

NJCLASS Loan Program Information
2012-1 Indenture
12/31/2022

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	5,112	\$ 60,464,400	18,350	\$ 200,139,591	89.27%
Option 2 Deferred Repayment of Principal	10,765	\$ 99,257,149	1,063	\$ 13,654,960	6.09%
Option 3 Deferred Repayment of Principal and Interest	3,962	\$ 64,462,313	426	\$ 10,389,311	4.63%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	16,558	\$ 183,576,900	N/A
1-30 Days	2,391	28,909,964	12.90%
31-60 Days	427	5,371,637	2.40%
61-90 Days	152	1,979,245	0.88%
91-120 Days	129	2,009,655	0.90%
121-180 Days	132	1,732,200	0.77%
Over 181 Days	50	604,260	0.27%
	<u>19,839</u>	<u>\$ 224,183,862</u>	<u>18.11%</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	80	\$ 1,240,699	0.1200%
Default - Lit	1,744	29,986,323	2.8992%
Death	157	2,407,038	0.2327%
Cumulative principal repayments on defaulted loans		<u>5,680,815</u>	<u>0.5492%</u>
Total defaults		39,314,876	3.8011% Gross
Less: Total Collected Principal of Default Amount		5,680,815	0.5492% Collected
In addition			
(a) Collection of Interest Accruing Post Default	5,224,856		
(b) Recovery of Additional Charges	301,194		
Total Gross Collections from Defaults	<u>11,206,866</u>		
(c) Collection Cost	3,362,060		
Total Net Collection from Defaults	<u>7,844,806</u>		
Total principal defaults outstanding		<u>\$ 33,634,061</u>	<u>3.2519% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 224,183,862	
Less: Adjustments from Loan System to Financial Statements **		<u>150,643</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 224,334,505</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	(429,860,000)
Principal Maturity	(391,600,000)
Accretion	-
Bonds Outstanding	<u>\$ 227,840,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(15,079,700)
Deposits	95,392
Ending Balance	<u>\$ 6,002,000</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.77%
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 722
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 113 Months

		Loan Forgiveness
Principal	\$	39,612,102.27
Interest	\$	3,217.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	56	\$ 1,207,523	\$ 76,025

NJCLASS Loan Program Information
2012-1 Bond Issue Combined
12/31/2022

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	322	\$ 7,315,521	3,271	\$ 30,219,671	91.83%
Option 2 Deferred Repayment of Principal	2,578	\$ 17,749,831	179	\$ 1,863,934	5.66%
Option 3 Deferred Repayment of Principal and Interest	587	\$ 7,842,589	37	\$ 824,336	2.50%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,846	\$ 25,906,961	N/A
1-30 Days	477	5,304,350	16.12%
31-60 Days	68	701,596	2.13%
61-90 Days	33	368,983	1.12%
91-120 Days	32	290,904	0.88%
121-180 Days	22	221,612	0.67%
Over 181 Days	9	113,536	0.35%
	<u>3,487</u>	<u>\$ 32,907,941</u>	<u>21.27%</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	518	8,327,888	3.1545%
Death	55	745,568	0.2824%
Cumulative principal repayments on defaulted loans		<u>2,428,690</u>	<u>0.9199%</u>
Total defaults		11,911,129	4.5117% Gross
Less: Total Collected Principal of Default Amount		2,428,690	0.9199% Collected
In addition (a) Collection of Interest Accruing Post Default	2,335,492		
(b) Recovery of Additional Charges	<u>122,437</u>		
Total Gross Collections from Defaults	4,886,619		
(c) Collection Cost	<u>1,465,986</u>		
Total Net Collection from Defaults	3,420,633		
Total principal defaults outstanding		<u>\$ 9,482,439</u>	<u>3.5918% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 32,907,941	
Less: Adjustments from Loan System to Financial Statements **		<u>30,342</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 32,938,283</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 259,300,000
Bonds Called	(96,990,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 25,310,000</u>

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

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 731
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 103 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	4	\$ 75,091	\$ 4,223

NJCLASS Loan Program Information
2012-1 Bond Issue
12/31/2022

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	311	\$ 7,186,704	3,196	\$ 29,515,026	89.69%
Option 2 Deferred Repayment of Principal	2,539	\$ 17,455,256	174	\$ 1,784,939	5.42%
Option 3 Deferred Repayment of Principal and Interest	556	\$ 7,421,147	36	\$ 763,142	2.32%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,789	\$ 25,414,555	N/A
1-30 Days	461	5,028,078	15.28%
31-60 Days	64	664,885	2.02%
61-90 Days	32	359,046	1.09%
91-120 Days	31	286,262	0.87%
121-180 Days	20	196,747	0.60%
Over 181 Days	9	113,536	0.35%
	<u>3,406</u>	<u>\$ 32,063,107</u>	<u>20.20%</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	518	8,327,888	3.1545%
Death	55	745,568	0.2824%
Cumulative principal repayments on defaulted loans		<u>2,428,690</u>	<u>0.9199%</u>
Total defaults		11,911,129	4.5117% Gross
Less: Total Collected Principal of Default Amount		2,428,690	0.9199% Collected
In addition (a) Collection of Interest Accruing Post Default	2,335,492		
(b) Recovery of Additional Charges	<u>122,437</u>		
Total Gross Collections from Defaults	4,886,619		
(c) Collection Cost	<u>1,465,986</u>		
Total Net Collection from Defaults	3,420,633		
Total principal defaults outstanding		<u>\$ 9,482,439</u>	<u>3.5918% 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	(96,990,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 25,310,000</u>

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 7.84%
The current weighted average FICO score for loans in the 2012-1 Bond Issue is 735
The current weighted average remaining life for loans in the 2012-1 Bond Issue is 105 Months

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

NJCLASS Loan Program Information
2012-1 Bond Issue Transferred 2010-2
12/31/2022

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	\$ 128,817	75	\$ 704,645	2.14%
Option 2 Deferred Repayment of Principal	39	\$ 294,575	5	\$ 78,995	0.24%
Option 3 Deferred Repayment of Principal and Interest	31	\$ 421,442	1	\$ 61,193	0.19%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	57	\$ 492,406	N/A
1-30 Days	16	276,272	0.84%
31-60 Days	4	36,712	0.11%
61-90 Days	1	9,938	0.03%
91-120 Days	1	4,641	0.01%
121-180 Days	2	24,865	0.08%
Over 181 Days	-	-	0.00%
	<u>81</u>	<u>\$ 844,834</u>	<u>1.07%</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	-		
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 2012-1 Bond Issue is 8.24%
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 100 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2013-1 Bond Issue Combined
12/31/2022

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	400	\$ 10,829,852	2,539	\$ 28,594,657	91.01%
Option 2 Deferred Repayment of Principal	1,793	\$ 13,016,747	154	\$ 1,819,686	5.79%
Option 3 Deferred Repayment of Principal and Interest	540	\$ 7,572,145	40	\$ 1,004,401	3.20%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,220	\$ 25,120,589	N/A
1-30 Days	359	4,450,443	14.16%
31-60 Days	71	776,531	2.47%
61-90 Days	18	161,159	0.51%
91-120 Days	32	425,051	1.35%
121-180 Days	26	345,199	1.10%
Over 181 Days	7	139,772	0.44%
	<u>2,733</u>	<u>\$ 31,418,744</u>	<u>20.05%</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	18	\$ 267,059	0.1336%
Default - Lit	393	7,475,888	3.7406%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,265,975</u>	<u>0.6334%</u>
Total defaults		9,546,562	4.7767% Gross
Less: Total Collected Principal of Default Amount		1,265,975	0.6334% Collected
In addition (a) Collection of Interest Accruing Post Default	1,586,194		
(b) Recovery of Additional Charges	<u>55,868</u>		
Total Gross Collections from Defaults	2,908,037		
(c) Collection Cost	<u>872,411</u>		
Total Net Collection from Defaults	2,035,626		
Total principal defaults outstanding		<u>\$ 8,280,587</u>	<u>4.1432% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 31,418,744	
Less: Adjustments from Loan System to Financial Statements **		<u>11,185</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 31,429,929</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(90,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 32,430,000</u>

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

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 8.01%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 740
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 125 Months

Loan Forgiveness	
Principal	\$ 13,655,772.73
Interest	\$ 1,555.25

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	8	\$ 107,170	\$ 7,065

NJCLASS Loan Program Information
2013-1 Bond Issue
12/31/2022

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	391	\$ 10,651,132	2,461	\$ 27,860,771	88.68%
Option 2 Deferred Repayment of Principal	1,769	\$ 12,854,688	153	\$ 1,809,239	5.76%
Option 3 Deferred Repayment of Principal and Interest	494	\$ 7,168,591	40	\$ 1,004,401	3.20%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,159	\$ 24,518,771	N/A
1-30 Days	344	4,352,112	13.85%
31-60 Days	69	739,331	2.35%
61-90 Days	17	154,175	0.49%
91-120 Days	32	425,051	1.35%
121-180 Days	26	345,199	1.10%
Over 181 Days	7	139,772	0.44%
	<u>2,654</u>	<u>\$ 30,674,411</u>	<u>19.59%</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	18	\$ 267,059	0.1336%
Default - Lit	393	7,475,888	3.7406%
Death	31	537,640	0.2690%
Cumulative principal repayments on defaulted loans		<u>1,265,975</u>	<u>0.6334%</u>
Total defaults		9,546,562	4.7767% Gross
Less: Total Collected Principal of Default Amount		1,265,975	0.6334% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,586,194		
(b) Recovery of Additional Charges	55,868		
Total Gross Collections from Defaults	<u>2,908,037</u>		
(c) Collection Cost	872,411		
Total Net Collection from Defaults	<u>2,035,626</u>		
Total principal defaults outstanding		<u>\$ 8,280,587</u>	<u>4.1432% 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	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(90,100,000)
Accretion	-
Bonds Outstanding	<u>\$ 32,430,000</u>

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

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 7.84%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 735
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 139 Months

Loan Forgiveness	
Principal	\$ 13,655,772.73
Interest	\$ 1,555.25

NJCLASS Loan Program Information
2013-1 Bond Issue Transferred 2010-2
12/31/2022

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	9	\$ 178,720	78	\$ 733,886	2.34%
Option 2 Deferred Repayment of Principal	24	\$ 162,059	1	\$ 10,447	0.03%
Option 3 Deferred Repayment of Principal and Interest	46	\$ 403,554		\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	61	\$ 601,818	N/A
1-30 Days	15	98,331	0.31%
31-60 Days	2	37,200	0.12%
61-90 Days	1	6,984	0.02%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	-	-	0.00%
	<u>79</u>	<u>\$ 744,333</u>	<u>0.45%</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 8.17%
The current weighted average FICO score for loans in the 2013-1 Bond Issue is 744
The current weighted average remaining life for loans in the 2013-1 Bond Issue is 111 Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-

NJCLASS Loan Program Information
2014-1 Bond Issue - Combined
12/31/2022

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	882	\$ 9,535,066	3,397	\$ 36,031,222	90.21%
Option 2 Deferred Repayment of Principal	2,079	\$ 19,598,570	183	\$ 2,446,213	6.12%
Option 3 Deferred Repayment of Principal and Interest	681	\$ 10,805,936	62	\$ 1,462,138	3.66%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,014	\$ 32,065,770	N/A
1-30 Days	446	5,557,803	13.92%
31-60 Days	84	916,750	2.30%
61-90 Days	30	457,012	1.14%
91-120 Days	26	433,318	1.08%
121-180 Days	34	457,037	1.14%
Over 181 Days	8	51,883	0.13%
	<u>3,642</u>	<u>\$ 39,939,573</u>	<u>19.71%</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	17	\$ 323,251	0.1596%
Default - Lit	322	5,531,300	2.7303%
Death	37	661,548	0.3265%
Cumulative principal repayments on defaulted loans		<u>762,758</u>	<u>0.3765%</u>
Total defaults		7,278,857	3.5929% Gross
Less: Total Collected Principal of Default Amount		762,758	0.3765% Collected
In addition			
(a) Collection of Interest Accruing Post Default	690,149		
(b) Recovery of Additional Charges	50,094		
Total Gross Collections from Defaults	<u>1,503,000</u>		
(c) Collection Cost	450,900		
Total Net Collection from Defaults	<u>1,052,100</u>		
Total principal defaults outstanding		<u>\$ 6,516,099</u>	<u>3.2164% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 39,939,573	
Less: Adjustments from Loan System to Financial Statements **		<u>21,152</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 39,960,725</u>	

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Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(108,560,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ 41,940,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(3,391,164)
Deposits	19,964
Ending Balance	\$ 1,028,800

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 7.96%
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 732
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 114 Months

Loan Forgiveness	
Principal	\$ 10,802,691.84
Interest	\$ 713.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	15	\$ 309,206	\$ 16,078

NJCLASS Loan Program Information
2014-1 Bond Issue - Fixed Rate Loans
12/31/2022

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	612	\$ 8,509,259	3,037	\$ 34,325,872	89.89%
Option 2 Deferred Repayment of Principal	2,037	\$ 19,283,768	180	\$ 2,408,910	6.31%
Option 3 Deferred Repayment of Principal and Interest	629	\$ 10,392,034	61	\$ 1,450,279	3.80%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	2,717	\$ 30,805,518	N/A
1-30 Days	401	5,219,711	13.67%
31-60 Days	73	859,410	2.25%
61-90 Days	26	401,028	1.05%
91-120 Days	26	433,318	1.13%
121-180 Days	28	416,690	1.09%
Over 181 Days	7	49,386	0.13%
	<u>3,278</u>	<u>\$ 38,185,060</u>	19.33%

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	16	\$ 318,371	0.1721%
Default - Lit	301	5,309,029	2.8701%
Death	30	614,826	0.3324%
Cumulative principal repayments on defaulted loans		<u>717,771</u>	<u>0.3880%</u>
Total defaults		6,959,998	3.7626% Gross
Less: Total Collected Principal of Default Amount		717,771	0.3880% Collected
In addition			
(a) Collection of Interest Accruing Post Default	671,381		
(b) Recovery of Additional Charges	45,327		
Total Gross Collections from Defaults	<u>1,434,480</u>		
(c) Collection Cost	430,344		
Total Net Collection from Defaults	<u>1,004,136</u>		
Total principal defaults outstanding		<u>\$ 6,242,227</u>	<u>3.3745% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(85,195,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ 40,305,000

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 7.75%
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 736
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 136 Months

Loan Forgiveness	
Principal	\$ 9,962,448.73
Interest	\$ 639.36

NJCLASS Loan Program Information
2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans
12/31/2022

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	258	\$ 914,236	257	\$ 902,457	98.71%
Option 2 Deferred Repayment of Principal	-	\$ -	1	\$ 11,779	1.29%
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	222	\$ 713,246	N/A
1-30 Days	26	137,791	15.07%
31-60 Days	4	23,271	2.55%
61-90 Days	3	25,910	2.83%
91-120 Days	-	-	0.00%
121-180 Days	2	11,521	1.26%
Over 181 Days	<u>1</u>	<u>2,498</u>	<u>0.27%</u>
	258	\$ 914,236	21.98%

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	186,933	1.2127%
Death	7	46,722	0.3031%
Cumulative principal repayments on defaulted loans		<u>44,986</u>	<u>0.2918%</u>
Total defaults		278,640	1.8077% Gross
Less: Total Collected Principal of Default Amount		44,986	0.2918% Collected
In addition			
(a) Collection of Interest Accruing Post Default	18,767		
(b) Recovery of Additional Charges	<u>4,767</u>		
Total Gross Collections from Defaults	68,520		
(c) Collection Cost	<u>20,556</u>		
Total Net Collection from Defaults	47,964		
Total principal defaults outstanding		<u>\$ 233,654</u>	<u>1.5158% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 25,000,000
Bonds Called	(23,365,000)
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 1,635,000

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 7.23%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 742
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 31 Months

Loan Forgiveness	
Principal	\$ 840,243.11
Interest	\$ 74.42

NJCLASS Loan Program Information
2014-1 Bond Issue Transferred 2010-2
12/31/2022

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	12	\$ 111,572	103	\$ 802,893	87.82%
Option 2 Deferred Repayment of Principal	42	\$ 314,803	2	\$ 25,525	2.79%
Option 3 Deferred Repayment of Principal and Interest	52	\$ 413,903	1	\$ 11,859	1.30%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	75	\$ 547,006	N/A
1-30 Days	19	200,301	21.91%
31-60 Days	7	34,070	3.73%
61-90 Days	1	30,075	3.29%
91-120 Days	-	-	0.00%
121-180 Days	4	28,826	3.15%
Over 181 Days	-	-	0.00%
	<u>106</u>	<u>\$ 840,277</u>	<u>32.08%</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	-		
Total Gross Collections from Defaults	<u>-</u>		
(c) Collection Cost	<u>-</u>		
Total Net Collection from Defaults	<u>-</u>		
Total principal defaults outstanding		<u>\$ 40,218</u>	<u>0.2609% Outstanding</u>

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 8.19%
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 726
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 95 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2015-1 Bond Issue Combined
12/31/2022

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	1,833	\$ 10,149,598	4,736	\$ 47,571,357	88.06%
Option 2 Deferred Repayment of Principal	2,307	\$ 26,296,446	261	\$ 3,511,158	6.50%
Option 3 Deferred Repayment of Principal and Interest	974	\$ 17,572,604	117	\$ 2,936,133	5.44%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,365	\$ 45,513,950	N/A
1-30 Days	557	5,835,320	10.80%
31-60 Days	96	1,209,265	2.24%
61-90 Days	36	528,295	0.98%
91-120 Days	20	368,080	0.68%
121-180 Days	30	444,146	0.82%
Over 181 Days	10	119,592	0.22%
	<u>5,114</u>	<u>\$ 54,018,648</u>	<u>15.74%</u>

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	289	4,553,044	2.5502%
Death	18	265,281	0.1486%
Cumulative principal repayments on defaulted loans		<u>715,968</u>	<u>0.4010%</u>
Total defaults		5,642,547	3.1604% Gross
Less: Total Collected Principal of Default Amount		715,968	0.4010% Collected
In addition (a) Collection of Interest Accruing Post Default	405,367		
(b) Recovery of Additional Charges	<u>58,454</u>		
Total Gross Collections from Defaults	1,179,790		
(c) Collection Cost	<u>353,937</u>		
Total Net Collection from Defaults	825,853		
Total principal defaults outstanding		<u>\$ 4,926,579</u>	<u>2.7594% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 54,018,648	
Less: Adjustments from Loan System to Financial Statements **		<u>21,548</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 54,040,196</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(67,690,000)
Principal Maturity	(53,500,000)
Accretion	-
Bonds Outstanding	<u>\$ 58,810,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,220,228)
Deposits	6,428
Ending Balance	<u>\$ 1,386,200</u>

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.50%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 735
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 104 Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	14	\$ 353,551	\$ 17,929

NJCLASS Loan Program Information
2015-1 Bond Issue
12/31/2022

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	1,812	\$ 10,008,828	4,590	\$ 46,449,728	85.99%
Option 2 Deferred Repayment of Principal	2,245	\$ 25,882,031	257	\$ 3,462,088	6.41%
Option 3 Deferred Repayment of Principal and Interest	905	\$ 16,930,875	115	\$ 2,909,917	5.39%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,230	\$ 44,476,819	N/A
1-30 Days	547	5,746,384	10.64%
31-60 Days	90	1,141,129	2.11%
61-90 Days	36	528,295	0.98%
91-120 Days	20	368,080	0.68%
121-180 Days	30	444,146	0.82%
Over 181 Days	9	116,881	0.22%
	<u>4,962</u>	<u>\$ 52,821,734</u>	<u>15.45%</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	285	4,471,461	2.5045%
Death	17	248,356	0.1391%
Cumulative principal repayments on defaulted loans		<u>715,968</u>	<u>0.4010%</u>
Total defaults		5,544,038	3.1052% Gross
Less: Total Collected Principal of Default Amount		715,968	0.4010% Collected
In addition			
(a) Collection of Interest Accruing Post Default	403,717		
(b) Recovery of Additional Charges	<u>58,454</u>		
Total Gross Collections from Defaults	1,178,140		
(c) Collection Cost	<u>353,442</u>		
Total Net Collection from Defaults	824,698		
Total principal defaults outstanding		<u>\$ 4,828,070</u>	<u>2.7042% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(67,690,000)
Principal Maturity	(53,500,000)
Accretion	-
Bonds Outstanding	\$ 58,810,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,220,228)
Deposits	6,428
Ending Balance	\$ 1,386,200

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.66%
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 738
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 113 Months

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

NJCLASS Loan Program Information
2015-1 Bond Issue Transferred 2010-2
12/31/2022

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	\$ 140,770	146	\$ 1,121,629	2.08%
Option 2 Deferred Repayment of Principal	62	\$ 414,415	4	\$ 49,070	0.09%
Option 3 Deferred Repayment of Principal and Interest	69	\$ 641,730	2	\$ 26,216	0.05%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	135	\$ 1,037,132	N/A
1-30 Days	10	88,936	0.16%
31-60 Days	6	68,136	0.13%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days	<u>1</u>	<u>2,711</u>	<u>0.01%</u>
	152	\$ 1,196,914	0.30%

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	4	81,583	0.0457%
Death	1	16,926	0.0095%
Cumulative principal repayments on defaulted loans		<u>-</u>	<u>0.0000%</u>
Total defaults		98,509	0.0552% Gross
Less: Total Collected Principal of Default Amount		-	0.0000% Collected
In addition (a) Collection of Interest Accruing Post Default	1,650		
(b) Recovery of Additional Charges	<u>-</u>		
Total Gross Collections from Defaults	1,650		
(c) Collection Cost	<u>495</u>		
Total Net Collection from Defaults	1,155		
Total principal defaults outstanding		<u>\$ 98,509</u>	<u>0.0552% Outstanding</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

8.34%
731
95 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

NJCLASS Loan Program Information
2016-1 Bond Issue Combined
12/31/2022

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	1,675	\$ 22,634,363	4,407	\$ 57,722,684	87.59%
Option 2 Deferred Repayment of Principal	2,008	\$ 22,595,554	286	\$ 4,013,968	6.09%
Option 3 Deferred Repayment of Principal and Interest	1,180	\$ 20,669,038	170	\$ 4,162,304	6.32%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,113		\$ 54,969,630	N/A
1-30 Days	552		7,762,049	11.78%
31-60 Days	108		1,767,496	2.68%
61-90 Days	35		463,795	0.70%
91-120 Days	19		492,303	0.75%
121-180 Days	20		264,207	0.40%
Over 181 Days	16		179,477	0.27%
	4,863		\$ 65,898,956	16.58%

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	9	\$	133,152	0.0703%
Default - Lit	222		4,098,204	2.1649%
Death	16		197,001	0.1041%
Cumulative principal repayments on defaulted loans			507,426	0.2681%
Total defaults			4,935,782	2.6074% Gross
Less: Total Collected Principal of Default Amount			507,426	0.2681% Collected
In addition (a) Collection of Interest Accruing Post Default	207,654			
(b) Recovery of Additional Charges	14,342			
Total Gross Collections from Defaults	729,421			
(c) Collection Cost	218,826			
Total Net Collection from Defaults	510,595			
Total principal defaults outstanding			\$ 4,428,356	2.3393% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 65,898,956	
Less: Adjustments from Loan System to Financial Statements **			66,416	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			\$ 65,965,373	

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(79,150,000)
Principal Maturity	(41,500,000)
Accretion	-
Bonds Outstanding	\$ 69,350,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,220,594)
Deposits	7,594
Ending Balance	\$ 1,587,000

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.34%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 734
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 120 Months

		Loan Forgiveness
Principal	\$	3,495,887.82
Interest	\$	36.34

RAP			
		Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	15	\$ 362,505	\$ 30,729

NJCLASS Loan Program Information
2016-1 Bond Issue
12/31/2022

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	1,657	\$ 22,430,499	4,248	\$ 56,137,278	85.19%
Option 2 Deferred Repayment of Principal	1,939	\$ 22,136,185	283	\$ 3,989,296	6.05%
Option 3 Deferred Repayment of Principal and Interest	1,103	\$ 19,704,303	168	\$ 4,144,412	6.29%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,988		\$ 53,758,678	N/A
1-30 Days	518		7,437,527	11.29%
31-60 Days	103		1,675,000	2.54%
61-90 Days	35		463,795	0.70%
91-120 Days	19		492,303	0.75%
121-180 Days	20		264,207	0.40%
Over 181 Days	16		179,477	0.27%
	4,699		\$ 64,270,986	15.95%

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	8	\$	126,933	0.0671%
Default - Lit	219		4,086,062	2.1585%
Death	16		197,001	0.1041%
Cumulative principal repayments on defaulted loans			507,426	0.2681%
Total defaults			4,917,421	2.5977% Gross
Less: Total Collected Principal of Default Amount			507,426	0.2681% Collected
In addition				
(a) Collection of Interest Accruing Post Default	207,654			
(b) Recovery of Additional Charges	14,342			
Total Gross Collections from Defaults	729,421			
(c) Collection Cost	218,826			
Total Net Collection from Defaults	510,595			
Total principal defaults outstanding			\$ 4,409,996	2.3296% Outstanding

Bonds Outstanding Information	
Bonds Issued	\$ 190,000,000
Bonds Called	(79,150,000)
Principal Maturity	(41,500,000)
Accretion	-
Bonds Outstanding	\$ 69,350,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,220,594)
Deposits	7,594
Ending Balance	\$ 1,587,000

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 6.44%
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 737
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 143 Months

		Loan Forgiveness
Principal	\$	3,495,887.82
Interest	\$	36.34

NJCLASS Loan Program Information
2016-1 Bond Issue Transferred 2010-2
12/31/2022

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	18	\$ 203,865	159	\$ 1,585,406	2.41%
Option 2 Deferred Repayment of Principal	69	\$ 459,370	3	\$ 24,672	0.04%
Option 3 Deferred Repayment of Principal and Interest	77	\$ 964,736	2	\$ 17,892	0.03%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	125		\$ 1,210,952	N/A
1-30 Days	34		324,522	0.49%
31-60 Days	5		92,496	0.14%
61-90 Days	-		-	0.00%
91-120 Days	-		-	0.00%
121-180 Days	-		-	0.00%
Over 181 Days	-		-	0.00%
	<u>164</u>		<u>\$ 1,627,970</u>	0.63%

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	1		\$ 6,219	0.0033%
Default - Lit	3		12,141	0.0064%
Death	-		-	0.0000%
Cumulative principal repayments on defaulted loans			<u>-</u>	<u>0.0000%</u>
Total defaults			18,360	0.0097% 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>\$ 18,360</u>	<u>0.0097% 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 731
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 97 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-