NJCLASS Loan Program Information 2021-1 Indenture 9/30/2021

		ginal 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			.oan System	Balance
Option 1	1 050						60 F.201
Active Repayment of Principal & Interest	1,258	28,163,491	2,662		\$	41,893,466	60.53%
Option 2 Deferred Repayment of Principal	2,059	21,396,338	1,389		\$	15,937,109	23.03%
	2,059	21,396,338	1,369		Ş	15,957,109	23.03%
Option 3 Deferred Repayment of Principal and Interest	1,603	19,654,671	869		\$	11,383,924	16.45%
		Delinguency	Summary				
		Delinquency	Summary				Percent of
						Outstanding	Outstanding
			# of Loans			Balance	Balance
Not Delinquent			4,655		\$	65,295,823	N/A
1-30 Days			200			3,146,989	4.55%
31-60 Days			30			235,044	0.34%
61-90 Days			12			213,863	0.31%
91-120 Days			7			35,839	0.05%
121-180 Days			10			180,162	0.26%
Over 181 Days			6			106,778	0.15%
			4,920		\$	69,214,500	5.66%
		Charge Off In	formation				
						Original	D
							Percentage
					An	ount of Loans Disbursed	of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)					ś	77,624,815	
					2	77,024,015	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged					Ś		0.0000%
Disability & Bankruptcy Discharged Default - Lit			- 6		\$	67,600	0.0000%
Death			0			67,600	0.0000%
Cumulative principal repayments on defaulted loans			-			-	0.0000%
cumulative principal repayments on defaulted loans							0.0000%
Total defaults						67,600	0.0871% Gross
Less: Total Collected Principal of Default Amount							0.0000% 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					\$	67,600	0.0871% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance p	er Loan System					69,214,500	
Less: Adjustments from Loan System to Financial Statements **						10,748	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance p	er Financial Statem	ents			\$	69,225,248	
** The total difference between the Financial Statements and the N to the General Ledger but not yet to the Loan System and other mis					diffe	rences may be th	e timing of postings (such as loan collections)
	cenarieous adjustin	ients to entiel the Loan sy					
Bonds Outstanding Information			Debt Service Reserve A	ccount			
Bonds Issued \$ 107,745,000 Bonds Called			Beginning Balance Withdraws		\$	2,500,000	

Bonds Outstanding Info	rmation		Debt Service Reserve Account	
Bonds Issued Bonds Called	\$	107,745,000	Beginning Balance Withdraws	\$ 2,500,000
Principal Maturity		-	Deposits	 173
Accretion		-	Ending Balance	\$ 2,500,173
Bonds Outstanding	\$	107,745,000		

		Loans Outstanding					
		School	Current Outstanding Prin				
		Type	# of Loans		Balance		
		2 year	54	\$	230,564		
		4 Year	4,386		48,945,931.26		
		Proprietary	486		20,105,604.16		
		Consolidations	-		-		
		Totals	4,926	\$	69,282,099		
	RAP						
	1041				In	terest Paid on	
		# of Loans	Loan Amount		Beh	alf of Borrower	
Loans currently in RAP			\$-			\$ -	
	HIARP					ARP Eligibility	
		# of Loans			Ren	naining Balance	
Loans currently in HIARP		-				\$ -	

NJCLASS Loan Program Information 2021-1 Bond Issue - Combined 9/30/2021

		-				_
		Original Status		Current Status		
	# of Loa		Current		Outstanding	
	By Optic		# of Loans		Balance	Percent of
	Type a		By Option		Per NJCLASS	Outstanding
option Information	Orignati	on Loan System	Type		Loan System	Balance
Option 1 .ctive Repayment of Principal & Interest	1,2	58 28,163,491	2,662	ś	41,893,466	61%
erre repuinten of thisparte interest	1,1	20,203,433	. 2,002	÷	41,055,400	0170
ption 2						
eferred Repayment of Principal	2,0	59 21,396,338	1,389	\$	15,937,109	23%
Option 3						
eferred Repayment of Principal and Interest	1,6	03 19,654,671	869	Ś	11,383,924	16%
	Delingue	ency Summary				
	Demique	incy summary				Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
			4.000		CF 205 022	21/2
lot Delinquent			4,655	\$	65,295,823 3,146,989	N/A
-30 Days 1-60 Days			200 30		3,146,989 235,044	4.55% 0.34%
L-90 Days			12		235,044 213.863	0.34%
L-30 Days			12		213,863 35,839	0.31%
-120 Days			10		180,162	0.05%
rer 181 Days ver 181 Days			10		180,162	0.15%
			4,920	\$	69,214,500	5.66%
	Charge (Iff Information				
	charge 0	in mormation				
					Original	Percentage
				A	mount of Loans	of Original
					Disbursed	Disbursements
otal Loans Disbursed from Issue (including loans now in default)				Ś	77,624,815	
				Ŧ	,	
alance due on accounts currently in default:						
Disability & Bankruptcy Discharged			-	\$	-	0.0000%
Default - Lit			6		67,600	0.0871%
Death			-		-	0.0000%
umulative principal repayments on defaulted loans					-	0.0000%
tal defaults					67,600	0.0871% Gross
					-	0.0000% Collected
ess: Total Collected Principal of Default Amount 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						
tal principal defaults outstanding				s	67,600	0.0871% Outstan
-						
otal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System				\$	69,214,500	
ess: Adjustments from Loan System to Financial Statements **					10,748	
otal NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements				\$	69,225,248	-
				<u> </u>	,,	
¹ The total difference between the Financial Statements and the NJCLASS Loan System is largely due to th an System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	e Defaulted Loan Rece	ivable balance. Other diffe	erences may be the ti	ning of postings (such a	s loan collections) to the General Ledger but not yet to th
nds Outstanding Information		Debt Service Reserve	Account]		
nds Issued \$ 1	07,745,000	Beginning Balance	s	2,500,000		

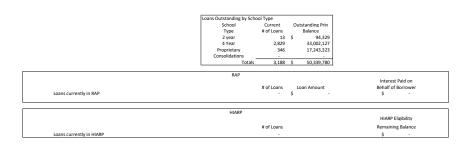
Bonds	Issued	\$ 107,745,000	Beginning Balance	\$ 2,500,000
Bonds	Called	-	Withdraws	-
Princip	al Maturity	-	Deposits	173
Accret	ion	-	Ending Balance	\$ 2,500,173
Bonds	Outstanding	\$ 107,745,000		

The current weighted average interest rate (WAC) for loans in the 2021-3 Bond issue is The current weighted average RFLO score for loans in the 2021-3 Bond issue is the current weighted average membring life for loans in the 2021-3 Bond issue is				4.84% 764 154		
		Loans Outstanding by Sc	hool Type]		
		School	Current	Outstanding Prin		
		Туре	# of Loans	Balance		
		2 year		\$ 230,564		
		4 Year	4,386			
		Proprietary Consolidations	486	20,105,604		
		Totals	4,926	\$ 69,282,099		
		10(0)	4,520	5 05,202,055	1	
	RAP					
Loans currently in RAP			# of Loans -	Loan Amount \$-	Interest Pai Behalf of Bon \$	
	IIARP					
н	IIARP				HIARP Eligib	ility
			# of Loans		Remaining Ba	lance
Loans currently in HIARP			-		\$	

	UCATION STUDENT ASSISTANCE AUTHORITY		
	OAN REVENUE BONDS, SERIES 2021		
Data as of 9	/30/2021		
I. Waterfall 1	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)	2,486,302	107,143,748
(11)	Investment Income (43400)	9,323	107,153,071
(111)	Disbursement Loans Disbursed (Cash)	(48,866,082)	
	Total Disbursements	(48,866,082)	58,286,989
(IV)	Debt Service Payments	-	58,286,989
(V)	Administration and Program Expenses Trustee Fee (45500) Trustee Expenses Apolication Fee Expense Servicing and Administrative Fee Expense (10070) Ratinz Agency Surveillance Fee (83200) Additional Program Expenses Defaulted Lacon Collection Expenses Refunds Paid Other	(7.542) (104.066) (82,646) - (1.990) 8,631	
	Total	(187,614)	58,099,376
	Net Activity	(46,558,071)	

NJCLASS Loan Program Information 2021-1 Bond Issue 9/30/2021

[riginal Sta			Current Status			
	# of Loans		itus itstanding	Current	current status		outstanding	
	By Option		Balance	# of Loans		ľ	Balance	Percent of
	Type at		r NJCLASS	By Option			er NJCLASS	Outstanding
Option Information	Orignation		an System	Туре		ιi	oan System	Balance
Option 1								
Active Repayment of Principal & Interest	1,042	\$	25,021,895	1,048		\$	24,981,428	0.00%
Option 2								
Deferred Repayment of Principal	1,340	ć	15,366,507	1,337		\$	15,441,879	0.00%
	1,540	2	13,300,307	2,337		2	13,441,075	0.00%
Option 3								
Deferred Repayment of Principal and Interest	806	\$	9,951,378	803		\$	9,916,474	0.00%
			Delinque	ncy Summary				
								Percent of
						C	utstanding)	Outstanding
				# of Loans			Balance	Balance
Not Delinguent				3,159		Ś	49,487,712	N/A
1-30 Days				3,139		ç	49,487,712 852,067	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%
				3,188		ŝ	50,339,780	0.00%
				3,100		Ş	50,559,780	0.00%
			Charge Of	ff Information				
							Original	Percentage
						A m	ount of Loans	of Original
							Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)						\$	50,578,797	
Balance due on accounts currently in default:								
Disability & Bankruptcy Discharged Default - Lit						\$	-	0.00%
Death							-	0.00%
Cumulative principal repayments on defaulted loans				-				0.00%
Total defaults							-	0.0000% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default							-	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						~		0.0000% Outstanding
Total principal defaults outstanding						\$		0.0000% Outstanding
** The total difference between the Financial Statements and the NJ	LASS Loan Syst	em is large	ely due to the De	faulted Loan Recei	vable balance. Oth	er diff	erences may be	the timing of postings (such as loan collections) to
the General Ledger but not yet to the Loan System and other miscella								
		_			-	1		
Bonds Outstanding Information		Debt Ser	vice Reserve Acc	ount				
Bonds Issued \$ 107,745,000		Reginnin	g Balance	\$	2,500,000			
Bonds Issued \$ 107,745,000 Bonds Called -		Withdray		\$	2,500,000			
Principal Maturity -		Deposits			173			
Accretion -		Ending B		\$		1		
Bonds Outstanding \$ 107,745,000								



NJCLASS Loan Program Information 2021-1 Bond Issue-Transferred Loans 2010-2 9/30/2021

[0	rigin	al Status		Current Status		
	# of Loans		Outstanding	Current		Outstanding	1
	By Option		Balance	# of Loans		Balance	Percent of
	Type at		Per NJCLASS	By Option		Per NJCLASS	Outstanding
							Balance
Option Information	Orignation	-	Loan System	Туре		Loan System	Balance
Option 1							
Active Repayment of Principal & Interest	216	\$	3,141,596	1,614		\$ 16,912,039	89.60%
Option 2							
Deferred Repayment of Principal	719	\$	6,029,831	52		\$ 495,231	2.62%
Option 3 Deferred Repayment of Principal and Interest	797	ć	9,703,293	66		\$ 1,467,450	7.77%
			-,,			-,,	
			Delinquency	Summary			
						Outstanding	Percent of Outstanding
				# of Loans		Balance	Balance
Not Delinquent				1,496		\$ 15,808,111	N/A
1-30 Davs				171		2.294.922	12.16%
31-60 Days				30		235,044	1.25%
61-90 Days				12		235,044 213,863	1.25%
91-120 Days				7		215,865 35,839	0.19%
121-120 Days				10			
						180,162	0.95%
Over 181 Days				6	-	106,778	0.57%
				1,732		\$ 18,874,720	16.25%
			Charge Off In	formation			
						Original	Percentage
						Amount of Loans	of Original
						Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)						\$ 27,046,018	
Balance due on accounts currently in default:							
Disability & Bankruptcy Discharged						s -	0.0000%
Default - Lit				6		67,600	0.2499%
Death				0		07,000	0.0000%
				-			0.0000%
Cumulative principal repayments on defaulted loans					-		0.0000%
Total defaults						67,600	0.2499% Gross
Less: Total Collected Principal of Default Amount							0.0000% 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					-	\$ 67,600	0.2499% Outstanding
** The total difference between the Financial Statements and the N							the timing of postings (such as loan
collections) to the General Ledger but not yet to the Loan System ar	d other miscella	neou	s adjustments to eithe	er the Loan Syste	em and/or the Genera	l Ledger.	

