



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**July 31, 2018**

2014 Trust Estate			
<b>Portfolio Principal Balance</b>	\$ 153,748,936	<b>Average Borrower Indebtedness</b>	\$ 14,435
<b>Number of Borrowers</b>	10,651	<b>Wtd Avg Remaining Term (months)</b>	150.21
<b>Number of Loans</b>	28,206	<b>Wtd Avg Statutory Interest Rate</b>	5.49%
<b>Consolidation Rebate Fees</b>	\$ 94,966	<b>Wtd Avg Borrower Interest Rate</b>	4.85%
<b>Claims Paid</b>	\$ 325,785		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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**Timely Payment Benefit**

Eligible	211	541	\$ 2,933,580	1.91%
Qualified	3,727	7,148	51,761,614	33.67%
Disqualified/Not Eligible	7,411	20,517	99,053,742	64.42%

**Automatic Payment Benefit**

Participating	2,167	4,161	34,076,404	22.16%
Nonparticipating	8,485	24,045	119,672,532	77.84%

**School Type**

2 Year Schools	1,949	5,441	18,670,369	12.14%
4 Year Schools	7,365	19,465	114,663,519	74.58%
Proprietary Schools	755	1,941	7,165,081	4.66%
Graduate Schools	216	640	3,907,390	2.54%
Other	411	719	9,342,577	6.08%

**Loan Type**

Stafford - Subsidized	4,346	10,424	20,977,583	13.65%
Stafford - Unsubsidized	3,644	7,927	23,774,066	15.46%
PLUS	152	239	895,861	0.58%
Consolidation - Subsidized	4,894	4,942	50,256,366	32.69%
Consolidation - Unsubsidized	4,618	4,674	57,845,060	37.62%

**Status**

In-School	19	137	570,066	0.37%
Grace	6	9	28,116	0.02%
Repayment	9,166	23,658	130,046,521	84.58%
Forbearance	607	1,917	13,204,465	8.59%
Deferment	809	2,343	9,261,938	6.02%
Claims Processing	52	142	637,830	0.42%

**Special Allowance Index**

30 Day LIBOR	9,962	26,557	139,644,633	90.83%
T-Bill	855	1,649	14,104,303	9.17%

**Interest Rate**

Consolidation - Fixed Rate	5,322	9,474	106,821,891	69.48%
Consolidation - Variable Rate	81	142	1,279,535	0.83%
Stafford & PLUS - Fixed Rate	3,672	10,642	31,568,685	20.53%
Stafford & PLUS - Variable Rate	2,794	7,948	14,078,825	9.16%

\* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.