NJCLASS Loan Program Information 2021-1 Indenture 6/30/2021

| | Orig | ginal Status | Current | t Status | |
|--|----------------------|---------------|------------------------------|----------------|--|
| | # of Loans | Outstanding | Current | Outstanding | 7 |
| | 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 |
| Ontion 1 | | | | | |
| Active Repayment of Principal & Interest | 229 | 3,465,306 | 1,669 | \$ 17,909,00 | 4 88.65% |
| Option 2 | | | | | |
| Deferred Repayment of Principal | 749 | 6,410,094 | 63 | \$ 667,32 | 0 3.30% |
| Option 3 Deferred Repayment of Principal and Interest | 836 | 10,326,920 | 82 | \$ 1,625,99 | 6 8.05% |
| | | | | | |
| | | Delinquency | Summary | | Percent of |
| | | | | Outstanding | Outstanding |
| | | | # of Loans | Balance | Balance |
| lot Delinguent | | | 1.604 | Ś 17.839.40 | 14 N/A |
| -30 Days | | | 149 | 1,655,45 | |
| 1-60 Days | | | 28 | 233,94 | |
| 1-90 Days | | | 11 | 150,67 | |
| 1-120 Days | | | 7 | 97,60 | |
| 21-180 Days | | | 14 | 214,66 | |
| lver 181 Days | | | 1 | 10,56 | |
| | | | 1,814 | \$ 20,202,32 | 0 11.70% |
| | | | | | |
| | | Charge Off In | formation | | |
| | | | | Original | Percentage |
| | | | | Amount of Loan | |
| | | | | Disbursed | Disbursements |
| otal Loans Disbursed from Issue (including loans now in default) | | | | \$ 27,304,92 | 7 |
| Balance due on accounts currently in default: | | | | | |
| Disability & Bankruptcy Discharged | | | - | ŝ | - 0.0000% |
| Default - Lit | | | 3 | 42,81 | 5 0.1568% |
| Death | | | - | - | 0.0000% |
| umulative principal repayments on defaulted loans | | | | <u> </u> | 0.0000% |
| otal defaults | | | | 42,81 | 5 0.1568% Gross |
| ess: Total Collected Principal of Default Amount | | | | | 0.0000% Collected |
| n addition (a) Collection of Interest Accruing Post Default | - | | | | |
| (b) Recovery of Additional Charges | <u> </u> | | | | |
| Total Gross Collections from Defaults | | | | | |
| (c) Collection Cost | | | | | |
| Total Net Collection from Defaults | - | | | | |
| | | | | | |
| otal principal defaults outstanding | | | | \$ 42,81 | 5 0.1568% Outstanding |
| otal NJCLASS (Non-Default and Defaulted) Student Loan Balance p | er Loan System | | | 20,202,32 | 0 |
| ess: Adjustments from Loan System to Financial Statements ** | | | | 3,41 | |
| otal NJCLASS (Non-Defaulted) Student Loans Receivable Balance p | er Financial Statems | ents | | \$ 20,205,73 | |
| | | | | | |
| * The total difference between the Financial Statements and the № o the General Ledger but not yet to the Loan System and other mis | | | | | e the timing of postings (such as loan collection: |
| onds Outstanding Information | 1 | | Debt Service Reserve Account | t | 7 |
| onds Issued \$ 107,745,000 | | | Beginning Balance | \$ 2,500,00 | 10 |
| onds Called | 1 | | Withdrawr | | 1 |

| bonus outstanding into | rmation | | Debt Service Reserve Account | |
|--|---------|-------------|--|--------|
| Bonds Issued Bonds Called Principal Maturity | \$ | 107,745,000 | Beginning Balance Withdraws Deposits | \$ |
| Accretion | | - | Ending Balance | \$ |
| Bonds Outstanding | \$ | 107,745,000 | | |

| | | Leave Outstanding I | Colored Trans | | | | |
|--------------------------|-------|---|---------------|----|------------|-----------------|--|
| | | Loans Outstanding by School Type School Current Outstanding Prin | | | | | |
| | | School | Current | U | | | |
| | | Туре | # of Loans | | Balance | | |
| | | 2 year | 45 | \$ | 152,621 | | |
| | | 4 Year | 1,624 | \$ | 16,931,624 | | |
| | | Proprietary | 148 | \$ | 3,160,890 | | |
| | | Consolidations | | \$ | - | | |
| | | Totals | 1,817 | \$ | 20,245,135 | | |
| | | | | | | | |
| | RAP | | | | | | |
| | | | | | In | terest Paid on | |
| | | # of Loans | Loan Amount | | Beh | alf of Borrower | |
| Loans currently in RAP | | | ś - | | | ś - | |
| | | | | | | | |
| | | | | | | | |
| | HIARP | | | | | | |
| | | | | | н | ARP Eligibility | |
| | | | | | | | |
| | | # of Loans | | | Ren | naining Balance | |
| Loans currently in HIARP | | | | | | Ś - | |

NJCLASS Loan Program Information 2021-1 Bond Issue - Combined 6/30/2021

| | Orig | inal 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 | Type | | Loan System | Balance |
| pton mornadon | Origination | Loan System | Type | I | Loan System | balance |
| option 1 | | | | | | |
| Interest | 229 | 3,465,306 | 1,669 | \$ | 17,909,004 | 89% |
| and heplyment of thirdparte interest | 223 | 5,405,500 | 2,005 | ÷ | 11,505,004 | 05% |
| option 2 | | | | | | |
| Deferred Repayment of Principal | 749 | 6,410,094 | 63 | Ś | 667.320 | 3% |
| cicited hepdyment of thirdput | ,45 | 0,410,054 | 00 | 2 | 007,520 | 570 |
| Option 3 | | | | | | |
| eferred Repayment of Principal and Interest | 836 | 10,326,920 | 82 | \$ | 1,625,996 | 8% |
| | | | | | | |
| | | | | | | |
| | Delinquency S | ummary | | | | |
| | | | | | | Percent of |
| | | | | | Outstanding | Outstanding |
| | | | # of Loans | | Balance | Balance |
| | | | | | | |
| lot Delinquent | | | 1,604 | \$ | 17,839,404 | N/A |
| -30 Days | | | 149 | | 1,655,459 | 8.19% |
| 1-60 Days | | | 28 | | 233,942 | 1.16% |
| 1-90 Days | | | 11 | | 150,678 | 0.75% |
| 1-120 Days | | | 7 | | 97,606 | 0.48% |
| 21-180 Days | | | 14 | | 214.663 | 1.06% |
| ver 181 Days | | | 1 | | 10,568 | 0.05% |
| | | | <u>`</u> | | 10,500 | 0.0570 |
| | | | 1,814 | \$ | 20,202,320 | 11.70% |
| | | | | - | | |
| | | | | | | |
| | Charge Off Info | ormation | | | | |
| | | | | | Original | Percentage |
| | | | | | | |
| | | | | A | mount of Loans | of Original |
| | | | | | Disbursed | Disbursements |
| | | | | | | |
| otal Loans Disbursed from Issue (including loans now in default) | | | | \$ | 27,304,927 | |
| | | | | | | |
| Balance due on accounts currently in default: | | | | | | |
| Disability & Bankruptcy Discharged | | | - | \$ | - | 0.0000% |
| Default - Lit | | | 3 | | 42,815 | 0.1568% |
| Death | | | - | | | 0.0000% |
| umulative principal repayments on defaulted loans | | | | | - | 0.0000% |
| | | | | | | |
| otal defaults | | | | | 42,815 | 0.1568% Gross |
| | | | | | | |
| | | | | | - | 0.0000% Collected |
| ess: Total Collected Principal of Default Amount | | | | _ | | |
| n 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 | | | | | | |
| | | | | | | |
| otal principal defaults outstanding | | | | \$ | 42,815 | 0.1568% Outstand |
| - | | | | | | |
| | | | | | | |
| otal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System | | | | \$ | 20,202,320 | |
| ess: Adjustments from Loan System to Financial Statements ** | | | | | 3,415 | |
| ass. Augustments nom Loan System to Findhuid Statements | | | | _ | 3,415 | |
| otal NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements | | | | \$ | 20,205,735 | |
| | | | | _ | | |
| The second differences between the Fireneric Contempose and the MICLARC Land Contemposed in the Contemposed of the Contempos | efaulted Loan Receivable | balance. Other differ | ences may be the timin | g of postings (such a | s loan collections) | to the General Ledger but not yet to th |
| The total universitie between the Financial Statements and the NJCLASS Loan System is largely due to the D | | | | | | |
| | | | | | | |
| an System and other miscellaneous adjustments to either the Loan System and/or the General Ledger. | | | | | | |
| The total difference between the Financial Statements and the NLCLASS Loan System is largely due to the D aan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger. ands Outstanding Information | | ebt Service Reserve Ac | count | | | |

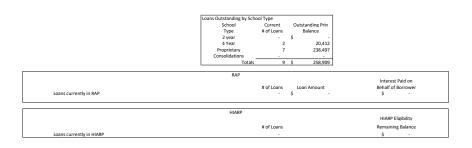
| | | bebe service neserve needune | | |
|--------------------|-------------------|------------------------------|-----------------|--|
| Bonds Issued | \$ 107,745,000 | Beginning Balance | \$ 2,500,000 | |
| Bonds Called | - | Withdraws | - | |
| Principal Maturity | - | Deposits | - | |
| Accretion | - | Ending Balance | \$ 2,500,000 | |
| Bonds Outstanding | \$ 107,745,000 | | | |
| | | | | |

| The current weighted average interest rate (WAC) for loans in the 2021-1 Bond Issue is The current weighted average FICO score for loans in the 2021-1 Bond Issue is The current weighted average remaining life for loans in the 2021-1 Bond Issue is | | | 8.03% 728 117 | Months |
|--|-------------------------------|------------|---------------------|--------------------|
| | Loans Outstanding by So | hool Type | | |
| | School | Current | Outstanding Prin | |
| | Туре | # of Loans | Balance | |
| | 2 year | 45 | | |
| | 4 Year | 1,624 | 16,931,624 | |
| | Proprietary Consolidations | 148 | 3,160,890 | |
| | Totals | 1,817 | | |
| | Totals | 1,017 | 5 10,145,155 | |
| RAP | | | | |
| | | | | Interest Paid on |
| | | # of Loans | Loan Amount | Behalf of Borrower |
| Loans currently in RAP | | - | \$- | \$ - |
| | | | | |
| HIARP | | | | |
| | | | | HIARP Eligibility |
| | | # of Loans | | Remaining Balance |
| Loans currently in HIARP | | | | \$ - |
| | | | | ÷ |

| enann | or Distribution | | |
|-------|---|-------------------|--|
| | 2021-1 Funds Available for Distribution Beginning Balance | | Remaining Funds Balance 104,657,446 |
| | Total Funds Available for Distribution | | 104,657,446 |
| (I) | Total Principal and Interest Collections (Including Transferred Loans) | 560,901 | 105,218,347 |
| (11) | Investment Income (43400) | 2,613 | 105,220,960 |
| (111) | Disbursement Loans Disbursed (Cash) | (258,909) | |
| | Total Disbursements | (258,909) | 104,962,051 |
| (IV) | Debt Service Payments | - | 104,962,051 |
| (V) | Administration and Program Expenses Truster Ere (#0.5300) Truster Expenses Apolication Fee Expense Servicing and Administrative Fee Expense (10070) Rating Agency Survelliance Fee (83200) | (198) (33,427) | |
| | Additional Program Expenses Defaulted Loan Collection Expenses Refunds Paid Other | (749) 70,815 | |
| | Total | 36,441 | 104,998,492 |

NJCLASS Loan Program Information 2021-1 Bond Issue 6/30/2021

| | | Original Status | | urrent 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 | - | | | | 0.001/ |
| Active Repayment of Principal & Interest | 7 | \$ 238,497 | 7 | \$ 238,497 | 0.00% |
| Orting 3 | | | | | |
| Option 2 | | ś - | | | 0.00% |
| Deferred Repayment of Principal | - | \$ - | | \$ - | 0.00% |
| Option 3 | | | | | |
| Deferred Repayment of Principal and Interest | 3 | \$ 20.412 | 2 | Ś 20.412 | 0.00% |
| percence repayment or emicipal and interest | 2 | ÷ 20,412 | 2 | \$ 20,412 | 0.0076 |
| | | | | | |
| | | Delinguer | ncy Summary | | |
| | | | | | Percent of |
| | | | | Outstanding | Outstanding |
| | | | # of Loans | Balance | Balance |
| | | | | | |
| Not Delinquent | | | 9 | \$ 258,909 | N/A |
| 1-30 Days | | | - | - | 0.00% |
| 31-60 Days | | | - | - | 0.00% |
| 61-90 Days | | | - | - | 0.00% |
| 91-120 Days | | | - | - | 0.00% |
| 121-180 Days | | | - | - | 0.00% |
| Over 181 Days | | | <u> </u> | | 0.00% |
| | | | | | |
| | | | 9 | \$ 258,909 | 0.00% |
| L | | | | | |
| | | Charge Of | ff Information | | |
| | | | | | |
| | | | | Original | Percentage |
| | | | | Amount of Loans | of Original |
| | | | | Disbursed | Disbursements |
| | | | | | |
| Total Loans Disbursed from Issue (including loans now in default) | | | | \$ 258,909 | |
| | | | | | |
| 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% |
| L | | | | | |
| Total defaults | | | | - | 0.0000% Gross |
| Less: Total Collected Principal of Default Amount | | | | | 0.00% Collected |
| | | | | - | 0.00% Collected |
| In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges | - | | | | |
| (b) Recovery of Additional Charges Total Gross Collections from Defaults | | - | | | |
| (c) Collection Cost | | | | | |
| Total Net Collection from Defaults | | - | | | |
| Total net concetion nom benauts | - | | | | |
| | | | | | |
| Total principal defaults outstanding | | | | \$ - | 0.0000% Outstanding |
| - | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | the timing of postings (such as loan collections) to |
| ** The total difference between the Financial Statements and the | | | tem and/or the General | Ledger. | |
| ** The total difference between the Financial Statements and the the General Ledger but not yet to the Loan System and other misce | llaneous adjustme | ents to entiter the court sys | | | |
| the General Ledger but not yet to the Loan System and other misce | _ | | ount | | |
| | _ | Debt Service Reserve Acc | ount | | |
| the General Ledger but not yet to the Loan System and other misce Bonds Outstanding Information | | Debt Service Reserve Acc | | 2.500.000 | |
| the General Ledger but not yet to the Loan System and other misce | 0 | | ount \$ | 2,500,000 | |
| the General Ledger but not yet to the Loan System and other misce Bonds Outstanding Information Bonds Issued \$ 107,745,00 Bonds Called | 0 | Debt Service Reserve Acc Beginning Balance Withdraws | | | |
| the General Ledger but not yet to the Loan System and other misce Bonds Outstanding Information Bonds Issued \$ 107,745,00 | 0 | Debt Service Reserve Acc Beginning Balance Withdraws Deposits | | | |
| the General Ledger but not yet to the Loan System and other misce Bonds Outstanding Information Bonds Issued \$ 107,745,00 Bonds called Principal Maturity | 0 | Debt Service Reserve Acc Beginning Balance Withdraws | s | 1 | |



NJCLASS Loan Program Information 2021-1 Bond Issue-Transferred Loans 2010-2 6/30/2021

| | 0 | rigin | al Status | | Current Status | | |
|---|------------------------------------|-------|---------------------------------------|---|----------------|--|--|
| | # of Loans By Option Type at | 3 | 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 | 222 | \$ | 3,226,809 | 1,662 | | \$ 17,670,507 | 88.60% |
| Option 2 Deferred Repayment of Principal | 749 | \$ | 6,410,094 | 63 | | \$ 667,320 | 3.35% |
| Option 3 Deferred Repayment of Principal and Interest | 834 | \$ | 10,306,508 | 80 | | \$ 1,605,584 | 8.05% |
| [| | | Delinquency | Summary | | | |
| | | | | # of Loans | | Outstanding Balance | Percent of Outstanding Balance |
| Not Delinquent 1.30 Drays 31-60 Drays 61-90 Drays 91-120 Drays 121-180 Drays Over 181 Drays | | | | 1,595 149 28 11 7 14 1 1,805 | - | \$ 17,580,494 1,655,459 233,942 150,678 97,606 214,663 10,568 \$ 19,943,410 | N/A 8.30% 1.7% 0.7% 0.7% 0.49% 1.08% 0.05% 1.18% |
| [| | | Charge Off Inf | ormation | | | |
| | | | 8 | | | Original Amount of Loans Disbursed | Percentage of Original Disbursements |
| Total Loans Disbursed from Issue (including loans now in default) | | | | | | \$ 27,046,018 | |
| Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans | | | | 3 | - | \$ - 42,815 - | 0.0000% 0.1583% 0.0000% 0.0000% |
| Total defaults | | | | | | 42,815 | 0.1583% 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 | | | | | - | - | 0.0000% Collected |
| Total principal defaults outstanding | | | | | | \$ 42,815 | 0.1583% Outstanding |
| ** The total difference between the Financial Statements and the Ne collections) to the General Ledger but not yet to the Loan System an | | | | | | | the timing of postings (such as loan |

