

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	10/1/2020	to	10/31/2020
Report Posting Date:	November 25, 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	144,179,432	150,038,995						
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	(1,429,644)	(1,725,299)	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	(109,752)	(116,111)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	248,436		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		681,783	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	40,051	29,428	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	142,928,522	148,908,796						

CPR	5.23% Current Month	14.36% Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	45,386	7,946,070	1.974%
Unsubsidized Stafford	29,487	10,378,866	2.578%
Consolidation	-	1,777,286	0.441%
PLUS and Grad PLUS	-	767,164	0.191%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	74,873	20,633,446	5.139%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 109,752
Current period payments (recoveries) from Guarantor (\$)	\$ 109,182
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 83,365,198
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.16%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.46%	18.93
Grace	0.06%	2.30
Forbearance	11.39%	4.78
Deferment	7.12%	21.35
		W.A. Time in Repayment (months) (a)
Repayment	80.39%	133.44
Claims	0.58%	108.43
Total Portfolio	100.00%	

(a) Includes Grace period.