

**NJCLASS Loan Program Information
2019-1 Indenture
9/30/2020**

	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option Information					
Option 1 Active Repayment of Principal & Interest	7,180	141,264,092	24,108	\$ 298,657,057	68.52%
Option 2 Deferred Repayment of Principal	12,523	140,306,821	5,885	\$ 86,158,133	19.77%
Option 3 Deferred Repayment of Principal and Interest	13,406	154,302,543	3,116	\$ 51,058,266	11.71%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Not Delinquent	29,189	\$ 384,737,713	N/A	
1-30 Days	2,369	30,819,002	7.07%	
31-60 Days	611	7,958,603	1.83%	
61-90 Days	295	3,706,860	0.85%	
91-120 Days	173	2,333,249	0.54%	
121-180 Days	220	2,949,608	0.68%	
Over 181 Days	<u>252</u>	<u>3,368,421</u>	<u>0.77%</u>	
	33,109	\$ 435,873,456	11.73%	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 583,197,411		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	10	\$ 123,102	0.0211%	
Default - Lit	45	714,944	0.1226%	
Death	23	409,959	0.0703%	
Cumulative principal repayments on defaulted loans		<u>24,711</u>	<u>0.0042%</u>	
Total defaults		1,272,717	0.2182% Gross	
Less: Total Collected Principal of Default Amount		24,711	0.0042% Collected	
In addition				
(a) Collection of Interest Accruing Post Default	6,667.04			
(b) Recovery of Additional Charges	<u>302.82</u>			
Total Gross Collections from Defaults	31,680.58			
(c) Collection Cost	<u>9,504.17</u>			
Total Net Collection from Defaults	22,176.41			
Total principal defaults outstanding		<u>\$ 1,248,006</u>	<u>0.2140% Outstanding</u>	
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		435,873,456		
Less: Adjustments from Loan System to Financial Statements **		<u>60,014</u>		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 435,933,470</u>		

** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 532,990,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 532,990,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 10,659,800
Withdrawals	-
Deposits	-
Ending Balance	<u>\$ 10,659,800</u>

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	556	\$ 2,755,591
4 Year	29,725	\$ 339,037,291
Proprietary	2,739	\$ 81,611,251
Consolidations	167	\$ 13,717,328
Totals	33,187	\$ 437,121,462

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	1	\$ 26,991	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

**NJCLASS Loan Program Information
2019-1 Bond Issue - Combined
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,949	74,834,276	12,546	\$ 170,328,903	63%
Option 2 Deferred Repayment of Principal	7,756	101,955,405	4,082	\$ 65,612,833	24%
Option 3 Deferred Repayment of Principal and Interest	6,732	93,807,608	1,809	\$ 34,655,553	13%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	16,234	\$ 239,227,107	N/A
1-30 Days	1,341	19,074,718	7.05%
31-60 Days	334	4,786,458	1.77%
61-90 Days	157	2,137,591	0.79%
91-120 Days	83	1,244,022	0.46%
121-180 Days	128	1,823,222	0.67%
Over 181 Days	<u>160</u>	<u>2,304,171</u>	<u>0.85%</u>
	18,437	\$ 270,597,289	11.59%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 337,260,824	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	7	\$ 103,563	0.0307%
Default - Lit	45	714,944	0.2120%
Death	18	312,799	0.0927%
Cumulative principal repayments on defaulted loans		<u>24,711</u>	<u>0.0073%</u>
Total defaults		1,156,017	0.3428% Gross
		24,711	0.0073% Collected
Less: Total Collected Principal of Default Amount			
In addition (a) Collection of Interest Accruing Post Default	6,667		
(b) Recovery of Additional Charges	<u>303</u>		
Total Gross Collections from Defaults	31,681		
(c) Collection Cost	<u>9,504</u>		
Total Net Collection from Defaults	22,176		
Total principal defaults outstanding		<u>\$ 1,131,307</u>	<u>0.3354% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 270,597,289	
Less: Adjustments from Loan System to Financial Statements **		<u>23,478</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 270,620,767</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 285,550,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 285,550,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 5,711,000
Withdrawals	-
Deposits	-
Ending Balance	<u>\$ 5,711,000</u>

The current weighted average interest rate (WAC) for loans in the 2019-1 Bond Issue is 6.34%
The current weighted average FICO score for loans in the 2019-1 Bond Issue is 717
The current weighted average remaining life for loans in the 2019-1 Bond Issue is 153 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	312	\$ 1,768,758
4 Year	16,771	227,366,805
Proprietary	1,257	28,875,704
Consolidations	167	13,717,328
Totals	18,507	\$ 271,728,595

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	1	\$ 26,991	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
 STUDENT LOAN REVENUE BONDS, SERIES 2019
 Data as of 9/30/2020

I. Waterfall for Distribution			<u>Remaining Funds Balance</u>
	2019-1 Funds Available for Distribution Beginning Balance		140,377,175
	Cash received from 2009-A Bond Issue		19,741,441
	Total Funds Available for Distribution		160,118,616
(I)	Total Principal and Interest Collections (Including Transferred Loans)	63,565,363	223,683,978
(II)	Investment Income (43400)	1,641,401	225,325,379
(III)	Disbursement		
	Loans Disbursed (Cash)	(171,697,569)	
	Total Disbursements	(171,697,569)	53,627,811
(IV)	Debt Service Payments	(9,658,139)	43,969,672
(V)	Administration and Program Expenses		
	Trustee Fee (83500)	(39,977)	
	Trustee Expenses	-	
	Application Fee Expense	(1,416,108)	
	Servicing and Administrative Fee Expense (10070)	(2,300,419)	
	Rating Agency Surveillance Fee (83200)	(74,977)	
	Additional Program Expenses	-	
	Defaulted Loan Collection Expenses		
	Refunds Paid	(128,086)	
	Other	(32,469)	
	Total	(3,992,036)	39,977,636
	Net Activity	(100,399,539)	

**NJCLASS Loan Program Information
2019-1 Bond Issue
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,152	\$ 67,800,314	4,014	\$ 79,494,360	0.00%
Option 2 Deferred Repayment of Principal	4,309	\$ 68,462,370	3,682	\$ 61,116,901	0.00%
Option 3 Deferred Repayment of Principal and Interest	1,404	\$ 28,160,596	1,169	\$ 23,812,019	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	8,196	\$ 151,258,576	N/A
1-30 Days	453	8,905,569	0.00%
31-60 Days	114	2,440,651	0.00%
61-90 Days	43	730,124	0.00%
91-120 Days	18	429,756	0.00%
121-180 Days	22	364,086	0.00%
Over 181 Days	19	294,518	0.00%
	<u>8,865</u>	<u>\$ 164,423,280</u>	<u>0.00%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 174,367,483	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.00%
Default - Lit	-	-	0.00%
Death	1	32,990	0.00%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.00%</u>
Total defaults		32,990	0.0000% Gross
Less: Total Collected Principal of Default Amount		-	0.00% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
Total principal defaults outstanding		<u>\$ 32,990</u>	<u>0.0000% Outstanding</u>

**** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.**

Bonds Outstanding Information	
Bonds Issued	\$ 285,550,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 285,550,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,711,000
Withdrawals	-
Deposits	-
Ending Balance	\$ 5,711,000

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	109	\$ 768,944
4 Year	7,890	127,355,447
Proprietary	700	22,614,551
Consolidations	167	13,717,328
Totals	8,866	\$ 164,456,270

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	1	\$ 26,991	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

**NJCLASS Loan Program Information
2019-1 Bond Issue-Transferred Loans
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	797	\$ 7,033,962	8,532	\$ 90,834,543	85.55%
Option 2 Deferred Repayment of Principal	3,447	\$ 33,493,035	400	\$ 4,495,932	4.23%
Option 3 Deferred Repayment of Principal and Interest	5,328	\$ 65,647,012	640	\$ 10,843,535	10.21%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	8,038	\$ 87,968,531	N/A
1-30 Days	888	10,169,149	9.58%
31-60 Days	220	2,345,806	2.21%
61-90 Days	114	1,407,468	1.33%
91-120 Days	65	814,266	0.77%
121-180 Days	106	1,459,136	1.37%
Over 181 Days	<u>141</u>	<u>2,009,653</u>	<u>1.89%</u>
	9,572	\$ 106,174,009	17.15%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 162,893,341	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	7	\$ 103,563	0.0636%
Default - Lit	45	714,944	0.4389%
Death	17	279,809	0.1718%
Cumulative principal repayments on defaulted loans		<u>24,711</u>	0.0152%
Total defaults		1,123,027	0.6894% Gross
Less: Total Collected Principal of Default Amount		24,711	0.0152% Collected
In addition (a) Collection of Interest Accruing Post Default	6,667		
(b) Recovery of Additional Charges	<u>303</u>		
Total Gross Collections from Defaults	31,681		
(c) Collection Cost	<u>9,504</u>		
Total Net Collection from Defaults	22,176		
Total principal defaults outstanding		<u>\$ 1,098,317</u>	<u>0.6743% Outstanding</u>

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Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	203	\$ 999,815
4 Year	8,881	100,011,358
Proprietary	557	6,261,153
Consolidations	-	-
Totals	9,641	\$ 107,272,326

RAP			
Loans currently in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	-	\$ -	\$ -

HIARP		
Loans currently in HIARP	# of Loans	HIARP Eligibility Remaining Balance
	-	\$ -

**NJCLASS Loan Program Information
2020-1 Bond Issue - Combined
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	3,231	\$ 66,429,816.06	11,562	\$ 128,328,154	78%
Option 2 Deferred Repayment of Principal	4,767	\$ 38,351,416.29	1,803	\$ 20,545,300	12%
Option 3 Deferred Repayment of Principal and Interest	6,674	\$ 60,494,934.70	1,307	\$ 16,402,713	10%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Not Delinquent	12,955	\$ 145,510,606	N/A	
1-30 Days	1,028	11,744,284	7.11%	
31-60 Days	277	3,172,146	1.92%	
61-90 Days	138	1,569,268	0.95%	
91-120 Days	90	1,089,227	0.66%	
121-180 Days	92	1,126,386	0.68%	
Over 181 Days	92	1,064,251	0.64%	
	<u>14,672</u>	<u>\$ 165,276,167</u>	<u>11.96%</u>	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 245,936,587		
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	3	\$ 19,539	0.0079%	
Default - Lit	-	-	0.0000%	
Death	5	97,160	0.0395%	
Cumulative principal repayments on defaulted loans		-	0.0000%	
Total defaults		116,699	0.0475% Gross	
Less: Total Collected Principal of Default Amount		-	0.0000% Collected	
In addition (a) Collection of Interest Accruing Post Default	-			
(b) Recovery of Additional Charges	-			
Total Gross Collections from Defaults	-			
(c) Collection Cost	-			
Total Net Collection from Defaults	-			
Total principal defaults outstanding		<u>\$ 116,699</u>	<u>0.0475% Outstanding</u>	
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 165,276,167		
Less: Adjustments from Loan System to Financial Statements **		36,536		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 165,312,703</u>		

Bonds Outstanding Information	
Bonds Issued	\$ 247,440,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 247,440,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdrawals	-
Deposits	-
Ending Balance	<u>\$ 4,948,800</u>

The current weighted average interest rate (WAC) for loans in the 2020-1 Bond Issue is 6.57%
The current weighted average FICO score for loans in the 2020-1 Bond Issue is 714
The current weighted average remaining life for loans in the 2020-1 Bond Issue is 141 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	244	\$ 986,833
4 Year	12,954	111,670,487
Proprietary	1,482	52,735,546
Consolidations	-	-
Totals	14,680	\$ 165,392,866

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
 STUDENT LOAN REVENUE BONDS, SERIES 2020
 Data as of 9/30/2020

I. Waterfall for Distribution		
		<u>Remaining Funds Balance</u>
	2020-1 Funds Available for Distribution Beginning Balance	154,956,128
(I)	Total Principal and Interest Collections	167,669,041
(II)	Investment Income	167,687,877
(III)	Disbursement Loans Disbursed (Cash)	(41,631,313)
	Total Disbursements	126,056,564
(IV)	Debt Service Payments	126,056,564
(V)	Administration and Program Expenses	
	Trustee Fee (83500)	(17,321)
	Trustee Expenses	-
	Application Fee Expense	(22,037)
	Servicing and Administrative Fee Expense (10070)	(214,817)
	Rating Agency Surveillance Fee (83200)	-
	Additional Program Expenses	-
	Defaulted Loan Collection Expenses	-
	Refunds Paid	(11,848)
	Other	78,061
	Total	(187,961)
	Net Activity	(29,087,525)

**NJCLASS Loan Program Information
2020-1 Bond Issue
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	977	\$ 18,040,740	990	\$ 18,196,691	0.00%
Option 2 Deferred Repayment of Principal	1,487	\$ 16,371,606	1,476	\$ 16,230,995	0.00%
Option 3 Deferred Repayment of Principal and Interest	782	\$ 9,091,415	780	\$ 9,076,075	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,209	\$ 42,525,479	N/A
1-30 Days	35	931,756	0.00%
31-60 Days	2	46,527	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>3,246</u>	<u>\$ 43,503,761</u>	<u>0.00%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 43,674,345	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.00%
Default - Lit	-	-	0.00%
Death	-	-	0.00%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.00%</u>
Total defaults		-	0.0000% Gross
Less: Total Collected Principal of Default Amount		-	0.00% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	<u>-</u>		
Total Gross Collections from Defaults	-		
(c) Collection Cost	<u>-</u>		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000% Outstanding</u>

** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 247,440,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	<u>\$ 247,440,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,948,800
Withdrawals	-
Deposits	-
Ending Balance	<u>\$ 4,948,800</u>

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	16	\$ 91,509
4 Year	3,025	33,237,510
Proprietary	205	10,174,742
Consolidations	-	-
Totals	<u>3,246</u>	<u>\$ 43,503,761</u>

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -

**NJCLASS Loan Program Information
2020-1 Bond Issue-Transferred Loans NON DEFAULT
9/30/2020**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	2,254	\$ 48,389,076	10,572	\$ 110,131,463	90.44%
Option 2 Deferred Repayment of Principal	3,280	\$ 21,979,810	327	\$ 4,314,305	3.54%
Option 3 Deferred Repayment of Principal and Interest	5,892	\$ 51,403,520	527	\$ 7,326,638	6.02%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	9,746	\$ 102,985,128	N/A
1-30 Days	993	10,812,528	8.88%
31-60 Days	275	3,125,618	2.57%
61-90 Days	138	1,569,268	1.29%
91-120 Days	90	1,089,227	0.89%
121-180 Days	92	1,126,386	0.92%
Over 181 Days	92	1,064,251	0.87%
	<u>11,426</u>	<u>\$ 121,772,406</u>	<u>15.43%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 202,262,242	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	3	\$ 19,539	0.0097%
Default - Lit	-	-	0.0000%
Death	5	97,160	0.0480%
Cumulative principal repayments on defaulted loans		-	0.0000%
Total defaults		116,699	0.0577% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	-		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		<u>\$ 116,699</u>	<u>0.0577% Outstanding</u>

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Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	228	\$ 895,324
4 Year	9,929	78,432,977
Proprietary	1,277	42,560,804
Consolidations	-	-
Totals	11,434	\$ 121,889,105

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans currently in RAP	-	\$ -	\$ -

HIARP		
	# of Loans	HIARP Eligibility Remaining Balance
Loans currently in HIARP	-	\$ -