NJCLASS Loan Program Information 2018-1 Indenture 6/30/2024

	Or	iginal Status	Current St	atus		
	# of Loans	Outstanding	Current	Outstanding		
	By Option	Balance	# of Loans	Balance	Percent of	
Option Information	Type at Orignation	Per NJCLASS Loan System	By Option Type	Per NJCLASS Loan System	Outstanding Balance	
Option 1 Active Repayment of Principal & Interest	1,448	\$ 16,572,793.	9 6,645	\$ 71,554,690	89.90%	
Option 2 Deferred Repayment of Principal	3,433	\$ 35,937,307.	59 327	\$ 5,066,471	6.37%	
Option 3 Deferred Repayment of Principal and Interest	2,226	\$ 27,083,554.	.8 135	\$ 2,972,495	3.73%	

	Delinquency Summary		Percent of
	# of Loans	Outstanding Balance	Outstanding Balance
Not Delinquent	6,193	\$ 69,197,885	N/A
1-30 Days	643	7,495,777	9.42%
31-60 Days	111	1,084,128	1.36%
61-90 Days	61	581,311	0.73%
91-120 Days	37	345,484	0.43%
121-180 Days	43	603,601	0.76%
Over 181 Days	19	285,471	0.36%
	7,107	\$ 79,593,656	13.06%

Charge Off Info	rmation		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 265,251,848	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	68 348 28	\$ 948,176 5,873,303 360,401 600,203	0.3575% 2.2142% 0.1359% 0.2263%
Total defaults		7,782,083	2.9338% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults 1,163,392 (c) Collection Cost 349,018 Total Net Collection from Defaults 814,374		600,203	0.2263% Collected
Total principal defaults outstanding		\$ 7,181,880	2.7076% Outstanding
Total NICLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		79,593,656	
Less: Adjustments from Loan System to Financial Statements **		31,097	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 79,624,753	
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defaulted Loan Recyet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	eivable balance. Other differen	ices may be the timing of postings (such as	loan collections) to the General Ledger but not

Bonds Outstanding Info	ormation	
Bonds Issued	\$	215,850,000
Bonds Called		(76,420,000)
Principal Maturity		(58,000,000)
Accretion		-
Bonds Outstanding	\$	81,430,000

Debt Service Reserve Account	
Beginning Balance	\$ 4,317,000
Withdraws	(2,688,405)
Deposits	5
Ending Balance	\$ 1,628,600

Loans Outstanding by School Type								
School	Current		Outstanding Prin					
Type	# of Loans		Balance					
2 year	145	\$	681,437					
4 Year	6,776		73,497,427.16					
Proprietary	523		5,549,266.23					
Consolidations	107		7,047,406.18					
Totals	7 551	ć	06 775 536					

	242		
	RAP		Interest Paid on
Loans that participated in RAP		# of Loans Loan Amount 57 \$ 1,074,342	Behalf of Borrower \$ 226,143
· ·			

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans that participated in HIARP	•	\$ -

Loan Forgiveness							
	Principal	\$	8,158,090.14				
	Interest	\$	109.71				
١							

NJCLASS Loan Program Information 2018-1 Bond Issue - Combined 6/30/2024

	Ori	Original Status Current Status						
Option Information	# of Loans By Option Type at Orignation	Bal Per N	tanding lance IJCLASS System	Current # of Loans By Option Type		Pe	utstanding Balance er NJCLASS an System	Percent of Outstanding Balance
Option 1 Active Repayment of Principal & Interest	1,448	\$ 16,5	572,793.99	6,645		\$	71,554,690	90%
Option 2 Deferred Repayment of Principal	3,433	\$ 35,9	937,307.59	327		\$	5,066,471	6%
Option 3 Deferred Repayment of Principal and Interest	2,226	\$ 27,0	083,554.18	135		\$	2,972,495	4%

Delinquency Summary Percent of								
		Outstanding	Outstanding					
	# of Loans	Balance	Balance					
Not Delinquent	6,193	\$ 69,197,885	N/A					
L-30 Days	643	7,495,777	9.42%					
31-60 Days	111	1,084,128	1.36%					
51-90 Days	61	581,311	0.73%					
91-120 Days	37	345,484	0.43%					
121-180 Days	43	603,601	0.76%					
Over 181 Days	19	285,471	0.36%					
	7,107	\$ 79,593,656	13.06%					

Charg	ge Off Information		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 265,251,848	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	68 348 28	\$ 948,176 5,873,303 360,401 600,203	0.003574626 2.2142% 0.1359% 0.2263%
Total defaults		7,782,083	2.9338% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges (c) Collection Cost (c) Collection Cost (d) Collection Cost (e) Collection Form Defaults (c) Collection from Defaults (d) Collection Form Defaults (e) Collection Form Defaults (f) Collection Form Defaults (g) Collectio		\$ 7,181,880	0.2263% Collected
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System Less: Adjustments from Loan System to Financial Statements **		\$ 79,593,656 31,097	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 79,624,753	
** The total difference between the Financial Statements and the NICLASS Loan System is largely due to the Defaulted Loan Rec System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	reivable balance. Other differences may be the timing of po	ostings (such as loan collections) to the	e General Ledger but not yet to the Loan

Bonds Outstanding Information	
Bonds Issued	\$ 215,850,000
Bonds Called	(76,420,000)
Principal Maturity	(58,000,000)
Accretion	-
Ronds Outstanding	\$ 81 430 000

Debt Service Reserve Account	
Beginning Balance	\$ 4,317,000
Withdraws	(2,688,405)
Deposits	5
Ending Balance	\$ 1,628,600

The current weighted average interest rate (WAC) for loans in the 2018-1 Bond Issue is The current weighted average FICO score for loans in the 2018-1 Bond Issue is The current weighted average remaining life for loans in the 2018-1 Bond Issue is 6.59% 721 121 Month

	Loans Outstanding by School Type									
School Current Outstanding P										
	Type	# of Loans		Balance						
	2 year	145		681,437						
	4 Year	6,776		73,497,427						
	Proprietary	523		5,549,266						
	Consolidations	107		7,047,406						
	Totals	7.551	Ś	86.775.536						

	RAP		
		# of Loans Loan Amount	Interest Paid on Behalf of Borrower
Loans that participated in RAP		57 \$ 1,074,342	\$ 226,143

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans that participated in HIARP		\$ -

	Loa		
Principal	\$	8,158,090.14	
Interest	\$	109.71	

NJCLASS Loan Program Information 2018-1 Bond Issue 6/30/2024

	C	Original Status	Current Stat	us	
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	1,054	\$ 14,724,792	3,716	\$ 53,901,143	87.85%
Option 2 Deferred Repayment of Principal	2,213	\$ 29,901,337	284	\$ 4,774,773	8%
Option 3 Deferred Repayment of Principal and Interest	845	\$ 16,731,206	112	\$ 2,681,420	4.37%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,656	\$ 54,311,818	N/A
1-30 Days	336	5,343,863	8.71%
31-60 Days	44	634,755	1.03%
61-90 Days	23	267,094	0.44%
91-120 Days	15	177,163	0.29%
121-180 Days	22	356,292	0.58%
Over 181 Days	16	266,350	0.43%
	4,112	\$ 61,357,336	11.48%

	Charge Off Information		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 140,406,592	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	14 126 3	\$ 156,230 2,412,102 35,298 219,374	0.001112698 1.7179% 0.0251% 0.1562%
otal defaults		2,823,004	2.0106% Gross
Less: Total Collected Principal of Default Amount 139,816 n addition (a) Collection of Interest Accruing Post Default 139,816 (b) Recovery of Additional Charges 199,57 Total Gross Collections from Defaults 359,389 (c) Collection Cost 107,817 Total Net Collection from Defaults 251,572		219,374	0.1562% Collected
otal principal defaults outstanding		\$ 2,603,630	1.8544% Outstanding
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to		nces may be the timing of postings (such as lo	oan collections) to the General Ledger but not y

to the Loan System and	l other miscellaneous ad	justments to either the Loan System and	d/or the General Ledger.	
			Due : D	
Bonds Outstanding Info	ormation		Debt Service Reserve Account	
Bonds Issued	\$	215,850,000	Beginning Balance	\$ 4,317,000
Bonds Called		(76,420,000)	Withdraws	(2,688,405)
Principal Maturity		(58,000,000)	Deposits	5
Accretion		-	Ending Balance	\$ 1,628,600
Bonds Outstanding	\$	81,430,000		

Loans Outstanding by School Type School Current Outstanding Prin							
Type	# of Loans		Balance				
2 year	87	\$	484,898				
4 Year	3,705		51,765,100				
Proprietary	356		4,663,562				
Consolidations	107		7,047,406				
Totals	4,255	\$	63,960,966				

NJCLASS Loan Program Information 2018-1 Bond Issue-Transferred Loans 6/30/2024

	C	Original Status		Current Status			
	# of Loans	Outstanding	Curre			Outstanding	
	By Option	Balance	# of Loa			Balance	Percent of
	Type at	Per NJCLASS	By Opti			Per NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре			Loan System	Balance
Option 1							
Active Repayment of Principal & Interest	394	\$ 1,84	8,002 2	929	\$	17,653,546	96.80%
Option 2							
Deferred Repayment of Principal	1,220	\$ 6,03	5,971	43	\$	291,698	1.60%
0-6 2							
Option 3 Deferred Repayment of Principal and Interest	1,381	\$ 10.35	2,348	23	Ś	291,075	1.60%
	_,	,	,		,	,	

	Delinquency Summary			Percent of
	# of Loans	Outstanding Balance		Outstanding Balance
Not Delinquent	2,537	\$	14,886,067	N/A
1-30 Days	307		2,151,914	11.80%
31-60 Days	67		449,373	2.46%
61-90 Days	38		314,216	1.72%
91-120 Days	22		168,321	0.92%
121-180 Days	21		247,308	1.36%
Over 181 Days	3		19,120	0.10%
	2,995	\$	18,236,320	18.37%

	Charge Off Information	
	Amoun	iginal Percentage tt of Loans of Original bursed Disbursements
otal Loans Disbursed from Issue (including loans now in default)	\$	124,845,256
alance due on accounts currently in default:		
Disability & Bankruptcy Discharged	54 \$	791,946 0.6343%
Default - Lit	222	3,461,201 2.7724%
Death	25	325,103 0.2604%
umulative principal repayments on defaulted loans		380,829 0.3050%
otal defaults		4,959,079 3.9722% Gross
ess: Total Collected Principal of Default Amount		380,829 0.3050% Collecte
naddition (a) Collection of Interest Accruing Post Default 415,146 (b) Recovery of Additional Charges 8,027 Total Gross Collections from Defaults 804,003 (c) Collection Cost 241,201 Total Net Collection from Defaults 562,802		
otal principal defaults outstanding	\$	4,578,250 3.6671% Outstan

** 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.

Loans Outstanding by School T	ype			
School	Current		Outstanding Prin	
Type	# of Loans		Balance	
2 year	58	\$	196,539	
4 Year	3,071		21,732,327	
Proprietary	167		885,705	
Consolidations	-		-	
Totals	3.296	Ś	22.814.570	