

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	9/1/2019	to	9/30/2019
Report Posting Date:	October 25, 2019		
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Portfolio Activity									
	Principal Only	Principal Plus Accrued Interest and Fees	Weighted Average Statutory Rate	Weighted Average Effective Rate	Weighted Average Remaining Term (Mos)	Number of Loans	Number of Accounts	ABI	
Beginning Balance	170,019,864	174,983,897							
Loans Added with Recycling/Acquisition			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Substituted/Transferred In			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Repaid/Prepaid	(1,995,595)	(2,413,668)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Sold Out			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Defaulted	(541,742)	(573,750)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	494,608		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		807,365	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	7,649	(3,384)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	167,984,784	172,800,459							

CPR	9.02% Current Month	14.76% Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	121,635	6,559,851	1.631%
Unsubsidized Stafford	210,399	8,304,205	2.065%
Consolidation	33,274	1,622,196	0.403%
PLUS and Grad PLUS	-	475,697	0.118%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(219,671)	-0.055%
Total Net Claims	365,308	16,742,278	2.403%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 541,742
Current period payments (recoveries) from Guarantor (\$)	\$ 542,882
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 77,140,598
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.33%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.41%	23.69
Grace	0.20%	1.92
Forbearance	10.48%	1.41
Deferment	7.94%	19.65
		W.A. Time in Repayment (months) (a)
Repayment	79.65%	119.24
Claims	1.32%	98.18
Total Portfolio	100.00%	

(a) Includes Grace period.