

**NJCLASS Loan Program Information
2010-FFELP Indenture
12/31/2019**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	4,766	\$ 35,755,224	
Interest	-	775,517	
Total	4,766	\$ 36,530,741	

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	-	-	0.00%
In Deferment	262	1,287,786	3.60%
In Forebearance	313	2,263,884	6.33%
Credit Balance	4	(10)	0.00%
Claims	13	48,140	0.13%
0-30 Days	3,703	28,375,497	79.36%
31-60 Days	170	1,288,178	3.60%
61-90 Days	79	1,256,598	3.51%
91-120 Days	70	404,002	1.13%
121-150 Days	32	214,633	0.60%
151-180 Days	47	204,265	0.57%
181-210 Days	22	226,490	0.63%
211-240 Days	17	71,199	0.20%
241-270 Days	12	84,923	0.24%
271-300 Days	6	11,332	0.03%
301-330 Days	5	1,161	0.00%
331 or more Days	11	17,147	0.05%
	4,766	\$ 35,755,224	100.00%

Other Information

	Current Quarter	Cumulative Total
Principal Repayment on Financed Eligible Loans	\$ 1,381,488.60	\$ 124,305,698.98
Interest Payments on Financed Eligible Loans	\$ 345,293.47	\$ 25,539,059.79
Financed Eligible Loans released from the Trust Estate	229	21,681
Amount (Paid to)/Received from Department of Education	\$ 12,904.68	\$ 2,638,964.36
Principal Distribution Amounts to Bondholders	\$ 1,190,000.00	\$ 110,485,000.00
Investment Income	\$ 7,325.81	\$ 97,998.26
Fees Paid	\$ 68,740.27	\$ 6,604,203.61
Rebate payments to the Federal Government	\$ 84,327.48	\$ 6,379,628.94
Available Funds Balance	\$ 1,035,126.74	
Cash Balances:	\$ 1,578,447.61	
Debt Service Reserve	\$ 500,000.00	
Department Rebate Fund	9,806.75	
Revenue Fund	1,068,640.86	

Bonds Outstanding Information	
Bonds Issued	\$ 145,000,000
Bonds Called	(110,485,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 34,515,000

Debt Service Reserve Account	
Beginning Balance	\$ 1,450,000
Withdrawals	(950,000)
Deposits	-
Ending Balance	\$ 500,000

**NJCLASS Loan Program Information
AES Portfolio
12/31/2019**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	3,611	\$ 26,665,694	
Interest		522,684	
Total	3,611	\$ 27,188,378	
Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	-	-	0.00%
In Deferment	241	1,140,016	4.28%
In Forebearance	257	1,812,441	6.80%
Credit Balance	4	(10)	0.00%
Claims	12	20,508	0.08%
0-30 Days	2,684	20,540,784	77.03%
31-60 Days	142	955,385	3.58%
61-90 Days	73	1,193,116	4.47%
91-120 Days	62	364,326	1.37%
121-150 Days	30	159,502	0.60%
151-180 Days	43	153,596	0.58%
181-210 Days	18	175,192	0.66%
211-240 Days	13	42,949	0.16%
241-270 Days	12	84,923	0.32%
271-300 Days	4	4,659	0.02%
301-330 Days	5	1,161	0.00%
331 or more Days	11	17,147	0.06%
	3,611	\$ 26,665,694	100.00%

Other Information

	<u>Current Quarter</u>	<u>Cumulative Total</u>
Principal Repayment on Financed Eligible Loans	\$ 1,031,165.91	\$ 100,668,861.51
Interest Payments on Financed Eligible Loans	\$ 280,950.35	\$ 21,257,246.40
Financed Eligible Loans released from the Trust Estate	199	18,763

**NJCLASS Loan Program Information
Navient (Sallie Mae) Portfolio
12/31/2019**

Pool Balance

	Current # of Loans	Outstanding Balance Per Servicer Reporting	
Principal	1,155	\$ 9,089,530	
Interest		252,833	
Total	1,155	\$ 9,342,363	
Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
In School	-	\$ -	0.00%
In Grace	-	-	0.00%
In Deferment	21	147,770.72	1.63%
In Forebearance	56	451,443.40	4.97%
Credit Balance	-	-	0.00%
Claims	1	27,631.43	0.30%
0-30 Days	1,019	7,834,713.18	86.19%
31-60 Days	28	332,792.40	3.66%
61-90 Days	6	63,482.22	0.70%
91-120 Days	8	39,675.58	0.44%
121-150 Days	2	55,130.90	0.61%
151-180 Days	4	50,669.01	0.56%
181-210 Days	4	51,297.92	0.56%
211-240 Days	4	28,250.20	0.31%
241-270 Days	-	-	0.00%
271-300 Days	2	6,673.07	0.07%
301-330 Days	-	-	0.00%
331 or more Days	-	-	0.00%
	1,155	\$ 9,089,530	100.00%

Other Information

	<u>Current Quarter</u>	<u>Cumulative Total</u>
Principal Repayment on Financed Eligible Loans	\$ 350,322.69	\$ 4,308,377.47
Interest Payments on Financed Eligible Loans	\$ 64,343.12	\$ 4,781,254.36
Financed Eligible Loans released from the Trust Estate	30	3,159