

NJCLASS Loan Program Information
2010-1 Indenture
6/30/2026

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	746	\$ 7,923,169	3,585	\$ 39,284,101	94.06%
Option 2					
Deferred Repayment of Principal	2,167	\$ 23,528,641	111	\$ 1,595,761	3.82%
Option 3					
Deferred Repayment of Principal and Interest	818	\$ 10,311,828	35	\$ 883,776	2.12%

Delinquency Summary				
	# of Loans		Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,295		\$ 35,706,132	N/A
1-30 Days	276		3,980,661	9.53%
31-60 Days	56		694,219	1.66%
61-90 Days	35		369,821	0.89%
91-120 Days	17		165,407	0.40%
121-180 Days	34		487,922	1.17%
Over 181 Days	<u>18</u>		<u>359,475</u>	<u>0.86%</u>
	3,731		\$ 41,763,638	14.50%

Charge Off Information				
			Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 722,003,078	
Balance due on accounts currently in default:				
Disability & Bankruptcy Discharged	61		\$ 741,206	0.10%
Default - Lit	371		6,390,741	0.89%
Death	31		398,191	0.06%
Cumulative principal repayments on defaulted loans			<u>950,676</u>	<u>0.13%</u>
Total defaults			8,480,814	1.17% Gross
Less: Total Collected Principal of Default Amount			950,676	0.13% Collected
In addition				
(a) Collection of Interest Accruing Post Default	900,013			
(b) Recovery of Additional Charges	<u>49,206</u>			
Total Gross Collections from Defaults	1,899,896			
(c) Collection Cost	<u>569,969</u>			
Total Net Collection from Defaults	1,329,927			
Total principal defaults outstanding			<u>\$ 7,530,138</u>	<u>1.04%</u> Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System			41,763,638	
Less: Adjustments from Loan System to Financial Statements **			<u>42,549</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements			<u>\$ 41,806,187</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	\$	963,000,000
Bonds Called		(519,715,000)
Principal Maturity		(396,280,000)
Accretion		
Bonds Outstanding	\$	<u>47,005,000</u>

Debt Service Reserve Account		
Beginning Balance	\$	17,516,000
Withdrawals		(16,531,871)
Deposits		<u>15,871</u>
Ending Balance	\$	<u>1,000,000</u>

Loans Outstanding by School Type			
School Type	Current # of Loans		Outstanding Prin Balance
2 year	79	\$	474,566
4 Year	3,845		41,308,745.43
Proprietary	168		1,249,082.32
Consolidations	<u>102</u>		<u>6,261,381.75</u>
Totals	4,194	\$	49,293,776

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	57	\$ 1,525,082	\$ 280,055

HIARP			
Loans that participated in HIARP	# of Loans		HIARP Eligibility Remaining Balance
	1		\$ 5,526

Loan Forgiveness			
Principal			
		\$	525,481.89
Interest			
		\$	31.78

NJCLASS Loan Program Information
2010-1 A&B Bond Issues
6/30/2026

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)		\$ 466,258,977	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	-	\$ -	0.00%
Default - Lit	-	-	0.00%
Death	-	-	0.00%
Cumulative principal repayments on defaulted loans		-	0.00%
Total defaults		-	0.00% Gross
Less: Total Collected Principal of Default Amount		-	0.00% 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		\$ -	0.00% 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	\$	713,000,000
Bonds Called		(393,620,000)
Principal Maturity		(319,380,000)
Accretion		-
Bonds Outstanding	\$	-

Debt Service Reserve Account		
Beginning Balance	\$	12,516,000
Withdrawals		(12,516,000)
Deposits		-
Ending Balance		-

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

0.00%
0
0 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	-	\$ -
4 Year	-	-
Proprietary	-	-
Consolidations	-	-
Totals	-	\$ -

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	3	\$ 97,315	\$ 14,043

NJCLASS Loan Program Information
2017-1 Bond Issue - Combined
6/30/2026

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	746	\$ 7,923,169	3,585	\$ 39,284,101	94%
Option 2 Deferred Repayment of Principal	2,167	\$ 23,528,641	111	\$ 1,595,761	4%
Option 3 Deferred Repayment of Principal and Interest	818	\$ 10,311,828	35	\$ 883,776	2%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,295	\$ 35,706,132	N/A
1-30 Days	276	3,980,661	9.53%
31-60 Days	56	694,219	1.66%
61-90 Days	35	369,821	0.89%
91-120 Days	17	165,407	0.40%
121-180 Days	34	487,922	1.17%
Over 181 Days	18	359,475	0.86%
	3,731	\$ 41,763,638	14.50%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 255,744,101	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	61	\$ 741,206	0.29%
Default - Lit	371	6,390,741	2.50%
Death	31	398,191	0.16%
Cumulative principal repayments on defaulted loans		<u>950,676</u>	<u>0.37%</u>
Total defaults		8,480,814	3.32% Gross
Less: Total Collected Principal of Default Amount		950,676	0.3717% Collected
In addition			
(a) Collection of Interest Accruing Post Default	900,013		
(b) Recovery of Additional Charges	<u>49,206</u>		
Total Gross Collections from Defaults	1,899,896		
(c) Collection Cost	<u>569,969</u>		
Total Net Collection from Defaults	1,329,927		
Total principal defaults outstanding		<u>\$ 7,530,138</u>	<u>2.94% Outstanding</u>
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		\$ 41,763,638	
Less: Adjustments from Loan System to Financial Statements **		<u>42,549</u>	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements		<u>\$ 41,806,187</u>	

Bonds Outstanding Information		
Bonds Issued	\$	250,000,000
Bonds Called		(126,095,000)
Principal Maturity		(76,900,000)
Accretion		-
Bonds Outstanding	\$	47,005,000

Debt Service Reserve Account		
Beginning Balance	\$	5,000,000
Withdrawals		(4,015,871)
Deposits		15,871
Ending Balance	\$	1,000,000

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

6.50%
709
106 Months

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	79	\$ 474,566
4 Year	3,845	41,308,745
Proprietary	168	1,249,082
Consolidations	102	6,261,382
Totals	4,194	\$ 49,293,776

RAP			
Loans that participated in RAP	# of Loans	Loan Amount	Interest Paid on Behalf of Borrower
	54	\$ 1,427,767	\$ 266,011

HIARP		
Loans that participated in HIARP	# of Loans	HIARP Eligibility Remaining Balance
	1	\$ 5,526

Loan Forgiveness		
Principal	\$	525,481.89
Interest	\$	31.78

NJCLASS Loan Program Information
2017-1 Bond Issue
6/30/2026

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	716	\$ 7,433,945	3,236	\$ 37,765,403	93.88%
Option 2					
Deferred Repayment of Principal	2,123	\$ 23,431,243	109	\$ 1,592,254	3.96%
Option 3					
Deferred Repayment of Principal and Interest	540	\$ 9,360,936	34	\$ 868,467	2.16%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	3,007	\$ 34,762,382	N/A
1-30 Days	245	3,801,188	9.45%
31-60 Days	52	681,946	1.70%
61-90 Days	22	246,123	0.61%
91-120 Days	16	149,886	0.37%
121-180 Days	23	259,407	0.64%
Over 181 Days	14	325,192	0.81%
	3,379	\$ 40,226,124	13.58%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 193,043,632	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	21	\$ 357,813	0.19%
Default - Lit	261	4,844,886	2.51%
Death	13	179,376	0.09%
Cumulative principal repayments on defaulted loans		612,380	0.32%
Total defaults		5,994,455	3.11% Gross
Less: Total Collected Principal of Default Amount		612,380	0.32% Collected
In addition:			
(a) Collection of Interest Accruing Post Default	587,017		
(b) Recovery of Additional Charges	27,020		
Total Gross Collections from Defaults	1,226,417		
(c) Collection Cost	367,925		
Total Net Collection from Defaults	858,492		
Total principal defaults outstanding		\$ 5,382,075	2.79% Outstanding

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Bonds Outstanding Information	
Bonds Issued	\$ 250,000,000
Bonds Called	(126,095,000)
Principal Maturity	(76,900,000)
Accretion	-
Bonds Outstanding	\$ 47,005,000

Debt Service Reserve Account	
Beginning Balance	\$ 5,000,000
Withdrawals	(4,015,871)
Deposits	15,871
Ending Balance	\$ 1,000,000

Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	68	\$ 430,697
4 Year	3,383	38,670,557
Proprietary	147	1,127,440
Consolidations	76	5,379,505
Totals	3,674	\$ 45,608,199

NJCLASS Loan Program Information
2017-1 Bond Issue-Transferred Loans
6/30/2026

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	30	\$ 489,223	349	\$ 1,518,698	98.78%
Option 2 Deferred Repayment of Principal	44	\$ 97,398	2	\$ 3,507	0.23%
Option 3 Deferred Repayment of Principal and Interest	278	\$ 950,893	1	\$ 15,310	1.00%

Delinquency Summary			
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	288	\$ 943,750	N/A
1-30 Days	31	179,473	11.67%
31-60 Days	4	12,273	0.80%
61-90 Days	13	123,698	8.05%
91-120 Days	1	15,521	1.01%
121-180 Days	11	228,515	14.86%
Over 181 Days	4	34,283	2.23%
	352	\$ 1,537,514	38.62%

Charge Off Information			
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)		\$ 62,700,468	
Balance due on accounts currently in default:			
Disability & Bankruptcy Discharged	40	\$ 383,393	0.61%
Default - Lit	110	1,545,855	2.47%
Death	18	218,815	0.35%
Cumulative principal repayments on defaulted loans		<u>338,296</u>	0.54%
Total defaults		2,486,359	3.97% Gross
Less: Total Collected Principal of Default Amount		338,296	0.54% Collected
In addition			
(a) Collection of Interest Accruing Post Default	312,997		
(b) Recovery of Additional Charges	<u>22,185</u>		
Total Gross Collections from Defaults	673,478		
(c) Collection Cost	<u>202,044</u>		
Total Net Collection from Defaults	471,435		
Total principal defaults outstanding		<u>\$ 2,148,063</u>	<u>3.43%</u> Outstanding
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Loans Outstanding by School Type		
School Type	Current # of Loans	Outstanding Prin Balance
2 year	11	\$ 43,869
4 Year	462	2,638,189
Proprietary	21	121,643
Consolidations	26	881,877
Totals	520	\$ 3,685,577