

**NJCLASS Loan Program Information**  
**2012-1 Indenture**  
**6/30/2024**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	2,574	\$ 19,959,853	7,568	\$ 79,210,271	92.21%
Option 2 Deferred Repayment of Principal	3,637	\$ 36,078,549	269	\$ 3,589,472	4.18%
Option 3 Deferred Repayment of Principal and Interest	1,757	\$ 29,862,289	131	\$ 3,100,948	3.61%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	6,894	72,866,710	N/A
1-30 Days	758	8,431,993	9.82%
31-60 Days	129	1,909,166	2.22%
61-90 Days	64	879,755	1.02%
91-120 Days	41	514,658	0.60%
121-180 Days	55	947,818	1.10%
Over 181 Days	27	350,592	0.41%
	<u>7,968</u>	<u>\$ 85,900,692</u>	<u>15.17%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 839,764,007	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	44	\$ 574,716	0.0684%
Default - Lit	619	10,495,111	1.2498%
Death	11	155,824	0.0186%
Cumulative principal repayments on defaulted loans		<u>1,729,855</u>	<u>0.2060%</u>
Total defaults		12,955,506	1.5428% Gross
Less: Total Collected Principal of Default Amount		1,729,855	0.2060% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,172,096		
(b) Recovery of Additional Charges	<u>88,955</u>		
Total Gross Collections from Defaults	2,990,906		
(c) Collection Cost	<u>897,272</u>		
Total Net Collection from Defaults	2,093,634		
Total principal defaults outstanding		<u>\$ 11,225,651</u>	<u>1.3368% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 85,900,692	
Less: Adjustments from Loan System to Financial Statements **		<u>34,811</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 85,935,503</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	(514,765,000)
Principal Maturity	(443,030,000)
Accretion	-
Bonds Outstanding	<u>\$ 91,505,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 20,986,308
Withdrawals	(19,072,100)
Deposits	95,392
Ending Balance	<u>\$ 2,009,600</u>

The current weighted average interest rate (WAC) for loans in the 2012-1 Master Indenture is 7.57%  
The current weighted average FICO score for loans in the 2012-1 Master Indenture is 733  
The current weighted average remaining life for loans in the 2012-1 Master Indenture is 99 Months

		Loan Forgiveness
Principal	\$	39,616,472.27
Interest	\$	3,217.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	65	\$ 1,220,271	\$ 112,256

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue Combined**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary				
	# of Loans	Outstanding Balance		Percent of Outstanding Balance
Not Delinquent	-	\$ -		N/A
1-30 Days	-	-		#DIV/0!
31-60 Days	-	-		#DIV/0!
61-90 Days	-	-		#DIV/0!
91-120 Days	-	-		#DIV/0!
121-180 Days	-	-		#DIV/0!
Over 181 Days	-	-		#DIV/0!
	-	\$ -		#DIV/0!

Charge Off Information				
		Original Amount of Loans Disbursed		Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 192,298,784		
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		-		0.0000%
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	-			
(c) Collection Cost	-			
Total Net Collection from Defaults	-			
Total principal defaults outstanding		\$ -		0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ -		
Less: Adjustments from Loan System to Financial Statements **		-		
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ -		

\*\* 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	(122,300,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	\$ -

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is -  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is - 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
	-	\$ -		\$ -

**NJCLASS Loan Program Information**

**2012-1 Bond Issue**

**6/30/2024**

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	-	-	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 191,989,312	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% 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 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	(122,300,000)
Principal Maturity	(137,000,000)
Accretion	-
Bonds Outstanding	\$ -

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

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 0.00%  
 The current weighted average FICO score for loans in the 2012-1 Bond Issue is -  
 The current weighted average remaining life for loans in the 2012-1 Bond Issue is - Months

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

**NJCLASS Loan Program Information**  
**2012-1 Bond Issue Transferred 2010-2**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 309,472	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% 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 the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

The current weighted average interest rate (WAC) for loans in the 2012-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2012-1 Bond Issue is -  
The current weighted average remaining life for loans in the 2012-1 Bond Issue is - Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Combined**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 137,686,533	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ -	
Less: Adjustments from Loan System to Financial Statements **		-	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ -	

\*\* 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	(122,530,000)
Accretion	-
Bonds Outstanding	\$ -

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(4,000,000)
Deposits	-
Ending Balance	\$ (0)

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - Months

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

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	-	\$ -	\$ -

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 137,015,813	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% Outstanding

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Bonds Outstanding Information	
Bonds Issued	\$ 200,000,000
Bonds Called	(77,470,000)
Principal Maturity	(122,530,000)
Accretion	-
Bonds Outstanding	\$ -

Debt Service Reserve Account	
Beginning Balance	\$ 4,000,000
Withdrawals	(4,000,000)
Deposits	-
Ending Balance	\$ (0)

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - Months

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

**NJCLASS Loan Program Information**  
**2013-1 Bond Issue Transferred 2010-2**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 670,720	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% 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 the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

The current weighted average interest rate (WAC) for loans in the 2013-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2013-1 Bond Issue is -  
The current weighted average remaining life for loans in the 2013-1 Bond Issue is - Months

Loan Forgiveness		
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Combined**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from issue (including loans now in default)		\$ 141,937,655	
Balance due on accounts currently in default:			
Disability	-	\$ -	0.0000%
Default - Lit	-	-	0.0000%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>14,676</u>	<u>0.0103%</u>
Total defaults		14,676	0.0103% Gross
Less: Total Collected Principal of Default Amount		14,676	0.0103% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,674		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>16,350</u>		
(c) Collection Cost	4,905		
Total Net Collection from Defaults	<u>11,445</u>		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ -	
Less: Adjustments from Loan System to Financial Statements **		-	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ -</u>	

\*\* The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Information	
Bonds Issued	\$ 220,000,000
Bonds Called	(150,500,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ -

Debt Service Reserve Account	
Beginning Balance	\$ 4,400,000
Withdrawals	(4,419,964)
Deposits	19,964
Ending Balance	\$ 0

The current weighted average interest rate (WAC) for loans in the 2014-1 Bond Issue is 0.00%  
The current weighted average FICO score for loans in the 2014-1 Bond Issue is 0  
The current weighted average remaining life for loans in the 2014-1 Bond Issue is 0 Months

Loan Forgiveness	
Principal	\$ 10,804,781.84
Interest	\$ 713.78

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	10	\$ 146,611	\$ -



**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Fixed Rate Loans**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 130,419,861	
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>14,676</u>	<u>0.0113%</u>
Total defaults		14,676	0.0113% Gross
Less: Total Collected Principal of Default Amount		14,676	0.0113% Collected
In addition			
(a) Collection of Interest Accruing Post Default	1,674		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>16,350</u>		
(c) Collection Cost	4,905		
Total Net Collection from Defaults	<u>11,445</u>		
Total principal defaults outstanding		<u>\$ -</u>	<u>0.0000% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 195,000,000
Bonds Called	(125,500,000)
Principal Maturity	(69,500,000)
Accretion	-
Bonds Outstanding	\$ -

The current weighted average interest rate (WAC) for fixed rate loans in the 2014-1 Bond Issue is 0.00%  
The current weighted average FICO score for fixed rate loans in the 2014-1 Bond Issue is 0  
The current weighted average remaining life for fixed rate loans in the 2014-1 Bond Issue is 0 Months

Loan Forgiveness	
Principal	\$ 9,964,538.73
Interest	\$ 639.36

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue - Variable Rate 10 Yr Option 1 Loans**  
**6/30/2024**

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	-	\$ -	-	\$ -	#DIV/0!
Option 2 Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3 Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 10,675,058	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% Outstanding

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

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 0.00%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is -  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is - Months

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

**NJCLASS Loan Program Information**  
**2014-1 Bond Issue Transferred 2010-2**  
**6/30/2024**

	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option Information					
Option 1					
Active Repayment of Principal & Interest	-	\$ -	-	\$ -	#DIV/0!
Option 2					
Deferred Repayment of Principal	-	\$ -	-	\$ -	#DIV/0!
Option 3					
Deferred Repayment of Principal and Interest	-	\$ -	-	\$ -	#DIV/0!

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	#DIV/0!
31-60 Days	-	-	#DIV/0!
61-90 Days	-	-	#DIV/0!
91-120 Days	-	-	#DIV/0!
121-180 Days	-	-	#DIV/0!
Over 181 Days	-	-	#DIV/0!
	-	\$ -	#DIV/0!

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 842,736	
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		-	0.0000%
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	-		
(c) Collection Cost	-		
Total Net Collection from Defaults	-		
Total principal defaults outstanding		\$ -	0.0000% Outstanding

The current weighted average interest rate (WAC) for variable rate loans in the 2014-1 Bond Issue is 0.00%  
The current weighted average FICO score for variable rate loans in the 2014-1 Bond Issue is 0  
The current weighted average remaining life for variable rate loans in the 2014-1 Bond Issue is 0 Months

		Loan Forgiveness
Principal	\$	-
Interest	\$	-

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Combined**  
**6/30/2024**

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	1,297	\$ 4,612,725	3,868	\$ 34,802,343	92.34%
Option 2 Deferred Repayment of Principal	1,945	\$ 19,251,562	124	\$ 1,644,798	4.36%
Option 3 Deferred Repayment of Principal and Interest	799	\$ 13,824,510	49	\$ 1,241,655	3.29%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,497	\$ 32,096,664	N/A
1-30 Days	393	3,943,390	10.46%
31-60 Days	63	603,223	1.60%
61-90 Days	31	281,807	0.75%
91-120 Days	20	271,644	0.72%
121-180 Days	24	302,101	0.80%
Over 181 Days	13	189,968	0.50%
	<u>4,041</u>	<u>\$ 37,688,797</u>	<u>14.84%</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	26	\$ 344,848	0.1931%
Default - Lit	336	5,301,962	2.9696%
Death	3	43,375	0.0243%
Cumulative principal repayments on defaulted loans		<u>1,006,639</u>	<u>0.5638%</u>
Total defaults		6,696,825	3.7509% Gross
Less: Total Collected Principal of Default Amount		1,006,639	0.5638% Collected
In addition (a) Collection of Interest Accruing Post Default	690,342		
(b) Recovery of Additional Charges	68,979		
Total Gross Collections from Defaults	<u>1,765,960</u>		
(c) Collection Cost	529,788		
Total Net Collection from Defaults	<u>1,236,172</u>		
Total principal defaults outstanding		<u>\$ 5,690,185</u>	<u>3.1871% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 37,688,797	
Less: Adjustments from Loan System to Financial Statements **		<u>16,124</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 37,704,921</u>	

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(75,975,000)
Principal Maturity	(63,000,000)
Accretion	-
Bonds Outstanding	\$ 41,025,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,606,428)
Deposits	6,428
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 7.64%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 734  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 91 Months

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

RAP			
	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	30	\$ 496,741	\$ 54,612

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue**  
**6/30/2024**

Option Information	Original Status		Current Status		Percent of Outstanding Balance
	# of Loans By Option Type at Origination	Outstanding Balance Per NJCLASS Loan System	# of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	
Option 1 Active Repayment of Principal & Interest	1,280	\$ 4,500,867	3,752	\$ 34,060,998	90.37%
Option 2 Deferred Repayment of Principal	1,897	\$ 19,007,490	122	\$ 1,634,010	4.34%
Option 3 Deferred Repayment of Principal and Interest	746	\$ 13,428,306	49	\$ 1,241,655	3.29%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,402	\$ 31,490,069	N/A
1-30 Days	380	3,865,992	10.26%
31-60 Days	58	581,923	1.54%
61-90 Days	30	280,304	0.74%
91-120 Days	19	262,227	0.70%
121-180 Days	22	271,216	0.72%
Over 181 Days	12	184,932	0.49%
	<u>3,923</u>	<u>\$ 36,936,663</u>	<u>14.45%</u>

Charge Off Information			
	# of Loans	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	25	\$ 336,572	0.1885%
Default - Lit	330	5,171,947	2.8968%
Death	2	26,449	0.0148%
Cumulative principal repayments on defaulted loans		<u>1,003,733</u>	<u>0.5622%</u>
Total defaults		6,538,701	3.6623% Gross
Less: Total Collected Principal of Default Amount		1,003,733	0.5622% Collected
In addition (a) Collection of Interest Accruing Post Default	684,530		
(b) Recovery of Additional Charges	68,940		
Total Gross Collections from Defaults	<u>1,757,204</u>		
(c) Collection Cost	527,161		
Total Net Collection from Defaults	<u>1,230,043</u>		
Total principal defaults outstanding		<u>\$ 5,534,968</u>	<u>3.1001% Outstanding</u>

Bonds Outstanding Information	
Bonds Issued	\$ 180,000,000
Bonds Called	(75,975,000)
Principal Maturity	(63,000,000)
Accretion	-
Bonds Outstanding	\$ 41,025,000

Debt Service Reserve Account	
Beginning Balance	\$ 3,600,000
Withdrawals	(2,606,428)
Deposits	6,428
Ending Balance	\$ 1,000,000

The current weighted average interest rate (WAC) for loans in the 2015-1 Bond Issue is 6.91%  
The current weighted average FICO score for loans in the 2015-1 Bond Issue is 737  
The current weighted average remaining life for loans in the 2015-1 Bond Issue is 102 Months

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

**NJCLASS Loan Program Information**  
**2015-1 Bond Issue Transferred 2010-2**  
**6/30/2024**

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	17	\$ 111,858	116	\$ 741,345	1.97%
Option 2 Deferred Repayment of Principal	48	\$ 244,072	2	\$ 10,789	0.03%
Option 3 Deferred Repayment of Principal and Interest	53	\$ 396,204	-	\$ -	0.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	95	\$ 606,595	N/A
1-30 Days	13	77,397	0.21%
31-60 Days	5	21,300	0.06%
61-90 Days	1	1,503	0.00%
91-120 Days	1	9,418	0.02%
121-180 Days	2	30,884	0.08%
Over 181 Days	1	5,036	0.01%
	<u>118</u>	<u>\$ 752,134</u>	<u>0.39%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,686,392	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	1	\$ 8,276	0.0046%
Default - Lit	6	130,015	0.0728%
Death	1	16,926	0.0095%
Cumulative principal repayments on defaulted loans		<u>2,906</u>	<u>0.0016%</u>
Total defaults		158,123	0.0886% Gross
Less: Total Collected Principal of Default Amount		2,906	0.0016% Collected
In addition (a) Collection of Interest Accruing Post Default	5,811		
(b) Recovery of Additional Charges	39		
Total Gross Collections from Defaults	<u>8,756</u>		
(c) Collection Cost	2,627		
Total Net Collection from Defaults	<u>6,129</u>		
Total principal defaults outstanding		<u>\$ 155,218</u>	<u>0.0869% 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

8.37%  
732  
79 Months

Loan Forgiveness	
Principal	\$ -
Interest	\$ -

**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Combined**  
**6/30/2024**

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	1,277	\$ 15,347,129	3,700	\$ 44,407,928	92.11%
Option 2 Deferred Repayment of Principal	1,692	\$ 16,826,987	145	\$ 1,944,674	4.03%
Option 3 Deferred Repayment of Principal and Interest	958	\$ 16,037,779	82	\$ 1,859,293	3.86%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,397		\$ 40,770,047	N/A
1-30 Days	365		4,488,603	9.31%
31-60 Days	66		1,305,943	2.71%
61-90 Days	33		597,948	1.24%
91-120 Days	21		243,013	0.50%
121-180 Days	31		645,717	1.34%
Over 181 Days	14		160,624	0.33%
	<u>3,927</u>		<u>\$ 48,211,895</u>	<u>15.44%</u>

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 189,301,532	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	18	\$	229,868	0.1214%
Default - Lit	283		5,193,149	2.7433%
Death	8		112,448	0.0594%
Cumulative principal repayments on defaulted loans			<u>708,540</u>	<u>0.3743%</u>
Total defaults			6,244,005	3.2984% Gross
Less: Total Collected Principal of Default Amount			708,540	0.3743% Collected
In addition (a) Collection of Interest Accruing Post Default	480,081			
(b) Recovery of Additional Charges	19,976			
Total Gross Collections from Defaults	<u>1,208,597</u>			
(c) Collection Cost	362,579			
Total Net Collection from Defaults	<u>846,018</u>			
Total principal defaults outstanding			<u>\$ 5,535,465</u>	<u>2.9242%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			\$ 48,211,895	
Less: Adjustments from Loan System to Financial Statements **			<u>18,687</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 48,230,582</u>	

Bonds Outstanding Information	
Bonds issued	\$ 190,000,000
Bonds Called	(88,520,000)
Principal Maturity	(51,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 50,480,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,797,994)
Deposits	7,594
Ending Balance	<u>\$ 1,009,600</u>

The current weighted average interest rate (WAC) for loans in the 2016-1 Bond Issue is 7.50%  
The current weighted average FICO score for loans in the 2016-1 Bond Issue is 732  
The current weighted average remaining life for loans in the 2016-1 Bond Issue is 108 Months

Loan Forgiveness	
Principal	\$ 3,498,167.82
Interest	\$ 36.34

RAP			
		Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP	25	\$ 576,919	\$ 57,643

**NJCLASS Loan Program Information**

**2016-1 Bond Issue**

**6/30/2024**

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	1,259	\$ 15,182,267	3,572	\$ 43,331,283	89.88%
Option 2 Deferred Repayment of Principal	1,639	\$ 16,504,249	144	\$ 1,929,827	4.00%
Option 3 Deferred Repayment of Principal and Interest	899	\$ 15,413,700	81	\$ 1,839,106	3.81%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent				
1-30 Days	3,294		\$ 39,934,224	N/A
31-60 Days	345		4,322,083	8.96%
61-90 Days	64		1,286,836	2.67%
91-120 Days	30		532,555	1.10%
121-180 Days	21		243,013	0.50%
Over 181 Days	30		641,668	1.33%
	<u>13</u>		<u>139,836</u>	<u>0.29%</u>
	3,797		\$ 47,100,216	14.86%

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	17		\$ 223,649	\$ 0.00
Default - Lit	279		5,156,145	2.7238%
Death	8		112,448	0.0594%
Cumulative principal repayments on defaulted loans			<u>707,808</u>	<u>0.3739%</u>
Total defaults			6,200,050	3.2752% Gross
Less: Total Collected Principal of Default Amount			707,808	0.3739% Collected
In addition				
(a) Collection of Interest Accruing Post Default	476,989			
(b) Recovery of Additional Charges	19,976			
Total Gross Collections from Defaults	<u>1,204,773</u>			
(c) Collection Cost	361,432			
Total Net Collection from Defaults	<u>843,341</u>			
Total principal defaults outstanding			<u>\$ 5,492,243</u>	<u>2.9013% Outstanding</u>

Bonds Outstanding Information	
Bonds issued	\$ 190,000,000
Bonds Called	(88,520,000)
Principal Maturity	(51,000,000)
Accretion	-
Bonds Outstanding	<u>\$ 50,480,000</u>

Debt Service Reserve Account	
Beginning Balance	\$ 3,800,000
Withdrawals	(2,797,994)
Deposits	7,594
Ending Balance	\$ 1,009,600

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

6.68%  
733  
134 Months

		Loan Forgiveness	
Principal	\$	3,498,167.82	
Interest	\$	36.34	



**NJCLASS Loan Program Information**  
**2016-1 Bond Issue Transferred 2010-2**  
**6/30/2024**

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	\$ 164,862	128	\$ 1,076,645	2.23%
Option 2 Deferred Repayment of Principal	53	\$ 322,738	1	\$ 14,847	0.03%
Option 3 Deferred Repayment of Principal and Interest	59	\$ 624,079	1	\$ 20,188	0.04%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	103	\$ 835,822	N/A
1-30 Days	20	166,520	0.35%
31-60 Days	2	19,108	0.04%
61-90 Days	3	65,393	0.14%
91-120 Days			0.00%
121-180 Days	1	4,049	0.01%
Over 181 Days	1	20,787	0.04%
	<u>130</u>	<u>\$ 1,111,679</u>	<u>0.57%</u>

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 2,971,475	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	1	\$ 6,219	0.0033%
Default - Lit	4	37,004	0.0195%
Death	-	-	0.0000%
Cumulative principal repayments on defaulted loans		<u>732</u>	<u>0.0004%</u>
Total defaults		43,954	0.0232% Gross
Less: Total Collected Principal of Default Amount		732	0.0004% Collected
In addition			
(a) Collection of Interest Accruing Post Default	3,092		
(b) Recovery of Additional Charges	-		
Total Gross Collections from Defaults	<u>3,824</u>		
(c) Collection Cost	<u>1,147</u>		
Total Net Collection from Defaults	2,677		
Total principal defaults outstanding		<u>\$ 43,223</u>	<u>0.0228%</u> Outstanding

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

8.32%  
731  
82 Months

	Principal	Interest	Loan Forgiveness
	\$ -	\$ -	-