

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

Number of borrowers		8,235
Number of loans		16,446
Portfolio principal balance	\$	31,708,801.28
Average borrower indebtedness	\$	3,850.49
Weighted Avg. borrower interest rate		2.50%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	3,244	6,866	\$ 12,688,866.37	40.01%
Qualified	2,713	4,961	\$ 7,650,340.11	24.13%
Disqualified	2,397	4,618	\$ 11,363,847.02	35.84%
Not Eligible	1	1	\$ 5,747.78	0.02%
<b>ACH BENEFIT</b>				
Participating	2,664	4,907	\$ 8,512,578.06	32.35%
Nonparticipating	5,572	11,539	\$ 23,196,223.22	67.65%
<b>SCHOOL TYPE</b>				
2 Year Schools		1,861	\$ 3,215,085.45	10.14%
4 Year Schools		12,521	\$ 24,464,075.10	77.15%
Proprietary Schools		1,617	\$ 2,906,108.66	9.16%
Graduate Schools		428	\$ 1,067,082.25	3.37%
Other		19	\$ 56,449.82	0.18%
<b>SERVICER</b>				
Nelnet		6,546	\$ 8,313,713.73	26.22%
In-House		9,900	\$ 23,395,087.55	73.78%
<b>LOAN TYPE</b>				
Stafford-Subsidized	5,699	9,652	\$ 14,983,691.42	47.26%
Stafford-Unsubsidized	2,724	3,904	\$ 7,253,304.79	22.87%
PLUS	216	236	\$ 652,851.44	2.06%
Consolidation-Subsidized	1,619	1,622	\$ 5,829,587.23	18.38%
Consolidation-Unsubsidized	1,022	1,032	\$ 2,989,366.40	9.43%
<b>STATUS</b>				
In-School	20	54	\$ 180,016.89	0.57%
Grace	4	10	\$ 42,443.49	0.13%
Repayment	6,864	13,520	\$ 25,255,182.13	79.64%
Forbearance	363	827	\$ 2,094,473.81	6.61%
Deferment	963	1,949	\$ 3,915,941.54	12.35%
Claims Processing	31	86	\$ 220,743.42	0.70%
<b>DEFAULT CLAIMS PAID</b>			\$ 60,299.34	0.19%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	7,675	14,146	\$ 26,115,431.98	87.20%
T-Bill	1,127	2,300	\$ 5,593,369.30	12.80%
<b>CONSOLIDATION REBATE FEE</b>			\$ 7,775.88	0.02%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	323	656	\$ 2,125,540.80	6.70%
Consolidations - Fixed Rate	1,854	2,603	\$ 8,531,907.45	26.91%
All Loan Types - Variable	3,453	13,187	\$ 21,051,353.03	66.39%
<b>DELINQUENCY</b>				
31 To 60 Days	257	534	\$ 1,275,307.54	4.02%
61 To 90 Days	127	282	\$ 877,211.36	2.77%
91 To 120 Days	86	184	\$ 450,206.93	1.42%
121 To 270 Days	235	497	\$ 1,288,265.94	4.06%
Over 270 Days	34	69	\$ 151,768.00	0.48%
Claims Processing	31	86	\$ 220,743.42	0.70%
Total Delinquency	770	1,652	\$ 4,263,503.19	15.46%

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