

NJCLASS Loan Program Information
2012-1 Indenture
6/30/2022

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	6,005	\$ 70,467,173	20,479	\$ 232,520,017	88.46%
Option 2 Deferred Repayment of Principal	11,915	\$ 118,576,998	1,331	\$ 18,961,491	7.21%
Option 3 Deferred Repayment of Principal and Interest	4,368	\$ 73,802,676	478	\$ 11,365,338	4.32%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	19,943	\$ 231,410,000	N/A
1-30 Days	1,624	20,694,727	7.87%
31-60 Days	273	3,937,420	1.50%
61-90 Days	164	2,419,358	0.92%
91-120 Days	116	1,704,696	0.65%
121-180 Days	110	1,941,991	0.74%
Over 181 Days	58	738,656	0.28%
	<u>22,288</u>	<u>\$ 262,846,847</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)		\$ 1,034,290,953	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	75	\$ 1,189,909	0.1150%
Default - Lit	1,687	28,392,720	2.7451%
Death	151	2,336,092	0.2259%
Cumulative principal repayments on defaulted loans		<u>5,349,397</u>	<u>0.5172%</u>
Total defaults		37,268,118	3.6033% Gross
Less: Total Collected Principal of Default Amount		5,349,397	0.5172% Collected
In addition (a) Collection of Interest Accruing Post Default	4,757,385		
(b) Recovery of Additional Charges	<u>290,800</u>		
Total Gross Collections from Defaults	10,397,582		
(c) Collection Cost	<u>3,119,274</u>		
Total Net Collection from Defaults	7,278,307		
Total principal defaults outstanding		<u>\$ 31,918,721</u>	<u>3.0860% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 262,846,847	
Less: Adjustments from Loan System to Financial Statements **		<u>88,518</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 262,935,364</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 1,049,300,000
Bonds Called	(415,745,000)
Principal Maturity	(338,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 295,455,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(14,815,700)
Deposits	95,392
Ending Balance	<u>\$ 6,266,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.73%
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 730
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 117 Months

Principal	\$	Loan Forgiveness	32,804,965.82
Interest	\$		2,581.47

NJCLASS Loan Program Information
2012-1 Bond Issue Combined
6/30/2022

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	441	\$ 7,846,790	3,628	\$ 34,632,042	91.38%
Option 2 Deferred Repayment of Principal	2,807	\$ 21,100,869	214	\$ 2,351,866	6.21%
Option 3 Deferred Repayment of Principal and Interest	639	\$ 8,951,442	45	\$ 915,194	2.41%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,414	\$ 32,516,800	N/A
1-30 Days	317	3,628,679	9.57%
31-60 Days	65	779,972	2.06%
61-90 Days	29	300,361	0.79%
91-120 Days	25	252,631	0.67%
121-180 Days	20	233,887	0.62%
Over 181 Days	17	186,770	0.49%
	<u>3,887</u>	<u>\$ 37,899,101</u>	<u>14.20%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 264,002,622	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	28	\$ 408,983	0.1549%
Default - Lit	522	8,327,185	3.1542%
Death	53	718,185	0.2720%
Cumulative principal repayments on defaulted loans		<u>2,300,069</u>	<u>0.8712%</u>
Total defaults		11,754,421	4.4524% Gross
Less: Total Collected Principal of Default Amount		2,300,069	0.8712% Collected
In addition (a) Collection of Interest Accruing Post Default	2,160,813		
(b) Recovery of Additional Charges	<u>117,084</u>		
Total Gross Collections from Defaults	4,577,966		
(c) Collection Cost	<u>1,373,390</u>		
Total Net Collection from Defaults	3,204,576		
Total principal defaults outstanding		<u>\$ 9,454,352</u>	<u>3.5812% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 37,899,101	
Less: Adjustments from Loan System to Financial Statements **		<u>14,004</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 37,913,105</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	\$ 259,300,000
Bonds Called	(96,580,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	\$ 38,220,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.03%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 726
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 107 Months

Loan Forgiveness	
Principal	\$ 11,341,645.66
Interest	\$ 861.18

NJCLASS Loan Program Information
2012-1 Bond Issue
6/30/2022

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	430	\$ 7,713,868	3,548	\$ 33,796,955	89.18%
Option 2 Deferred Repayment of Principal	2,767	\$ 20,779,865	211	\$ 2,323,850	6.13%
Option 3 Deferred Repayment of Principal and Interest	606	\$ 8,483,498	44	\$ 856,426	2.26%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,349		\$ 31,876,297	N/A
1-30 Days	303		3,404,803	8.98%
31-60 Days	62		742,144	1.96%
61-90 Days	28		295,560	0.78%
91-120 Days	24		237,769	0.63%
121-180 Days	20		233,887	0.62%
Over 181 Days	17		186,770	0.49%
	<u>3,803</u>		<u>\$ 36,977,231</u>	<u>13.46%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 262,486,748	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	28		\$ 408,983	0.1549%
Default - Lit	522		8,327,185	3.1542%
Death	53		718,185	0.2720%
Cumulative principal repayments on defaulted loans			<u>2,300,069</u>	<u>0.8712%</u>
Total defaults			11,754,421	4.4524% Gross
Less: Total Collected Principal of Default Amount			2,300,069	0.8712% Collected
In addition (a) Collection of Interest Accruing Post Default	2,160,813			
(b) Recovery of Additional Charges	<u>117,084</u>			
Total Gross Collections from Defaults	4,577,966			
(c) Collection Cost	<u>1,373,390</u>			
Total Net Collection from Defaults	3,204,576			
Total principal defaults outstanding			<u>\$ 9,454,352</u>	<u>3.5812% 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	\$ 259,300,000
Bonds Called	(96,580,000)
Principal Maturity	(124,500,000)
Accretion	-
Bonds Outstanding	\$ 38,220,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(4,247,715)
Deposits	61,406
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.71%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 733
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 108 Months

Loan Forgiveness		
Principal	\$	11,341,645.66
Interest	\$	861.18

NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
6/30/2022

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	11	\$ 132,922	80	\$ 835,086	2.20%
Option 2 Deferred Repayment of Principal	40	\$ 321,004	3	\$ 28,016	0.07%
Option 3 Deferred Repayment of Principal and Interest	33	\$ 467,944	1	\$ 58,767	0.16%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	65	\$ 640,503	N/A
1-30 Days	14	223,876	0.59%
31-60 Days	3	37,828	0.10%
61-90 Days	1	4,802	0.01%
91-120 Days	1	14,861	0.04%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>84</u>	<u>\$ 921,870</u>	<u>0.74%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,515,875	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		-	0.0000% 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	<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.

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 8.24%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 718
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 106 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2013-1 Bond Issue Combined
6/30/2022

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	596	\$ 12,162,267	3,084	\$ 35,385,228	91.16%
Option 2 Deferred Repayment of Principal	2,122	\$ 17,620,082	182	\$ 2,308,542	5.95%
Option 3 Deferred Repayment of Principal and Interest	597	\$ 9,033,835	49	\$ 1,122,415	2.89%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,872	\$ 33,265,866	N/A
1-30 Days	310	3,646,789	9.40%
31-60 Days	58	790,065	2.04%
61-90 Days	27	386,970	1.00%
91-120 Days	20	333,764	0.86%
121-180 Days	20	298,070	0.77%
Over 181 Days	8	94,660	0.24%
	<u>3,315</u>	<u>\$ 38,816,185</u>	<u>14.30%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 199,858,089	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	17	\$ 263,972	0.1321%
Default - Lit	386	7,278,734	3.6420%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,179,154</u>	<u>0.5900%</u>
Total defaults		9,259,500	4.6330% Gross
Less: Total Collected Principal of Default Amount		1,179,154	0.5900% Collected
In addition (a) Collection of Interest Accruing Post Default	1,457,769		
(b) Recovery of Additional Charges	<u>53,527</u>		
Total Gross Collections from Defaults	2,690,450		
(c) Collection Cost	<u>807,135</u>		
Total Net Collection from Defaults	1,883,315		
Total principal defaults outstanding		<u>\$ 8,080,346</u>	<u>4.0430% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 38,816,185	
Less: Adjustments from Loan System to Financial Statements **		<u>14,129</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 38,830,313</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(76,965,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	\$ 43,935,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.99%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 736
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 126 Months

Loan Forgiveness	
Principal	\$ 10,449,144.04
Interest	\$ 1,062.90

NJCLASS Loan Program Information
2013-1 Bond Issue
6/30/2022

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	585	\$ 11,963,108	2,995	\$ 34,520,306	88.93%
Option 2 Deferred Repayment of Principal	2,090	\$ 17,411,091	181	\$ 2,289,064	5.90%
Option 3 Deferred Repayment of Principal and Interest	549	\$ 8,546,938	48	\$ 1,111,766	2.86%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,795	\$ 32,465,691	N/A
1-30 Days	296	3,551,915	9.15%
31-60 Days	58	790,065	2.04%
61-90 Days	27	386,970	1.00%
91-120 Days	20	333,764	0.86%
121-180 Days	20	298,070	0.77%
Over 181 Days	8	94,660	0.24%
	<u>3,224</u>	<u>\$ 37,921,137</u>	<u>14.05%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 197,949,291	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	17	\$ 263,972	0.1321%
Default - Lit	386	7,278,734	3.6420%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,179,154</u>	<u>0.5900%</u>
Total defaults		9,259,500	4.6330% Gross
Less: Total Collected Principal of Default Amount		1,179,154	0.5900% Collected
In addition (a) Collection of Interest Accruing Post Default	1,457,769		
(b) Recovery of Additional Charges	<u>53,527</u>		
Total Gross Collections from Defaults	2,690,450		
(c) Collection Cost	<u>807,135</u>		
Total Net Collection from Defaults	1,883,315		
Total principal defaults outstanding		<u>\$ 8,080,346</u>	<u>4.0430% Outstanding</u>

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(76,965,000)
Principal Maturity	(79,100,000)
Accretion	-
Bonds Outstanding	\$ 43,935,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(3,000,000)
Deposits	-
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.79%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 733
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 139 Months

Loan Forgiveness	
Principal	\$ 10,449,144.04
Interest	\$ 1,062.90

NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
6/30/2022

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	11	\$ 199,159	89	\$ 864,922	2.23%
Option 2 Deferred Repayment of Principal	32	\$ 208,991	1	\$ 19,478	0.05%
Option 3 Deferred Repayment of Principal and Interest	48	\$ 486,898	1	\$ 10,648	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	77	\$ 800,174	N/A
1-30 Days	14	94,874	0.24%
31-60 Days	-	-	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>91</u>	<u>\$ 895,048</u>	<u>0.24%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,908,798	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		-	0.0000% 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	<u>-</u>		
(c) Collection Cost	-		
Total Net Collection from Defaults	<u>-</u>		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000% Outstanding</u>

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The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 8.19%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 738
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 113 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
6/30/2022

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	1,142	\$ 11,642,025	3,885	\$ 42,683,605	88.54%
Option 2 Deferred Repayment of Principal	2,311	\$ 23,837,225	259	\$ 3,952,840	8.20%
Option 3 Deferred Repayment of Principal and Interest	760	\$ 12,731,138	69	\$ 1,573,941	3.26%

Delinquency Summary				
	# of Loans	Outstanding Balance	Percent of Outstanding Balance	
Not Delinquent	3,768	\$ 42,093,910	N/A	
1-30 Days	302	3,767,523	7.81%	
31-60 Days	47	626,839	1.30%	
61-90 Days	34	583,776	1.21%	
91-120 Days	21	297,857	0.62%	
121-180 Days	30	717,959	1.49%	
Over 181 Days	11	122,524	0.25%	
	<u>4,213</u>	<u>\$ 48,210,387</u>	<u>12.69%</u>	

Charge Off Information				
		Original Amount of Loans Disbursed	Percentage of Original Disbursements	
Total Loans Disbursed from Issue (including loans now in default)		\$ 202,589,206		
Balance due on accounts currently in default:				
Disability	16	\$ 300,266	0.1482%	
Default - Lit	313	5,033,095	2.4844%	
Death	34	632,945	0.3124%	
Cumulative principal repayments on defaulted loans		<u>718,330</u>	<u>0.3546%</u>	
Total defaults		6,684,636	3.2996% Gross	
Less: Total Collected Principal of Default Amount		718,330	0.3546% Collected	
In addition (a) Collection of Interest Accruing Post Default	621,536			
(b) Recovery of Additional Charges	47,392			
Total Gross Collections from Defaults	<u>1,387,258</u>			
(c) Collection Cost	416,177			
Total Net Collection from Defaults	<u>971,081</u>			
Total principal defaults outstanding		<u>\$ 5,966,306</u>	<u>2.9450% Outstanding</u>	
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 48,210,387		
Less: Adjustments from Loan System to Financial Statements **		<u>20,203</u>		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 48,230,590</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	\$ 220,000,000
Bonds Called	(104,560,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 55,440,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,311,164)
Deposits	19,964
Ending Balance	\$ 1,108,800

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.89%
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 728
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 118 Months

Loan Forgiveness	
Principal	\$ 8,696,759.64
Interest	\$ 586.33

NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
6/30/2022

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	808	\$ 10,078,261	3,448	\$ 40,279,356	88.06%
Option 2 Deferred Repayment of Principal	2,259	\$ 23,450,563	254	\$ 3,897,488	8.52%
Option 3 Deferred Repayment of Principal and Interest	703	\$ 12,210,308	68	\$ 1,562,287	3.42%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,378	\$ 39,978,046	N/A
1-30 Days	261	3,491,822	7.63%
31-60 Days	41	585,403	1.28%
61-90 Days	32	569,741	1.25%
91-120 Days	20	296,040	0.65%
121-180 Days	27	695,557	1.52%
Over 181 Days	11	122,524	0.27%
	<u>3,770</u>	<u>\$ 45,739,131</u>	<u>12.60%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 184,979,804	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	15	\$ 295,386	0.1597%
Default - Lit	292	4,821,146	2.6063%
Death	28	597,394	0.3230%
Cumulative principal repayments on defaulted loans		<u>680,202</u>	<u>0.3677%</u>
Total defaults		6,394,128	3.4567% Gross
Less: Total Collected Principal of Default Amount		680,202	0.3677% Collected
In addition			
(a) Collection of Interest Accruing Post Default	604,364		
(b) Recovery of Additional Charges	43,429		
Total Gross Collections from Defaults	<u>1,327,994</u>		
(c) Collection Cost	398,398		
Total Net Collection from Defaults	<u>929,596</u>		
Total principal defaults outstanding		<u>\$ 5,713,926</u>	<u>3.0889% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(81,895,000)
Principal Maturity	(60,000,000)
Accretion	-
Bonds Outstanding	\$ 53,105,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.67%
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 735
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 138 Months

Loan Forgiveness	
Principal	\$ 8,013,020.77
Interest	\$ 531.54

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
6/30/2022

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	321	\$ 1,438,691	318	\$ 1,409,963	98.00%
Option 2					
Deferred Repayment of Principal	-	\$ -	3	\$ 28,727	2.00%
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	287	\$ 1,257,622	N/A
1-30 Days	27	136,711	9.50%
31-60 Days	5	31,370	2.18%
61-90 Days			0.00%
91-120 Days	1	1,817	0.13%
121-180 Days	1	11,171	0.78%
Over 181 Days	-	-	0.00%
	<u>321</u>	<u>\$ 1,438,691</u>	<u>12.59%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 15,414,488	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	19	176,611	1.1457%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>38,129</u>	<u>0.2474%</u>
Total defaults		250,290	1.6237% Gross
Less: Total Collected Principal of Default Amount		38,129	0.2474% Collected
In addition (a) Collection of Interest Accruing Post Default	17,171		
(b) Recovery of Additional Charges	<u>3,964</u>		
Total Gross Collections from Defaults	59,263		
(c) Collection Cost	<u>17,779</u>		
Total Net Collection from Defaults	41,484		
Total principal defaults outstanding		<u>\$ 212,161</u>	<u>1.3764% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(22,665,000)
Principal Maturity	
Accretion	-
Bonds Outstanding	\$ 2,335,000

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 4.77%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 738
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 37 Months

Loan Forgiveness	
Principal	\$ 683,738.87
Interest	\$ 54.79

NJCLASS Loan Program Information
2014-1 Bond Issue Transferred 2010-2
6/30/2022

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	13	\$ 125,073	119	\$ 994,286	69.11%
Option 2 Deferred Repayment of Principal	52	\$ 386,662	2	\$ 26,625	1.85%
Option 3 Deferred Repayment of Principal and Interest	57	\$ 520,830	1	\$ 11,654	0.81%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	103	\$ 858,242	N/A
1-30 Days	14	138,990	9.66%
31-60 Days	1	10,066	0.70%
61-90 Days	2	14,035	0.98%
91-120 Days	-	-	0.00%
121-180 Days	2	11,231	0.78%
Over 181 Days	-	-	0.00%
	<u>122</u>	<u>\$ 1,032,565</u>	<u>12.12%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,194,914	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	1	\$ 4,880.09	0.0317%
Default - Lit	2	35,338	0.2293%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		40,218	0.2609% 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	<u>-</u>		
Total Gross Collections from Defaults	-		
(c) Collection Cost	<u>-</u>		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		<u><u>\$ 40,218</u></u>	<u><u>0.2609% Outstanding</u></u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.20%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 721
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 100 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2015-1 Bond Issue Combined
6/30/2022

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	2,000	\$ 12,426,680	5,113	\$ 54,254,248	87.34%
Option 2 Deferred Repayment of Principal	2,492	\$ 29,926,809	330	\$ 4,823,915	7.77%
Option 3 Deferred Repayment of Principal and Interest	1,072	\$ 19,765,571	121	\$ 3,040,897	4.90%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,084	\$ 56,058,000	N/A
1-30 Days	338	3,893,726	6.27%
31-60 Days	51	679,054	1.09%
61-90 Days	39	586,380	0.94%
91-120 Days	27	485,195	0.78%
121-180 Days	14	214,089	0.34%
Over 181 Days	11	202,616	0.33%
	5,564	\$ 62,119,060	9.76%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 178,539,503	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	8	\$ 108,254	0.0606%
Default - Lit	268	4,161,838	2.3310%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		655,178	0.3670%
Total defaults		5,173,626	2.8977% Gross
Less: Total Collected Principal of Default Amount		655,178	0.3670% Collected
In addition (a) Collection of Interest Accruing Post Default	345,683		
(b) Recovery of Additional Charges	58,454		
Total Gross Collections from Defaults	1,059,315		
(c) Collection Cost	317,795		
Total Net Collection from Defaults	741,521		
Total principal defaults outstanding		\$ 4,518,448	2.5308% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 62,119,060	
Less: Adjustments from Loan System to Financial Statements **		24,577	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 62,143,638	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(63,395,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 73,605,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,134,328)
Deposits	6,428
Ending Balance	\$ 1,472,100

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.46%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 730
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 109 Months

Loan Forgiveness	
Principal	\$ 316,104.22
Interest	\$ 51.23

NJCLASS Loan Program Information
2015-1 Bond Issue
6/30/2022

	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	1,979	\$ 12,278,196	4,965	\$ 53,082,748	85.45%
Option 2					
Deferred Repayment of Principal	2,426	\$ 29,464,223	319	\$ 4,712,413	7.59%
Option 3					
Deferred Repayment of Principal and Interest	999	\$ 19,073,029	120	\$ 3,020,288	4.86%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,941	\$ 54,860,735	N/A
1-30 Days	324	3,805,088	6.13%
31-60 Days	50	671,163	1.08%
61-90 Days	38	582,308	0.94%
91-120 Days	27	485,195	0.78%
121-180 Days	13	208,344	0.34%
Over 181 Days	11	202,616	0.33%
	<u>5,404</u>	<u>\$ 60,815,449</u>	<u>9.59%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 175,853,111	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	8	\$ 108,254	0.0606%
Default - Lit	265	4,084,327	2.2876%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>655,178</u>	<u>0.3670%</u>
Total defaults		5,096,114	2.8543% Gross
Less: Total Collected Principal of Default Amount		655,178	0.3670% Collected
In addition (a) Collection of Interest Accruing Post Default	345,033		
(b) Recovery of Additional Charges	58,454		
Total Gross Collections from Defaults	<u>1,058,665</u>		
(c) Collection Cost	317,600		
Total Net Collection from Defaults	<u>741,066</u>		
Total principal defaults outstanding		<u>\$ 4,440,937</u>	<u>2.4874% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(63,395,000)
Principal Maturity	(43,000,000)
Accretion	-
Bonds Outstanding	\$ 73,605,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,134,328)
Deposits	6,428
Ending Balance	\$ 1,472,100

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.58%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 736
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 117 Months

Loan Forgiveness	
Principal	\$ 316,104.22
Interest	\$ 51.23

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
6/30/2022

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	21	\$ 148,484	148	\$ 1,171,500	1.89%
Option 2 Deferred Repayment of Principal	66	\$ 462,586	11	\$ 111,502	0.18%
Option 3 Deferred Repayment of Principal and Interest	73	\$ 692,542	1	\$ 20,610	0.03%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	143	\$ 1,197,265	N/A
1-30 Days	14	88,638	0.14%
31-60 Days	1	7,891	0.01%
61-90 Days	1	4,072	0.01%
91-120 Days	-	-	0.00%
121-180 Days	1	5,746	0.01%
Over 181 Days	-	-	0.00%
	<u>160</u>	<u>\$ 1,303,612</u>	<u>0.17%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,686,392	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.0000%
Default - Lit	3	77,511	0.0434%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		77,511	0.0434% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	650		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>650</u>		
(c) Collection Cost	<u>195</u>		
Total Net Collection from Defaults	455		
Total principal defaults outstanding		<u><u>\$ 77,511</u></u>	<u><u>0.0434%</u></u> Outstanding

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 8.34%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 724
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 101 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2016-1 Bond Issue Combined
6/30/2022

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	1,826	\$ 26,389,411	4,769	\$ 65,564,894	86.49%
Option 2					
Deferred Repayment of Principal	2,183	\$ 26,092,012	346	\$ 5,524,328	7.29%
Option 3					
Deferred Repayment of Principal and Interest	1,300	\$ 23,320,691	194	\$ 4,712,892	6.22%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,805		\$ 67,475,424	N/A
1-30 Days	357		5,758,009	7.60%
31-60 Days	52		1,061,489	1.40%
61-90 Days	35		561,871	0.74%
91-120 Days	23		335,249	0.44%
121-180 Days	26		477,984	0.63%
Over 181 Days	11		132,086	0.17%
	<u>5,309</u>		<u>\$ 75,802,113</u>	<u>10.98%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 189,301,532	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	6		\$ 108,434	0.0573%
Default - Lit	198		3,591,868	1.8974%
Death	16		198,967	0.1051%
Cumulative principal repayments on defaulted loans			<u>496,667</u>	<u>0.2624%</u>
Total defaults			4,395,936	2.3222% Gross
Less: Total Collected Principal of Default Amount			496,667	0.2624% Collected
In addition				
(a) Collection of Interest Accruing Post Default	171,584			
(b) Recovery of Additional Charges	<u>14,342</u>			
Total Gross Collections from Defaults	682,592			
(c) Collection Cost	<u>204,778</u>			
Total Net Collection from Defaults	477,814			
Total principal defaults outstanding			<u>\$ 3,899,269</u>	<u>2.0598% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 75,802,113	
Less: Adjustments from Loan System to Financial Statements **			<u>15,605</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 75,817,719</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(74,245,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 84,255,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,122,494)
Deposits	7,594
Ending Balance	<u>\$ 1,685,100</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.30%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 731
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 124 Months

Loan Forgiveness		
Principal	\$	2,001,312.26
Interest	\$	19.83

NJCLASS Loan Program Information
2016-1 Bond Issue
6/30/2022

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	1,807	\$ 26,163,765	4,600	\$ 63,737,236	84.08%
Option 2 Deferred Repayment of Principal	2,111	\$ 25,560,370	344	\$ 5,516,532	7.28%
Option 3 Deferred Repayment of Principal and Interest	1,218	\$ 22,225,493	192	\$ 4,695,860	6.19%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,653		\$ 65,897,291	N/A
1-30 Days	345		5,647,095	7.45%
31-60 Days	47		977,448	1.29%
61-90 Days	34		544,895	0.72%
91-120 Days	22		286,728	0.38%
121-180 Days	24		464,085	0.61%
Over 181 Days	11		132,086	0.17%
	<u>5,136</u>		<u>\$ 73,949,628</u>	<u>10.62%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 186,330,057	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	6		\$ 108,434	0.0573%
Default - Lit	196		3,585,848	1.8943%
Death	15		192,748	0.1018%
Cumulative principal repayments on defaulted loans			<u>496,667</u>	<u>0.2624%</u>
Total defaults			4,383,697	2.3157% Gross
Less: Total Collected Principal of Default Amount			496,667	0.2624% Collected
In addition				
(a) Collection of Interest Accruing Post Default	171,584			
(b) Recovery of Additional Charges	<u>14,342</u>			
Total Gross Collections from Defaults	682,592			
(c) Collection Cost	<u>204,778</u>			
Total Net Collection from Defaults	477,814			
Total principal defaults outstanding			<u>\$ 3,887,030</u>	<u>2.0534% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(74,245,000)
Principal Maturity	(31,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 84,255,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,122,494)
Deposits	7,594
Ending Balance	<u>\$ 1,685,100</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.36%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 735
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 146 Months

Loan Forgiveness		
Principal	\$	2,001,312.26
Interest	\$	19.83

NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
6/30/2022

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	19	\$ 225,646	169	\$ 1,827,658	2.41%
Option 2 Deferred Repayment of Principal	72	\$ 531,642	2	\$ 7,796	0.01%
Option 3 Deferred Repayment of Principal and Interest	82	\$ 1,095,198	2	\$ 17,032	0.02%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	152		\$ 1,578,133	N/A
1-30 Days	12		110,914	0.15%
31-60 Days	5		84,042	0.11%
61-90 Days	1		16,976	0.02%
91-120 Days	1		48,521	0.06%
121-180 Days	2		13,899	0.02%
Over 181 Days	-		-	0.00%
	<u>173</u>		<u>\$ 1,852,485</u>	<u>0.36%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 2,971,475	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	-		\$ -	0.0000%
Default - Lit	2		6,020	0.0032%
Death	1		6,219	0.0033%
Cumulative principal repayments on defaulted loans			<u>-</u>	<u>0.0000%</u>
Total defaults			12,239	0.0065% 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	<u>-</u>			
(c) Collection Cost	-			
Total Net Collection from Defaults	<u>-</u>			
Total principal defaults outstanding			<u>\$ 12,239</u>	<u>0.0065% Outstanding</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 8.24%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 727
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 102 Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-