

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

<b>Issuer</b>	South Texas Higher Education Authority
<b>Deal Name</b>	2013-1
<b>Distribution Date</b>	4/1/2021
<b>Collection Period</b>	12/01/2020 - 02/28/2021
<b>Contact Name</b>	Denise Dunn-Trakshel
<b>Contact Number</b>	817-265-9158
<b>Contact Email</b>	<a href="mailto:DeniseDT@hescloans.com">DeniseDT@hescloans.com</a>
<b>Website</b>	<a href="http://www.nthea.org">www.nthea.org</a>

**Notes/Bonds - Group I (FFELP)**

Class	CUSIP	Rate	Index	Margin	Auction Status	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal <sup>a</sup>	% of Securities	Maturity
2013-1	84055DB9	2.7038%	1 Mo LIBOR	60.00%	N/A	104,300,000	36,223,213	42,100	969,846	35,253,367	100.00%	December 3, 2029
<b>Total</b>						<b>104,300,000</b>	<b>36,223,213</b>	<b>42,100</b>	<b>969,846</b>	<b>35,253,367</b>	<b>100%</b>	

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

**Portfolio Summary**

	Beg Balance	Activity	End Balance
Principal Balance	\$42,719,342	(\$1,326,974)	\$41,392,368
Accrued Interest	\$2,240,619	\$394,826	\$2,635,445
<b>Total Pool Balance</b>	<b>\$44,959,961</b>	<b>(\$932,148)</b>	<b>\$44,027,813</b>
Total Accounts Balance	-		-
Total Trust Assets	-		-
Weighted Average Coupon (WAC)	5.02%	-0.02%	5.00%
Weighted Average Maturity (WAM)	154	(0.36)	154
Number of Loans	7,441	(175)	7,266
Number of Borrowers	2,892	(80)	2,812
Average Borrower Indebtedness	\$14,772	(\$52)	\$14,720

**Weighted Average Payments Made**

	% of Pool	W.A. Time until Repayment (months) <sup>(a)</sup> <i>(should include grace period)</i>
In School	0.00%	0
Grace	0.05%	6
Deferment	5.56%	21
Forbearance	39.77%	4
		<b>W.A. Time in Repayment (months)</b>
Repayment	54.62%	88
<b>Total Weighted Average</b>		

**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 2/28/2021			
	Beg Balance	Activity	End Balance
<b>Assets</b>			
Loans Receivable	42,719,200	(1,326,974)	41,392,226
Accrued Interest Receivable on Loans	2,240,569	394,823	2,635,392
Accrued Interest on Investment	18	8	27
Special Allowance	(92,818)	1,662	(91,157)
Accrued Interest Subsidy Payments	28,822	(2,835)	25,987
Total Accounts/Funds Balance	1,462,523	(49,695)	1,412,828
Payments received and not credited to Trustee	53,120	45,279	98,399
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(1,056,439)	86,593	(969,846)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(48,391)	6,292	(42,100)
<b>Total Assets</b>	<b>\$ 45,306,603</b>	<b>(844,848)</b>	<b>\$ 44,461,755</b>
<b>Liabilities</b>			
Bonds Payable	37,279,653	(1,056,439)	36,223,213
Accrued Interest on Bonds	22,294	(2,095)	20,199
Accrued and unpaid operating expenses	66,545	(4,028)	62,517
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(1,056,439)	86,593	(969,846)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(48,391)	6,292	(42,100)
<b>Total Liabilities</b>	<b>\$ 36,263,661</b>	<b>(969,677)</b>	<b>\$ 35,293,984</b>
Senior Parity %			
Junior Sub Parity %			
Total Parity %	124.94%		125.98%

CPR (constant pmt rate)		
	\$	%
Current	\$756,145	7.14%
Lifetime	\$32,244,846	7.66%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstgnd
HESC/EDFINAN	\$41,392,368	100.00%	7,266	23,179
<b>Total</b>				

Portfolio by Loan Status											
	# of Loans		Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	2	-	5,707	-	0.0%	0.0%	2.43%	0.00%	120	0	
Grace	5	7	13,950	19,657	0.0%	0.0%	4.78%	4.10%	120	120	
Repayment											
Current	2,857	2,464	15,424,227	13,871,616	36.1%	33.5%	4.88%	4.81%	137	141	
Current - in PFH	1,083	1,079	6,960,256	6,715,433	16.3%	16.2%	5.14%	5.10%	166	171	
31-60 Days Delinquent	218	75	1,189,775	511,175	2.8%	1.2%	4.78%	6.61%	135	139	
31-60 Days Delinquent - in PFH	10	14	73,806	152,135	0.2%	0.4%	4.66%	6.16%	181	232	
61-90 Days Delinquent	218	35	1,123,423	133,712	2.6%	0.3%	4.98%	4.66%	135	162	
61-90 Days Delinquent - in PFH	11	1	117,090	2,468	0.3%	0.0%	4.77%	6.25%	221	15	
91-120 Days Delinquent	832	28	3,968,018	124,783	9.3%	0.3%	4.87%	5.02%	133	155	
91-120 Days Delinquent - in PFH	10	-	79,937	-	0.2%	0.0%	6.06%	0.00%	118	0	
121-180 Days Delinquent	313	54	2,375,504	264,132	5.6%	0.6%	5.51%	4.50%	197	147	
121-180 Days Delinquent - in PFH	2	-	10,811	-	0.0%	0.0%	5.37%	0.00%	252	0	
181-270 Days Delinquent	60	124	299,671	810,374	0.7%	2.0%	4.38%	5.17%	136	198	
181-270 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	0.00%	0.00%	0	0	
<b>Total Repayment</b>	<b>5,614</b>	<b>3,874</b>	<b>31,622,518</b>	<b>22,585,828</b>	<b>74.0%</b>	<b>54.6%</b>	<b>4.98%</b>	<b>4.95%</b>	<b>148</b>	<b>153</b>	
Forbearance	1,312	2,927	8,448,245	16,461,036	19.8%	39.8%	5.31%	5.15%	173	155	
Deferment	497	453	2,581,231	2,302,668	6.0%	5.6%	4.47%	4.30%	166	156	
Claims	11	5	47,690	23,179	0.1%	0.1%	7.50%	5.68%	219	100	
<b>Total Portfolio</b>	<b>7,441</b>	<b>7,266</b>	<b>42,719,342</b>	<b>41,392,368</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.02%</b>	<b>5.00%</b>	<b>154</b>	<b>154</b>	
	0	0	-	-			0.00%				(0.0)

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<b>Delinquency Status</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	3,940	3,543	22,384,483	20,587,048	70.8%	91.2%	4.96%	4.90%	146	151
31-60 Days Delinquent	228	89	1,263,582	663,310	4.0%	2.9%	4.77%	6.51%	138	160
61-90 Days Delinquent	229	36	1,240,513	136,181	3.9%	0.6%	4.96%	4.69%	143	159
91-120 Days Delinquent	842	28	4,047,955	124,783	12.8%	0.6%	4.90%	5.02%	133	155
121-180 Days Delinquent	315	54	2,386,314	264,132	7.5%	1.2%	5.51%	4.50%	197	147
181-270 Days Delinquent	60	124	299,671	810,374	0.9%	3.6%	4.38%	5.17%	136	198
<b>Total Portfolio</b>	<b>5,614</b>	<b>3,874</b>	<b>31,622,518</b>	<b>22,585,828</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4.98%</b>	<b>4.95%</b>	<b>148</b>	<b>153</b>

<b>Portfolio by Loan Type</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Consolidation Loans	1,733	1,676	24,331,144	23,468,628	57.0%	56.7%	5.51%	5.48%	172	171
Subsidized Stafford Loans	3,895	3,813	10,994,385	10,750,247	25.7%	26.0%	4.27%	4.27%	125	126
Unsubsidized Stafford Loans	1,784	1,751	7,191,250	7,064,013	16.8%	17.1%	4.50%	4.51%	139	140
PLUS Loans	21	19	190,241	102,848	0.4%	0.2%	5.59%	3.33%	69	53
Other Loans	8	7	12,322	6,631	0.0%	0.0%	5.71%	5.71%	111	111
<b>Total Balance</b>	<b>7,441</b>	<b>7,266</b>	<b>42,719,342</b>	<b>41,392,368</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.02%</b>	<b>5.00%</b>	<b>154</b>	<b>154</b>

<b>Portfolio by School Type</b>										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
4 Year Public	113	109	355,828	340,871	0.8%	0.8%	4.21%	4.15%	88	89
4 Year Private	1,414	1,383	4,396,769	4,310,684	10.3%	10.4%	4.19%	4.20%	139	140
2 Year Public	3,127	3,064	10,430,769	10,191,325	24.4%	24.6%	4.53%	4.54%	132	133
2 Year Private	384	376	1,277,481	1,169,731	3.0%	2.8%	4.64%	4.37%	120	122
Proprietary	578	568	1,656,920	1,649,954	3.9%	4.0%	3.78%	3.79%	112	112
Other Loans	1,825	1,766	24,601,575	23,729,803	57.6%	57.3%	5.49%	5.47%	172	170
<b>Total Balance</b>	<b>7,441</b>	<b>7,266</b>	<b>42,719,342</b>	<b>41,392,368</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5.02%</b>	<b>5.00%</b>	<b>154</b>	<b>154</b>

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

<b>SAP Indices</b>					
	Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	
T-Bill Loans	5,502,301	5,328,812	12.9%	12.9%	3.00%
LIBOR Loans	37,217,041	36,063,556	87.1%	87.1%	2.38%
Other Loans	-	-	0.0%	0.0%	0.00%
<b>Total Pool Balance</b>	<b>42,719,342</b>	<b>41,392,368</b>	<b>100.0%</b>	<b>100.0%</b>	

**NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.**

BALANCE SHEET  
BOND SERIES 2013-1 ST  
As of 2/28/2021

	Current Period Balance
<b>ASSETS</b>	
<b>CURRENT ASSETS</b>	
CASH - TRUST ESTATE	217,788.32
A/R - EDFINANCIAL LOAN SERVICES	159.26
ACCRUED INTEREST - INVESTMENTS	26.55
ACCRUED INTEREST - REPAY LOANS	2,635,391.64
ACCRUED INTEREST - GOV'T SUBSIDY	25,987.11
DUE FROM CLEARING	98,398.36
DUE FROM CLEARING (INV INT)	<u>0.28</u>
Total CURRENT ASSETS	2,977,751.52
<b>INVESTMENTS</b>	
ST INVESTMENTS - RESTRICTED	<u>1,195,039.27</u>
Total INVESTMENTS	1,195,039.27
<b>NET STUDENT LOANS</b>	
STUDENT LOAN NOTES RECEIVABLE	62,607,449.49
PRINCIPAL COLLECTIONS	(21,215,223.61)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	<u>(31,902.06)</u>
Total NET STUDENT LOANS	41,360,323.82
<b>PREPAID ASSETS</b>	
PREPAID D & O LIABILITY INSURANCE	800.06
PREPAID TRUSTEE FEES	<u>3,125.01</u>
Total PREPAID ASSETS	<u>3,925.07</u>
Total ASSETS	<u><u>45,537,039.68</u></u>
<b>LIABILITIES</b>	
<b>CURRENT LIABILITIES</b>	
ACCOUNTS PAYABLE	21,348.32
A/P - OPERATING	40,865.69
ACCRUED SPECIAL ALLOWANCE PAYABLE	91,156.60
ACCRUED BANK SERVICE CHARGE	303.29
ACCRUED BOND INTEREST EXPENSE	20,199.39
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	<u>55,375.00</u>
Total CURRENT LIABILITIES	241,093.79
<b>NET BONDS PAYABLE</b>	
BONDS PAYABLE	35,926,633.19
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	<u>(95,612.81)</u>
Total NET BONDS PAYABLE	<u>36,190,951.15</u>
Total LIABILITIES	<u>36,432,044.94</u>
<b>BEGINNING FUND BALANCE</b>	
BEGINNING FUND BALANCE	<u>8,960,626.95</u>
Total BEGINNING FUND BALANCE	<u>8,960,626.95</u>
<b>NET INCOME / (LOSS)</b>	
Total NET INCOME / (LOSS)	<u>144,367.79</u>
<b>TOTAL FUND BALANCE</b>	<u>9,104,994.74</u>
<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<u><u>45,537,039.68</u></u>

**NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.**

INCOME STATEMENT

BOND SERIES 2013-1 ST

*From 2/1/2021 Through 2/28/2021*

	Current Period Actual	Current Year Actual	Current Period Budget	YTD Budget
OPERATING REVENUES				
INTEREST INC- SHORT TERM INVEST.	35.40	237.94	1,350.00	8,100.00
INTEREST INCOME - REPAY LOANS	140,505.63	912,496.54	151,787.00	910,722.00
INTEREST INCOME - GOV'T SUBSIDY	12,255.88	84,699.55	16,784.00	100,704.00
SPECIAL ALLOWANCE	(45,360.77)	(267,985.82)	(19,330.00)	(115,980.00)
LATE FEE INCOME	855.19	4,702.64	2,319.00	13,914.00
CONS. LOAN / LENDER FEES	<u>(21,348.32)</u>	<u>(131,177.46)</u>	<u>(22,133.00)</u>	<u>(132,798.00)</u>
Total OPERATING REVENUES	86,943.01	602,973.39	130,777.00	784,662.00
OPERATING EXPENSES				
AUDIT FEES	0.00	5,087.00	424.00	2,544.00
BANK SERVICE CHARGE	350.71	2,328.20	362.00	2,172.00
BOND COUNSEL	0.00	0.00	563.00	3,378.00
BOND INTEREST EXPENSE	20,199.39	137,907.30	39,910.00	239,460.00
COMPLIANCE AUDIT	0.00	1,087.00	91.00	546.00
D & O LIABILITY INSURANCE	133.34	800.04	160.00	960.00
LOAN BILLING FEES - EDFINANCIAL	8,350.91	51,456.41	30,536.00	183,216.00
LOAN EXPENSES	27,267.96	162,891.37	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	42.00	252.00
SERVICING CORPORATION EXPENSE	17,246.82	106,303.05	12,000.00	72,000.00
TRAVEL / BOARD MEETING EXPENSE	0.00	0.00	20.00	120.00
TRUSTEE FEES	<u>1,041.67</u>	<u>6,250.01</u>	<u>1,042.00</u>	<u>6,252.00</u>
Total OPERATING EXPENSES	<u>74,590.80</u>	<u>474,110.38</u>	<u>85,150.00</u>	<u>510,900.00</u>
EXCESS (DEFICIT) OPERATING INCOME	12,352.21	128,863.01	45,627.00	273,762.00
NON-CASH EXPENSES				
AMORTIZATION OF BOND DISCOUNT	<u>(2,584.13)</u>	<u>(15,504.78)</u>	<u>(2,584.00)</u>	<u>(15,504.00)</u>
Total NON-CASH EXPENSES	<u>(2,584.13)</u>	<u>(15,504.78)</u>	<u>(2,584.00)</u>	<u>(15,504.00)</u>
EXCESS REVENUES (EXPENSES)	<u><u>14,936.34</u></u>	<u><u>144,367.79</u></u>	<u><u>48,211.00</u></u>	<u><u>289,266.00</u></u>

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

<b>Deal Name</b>	2013-1
<b>Distribution Date</b>	04/01/21
<b>Collection Period</b>	12/01/2020-02/28/2021

**Collection Activity**

<b>Cash Inflows Available to be Distributed</b>	<u>04/01/21</u>
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	1,230,592.17
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	(37,534.40)
Other (please specify)	
Temporary Collection	
Operating Expenses	
<b>Total Available Funds</b>	<u><u>1,193,057.77</u></u>

<b>Fees Due for Current Period</b>	<u>Period Ending 02/28/2021</u>
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	107,673.74
Administration Fees	52,480.48
Late Fees	-
Other Fees	-
<b>Total Fees</b>	<u>160,154.22</u>

<b>Cumulative Default Rate</b>	<u>As of 02/28/2021</u>
Claims Filed	150,505.97
Claims > 390 days delinquent	-
Claims Rejected	10,212.68
Default Claims paid during the quarter	160,079.97
Cumulative Default Claims Paid (Beg 06/12/2013)	26,916,875.00

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

Deal Name	2013-1
Distribution Date	04/01/21
Collection Period	12/01/2020-02/28/2021

**Waterfall Activity**

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
<b>Total Available Funds</b>		1,193,057.77
<b>First:</b> Fees, Expenses and Allowances	160,154.22	1,032,903.55
<b>Second:</b> Interest Distribution on Senior Notes or Obligations	63,057.42	969,846.13
<b>Third:</b> Payment of any Senior notes Maturing on current Payment Date		-
<b>Fourth:</b> Payment of Interest on Class B Notes (unless Interest Trigger in effect)		-
<b>Fifth:</b> Principal Distribution on Senior Notes or Obligations	969,846.13	-
<b>Sixth:</b> Payment of Subordinate, Class B Notes Principal Maturing on current Payment Date		-
<b>Seventh:</b> Payment to Capitalized Interest Account if necessary to increase to minimum required		-
<b>Eight:</b> To the Certificate Holders any Remaining Amount		-