

North Carolina State Education Assistance Authority

Student Loan Backed Notes

2010-1 Series Quarterly Report

Distribution Date: October 25, 2019

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I. Principal Parties to the Transaction

Issuer	North Carolina State Education Assistance Authority
Servicer	College Foundation, Inc. Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated quarterly for these services.
Trustee, Paying Agent and Registrar	The Bank of New York Mellon Trust Company, N.A. Acts for the benefit of and to protect the interests of the Noteholders and acts as paying agent for the notes. Also acts on behalf of the Noteholders and represents their interests in the exercise of their rights under the 2010-1 General Resolution. The Trustee is compensated annually for these services.
Backup Servicer	Nelnet Servicing, LLC Assumes servicing of the Financed Student Loans upon the occurrence of a 'Servicer Transfer Trigger'.

II. Explanations, Definitions, Abbreviations

Pool Balance	For any date, the aggregate Principal Balance of all Financed Student Loans on that date plus accrued interest that is expected to be capitalized as authorized under the Higher Education Act.
Adjusted Pool Balance	The sum of the Pool Balance as of the end of the most recent Collection Period, the Value of the Debt Service Reserve Fund and the Value of the Capitalized Interest Fund, after taking effect to any withdrawals from each of the Funds since the end of the last Collection Period.
Principal Distribution Amount	With respect to any Distribution Date, the amount, if any, by which (a) the aggregate principal amount of the Notes Outstanding as of the end of the most recent Collection Period exceeds (b) the Adjusted Pool Balance divided by 120%; but not less than the amount of any principal due if such Distribution Date is also a Stated Maturity Date or Notes have been duly called for redemption on such Distribution Date in accordance with the 2010-1 Series Resolution.
Record Date	With respect to any principal or interest to be paid on a Distribution Date, the Business Day prior to the Distribution Date.
CPR	Constant Prepayment Rate - The annualized, compounded SMM (Single Monthly Mortality) rate. In any given month, the SMM measures the percentage of the Initial Pool Balance that was paid back earlier than scheduled.
Ending Balance Factor	For any given day, the number calculated by dividing the unpaid principal balance of the Outstanding 2010-1 Series Notes (after any payments of principal are made) by the original principal balance of the 2010-1 Series Notes.

III. Trust Parameters

A. Student Loan Portfolio Characteristics

	6/30/2019	Activity	9/30/2019
i. Portfolio Principal Balance	\$173,366,030.68	-\$5,457,347.38	\$167,908,683.30
ii. Accrued Interest to be Capitalized	513,731.67		576,503.49
iii. Pool Balance (III.A.i + IIIA.ii)	\$173,879,762.35		\$168,485,186.79
iv. Borrower Accrued Interest	\$3,613,025.44		\$3,564,804.85
v. Weighted Average Coupon (WAC) - Gross	5.15%		5.18%
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	4.53%		4.57%
vii. Weighted Average Payments Made	99		101
viii. Weighted Average Remaining Months to Maturity *	162		162
ix. Number of Loans	21,818		21,083
x. Number of Borrowers	12,991		12,528
xi. Average Borrower Indebtedness	\$13,345.08		\$13,402.67

B. Debt Characteristics

Accrual Period:		Collection Period:		Record Date	
First Date in Accrual Period	7/25/2019	First Date in Collection Period	7/01/2019	Distribution Date	10/24/2019
Last Date in Accrual Period	10/24/2019	Last Date in Collection Period	9/30/2019		10/25/2019
Days in Accrual Period	92				

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	7/25/2019	Interest Due	10/25/2019
A-1 Notes	658262FX3	LIBOR	0.90%	2.27550%	3.17550%	7/25/2041	\$158,445,642.45	\$1,285,812.80	\$152,946,654.16

* As of the date of this data, excludes loans for which the borrower is repaying under an Income-Based Repayment Schedule. For the prior period, these loans total \$54,184,775.29 and represent 31.35 % of the total loans currently in repayment. For the current period, these loans total \$53,882,490.68 and represent 32.24 % of the total loans currently in repayment.

III. Trust Parameters (continued)		
C. Balance Sheet of the Trust Estate as of the end of the Collection Period		9/30/2019
i.	Student Loan Principal Balance	\$167,908,683.30
ii.	Borrower Accrued Interest	3,564,804.85
iii.	Accrued Interest Subsidy	103,361.89
iv.	Value of Debt Service Reserve Fund	460,950.42
v.	Value of Capitalized Interest Fund	0.00
vi.	Value of Collection Fund	7,288,855.81
vii.	Total Assets	\$179,326,656.27
viii.	Notes Outstanding	\$158,445,642.45
ix.	Note Accrued Interest	950,099.05
x.	Other Liabilities	531,098.01
xi.	Total Liabilities	\$159,926,839.51
D. Parity Percentage as of the Distribution Date		7/25/2019
		10/25/2019
i.	Pool Balance as of the end of the Collection Period	\$173,879,762.35
ii.	Value of Debt Service Reserve Fund after Withdrawals	460,950.42
iii.	Value of Capitalized Interest Fund after Withdrawals	0.00
iv.	Adjusted Pool Balance	\$174,340,712.77
v.	Notes Outstanding after distributions	\$158,445,642.45
vi.	Parity Percentage (III.D.iv / III.D.v)	110.03%
		110.46%
IV. Student Loan Default Summary		
A. Student Loan Defaults		
i.	Principal Balance of Student Loans Upon Transfer into Trust Estate	\$456,565,083.27
ii.	Interest Capitalized to Date on Student Loans Since Transfer into Trust Estate	37,394,880.02
iii.	Total Principal Required to be Paid on Student Loans (IV.A.i + IV.A.ii)	\$493,959,963.29
iv.	Principal Balance of Student Loans Defaulting (claim paid by Guaranty Agency) During Period	\$1,111,577.28
v.	Cumulative Principal Balance of Defaulted Student Loans	\$54,198,937.49
vi.	Cumulative Default Rate (IV.A.v / IV.A.iii)	10.97%
B. Student Loan Recovery		
i.	Default Claims Principal Balance Reimbursed During Period	\$1,111,577.28
ii.	Principal Balance of Loans Having a Claim Paid During Period	1,132,143.89
iii.	Cumulative Default Claims Principal Balance Reimbursed	54,198,937.49
iv.	Cumulative Principal Balance of Loans Having a Claim Paid	55,172,555.16
v.	Cumulative Principal Reimbursement Rate (IV.B.iii / IV.B.iv)	98.24%
C. Claim Rejects		
i.	Principal of Default Claims Rejected During Period	\$0.00
ii.	Cumulative Principal of Default Claims Rejected	0.00
iii.	Cumulative Gross Reject Rate (IV.C.ii / IV.A.v)	0.00%

V. Transactions for the Time Period

7/01/2019 - 9/30/2019

A. Student Loan Principal Collection Activity	
i. Regular Principal Collections	\$4,407,002.20
ii. Principal Collections from Guaranty Agency	1,111,577.28
iii. Principal Repurchases/Reimbursements by Servicer	-356,636.78
iv. Paydown due to Loan Consolidation	941,194.44
v. Other System Adjustments	0.00
vi. Total Principal Collections	<u>\$6,103,137.14</u>
B. Student Loan Non-Cash Principal Activity	
i. Principal Realized Losses - Claim Write-Offs	\$20,566.61
ii. Principal Realized Losses - Other	0.00
iii. Other Adjustments (Borrower Incentives)	0.00
iv. Interest Capitalized into Principal During Collection Period	-666,356.37
v. Other Adjustments	0.00
vi. Total Non-Cash Principal Activity	<u>-\$645,789.76</u>
C. Student Loan Principal Additions	
i. Reissues of Financed Student Loans	\$0.00
D. Total Student Loan Principal Activity (V.A.vi + V.B.vi + V.C.i)	<u>\$5,457,347.38</u>
E. Student Loan Interest Activity	
i. Regular Interest Collections	\$1,177,602.79
ii. Interest Claims Received from Guaranty Agency	47,301.98
iii. Late Fees & Other	0.00
iv. Interest Repurchases/Reimbursements by Servicer	0.00
v. Interest due to Loan Consolidation	13,010.46
vi. Other System Adjustments	0.00
vii. Special Allowance Payments	0.00
viii. Interest Subsidy Payments	0.00
ix. Total Interest Collections	<u>\$1,237,915.23</u>
F. Student Loan Non-Cash Interest Activity	
i. Interest Losses - Claim Write-Offs	\$1,181.79
ii. Interest Losses - Other	0.00
iii. Interest Capitalized into Principal During Collection Period	666,356.37
iv. Other Adjustments	0.00
v. Total Non-Cash Interest Adjustments	<u>\$667,538.16</u>
G. Total Student Loan Interest Activity (V.E.ix + V.F.v)	<u>\$1,905,453.39</u>
H. Interest Expected to be Capitalized	
i. Interest Expected to be Capitalized - Beginning	\$513,731.67
ii. Interest Capitalized into Principal during Collection Period (V.B.iv)	-666,356.37
iii. Change in Interest Expected to be Capitalized	729,128.19
iv. Interest Expected to be Capitalized - Ending	<u>\$576,503.49</u>

VI. Payment History and CPR

Date	Prepayment Analysis of Entire Pool				Prepayment Analysis of Loans in Active Repayment at end of Prior Period		
	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume	Balance Prior Period	Balance Current Period	Current Quarter CPR
12/31/2010	\$449,014,489.87	2.79%	2.79%	\$4,251,749.87	\$318,823,428.95	\$309,624,351.86	4.72%
3/31/2011	\$439,212,970.01	4.84%	3.69%	\$5,478,367.80	\$320,068,976.01	\$310,891,968.68	7.39%
6/30/2011	\$430,225,967.07	4.27%	3.89%	\$4,717,108.91	\$307,816,060.27	\$299,570,326.05	6.57%
9/30/2011	\$422,951,363.22	2.84%	3.69%	\$3,055,500.00	\$308,970,060.14	\$301,625,780.03	5.38%
12/31/2011	\$414,758,515.68	5.99%	3.72%	\$3,984,162.52	\$300,383,963.97	\$293,142,866.75	5.51%
3/31/2012	\$404,592,984.17	5.72%	4.08%	\$6,006,109.65	\$313,894,177.58	\$304,406,325.68	7.77%
6/30/2012	\$391,252,935.35	8.92%	4.80%	\$9,246,980.18	\$305,054,497.19	\$294,164,409.02	9.80%
9/30/2012	\$374,683,892.29	12.37%	5.78%	\$12,579,911.02	\$299,856,952.51	\$286,932,378.41	12.52%
12/31/2012	\$365,262,551.63	5.85%	5.81%	\$5,548,009.35	\$282,757,697.64	\$274,260,157.13	7.64%
3/31/2013	\$356,390,989.01	5.50%	5.82%	\$5,072,796.40	\$285,501,982.90	\$276,980,127.78	7.49%
6/30/2013	\$348,930,279.34	4.17%	5.72%	\$3,731,672.65	\$277,508,977.57	\$270,134,485.91	6.21%
9/30/2013	\$341,282,321.66	4.52%	5.67%	\$3,971,336.72	\$273,546,681.55	\$266,027,411.02	6.48%
12/31/2013	\$333,486,882.92	4.86%	5.65%	\$4,177,307.80	\$266,001,554.13	\$258,521,506.78	6.75%
3/31/2014	\$325,993,925.79	4.65%	5.60%	\$3,907,143.09	\$265,309,005.38	\$257,497,223.72	7.18%
6/30/2014	\$318,125,030.96	5.28%	5.63%	\$4,341,775.45	\$255,192,865.31	\$247,443,420.39	7.47%
9/30/2014	\$309,688,268.97	6.14%	5.68%	\$4,945,216.75	\$255,615,913.81	\$247,420,789.47	8.09%
12/31/2014	\$301,113,309.46	6.56%	5.78%	\$5,154,467.15	\$246,852,366.65	\$239,073,199.85	7.85%
3/31/2015	\$292,953,616.86	6.31%	5.85%	\$4,809,814.34	\$246,277,428.02	\$238,364,881.88	8.07%
6/30/2015	\$285,432,897.88	5.70%	5.87%	\$4,216,778.25	\$237,077,903.13	\$229,831,155.05	7.37%
9/30/2015	\$277,979,117.18	5.84%	5.91%	\$4,213,810.02	\$234,006,730.06	\$226,735,623.84	7.57%
12/31/2015	\$270,305,688.06	6.36%	5.95%	\$4,474,016.88	\$224,784,877.70	\$217,693,395.03	7.65%
3/31/2016	\$262,849,606.00	6.32%	6.01%	\$4,321,883.80	\$223,952,479.79	\$216,260,485.85	8.72%
6/30/2016	\$255,941,219.01	5.75%	6.03%	\$3,817,491.51	\$214,539,890.68	\$207,585,775.84	7.89%
9/30/2016	\$248,912,291.49	6.18%	6.08%	\$4,004,089.49	\$210,793,362.72	\$204,091,863.77	7.63%
12/31/2016	\$242,158,171.48	5.99%	6.10%	\$3,770,015.13	\$210,022,402.18	\$203,465,834.26	7.42%
3/31/2017	\$234,386,792.11	7.86%	6.21%	\$4,848,453.85	\$206,080,522.01	\$198,359,723.00	9.72%
6/30/2017	\$227,252,812.94	7.16%	6.27%	\$4,261,233.55	\$198,660,717.72	\$191,385,260.50	9.33%
9/30/2017	\$220,309,500.10	7.19%	6.35%	\$4,147,555.88	\$194,915,302.49	\$188,079,379.48	8.73%
12/31/2017	\$214,519,300.78	5.51%	6.37%	\$3,063,055.32	\$188,913,488.21	\$183,034,174.54	7.20%
3/31/2018	\$207,518,382.41	7.89%	6.44%	\$4,305,726.56	\$189,197,766.72	\$182,004,159.93	9.79%
6/30/2018	\$199,945,154.75	9.31%	6.58%	\$4,945,404.73	\$183,900,741.10	\$176,297,709.61	10.99%
9/30/2018	\$192,989,271.10	8.66%	6.69%	\$4,417,546.75	\$178,607,387.19	\$171,651,218.47	10.09%
12/31/2018	\$185,954,314.03	9.21%	6.79%	\$4,547,371.84	\$171,317,910.35	\$164,262,318.43	10.85%
3/31/2019	\$179,714,687.92	8.08%	6.88%	\$3,825,186.80	\$168,373,026.38	\$161,975,908.23	9.62%
6/30/2019	\$173,879,762.35	7.59%	6.92%	\$3,465,162.01	\$161,982,711.55	\$156,189,006.61	8.66%
9/30/2019	\$168,585,186.79	6.83%	6.99%	\$3,008,559.24	\$155,416,679.24	\$149,662,442.19	9.08%

Note: Includes both voluntary prepayments and default reimbursements of principal.

VII. Cash Payment Detail and Available Funds for the Time Period

7/01/2019 - 9/30/2019

A. Debt Service Reserve Fund Reconciliation		
i. Balance on Prior Distribution Date	7/25/2019	\$460,950.42
ii. Draws Due to Liquidity Needs		0.00
iii. Debt Service Reserve Fund Requirement		460,950.42
iv. Releases or Replenishments in Waterfall Process		0.00
v. Balance on Current Distribution Date		\$460,950.42
B. Capitalized Interest Fund Reconciliation		
i. Balance on Prior Distribution Date	7/25/2019	\$0.00
ii. Draws Due to Liquidity Needs		0.00
iii. Maximum Amount in Step-down Schedule		0.00
iv. Releases in Waterfall Process		0.00
v. Balance on Current Distribution Date		\$0.00
C. Collection Fund Reconciliation		
i. Beginning Balance		\$0.00
ii. Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement		0.00
iii. Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement		0.00
iv. Amount by which the Capitalized Interest Fund Exceeds the Step-down Schedule		0.00
v. Amount by which the Operating Fund Exceeds the Operating Fund Requirement		0.00
vi. Amounts in the Collection Fund Received by the Servicer During the Collection Period		7,341,052.37
vii. Interest Earned on Investment Obligations and Deposited During the Collection Period		38,128.27
viii. Less Funds Previously Transferred		0.00
ix. Available Funds		\$7,379,180.64
D. Funds Remitted During Collection Period: Department Reserve Fund		
i. Negative Special Allowance		\$263,588.21
ii. Interest Subsidy		-106,535.48
iii. Special Allowance		-254,293.41
iv. Consolidation Loan Rebate Fee		407,612.46
v. Other		0.00
vi. Total		\$310,371.78
E. Funds Remitted During Collection Period: Operating Fund		
i. Servicing Fees		\$280,057.77
ii. Trustee Fees		0.00
iii. Administrator Fees		0.00
iv. Other		7,500.00
v. Total		\$287,557.77

VIII. Distributions

A. Waterfall Summary

		<u>Remaining Funds Balance</u>
Total	Available Funds for Distribution (VII.C.ix)	\$7,379,180.64
i.	To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$316,571.78
ii.	To the Operating Fund, an amount that, when added to the amount therein, will equal the Operating Fund Requirement.	\$277,807.77
iii.	To the Interest Account, an amount such that, when added to any amount on deposit in the Interest Account on the day of the calculation, would be equal to the interest due on all Outstanding Notes on the immediately succeeding Distribution Date.	\$1,285,812.80
iv.	To the Debt Service Reserve Fund, so much as may be required so that the amount therein shall equal the Debt Service Reserve Requirement.	\$0.00
v.	To the Principal Account, the Principal Distribution Amount, for the payment of principal of the Notes. Current parity percentage equals 110.46%.	\$5,498,988.29
vi.	To pay any indemnity or reimbursement amounts payable by the Authority under any Transaction Document including any such amounts payable to Fiduciaries or other Operating costs not previously paid.	\$0.00
vii.	To the Principal Account, any remaining funds available for the payment of principal on the Notes.	\$0.00

VIII. Distributions (Continued from previous page)

B. Waterfall Detail

	<u>Interest Due</u>	<u>Interest Paid</u>	<u>Principal Paid *</u>	<u>Total Distribution Amount</u>
i. A-1 Notes	\$1,285,812.80	\$1,285,812.80	\$5,498,988.29	\$6,784,801.09

* Principal is due on the Stated Maturity Date of 7/25/41.

C. Note Principal Balances

	7/25/2019	Principal Paid	10/25/2019
i. A-1 Notes	\$158,445,642.45	\$5,498,988.29	\$152,946,654.16
A-1 Notes Ending Balance Factor	0.361748042	0.012554768	0.349193274

IX. Portfolio Characteristics as of 9/30/2019 *

A. Characteristics by Status

Status	Number of Loans		Principal Balance		Percent of Principal		Weighted Average Term to Maturity **		Weighted Average Payments Made	
	6/30/2019	9/30/2019	6/30/2019	9/30/2019	6/30/2019	9/30/2019	6/30/2019	9/30/2019	6/30/2019	9/30/2019
Interim:										
In School										
Subsidized Loans	9	6	\$13,617.25	\$7,335.25	0.01%	0.00%	152	140	0	0
Unsubsidized Loans	6	7	10,950.17	13,187.17	0.01%	0.01%	157	149	0	0
Grace:										
Subsidized Loans	1	4	3,500.00	9,782.00	0.00%	0.01%	125	123	0	0
Unsubsidized Loans	2	1	6,117.00	3,880.00	0.00%	0.00%	125	122	0	0
Total Interim	18	18	\$34,184.42	\$34,184.42	0.02%	0.02%	146	137	0	0
Repayment:										
First Year of Repayment	243	219	\$1,223,497.61	\$1,382,822.95	0.71%	0.82%	182	208	8	9
Second Year of Repayment	790	678	4,275,406.62	3,696,460.73	2.47%	2.20%	149	153	20	19
Third Year of Repayment	954	832	7,787,767.27	6,898,232.43	4.49%	4.11%	202	203	31	31
More than 3 years of repayment	17,497	16,828	141,624,614.25	137,187,001.32	81.69%	81.70%	157	157	111	113
	19,484	18,557	154,911,285.75	149,164,517.43	89.36%	88.84%	158	159	104	106
Deferment:										
Subsidized Loans	802	775	5,054,925.72	4,813,373.00	2.92%	2.87%	200	194	56	58
Unsubsidized Loans	725	679	6,233,509.51	5,661,220.68	3.60%	3.37%	213	210	55	59
Forbearance										
Subsidized Loans	372	495	3,192,014.50	3,505,416.26	1.84%	2.09%	176	161	73	67
Unsubsidized Loans	346	467	3,444,717.29	4,007,307.62	1.99%	2.39%	184	173	75	69
Total Repayment	21,729	20,973	\$172,836,452.77	\$167,151,834.99	99.69%	99.55%	162	162	99	101
Claims in Progress	71	92	\$495,393.49	\$722,663.89	0.29%	0.43%	158	183	52	58
Aged Claims Rejected (Uninsured)	0	0	\$0.00	\$0.00	0.00%	0.00%	0	0	0	0
Grand Total	21,818	21,083	\$173,366,030.68	\$167,908,683.30	100.00%	100.00%	162	162	99	101

* Consolidation Loans having both subsidized and unsubsidized components are listed as separate loans for purposes of these tables. As a result, there is no change to principal balance, but the loan count increases by 6,113 loans for the prior period and 5,929 loans for the current period.

** As of the date of this data, excludes loans for which the borrower is repaying under an Income-Based Repayment Schedule. For the prior period, these loans total \$54,184,775.29 and represent 31.35 % of the total loans currently in repayment. For the current period, these loans total \$53,882,490.68 and represent 32.24 % of the total loans currently in repayment.

IX. Portfolio Characteristics as of 9/30/2019**B. Weighted Average Months Remaining in Status**

Status	Principal Balance	Percent of Principal	Months Remaining **
In School *	\$20,522.42	0.01%	26
Grace	13,662.00	0.01%	3
Deferment	10,474,593.68	6.24%	21
Forbearance	7,512,723.88	4.47%	2
Repayment	149,164,517.43	88.84%	159
Claims	722,663.89	0.43%	N/A
Total	\$167,908,683.30	100.00%	144

* Includes grace period.

** As of the date of this data, excludes loans for which the borrower is repaying under an Income-Based Repayment Schedule. For the current period, these loans total \$53,882,490.68 and represent 32.24 % of the total loans currently in repayment.

X. Portfolio Characteristics by Loan and School Type as of 9/30/2019 **

Loan Type	Number of Loans	Principal Balance	Percent of Principal
Subsidized Stafford Loans	3,833	\$8,498,883.28	5.06%
Unsubsidized Stafford Loans	3,244	10,195,736.54	6.07%
Subsidized Consolidation Loans	6,714	64,881,928.09	38.64%
Unsubsidized Consolidation Loans	7,258	84,117,642.87	50.10%
SLS Loans	5	8,258.69	0.01%
PLUS Loans - Parent	18	75,357.82	0.05%
PLUS Loans - Graduate/Professional	11	130,876.01	0.08%
Total	21,083	\$167,908,683.30	100.00%
School Type			
Four Year	18,520	\$155,524,390.72	92.62%
Two Year	1,429	5,491,385.84	3.27%
For Profit	888	3,973,441.58	2.37%
Out of Country/Unknown	246	2,919,465.16	1.74%
Total	21,083	\$167,908,683.30	100.00%

** Consolidation Loans having both subsidized and unsubsidized components are listed as separate loans for purposes of these tables. As a result, there is no change to principal balance, but the loan count increases by 5,929 loans for the current period.

XI. Servicer Totals as of 9/30/2019

Servicer	Principal Balance	Percent of Total
College Foundation, Inc.	\$167,908,683.30	100.00%

XII. Collateral Tables as of 9/30/2019 *

A. Distribution by Borrower Interest Rate Type

Rate Type	Number of Loans	Principal Balance	Percent of Principal
Fixed Rate	16,369	\$155,898,260.73	92.85%
Variable Rate	4,714	12,010,422.57	7.15%
Total	21,083	\$167,908,683.30	100.00%

B. Distribution by Borrower Interest Rate

Interest Rate	Number of Loans	Principal Balance	Percent of Principal
Less than 2.00%	1,653	\$14,445,135.81	8.60%
2.00% to 2.9999%	3,055	21,724,288.97	12.94%
3.00% to 3.9999%	2,158	19,725,154.89	11.75%
4.00% to 4.9999%	7,355	44,857,298.14	26.72%
5.00% to 5.9999%	3,298	29,224,555.07	17.41%
6.00% to 6.9999%	2,498	19,148,066.64	11.40%
7.00% or greater	1,066	18,784,183.78	11.19%
Total	21,083	\$167,908,683.30	100.00%

**C. Distribution by Date of First Disbursement
(Dates Correspond to Changes
in Special Allowance Support Level)**

Disbursement Date	Number of Loans	Principal Balance	Percent of Principal
Prior to April 1, 2006	9,315	\$59,863,356.07	35.65%
April 1, 2006 - September 30, 2007	8,223	83,775,193.12	49.89%
October 1, 2007 and after	3,545	24,270,134.11	14.45%
Total	21,083	\$167,908,683.30	100.00%

D. Distribution by Number of Months Remaining Until Scheduled Maturity **

Number of Months	Number of Loans	Principal Balance	Percent of Principal
0 - 12	269	\$89,372.59	0.08%
13 - 24	1,034	829,371.78	0.73%
25 - 36	1,087	1,443,372.62	1.27%
37 - 48	971	1,827,723.99	1.60%
49 - 60	729	1,792,661.68	1.57%
61 - 72	900	2,814,923.51	2.47%
73 - 84	1,583	6,788,514.58	5.95%
85 - 96	1,428	6,930,790.87	6.08%
97 - 108	1,367	7,369,084.97	6.46%
109 - 120	740	4,671,478.03	4.10%
121 - 132	586	4,833,022.17	4.24%
133 - 144	812	8,478,854.90	7.44%
145 - 156	593	6,495,469.42	5.70%
157 - 168	511	6,123,927.60	5.37%
169 - 180	399	4,277,355.93	3.75%
181 - 192	456	5,811,004.32	5.10%
193 - 204	709	11,454,662.03	10.05%
205 - 216	461	7,971,967.03	6.99%
217 - 228	374	7,835,872.63	6.87%
229 - 240	154	3,238,228.72	2.84%
241 - 252	155	3,887,283.84	3.41%
253 - 264	128	2,838,518.66	2.49%
265 - 276	61	1,260,750.34	1.11%
277 - 288	55	1,420,772.24	1.25%
289 - 300	31	1,442,018.66	1.26%
Greater than 300	38	2,099,189.51	1.84%
Total	15,631	\$114,026,192.62	100.00%

* Consolidation Loans having both subsidized and unsubsidized components are listed as separate loans for purposes of these tables. As a result, there is no change to principal balance, but the loan count increases by 5,929 loans for the current period.

** As of the date of this data, excludes loans for which the borrower is repaying under an Income-Based Repayment Schedule. For the current period, these loans total \$53,882,490.68 and represent 32.24% of the total loans currently in repayment.

XII. Collateral Tables as of 9/30/2019 * (continued from previous page)**E. Distribution by Date of First Disbursement
(Dates Correspond to Changes in Guaranty Percentage)**

Disbursement Date	Number of Loans	Principal Balance	Percent of Principal
Prior to October 1, 1993	11	\$11,771.49	0.01%
October 1, 1993 to June 30, 2006	11,054	77,074,660.71	45.90%
July 1, 2006 and after	10,018	90,822,251.10	54.09%
Total	21,083	\$167,908,683.30	100.00%

F. Distribution by Current Balance

Principal Balance	Number of Loans	Principal Balance	Percent of Principal
\$0 to \$4,999	11,769	\$24,169,771.22	14.39%
\$5,000 to \$9,999	4,085	29,189,592.77	17.38%
\$10,000 to \$14,999	1,932	23,726,761.29	14.13%
\$15,000 to \$19,999	1,223	21,117,402.98	12.58%
\$20,000 to \$24,999	724	16,164,131.23	9.63%
\$25,000 to \$29,999	463	12,634,256.99	7.52%
\$30,000 to \$34,999	277	8,965,322.44	5.34%
\$35,000 to \$39,999	173	6,476,643.28	3.86%
\$40,000 to \$44,999	120	5,105,227.77	3.04%
\$45,000 to \$49,999	89	4,210,094.00	2.51%
\$50,000 to \$54,999	58	3,052,205.90	1.82%
\$55,000 to \$59,999	39	2,241,358.78	1.33%
\$60,000 to \$64,999	31	1,939,341.33	1.15%
\$65,000 to \$69,999	22	1,493,609.23	0.89%
\$70,000 to \$74,999	16	1,159,202.48	0.69%
\$75,000 and Above	62	6,263,761.61	3.73%
Total	21,083	\$167,908,683.30	100.00%

* Consolidation Loans having both subsidized and unsubsidized components are listed as separate loans for purposes of these tables. As a result, there is no change to principal balance, but the loan count increases by 5,929 loans for the current period.

XII. Collateral Tables as of 9/30/2019 * (continued from previous page)

G. Distribution by Guaranty Agency

Guaranty Agency	Number of Loans	Principal Balance	Percent of Principal
NCSEAA	21,083	\$167,908,683.30	100.00%

H. Distribution by SAP Interest Rate Index **

SAP Interest Rate	Wtd Avg Margin	Number of Loans	Principal Balance	Percent of Principal
1 Month LIBOR	2.54%	20,866	\$167,449,895.43	99.73%
91 Day T-Bill Index	2.83%	217	458,787.87	0.27%
Total	2.54%	21,083	\$167,908,683.30	100.00%

** \$0 not eligible for SAP.

I. Distribution by Days Delinquent

Days Delinquent	Number of Loans	Principal Balance	Percent of Principal
Not in Repayment	2,434	\$18,021,501.98	10.73%
0 to 30	16,760	133,671,898.15	79.61%
31 to 60	607	5,526,881.66	3.29%
61 to 90	309	2,735,956.20	1.63%
91 to 120	240	1,835,312.84	1.09%
121 to 150	150	1,149,643.81	0.68%
151 to 180	129	1,188,949.80	0.71%
181 and above	454	3,778,538.86	2.25%
Total	21,083	\$167,908,683.30	100.00%

*Consolidation Loans having both subsidized and unsubsidized components are listed as separate loans for purposes of these tables. As a result, there is no change to principal balance, but the loan count increases by 5,929 loans for the current period.

XIII. Optional Redemption Information as of 9/30/2019

Current Pool Balance	Initial Pool Balance	%
\$168,485,186.79	\$459,040,159.93	36.70%
10 % or Less - Qualify for Optional Redemption		N

XIV. 2010-1 Series Interest Rates for Next Distribution Date

Next Distribution Date 1/27/2020
 First Date in Accrual Period 10/25/2019
 Last Date in Accrual Period 1/26/2020
 Days in Accrual Period 94

CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
658262FX3	LIBOR	0.90%	1.93963%	2.83963%

XV. Items to Note

Note: Loan-level data relating to the Financed Student Loans, including all material loan characteristics, in a format determined by the Authority or the Servicer will be made available to Noteholders quarterly upon email request directed to the Authority at investor_relations@ncseaa.edu.