

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

Number of borrowers		8,416
Number of loans		16,822
Portfolio principal balance	\$	33,158,540.45
Average borrower indebtedness	\$	3,939.94
Weighted Avg. borrower interest rate		2.53%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	3,403	7,181	\$ 13,693,101.24	41.30%
Qualified	2,715	4,981	\$ 7,902,198.49	23.83%
Disqualified	2,419	4,659	\$ 11,557,144.46	34.85%
Not Eligible	1	1	\$ 6,096.26	0.02%
<b>ACH BENEFIT</b>				
Participating	2,701	4,979	\$ 8,723,258.76	32.09%
Nonparticipating	5,716	11,843	\$ 24,435,281.69	67.91%
<b>SCHOOL TYPE</b>				
2 Year Schools		1,919	\$ 3,367,622.26	10.16%
4 Year Schools		12,754	\$ 25,486,295.04	76.86%
Proprietary Schools		1,687	\$ 3,104,487.52	9.36%
Graduate Schools		435	\$ 1,128,127.12	3.40%
Other		27	\$ 72,008.51	0.22%
<b>SERVICER</b>				
Nelnet		6,713	\$ 8,840,300.29	26.66%
In-House		10,109	\$ 24,318,240.16	73.34%
<b>LOAN TYPE</b>				
Stafford-Subsidized	5,841	9,881	\$ 15,720,691.50	47.40%
Stafford-Unsubsidized	2,800	4,004	\$ 7,623,002.03	22.99%
PLUS	225	245	\$ 688,772.73	2.08%
Consolidation-Subsidized	1,642	1,645	\$ 6,027,397.29	18.18%
Consolidation-Unsubsidized	1,036	1,047	\$ 3,098,676.90	9.35%
<b>STATUS</b>				
In-School	21	54	\$ 186,156.62	0.56%
Grace	7	14	\$ 59,141.80	0.18%
Repayment	6,962	13,750	\$ 26,094,767.81	78.70%
Forbearance	386	850	\$ 2,325,562.64	7.01%
Deferment	999	2,047	\$ 4,218,485.63	12.72%
Claims Processing	53	107	\$ 274,425.95	0.83%
<b>DEFAULT CLAIMS PAID</b>			\$ 69,092.32	0.21%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	7,840	14,475	\$ 27,399,003.47	87.15%
T-Bill	1,156	2,347	\$ 5,759,536.98	12.85%
<b>CONSOLIDATION REBATE FEE</b>			\$ 7,906.60	0.02%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	361	726	\$ 2,302,032.26	6.94%
Consolidations - Fixed Rate	1,878	2,638	\$ 8,829,532.55	26.63%
All Loan Types - Variable	3,516	13,458	\$ 22,026,975.64	66.43%
<b>DELINQUENCY</b>				
31 To 60 Days	191	441	\$ 980,262.07	2.96%
61 To 90 Days	124	235	\$ 490,851.21	1.48%
91 To 120 Days	69	162	\$ 433,787.74	1.31%
121 To 270 Days	244	522	\$ 1,335,462.14	4.03%
Over 270 Days	52	126	\$ 330,041.38	1.00%
Claims Processing	53	107	\$ 274,425.95	0.83%
<b>Total Delinquency</b>	<b>733</b>	<b>1,593</b>	<b>\$ 3,844,830.49</b>	<b>13.40%</b>

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