4/1/20 or 7/1/20	(56,795)	10,244	(46,551)
Total Liabilities	\$ 38,287,754	(967,417)	\$ 37,320,336
Senior Parity %			
Junior Sub Parity %			
Total Parity %	122.48%		123.77%

CPR (constant pmt rate)		
	\$	%
Current	-\$116,564	-1.07%
Lifetime	\$30,893,984	7.82%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstg
HESC/EDFINAN	\$43,911,072	100.00%	7,581	-
Total				

Portfolio by Loan Status											
	# of Loans		Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	6	4	18,668	12,961	0.0%	0.0%	5.39%	4.57%	120	120	
Grace	5	7	13,950	19,657	0.0%	0.0%	5.81%	4.10%	120	120	
Repayment											
Current	2,880	4,124	15,021,116	21,431,537	33.9%	48.8%	5.30%	4.78%	152	140	
Current - in PFH	1,281	1,234	8,111,552	8,303,429	18.3%	18.9%	5.83%	5.28%	176	178	
31-60 Days Delinquent	-	551	-	4,527,381	0.0%	10.3%	0.00%	5.92%	0	199	
31-60 Days Delinquent - in PFH	-	29	-	236,419	0.0%	0.5%	0.00%	5.90%	0	225	
61-90 Days Delinquent	-	136	-	675,732	0.0%	1.5%	0.00%	4.69%	0	171	
61-90 Days Delinquent - in PFH	-	5	-	33,606	0.0%	0.1%	0.00%	6.34%	0	138	
91-120 Days Delinquent	-	76	-	462,919	0.0%	1.1%	0.00%	5.16%	0	151	
91-120 Days Delinquent - in PFH	-	9	-	143,656	0.0%	0.3%	0.00%	4.73%	0	240	
121-180 Days Delinquent	-	-	-	-	0.0%	0.0%	0.00%	5.89%	0	149	
121-180 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	0.00%		0		
181-270 Days Delinquent	18	3	73,182	142	0.2%	0.0%	5.15%	2.92%	107	-21	
181-270 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	0.00%		0		
Total Repayment	4,179	6,167	23,205,850	35,814,820	52.3%	81.6%	5.48%	5.05%	160	158	
Forbearance	3,039	861	18,154,528	5,524,793	40.9%	12.6%	5.73%	5.18%	157	156	
Deferment	566	542	2,732,252	2,538,840	6.2%	5.8%	5.43%	4.63%	151	150	
Claims	52	-	227,968	-	0.5%	0.0%	6.78%	0.00%	145	0	
Total Portfolio	7,847	7,581	44,353,216	43,911,072	100.0%	100.0%	5.58%	5.48%	162	159	
	0	0	-	-			0.00%				(0.0)

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	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Current	2,880	5,358	15,021,116	29,734,966	99.5%	84.0%	5.38%	4.92%	153
31-60 Days Delinquent	-	551	-	4,527,381	0.0%	12.8%	5.49%	5.92%	163	201
61-90 Days Delinquent	-	136	-	675,732	0.0%	1.9%	6.04%	4.77%	194	170
91-120 Days Delinquent	-	76	-	462,919	0.0%	1.3%	5.81%	5.06%	171	172
121-180 Days Delinquent	-	-	-	-	0.0%	0.0%	5.70%	5.89%	144	149
181-270 Days Delinquent	18	3	73,182	142	0.5%	0.0%	5.00%	2.92%	117	-21
Total Portfolio	2,898	6,124	15,094,298	35,401,140	100.0%	100.0%	5.38%	5.05%	153	158

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Consolidation Loans	1,830	1,769	25,574,251	25,371,285	57.7%	57.8%	5.52%	5.54%	177
Subsidized Stafford Loans	4,099	3,965	11,267,646	11,117,169	25.4%	25.3%	5.60%	4.27%	127	126
Unsubsidized Stafford Loans	1,888	1,817	7,301,286	7,214,233	16.5%	16.4%	5.69%	4.50%	141	140
PLUS Loans	22	22	197,158	195,672	0.4%	0.4%	6.76%	5.58%	71	70
Other Loans	8	8	12,875	12,713	0.0%	0.0%	5.71%	5.71%	111	111
Total Balance	7,847	7,581	44,353,216	43,911,072	100.0%	100.0%	5.58%	5.48%	162	159

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	4 Year Public	3,340	3,201	10,774,154	10,524,677	24.3%	24.0%	5.72%	4.53%	133
4 Year Private	396	392	1,282,538	1,285,205	2.9%	2.9%	5.85%	4.61%	121	120
2 Year Public	1,482	1,432	4,431,111	4,420,995	10.0%	10.1%	5.56%	4.20%	142	140
2 Year Private	115	115	361,922	366,061	0.8%	0.8%	5.58%	4.26%	91	90
Proprietary	591	579	1,660,395	1,668,477	3.7%	3.8%	5.36%	3.78%	114	113
Other Loans	1,923	1,862	25,843,098	25,645,657	58.3%	58.4%	5.52%	5.52%	176	177
Total Balance	7,847	7,581	44,353,216	43,911,072	100.0%	100.0%	5.58%	5.48%	162	159

(a) Footnotes Proprietary loans shown individually beginning 8/31/2013, previously included as private (2 and 4 year) and other

	Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	
	T-Bill Loans	5,909,337	5,920,737	13.3%	
LIBOR Loans	38,443,879	37,990,335	86.7%	86.5%	2.37%
Other Loans	-	-	0.0%	0.0%	0.00%
Total Pool Balance	44,353,216	43,911,072	100.0%	100.0%	

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.
BALANCE SHEET
BOND SERIES 2013-1 ST
As of 8/31/2020

	Current Period Balance
ASSETS	
CURRENT ASSETS	
CASH - TRUST ESTATE	4,051.92
A/R - EDFINANCIAL LOAN SERVICES	157.20
ACCRUED INTEREST - INVESTMENTS	55.09
ACCRUED INTEREST - REPAY LOANS	2,047,197.09
ACCRUED INTEREST - GOV'T SUBSIDY	31,077.45
DUE FROM SERIES 2012-1 ST	3,681.96
DUE FROM CLEARING	44,373.62
DUE FROM CLEARING (INV INT)	0.62
Total CURRENT ASSETS	2,130,594.95
INVESTMENTS	
ST INVESTMENTS - RESTRICTED	1,265,490.03
Total INVESTMENTS	1,265,490.03
NET STUDENT LOANS	
STUDENT LOAN NOTES RECEIVABLE	62,765,231.33
PRINCIPAL COLLECTIONS	(18,854,301.61)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	(44,811.00)
Total NET STUDENT LOANS	43,866,118.72
PREPAID ASSETS	
PREPAID TRUSTEE FEES	9,375.02
PREPAID AUDIT FEES	678.00
Total PREPAID ASSETS	10,053.02
Total ASSETS	47,272,256.72
LIABILITIES	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	22,697.41
A/P - OPERATING	41,132.50
ACCRUED SPECIAL ALLOWANCE PAYABLE	92,308.94
ACCRUED BANK SERVICE CHARGE	392.58
ACCRUED BOND INTEREST EXPENSE	23,012.48
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	47,375.00
Total CURRENT LIABILITIES	238,764.41
NET BONDS PAYABLE	
BONDS PAYABLE	37,805,951.56
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	(80,108.03)
Total NET BONDS PAYABLE	38,085,774.30
Total LIABILITIES	38,324,538.71
BEGINNING FUND BALANCE	
BEGINNING FUND BALANCE	8,613,721.95
Total BEGINNING FUND BALANCE	8,613,721.95
NET INCOME / (LOSS)	
Total NET INCOME / (LOSS)	333,996.06
Total NET INCOME / (LOSS)	333,996.06
TOTAL FUND BALANCE	8,947,718.01
TOTAL LIABILITIES & FUND BALANCE	47,272,256.72

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.
INCOME STATEMENT
BOND SERIES 2013-1 ST
From 8/1/2020 Through 8/31/2020

	Current Period Actual	Current Year Actual	Current Period Budget	YTD Budget
OPERATING REVENUES				
INTEREST INC- SHORT TERM INVEST.	76.51	10,609.16	2,941.00	35,237.00
INTEREST INCOME - REPAY LOANS	167,944.99	2,178,024.62	195,464.00	2,345,546.00
INTEREST INCOME - GOV'T SUBSIDY	16,185.09	231,236.51	15,990.00	191,946.00
SPECIAL ALLOWANCE	(46,311.81)	(380,046.45)	(675.00)	(8,122.00)
LATE FEE INCOME	1,252.37	27,007.91	3,325.00	39,933.00
CONS. LOAN / LENDER FEES	(22,697.41)	(281,256.33)	(23,434.00)	(281,208.00)
Total OPERATING REVENUES	116,449.74	1,785,575.42	193,611.00	2,323,332.00
OPERATING EXPENSES				
AUDIT FEES	0.00	4,876.00	411.00	4,877.00
BANK SERVICE CHARGE	392.58	2,430.80	394.00	4,706.00
BOND COUNSEL	0.00	0.00	557.00	6,750.00
BOND INTEREST EXPENSE	24,650.97	739,560.67	103,331.00	1,239,917.00
BOND RATING FEE	0.00	27,500.00	0.00	20,375.00
COMPLIANCE AUDIT	0.00	980.00	78.00	980.00
D & O LIABILITY INSURANCE	138.18	1,652.18	151.00	1,768.00
LOAN BILLING FEES - EDFINANCIAL	14,356.37	128,563.45	34,312.00	411,777.00
LOAN EXPENSES	27,661.85	336,256.48	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	38.00	500.00
SERVICING CORPORATION EXPENSE	18,296.28	228,203.72	19,177.00	230,190.00
TRAVEL / BOARD MEETING EXPENSE	0.00	65.62	16.00	225.00
TRUSTEE FEES	1,041.66	12,500.00	1,038.00	12,500.00
Total OPERATING EXPENSES	86,537.89	1,482,588.92	159,503.00	1,934,565.00
EXCESS (DEFICIT) OPERATING INCOME	29,911.85	302,986.50	34,108.00	388,767.00
NON-CASH EXPENSES				
AMORTIZATION OF BOND DISCOUNT	(2,584.13)	(31,009.56)	(2,586.00)	(31,010.00)
Total NON-CASH EXPENSES	(2,584.13)	(31,009.56)	(2,586.00)	(31,010.00)
EXCESS REVENUES (EXPENSES)	32,495.98	333,996.06	36,694.00	419,777.00

**Student Loan Backed Reporting Mixed Deal
Monitoring Waterfall and Collections**

Deal Name	2013-1
Distribution Date	10/01/20
Collection Period	06/01/2020-08/31/2020

Collection Activity

Cash Inflows Available to be Distributed	10/01/20
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	1,210,051.73
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	448.09
Other (please specify)	
Temporary Collection	
Operating Expenses	
Total Available Funds	<u>1,210,499.82</u>

Fees Due for Current Period	Period Ending 08/31/2020
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	109,000.93
Administration Fees	54,934.37
Late Fees	-
Other Fees	-
Total Fees	<u>163,935.30</u>

Cumulative Default Rate	As of 08/31/2020
Claims Filed	149,278.44
Claims > 390 days delinquent	15.41
Claims Rejected	11,540.87
Default Claims paid during the quarter	368,929.58
Cumulative Default Claims Paid (Beg 06/12/2013)	26,536,181.79

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Deal Name	2013-1
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Collection Period	06/01/2020-08/31/2020

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		1,210,499.82
First: Fees, Expenses and Allowances	163,935.30	1,046,564.52
Second: Interest Distribution on Senior Notes or Obligations	73,586.46	972,978.06
Third: Payment of any Senior notes Maturing on current Payment Date		-
Fourth: Payment of Interest on Class B Notes (unless Interest Trigger in effect)		-
Fifth: Principal Distribution on Senior Notes or Obligations	972,978.06	-
Sixth: Payment of Subordinate, Class B Notes Principal Maturing on current Payment Date		-
Seventh: Payment to Capitalized Interest Account if necessary to increase to minimum required		-
Eight: To the Certificate Holders any Remaining Amount		-