

**NJCLASS Loan Program Information
2012-1 Indenture
12/31/2019**

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	12,065	\$ 169,960,871	31,553	\$ 435,245,072	79.92%
Option 2 Deferred Repayment of Principal	18,931	\$ 246,326,656	4,606	\$ 73,416,758	13.48%
Option 3 Deferred Repayment of Principal and Interest	6,820	\$ 128,323,738	1,657	\$ 35,949,434	6.60%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	32,338	\$ 461,717,189	N/A
1-30 Days	4,211	62,639,605	11.50%
31-60 Days	635	9,454,017	1.74%
61-90 Days	313	5,492,597	1.01%
91-120 Days	175	2,730,892	0.50%
121-180 Days	114	2,137,473	0.39%
Over 181 Days	30	439,492	0.08%
	<u>37,816</u>	<u>\$ 544,611,264</u>	<u>15.22%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 1,023,013,499	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	45	\$ 748,227	0.0731%
Default - Lit	1,218	21,315,136	2.0836%
Death	85	1,162,941	0.1137%
Cumulative principal repayments on defaulted loans		<u>3,142,916</u>	<u>0.3072%</u>
Total defaults		26,369,220	2.5776% Gross
Less: Total Collected Principal of Default Amount		3,142,916	0.3072% Collected
In addition (a) Collection of Interest Accruing Post Default	2,781,135		
(b) Recovery of Additional Charges	<u>207,775</u>		
Total Gross Collections from Defaults	6,131,826		
(c) Collection Cost	<u>1,839,548</u>		
Total Net Collection from Defaults	4,292,278		
Total principal defaults outstanding		<u>\$ 23,226,304</u>	<u>2.2704%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 544,611,264	
Less: Adjustments from Loan System to Financial Statements **		<u>121,003</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 544,732,267</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	\$ 1,049,300,000
Bonds Called	(235,010,000)
Principal Maturity	(221,600,000)
Accretion	-
Bonds Outstanding	<u>\$ 592,690,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(8,079,834)
Deposits	92,402
Ending Balance	<u>\$ 12,998,876</u>

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

6.74%
739
155 Months

**NJCLASS Loan Program Information
2012-1 Bond Issue
12/31/2019**

	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	1,847	\$ 19,611,278	6,815	\$ 77,700,721	87.72%
Option 2					
Deferred Repayment of Principal	4,735	\$ 52,524,415	615	\$ 8,263,194	9.33%
Option 3					
Deferred Repayment of Principal and Interest	958	\$ 16,444,254	110	\$ 2,616,032	2.95%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,303	\$ 72,738,966	N/A
1-30 Days	963	12,497,267	14.11%
31-60 Days	161	1,860,745	2.10%
61-90 Days	59	724,271	0.82%
91-120 Days	40	452,822	0.51%
121-180 Days	13	305,066	0.34%
Over 181 Days	<u>1</u>	<u>811</u>	<u>0.00%</u>
	7,540	\$ 88,579,947	17.88%

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	23	\$ 336,871	0.1283%
Default - Lit	467	8,002,829	3.0489%
Death	30	417,347	0.1590%
Cumulative principal repayments on defaulted loans		<u>1,572,895</u>	<u>0.5992%</u>
Total defaults		10,329,942	3.9354% Gross
Less: Total Collected Principal of Default Amount		1,572,895	0.5992% Collected
In addition (a) Collection of Interest Accruing Post Default	1,388,915		
(b) Recovery of Additional Charges	<u>89,749</u>		
Total Gross Collections from Defaults	3,051,559		
(c) Collection Cost	<u>915,468</u>		
Total Net Collection from Defaults	2,136,091		
Total principal defaults outstanding		<u>\$ 8,757,047</u>	<u>3.3362% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 88,579,947	
Less: Adjustments from Loan System to Financial Statements **		<u>35,606</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 88,615,554</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	(72,300,000)
Principal Maturity	(91,500,000)
Accretion	-
Bonds Outstanding	\$ 95,500,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,186,308
Withdrawals	(2,951,656)
Deposits	58,423
Ending Balance	\$ 2,293,076

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

7.53%
737
126 Months

**NJCLASS Loan Program Information
2013-1 Bond Issue
12/31/2019**

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	1,747	\$ 27,086,913	5,580	\$ 76,454,280	87.10%
Option 2 Deferred Repayment of Principal	3,515	\$ 41,811,166	547	\$ 8,019,161	9.14%
Option 3 Deferred Repayment of Principal and Interest	1,005	\$ 18,881,088	140	\$ 3,305,725	3.77%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,249	\$ 72,600,721	N/A
1-30 Days	773	11,365,826	12.95%
31-60 Days	117	1,636,233	1.86%
61-90 Days	61	1,057,687	1.20%
91-120 Days	43	532,375	0.61%
121-180 Days	19	471,902	0.54%
Over 181 Days	<u>5</u>	<u>114,424</u>	<u>0.13%</u>
	6,267	\$ 87,779,167	17.29%

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	10	\$ 160,132	0.0809%
Default - Lit	322	6,434,917	3.2508%
Death	16	256,643	0.1297%
Cumulative principal repayments on defaulted loans		<u>637,302</u>	<u>0.3220%</u>
Total defaults		7,488,994	3.7833% Gross
Less: Total Collected Principal of Default Amount		637,302	0.3220% Collected
In addition (a) Collection of Interest Accruing Post Default	834,089		
(b) Recovery of Additional Charges	<u>37,486</u>		
Total Gross Collections from Defaults	1,508,876		
(c) Collection Cost	<u>452,663</u>		
Total Net Collection from Defaults	1,056,213		
Total principal defaults outstanding		<u>\$ 6,851,692</u>	<u>3.4613% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 87,779,167	
Less: Adjustments from Loan System to Financial Statements **		<u>13,097</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 87,792,264</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	\$ 200,000,000
Bonds Called	(52,170,000)
Principal Maturity	(52,600,000)
Accretion	-
Bonds Outstanding	<u>\$ 95,230,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(1,833,400)
Deposits	-
Ending Balance	<u>\$ 2,166,600</u>

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

7.49%
736
155 Months

**NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
12/31/2019**

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	2,323	\$ 31,456,995	6,296	\$ 88,181,761	82.33%
Option 2 Deferred Repayment of Principal	3,764	\$ 51,482,718	794	\$ 13,196,510	12.32%
Option 3 Deferred Repayment of Principal and Interest	1,249	\$ 24,167,537	246	\$ 5,728,979	5.35%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,245	\$ 90,335,423	N/A
1-30 Days	840	12,840,960	11.99%
31-60 Days	134	2,090,509	1.95%
61-90 Days	55	947,857	0.88%
91-120 Days	33	434,437	0.41%
121-180 Days	22	365,835	0.34%
Over 181 Days	<u>7</u>	<u>92,228</u>	<u>0.09%</u>
	7,336	\$ 107,107,250	15.66%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 200,394,292	
Balance due on accounts currently in default:			
Disability	8	\$ 174,947	0.0873%
Default - Lit	210	3,260,044	1.6268%
Death	21	245,188	0.1224%
Cumulative principal repayments on defaulted loans		<u>395,307</u>	<u>0.1973%</u>
Total defaults		4,075,485	2.0337% Gross
Less: Total Collected Principal of Default Amount		395,307	0.1973% Collected
In addition (a) Collection of Interest Accruing Post Default	338,874		
(b) Recovery of Additional Charges	<u>30,422</u>		
Total Gross Collections from Defaults	764,602		
(c) Collection Cost	<u>229,381</u>		
Total Net Collection from Defaults	535,222		
Total principal defaults outstanding		<u>\$ 3,680,179</u>	<u>1.8365% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 107,107,250	
Less: Adjustments from Loan System to Financial Statements **		<u>32,941</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 107,140,191</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(65,240,000)
Principal Maturity	(39,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 115,760,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(1,894,762)
Deposits	<u>19,962</u>
Ending Balance	\$ 2,525,200

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

7.32%
739
155 Months

**NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
12/31/2019**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	# of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	1,718	\$ 26,519,180	5,696	\$ 83,275,586	81.51%
Option 2 Deferred Repayment of Principal	3,764	\$ 51,482,718	790	\$ 13,168,530	12.89%
Option 3 Deferred Repayment of Principal and Interest	1,249	\$ 24,167,537	245	\$ 5,725,319	5.60%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	5,715	\$ 86,023,342	N/A
1-30 Days	782	12,319,652	12.06%
31-60 Days	124	2,035,881	1.99%
61-90 Days	50	906,612	0.89%
91-120 Days	31	425,885	0.42%
121-180 Days	22	365,835	0.36%
Over 181 Days	<u>7</u>	<u>92,228</u>	<u>0.09%</u>
	6,731	\$ 102,169,435	15.80%

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	8	\$ 174,947.28	0.0946%
Default - Lit	199	3,137,031	1.6959%
Death	15	209,637	0.1133%
Cumulative principal repayments on defaulted loans		<u>370,887</u>	<u>0.2005%</u>
Total defaults		3,892,502	2.1043% Gross
Less: Total Collected Principal of Default Amount		370,887	0.2005% Collected
In addition (a) Collection of Interest Accruing Post Default	331,706		
(b) Recovery of Additional Charges	<u>26,459</u>		
Total Gross Collections from Defaults	729,051		
(c) Collection Cost	<u>218,715</u>		
Total Net Collection from Defaults	510,336		
Total principal defaults outstanding		<u>\$ 3,521,615</u>	<u>1.9038% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(46,900,000)
Principal Maturity	(39,000,000)
Accretion	-
Bonds Outstanding	\$ 109,100,000

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

7.37%
739
159 Months

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
12/31/2019

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	605	\$ 4,937,815	600	\$ 4,906,174	99.36%
Option 2 Deferred Repayment of Principal	-	\$ -	4	\$ 27,981	0.57%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	1	\$ 3,660	0.07%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	530	\$ 4,312,081	N/A
1-30 Days	58	521,308	10.56%
31-60 Days	10	54,629	1.11%
61-90 Days	5	41,245	0.84%
91-120 Days	2	8,552	0.17%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>605</u>	<u>\$ 4,937,815</u>	<u>12.67%</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	11	123,013	0.7980%
Death	6	35,551	0.2306%
Cumulative principal repayments on defaulted loans		<u>24,420</u>	<u>0.1584%</u>
Total defaults		182,983	1.1871% Gross
Less: Total Collected Principal of Default Amount		24,420	0.1584% Collected
In addition (a) Collection of Interest Accruing Post Default	7,168		
(b) Recovery of Additional Charges	<u>3,964</u>		
Total Gross Collections from Defaults	35,551		
(c) Collection Cost	<u>10,665</u>		
Total Net Collection from Defaults	24,886		
Total principal defaults outstanding		<u>\$ 158,563</u>	<u>1.0287% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(18,340,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 6,660,000

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

6.38%
740
65 Months

**NJCLASS Loan Program Information
2015-1 Bond Issue
12/31/2019**

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	3,211	\$ 30,839,833	6,941	\$ 87,263,604	73.67%
Option 2 Deferred Repayment of Principal	3,743	\$ 54,750,269	1,292	\$ 22,165,762	18.71%
Option 3 Deferred Repayment of Principal and Interest	1,682	\$ 32,863,422	403	\$ 9,024,158	7.62%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,528	\$ 102,333,166	N/A
1-30 Days	855	11,997,712	10.13%
31-60 Days	111	1,681,178	1.42%
61-90 Days	75	1,420,514	1.20%
91-120 Days	23	346,054	0.29%
121-180 Days	34	519,192	0.44%
Over 181 Days	<u>10</u>	<u>155,708</u>	<u>0.13%</u>
	8,636	\$ 118,453,524	13.61%

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	3	\$ 41,383	0.0235%
Default - Lit	150	2,388,151	1.3580%
Death	11	139,473	0.0793%
Cumulative principal repayments on defaulted loans		<u>439,983</u>	<u>0.2502%</u>
Total defaults		3,008,990	1.7111% Gross
Less: Total Collected Principal of Default Amount		439,983	0.2502% Collected
In addition (a) Collection of Interest Accruing Post Default	176,596		
(b) Recovery of Additional Charges	<u>45,042</u>		
Total Gross Collections from Defaults	661,622		
(c) Collection Cost	<u>198,486</u>		
Total Net Collection from Defaults	463,135		
Total principal defaults outstanding		<u>\$ 2,569,007</u>	<u>1.4609% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 118,453,524	
Less: Adjustments from Loan System to Financial Statements **		<u>18,328</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 118,471,852</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(25,800,000)
Principal Maturity	(24,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 130,200,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(842,425)
Deposits	6,425
Ending Balance	<u>\$ 2,764,000</u>

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

6.15%
740
141 Months

**NJCLASS Loan Program Information
2016-1 Bond Issue
12/31/2019**

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	2,937	\$ 60,965,852	5,921	\$ 105,644,705	74.04%
Option 2 Deferred Repayment of Principal	3,174	\$ 45,758,087	1,358	\$ 21,772,131	15.26%
Option 3 Deferred Repayment of Principal and Interest	1,926	\$ 35,967,437	758	\$ 15,274,541	10.70%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	7,013	\$ 123,708,913	N/A
1-30 Days	780	13,937,840	9.77%
31-60 Days	112	2,185,352	1.53%
61-90 Days	63	1,342,268	0.94%
91-120 Days	36	965,203	0.68%
121-180 Days	26	475,479	0.33%
Over 181 Days	<u>7</u>	<u>76,321</u>	<u>0.05%</u>
	8,037	\$ 142,691,376	13.30%

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	1	\$ 34,894	0.0187%
Default - Lit	69	1,229,195	0.6597%
Death	7	104,290	0.0560%
Cumulative principal repayments on defaulted loans		<u>97,429</u>	<u>0.0523%</u>
Total defaults		1,465,808	0.7867% Gross
Less: Total Collected Principal of Default Amount		97,429	0.0523% Collected
In addition (a) Collection of Interest Accruing Post Default	42,662		
(b) Recovery of Additional Charges	<u>5,076</u>		
Total Gross Collections from Defaults	145,167		
(c) Collection Cost	<u>43,550</u>		
Total Net Collection from Defaults	101,617		
Total principal defaults outstanding		<u>\$ 1,368,379</u>	<u>0.7344% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 142,691,376	
Less: Adjustments from Loan System to Financial Statements **		<u>21,030</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 142,712,407</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(19,500,000)
Principal Maturity	(14,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 156,000,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(557,592)
Deposits	<u>7,592</u>
Ending Balance	\$ 3,250,000

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

6.00%
739
167 Months