## NJCLASS Loan Program Information 2010-1 Indenture 9/30/2023

	Orig # of Loans	inal Statu		Currer	nt Status	1	
	# of Loans						
		0	outstanding	Current	0	Outstanding	
	By Option		Balance	# of Loans		Balance	Percent of
	Type at	Р	er NJCLASS	By Option	F	er NJCLASS	Outstanding
tion Information	Orignation		oan System	Туре		oan System	Balance
L	0						
otion 1 tive Repayment of Principal & Interest	2,211	\$	30,850,630	7,364	\$	92,622,007	89.16%
tion 2							
eferred Repayment of Principal	3,750	\$	49,007,905	479	\$	7,857,248	7.56%
otion 3 eferred Repayment of Principal and Interest	2,033	\$	24,024,663	151	\$	3,403,945	3.28%
			Delinquenc	v Summany			
			Deiniquenc	y Summary			Percent of
					C	Outstanding	Outstanding
				# of Loans		Balance	Balance
t Delinquent				6,878	Ś	87,744,752	N/A
30 Days				847	-	11,835,364	11.39%
60 Days				132		2,001,499	1.33%
90 Days				36		2,001,499 569,401	0.55%
-120 Days				44		752,614	0.72%
1-180 Days				39		762,117	0.73%
er 181 Days				18		217,453	0.21%
				7,994	\$	103,883,199	15.54%
			Charge Off I	nformation			
						Original	Percentage
					A	ount of Loans	of Original
						Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)					\$	790,927,213	
lance due on accounts currently in default:							
Disability & Bankruptcy Discharged				59	s	641,632	0.0811%
					Ş		
Default - Lit				356		5,770,407	0.7296%
Death				42		580,465	0.0734%
nulative principal repayments on defaulted loans						22,075,111	2.7910%
al defaults						29,067,614	3.6751% Gross
s: Total Collected Principal of Default Amount						22,075,111	2.7910% Collected
						22,075,111	2.7910% Collected
addition (a) Collection of Interest Accruing Post Default	6,025,729						
(b) Recovery of Additional Charges	3,125,453						
Total Gross Collections from Defaults	31,226,292						
(c) Collection Cost	9,367,888						
Total Net Collection from Defaults	21,858,405						
tal principal defaults outstanding					\$	6,992,503	0.8841% Outstanding
tal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Syste	em					103,883,199	
					_	59,028	
ss: Adjustments from Loan System to Financial Statements **							
ss: Adjustments from Loan System to Financial Statements ** tal NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial !	Statements				\$	103,942,227	

\*\* 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.

on		Deb	t Service Reserve Account		
\$	963,000,000	Begi	inning Balance	\$	17,516,000
	(514,195,000)	With	hdraws		(15,549,271)
	(354,280,000)	Dep	osits		15,871
		Endi	ing Balance	\$	1,982,600
\$	94,525,000				
	\$ 	\$ 963,000,000 (514,195,000) (354,280,000) -	\$ 963,000,000 Beg (514,195,000) Wit (354,280,000) Deg End	S         963,000,000         Beginning Balance           (514,195,000)         Withdraws           (354,280,000)         Deposits           -         Ending Balance	\$ 963,000,000 Beginning Balance \$ (514,195,000) Withdraws (354,280,000) Deposits Ending Balance \$

	Loans Outstanding by Sci	hool Type			
	School	Current	Outstanding Prin		
	Type	# of Loans	Balance		
	2 year	149	\$ 805,706		
	4 Year	7,668	89,963,682.35		
	Proprietary	634	20,106,313.18		
	Consolidations		-		
	Totals	8,451	\$ 110,875,702		
				1	
RAP					
				Interest Paid on	
	# of Loans	Loan Amount		Behalf of Borrower	
Loans that participated in RAP		\$ 1,772,540		\$ 235,525	
		\$ 1,772,540		\$ 233,323	
HIARP					
				HIARP Eligibility	
	# of Loans			Remaining Balance	
Loans that participated in HIARP	in or county			Ś -	
cours and paradipated in his wa				, Ý	
Loan Forgiveness					
Principal				\$ 525,481.89	
Interest				\$ 31.78	
inclusive and the second secon				\$ 51.00	

### NJCLASS Loan Program Information 2010-1 A&B Bond Issues

9/30/2023

defered Regimment of Principal         27         5         1.34,524         12         5         1.32,04         1.67%           pion 3         5         3.277,276         9         5         118,047         1.48%           pion 3         center Regimment of Principal and interest         5         3.277,276         9         5         118,047         1.48%           pion 4         set of transport of Principal and interest         5         0.045104011         Balance         0.045104011         1.022,078			9/30/202	3		
$ \frac{1}{9} \frac{1}{0 \text{ given}}  \frac{1}{0 \text{ give}$		Origir	nal Status		Current Status	
Balanca In Yopkin         Balanca Yopkin         Bala						
$\frac{1}{1000 \text{ merian dom}} \frac{1}{1000 \text{ mer s } 1000 \text{ mer s } 10000 \text{ mer s } 100000 \text{ mer s } 1000000 \text{ mer s } 10000000000000000000000000000000000$						Percent of
tota information         Origination         Takes 1         Type         Lask 5yetm         Balance <sup>-</sup> Ref 1         000000000000000000000000000000000000						
Control         Control         Control         Second         Seco	allen lafennahlen					
table Request of Principal & Interest         101         5         3,34,322         96         5         7,70,500         9,603           pion 3 error directing Requested Principal and Interest         278         5         1,34,324         12         5         132,504         1,574           pion 3 error directing Requested Principal and Interest         318         5         1,277,75         9         5         1,30,07         1,485           pion 3 error directing Requested Principal and Interest         318         5         1,277,75         9         5         1,30,07         1,485           pion 3 error directing Requested Principal and Interest         30         90         5         1,00,078         1,00,078         1,02,778         1,02,078         1,02,778         1,02,078         1,02,778         1,02,078         1,02,778         1,02,778         1,02,078         1,02,778	Jtion Information	Orignation	Loan System	Type	Loan System	Balance
Instrument         278         5         133,4324         12         5         132,094         1,57%           Marine         518         5         2,77,726         9         5         110,007         1,68%           Image: Internet Registment of Principal and Interest         5         5,777,726         9         5         110,007         1,68%           Internet Registment of Principal and Interest         5         6,722,711         NA         10,20%         12,22%         10,20%         12,22%						
defered Regimment of Principal         27         5         1.34,524         12         5         1.32,04         1.67%           pion 3         5         3.277,276         9         5         118,047         1.48%           pion 3         center Regimment of Principal and interest         5         3.277,276         9         5         118,047         1.48%           pion 4         set of transport of Principal and interest         5         0.045104011         Balance         0.045104011         1.022,078	tive Repayment of Principal & Interest	191	\$ 3,343,252	966	\$ 7,704,500	96.85%
pend A referred Registment of Principal and interest.         11         1         1,27,276         0         5         10,07         148           Delengenery and longenet to belingenet to belingene to belingenet to belingenet to belingenet to belingene	Option 2					
Interval         518         5         1,277,276         9         5         118,047         1.48%           Delinquency Summary         Protect of Destaunding Balance         Destaunding Balance         Protect of Destaunding Balance           at 0 cons         Destaunding Balance         Destaunding Balance           at 0 cons         Destaunding Balance         Destaunding Balance           at 0 cons         Destaunding Balance         Destaunding Balance           12         S         Destaunding Balance           30 Days 130 Da	eferred Repayment of Principal	278	\$ 1,334,924	12	\$ 132,904	1.67%
Delinquetricy Summary         Percent of Balance         Percent of Outstanding Balance         Percent of Outstanding Balance         Percent of Outstanding Balance         Percent of Outstanding Balance           30 Opy 140 Opy 14	Option 3					
if of Lans         Dusts dring Balance         Percent of Balance         Dusts dring Balance         Percent Balance           01 Dispring 100 Days 100	eferred Repayment of Principal and Interest	518	\$ 3,277,276	9	\$ 118,047	1.48%
if of Lans         Dusts dring Balance         Percent of Balance         Dusts dring Balance         Percent Balance           01 Dispring 100 Days 100			Delinguency Sun	nman/		
if class         if class         if adame         Balance           is beinguent do Days (40 Days (40 Days) (40 Days) (			Delinquency Sun	nindi y		Percent of
# of Lans         Balance         Balance           at belinquent, 30 Johns, 40 Days, 40					Outstanding	Outstanding
30 Days       122       1,012.078       1.27.2%         •6D Days       32       13)94.79       4.2%         •6D Days       8       46,644       0.58%         •120 Days       6       122,571       1.55%         •120 Days       9       121,807       1.55%         •120 Days       9       121,807       1.35%         •11 Days       97       5       7,955,452       21.78%         •120 Days       5       5.04,362,323       0'Original Disbursed       Percentage of Original Disbursed       0'Original Disbursed       0'Original Disbursed       0.025%         tail Leass Disbursed from issue (including leass now in default)       5       5.04,362,323       0.025%         tail Leass Disbursed from issue (including leass now in default)       5       128,427       0.025%         Default - U       97       1,412,079       0.025%       0.0380%         Default - U       97       1,412,079       0.0380%       0.0380%         uster principal responsents on defaulted leans       2,155,740       4.2699%       4.2699%         tai defaults       2,102,044       4.5805% Gross       21,513,740       4.2699%       6.21664         (i) Collection oft Interest Accruing post Default Amount <t< td=""><td></td><td></td><td></td><td># of Loans</td><td></td><td></td></t<>				# of Loans		
30 Days       122       1.012.078       1.72%         •6D Days       32       319.479       4.02%         •6D Days       8       46.454       0.55%         •120 Days       6       1.25,711       1.55%         •120 Days       9       1.21,807       1.55%         •120 Days       9       1.21,807       1.55%         •120 Days       9       7,955,452       2.178%         •120 Days       5       7,955,452       2.178%         •120 Days       5       5.04,362,323       0.05%         •121 Loans Disbursed from issue (including loans now in default)       5       5.04,362,323       0.025%         •121 Loans Disbursed from issue (including loans now in default)       5       5.04,362,323       0.025%         •121 Loans Disbursed from issue (including loans now in default)       5       5.04,362,323       0.025%         •121 Loans Disbursed from issue (including loans now in default)       5       5.04,362,323       0.025%         •121 Loans Disbursed from issue (including loans now in default)       5       1.28,427       0.025%         •121 Loans Disbursed from issue (including loans now in default)       5       1.28,427       0.025%         •121 Loans Disbursed       1.21,21,277       0.000	ot Delinguent			800	\$ 6,222.711	N/A
460 Days       32       319,479       4.02%         190 Days       6       125,711       1.58%         1:20 Days       6       125,711       1.58%         1:20 Days       10       107,211       1.35%         10       107,211       1.35%         987       5       7,955,452       21.78%         Charge Off Information         Charge Off Information         Original Methods Subursed       Percentage of Original Disbursed         Disbibility & Bahruptry Discharged Default       5       504,362,323         Disbibility & Bahruptry Discharged Default       14       5       123,57,40       4.2699%         Disbibility & Bahruptry Discharged Default       14       5       123,57,40       4.2699%         Total Celected Principal of Default Amount       21,525,740       4.2699%       Celected         Addefaulter Disso Collections from Defaults       30,302,280       21,255,740       4.2699%       Celected         Total Celection from Defaults       30,302,280       21,255,740       4.2699%       Celected         Original Default Amount       5       1,966,664       0.3100%       Outstanding						
990 bys       8       46,654       0.58%         1:300 bys       9       125,113       155%         1:300 bys       10       102,113       135%         987       5       7,955,452       2,178%         Original Amount of Loans       0riginal Amount of Loans       00000%         Name due on accounts currently in default)       5       504,362,323         Name due on accounts currently in default       5       504,362,323         Opicipal a Disbursed from tissue (including loans now in default)       5       504,362,323         Name due on accounts currently in default:         0010000000000000000000000000000000000	-60 Dave					
120 Days       6       127,711       1.58%         130 Days       10       107,211       1.35%         130 Days       107       1.35%       1.35%         130 Days       107,211       1.35%       1.35%         140 Days       107,211       1.35%       1.35%         140 Days       107,211       1.35%       1.35%         140 Days       107,211       1.35%       1.35%         150 Days       107,211       1.35%       1.35%         151 Days       1.35%       1.35%       1.35%     <						
1-180 Days       9       121,807       1.53%         10       107,211       1.35%         987       \$       7,95,452       21.78%         Original Amount of Loans       Percentage off information         Charge Off information       Percentage of Original Disbursed         Amount of Loans       Percentage of Original Disbursed         Original Amount of Loans       Percentage of Original Disbursed         Disbursed from issue (including loans now in default)       \$       \$ 504,362,323         Lance due on accounts currently in default:         Default - Lit       \$       \$ 128,477       0.0255%         Default - Lit       \$       \$ 128,3700       4.2699%         Lande due on accounts currently in default:         mulative principal repyments on defaulted loans       \$ 21,353,740       4.2699%         Lande defaults       23,102,404       4.5805% Gross         Strola Collected Principal of Default Amount       2 21,535,740       4.2699%         Ladefaults       \$ 3,032,280       \$ 1,566,664       0.3106% Outstanding         Latprincipal defaults outstanding       \$ 1,266,664       0.3106% Outstanding						
10       17,211       135%         987       \$       7,955,452       21.78%         Charge Off Information         Late due on accounts currently in default)       \$       5       504,362,323         Late due on accounts currently in default       \$       128,427       0.0255%         Default - Ut       \$       5       504,362,323       0.0255%         Default - Ut       \$       14       \$       128,427       0.0255%         Default - Ut       \$       7,413,797       0.2283%       0.0255%       0.0048%       0.42697%       0.0048%       0.42699%       0.42697%       0.0048%       0.6664       0.3006%       0.6664       0.3006%       0.00568						
987     5     7,95,452     21.784       Charge Off Information       Subject and the fault:       Information						
Charge Off Information         Original Amount of Loans & Percentage of Original Disbursed mount of Loans Bibbursed from Issue (including loans now in default)       \$ 504,362,323         tal Loans Disbursed from Issue (including loans now in default)       \$ 504,362,323         tance due on accounts currently in default:       14       \$ 128,427       0.0255%         Disability & Bankruptcy Discharged       14       \$ 128,427       0.0263%         Default - Lit       97       1.413,979       0.2803%         Death       3       21,535,740       4.2699%         tal defaults       23,102,404       4.5805% Gross         ss: Total Collection of Interest Accruing Post Default       5,673,791       21,535,740       4.2699% Collected         ddition       (a) Collection of Interest Accruing Post Default       5,673,791       0.302,280       -         (b) Recovery of Additional Charges       3,302,280       21,535,740       4.2699% Collected         ic) Collection from Defaults       21,211,596       21,556,664       0.3106% Outstanding         tal apprincipal defaults outstanding <u>5 1,566,664       0.3106%</u> Outstanding         tal NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System       5 7,955,452	ver 181 Days			10	107,211	1.35%
Driginal Amount of Loans Disbursed from issue (including loans now in default)       \$ 504,362,323         Lance due on accounts currently in default: Default - Lit Default - Lit Default - Lit Default - Lit       \$ 504,362,323         Lance due on accounts currently in default: Default - Lit Default - Lit       \$ 128,427       0.0255% 0.2803%         Default - Lit Default - Lit       \$ 123,52,700       0.0255% 0.2803%         Total defaults       \$ 23,102,404       4.5805% Gross         stal defaults       \$ 30,302,280 9,909,684 Total Gross Collection from Defaults       \$ 30,302,280 9,909,684 Total Net Collection from Defaults       \$ 0,3006% Outstanding         tatal principal defaults outstanding       \$ 1,566,664       0.3106% Outstanding         tatal NLCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System       \$ 7,955,452				987	\$ 7,955,452	21.78%
Amount of Loans in the sum of Original Disbursed from Issue (including loans now in default) total Loans Disbursed from Issue (including loans now in default) total Loans Disbursed from Issue (including loans now in default) alance due on accounts currently in default:			Charge Off Inform	nation		
Disbursed     Disbursed     Disbursed     Disbursed       tal Loans Disbursed from issue (including loans now in default)     \$ 504,362,323       alance due on accounts currently in default:     14     \$ 128,427     0.0255%, 0.0038%, 0.003					Original	
tal Loans Disbursed from issue (including loans now in default)     \$ 504,362,323       alance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit     14     \$ 128,427     0.0255%       Default - Lit     97     1,413,979     0.2803%       Death     3     21,535,740     4.2699%       and defaults     23,102,404     4.5805% Gross       sss: Total Collected Principal of Default Amount addition (a) Collection of interest accruing Post Default     5,673,791     21,535,740     4.2699% Collected       (b) Roovery of Additional Charges     3.092,749 30,302,280 Collection Cost     9,090,684 9,090,684 Total Are Collection from Defaults     21,556,664     0.3106% Outstanding					Amount of Loans	of Original
Jalance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Default - Lit					Disbursed	
Disability & Bankruptcy Discharged     14     \$ 128,427     0.0255%       Default - Lit     97     1,413,379     0.203%       Death     97     1,413,379     0.203%       Death     24,257     0.0048%       anulative principal repayments on defaulted loans     21,353,740     4.269%       atal defaults     23,102,404     4.5805%     Gross       stal defaults     21,02,404     4.5805%     Gross       addition     (a) Collection of Interest Accruing Post Default     5,673,791     21,537,740     4.269%       (b) Recovery of Additional Charges     3,032,280     21,535,740     4.269%     Collected       (b) Recovery of Additional Charges     3,032,280     0.303,280     5     1,566,664     0.3106%       (c) Collection from Defaults     21,211,596     21,556,664     0.3106%     Outstanding	otal Loans Disbursed from Issue (including loans now in default)				\$ 504,362,323	
Disability & Bankruptcy Discharged     14     \$ 128,427     0.0255%       Default - Lit     97     1,413,379     0.203%       Death     97     1,413,379     0.203%       Death     24,257     0.0048%       anulative principal repayments on defaulted loans     21,353,740     4.269%       atal defaults     23,102,404     4.5805%     Gross       stal defaults     21,02,404     4.5805%     Gross       addition     (a) Collection of Interest Accruing Post Default     5,673,791     21,537,740     4.269%       (b) Recovery of Additional Charges     3,032,280     21,535,740     4.269%     Collected       (b) Recovery of Additional Charges     3,032,280     0.303,280     5     1,566,664     0.3106%       (c) Collection from Defaults     21,211,596     21,556,664     0.3106%     Outstanding	alance due on accounts currently in default-					
Death     3     24,257     0.0048%       umulative principal repayments on defaulted loans     21,525,740     4.2699%       tail defaults     23,102,404     4.5805%       ss: Total Collected Principal of Default Amount     5673,791     21,535,740     4.2699%       (b) Recovery of Additional Charges     3.002,749     3.002,749     4.2699%     Collected       (c) Callection form Defaults     3.002,749     3.002,749				14	\$ 128,427	0.0255%
Death     3     24,257     0.0048%       umulative principal repayments on defaulted loans     21,535,740     4.2699%       tal defaults     23,102,404     4.5805% Gross       ss: Total Collection of Interest Accruing Post Default     5,673,791     21,535,740     4.2699%       addition     (a) Collection of Interest Accruing Post Default     5,673,791     21,535,740     4.2699%       (b) Recovery of Additional Charges     30,302,280     30,302,280				97		0.2803%
mulative principal repayments on defaulted loans       21,535,740       4.2699%         tal defaults       23,102,404       4.5805%       Gross         ss: Total Collected Principal of Default Amount       5,673,791       21,535,740       4.2699%       Collected         addition       (a) Collection of Interest Accruing Post Default       5,673,791       21,535,740       4.2699%       Collected         (b) Recovery of Additional Charges       30,302,280       1       Collection Cost       9,090,684       1       Collection Cost       9,090,684       1       Collection From Defaults       0.3106%       Outstanding         tal principal defaults outstanding       \$       1,566,664       0.3106%       Outstanding       Collection Cost       0.3106%       Outstanding         tal NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System       \$       7,955,452       \$       7,955,452				2		
ss: Total Collected Principal of Default Amount 21,535,740 4.2699% Collected addition (a) Collection of Interest Accruing Post Default 5,673,791 (b) Recovery of Additional Charges 3,002,749 (c) Collections from Defaults 30,302,280 (c) Collection form Defaults 30,302,280 (c) Collection form Defaults 21,211,596 collection from Defaults 21,211,211,211,211,211,211,211,211,211,				2		
ss Total Collected Principal of Default Amount 21,535,740 4.2699% Collected addition (a) Collection of Interest Accruing Post Default 5,673,791 (b) Recovery of Additional Charges 3,002,249 (c) Collections from Defaults 30,302,280 (c) Collection form Defaults 30,302,280 (c) Collection form Defaults 21,211,596 collected 21,511,516,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511,510,511	tal dafaulte				22 102 404	4.5905% Gross
addition       (a) Collection of Interest Accruing Post Default       5,673,791         (b) Becovery of Additional Charges       30,922,789         Total Gross Collection from Defaults       30,302,280         (c) Collection Cost       9,090,684         Total Net Collection from Defaults       21,211,596         Datal principal defaults outstanding       \$ 1,566,664       0.3106%. Outstanding						
(b) Recovery of Additional Charges       3,092,749         Total Gross Collections from Defaults       30,302,280         (c) Collection cost       9,090,684         Total Net Collection from Defaults       21,211,596         stal NicLASS (Non-Default and Defaulted) Student Loan Balance per Loan System       \$ 7,955,452		E 672 704			21,535,740	4.2699% Collected
Total Gross Collections from Defaults     30,302,280       (c) Collection Cost     9,090,684       Total Net Collection from Defaults     21,211,596						
(c) Collection Cost     3,020,684       Total Net Collection from Defaults     21,211,596       stal principal defaults outstanding     5     1,566,664     0.3106%       stal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System     5     7,955,452						
Total Net Collection from Defaults     21,211,596       tal principal defaults outstanding     \$ 1,566,664     0.3106%       tal NLCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System     \$ 7,955,452						
tal principal defaults outstanding <u>\$ 1,566,664</u> <u>0.3106%</u> Outstanding tal NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System \$ 7,955,452						
tal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System \$ 7,955,452	Total Net Collection from Defaults	21,211,596				
	otal principal defaults outstanding				\$ 1,566,664	0.3106% Outstanding
ss: Adjustments from Loan System to Financial Statements ** 14.175	otal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan :	System			\$ 7,955,452	
	ss: Adjustments from Loan System to Financial Statements **				14,175	

Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements

\*\* The total difference between the Financial Statements and the NICLASS 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.

\$ 7,969,627

Bonds Outstanding Informat	ion		Debt Service Reserve Account		
Bonds Issued	\$	713,000,000	Beginning Balance	Ś	12,516,000
Bonds Called		(393,620,000)	Withdraws		(12,516,000)
Principal Maturity		(319,380,000)	Deposits		
Accretion		-	Ending Balance		
Bonds Outstanding	\$				

The current weighted average interest rate (WAC) for fixed rate loans in the 2010-1 Bond issue is The current weighted average FICO score for fixed rate loans in the 2010-1 Bond issue is The current weighted average remaining life for fixed rate loans in the 2010-1 Bond Issue is				7.38% 716 85 Months
	Loans Outstanding by School Ty	/pe		
	School	Current	Outstanding Prin	
	Type	# of Loans	Balance	
	2 year	23	\$ 87,918	
	4 Year	948	6,205,329	
	Proprietary	130	3,228,869	
	Consolidations	-	-	
	Totals	1,101	\$ 9,522,115	
	RAP			
				Interest Paid on
		# of Loans	Loan Amount	Behalf of Borrower
Loans that participated in RAP		3	\$ 113,817	\$ 9,489

### NJCLASS Loan Program Information

2017-1 Bond Issue - Combined 9/30/2023

		9/30/20	23		
	Or	iginal Status	Cu	urrent Status	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
Option 1					
Active Repayment of Principal & Interest	2,020	\$ 27,507,379	6,398	\$ 84,917,507	89%
Option 2					
Deferred Repayment of Principal	3,472	\$ 47,672,981	467	\$ 7,724,343	8%
Option 3 Deferred Repayment of Principal and Interest	1,515	\$ 20,747,388	142	\$ 3,285,897	3%
		Delinquency Si	ummary		Percent of
			# of Loans	Outstanding Balance	Outstanding Balance
Not Delinquent			6,078	\$ 81,522,042	N/A
1-30 Days			725	10,823,286	11.28%
31-60 Days			100	1,682,019	1.75%
61-90 Days 91-120 Days			28 38	522,946 626,902	0.55%
121-120 Days			38	640,309	0.65%
Over 181 Days			8_	110,242	0.11%

Charge Off Information

7,007

\$

95,927,747

15.02%

		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 286,564,890	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Li Death Cumulative principal repayments on defaulted loans Total defaults Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default 351,938	45 259 39	\$ 513,204 4,356,428 556,207 539,370 5,965,210 539,370	0.1791% 1.5202% 0.1941% 0.1882% 2.0816% Gross 0.1882% Collected
(b) Recovery of Additional Charges     32,204       Total Gross Collections from Defaults     924,012       (c) Collection Cost     277,204       Total Net Collection from Defaults     646,808			
Total principal defaults outstanding		<u>\$ 5,425,840</u>	1.8934% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 95,927,747	
Less: Adjustments from Loan System to Financial Statements **		44,852	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 95,972,600	

\*\* 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 Informat	ion	
Bonds Issued	\$	250,000,000
Bonds Called		(120,575,000)
Principal Maturity		(34,900,000)
Accretion		
Bonds Outstanding	\$	94,525,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,000,000
Withdraws	(3,033,271)
Deposits	15,871
Ending Balance	\$ 1,982,600

The current weighted average interest rate (WAC) for loans in the 2017-1 Bond Issue is The current weighted average FICO score for loans in the 2017-1 Bond Issue is The current weighted average remaining life for loans in the 2017-1 Bond Issue is				6.22% 696 134	Months	
	Loans Outstanding by School T	/pe				
	School	Current		Outstanding Prin		
	Туре	# of Loans		Balance		
	2 year	126	\$	717,788		
	4 Year	6,720		83,758,354		
	Proprietary	504		16,877,445		
	Consolidations			-		
	Totals	7,350	\$	101,353,587		
Loans that participated in RAP	RAP	# of Loans 41	\$	Loan Amount 1,658,723		Interest Paid on Behalf of Borrower \$ 226,035
	HIARP					
Loans that participated in HIARP		# of Loans				HIARP Eligibility Remaining Balance \$ -
	Loan Forgiveness					
Principal Interest			\$ \$	525,481.89 31.78		

# NJCLASS Loan Program Information 2017-1 Bond Issue 9/30/2023

Image: Second			-	-			
Production         Production         Production         Production         Present of Option in Note Notes         Present of Option in Notes         Present of Distance         Prese							
Type is         Type is         Prev NLCAS         By Option         Prev MLCAS         Description           Option 1 And the Response of Principal & Interest         1.541         5         2.2.82.516         5.575         5         7.08.65.23         88.375           Option 1 And the Response of Principal & Interest         1.561         5         1.4.53.24         1.21         5         2.731.70         3.695           Option 3 Description Response of Principal and Interest         863         1.4.533.24         1.21         5         2.731.70         3.695           No Constraining Test Lanse         Interest Response of Principal and Interest         863         1.4.533.24         1.21         5         2.731.70         3.695           No Constraining Test Lanse Description         Interest Response of Principal and Interest         863         3.1.532         1.21         3.2.65         1.25.25							
Open Information         Origination         Table of system         Table of syst		By Option		# of Loans			
Option 1 in this Response of Principal & Interest.         1,941         5         25,252,516         5,757         5         70,95,563         98,376           Option 2 Defined Response of Principal ( Option 2)         1,941         5         25,252,516         5,757         5         70,93,555         98,376           Defined Response of Principal ( Option 2)         1,942         5         1,935,824         1,21         5         2,731,700         3,656           Tel Option 2         1,935         5         1,935,824         1,21         5         2,731,700         3,656           Tel Option 2         1,933         5         70,673,826         NA         1,223, 1,225,70         1,223, 1,223,70         1,223, 1,224,70,70,80         1,223, 1,224,70         1,223, 1,224,70         1,223, 1,224,70         1,223, 1,224,70         1,223, 1,224,70         1,223, 1,224,70         1,223, 1,224,70         1,224,70         1,224,70         1,225,70         1,224,70         1,224,70         1,224,70         1,224,70         1,224,70         1,225,70         1,224,70         <		Type at	Per NJCLASS	By Option	Per NJCLASS	Outstanding	
Atom Regularies of Principal & Interest         1,91         5         2,225,21         5,75         5         7,065,623         88,276           Option 2 Defines Regularies of Principal Actions Regularies of Principal and Interest         3,32         5         47,005,688         442         5         7,075,555         98,           Option 2 Defines Regularies of Principal and Interest         865         5         16,515,524         121         5         2,737,255         98,           Scheme Regularies of Principal and Interest         865         5         16,515,524         121         5         2,737,255         NA           Scheme Regularies of Principal & Interest         5         16,515,524         121         5         2,737,255         NA           Scheme Regularies of Principal & Interest         5         2,737,255         NA         123,135         NA           Scheme Regularies of Principal & Interest         5         2,737,253         NA         123,135         NA           Scheme Regularies of Principal & Interest         5         2,737,235         NA         123,135         NA         123,135         NA           Scheme Regularies of Principal Antifications         2,737,235         NA         123,235         0,250,44         0,250,44         0,250,44	Option Information	Orignation	Loan System	Туре	Loan System	Balance	
Action Regulated of Principal & Internets         1,91         5         2,2,2,5,21         5,575         5         7,066,623         88,276           Deferred Regulated of Principal         3,32         5         47,004,588         442         5         7,07,555         95         95           Deferred Regulated of Principal and Interest         865         5         16,513,124         121         5         2,737,255         95         7,065,623         95           Deferred Regulated of Principal and Interest         865         5         16,513,124         121         5         2,737,255         NA           Deferred Regulated of Principal and Interest         865         5         16,513,124         121         5         2,737,255         NA           1,510 Days         7         7,613         5         2,737,255         NA         1,313         1,314         1,422,03         0,345         0,345         1,313         1,	Ontion 1						
Deferme despension of Principal         1,20         5         7,20,258         9%           Option 3 control despension of Principal and intervent         86         5         14,333,824         121         5         2,733,710         3.09%           Section Respension of Principal and intervent         86         5         14,333,824         121         5         2,733,710         3.09%           Section Respension of Principal and intervent         5,283         5         7,673,976         N/A           Section Respension of Principal and intervent         5,283         5         7,673,976         N/A           Section Respension of Principal and intervent         5,283         5         7,673,976         N/A           Section Respension of Principal Antonome Intervent         5,283         5         7,673,976         N/A           Section Respension of Principal Antonome Intervent         5,283         5         7,673,976         N/A           Section Respension of Principal Antonome Intervent         5,283         6,935         21,932,983         1,935,983           Section Respension Antonome Intervent         5         89,950,883         1,935,983         1,935,983           Section Respension Antonome Intervent         16,93         3,923,464         0,995,983         0,935,983		1,941	\$ 25,826,516	5,575	\$ 79,045,623	88.37%	
Open 2 Define Represent of Principal and Interest         BS         S         15,13,24         2.1         S         2,71,720         1,000           Image: Second Secon		2.252	¢	102	á	<b>2</b> 7	
Deferred Respuest of Principal and Interest         Bit 5         16.518.824         121         5         2.731.710         3.00%           Defengeent Summary         Percent of Outstanding Balance           Defengeent Summary         Percent of Outstanding Balance           1.538.3         5         76.773.75%         N/A           1.538.3         5         76.73.75%         N/A           1.538.3         5         76.73.75%         N/A           1.538.3         5         76.73.75%         N/A           1.212.15         1.212.15%           1.538.3         1.538.3         1.538.3         1.538.3 <td cols<="" td=""><td></td><td>5,552</td><td>\$ 47,104,546</td><td>402</td><td>\$ 7,073,333</td><td>376</td></td>	<td></td> <td>5,552</td> <td>\$ 47,104,546</td> <td>402</td> <td>\$ 7,073,333</td> <td>376</td>		5,552	\$ 47,104,546	402	\$ 7,073,333	376
ind Learns     Description Balance     Percent of Balance       No Delinquert 130 Down 130 Down 64 00 Dyn 64 00 Dyn 64 00 Dyn 64 00 Dyn 64 00 Dyn 130		865	\$ 16,519,824	121	\$ 2,731,710	3.05%	
ref clasm         Outstanding Balance         Outstanding Balance         Outstanding Balance         Outstanding Balance           100 Days 130 Days 130 Days 130 Days 130 Days 130 Days 130 Days 130 Days 130 Days 130 Days 120 Days 12			Delinque	ency Summary			
ref Leans         Balance         Balance         Balance           Net Delinquent         5,383         5         76,373,576         N/A           33 00 ng         23         1,203,200         112354           33 00 ng         23         1,203,200         12355           33 00 ng         23         1,203,200         12356           33 00 ng         23         475,200         0.2566           33 00 ng         23         452,223         0.5056           00 r 18 Dogs         2         453,200         0.2256           00 r 18 Dogs         2         6,158         5         89,50,888         14.5156           00 r 18 Dogs         2         2,123,200         12.556         6           00 r 18 Dogs         2         2,123,200         12.556         6           00 r 18 Dogs         2         2,13,206         12.557         6           00 r 18 Dogs         2         2,13,206         12.556         6           10 class         2         1,23,2461         0.089176         12.556           10 class         2         3,17,246         0.089176         12.3566           10 class         3         30,246         0.1325							
130 Days       5,383       5       76,73,575       NA         130 Days       130 Days       1225       11225         130 Days       132 Days       0.553       10,028,270       11225         130 Days       13       142204       10268,70       11225         130 Days       13       442333       0.556       0.556         131 Days       7       0.030,02       0.226       0.556         0er 131 Days       7       0.030,02       0.226       0.226         0er 131 Days       7       0.030,02       0.226       0.026         0er 131 Days       7       0.030,02       0.226       0.026         0er 131 Days       7       0.030,02       0.026       0.026         130 Days       5       221,21,481       0.091 %       0.091 %       0.091 %         Data       0.031,64       0.0091 %       0.031,64       0.0091 %       0.031,64       0.0091 %       0.026 %       0.026 %       0.026 %       0.031,64       0.0091 %       0.031,64       0.0091 %       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0.031,64       0							
130 Days       130 Days       12,230       11,21%         130 Days       74       13,22,00       13,55%         64.00 Days       23       50,209       0.56%         121 B0 opr       23       42,204       0.55%         64.00 Days       23       42,209       0.56%         121 B0 opr       13       42,203       0.028         64.01 Days       6,158       5       80,450,888       14,51%         Charge Off Information         Original Dobursed from tsue (including loans now in default)       5       221,321,481         Data in the including loans now in default       5       221,321,481         Data including field none of the including loans now in default       5       100,246       40,035%         Default       10       5       197,141       0.0091%         Default       10       5       197,141       0.0091%         Default       10       5       197,141       0.0091%         Default       140,337       30,246       0.31246       0.31246         Default       160 datu/s       30,246       0.31246       0.31246       0.31246         Default       160 datu/s       30,242				# of Loans	Balance	Balance	
130 Days       130 Days       11.21%         130 Days       74       1.42.200       1.59%         64 30 Days       72       50.209       0.56%         13.00 Days       23       30.209       0.56%         13.00 Days       23       30.209       0.56%         13.00 Days       23       30.209       0.56%         13.00 Days       0.12%       0.008       0.008         6.138       5       80.450.888       14.51%         Original Dobused from tase (including bans now in default)         Charge Off information         Original Dobused from tase (including bans now in default)         Data       21.32.1,481         Data       0.0091%         Data       of 0.0091%         Data       0       5       197.141       0.0091%         Data       0       5       197.141       0.0091%       0.0136%         Data       10       5       197.141       0.0091%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0.0136%       0	Not Delinauent			5.383	\$ 76,473,876	N/A	
31-60 Days       74       1.422,004       1.99%         50 Obays       23       50,200       0.55%         91-100 Days       28       470,234       0.55%         91-20 Days       28       470,234       0.55%         91-20 Days       28       470,234       0.55%         00-11 Bit Days       0.12%       0.12%       0.12%         01-12 Days       0.12%       0.12%       0.12%       0.12%         01-12 Days       0.12%       0.12%       0.12%       0.12%       0.12%         01-12 Days       0.12%       0.12%       0.12%       0.12%       0.12%       0.12%       0.12%       0.12%       0.12%       0.12%							
61-90 Days       25       \$01,209       0.56%         91-20 Days       28       442,232       0.55%         121-180 Days       -13       442,232       0.55%         00r 181 Days       -138       \$09,450,888       145.15%         6.158       \$09,450,888       145.15%       0.212%         6.158       \$09,450,888       145.15%         Charge Off Information         Original Amount of Lears       Percentage of Original Amount of Lears         Dotation of the full: Default - 14         Default - 16         Default - 16     <							
9:120 Days       28       479,544       0.54%         0:21:30 Days       131,002       0.22%         0:130 Days       0.12%       0.12%         0:130 Days       0.12%       0.25%         0:130 Days       0.12%       0.12%         Data Construction       0'(pind)       Dataset         Data Construction       0'(pind)       Dataset         Data Construction Construction       0       5       10/(1,14)       0.091%         Data Construction       0       5       10/(1,14)       0.091%       10/(1,14)       0.091%         Data Construction       0       5       10/(1,14)       0.091%       10/(1,14)       0.091%         Data Construction       0       5       10/(1,14)       0.091%       10/(1,14)       0.091%         Data Construction       0       0       10/(1,14)       0.091%       10/(1,14)       0.091%         Conutative prince/ol of Default Amount       0.0							
1212-1280 Days       18       442,523       0.50%         0xer 131 Days       7       10,002       0.12%         6,158       5       89,450,88       34514    Charge Off Information        Original Annound Loans       Original Annound Loans       Percentage of Original Disbursements       Percentage of Original Annound Loans       Disbursements    Consultive principal repayments on defaulted loans          0       5       197,441       0.00891%       0.10895%         0       5       197,441       0.00891%       0.10896%         0       10       5       197,441       0.00891%         0       10       5       197,441       0.00891%         0       10       5       197,441       0.00891%         0       143       102,466       0.10896%       0.10896%         Consultive principal repayments on defaulted loans       0       3,874,981       1.7086%       6ross         10       10 colection of moreal colection of more defaults       4.01364%       0.01864%       0.01864% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Oper 181 Days							
6.158     \$ 89,450,88     14.51%       Charge Off Information       Original Amount of Laurs     Percentage of Original Disbursements       Total Laurs Disbursed from Issue (including bans now in default)     \$ 22,321,481       Default vite Disbursed     00     \$ 3171,141     0.0891% Disbursements       Disbursed from Issue (including bans now in default)     \$ 3171,41     0.0891% Disbursements       Disbursed from Issue (including bans now in default)     \$ 3171,41     0.0891% Disbursements       Disbursed from Issue (including bans now in default)     0     \$ 3171,41     0.0891% Disbursements       Disbursed from Issue (including bans now in default)     0.0891% Disbursements       Disbursed from Issue (including bans now in default)     0.0891% Disbursements       Colspan="2">Disbursements in default from Issue (including bans now in default)     0.0891% Disbursements       Colspan="2">Disbursements in default from Issue (including fro							
Charge Off Information	Over 161 Days			/	105,062	0.12%	
Original Monout of Loans       Percentage of Original Disbursed       Percentage of Original Disbursed         Total Loans Disbursed from tissue (including loans now in default)       \$ 221,321,481         Balance due on acounts currently in default: Disability & Bankruptop Discharged Death       10       \$ 197,141       0081% 1302,466         Disbursed from tissue (including loans now in defaulted loans       10       \$ 197,141       0081% 1302,466       140.018% 140.018%         Death       12       372,540       0.1236% 0.01364%       0.1364%       0.1364%         Comulative principal repayments on defaulted loans       3,674,981       1.7508% Gross       0.1364% <t< td=""><td></td><td></td><td></td><td>6,158</td><td>\$ 89,450,888</td><td>14.51%</td></t<>				6,158	\$ 89,450,888	14.51%	
Amound of Leans of Original Disbursements Total Leans Disbursed from issue (including leans now in default)  again e due on acounts currently in default: Diability & Bankruptcy Discharged Diability & Bankruptcy Discharged Diability & Bankruptcy Discharged Diability & Bankruptcy Discharged Diability & 10 S 197,141 0.0891% Diability & 100 S 201,246 0.01364% 0.01364% Diability & 00 S 201,246 Diability & 00 S 201,246 Diability & 00 S 201,246 0.01364% Diability & 00 S 201,246 0.01364% Diability & 00 S 201,246 0.01364% Diability & 00 S 201,246 Diability & 00 Diabilit			Charge C	off Information			
Amound of Learns of Original Disburseed from issue (including leans now in default)  Total Leans Disbursed from issue (including leans now in default)  Balance due on accounts currently in default:  Disability & Bankruptcy Discharged Disburseed from issue (including leans now in default)  Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Death Disburseed from issue (including leans now in defaulted leans Death Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans Disburseed from issue (including leans now in defaulted leans now in defaults now in the Norte of the default from including leans now in defaults now in the Norte of the default leans now in defaults now in the Norte of the default leans now in default now in the Norte of the default leans now in defaults now in the Norte of the default leans now in defaults now in the Norte of the default leans now					Original	Percentage	
Total Loans Disbursed from issue (including loans now in default)       \$       21,21,21,81         Balance due on accounts currently in default:       Disbursed from issue (including loans now in default)       0       \$       197,141       0.0891%         Default - Lit       Disbursed from issue (including loans now in default)       10       \$       197,141       0.0891%         Default - Lit       163       3,102,446       1.401.8%       0.1364%       0.1364%         Comulative principal repayments on defaulted loans       17       273,549       0.1364%       0.							
Tata Lanas Disbursed from issue (including loans now in default)       \$ 21,221,481         Balance due on accounts currently in default:       10       \$ 137,141       0.0891%         Disability & Bankruptcy Discharged       10       \$ 137,146       0.1364%         Default : 11       163       3,102,446       1.4018%         Default : 12       10       \$ 137,146       0.0891%         Comulative principal repayments on defaulted loans       7       273,549       0.1364%         Total defaults       3,874,981       1.7508%       Gross         Less: Total Collected Principal O Default Amount       169,357       301,846       0.1364%       O.1364%							
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Currulative principal repayments on defaulted loans Total defaults tess: Total collection of interest Accruing Post Default in addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Post Collection from Defaults (c) Collection from Defaults Total Post Collection from Defaults Total Principal defaults outstanding ** The total difference between the Financial Statements and the NICLASS 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 the construction of a construction system and/or the General Ledger.					bisbarsea	bibblischends	
Disability & Bankruptcy Discharged       10       \$ 197,141       0.0891%         Death       163       3.102,466       1.0128%         Death       17       273,549       0.1236%         Cumulative principal repayments on defaulted loans       3.874,981       1.7508%       Gross         Total defaults       3.874,981       1.7508%       Gross         Less: Total Collected Principal of Default Amount in addition       (a) Collection of Interest Accruing Post Default       169,357       301,846       0.1364%       Collected         (b) Recovery of Additional Charges       14,914       169,357	Total Loans Disbursed from Issue (including loans now in default)				\$ 221,321,481		
Disability & Bankruptcy Discharged       10       \$ 197,141       0.0891%         Death       163       3.102,466       1.0128%         Death       273,549       0.1226%       301,846       0.1364%         Cumulative principal repayments on defaulted loans       3.874,981       1.7508%       Gross         Total defaults       3.874,981       1.7508%       Gross         Less: Total Collected Principal of Default Amount       (a) Collection of Interest Accruing Post Default       169,357       0.1364%       Collection         (b) Recovery of Additional Charges       1.4914       169,357       0.1364%       Collection       Collection from Defaults       486,117       Collection from Defaults       486,117       Collection from Defaults       486,117       Collection from Defaults       340,282       Total Net Collection from Defaults       340,282       Total Net Collection from Defaults       340,282       1.6145%       Outstanding         *** The total difference between the Financial Statements and the NICLASS 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	Balance due on accounts currently in default:						
Default-it       163       3,102,466       1.4018%         Death       17       273,549       0.1326%         Cumulative principal repayments on defaulted loans       17       273,549       0.1326%         Total defaults       3,874,981       1.7508%       Gross         tess: Total Collected Principal of Default Amount       301,846       0.1364%       Collected         in addition       (a) Collection of Interest Accruing Post Default       169,357       301,846       0.1364%       Collected         (b) Recovery of Additional Charges       14914       169,357       0.1364%       Collection from Defaults       486,117         (c) Collection from Defaults       486,117				10	Ś 197.141	0.0891%	
Death       17       272,549       0.1286K         Cumulative principal repayments on defaulted loans       301,846       0.1364K         Total defaults       3,874,981       1.7508% Gross         Less: Total Collected Principal of Default Amount       301,846       0.1364K         (a) Collection of Interest Accruing Post Default       169,357       301,846       0.1364K         (b) Recovery of Additional Charges       14,914       169,357							
Cumulative principal repayments on defaulted leans <u>301,846</u> 0.1364K Total defaults <u>3,874,981</u> 1.7508% Gross Less: Total Collected Principal of Default Amount <u>301,846</u> 0.1364% Collected in addition (a) Collection of Interest Accruing Post Default <u>169,357</u> (b) Recovery of Additional Charges <u>14,914</u> Total Gross Collections from Defaults <u>466,117</u> (c) Collection Cost <u>145,8357</u> Total Net Collection from Defaults <u>340,282</u> Total principal defaults outstanding <u>5 3,573,136</u> <u>1.6145%</u> Outstanding							
Total defaults 3,874,981 1.750% Gross Less: Total Collected Principal of Default Amount a doltion of Interest Accruing Post Default b (Collection of Interest Accruing Post Default collections from Defaults collections collecti				17			
ess: Total Collected Principal of Default Amount 169,357 in addition (a) Collection of Interest Accruing Post Default 169,357 (b) Recovery of Additional Charges 14,914 (c) Collections from Defaults 466,117 (c) Collection from Defaults 466,117 (c) Collection from Defaults 346,232 Total Net Collections from Defaults 346,232 Total Net Collection from Defaults 346,232 Total Introduction from Defaults 346,232 Total Net Collection from Defaults 346,232 T	contrative principal repayments on defaulted loans					0.130476	
in addition (a) Collection of Interest Accruing Post Default 169,357 (b) Recovery of Additional Charges 149,14 Total Gross Collections from Defaults 486,117 (c) Collection Cost 155,335 Total Net Collection from Defaults 340,282 Total Principal defaults outstanding <u>\$ 3,573,136</u> 1.6145% Outstanding ** 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	Total defaults				3,874,981	1.7508% Gross	
(b) Recovery of Additional Charges <u>14914</u> Total Gross Collections from Defaults <u>468.117</u> (c) Collection Cost <u>145,835</u> Total Net Collection from Defaults <u>340,282</u> Total Principal defaults outstanding <u>\$ 3,573,136</u> <u>1.6145%</u> Outstanding ** The total difference between the Financial Statements and the NICLASS 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.		160 257			301,846	0.1364% Collected	
Total forces collections from Defaults       486,117       (c) Collection Cost     145,335       Total Net Collection from Defaults     340,282   Total principal defaults outstanding       ** 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
(c) Collection Cost <u>145,835</u> Total Net Collection from Defaults <u>340,282</u> Total principal defaults outstanding <u>5 3,573,136</u> <u>1.6145%</u> Outstanding ** 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Total Net Collection from Defaults 340,282 Total principal defaults outstanding <u>\$ 3,573,136</u> <u>1.6145%</u> Outstanding ** 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Total principal defaults outstanding <u>\$ 3,573,136</u> Outstanding •• 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 Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
** The total difference between the Financial Statements and the NICLASS 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 come system and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	Total principal defaults outstanding				\$ 3,573,136	1.6145% Outstanding	
Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.							
Apple Outstanding Information Data Concise Association				eivable balance. Other differen	nces may be the timing of postings (such as lo	an collections) to the General Ledger but not yet to th	
	londs Outstanding Information	_	Debt Service Reserve Account				

Bonds Outstanding	\$ 94,525,000
Accretion	 -
Principal Maturity	(34,900,000)
Bonds Called	(120,575,000)
Bonds Issued	\$ 250,000,000
bonus outstanding mor	

Debt Service Reserve Account	
Beginning Balance	\$ 5,000,000
Withdraws	(3,033,271
Deposits	15,871
Ending Balance	\$ 1,982,600

Loans Outstanding by School Type		
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	101	\$ 605,999
4 Year	5,818	77,566,791
Proprietary	429	14,851,234
Consolidations	-	
Totals	6,348	\$ 93,024,023

#### NJCLASS Loan Program Information 2017-1 Bond Issue-Transferred Loans 9/30/2023

			/30/2023			
		ginal Status		Current Status		
	# of Loans	Outstanding	Current		Outstanding	
	By Option	Balance	# of Loans		Balance	Percent of
	Type at	Per NJCLASS	By Option		Per NJCLASS	Outstanding
ption Information	Orignation	Loan System	Туре		Loan System	Balance
ption 1						
tive Repayment of Principal & Interest	79	\$ 1,680,863	823		\$ 5,871,884	90.66%
ption 2						
eferred Repayment of Principal	120	\$ 568,433	5		\$ 50,788	0.78%
ption 3 eferred Repayment of Principal and Interest	650	\$ 4,227,564	21		\$ 554,188	8.56%
		<b>a</b> 11				
		Delinq	uency Summary			Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
ot Delinquent			695		\$ 5,048,165	N/A
30 Days			102		795,017	12.27%
60 Days			26		260,015	4.01%
-90 Days			3		21,738	0.34%
-120 Days			10		147,358	2.28%
1-180 Days			12		197,387	3.05%
er 181 Days			1		7,181	0.11%
				-		
			849		\$ 6,476,860	22.06%
		Charge	Off Information			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)					\$ 65,243,409	
alance due on accounts currently in default:						
Disability & Bankruptcy Discharged			35		\$ 316,063	0.4844%
Default - Lit			96		1,253,982	1.9220%
Death			22		282,659	0.4332%
mulative principal repayments on defaulted loans					237,525	0.3641%
tal defaults				-		3.2037% Gross
					2,090,229	
ss: Total Collected Principal of Default Amount addition (a) Collection of Interest Accruing Post Default	182,581				237,525	0.3641% Collected
(b) Recovery of Additional Charges	17,789			-		
Total Gross Collections from Defaults	437,895					
(c) Collection Cost	437,895					
Total Net Collection from Defaults	306,527					
tal principal defaults outstanding				-	\$ 1,852,704	Outstanding
				-		
The total difference between the Financial Statements and the NJCLA			Receivable balance.	Other differences ma	y be the timing of posting	s (such as loan collections) to the General Ledger but not y
e Loan System and other miscellaneous adjustments to either the Loa	n System and/or the Ge	neral Ledger.				

Loans Outstanding by School Type					
School	Current		Outstanding Prin		
Type	# of Loans		Balance		
2 year	25	\$	111,790		
4 Year	902		6,191,563		
Proprietary	75		2,026,211		
Consolidations					
Totals	1,002	\$	8,329,564		