

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2020 Trust Estate		
Collection Period:	12/1/2020	to	12/31/2020
Report Posting Date:	January 25, 2021		
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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	232,976,373	239,340,228						
Loans Added with Recycling/Acquisition			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
Loans Repaid/Prepaid	(2,042,089)	(2,444,888)	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
Loans Defaulted	(71,284)	(75,636)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	392,274		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		768,794	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(68,322)	(75,553)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	231,186,952	237,512,944						

CPR	3.33% Current Month	14.13% 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	26,729	64,598	0.016%
Unsubsidized Stafford	30,055	31,241	0.008%
Consolidation	57,522	360,921	0.088%
PLUS and Grad PLUS	-	-	0.000%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	-	0.000%
Total Net Claims	114,306	456,759	0.194%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 71,284
Current period payments (recoveries) from Guarantor (\$)	\$ 139,581
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 505,614
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.00%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.03%	5.37
Grace	0.01%	2.05
Forbearance	12.78%	10.16
Deferment	3.47%	17.73
		W.A. Time in Repayment (months) (a)
Repayment	83.45%	194.10
Claims	0.26%	231.70
Total Portfolio	100.00%	

(a) Includes Grace period.