

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 2010 Trust Estate**  
**June 30, 2011**

Number of borrowers		7,608
Number of loans		15,141
Portfolio principal balance	\$	27,497,944.74
Average borrower indebtedness	\$	3,614.35
Weighted Avg. borrower interest rate		2.48%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	2,818	5,970	\$ 10,394,953.86	37.80%
Qualified	2,611	4,791	\$ 6,738,685.40	24.51%
Disqualified	2,293	4,379	\$ 10,359,631.72	37.67%
Not Eligible	1	1	\$ 4,673.76	0.02%
<b>ACH BENEFIT</b>				
Participating	2,545	4,690	\$ 7,470,365.24	33.45%
Nonparticipating	5,063	10,451	\$ 20,027,579.50	66.55%
<b>SCHOOL TYPE</b>				
2 Year Schools		1,709	\$ 2,808,739.13	10.21%
4 Year Schools		11,562	\$ 21,284,540.40	77.41%
Proprietary Schools		1,457	\$ 2,470,387.63	8.98%
Graduate Schools		394	\$ 880,299.67	3.20%
Other		19	\$ 53,977.91	0.20%
<b>SERVICER</b>				
Nelnet		5,877	\$ 6,855,368.79	24.93%
In-House		9,264	\$ 20,642,575.95	75.07%
<b>LOAN TYPE</b>				
Stafford-Subsidized	5,246	8,874	\$ 12,868,129.03	46.79%
Stafford-Unsubsidized	2,505	3,579	\$ 6,302,162.38	22.92%
PLUS	187	202	\$ 513,335.58	1.87%
Consolidation-Subsidized	1,511	1,514	\$ 5,133,723.02	18.67%
Consolidation-Unsubsidized	963	972	\$ 2,680,594.73	9.75%
<b>STATUS</b>				
In-School	16	42	\$ 141,561.26	0.51%
Grace	4	13	\$ 44,694.94	0.16%
Repayment	6,265	12,314	\$ 20,813,810.54	75.71%
Forbearance	383	874	\$ 2,580,498.61	9.38%
Deferment	933	1,864	\$ 3,828,778.07	13.92%
Claims Processing	16	34	\$ 88,601.32	0.32%
<b>DEFAULT CLAIMS PAID</b>			\$ 39,407.94	0.14%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	7,101	13,096	\$ 22,707,188.37	87.60%
T-Bill	1,005	2,045	\$ 4,790,756.37	12.40%
<b>CONSOLIDATION REBATE FEE</b>			\$ 7,995.44	0.03%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	306	613	\$ 1,966,415.07	7.15%
Consolidations - Fixed Rate	1,735	2,445	\$ 7,658,391.07	27.85%
All Loan Types - Variable	3,214	12,083	\$ 17,873,138.60	65.00%
<b>DELINQUENCY</b>				
31 To 60 Days	161	317	\$ 843,413.57	3.07%
61 To 90 Days	99	201	\$ 399,963.35	1.45%
91 To 120 Days	67	137	\$ 293,921.20	1.07%
121 To 270 Days	172	374	\$ 1,026,218.83	3.73%
Over 270 Days	32	69	\$ 171,435.89	0.62%
Claims Processing	16	34	\$ 88,601.32	0.32%
Total Delinquency	547	1,132	\$ 2,823,554.16	12.02%

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