NJCLASS Loan Program Information 2021-1 Indenture 6/30/2022

		6/30/2	022			
	01	iginal Status	Curr	rent Status		
	# of Loans	Outstanding	Current		tstanding	
	By Option	Balance	# of Loans		Balance	Percent of
	Type at	Per NJCLASS	By Option	Pr	r NJCLASS	Outstanding
Option Information	Orignation	Loan System	Туре		an System	Balance
Dption 1 Active Repayment of Principal & Interest	1,822	47,407,059	3,637	s	68,710,035	58.45%
Dption 2 Deferred Repayment of Principal	2,774	40,983,247	1,823	s	30,746,907	26.16%
Dption 3 Deferred Repayment of Principal and Interest	1,680	29,163,429	816	s	18,096,792	15.39%
		Delinquency	Summary			
						Percent of
			# of Loans		itstanding Balance	Outstanding Balance
Not Delinquent			5,734	\$	108,758,245	N/A
-30 Days			429		7,360,460	6.26%
11-60 Days			61		782,539	0.67%
i1-90 Days			27		342,257	0.29%
91-120 Days			7		79,373	0.07%
21-180 Days			16		189,619	0.16%
Over 181 Days			2		41,241	0.04%
			6,276	s	117,553,735	7.48%
		Charge Off Inf	ormation			
					Original	Percentage
					unt of Loans	of Original
					lisbursed	Disbursements
				L	Asoursed	Disbursements
otal Loans Disbursed from Issue (including loans now in default)				s	133,809,428	
otal Loans Dispursed from issue (including loans now in default)				>	133,809,428	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			2	s	26,839	0.0201%
Default - Lit			15	2	192,599	0.1439%
Death			1		1,169	0.0009%
Cumulative principal repayments on defaulted loans			-		2,748	0.0021%
					2/1.10	
Total defaults					223,354	0.1669% Gross
ess: Total Collected Principal of Default Amount					2.748	0.0021% Collected
					2,748	0.0021% Collected
in addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges	158					
(b) Recovery of Additional Charges Total Gross Collections from Defaults	2.906					
(c) Collection Cost	2,906					
Total Net Collection from Defaults	2.034					
Total Net Collection from Defaults	2,034					
otal principal defaults outstanding					220,606	0.1649% Outstanding
otal principal defaults outstanding					220,000	0.1045/al Outstanding
fotal NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan Sy	rstem				117,553,735	
Less: Adjustments from Loan System to Financial Statements **				_	10,024	
Fotal NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financi	al Statements			s	117,563,758	
** The total difference between the Financial Statements and the NJCLASS Lo o the Loan System and other miscellaneous adjustments to either the Loan S			wable balance. Other difference	es may be the timing	of postings (such as I	Ioan collections) to the General Ledger but no
Bonds Outstanding Information	1		Debt Service Reserve Account			
Bonds Issued \$ 107,745,000	1		Beginning Balance	\$	2,500,000	
Bonds Called -	1		Withdraws		(1,870,769)	
Principal Maturity -			Deposits		223	
Accretion -			Ending Balance	\$	629,454	
Sonds Outstanding \$ 107,745,000						
	-					

		Loans Outstanding by S	chool Type			
		School	Current	Out	tstanding Prin	
		Type	# of Loans		Balance	
		2 year	78	\$	455,384	
		4 Year	5,409		85,541,602.47	
		Proprietary	807		31,777,354.47	
		Consolidations	-		-	
		Totals	6,294	\$	117,774,341	
Loans that participated in RAP	RAP	# of Loans 5	Loan Amount \$ 70,460			aterest Paid on half of Borrower \$ 855
	HIARP				H	IARP Eligibility
		# of Loans			Rei	maining Balance
Loans that participated in HIARP						\$ -

NJCLASS Loan Program Information 2021-1 Bond Issue - Combined

	6/30/	2022				
		Original Status	1	Current Status		
	# of Loans	Outstanding	Current	I	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	1,822	47,407,059	3,637		\$ 68,710,035	58%
Option 2						
Deferred Repayment of Principal	2,774	40,983,247	1,823		\$ 30,746,907	26%
Option 3						
Deferred Repayment of Principal and Interest	1,680	29,163,429	816		\$ 18,096,792	15%
	Delinguenc	· · · · · ·				
	Delinquenc	y summary				Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
			# OI LOGIIS		balance	Balance
Not Delinguent			5,734		\$ 108,758,245	N/A
1-30 Days			429		7,360,460	6.26%
31-60 Days			61		782,539	0.67%
61-90 Days			27		342,257	0.29%
91-120 Days			7		79,373	0.07%
121-180 Days			16		189,619	0.16%
Over 181 Days			2		41,241	0.04%
			6,276		\$ 117,553,735	7.48%
C	Charge Off I					
	charge off i	ntormation				
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
					bisbursed	Diabalacticity
Total Loans Disbursed from Issue (including loans now in default)					\$ 133,809,428	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged			2		\$ 26,839	0.0201%
Default - Lit			15		192,599	0.1439%
Death			1		1,169	0.0009%
Cumulative principal repayments on defaulted loans				-	2,748	0.0021%
Total defaults					223,354	0.1669% Gross
					2.748	0.0021% Collected
Less: Total Collected Principal of Default Amount					2,748	0.0021% Collected
	158			-		
(b) Recovery of Additional Charges	158					
	2,906					
	872					
	2,034					
Total principal defaults outstanding					\$ 220,606	0.1649% Outstanding
				-		
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System					\$ 117,553,735	
Less: Adjustments from Loan System to Financial Statements **					10,024	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements				-	\$ 117,563,758	
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receiv	able balance. Other	differences may be the timin	ig of postings (such as loa	n collections) to the Ge	eneral 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 Acco	unt			
Bonds Issued \$ 107,745	5,000	Beginning Balance	\$	2,500,000		
Bonds Called	-	Withdraws		(1,870,769)		
Principal Maturity	-	Deposits		223		
Accretion Bonds Outstanding \$ 107,745	-	Ending Balance	\$	629,454		
Isonas Jutstanaing \$ 107,745	5,000					

The current weighted average interest rate (MAC) for Journal in the 2023:12 Aloral Issue is The current weighted average (FAC) score for loans in the 2021:1 Bond Issue is The current weighted average entanimating (He for Journal her 2021-12 Bond Issue is	4.31% 756 162	Months
	Loans Outstanding by 5chool Type School Curret Outstanding Prin Type # of Loans 2 year 78 4 Year 5,849 Propurstant 807 Consolitation 807 Totals 6,284 1 year 51,274,341	
RAP Loans that participated in RAP	# of Loans Loan Amount 5 \$ 70,460	Interest Paid on Behalf of Borrower \$ 855
16489	# of Loans	HIARP Eligibility Remaining Balance
Loans that participated in HIARP	-	\$ -

	AN REVENUE BONDS, SERIES 2021 1/2022		
rfall for	Distribution		
			Remaining Funds Balance
	2021-1 Funds Available for Distribution Beginning Balance		104,657,446
	Total Funds Available for Distribution		104,657,446
(1)	Total Principal and Interest Collections (Including Transferred Loans)	12,917,838	117,575,284
(11)	Investment Income (43400)	13,203	117,588,486
III)	Disbursement		
	Loans Disbursed (Cash)	(104,479,584)	
	Total Disbursements	(104,479,584)	13,108,902
IV)	Debt Service Payments	(4,037,686)	9,071,216
V)	Administration and Program Expenses		
	Trustee Fee (83500)	(7,542)	
	Trustee Expenses Application Fee Expense	(806,657)	
	Servicing and Administrative Fee Expense (10070)	(786,469)	
	Rating Agency Surveillance Fee (83200)	(10,000)	
	Additional Program Expenses		
	Defaulted Loan Collection Expenses	-	
	Refunds Paid	(14,751)	
	Other	(62,548)	
	Total	(1,687,966)	7,383,250
	Net Activity	(97,274,196)	

NJCLASS Loan Program Information 2021-1 Bond Issue 6/30/2022

		6/30	.,			
		Original Status		Current Status		
	# of Loans	Outstanding	Current	current status	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	1,627	\$ 44,711,530	2,178	s	54,087,973	0.00%
Option 2						
Deferred Repayment of Principal	2,155	\$ 36,070,528	1,785	\$	30,308,784	0.00%
Option 3						
Deferred Repayment of Principal and Interest	966	\$ 20,904,323	785	s	17,289,623	0.00%
		Delinque	ncy Summary			
			,,			Percent of
					Outstanding	Outstanding
			# of Loans		Balance	Balance
Not Delinguent			4,431	s	95,492,234	N/A
Not Delinquent 1-30 Days			4,431 275	\$	95,492,234 5,496,822	N/A 0.00%
1-50 Days 31-60 Days			2/5		427,930	0.00%
61-90 Days			14		222,568	0.00%
91-120 Days			1		30,556	0.00%
121-180 Days			2		16,271	0.00%
Over 181 Days			<u> </u>	_		0.00%
			4,748	s	101,686,381	0.00%
			4,748	\$	101,080,381	0.00%
		Charge Of	ff Information			
					Original	Percentage
					Amount of Loans	of Original
					Disbursed	Disbursements
Total Loans Disbursed from Issue (including loans now in default)				s	106,763,410	
Balance due on accounts currently in default:						
Disability & Bankruptcy Discharged				s	-	0.00%
Default - Lit					-	0.00%
Death					-	0.00%
Cumulative principal repayments on defaulted loans						0.00%
Total defaults						0.0000% Gross
						0.00076 (1013
Less: Total Collected Principal of Default Amount						
In addition (a) Collection of Interest Accruing Post Default					-	0.00% Collected
				_		0.00% Collected
(b) Recovery of Additional Charges				_		0.00% Collected
(b) Recovery of Additional Charges Total Gross Collections from Defaults				_		0.00% Collected
 (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost 				_	-	0.00% Collected
(b) Recovery of Additional Charges Total Gross Collections from Defaults				_	-	Collected
 (b) Recovery of Additional Charges Total foross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 				_	-	
 (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost 					-	0.00% Collected
 (b) Recovery of Additional Charges Total foross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 	- - - - -			<u>\$</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 	 			<u>\$</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 				<u>\$</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 				<u>\$</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 				<u>\$</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 	 			<u>s</u>		
 (b) Recovery of Additional Charges Total foress Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 				<u>s</u>		
(b) Recover of Additional Charges Total forces Collection from Behalts (c) Collection Cost Total Net Collection from Defaults fotal principal defaults outstanding ** The total difference between the Financial Statements and the NKI	- CLASS Loan System is largely		civable balance. Other	<u>s</u>	timing of postings (su	0.0000%. Outstanding
(b) Recover of Additional Charges Total Forces Collection from Behalts (c) Collection Cost Total Net Collection from Defaults Total principal defaults outstanding ** The total difference between the Financial Statements and the NKI	- CLASS Loan System is largely		velvable balance. Other d	<u>5</u> Sifferences may be the		<u>0.0000K</u> Outstanding
(a) Recover of Additional Charges Total forces Collection from Behalts (c) Collection Cost Total Mc Collection from Defaults Total principal defaults outstanding ** The total difference between the Financial Statements and the NM the Loan System and other miscellaneous adjustments to either the LU	- CLASS Loan System is largely coan System and/or the Gene			<u>\$</u>	timing of postings (su	<u>0.0000K</u> Outstanding
(e) Recover of Additional Charges Total rors: Collection from Behalts (c) Collection Cost Total Net Collection from Defaults Total principal defaults outstanding *** The total difference between the Financial Statements and the NK he case System and other mixedimenous adjustments to either the te Bonds Outstanding Information	- CLASS Loan System is largely coan System and/or the Gene	ral Ledger. Debt Service Reserve Account	t			0.0000K Oxtstanding
(e) Recovery of Additional Charges Total rors Collection from Behavits (c) Collection Cast Tatal Net Callection from Defaults Total principal defaults outstanding ** The total difference between the Financial Statements and the NK the Loan System and other miscelineous adjustments to either the Li Bonds Custaming Information	- CLASS Loan System is largely .oan System and/or the Gene	ral Ledger. Debt Service Reserve Account Beginning Balance		2,500,000		0.0000K Oxtstanding
(b) Recovery of Additional Charges Tail arous Collection from Behalts (c) Collection Cost Tatal Net Collection from Defaults Total principal defaults outstanding ** The total difference between the Financial Statements and the NR the total difference between the Financial Statements and the NR back Outstanding Information Bonds Outstanding Information Bonds Stated \$ 202	CLASS Loan System is largely oan System and/or the Gene	ral Ledger. Debt Service Reserve Account Beginning Balance Withdraws	t	2,500,000 (1,870,769)		0.0000K Oxtstanding
(b) Recovery of Additional Charges Total foreis Callection from Behavis (c) Collection Cast Total Net Callection from Defaults Total principal defaults outstanding ** The Isolal difference between the Financial Statements and the NK the Loan System and other miscelineous adjustments to either the L Bonds Outstanding Information Bonds Sused \$ 107 Brincipal Maturity	CLASS Loan System is largely aan System and/or the Gene	ral Ledger. Debt Service Reserve Account Beginning Balance Withdraws Deposits	t Ş	2,500,000 (1,870,769) 223		0.0000K Oxtstanding
(b) Recovery of Additional Charges Tail and Consc Callection from Behavis (c) Collection Cost Tailal Net Collection from Defaults Total principal defaults outstanding ** The total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU between the total difference between the Financial Statements and the NU between the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU between the total difference between the financial Statements and the NU between the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the Financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the NU the total difference between the financial Statements and the total difference between the total difference be	CLASS Loan System is largely aan System and/or the Gene	ral Ledger. Debt Service Reserve Account Beginning Balance Withdraws	t	2,500,000 (1,870,769)		0.0000K Oxtstanding

onds Called	-	Withdraws	(1,870,7
rincipal Maturity	-	Deposits	 2
ccretion	 -	Ending Balance	\$ 629,4
onds Outstanding	\$ 107,745,000		

Loans Outstanding by School T	ype	
School	Current	Outstanding Prin
Type	# of Loans	Balance
2 year	44	\$ 343,044
4 Year	4,028	72,098,496
Proprietary	676	29,244,841
Consolidations		
Totals	4,748	\$ 101,686,381

NJCLASS Loan Program Information 2021-1 Bond Issue-Transferred Loans 2010-2 6/30/2022

		6/30/2	2022		
		Original Status	r	Current Status	
	# of Loans By Option	Outstanding Balance	Current # of Loans	Outstanding Balance	Percent of
Option Information	Type at Orignation	Per NJCLASS Loan System	By Option Type	Per NJCLASS Loan System	Outstanding Balance
Option 1					
Active Repayment of Principal & Interest	195	\$ 2,695,529	1,459	\$ 14,622,062	92.15%
Option 2 Deferred Repayment of Principal	619	\$ 4,912,719	38	\$ 438,123	2.76%
Option 3 Deferred Repayment of Principal and Interest	714	\$ 8,259,106	31	\$ 807,169	5.09%
		Delinguency	F		
		Delinquency	Summary		Percent of
			# of Loans	Outstanding Balance	Outstanding Balance
Not Delinguent			1,303	\$ 13,266,011	N/A
1-30 Days			154	1,863,639	11.75%
31-60 Days			36	354,609	2.23%
61-90 Days			13	119,688	0.75%
91-120 Days			6	48,817	0.31%
121-180 Days			14	173,348	1.09%
Over 181 Days			2	41,241	0.26%
			1,528	\$ 15,867,354	16.39%
		Charge Off In	formation		
				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			2	\$ 26,839	0.0992%
Default - Lit			15	192,599	0.7121%
Death Cumulative principal repayments on defaulted loans			1	1,169 2,748	0.0043% 0.0102%
Total defaults				223,354	0.8258% Gross
Less: Total Collected Principal of Default Amount				2,748	0.0102% Collected
In addition (a) Collection of Interest Accruing Post Default	158				
(b) Recovery of Additional Charges					
Total Gross Collections from Defaults	2,906	-			
(c) Collection Cost	872				
Total Net Collection from Defaults	2,034				
fotal principal defaults outstanding				\$ 220,606	0.8157% Outstanding
				<u> </u>	
** The total difference between the Financial Statements and the NJCLASS L yet to the Loan System and other miscellaneous adjustments to either the Lo			ceivable balance. Othe	er differences may be the timing of postings (su	ch as Ioan collections) to the General Ledger but n
yes to the coall system and other miscellaneous adjustments to either the Lo	an system and/or ti	ie general Ledger.			

Loans Outstanding by School T	ype		
School	Current		Outstanding Prin
Type	# of Loans		Balance
2 year	34	\$	112,340
4 Year	1,381		13,443,107
Proprietary	131		2,532,513
Consolidations	-		
Totals	1 546	¢	16.097.960