

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2020 Trust Estate		
Collection Period:	1/1/2021	to	1/31/2021
Report Posting Date:	February 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	231,186,952	237,512,944						
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	(2,237,094)	(2,658,176)	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	(101,200)	(105,054)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	404,876		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	(221,800)	(238,677)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	229,031,735	235,274,648						

CPR	5.45% Current Month	4.93% 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	34,252	98,849	0.042%
Unsubsidized Stafford	11,898	43,139	0.018%
Consolidation	228,641	589,561	0.251%
PLUS and Grad PLUS	-	-	0.000%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	-	0.000%
Total Net Claims	274,791	731,550	0.311%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 101,200
Current period payments (recoveries) from Guarantor (\$)	\$ 322,993
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 828,607
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%	4.37
Grace	0.01%	1.05
Forbearance	12.20%	10.71
Deferment	3.77%	16.60
		W.A. Time in Repayment (months) (a)
Repayment	83.78%	195.02
Claims	0.22%	255.65
Total Portfolio	100.00%	

(a) Includes Grace period.