

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2020 Trust Estate		
Collection Period:	2/1/2021	to	2/28/2021
Report Posting Date:	March 25, 2021		
Contact Name:	Robert T McRae		
Contact Phone:	(801) 321-7180		
Contact Fax:	(801) 321-7174		
Contact Email:	bmcrac@utahsbr.edu		
Website:	https://uheaa.org/reports/current-financial-reports/		

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	229,031,735	235,274,648						
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	(1,948,476)	(2,331,873)	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	(141,768)	(153,301)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	485,062		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		763,611	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	135,702	2,620	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	227,562,255	233,555,705						

CPR	2.42% Current Month	4.38% Cumulative
------------	----------------------------	-------------------------

Gross Defaults/Claims and Net Rejected Claims			
Claims *	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	64	98,913	0.042%
Unsubsidized Stafford	-	43,139	0.018%
Consolidation	4,108	593,669	0.253%
PLUS and Grad PLUS	-	-	0.000%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	-	0.000%
Total Net Claims	4,172	735,722	0.313%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 141,768
Current period payments (recoveries) from Guarantor (\$)	\$ 4,062
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 832,669
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	0.01%	15.44
Grace	0.03%	5.00
Forbearance	13.12%	10.16
Deferment	4.13%	18.01
		W.A. Time in Repayment (months) (a)
Repayment	82.51%	196.01
Claims	0.21%	211.62
Total Portfolio	100.00%	

(a) Includes Grace period.