

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

<b>Issuer</b>	North Texas Higher Education Authority
<b>Deal Name</b>	2021-2
<b>Distribution Date</b>	12/26/2023
<b>Collection Period</b>	09/01/2023-11/30/2023
<b>Contact Name</b>	Denise Dunn-Trakshel
<b>Contact Number</b>	817-265-9158
<b>Contact Email</b>	DeniseDT@hescloans.com
<b>Website</b>	www.nthea.org

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

Class	CUSIP	Rate	Index	Margin	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal <sup>a</sup>	% of Securities	Maturity Date
2021-2 A-1A	662826 FN1	1.820%	N/A		50,000,000	37,816,000	171,001	993,000	36,823,000	12.57%	October 25, 2061
2021-2 A-1B	662826 FP6	5.457%	1 Mo SOFR	0.57%	337,000,000	254,882,000	3,892,832	6,694,000	248,188,000	84.70%	October 25, 2061
2021-2 B	662826 FQ4	5.457%	1 Mo SOFR	1.10%	8,000,000	8,000,000	133,772		8,000,000	2.73%	October 25, 2061
<b>Total</b>					<b>395,000,000</b>	<b>300,698,000</b>	<b>4,197,606</b>	<b>7,687,000</b>	<b>293,011,000</b>	<b>100%</b>	

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

**Portfolio Summary**

	8/31/2023		11/30/2023	
	Beg Balance	Activity	End Balance	
Principal Balance	\$295,128,277	(\$4,866,732)	\$290,261,545	
Accrued Interest to be Capitalized	\$12,776,995	\$2,416,247	\$15,193,242	
Capitalized Interest Account	\$9,504,420	\$0	\$9,504,420	
Debt Reserve Fund	\$2,302,713	(\$50,434)	\$2,252,280	
<b>Adjusted Pool Balance</b>	<b>\$319,712,404</b>	<b>(\$2,500,918)</b>	<b>\$317,211,486</b>	
Accrued Interest Receivable	\$10,698,467	(\$4,365,942)	\$6,332,525	
<b>Total Pool Balance</b>	<b>\$330,410,871</b>	<b>(\$6,866,860)</b>	<b>\$323,544,011</b>	
Weighted Average Coupon (WAC)	6.29%	0.00%	6.29%	
Weighted Average Maturity (WAM)	143.61	0.37	143.98	
Number of Loans	42,140	(1,331)	40,809	
Number of Borrowers	15,026	(523)	14,503	
Average Borrower Indebtedness	\$19,641.17	\$373	\$20,013.90	

**Weighted Average Payments Made**

	% of Pool	W.A. Time until Repayment (months) <sup>(a)</sup> <i>(should include grace period)</i>
In School	0.08%	4
Grace	0.00%	0
Deferment	5.01%	2
Forbearance	11.59%	1
<b>W.A. Time in Repayment (months)</b>		
Repayment	83.32%	24
<b>Total Weighted Average</b>		

**Funds and Accounts**

Collection Fund	\$	5,525,946	Capitalized Interest Account	(\$)	Reserve Account	
COI Account	\$	-	Capitalized Interest Account (beginni	9,504,420	Reserve Account (beginning)	\$ 2,302,713
Total Accounts Balances	\$	5,525,946	Less releases	(125,877)	Less releases	\$ (80,963)
			Less draws		Less draws	
			Plus investment earnings	125,877	Plus investment earnings	\$ 30,529
			Capitalized Interest Account (ending)	9,504,420	Reserve Account (ending)	\$ 2,252,280
			Capitalized Interest Account Requirei	9,504,420	Reserve Account Requirement	2,197,583

**Specified Overcollateralization Amount**

<i>(greater of 6.2% or \$8,400,000)</i>	\$19,667,112
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Balance Sheet and Parity as of		8/31/2023	11/30/2023
	Beg Balance	Activity	End Balance
<b>Assets</b>			
Loans Receivable	295,254,280	(4,992,735)	290,261,545
Accrued Interest Receivable on Loans	23,359,121	(1,953,653)	21,405,468
Accrued Interest on Investment	81,405	(3,077)	78,328
Special Allowance	782,566	205,099	987,666
Accrued Interest Subsidy Payments	118,128	9,195	127,323
Total Accounts/Funds Balance	19,172,394	(79,688)	19,092,706
Payments received and not credited to Trustee	432,438	(46,802)	385,636
Less: Principal payment on distribution date (end bal)	(5,808,000)	(1,879,000)	(7,687,000)
Less: Interest payment on distribution date (end bal)	(4,170,708)	(26,897)	(4,197,606)
<b>Total Assets</b>	<b>\$ 329,221,624</b>	<b>(8,767,559)</b>	<b>\$ 320,454,065</b>
<b>Liabilities</b>			
Bonds Payable	304,513,000	(7,479,000)	297,034,000
Accrued Interest on Bonds	602,864	(273,142)	329,722
Accrued and unpaid operating expenses	307,966	(4,098)	303,868
Less: Principal payment on distribution date (end bal)	(5,808,000)	(1,879,000)	(7,687,000)
Less: Interest payment on distribution date (end bal)	(4,170,708)	(26,897)	(4,197,606)
<b>Total Liabilities</b>	<b>\$ 295,445,122</b>	<b>(9,662,138)</b>	<b>\$ 285,782,984</b>
Senior Parity %	114.53%		115.36%
Total Parity %	111.43%		112.13%

CPR (constant pmt rate)		
	\$	%
Current	-\$1,758,721	-2.34%
Lifetime	\$58,066,049	8.01%

Servicer Balance				
	Balance	% of Portfolio	# of Loans	Cims Outstanding
HESCC/EDFIN/ NELNET/Aspire	\$290,261,545	100.00%	40,809	28,950,857
<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	51	61	172,511	221,738	0.1%	0.1%	7.10%	7.06%	284	338
Grace	15	1	75,924	3,500	0.0%	0.0%	6.89%	6.80%	350	419
Repayment										
Current	18,780	17,184	111,804,267	103,175,915	37.9%	35.5%	5.82%	5.76%	133	132
Current - in PFH	7,220	7,580	68,820,500	70,169,033	23.3%	24.2%	6.58%	6.62%	175	188
31-60 Days Delinquent	998	1,291	7,233,359	9,378,314	2.5%	3.2%	6.55%	6.81%	154	162
31-60 Days Delinquent - in PFH	97	132	703,125	1,268,679	0.2%	0.4%	6.72%	6.96%	182	221
61-90 Days Delinquent	945	775	7,097,594	5,968,368	2.4%	2.1%	6.49%	6.67%	148	164
61-90 Days Delinquent - in PFH	117	59	1,020,143	594,612	0.3%	0.2%	6.78%	6.21%	182	193
91-120 Days Delinquent	508	521	3,467,579	3,632,236	1.2%	1.3%	6.62%	6.00%	141	140
91-120 Days Delinquent - in PFH	12	31	50,450	405,372	0.0%	0.1%	7.24%	5.17%	94	167
121-180 Days Delinquent	657	892	4,488,051	6,804,005	1.5%	2.3%	6.61%	6.48%	150	151
121-180 Days Delinquent - in PFH	47	63	400,952	316,939	0.1%	0.1%	6.74%	7.27%	180	199
181-270 Days Delinquent	6,635	1,602	44,574,062	10,879,142	15.1%	3.7%	6.63%	6.73%	151	141
181-270 Days Delinquent - in PFH	58	31	302,262	306,124	0.1%	0.1%	6.62%	6.57%	102	204
<b>Total Repayment</b>	<b>36,074</b>	<b>30,161</b>	<b>249,962,344</b>	<b>212,898,738</b>	<b>84.7%</b>	<b>73.2%</b>	<b>6.25%</b>	<b>6.20%</b>	<b>150</b>	<b>155</b>
Forbearance	3,749	3,857	31,504,191	33,637,077	10.7%	11.6%	6.53%	6.51%	164	164
Deferment	2,230	2,391	13,005,443	14,549,635	4.4%	5.0%	6.37%	6.40%	147	155
Claims	21	4,338	407,863	28,950,857	0.1%	10.0%	7.86%	6.60%	265	150
<b>Total Portfolio</b>	<b>42,140</b>	<b>40,809</b>	<b>295,128,277</b>	<b>290,261,545</b>	<b>100.0%</b>	<b>99.9%</b>	<b>6.29%</b>	<b>6.29%</b>	<b>144</b>	<b>144</b>
	-	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	26,000	24,764	180,624,767	173,344,947	72.3%	81.4%	6.11%	6.11%	149	155
31-60 Days Delinquent	1,095	1,423	7,936,484	10,646,993	3.2%	5.0%	6.57%	6.83%	157	169
61-90 Days Delinquent	1,062	834	8,117,737	6,562,979	3.2%	3.1%	6.53%	6.63%	152	166
91-120 Days Delinquent	520	552	3,518,030	4,037,608	1.4%	1.9%	6.63%	5.91%	140	143
121-180 Days Delinquent	704	955	4,889,003	7,120,944	2.0%	3.3%	6.62%	6.51%	152	153
181-270 Days Delinquent	6,693	1,633	44,876,323	11,185,266	18.0%	5.3%	6.63%	6.73%	151	143
<b>Total Portfolio</b>	<b>36,074</b>	<b>30,161</b>	<b>249,962,344</b>	<b>212,898,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6.25%</b>	<b>6.20%</b>	<b>150</b>	<b>155</b>

Portfolio by Loan Type										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Consolidation Loans	11,411	11,034	170,253,104	167,415,405	57.7%	57.7%	5.57%	5.58%	162	163
Subsidized Stafford Loans	18,446	17,899	60,045,379	59,100,108	20.3%	20.4%	7.28%	7.28%	126	135
Unsubsidized Stafford Loans	11,973	11,579	61,121,563	60,048,796	20.7%	20.7%	7.17%	7.16%	147	156
PLUS Loans	310	297	3,708,231	3,697,236	1.3%	1.3%	8.51%	8.51%	106	105
Other Loans					0.0%	0.0%				
<b>Total Balance</b>	<b>42,140</b>	<b>40,809</b>	<b>295,128,277</b>	<b>290,261,545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6.29%</b>	<b>6.29%</b>	<b>144</b>	<b>144</b>

Portfolio by School Type										
	# of Loans		Balance		% of Balance		WAC		WARM	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
2 Year Public	263	262	1,207,873	1,212,546	0.4%	0.4%	7.07%	7.08%	124	130
2 Year Private	4,061	3,932	18,620,823	18,099,204	6.3%	6.2%	6.97%	6.93%	144	142
4 Year Public	22,817	22,058	116,293,246	114,213,080	39.4%	39.3%	6.69%	6.69%	146	153
4 Year Private	4,675	4,527	32,076,542	31,605,025	10.9%	10.9%	6.50%	6.50%	158	163
Proprietary	2,766	2,718	15,095,091	15,135,718	5.1%	5.2%	6.66%	6.65%	151	160
Other Loans	7,558	7,312	111,834,701	109,995,972	37.9%	37.9%	5.64%	5.66%	156	158
<b>Total Balance</b>	<b>42,140</b>	<b>40,809</b>	<b>295,128,277</b>	<b>290,261,545</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6.29%</b>	<b>6.29%</b>	<b>144</b>	<b>144</b>

(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	21,581,528	21,772,709	7.3%	7.5%	3.06%
LIBOR Loans	273,546,749	268,488,836	92.7%	92.5%	2.28%
Other Loans	-	-	0.0%	0.0%	
<b>Total Pool Balance</b>	<b>295,128,277</b>	<b>290,261,545</b>	<b>100.0%</b>	<b>100.0%</b>	

Principal Acceleration Trigger				
Date Range	Principal Balance	Note Balance	In Compliance?	
11/25/2026	10/25/2027	200,000,000.00	TRUE	
11/25/2027	10/25/2028	160,000,000.00	TRUE	
11/25/2028	10/25/2029	131,000,000.00	TRUE	
11/25/2029	10/25/2030	112,000,000.00	TRUE	
11/25/2030	10/25/2031	95,000,000.00	TRUE	

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

<b>Deal Name</b>	North Texas Higher Education Authority2021-2
<b>Distribution Date</b>	12/26/2023
<b>Collection Period</b>	09/01/2023-11/30/2023

**Collection Activity**

<b>Cash Inflows Available to be Distributed</b>	12/26/23
Interest Collections	2,007,830.52
Regular Interest Collections	
Reimbursement by Guarantor	
Collections	
Regular principal & interest	12,179,895.54
Reimbursement by Guarantor	-
Government Interest and Special Allowance	-
Derivative Payments (to the issuer)	-
Investment Income	244,393.30
Draws from Reserve	80,963.19
Other (please specify)	
Servicer loan adjustments	-
SAP Reserve accrual	
Closing of cost of issuance fund	-
<b>Total Available Funds</b>	<b>12,505,252.03</b>

<b>Fees Due for Current Period</b>	Period Ending 11/30/2023
Indenture Trustee Fees	-
Custodial Fees	-
Paying Agent Fees	-
Registrar Fees	-
Servicing Fees	365,086.15
Administration Fees	255,560.31
Late Fees	-
Other Fees	-
<b>Total Fees</b>	<b>620,646.46</b>

<b>Cumulative Default Rate</b>	As of 11/30/2023
Claims Filed during the quarter	30,041,113.10
Claims > 390 days delinquent during the quarter	-
Claims Rejected during the quarter	14,148,187.05
Default Claims paid during the quarter	1,424,275.32
Cumulative Default Claims Paid	6,255,536.56

**Waterfall Activity**

<b>Waterfall for Distribution (in accordance with Transaction - specific documents)</b>	<b>Amount Due</b>	<b>Amount Remaining</b>
<b>Total Available Funds</b>		12,505,252.03
<b>First:</b> Fees, Expenses and Allowances	620,646.46	11,884,605.57
<b>Second:</b> Interest Distribution on Senior Notes or Obligations		
2021-2 A-1A	171,001.13	
2021-2 A-1B	3,892,832.42	
2021-2 B	133,772.02	7,687,000.00
<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		
2021-2 A-1A	993,000.00	
2021-2 A-1B	6,694,000.00	
2021-2 B	-	-
<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		-