

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2020 Trust Estate		
Collection Period:	11/1/2020	to	11/30/2020
Report Posting Date:	December 28, 2020		
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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	234,850,869	241,332,936						
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	(1,965,255)	(2,380,281)	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	(9,090)	(9,459)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	425,223		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		750,595	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(325,374)	(353,563)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	232,976,373	239,340,228						

CPR	5.93% Current Month	5.93% 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	30,393	37,868	0.016%
Unsubsidized Stafford	1,186	1,186	0.001%
Consolidation	242,330	303,398	0.129%
PLUS and Grad PLUS	-	-	0.000%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	-	0.000%
Total Net Claims	273,910	342,453	0.146%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 9,090
Current period payments (recoveries) from Guarantor (\$)	\$ 331,651
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 366,034
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%	5.97
Grace	0.01%	2.04
Forbearance	10.91%	11.97
Deferment	3.56%	17.81
		W.A. Time in Repayment (months) (a)
Repayment	85.25%	193.22
Claims	0.24%	177.37
Total Portfolio	100.00%	

(a) Includes Grace period.