

Student Loan Backed Reporting Mixed Deal - FFELP
Quarterly Distribution Report

Issuer	South Texas Higher Education Authority
Deal Name	2013-1
Distribution Date	12/1/2020
Collection Period	09/01/2020 - 11/30/2020
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	37,279,653	48,391	1,056,439	36,223,213	100.00%	December 3, 2029
Total						104,300,000	37,279,653	48,391	1,056,439	36,223,213	100%	

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

Portfolio Summary

	Beg Balance	Activity	End Balance
Principal Balance	\$43,911,072	(\$1,191,730)	\$42,719,342
Accrued Interest	\$2,046,630	\$193,989	\$2,240,619
Total Pool Balance	\$45,957,702	(\$997,741)	\$44,959,961
Total Accounts Balance	-		-
Total Trust Assets	-		-
Weighted Average Coupon (WAC)	5.48%	-0.46%	5.02%
Weighted Average Maturity (WAM)	159	(4.90)	154
Number of Loans	7,581	(140)	7,441
Number of Borrowers	2,964	(72)	2,892
Average Borrower Indebtedness	\$14,815	(\$43)	\$14,772

Weighted Average Payments Made

	% of Pool	W.A. Time until Repayment (months) ^(a)
		<i>(should include grace period)</i>
In School	0.01%	16
Grace	0.03%	5
Deferment	6.04%	23
Forbearance	19.78%	5
		W.A. Time in Repayment (months)
Repayment	74.14%	76
Total Weighted Average		

Funds and Accounts

Prefunding Account (\$)	Capitalized Interest Account (\$)	Reserve Account
Prefunding Account (beginning)	Capitalized Interest Account (beginning)	Reserve Account (beginning) \$ 500,000
Less loans acquired from prefunding	Less releases	Less releases
Less amounts transferred to other accounts	Less draws	Less draws \$ (30)
Plus investment earnings	Plus investment earnings	Plus investment earnings \$ 30
Prefunding Account (ending)	Capitalized Interest Account (ending)	Reserve Account (ending) \$ 500,000
	Capitalized Interest Account Requirement	Reserve Account Requirement \$ 500,000
Collection Fund \$ 874,530		
COI Account \$ -		
Total Accounts Balances \$ 874,530		
Ending Overcollateralization Amount		
Specified Overcollateralization Requirement (no Trigger)		

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Balance Sheet and Parity as of 11/30/2020			
	Beg Balance	Activity	End Balance
Assets			
Loans Receivable	43,910,930	(1,191,730)	42,719,200
Accrued Interest Receivable on Loans	2,047,197	193,371	2,240,569
Accrued Interest on Investment	55	(37)	18
Special Allowance	(92,309)	(509)	(92,818)
Accrued Interest Subsidy Payments	31,077	(2,255)	28,822
Total Accounts/Funds Balance	1,269,542	192,981	1,462,523
Payments received and not credited to Trustee	44,374	8,745	53,120
Less: Principal payment on distribution date 4/1/20 or 7/1/20	(972,978)	(83,461)	(1,056,439)
Less: Interest payment on distribution date 4/1/20 or 7/1/20	(46,551)	(1,840)	(48,391)
Total Assets	\$ 46,191,337	(884,734)	\$ 45,306,603
Liabilities			
Bonds Payable	38,252,631	(972,978)	37,279,653
Accrued Interest on Bonds	23,012	(719)	22,294
Accrued and unpaid operating expenses	64,222	2,322	66,545
Less: Principal payment on distribution date 4/1/20 or 7/1/20	(972,978)	(83,461)	(1,056,439)
Less: Interest payment on distribution date 4/1/20 or 7/1/20	(46,551)	(1,840)	(48,391)
Total Liabilities	\$ 37,320,336	(1,056,676)	\$ 36,263,661
Senior Parity %			
Junior Sub Parity %			
Total Parity %	123.77%		124.94%

CPR (constant pmt rate)		
	\$	%
Current	\$594,717	5.38%
Lifetime	\$31,488,701	7.61%
<i>(a) Since August 31, 2013</i>		

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstgnd
HESC/EDFINAN	\$42,719,342	100.00%	7,441	47,690
Total				

Portfolio by Loan Status											
	# of Loans		Balance		% of Balance		WAC		WARM		
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	
In School	4	2	12,961	5,707	0.0%	0.0%	4.57%	2.43%	120	120	
Grace	7	5	19,657	13,950	0.0%	0.0%	4.10%	4.78%	120	120	
Repayment											
Current	4,124	2,857	21,431,537	15,424,227	48.8%	36.1%	4.78%	4.88%	140	137	
Current - in PFH	1,234	1,083	8,303,429	6,960,256	18.9%	16.3%	5.28%	5.14%	178	166	
31-60 Days Delinquent	551	218	4,527,381	1,189,775	10.3%	2.8%	5.92%	4.78%	199	135	
31-60 Days Delinquent - in PFH	29	10	236,419	73,806	0.5%	0.2%	5.90%	4.66%	225	181	
61-90 Days Delinquent	136	218	675,732	1,123,423	1.5%	2.6%	4.69%	4.98%	171	135	
61-90 Days Delinquent - in PFH	5	11	33,606	117,090	0.1%	0.3%	6.34%	4.77%	138	221	
91-120 Days Delinquent	76	832	462,919	3,968,018	1.1%	9.3%	5.16%	4.87%	151	133	
91-120 Days Delinquent - in PFH	9	10	143,656	79,937	0.3%	0.2%	4.73%	6.06%	240	118	
121-180 Days Delinquent	-	313	-	2,375,504	0.0%	5.6%	5.89%	5.51%	149	197	
121-180 Days Delinquent - in PFH	-	2	-	10,811	0.0%	0.0%	-	5.37%	-	252	
181-270 Days Delinquent	3	60	142	299,671	0.0%	0.7%	2.92%	4.38%	-21	136	
181-270 Days Delinquent - in PFH	-	-	-	-	0.0%	0.0%	-	-	-	-	
Total Repayment	6,167	5,614	35,814,820	31,622,518	81.6%	74.0%	5.05%	4.98%	158	148	
Forbearance	861	1,312	5,524,793	8,448,245	12.6%	19.8%	5.18%	5.31%	156	173	
Deferment	542	497	2,538,840	2,581,231	5.8%	6.0%	4.63%	4.47%	150	166	
Claims	-	11	-	47,690	0.0%	0.1%	0.00%	7.50%	0	219	
Total Portfolio	7,581	7,441	43,911,072	42,719,342	100.0%	100.0%	5.48%	5.02%	159	154	
	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	4,124	3,940	21,431,537	22,384,483	79.1%	71.4%	4.92%	4.96%	151
31-60 Days Delinquent	551	218	4,527,381	1,189,775	16.7%	3.8%	5.92%	4.77%	201	138
61-90 Days Delinquent	136	218	675,732	1,123,423	2.5%	3.6%	4.77%	4.96%	170	143
91-120 Days Delinquent	76	832	462,919	3,968,018	1.7%	12.7%	5.06%	4.90%	172	133
121-180 Days Delinquent	-	313	-	2,375,504	0.0%	7.6%	5.89%	5.51%	149	197
181-270 Days Delinquent	3	60	142	299,671	0.0%	1.0%	2.92%	4.38%	-21	136
Total Portfolio	4,890	5,581	27,097,711	31,340,874	100.0%	100.0%	5.05%	4.98%	158	148

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Consolidation Loans	1,769	1,733	25,371,285	24,331,144	57.8%	57.0%	5.54%	5.51%	177
Subsidized Stafford Loans	3,965	3,895	11,117,169	10,994,385	25.3%	25.7%	4.27%	4.27%	126	125
Unsubsidized Stafford Loans	1,817	1,784	7,214,233	7,191,250	16.4%	16.8%	4.50%	4.50%	140	139
PLUS Loans	22	21	195,672	190,241	0.4%	0.4%	5.58%	5.59%	70	69
Other Loans	8	8	12,713	12,322	0.0%	0.0%	5.71%	5.71%	111	111
Total Balance	7,581	7,441	43,911,072	42,719,342	100.0%	100.0%	5.48%	5.02%	159	154

	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	4 Year Public	3,201	113	10,524,677	355,828	24.0%	0.8%	4.53%	4.21%	132
4 Year Private	392	1,414	1,285,205	4,396,769	2.9%	10.3%	4.61%	4.19%	120	139
2 Year Public	1,432	3,127	4,420,995	10,430,769	10.1%	24.4%	4.20%	4.53%	140	132
2 Year Private	115	384	366,061	1,277,481	0.8%	3.0%	4.26%	4.64%	90	120
Proprietary	579	578	1,668,477	1,656,920	3.8%	3.9%	3.78%	3.78%	113	112
Other Loans	1,862	1,825	25,645,657	24,601,575	58.4%	57.6%	5.52%	5.49%	177	172
Total Balance	7,581	7,441	43,911,072	42,719,342	100.0%	100.0%	5.48%	5.02%	159	154

(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	5,920,737	5,502,301	13.5%	
LIBOR Loans	37,990,335	37,217,041	86.5%	87.1%	2.38%
Other Loans	-	-	0.0%	0.0%	0.00%
Total Pool Balance	43,911,072	42,719,342	100.0%	100.0%	

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.

BALANCE SHEET

BOND SERIES 2013-1 ST

As of 11/30/2020

	Current Period Balance
ASSETS	
CURRENT ASSETS	
CASH - TRUST ESTATE	3,021.86
A/R - EDFINANCIAL LOAN SERVICES	158.23
ACCRUED INTEREST - INVESTMENTS	18.42
ACCRUED INTEREST - REPAY LOANS	2,240,568.56
ACCRUED INTEREST - GOV'T SUBSIDY	28,822.41
DUE FROM CLEARING	53,119.40
DUE FROM CLEARING (INV INT)	0.34
Total CURRENT ASSETS	<u>2,325,709.22</u>
INVESTMENTS	
ST INVESTMENTS - RESTRICTED	<u>1,459,500.96</u>
Total INVESTMENTS	1,459,500.96
NET STUDENT LOANS	
STUDENT LOAN NOTES RECEIVABLE	62,803,836.85
PRINCIPAL COLLECTIONS	(20,084,636.78)
ALLOWANCE FOR DOUBTFUL ACCOUNTS	<u>(31,902.06)</u>
Total NET STUDENT LOANS	42,687,298.01
PREPAID ASSETS	
PREPAID D & O LIABILITY INSURANCE	1,200.08
PREPAID TRUSTEE FEES	<u>6,250.02</u>
Total PREPAID ASSETS	<u>7,450.10</u>
Total ASSETS	<u><u>46,479,958.29</u></u>
LIABILITIES	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	21,924.55
A/P - OPERATING	44,256.30
ACCRUED SPECIAL ALLOWANCE PAYABLE	92,818.31
ACCRUED BANK SERVICE CHARGE	363.97
ACCRUED BOND INTEREST EXPENSE	22,293.92
DUE TO 2018A BANK OF AMERICA LOC	11,845.50
DUE TO GENERAL ACCOUNT	<u>49,375.00</u>
Total CURRENT LIABILITIES	242,877.55
NET BONDS PAYABLE	
BONDS PAYABLE	36,942,881.70
BOND DISCOUNT	359,930.77
ACCUM. AMORT. - BOND DISCOUNT	<u>(87,860.42)</u>
Total NET BONDS PAYABLE	<u>37,214,952.05</u>
Total LIABILITIES	<u>37,457,829.60</u>
BEGINNING FUND BALANCE	
BEGINNING FUND BALANCE	<u>8,960,626.95</u>
Total BEGINNING FUND BALANCE	<u>8,960,626.95</u>
NET INCOME / (LOSS)	
	<u>61,501.74</u>
Total NET INCOME / (LOSS)	<u>61,501.74</u>
TOTAL FUND BALANCE	<u>9,022,128.69</u>
TOTAL LIABILITIES & FUND BALANCE	<u><u>46,479,958.29</u></u>

NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC.
INCOME STATEMENT
BOND SERIES 2013-1 ST
From 11/1/2020 Through 11/30/2020

	<u>Current Period Actual</u>	<u>Current Year Actual</u>	<u>Current Period Budget</u>	<u>YTD Budget</u>
OPERATING REVENUES				
INTEREST INC- SHORT TERM INVEST.	20.24	137.42	1,350.00	4,050.00
INTEREST INCOME - REPAY LOANS	157,635.27	449,129.28	151,787.00	455,361.00
INTEREST INCOME - GOV'T SUBSIDY	13,848.72	45,145.98	16,784.00	50,352.00
SPECIAL ALLOWANCE	(46,346.48)	(135,390.10)	(19,330.00)	(57,990.00)
LATE FEE INCOME	100.97	2,155.64	2,319.00	6,957.00
CONS. LOAN / LENDER FEES	<u>(21,924.55)</u>	<u>(66,400.19)</u>	<u>(22,133.00)</u>	<u>(66,399.00)</u>
Total OPERATING REVENUES	103,334.17	294,778.03	130,777.00	392,331.00
OPERATING EXPENSES				
AUDIT FEES	3,098.00	5,087.00	424.00	1,272.00
BANK SERVICE CHARGE	363.97	1,267.15	362.00	1,086.00
BOND COUNSEL	0.00	0.00	563.00	1,689.00
BOND INTEREST EXPENSE	23,069.58	70,652.90	39,910.00	119,730.00
COMPLIANCE AUDIT	0.00	0.00	91.00	273.00
D & O LIABILITY INSURANCE	133.34	400.02	160.00	480.00
LOAN BILLING FEES - EDFINANCIAL	8,387.18	26,125.90	30,536.00	91,608.00
LOAN EXPENSES	26,971.39	80,548.14	0.00	0.00
MISCELLANEOUS EXPENSE	0.00	0.00	42.00	126.00
SERVICING CORPORATION EXPENSE	17,799.73	53,822.57	12,000.00	36,000.00
TRAVEL / BOARD MEETING EXPENSE	0.00	0.00	20.00	60.00
TRUSTEE FEES	<u>1,041.67</u>	<u>3,125.00</u>	<u>1,042.00</u>	<u>3,126.00</u>
Total OPERATING EXPENSES	<u>80,864.86</u>	<u>241,028.68</u>	<u>85,150.00</u>	<u>255,450.00</u>
EXCESS (DEFICIT) OPERATING INCOME	22,469.31	53,749.35	45,627.00	136,881.00
NON-CASH EXPENSES				
AMORTIZATION OF BOND DISCOUNT	<u>(2,584.13)</u>	<u>(7,752.39)</u>	<u>(2,584.00)</u>	<u>(7,752.00)</u>
Total NON-CASH EXPENSES	<u>(2,584.13)</u>	<u>(7,752.39)</u>	<u>(2,584.00)</u>	<u>(7,752.00)</u>
EXCESS REVENUES (EXPENSES)	<u>25,053.44</u>	<u>61,501.74</u>	<u>48,211.00</u>	<u>144,633.00</u>

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

Deal Name	2013-1
Distribution Date	01/04/21
Collection Period	09/01/2020-11/30/2020

Collection Activity

Cash Inflows Available to be Distributed	<u>01/04/21</u>
Interest Collections	
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	1,290,276.66
Reimbursement by Guarantor	
Government Interest and Special Allowance	
Derivative Payments (to the issuer)	
Investment Income	
Draws from Reserve	(129.29)
Other (please specify)	
Temporary Collection	
Operating Expenses	
Total Available Funds	<u><u>1,290,147.37</u></u>

Fees Due for Current Period	<u>Period Ending 11/30/2020</u>
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	106,674.04
Administration Fees	53,822.57
Late Fees	-
Other Fees	-
Total Fees	<u>160,496.61</u>

Cumulative Default Rate	<u>As of 11/30/2020</u>
Claims Filed	44,985.77
Claims > 390 days delinquent	16.44
Claims Rejected	-
Default Claims paid during the quarter	220,613.24
Cumulative Default Claims Paid (Beg 06/12/2013)	26,756,795.03

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

Deal Name	2013-1
Distribution Date	01/04/21
Collection Period	09/01/2020-11/30/2020

Waterfall Activity

Waterfall for Distribution (in accordance with Transaction - specific documents)	Amount Due	Amount Remaining
Total Available Funds		1,290,147.37
First: Fees, Expenses and Allowances	160,496.61	1,129,650.76
Second: Interest Distribution on Senior Notes or Obligations	73,211.32	1,056,439.44
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	1,056,439.44	-
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		-