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			

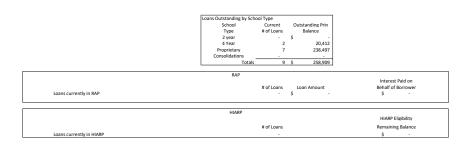
		bebe service neserve needune		
Bonds Issued	\$ 107,745,000	Beginning Balance	\$ 2,500,000	
Bonds Called	-	Withdraws	-	
Principal Maturity	-	Deposits	 -	
Accretion	-	Ending Balance	\$ 2,500,000	
Bonds Outstanding	\$ 107,745,000			

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

