



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**September 30, 2013**

1988 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 17,655,053	<b>Average Borrower Indebtedness</b>	\$ 15,500	
<b>Number of Borrowers</b>	1,139	<b>Wtd Avg Remaining Term (months)</b>	177.48	
<b>Number of Loans</b>	1,975	<b>Wtd Avg Statutory Interest Rate</b>	3.95%	
<b>Consolidation Rebate Fees</b>	\$ 14,835	<b>Wtd Avg Borrower Interest Rate</b>	2.84%	
<b>Claims Paid</b>	\$ 15,242			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	76	135	\$ 1,761,684	9.98%
Qualified	581	969	8,994,606	50.95%
Disqualified/Not Eligible	488	871	6,898,763	39.07%
<b>Automatic Payment Benefit</b>				
Participating	572	962	9,214,999	52.19%
Nonparticipating	567	1,013	8,440,054	47.81%
<b>School Type</b>				
2 Year Schools	100	192	993,024	5.62%
4 Year Schools	612	1,055	9,762,451	55.30%
Proprietary Schools	417	703	6,652,640	37.68%
Graduate Schools	6	15	122,941	0.70%
Other	6	10	123,997	0.70%
<b>Loan Type</b>				
Stafford - Subsidized	166	317	547,175	3.10%
Stafford - Unsubsidized	77	109	246,288	1.39%
PLUS	2	2	6,630	0.04%
Consolidation - Subsidized	902	906	9,048,310	51.25%
Consolidation - Unsubsidized	639	641	7,806,650	44.22%
<b>Status</b>				
In-School	1	1	860	0.00%
Grace	0	0	-	0.00%
Repayment	963	1,623	15,238,612	86.31%
Forbearance	67	148	1,085,088	6.15%
Deferment	108	203	1,330,493	7.54%
Claims Processing	0	0	-	0.00%
<b>Special Allowance Index</b>				
30 Day LIBOR	1,085	1,820	16,986,612	96.21%
T-Bill	65	155	668,441	3.79%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	954	1,547	16,854,961	95.47%
Consolidation - Variable Rate	0	0	-	0.00%
Stafford & PLUS - Fixed Rate	16	30	120,960	0.68%
Stafford & PLUS - Variable Rate	172	398	679,132	3.85%

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