

WYOMING COMMUNITY DEVELOPMENT AUTHORITY

DISCLOSURE REPORT

FOR THE 1978 PARITY INDENTURE

SINGLE FAMILY MORTGAGE BOND SERIES 1978-A THROUGH 2003-AB

AS OF SEPTEMBER 30, 2012

WYOMING COMMUNITY DEVELOPMENT AUTHORITY
DISCLOSURE REPORT
AS OF 09/30/12

D I S C L A I M E R

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General Information:

Bonds Outstanding	105,000,000.00
Outstanding Principal Balance	86,784,541.38
Current Outstanding Commitments	4,640,452.00
Current Uncommitted Lendable Funds	0.00

Average Purchase Price	62,195
Average Original Loan Amount	59,088
Total No. of Loans Originated	22,117
Total No. of Loans Originated-Active Series	4,340
Total No. of Loans Paid Off-Active Series	3,415
Total No. of Loans Outstanding	925

Loan Portfolio Characteristics (As % of Loans Outstanding):

New Construction	21.95%	Private (Down to 80.00 LTV)	14.19%
Existing Home	78.05%	FHA	40.69%
Total	100.00%	VA	11.57%
		RD	26.62%
		<80% LTV	1.40%
		Self Insured	0.35%
		Guaranty Fund	5.03%
		Uninsured	0.15%
		Total	100.00%
Fixed Rate Mortgages	39.29%		
Step Rate Mortgages	60.71%		
Total	100.00%		

Type of Housing:

1 FAMILY	100.00%
Total	100.00%

Breakdown of Private Mortgage Insurers (List by % of Total PMI Portfolio):

07 OTHER	0.69%
09 RADIAN	82.24%
13 GENWORTH	17.07%
Total	100.00%

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Pool Insurance Coverage: ALSO SEE NOTES

Description	% of Port.
RD loans - pool insurance	1.34%
<80% LTV loans - pool insurance	0.34%
PMI loans - no pool insurance	14.60%
FHA loans - no pool insurance	39.84%
RD loans - no pool insurance	24.19%
VA loans - no pool insurance	12.14%
<80% LTV loans - no pool insurance	1.38%
Others - no pool insurance	6.17%
Total	100.00%

Self Insurance Coverage: SEE NOTES

Delinquency Statistics (as % of # of Loans Outstanding):

60 Days	15	1.62%
90 Days or More	24	2.59%
In Foreclosure	8	0.86%

(As % of Principal Balance Outstanding):

	1,679,677.51	1.94%
	2,225,519.24	2.56%
	731,177.61	0.84%

No. of Loans Foreclosed Inception to Date 3,454
 Foreclosed (Loss)/Gain to Date
 Net of Insurance Proceeds (\$000) (9,052)

Real Estate Owned:
 Number of Loans 0
 Outstanding Mortgage Amount (\$000):
 At Time of Default 0
 Current Balance 0

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Trustee Wells Fargo Bank
 1740 BROADWAY
 DENVER, CO 80274-0000
 Telephone (303) 863-6311
 Contact TONG PATTEN

Program Administrator WYOMING COMMUNITY DEVELOPMENT AUTHORITY
 155 NORTH BEECH
 P.O. BOX 634
 CASPER, WY 82601
 Telephone (307) 265-0603
 Contact DAVID M. HANEY

Mortgage Loan Servicers (Top five by number of loans):

Servicer Number/Name	Number of Loans	% of Portfolio	----- 60+ Delinquencies -----	
			Number of Loans	Principal Outstanding
500 WCDA MORTGAGE SERVICING	678	73.54%	41	4,146,999.59
210 FIRST INTERSTATE BANK	133	14.43%	3	296,172.96
300 BIG HORN FEDERAL SAVINGS BANK	52	5.64%	3	193,201.81
471 HABITAT EASTERN BIG HORN	19	2.06%	0	0.00
472 HABITAT GREATER TETON	16	1.74%	0	0.00
All Others - No. of Servicers	4	2.59%	0	0.00
Total	9	922	47	4,636,374.36

Mortgage Loan Rates for Outstanding Loans (By Bond Series):

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	11	5.2500
	9	5.3750
	10	5.6250
	3	5.8750
	3	6.1250
	29	6.2500
	1	6.8750
	14	7.7500
	18	7.8750
	19	8.0000
	2	8.2500
	18	8.3750
	9	8.7500
	15	8.8750

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Mortgage Loan Rates for Outstanding Loans (By Bond Series):

Bond Series	Number of Loans	Mortgage Rate	
043 1998-B	2	5.3750	
	1	5.5000	
	3	5.6250	
	1	5.7500	
	1	6.0000	
	8	6.5000	
	1	6.8750	
	1	7.0000	
044 2001-A	12	3.2500	
	7	3.5000	
	7	4.5000	
	27	5.0000	
	6	5.2500	
	3	5.3750	
	13	5.6250	
	1	5.7500	
	7	5.8750	
	2	6.0000	
	4	6.2500	
	4	6.7500	
	1	7.3750	
	15	8.2500	
045 2002-A	59	0.0000	
	96	2.5000	
	6	3.0000	
	13	3.7000	
	12	4.1250	
	3	4.2500	
	10	4.5000	
	27	4.6250	
	19	5.0000	
	3	5.1250	
	6	5.2500	
	7	5.3750	
	4	5.5000	
	9	5.6250	
	5	5.7500	
	2	5.8750	
	1	6.0000	

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Mortgage Loan Rates for Outstanding Loans (By Bond Series):

Bond Series	Number of Loans	Mortgage Rate
045 2002-A	2	6.2500
	2	6.5000
	1	7.0000
	7	7.5000
	2	7.8750
046 2002-A Participation	3	4.0000
	1	4.5000
	4	4.7500
	1	4.8750
	3	5.0000
	1	5.1250
	81	5.2500
	47	5.3750
	4	5.5000
	16	5.6250
	14	5.7500
	047 2003 AB	1	2.0000
1		3.0000
1		3.7000
2		4.2500
45		4.5000
4		4.7500
45		5.0000
5		5.3750
6		5.5000
3		5.6250
6		5.7500
1		5.8750
9		6.0000
2		6.5000
12		6.7500
2		6.8750
6		7.0000
3	7.3750	
3	7.5000	
1	7.7500	
1	7.8750	
1	8.8750	
3	8.9000	

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List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
043	1998-B							
06/2033	983219YX8	TERM	5.300000000	15,000,000.00	0.00	10,290,000.00	4,710,000.00	1
TOTAL	1998-B			15,000,000.00	0.00	10,290,000.00	4,710,000.00	

List of Unscheduled Redemptions:

Call Date	Call Amount	Type of Call	Source of Funds
043	1998-B	RD Participation	
08/01/03	2,000,000.00	Recall	Prepayments
04/01/11	8,290,000.00	Recall	Prepayments

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
044	2001-A							
12/2035	983219ZC3	TERM	0.210000000	9,545,000.00	0.00	0.00	9,545,000.00	1
TOTAL	2001-A			9,545,000.00	0.00	0.00	9,545,000.00	

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
045	2002-A							
12/2032	983219ZJ8	TERM	0.210000000	37,000,000.00	0.00	0.00	37,000,000.00	1
TOTAL	2002-A			37,000,000.00	0.00	0.00	37,000,000.00	

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List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
047 2003 AB								
12/2023	983219ZM1	TERM	4.400000000	15,715,000.00	0.00	0.00	15,715,000.00	1
12/2033	983219ZN9	TERM	4.550000000	32,030,000.00	0.00	0.00	32,030,000.00	1
12/2033	983219ZP4	TERM	0.210000000	6,000,000.00	0.00	0.00	6,000,000.00	1
TOTAL 2003 AB				53,745,000.00	0.00	0.00	53,745,000.00	

List of Bonds by Maturity:

	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding
INDENTURE TOTAL	115,290,000.00	0.00	10,290,000.00	105,000,000.00

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ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 001 1978-A							
PROGRAM FUND	GNMA Mortgage Secs	3	6.537395	56,183.38	54,097.84	2,085.54	56,183.38
	Money Market	1	0.011271	354,640.89	354,640.89	0.00	354,640.89
ASSET ACCOUNT TOTAL		4	0.875024	410,824.27	408,738.73	2,085.54	410,824.27
REVENUE FUND	GNMA Mortgage Secs	8	7.100501	75,661.05	74,638.28	1,022.77	75,661.05
	Money Market	1	0.011271	8748,944.68	8748,944.68	0.00	8748,944.68
ASSET ACCOUNT TOTAL		9	0.071239	8824,605.73	8823,582.96	1,022.77	8824,605.73
BOND RESERVE FUND	FHLMC CALLABLE	3	3.217770	5740,000.00	5740,000.00	0.00	5740,000.00
	GNMA Mortgage Secs	10	6.909220	274,105.84	272,216.21	1,889.63	274,105.84
	Money Market	1	0.011271	4702,634.90	4702,634.90	0.00	4702,634.90
	US Treasury Bonds	1	6.000000	614,464.48	650,000.00 (	23,599.15)	626,400.85
ASSET ACCOUNT TOTAL		15	2.138506	11331,205.22	11364,851.11 (	21,709.52)	11343,141.59
MORTGAGE RESERVE FUND	FHLMC CALLABLE	2	3.552575	1165,000.00	1165,000.00	0.00	1165,000.00
	GNMA Mortgage Secs	2	6.666414	11,876.71	11,777.27	99.44	11,876.71
	Money Market	1	0.011269	2,516.52	2,516.52	0.00	2,516.52
	US Treasury Bonds	1	6.000000	217,425.46	230,000.00 (	8,350.69)	221,649.31
ASSET ACCOUNT TOTAL		6	3.971698	1396,818.69	1409,293.79 (	8,251.25)	1401,042.54
SERIES TOTAL		34	1.403557	21963,453.91	22006,466.59 (	26,852.46)	21979,614.13
SERIES 043 1998 SERIES B							
PROGRAM FUND	Money Market	1	0.011271	1977,484.85	1977,484.85	0.00	1977,484.85
ASSET ACCOUNT TOTAL		1	0.011271	1977,484.85	1977,484.85	0.00	1977,484.85
REVENUE FUND	Money Market	1	0.011271	519,867.49	519,867.49	0.00	519,867.49
ASSET ACCOUNT TOTAL		1	0.011271	519,867.49	519,867.49	0.00	519,867.49
BOND RESERVE FUND	GNMA Mortgage Secs	2	6.000000	6,831.83	6,897.09 (	65.26)	6,831.83
	Money Market	1	0.011271	488,666.83	488,666.83	0.00	488,666.83
ASSET ACCOUNT TOTAL		3	0.094621	495,498.66	495,563.92 (65.26)	495,498.66
SERIES TOTAL		5	0.025072	2992,851.00	2992,916.26 (65.26)	2992,851.00

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ASSET ACCOUNT SERIES	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
044 2001 SERIES A							
REVENUE FUND	Money Market	1	0.011271	2581,408.88	2581,408.88	0.00	2581,408.88
ASSET ACCOUNT TOTAL		1	0.011271	2581,408.88	2581,408.88	0.00	2581,408.88
SERIES TOTAL		1	0.011271	2581,408.88	2581,408.88	0.00	2581,408.88
045 2002 SERIES A							
REVENUE FUND	Money Market	1	0.011271	14539,434.52	14539,434.52	0.00	14539,434.52
ASSET ACCOUNT TOTAL		1	0.011271	14539,434.52	14539,434.52	0.00	14539,434.52
SERIES TOTAL		1	0.011271	14539,434.52	14539,434.52	0.00	14539,434.52
046 2002 SERIES A Participating							
REVENUE FUND	Money Market	1	0.011271	553,718.65	553,718.65	0.00	553,718.65
ASSET ACCOUNT TOTAL		1	0.011271	553,718.65	553,718.65	0.00	553,718.65
SERIES TOTAL		1	0.011271	553,718.65	553,718.65	0.00	553,718.65
047 2003 SERIES AB							
PROGRAM FUND	GNMA Mortgage Secs	9	6.985584	192,982.23	193,526.07 (	543.84)	192,982.23
	Money Market	1	0.011271	43,929.03	43,929.03	0.00	43,929.03
	US Treasury Bonds	1	6.000000	312,178.13	355,000.00 (	19,926.76)	335,073.24
ASSET ACCOUNT TOTAL		11	5.877893	549,089.39	592,455.10 (	20,470.60)	571,984.50
REVENUE FUND	Money Market	1	0.011271	15273,233.49	15273,233.49	0.00	15273,233.49
ASSET ACCOUNT TOTAL		1	0.011271	15273,233.49	15273,233.49	0.00	15273,233.49
BOND RESERVE FUND	FHLMC CALLABLE	1	3.625000	1670,000.00	1670,000.00	0.00	1670,000.00
	GNMA Mortgage Secs	12	6.838657	897,755.33	900,190.21 (	2,434.88)	897,755.33
	Money Market	1	0.011271	3378,020.17	3378,020.17	0.00	3378,020.17
	US Treasury Bonds	1	7.125000	166,456.06	127,400.00	19,898.49	147,298.49
	TENNESSEE VALLEY AUT	1	6.250000	594,858.00	600,000.00 (	1,339.91)	598,660.09
ASSET ACCOUNT TOTAL		16	2.532449	6707,089.56	6675,610.38	16,123.70	6691,734.08

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ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 047 2003 SERIES AB							
MORTGAGE RESERVE FUND	FHLMC CALLABLE	1	3.625000	300,000.00	300,000.00	0.00	300,000.00
	GNMA Mortgage Secs	4	7.447598	19,216.25	18,970.94	245.31	19,216.25
	Money Market	1	0.011271	256,616.58	256,616.58	0.00	256,616.58
ASSET ACCOUNT TOTAL		6	2.139866	575,832.83	575,587.52	245.31	575,832.83
SERIES TOTAL		34	0.942682	23105,245.27	23116,886.49	(4,101.59)	23112,784.90
SERIES 069 SUPPLEMENTAL SECURITY							
REVENUE FUND	GNMA Mortgage Secs	1	7.000000	4,115.15	4,246.51	(131.36)	4,115.15
	Money Market	1	0.011271	647,256.48	647,256.48	0.00	647,256.48
	US Treasury Bonds	1	7.875000	548,624.00	400,000.00	68,233.95	468,233.95
ASSET ACCOUNT TOTAL		3	3.030919	1199,995.63	1051,502.99	68,102.59	1119,605.58
SERIES TOTAL		3	3.030919	1199,995.63	1051,502.99	68,102.59	1119,605.58
INDENTURE TOTAL		79	0.839894	66936,107.86	66842,334.38	37,083.28	66879,417.66

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Summary of Reserve Funds by Indenture:

Reserve Fund Account Description	Original Amount	Current Par Amount
BOND RESERVE FUND INVESTMENTS	149,246,976.00	18,536,025.41
MORTGAGE RESERVE FUND INVESTMENTS	12,344,444.00	1,984,881.31
INDENTURE TOTAL	161,591,420.00	20,520,906.72

Summary of Equity by Indenture:

Total Assets	Total Liabilities	Fund Balance
153,208,304.83	106,705,363.01	46,502,941.82

NOTES

(A) IF THE AUTHORITY ELECTS TO CALL OR IS MANDATED TO CALL BY THE APPLICABLE SERIES RESOLUTION, THE FOLLOWING IS THE BOND CALL SEQUENCE FOR PREPAYMENTS:

- 1 THESE BONDS ARE FIRST TO BE CALLED FROM PREPAYMENTS
- 2 THESE BONDS ARE SECOND TO BE CALLED FROM PREPAYMENTS
- 3 THESE BONDS ARE THIRD TO BE CALLED FROM PREPAYMENTS
- 4 THESE BONDS ARE FOURTH TO BE CALLED FROM PREPAYMENTS
- 5 THESE BONDS ARE CROSS-CALLABLE ONLY WITH FUNDS FROM ANY OTHER SERIES WITH THE SAME SEQUENCE

(B) THE 1998-B, 2001-A, 2002-A AND 2003-AB BOND SERIES MAY UTILIZE PREPAYMENTS TO REDEEM BONDS OF ANY OF THESE SERIES WHICH ARE THEN REDEEMABLE IN ACCORDANCE WITH THE 1978 INDENTURE.

(C) THE AUTHORITY CURRENTLY INTENDS TO RECYCLE PREPAYMENTS FROM ANY SERIES WHEN LOCAL MARKET CONDITIONS PERMIT. FOR CALLS OTHER THAN FROM PREPAYMENTS, PLEASE SEE THE RESPECTIVE OFFICIAL STATEMENT.

(D) THE 1978 INDENTURE IS A PARITY INDENTURE. REVENUE AND OTHER RESOURCES FROM ALL BOND SERIES ARE AVAILABLE TO PAY INTEREST AND PRINCIPAL ON THE BONDS PER THE TERMS OF THE INDENTURE.

(E) GENERALLY ALL LOANS PURCHASED IN THE 1978 INDENTURE ARE INSURED OR GUARANTEED BY FHA, VA, RD OR PMI.

(F) UNDER THE POOL INSURANCE AGREEMENT THE AUTHORITY IS RESPONSIBLE FOR THE FIRST 1% OF LOSS FOR THOSE SERIES ISSUED PRIOR TO NOVEMBER 1, 2000 AND THE FIRST 1/2% THEREAFTER. IN AUGUST 2011 AND MARCH 2012 WCDA DID NOT RENEW THE RADIAN POOL INSURANCE DUE AT THAT TIME IN THE 1978 INDENTURE. IN OCTOBER 2011 WCDA DID NOT RENEW THE GENWORTH POOL INSURANCE DUE AT THAT TIME UNDER POOL #6302 IN THE 1978 INDENTURE.

(G) ADDITIONALLY, WCDA HAS ESTABLISHED A LOAN LOSS RESERVE FUND FOR ALL LOANS. THIS RESERVE WILL BE FUNDED UP TO 3.5% OF THE OUTSTANDING MORTGAGE AMOUNT OF LOANS PURCHASED AND REMAINING IN THIS INDENTURE. FOR FURTHER INFORMATION SEE FOOTNOTE #4 IN THE ANNUAL AUDITED FINANCIAL STATEMENTS.

(H) THE WCDA MORTGAGE GUARANTY FUND HAS A BALANCE OF \$20,411,213. OF THIS AMOUNT \$54,880 IS RESTRICTED TO PROVIDE A GUARANTEE ON \$232,600 OF MORTGAGE LOANS IN THIS INDENTURE. TO DATE, FOUR (4) CLAIMS AMOUNTING TO \$39,664 HAVE BEEN MADE AGAINST THE MORTGAGE GUARANTY FUND.

(I) THE AUTHORITY HAS ESTABLISHED A LOAN LOSS RESERVE FUND FOR SELF-INSURED LOANS. THIS FUND AMOUNTS TO AT LEAST 25% OF THE OUTSTANDING PRINCIPAL BALANCE OF SELF-INSURED LOANS.

(J) ALL REFUNDED BOND SERIES WILL BE PRESENTED IN THIS DISCLOSURE REPORT FOR THREE (3) QUARTERS FOLLOWING REFUNDING. AFTER THIS PERIOD THE REFUNDED BOND SERIES AND RELATED MORTGAGE INFORMATION WILL BE ELIMINATED FROM THE DISCLOSURE REPORT.

(K) MORTGAGE LOANS OUTSTANDING INCLUDES ALL LOANS PURCHASED THROUGH THE AUTHORITY'S CUT-OFF DATE (LAST DAY OF THE MONTH). THE MORTGAGE DATA PRESENTED OMITTS (BY SERIES) THOSE LOANS RELATED TO ANY SERVICER WHICH HAS NOT GONE THROUGH ITS INITIAL AMORTIZATION CYCLE.

(L) IN DECEMBER 2009, THE AUTHORITY TRANSFERRED \$22 MILLION IN EXCESS OUT OF THE 1978 INDENTURE. AFTER THE TRANSFER, THE INDENTURE STILL HAS AN ASSET TO DEBT RATIO OF 141.8%.