

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 2010 Trust Estate**  
**August 31, 2010**

Number of borrowers		8,625
Number of loans		17,244
Portfolio principal balance	\$	34,873,198.71
Average borrower indebtedness	\$	4,043.27
Weighted Avg. borrower interest rate		2.55%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	3,563	7,558	\$ 14,995,163.33	43.00%
Qualified	2,725	5,014	\$ 8,195,236.53	23.50%
Disqualified	2,462	4,671	\$ 11,676,358.58	33.48%
Not Eligible	1	1	\$ 6,440.27	0.02%
<b>ACH BENEFIT</b>				
Participating	2,764	5,107	\$ 9,143,241.62	32.04%
Nonparticipating	5,862	12,137	\$ 25,729,957.09	67.96%
<b>SCHOOL TYPE</b>				
2 Year Schools		1,940	\$ 3,476,203.56	9.97%
4 Year Schools		13,090	\$ 26,803,955.07	76.87%
Proprietary Schools		1,737	\$ 3,303,521.93	9.47%
Graduate Schools		453	\$ 1,225,142.91	3.51%
Other		24	\$ 64,375.24	0.18%
<b>SERVICER</b>				
Nelnet		6,893	\$ 9,355,813.05	26.83%
In-House		10,351	\$ 25,517,385.66	73.17%
<b>LOAN TYPE</b>				
Stafford-Subsidized	6,010	10,145	\$ 16,570,230.54	47.51%
Stafford-Unsubsidized	2,887	4,119	\$ 8,049,923.91	23.08%
PLUS	233	253	\$ 748,321.57	2.15%
Consolidation-Subsidized	1,665	1,668	\$ 6,255,055.14	17.94%
Consolidation-Unsubsidized	1,048	1,059	\$ 3,249,667.55	9.32%
<b>STATUS</b>				
In-School	34	72	\$ 263,281.95	0.75%
Grace	9	30	\$ 85,620.04	0.25%
Repayment	7,151	14,133	\$ 27,649,310.78	79.28%
Forbearance	426	945	\$ 2,523,636.51	7.24%
Deferment	948	1,936	\$ 4,006,463.98	11.49%
Claims Processing	71	128	\$ 344,885.45	0.99%
<b>DEFAULT CLAIMS PAID</b>			\$ 73,687.37	0.21%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	8,041	14,846	\$ 28,853,802.10	87.16%
T-Bill	1,185	2,398	\$ 6,019,396.61	12.84%
<b>CONSOLIDATION REBATE FEE</b>			\$ 8,444.62	0.01%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	420	831	\$ 2,616,375.41	7.50%
Consolidations - Fixed Rate	1,905	2,672	\$ 9,114,725.36	26.14%
All Loan Types - Variable	3,585	13,741	\$ 23,142,097.94	66.36%
<b>DELINQUENCY</b>				
31 To 60 Days	176	342	\$ 927,765.96	2.66%
61 To 90 Days	140	323	\$ 697,571.52	2.00%
91 To 120 Days	82	162	\$ 446,652.87	1.28%
121 To 270 Days	306	700	\$ 1,978,795.92	5.67%
Over 270 Days	78	148	\$ 382,589.50	1.10%
Claims Processing	71	128	\$ 344,885.45	0.99%
Total Delinquency	853	1,803	\$ 4,778,261.22	15.66%

\* Number of borrowers in total is overstated due to borrowers with more than one loan each fitting into multiple criteria .