

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2014 Trust Estate		
Collection Period:	11/1/2021	to	11/30/2021
Report Posting Date:	December 27, 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	107,926,239	111,093,381						
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	(648,306)	(843,748)	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	(14,341)	(14,568)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	219,910		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		409,498	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(822,821)	(838,730)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	106,660,681	109,805,834						

CPR	8.53% Current Month	9.33% 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	141	3,921,816	1.345%
Unsubsidized Stafford	3,642	7,750,254	2.657%
Consolidation	12,689	16,280,670	5.582%
PLUS and Grad PLUS	-	181,249	0.062%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(265,292)	-0.092%
Total Net Claims	16,472	27,868,698	9.673%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 14,341
Current period payments (recoveries) from Guarantor (\$)	\$ 836,239
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 60,457,594
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.96%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.09%	21.60
Grace	0.13%	2.00
Forbearance	14.15%	3.25
Deferment	3.97%	14.33
		W.A. Time in Repayment
	% of Pool	(months) (a)
Repayment	80.77%	198.40
Claims	0.89%	211.94
Total Portfolio	100.00%	

(a) Includes Grace period.