

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

Issuer	South Texas Higher Education Authority
Deal Name	2013-1
Distribution Date	7/1/2021
Collection Period	03/01/2021 - 05/31/2021
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	35,253,367	39,805	1,118,075	34,135,292	100.00%	December 3, 2029
Total						104,300,000	35,253,367	39,805	1,118,075	34,135,292	100%	

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

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	\$41,392,368	(\$777,870)	\$40,614,498
Accrued Interest	\$2,635,445	(\$360,677)	\$2,274,768
Total Pool Balance	\$44,027,813	(\$1,138,547)	\$42,889,266
Total Accounts Balance	-	-	-
Total Trust Assets	-	-	-
Weighted Average Coupon (WAC)	5.00%	0.00%	5.00%
Weighted Average Maturity (WAM)	154	0.12	154
Number of Loans	7,266	(241)	7,025
Number of Borrowers	2,812	(104)	2,708
Average Borrower Indebtedness	\$14,720	\$278	\$14,998

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	0.03%	2
Deferment	4.47%	21
Forbearance	10.69%	9
		W.A. Time in Repayment (months)
Repayment	84.80%	76
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	41,392,226	(504,264)	40,887,962
Accrued Interest Receivable on Loans	2,635,392	(470,627)	2,164,764
Accrued Interest on Investment	27	3	30
Special Allowance	(91,157)	3,129	(88,028)
Accrued Interest Subsidy Payments	25,987	(3,975)	22,012
Total Accounts/Funds Balance	1,412,828	(11,170)	1,401,658
Payments received and not credited to Trustee	98,399	(52,124)	46,275
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(969,846)	(148,229)	(1,118,075)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(42,100)	2,294	(39,805)
Total Assets	\$ 44,461,755	(1,184,962)	\$ 43,276,793
Liabilities			
Bonds Payable	36,223,213	(969,846)	35,253,367
Accrued Interest on Bonds	20,199	(299)	19,901
Accrued and unpaid operating expenses	62,517	1,119	63,636
Less: Principal payment on distribution date 1/4/21 or 4/1/21	(969,846)	(148,229)	(1,118,075)
Less: Interest payment on distribution date 1/4/21 or 4/1/21	(42,100)	2,294	(39,805)
Total Liabilities	\$ 35,293,984	(1,114,961)	\$ 34,179,024
Senior Parity %			
Junior Sub Parity %			
Total Parity %	125.98%		126.62%

CPR (constant pmt rate)		
	\$	%
Current	\$213,207	2.07%
Lifetime	\$32,458,053	7.56%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstg
HESC/EDFINAN	\$40,614,498	100.00%	7,025	-
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%	0.00%	0	0	
Grace	7	5	19,657	13,950	0.0%	0.0%	4.10%	4.78%	120	120	
Repayment											
Current	2,464	4,079	13,871,616	22,005,920	33.5%	54.2%	4.81%	4.98%	141	146	
Current - in PFH	1,079	1,116	6,715,433	7,001,154	16.2%	17.2%	5.10%	5.03%	171	169	
31-60 Days Delinquent	75	757	511,175	4,756,532	1.2%	11.7%	6.61%	5.17%	139	143	
31-60 Days Delinquent - in PFH	14	12	152,135	147,051	0.4%	0.4%	6.16%	6.07%	232	171	
61-90 Days Delinquent	35	12	133,712	127,724	0.3%	0.3%	4.66%	6.34%	162	141	
61-90 Days Delinquent - in PFH	1	-	2,468	-	0.0%	0.0%	6.25%		15		
91-120 Days Delinquent	28	14	124,783	115,796	0.3%	0.3%	5.02%	3.51%	155	154	
91-120 Days Delinquent - in PFH	-	2	-	83,409	0.0%	0.2%	0.00%	6.25%	0	254	
121-180 Days Delinquent	54	25	264,132	69,502	0.6%	0.2%	4.50%	4.44%	147	116	
121-180 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	0.00%		0		
181-270 Days Delinquent	124	31	810,374	135,701	2.0%	0.3%	5.17%	5.03%	198	118	
181-270 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	0.00%		0		
Total Repayment	3,874	6,048	22,585,828	34,442,789	54.6%	84.8%	4.95%	5.02%	153	150	
Forbearance	2,927	605	16,461,036	4,343,327	39.8%	10.7%	5.15%	5.08%	155	178	
Deferment	453	367	2,302,668	1,814,432	5.6%	4.5%	4.30%	4.42%	156	153	
Claims	5	-	23,179	-	0.1%	0.0%	5.68%	5.34%	100	153	
Total Portfolio	7,266	7,025	41,392,368	40,614,498	100.0%	100.0%	5.00%	5.00%	154	154	
	0	0	-	-			0.00%				(0.0)

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Delinquency Status										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	3,543	5,195	20,587,048	29,007,074	91.2%	84.2%	4.90%	4.99%	151	151
31-60 Days Delinquent	89	769	663,310	4,903,583	2.9%	14.2%	6.51%	5.20%	160	144
61-90 Days Delinquent	36	12	136,181	127,724	0.6%	0.4%	4.69%	6.34%	159	141
91-120 Days Delinquent	28	16	124,783	199,205	0.6%	0.6%	5.02%	4.66%	155	196
121-180 Days Delinquent	54	25	264,132	69,502	1.2%	0.2%	4.50%	4.44%	147	116
181-270 Days Delinquent	124	31	810,374	135,701	3.6%	0.4%	5.17%	5.03%	198	118
Total Portfolio	3,874	6,048	22,585,828	34,442,789	100.0%	100.0%	4.95%	5.02%	153	150

Portfolio by Loan Type										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Consolidation Loans	1,676	1,593	23,468,628	22,905,785	56.7%	56.4%	5.48%	5.50%	171	170
Subsidized Stafford Loans	3,813	3,710	10,750,247	10,622,176	26.0%	26.2%	4.27%	4.26%	126	126
Unsubsidized Stafford Loans	1,751	1,697	7,064,013	6,981,803	17.1%	17.2%	4.51%	4.51%	140	140
PLUS Loans	19	18	102,848	98,382	0.2%	0.2%	3.33%	3.31%	53	52
Other Loans	7	7	6,631	6,353	0.0%	0.0%	5.71%	5.71%	111	111
Total Balance	7,266	7,025	41,392,368	40,614,498	100.0%	100.0%	5.00%	5.00%	154	154

Portfolio by School Type										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
4 Year Public	109	109	340,871	342,637	0.8%	0.8%	4.15%	4.14%	89	88
4 Year Private	1,383	1,351	4,310,684	4,286,149	10.4%	10.6%	4.20%	4.22%	140	139
2 Year Public	3,064	2,973	10,191,325	10,056,861	24.6%	24.8%	4.54%	4.53%	133	134
2 Year Private	376	373	1,169,731	1,176,984	2.8%	2.9%	4.37%	4.41%	122	121
Proprietary	568	542	1,649,954	1,581,773	4.0%	3.9%	3.79%	3.70%	112	111
Other Loans	1,766	1,677	23,729,803	23,170,093	57.3%	57.0%	5.47%	5.48%	170	170
Total Balance	7,266	7,025	41,392,368	40,614,498	100.0%	100.0%	5.00%	5.00%	154	154

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

SAP Indices					
	Balance		% of Total		Margin
	Beginning	Ending	Beginning	Ending	
T-Bill Loans	5,328,812	5,418,952	12.9%	13.3%	3.00%
LIBOR Loans	36,063,556	35,195,546	87.1%	86.7%	2.38%
Other Loans	-	-	0.0%	0.0%	0.00%
Total Pool Balance	41,392,368	40,614,498	100.0%	100.0%	

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.

BALANCE SHEET
 BOND SERIES 2013-1 ST
 As of 5/31/2021

	Current Period Balance
	<u> </u>
ASSETS	
CURRENT ASSETS	
CASH - TRUST ESTATE	2,880.69
A/R - EDFINANCIAL LOAN SERVICES	160.31
ACCRUED INTEREST - INVESTMENTS	29.90
ACCRUED INTEREST - REPAY LOANS	2,164,764.49
ACCRUED INTEREST - GOV'T SUBSIDY	22,012.17
DUE FROM CLEARING	46,272.37
DUE FROM CLEARING (INV INT)	<u>2.24</u>
Total CURRENT ASSETS	2,236,122.17
INVESTMENTS	
ST INVESTMENTS - RESTRICTED	<u>1,398,777.07</u>
Total INVESTMENTS	1,398,777.07
NET STUDENT LOANS	
STUDENT LOAN NOTES RECEIVABLE	63,325,562.39
PRINCIPAL COLLECTIONS	(22,437,600.83)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	<u>(31,902.06)</u>
Total NET STUDENT LOANS	40,856,059.50
PREPAID ASSETS	
PREPAID D & O LIABILITY INSURANCE	<u>400.04</u>
Total PREPAID ASSETS	400.04
Total ASSETS	<u><u>44,491,358.78</u></u>
LIABILITIES	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	20,757.49
A/P - OPERATING	42,558.56
ACCRUED SPECIAL ALLOWANCE PAYABLE	88,027.51
ACCRUED BANK SERVICE CHARGE	319.98
ACCRUED BOND INTEREST EXPENSE	19,900.66
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	<u>80,375.00</u>
Total CURRENT LIABILITIES	263,784.70
NET BONDS PAYABLE	
BONDS PAYABLE	34,788,320.44
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	<u>(103,365.20)</u>
Total NET BONDS PAYABLE	35,044,886.01
Total LIABILITIES	<u>35,308,670.71</u>
BEGINNING FUND BALANCE	
BEGINNING FUND BALANCE	<u>8,960,626.95</u>
Total BEGINNING FUND BALANCE	8,960,626.95
NET INCOME / (LOSS)	
Total NET INCOME / (LOSS)	<u>222,061.12</u>
Total NET INCOME / (LOSS)	<u>222,061.12</u>
TOTAL FUND BALANCE	<u>9,182,688.07</u>
TOTAL LIABILITIES & FUND BALANCE	<u><u>44,491,358.78</u></u>

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.

INCOME STATEMENT

BOND SERIES 2013-1 ST

From 5/1/2021 Through 5/31/2021

	Current Period Actual	Current Year Actual	Current Period Budget	YTD Budget
OPERATING REVENUES				
INTEREST INC- SHORT TERM INVEST.	37.49	375.83	1,350.00	12,150.00
INTEREST INCOME - REPAY LOANS	158,113.73	1,380,257.85	151,787.00	1,366,083.00
INTEREST INCOME - GOV'T SUBSIDY	10,759.64	117,724.72	16,784.00	151,056.00
SPECIAL ALLOWANCE	(43,942.58)	(394,157.48)	(19,330.00)	(173,970.00)
LATE FEE INCOME	1,348.18	8,709.19	2,319.00	20,871.00
CONS. LOAN / LENDER FEES	<u>(20,757.49)</u>	<u>(194,073.79)</u>	<u>(22,133.00)</u>	<u>(199,197.00)</u>
Total OPERATING REVENUES	105,558.97	918,836.32	130,777.00	1,176,993.00
OPERATING EXPENSES				
BROKER DEALER FEES	10,000.00	10,000.00	0.00	0.00
AUDIT FEES	0.00	5,087.00	424.00	3,816.00
BANK SERVICE CHARGE	319.98	3,298.48	362.00	3,258.00
BOND COUNSEL	2,813.75	2,813.75	563.00	5,067.00
BOND INTEREST EXPENSE	21,301.26	202,117.84	39,910.00	359,190.00
BOND RATING FEE	8,500.00	8,500.00	0.00	0.00
COMPLIANCE AUDIT	0.00	1,087.00	91.00	819.00
D & O LIABILITY INSURANCE	133.34	1,200.06	160.00	1,440.00
LOAN BILLING FEES - EDFINANCIAL	8,365.52	76,706.37	30,536.00	274,824.00
LOAN EXPENSES	26,342.58	242,486.99	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	42.00	378.00
SERVICING CORPORATION EXPENSE	17,036.71	157,359.86	12,000.00	108,000.00
TRAVEL / BOARD MEETING EXPENSE	0.00	0.00	20.00	180.00
TRUSTEE FEES	<u>1,041.67</u>	<u>9,375.02</u>	<u>1,042.00</u>	<u>9,378.00</u>
Total OPERATING EXPENSES	<u>95,854.81</u>	<u>720,032.37</u>	<u>85,150.00</u>	<u>766,350.00</u>
EXCESS (DEFICIT) OPERATING INCOME	9,704.16	198,803.95	45,627.00	410,643.00
NON-CASH EXPENSES				
AMORTIZATION OF BOND DISCOUNT	<u>(2,584.13)</u>	<u>(23,257.17)</u>	<u>(2,584.00)</u>	<u>(23,256.00)</u>
Total NON-CASH EXPENSES	<u>(2,584.13)</u>	<u>(23,257.17)</u>	<u>(2,584.00)</u>	<u>(23,256.00)</u>
EXCESS REVENUES (EXPENSES)	<u>12,288.29</u>	<u>222,061.12</u>	<u>48,211.00</u>	<u>433,899.00</u>

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

Deal Name	2013-1
Distribution Date	07/01/21
Collection Period	03/01/2021-05/31/2021

Collection Activity

Cash Inflows Available to be Distributed	<u>07/01/21</u>
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	1,310,156.90
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	26,035.35
Other (please specify)	
Temporary Collection	
Operating Expenses	
Total Available Funds	<u><u>1,336,192.25</u></u>

Fees Due for Current Period	<u>Period Ending 05/31/2021</u>
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	104,845.58
Administration Fees	51,056.81
Late Fees	-
Other Fees	-
Total Fees	<u>155,902.39</u>

Cumulative Default Rate	<u>As of 05/31/2021</u>
Claims Filed	136,674.18
Claims > 390 days delinquent	-
Claims Rejected	-
Default Claims paid during the quarter	120,479.21
Cumulative Default Claims Paid (Beg 06/12/2013)	<u>27,037,354.21</u>

**Student Loan Backed Reporting Mixed Deal
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Deal Name	2013-1
Distribution Date	07/01/21
Collection Period	03/01/2021-05/31/2021

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		1,336,192.25
First: Fees, Expenses and Allowances	155,902.39	1,180,289.86
Second: Interest Distribution on Senior Notes or Obligations	62,214.98	1,118,074.88
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	1,118,074.88	-
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		-