NJCLASS Loan Program Information 2010-1 Indenture 12/31/2024

	# of Loans By Option Type at	inal Status Outstanding Balance Per NJCLASS	Current # of Loans By Option	t Status Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	1,021	\$ 11,621,378	4,419	\$ 53,216,049	91.49%
Option 2 Deferred Repayment of Principal	2,576	\$ 32,087,765	201	\$ 3,452,765	5.94%
Option 3 Deferred Repayment of Principal and Interest	1,087	\$ 14,457,523	64	\$ 1,497,852	2.58%

	,,		
			Percent of
		Outstanding	Outstanding
	# of Loans	Balance	Balance
Not Delinguent	4,034	\$ 48,641,604	N/A
1-30 Days	443	6,284,843	10.80%
31-60 Days	80	1,015,608	1.75%
61-90 Days	34	697,743	1.20%
91-120 Days	33	474,978	0.82%
121-180 Days	32	497,519	0.86%
Over 181 Days	28	554,371	0.95%
	4,684	\$ 58,166,666	16.38%

Charge	Off Information		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 722,104,913	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Ut Death Death Cumulative principal repayments on defaulted loans	59 291 29	\$ 719,005 4,928,519 454,936 697,867	0.0996% 0.6825% 0.0630% 0.0966%
Total defaults		6,800,327	0.9417% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default 578,710 (b) Recovery of Additional Charges <u>33,848</u> Total Gross Collections from Defaults 1,310,425 (c) Collection Cost <u>933,127</u> Total Net Collection from Defaults 917,297		697,867	0.0966% Collected
Total principal defaults outstanding		\$ 6,102,460	0.8451% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		58,166,666	
Less: Adjustments from Loan System to Financial Statements **		25,031	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		\$ 58,191,697	

** 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 Inform	nation		Debt Service Reserv
Bonds Issued Bonds Called	\$	963,000,000 (519,715,000)	Beginning Balance Withdraws
Principal Maturity Accretion		(382,780,000)	Deposits Ending Balance
Bonds Outstanding	\$	60,505,000	

Debt Service Reserve Account	
Beginning Balance	\$ 17,516,000
Withdraws	(15,977,471)
Deposits	 15,871
Ending Balance	\$ 1,554,400

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Loans Outstanding by School Type

		School	Current	Outstanding Prin		
		Type	# of Loans	Balance		
		2 year	98	\$ 591,508		
		4 Year	4,662	55,305,223.42		
		Proprietary	198	1,668,758.39		
		Consolidations	105	6,703,636.19		
	L	Totals	5,063	\$ 64,269,126		
	RAP					
					Interest Paid on	
		# of Loans	Loan Amount		Behalf of Borrower	
Loans that participated in RAP		51	\$ 1,559,222		\$ 271,885	
	HIARP					
					HIARP Eligibility	
		# of Loans			Remaining Balance	
Loans that participated in HIARP					\$ -	
	Loan Forgiveness					
Principal					\$ 525,481.89	
Interest					\$ 31.78	

NJCLASS Loan Program Information 2017-1 Bond Issue - Combined 12/31/2024

	Ori	ginal Status		Current Status	
	# of Loans By Option Type at	Outstanding Balance Per NJCLASS	Current # of Loans By Option	Outstanding Balance Per NJCLASS	Percent of Outstanding
Option Information	Orignation	Loan System	Туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	1,021	\$ 11,621,378	4,419	\$ 53,216,049	91%
Option 2 Deferred Repayment of Principal	2,576	\$ 32,087,765	201	\$ 3,452,765	6%
Option 3 Deferred Repayment of Principal and Interest	1,087	\$ 14,457,523	64	\$ 1,497,852	3%

	Delinquency Summary		
	# of Loans	itstanding Balance	Percent of Outstanding Balance
Not Delinquent	4,034	\$ 48,641,604	N/A
1-30 Days	443	6,284,843	10.80%
31-60 Days	80	1,015,608	1.75%
61-90 Days	34	697,743	1.20%
91-120 Days	33	474,978	0.82%
121-180 Days	32	497,519	0.86%
Over 181 Days	28	 554,371	0.95%
	4,684	\$ 58,166,666	16.38%

		Charge Off Information			
				Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans r	now in default)			\$ 255,744,101	
Balance due on accounts currently in default:					
Cumulative principal repayments on defaulted loan	Disability & Bankruptcy Discharged Default - Lit Death ns		59 291 28	\$ 719,005 4,928,519 366,386 697,867	0.2811% 1.9271% 0.1433% 0.2729%
Total defaults				6,711,777	2.6244% 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 (c) Collection Cost Total Net Collection from Defaults	578,710 33,848 1,130,425 <u>393,127</u> 917,297		697,867	0.2729% Collected
Total principal defaults outstanding				\$ 6,013,911	2.3515% Outstanding
Total NJCLASS (Non-Default and Defaulted) Studer	nt Loan Balance per Loan System			\$ 58,166,666	
Less: Adjustments from Loan System to Financial S	tatements **			25,031	
Total NJCLASS (Non-Defaulted) Student Loans Reco	eivable Balance per Financial Statements			\$ 58,191,697	

** 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		Debt Service Reserve Account	
Bonds Issued	\$ 250,000,000	Beginning Balance	\$ 5,000,000
Bonds Called	(126,095,000)	Withdraws	(3,461,471)
Principal Maturity	(63,400,000)	Deposits	 15,871
Accretion	 -	Ending Balance	\$ 1,554,400
Bonds Outstanding	\$ 60,505,000		

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			6.34% 717 118	Months
	Loans Outstanding by School T	vpe		
	School	Current	Outstanding Prin	
	Type	# of Loans	Balance	
	2 year	98 9	591,508	
	4 Year	4,662	55,305,223	
	Proprietary	198	1,668,758	
	Consolidations	104	6,615,087	
	Totals	5,062	64,180,577	
Loans that participated in RAP	RAP	# of Loans 48	Loan Amount 1,461,341	Interest Paid on Behalf of Borrower \$ 257,842
1	HARP			
Loans that participated in HIARP		# of Loans -		HIARP Eligibility Remaining Balance \$ -
1 or o	orgiveness			
Principal Coarr P	OI BIAGHE22	5	525,481.89 31.78	

NJCLASS Loan Program Information 2017-1 Bond Issue 12/31/2024

		12/:	31/2024				
	0	riginal 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	
Option Information	Orignation	Loan System	Туре		Loan System	Balance	
Option 1 Active Repayment of Principal & Interest	979	\$ 10,986,207	3,876	ş	50,062,981	91.32%	
Active Repayment of Principal & Interest	979	\$ 10,988,207	5,670	Ş	50,002,981	91.52%	
Option 2							
Deferred Repayment of Principal	2,494	\$ 31,755,475	194	\$	3,412,451	6%	
Option 3 Deformed Renormant of Bringing and Interact	652	\$ 12,081,965	55	s	1,348,215	2.46%	
Deferred Repayment of Principal and Interest	032	\$ 12,081,905	55	Ş	1,546,215	2.40%	
		Delinque	ncy Summary				
					Outstanding	Percent of Outstanding	
			# of Loans		Balance	Balance	
			" of cours		bulance	bullice	
Not Delinquent			3,579	\$	46,246,975	N/A	
1-30 Days			375		5,768,843	10.52%	
31-60 Days			65		922,659	1.68%	
61-90 Days			31		672,610	1.23%	
91-120 Days			26		412,366	0.75%	
121-180 Days			23 26		264,279	0.48%	
Over 181 Days			26		535,914	0.98%	
			4,125	\$	54,823,648	15.64%	
		Charge O	ff Information				
		charge 0	in information				
					Original	Percentage	
					Amount of Loans	of Original	
					Disbursed	Disbursements	
Total Loans Disbursed from Issue (including loans now in default)				\$	193,043,632		
Balance due on accounts currently in default:							
Disability & Bankruptcy Discharged			19	s	335,612	0.1739%	
Default - Lit			191		3,541,549	1.8346%	
Death			11		151,058	0.0783%	
Cumulative principal repayments on defaulted loans				_	414,156	0.2145%	
Total defaults					4,442,374	2.3012% Gross	
l otal defaults					4,442,374	2.3012% Gross	
Less: Total Collected Principal of Default Amount					414,156	0.2145% Collected	
In addition (a) Collection of Interest Accruing Post Default	346,073						
(b) Recovery of Additional Charges	15,940						
Total Gross Collections from Defaults	776,169						
(c) Collection Cost	232,851						
Total Net Collection from Defaults	543,319						
Total principal defaults outstanding				\$	4,028,219	2.0867% Outstanding	
** The total difference between the Financial Statements and the NLCLASS 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	1	Debt Service Reserve Account					
Bonds Issued \$ 250,000,000		Beginning Balance	\$				
Bonds Called (126,095,000)		Withdraws		(3,461,471)			
Principal Maturity (63,400,000) Accretion -		Deposits Ending Balance	s	15,871 1,554,400			
Bonds Outstanding \$ 60,505,000	1	Lineing belence	\$	1,004,400			
	•						

sued	\$	250,000,000
alled		(126,095,000)
Maturity		(63,400,000)
n		-
utstanding	Ś	60,505,000

Loans Outstanding by School Type			
School	Current		Outstanding Prin
Туре	# of Loans		Balance
2 year	78	\$	523,658
4 Year	4,017		51,181,765
Proprietary	173		1,493,263
Consolidations	78		5,653,180
Totals	4 346	Ś	58 851 866

NJCLASS Loan Program Information 2017-1 Bond Issue-Transferred Loans 12/31/2024

	04	ginal Status	1	Current Status		
	# of Loans	Outstanding	Current		utstanding	
	By Option	Balance	# of Loans		Balance	Percent of
		Per NJCLASS			er NJCLASS	Outstanding
	Type at		By Option			
ption Information	Orignation	Loan System	Туре	La	an System	Balance
otion 1 tive Repayment of Principal & Interest	42	\$ 635,171	543	\$	3,153,068	94.32%
ption 2						
eferred Repayment of Principal	82	\$ 332,290	7	\$	40,314	1.21%
ption 3 eferred Repayment of Principal and Interest	435	\$ 2,375,558	9	\$	149,636	4.48%
		Delina	uency Summary			
		Dennq	dency Summary			Percent of
					utstanding	Outstanding
			# of Loans		Balance	Balance
bt Delinquent			455	s	2,394,629	N/A
30 Days			68		516,000	15.44%
-60 Days			15		92,949	2.78%
-90 Days			3		25,132	0.75%
-120 Days			7		62,612	1.87%
1-180 Days			9		233,239	6.98%
er 181 Days			2		18,456	0.55%
			559	s	3,343,018	28.37%
		Charge	Off Information			
					Original	Percentage
				Amo	ount of Loans	of Original
				1	Disbursed	Disbursements
tal Loans Disbursed from Issue (including loans now in default)				\$	62,700,468	
alance due on accounts currently in default:						
Disability & Bankruptcy Discharged			40	ş	383,393	0.6115%
Default - Lit			100		1,386,970	2.2121%
Death			17		215,328	0.3434%
mulative principal repayments on defaulted loans					283,711	0.4525%
tal defaults					2,269,403	3.6194% Gross
ss: Total Collected Principal of Default Amount					283,711	0.4525% Collected
addition (a) Collection of Interest Accruing Post Default	232,636					
(b) Recovery of Additional Charges	17,908					
Total Gross Collections from Defaults	534,256					
(c) Collection Cost	160,277					
Total Net Collection from Defaults	373,979					
tal principal defaults outstanding				\$	1,985,692	3.1669% Outstanding
The total difference between the Financial Statements and the NJCLA	SS Loan System is largel	y due to the Defaulted Loan	Receivable balance. Oti	her differences may be the t	iming of postings (suc	ch as loan collections) to the General Ledger but not yet
e Loan System and other miscellaneous adjustments to either the Loar						

Loans Outstanding by School	Туре		
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	20	\$	67,851
4 Year	645		4,123,458
Proprietary	25		175,495
Consolidations	26		961,907
Totals	716	Ś	5.328.711