

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

Issuer	South Texas Higher Education Authority
Deal Name	2013-1
Distribution Date	10/1/2021
Collection Period	06/01/2021 - 08/31/2021
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	34,135,292	38,967	648,887	33,486,406	100.00%	December 3, 2029
Total						104,300,000	34,135,292	38,967	648,887	33,486,406	100%	

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

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	\$40,614,498	(\$570,681)	\$40,043,817
Accrued Interest	\$2,274,768	\$190,475	\$2,465,242
Total Pool Balance	\$42,889,266	(\$380,206)	\$42,509,060
Total Accounts Balance	-		-
Total Trust Assets	-		-
Weighted Average Coupon (WAC)	5.00%	-0.03%	4.97%
Weighted Average Maturity (WAM)	154	(1.74)	152
Number of Loans	7,025	(98)	6,927
Number of Borrowers	2,708	(37)	2,671
Average Borrower Indebtedness	\$14,998	(\$6)	\$14,992

Weighted Average Payments Made

	% of Pool	W.A. Time until Repayment (months) ^(a) <i>(should include grace period)</i>
In School	0.00%	0
Grace	0.00%	0
Deferment	4.44%	21
Forbearance	15.64%	6
		W.A. Time in Repayment (months)
Repayment	79.92%	78
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	Less releases
Less amounts transferred to other accounts	Less draws	Less draws
Plus investment earnings	Plus investment earnings	Plus investment earnings
Prefunding Account (ending)	Capitalized Interest Account (ending)	Reserve Account (ending)
	Capitalized Interest Account Requirement	Reserve Account Requirement
Collection Fund		
COI Account		
Total Accounts Balances		
Ending Overcollateralization Amount		
Specified Overcollateralization Requirement (no Trigger)		

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Balance Sheet and Parity as of 5/31/2021			
	Beg Balance	Activity	End Balance
Assets			
Loans Receivable	40,887,962	(844,286)	40,043,675
Accrued Interest Receivable on Loans	2,164,764	300,424	2,465,188
Accrued Interest on Investment	30	(5)	25
Special Allowance	(88,028)	1,967	(86,061)
Accrued Interest Subsidy Payments	22,012	(1,543)	20,469
Total Accounts/Funds Balance	1,401,658	(229,933)	1,171,725
Payments received and not credited to Trustee	46,275	(17,418)	28,857
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(1,118,075)	469,188	(648,887)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(39,805)	839	(38,967)
Total Assets	\$ 43,276,793	(320,767)	\$ 42,956,026
Liabilities			
Bonds Payable	35,253,367	(1,118,075)	34,135,292
Accrued Interest on Bonds	19,901	(234)	19,666
Accrued and unpaid operating expenses	63,636	(4,751)	58,885
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(1,118,075)	469,188	(648,887)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(39,805)	839	(38,967)
Total Liabilities	\$ 34,179,024	(653,034)	\$ 33,525,990
Senior Parity %			
Junior Sub Parity %			
Total Parity %	126.62%		128.13%

CPR (constant pmt rate)		
	\$	%
Current	\$6,858	0.07%
Lifetime	\$32,464,910	7.36%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstgnd
HESC/EDFINAN	\$40,043,817	100.00%	6,927	86,321
Total				

Portfolio by Loan Status											
	# of Loans		Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	-	-	-	-	0.0%	0.0%	0.00%				
Grace	5	-	13,950	-	0.0%	0.0%	4.78%		120		
Repayment											
Current	4,079	2,602	22,005,920	13,693,966	54.2%	34.2%	4.98%	4.86%	146	137	
Current - in PFH	1,116	1,071	7,001,154	6,695,904	17.2%	16.7%	5.03%	4.94%	169	163	
31-60 Days Delinquent	757	138	4,756,532	895,070	11.7%	2.2%	5.17%	5.33%	143	164	
31-60 Days Delinquent - in PFH	12	14	147,051	81,465	0.4%	0.2%	6.07%	4.52%	171	91	
61-90 Days Delinquent	12	1,175	127,724	6,580,814	0.3%	16.4%	6.34%	5.21%	141	163	
61-90 Days Delinquent - in PFH	-	18	-	167,178	0.0%	0.4%		6.19%		148	
91-120 Days Delinquent	14	523	115,796	3,461,122	0.3%	8.6%	3.51%	5.13%	154	146	
91-120 Days Delinquent - in PFH	2	11	83,409	202,184	0.2%	0.5%	6.25%	6.22%	254	195	
121-180 Days Delinquent	25	10	69,502	87,756	0.2%	0.2%	4.44%	5.85%	116	106	
121-180 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%					
181-270 Days Delinquent	31	15	135,701	50,939	0.3%	0.1%	5.03%	4.05%	118	134	
181-270 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%					
Total Repayment	6,048	5,577	34,442,789	31,916,398	84.8%	79.7%	5.02%	5.01%	150	150	
Forbearance	605	994	4,343,327	6,262,230	10.7%	15.6%	5.08%	4.88%	178	161	
Deferment	367	340	1,814,432	1,778,868	4.5%	4.4%	4.42%	4.54%	153	167	
Claims	-	16	-	86,321	0.0%	0.2%	5.34%	4.94%	153	112	
Total Portfolio	7,025	6,927	40,614,498	40,043,817	100.0%	100.0%	5.00%	4.97%	154	152	
	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	5,195	3,673	29,007,074	20,389,870	84.2%	63.9%	4.99%	4.89%	151
31-60 Days Delinquent	769	152	4,903,583	976,535	14.2%	3.1%	5.20%	5.26%	144	158
61-90 Days Delinquent	12	1,193	127,724	6,747,992	0.4%	21.1%	6.34%	5.24%	141	163
91-120 Days Delinquent	16	534	199,205	3,663,306	0.6%	11.5%	4.66%	5.19%	196	148
121-180 Days Delinquent	25	10	69,502	87,756	0.2%	0.3%	4.44%	5.85%	116	106
181-270 Days Delinquent	31	15	135,701	50,939	0.4%	0.2%	5.03%	4.05%	118	134
Total Portfolio	6,048	5,577	34,442,789	31,916,398	100.0%	100.0%	5.02%	5.02%	150	150

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Consolidation Loans	1,593	1,569	22,905,785	22,549,217	56.4%	56.3%	5.50%	5.49%	170
Subsidized Stafford Loans	3,710	3,665	10,622,176	10,496,559	26.2%	26.2%	4.26%	4.19%	126	125
Unsubsidized Stafford Loans	1,697	1,668	6,981,803	6,895,731	17.2%	17.2%	4.51%	4.45%	140	138
PLUS Loans	18	18	98,382	96,270	0.2%	0.2%	3.31%	3.20%	52	51
Other Loans	7	8	6,353	6,041	0.0%	0.0%	5.71%	5.71%	111	111
Total Balance	7,025	6,928	40,614,498	40,043,817	100.0%	100.0%	5.00%	4.97%	154	152

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	4 Year Public	109	109	342,637	341,783	0.8%	0.9%	4.14%	4.07%	88
4 Year Private	1,351	1,131	4,286,149	3,652,659	10.6%	9.1%	4.22%	4.28%	139	137
2 Year Public	2,973	3,186	10,056,861	10,660,151	24.8%	26.6%	4.53%	4.39%	134	133
2 Year Private	373	367	1,176,984	1,166,462	2.9%	2.9%	4.41%	4.39%	121	118
Proprietary	542	561	1,581,773	1,662,167	3.9%	4.2%	3.70%	3.64%	111	108
Other Loans	1,677	1,573	23,170,093	22,560,596	57.0%	56.3%	5.48%	5.49%	170	170
Total Balance	7,025	6,927	40,614,498	40,043,817	100.0%	100.0%	5.00%	4.97%	154	152

(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	5,418,952	5,302,913	13.3%	
LIBOR Loans	35,195,546	34,740,904	86.7%	86.8%	2.38%
Other Loans	-	-	0.0%	0.0%	0.00%
Total Pool Balance	40,614,498	40,043,817	100.0%	100.0%	

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.

BALANCE SHEET
 BOND SERIES 2013-1 ST
 As of 8/31/2021

	Current Period Balance
	<u> </u>
ASSETS	
CURRENT ASSETS	
CASH - TRUST ESTATE	371,614.33
A/R - EDFINANCIAL LOAN SERVICES	161.31
ACCRUED INTEREST - INVESTMENTS	25.27
ACCRUED INTEREST - REPAY LOANS	2,465,188.31
ACCRUED INTEREST - GOV'T SUBSIDY	20,468.99
DUE FROM CLEARING	28,855.59
DUE FROM CLEARING (INV INT)	1.14
Total CURRENT ASSETS	<u>2,886,314.94</u>
INVESTMENTS	
ST INVESTMENTS - RESTRICTED	800,110.89
Total INVESTMENTS	<u>800,110.89</u>
NET STUDENT LOANS	
STUDENT LOAN NOTES RECEIVABLE	63,286,388.22
PRINCIPAL COLLECTIONS	(23,242,712.75)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	(24,961.83)
Total NET STUDENT LOANS	<u>40,018,713.64</u>
PREPAID ASSETS	
PREPAID TRUSTEE FEES	9,583.35
Total PREPAID ASSETS	<u>9,583.35</u>
Total ASSETS	<u><u>43,714,722.82</u></u>
LIABILITIES	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	20,456.32
A/P - OPERATING	38,016.77
ACCRUED SPECIAL ALLOWANCE PAYABLE	86,061.01
ACCRUED BANK SERVICE CHARGE	411.68
ACCRUED BOND INTEREST EXPENSE	19,666.32
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	155,375.00
Total CURRENT LIABILITIES	<u>331,832.60</u>
NET BONDS PAYABLE	
BONDS PAYABLE	33,919,732.09
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	(111,117.59)
Total NET BONDS PAYABLE	<u>34,168,545.27</u>
Total LIABILITIES	<u>34,500,377.87</u>
BEGINNING FUND BALANCE	
BEGINNING FUND BALANCE	8,960,626.95
Total BEGINNING FUND BALANCE	<u>8,960,626.95</u>
NET INCOME / (LOSS)	
Total NET INCOME / (LOSS)	<u>253,718.00</u>
Total NET INCOME / (LOSS)	<u>253,718.00</u>
TOTAL FUND BALANCE	<u>9,214,344.95</u>
TOTAL LIABILITIES & FUND BALANCE	<u><u>43,714,722.82</u></u>

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.

INCOME STATEMENT

BOND SERIES 2013-1 ST

From 8/1/2021 Through 8/31/2021

	Current Period Actual	Current Year Actual	Current Period Budget	YTD Budget
OPERATING REVENUES				
INTEREST INC- SHORT TERM INVEST.	28.41	462.07	1,346.00	16,196.00
INTEREST INCOME - REPAY LOANS	161,653.87	1,852,356.61	151,790.00	1,821,447.00
INTEREST INCOME - GOV'T SUBSIDY	10,347.92	149,603.16	16,783.00	201,407.00
SPECIAL ALLOWANCE	(42,939.49)	(520,867.64)	(19,325.00)	(231,955.00)
LATE FEE INCOME	2,491.47	12,353.76	2,316.00	27,825.00
CONS. LOAN / LENDER FEES	<u>(20,456.32)</u>	<u>(255,724.87)</u>	<u>(22,136.00)</u>	<u>(265,599.00)</u>
Total OPERATING REVENUES	111,125.86	1,238,183.09	130,774.00	1,569,321.00
OPERATING EXPENSES				
BROKER DEALER FEES	0.00	58,010.00	0.00	0.00
AUDIT FEES	0.00	5,087.00	423.00	5,087.00
BANK SERVICE CHARGE	411.68	4,496.83	366.00	4,348.00
BOND COUNSEL	3,952.13	16,647.75	557.00	6,750.00
BOND INTEREST EXPENSE	20,330.30	262,936.14	39,909.00	478,919.00
BOND RATING FEE	0.00	28,500.00	0.00	27,500.00
COMPLIANCE AUDIT	0.00	1,087.00	86.00	1,087.00
D & O LIABILITY INSURANCE	133.35	1,600.10	164.00	1,924.00
LOAN BILLING FEES - EDFINANCIAL	8,480.43	101,425.69	30,538.00	366,434.00
LOAN EXPENSES	25,497.57	320,533.97	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	38.00	500.00
SERVICING CORPORATION EXPENSE	16,684.92	202,858.50	12,000.00	144,000.00
TRAVEL / BOARD MEETING EXPENSE	0.00	0.00	22.00	242.00
TRUSTEE FEES	<u>1,041.66</u>	<u>12,291.67</u>	<u>1,038.00</u>	<u>12,500.00</u>
Total OPERATING EXPENSES	<u>76,532.04</u>	<u>1,015,474.65</u>	<u>85,141.00</u>	<u>1,049,291.00</u>
EXCESS (DEFICIT) OPERATING INCOME	34,593.82	222,708.44	45,633.00	520,030.00
NON-CASH EXPENSES				
AMORTIZATION OF BOND DISCOUNT	<u>(2,584.13)</u>	<u>(31,009.56)</u>	<u>(2,586.00)</u>	<u>(31,010.00)</u>
Total NON-CASH EXPENSES	<u>(2,584.13)</u>	<u>(31,009.56)</u>	<u>(2,586.00)</u>	<u>(31,010.00)</u>
EXCESS REVENUES (EXPENSES)	<u><u>37,177.95</u></u>	<u><u>253,718.00</u></u>	<u><u>48,219.00</u></u>	<u><u>551,040.00</u></u>

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

Deal Name	2013-1
Distribution Date	10/01/21
Collection Period	06/01/2021-08/31/2021

Collection Activity

Cash Inflows Available to be Distributed	<u>10/01/21</u>
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	932,885.96
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	(70,585.17)
Other (please specify)	
Temporary Collection	
Operating Expenses	
Total Available Funds	<u><u>862,300.79</u></u>

Fees Due for Current Period	<u>Period Ending 08/31/2021</u>
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	102,766.30
Administration Fees	50,433.93
Late Fees	-
Other Fees	-
Total Fees	<u>153,200.23</u>

Cumulative Default Rate	<u>As of 08/31/2021</u>
Claims Filed	-
Claims > 390 days delinquent	-
Claims Rejected	-
Default Claims paid during the quarter	120,479.21
Cumulative Default Claims Paid (Beg 06/12/2013)	27,157,833.42

**Student Loan Backed Reporting Mixed Deal
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Deal Name	2013-1
Distribution Date	10/01/21
Collection Period	06/01/2021-08/31/2021

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		862,300.79
First: Fees, Expenses and Allowances	153,200.23	709,100.56
Second: Interest Distribution on Senior Notes or Obligations	60,214.04	648,886.52
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	648,886.52	-
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		-