

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, 2013

WYOMING COMMUNITY DEVELOPMENT AUTHORITY
DISCLOSURE REPORT
AS OF 09/30/13

D I S C L A I M E R

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General Information:

Bonds Outstanding 46,545,000.00
 Outstanding Principal Balance (See A) 59,590,239.42
 Current Outstanding Commitments 7,787,582.00
 Current Uncommitted Lendable Funds 0.00

Loan Portfolio Characteristics (As % of Loans Outstanding):

Average Purchase Price	61,948	Fixed Rate Mortgages	48.18%	Private (Down to 80.00 LTV)	14.07%
Average Original Loan Amount	58,832	Step Rate Mortgages	51.82%	FHA	37.10%
Total No. of Loans Originated	22,016	Total	100.00%	VA	12.80%
Total No. of Loans Originated - Active Series	3,852			RD	24.53%
Total No. of Loans Paid Off - Active Series	3,182			<80% LTV	1.23%
Total No. of Loans Outstanding	670			Self Insured	0.07%
				Guaranty Fund	9.43%
				Uninsured	0.77%
				Total	100.00%

Type of Housing:

1 FAMILY 100.00%
 Total 100.00%

Breakdown of Private Mortgage Insurers (List by % of Category):

07 OTHER 2.07%
 09 RADIAN 80.15%
 13 GENWORTH 17.78%
 Total 100.00%

A - Approximately \$8,813,697 of the principal balance of mortgages in the 1978 Indenture participate into the 1994 Indenture.

**** Please refer to Disclaimer on Page 1-00

**** Please refer to Notes on Page 7-01

Pool Insurance Coverage: ALSO SEE NOTES

Description	% of Port.
RD loans - pool insurance	1.75%
<80% LTV loans - pool insurance	0.28%
PMI loans - no pool insurance	14.14%
FHA loans - no pool insurance	37.15%
RD loans - no pool insurance	22.81%
VA loans - no pool insurance	12.81%
<80% LTV loans - no pool insurance	1.21%
Others - no pool insurance	9.85%
Total	100.00%

Self Insurance Coverage: SEE NOTES

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

(As % of Principal Balance Outstanding):

60 Days	11	1.64%	1,028,711.32	1.73%
90 Days	11	1.64%	947,100.04	1.59%
In Foreclosure	5	0.75%	405,268.67	0.68%

No. of Loans Foreclosed Inception to Date 3,462
 Foreclosed (Loss)/Gain to Date
 Net of Insurance Proceeds (\$000) (9,108)

Real Estate Owned:
 Number of Loans 1
 Outstanding Mortgage Amount (\$000):
 At Time of Default 53
 Current Balance 53

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	471	70.51%	24	2,255,413.96
210 FIRST INTERSTATE BANK	88	13.17%	3	125,666.07
300 BIG HORN FEDERAL SAVINGS BANK	39	5.84%	0	0.00
471 HABITAT EASTERN BIG HORN	24	3.59%	0	0.00
472 HABITAT GREATER TETON	22	3.29%	0	0.00
All Others - No. of Servicers	4	24	0	0.00
Total	9	668	27	2,381,080.03

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

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	5	2.8750
	10	3.0000
	1	3.1250
	1	4.3750
	9	5.2500
	8	5.3750
	1	5.5000
	13	5.6250
	1	5.7500
	2	5.8750
	3	6.1250
	29	6.2500
	7	6.5000
	1	6.8750
	1	7.0000
	11	7.7500
	15	7.8750
18	8.0000	
2	8.2500	
10	8.3750	
7	8.7500	
13	8.8750	

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

Bond Series	Number of Loans	Mortgage Rate
044 2001-A	11	3.2500
	7	3.5000
	6	4.7500
	3	5.0000
	24	5.2500
	1	5.3750
	13	5.6250
	1	5.7500
	4	5.8750
	1	6.0000
	4	6.2500
	4	6.7500
	1	7.3750
	12	8.2500
	045 2002-A	70	0.0000
6		2.5000
73		3.0000
5		3.5000
13		3.7000
2		4.1250
3		4.2500
23		4.6250
4		4.7500
13		5.1250
21		5.2500
6		5.3750
3		5.5000
6		5.6250
5		5.7500
1		5.8750
1		6.0000
2		6.2500
2	6.5000	
6	7.5000	
2	7.8750	
046 2002-A Participating	1	3.1250
	2	3.8750
	5	4.0000
	1	4.5000
	2	4.7500

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INDENTURE 001 IND. OF 1978
BOND SERIES ALL

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

Bond Series	Number of Loans	Mortgage Rate
046 2002-A Participating	3	5.0000
	58	5.2500
	36	5.3750
	4	5.5000
	15	5.6250
	12	5.7500

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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 Prepayment Only
043 1998-B								
06/2033	983219YX8	TERM	5.300000000	15,000,000.00	0.00	15,000,000.00	0.00	1
TOTAL 1998-B				15,000,000.00	0.00	15,000,000.00	0.00	

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
12/17/12	4,710,000.00	Recall	Cross-call

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Prepayment Only
044 2001-A								
12/2035	983219ZC3	TERM	0.090000000	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 Prepayment Only
045 2002-A								
12/2032	983219ZJ8	TERM	0.090000000	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	15,715,000.00	0.00	1
12/2033	983219ZN9	TERM	4.550000000	32,030,000.00	0.00	32,030,000.00	0.00	1
12/2033	983219ZP4	TERM	3.500000000	6,000,000.00	0.00	6,000,000.00	0.00	1
TOTAL 2003 AB				53,745,000.00	0.00	53,745,000.00	0.00	

List of Unscheduled Redemptions:

Call Date	Call Amount	Type of Call	Source of Funds
047 2003 AB Spirit			
12/17/12	13,290,000.00	Recall	Cross-call
05/01/13	3,155,000.00	Recall	Refunding
05/01/13	2,845,000.00	Recall	Reserves
06/01/13	34,455,000.00	Recall	Refunding

List of Bonds by Maturity:

	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding
INDENTURE TOTAL	115,290,000.00	0.00	68,745,000.00	46,545,000.00

INDENTURE 001 IND. OF 1978
BOND SERIES ALL

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List of Bonds by Interest Rate:

SERIES	INTEREST RATE	BOND TYPE	MATURITY DATE	OUTSTANDING AMOUNT IN THOUSANDS	CUMULATIVE AMOUNT IN THOUSANDS
VARIABLE BONDS					
045 2002 SERIES A	0.090000000	Term	12/2032	37,000	37,000
044 2001 SERIES A SINGLE FAMILY	0.090000000	Term	12/2035	9,545	46,545
TOTAL OUTSTANDING AMOUNT FOR INDENTURE 001				46,545	

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ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 001 1978 SERIES A							
PROGRAM FUND	GNMA Mortgage Secs	2	6.557970	51,333.89	49,416.12	1,917.77	51,333.89
ASSET ACCOUNT TOTAL		2	6.557970	51,333.89	49,416.12	1,917.77	51,333.89
REVENUE FUND	FHLMC Disc Note	1	0.000000	2833,360.83	2835,000.00	0.00	2835,000.00
	FNMA DISCOUNT NOTE	1	0.000000	2999,919.90	3000,500.00 (	101.78)	3000,398.22
	GNMA Mortgage Secs	7	6.989646	64,076.49	63,173.23	903.26	64,076.49
	Money Market	1	0.010000	12,970.00	12,970.00	0.00	12,970.00
ASSET ACCOUNT TOTAL		10	0.074714	5910,327.22	5911,643.23	801.48	5912,444.71
BOND RESERVE FUND	FED FARM CREDIT BANK	1	3.480000	365,000.00	365,000.00	0.00	365,000.00
	FHLB CALLABLE	3	3.441492	4352,887.96	4355,000.00	0.00	4355,000.00
	FNMA CALLABLE	4	3.235849	1585,060.15	1590,000.00 (	2,931.63)	1587,068.37
	FHLMC CALLABLE	3	3.000000	4359,814.00	4360,000.00 (	177.86)	4359,822.14
	GNMA Mortgage Secs	11	6.741331	204,998.98	204,069.22	929.76	204,998.98
	FED HM LN MTG CP D/N	1	0.000000	334,668.54	335,000.00	0.00	335,000.00
	Money Market	1	0.010000	10,840.16	10,840.16	0.00	10,840.16
	US Treasury Bonds	1	6.000000	614,464.48	650,000.00 (	21,834.43)	628,165.57
ASSET ACCOUNT TOTAL		25	3.349537	11827,734.27	11869,909.38 (	24,014.16)	11845,895.22
MORTGAGE RESERVE FUND	FNMA CALLABLE	1	3.250000	1026,395.00	1030,000.00 (	2,082.92)	1027,917.08
	FHLMC CALLABLE	1	3.000000	135,000.00	135,000.00	0.00	135,000.00
	GNMA Mortgage Secs	2	6.680779	10,216.61	10,128.25	88.36	10,216.61
	Money Market	1	0.010000	7,770.54	7,770.54	0.00	7,770.54
	US Treasury Bonds	1	6.000000	217,425.46	230,000.00 (	7,726.21)	222,273.79
ASSET ACCOUNT TOTAL		6	3.680548	1396,807.61	1412,898.79 (	9,720.77)	1403,178.02
SERIES TOTAL		43	2.376066	19186,202.99	19243,867.52 (	31,015.68)	19212,851.84
SERIES 044 2001 SERIES A							
REVENUE FUND	Money Market	1	0.010000	4763,258.47	4763,258.47	0.00	4763,258.47
ASSET ACCOUNT TOTAL		1	0.010000	4763,258.47	4763,258.47	0.00	4763,258.47
SERIES TOTAL		1	0.010000	4763,258.47	4763,258.47	0.00	4763,258.47

ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 045 2002 SERIES A							
REVENUE FUND	FNMA DISCOUNT NOTE	1	0.000000	15999,906.09	16003,000.00	(542.80)	16002,457.20
	FED HM LN MTG CP D/N	1	0.000000	2919,357.60	2920,000.00	(0.01)	2919,999.99
	Money Market	1	0.010000	1988,905.94	1988,905.94	0.00	1988,905.94
ASSET ACCOUNT TOTAL		3	0.000951	20908,169.63	20911,905.94	(542.81)	20911,363.13
SERIES TOTAL		3	0.000951	20908,169.63	20911,905.94	(542.81)	20911,363.13
SERIES 046 2002 SERIES A Participating							
REVENUE FUND	Money Market	1	0.010000	134,113.64	134,113.64	0.00	134,113.64
ASSET ACCOUNT TOTAL		1	0.010000	134,113.64	134,113.64	0.00	134,113.64
SERIES TOTAL		1	0.010000	134,113.64	134,113.64	0.00	134,113.64
SERIES 069 SUPPLEMENTAL SECURITY							
REVENUE FUND	FNMA DISCOUNT NOTE	1	0.000000	1001,306.38	1001,500.00	(33.98)	1001,466.02
	GNMA Mortgage Secs	1	7.000000	3,851.14	3,974.07	(122.93)	3,851.14
	Money Market	1	0.010000	268,638.11	268,638.11	0.00	268,638.11
	US Treasury Bonds	1	7.875000	548,624.00	400,000.00	60,083.91	460,083.91
ASSET ACCOUNT TOTAL		4	1.899816	1822,419.63	1674,112.18	59,927.00	1734,039.18
SERIES TOTAL		4	1.899816	1822,419.63	1674,112.18	59,927.00	1734,039.18
INDENTURE TOTAL		52	1.048083	46814,164.36	46727,257.75	28,368.51	46755,626.26

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Summary of Reserve Funds by Indenture:

Reserve Fund Account Description	Original Par Amount	Current Par Amount
BOND RESERVE FUND INVESTMENTS	149,246,976.00	11,869,909.38
MORTGAGE RESERVE FUND INVESTMENTS	12,344,444.00	1,412,898.79
INDENTURE TOTAL	161,591,420.00	13,282,808.17

Summary of Equity by Indenture:

Total Assets	Total Liabilities	Fund Balance
95,857,340.80	47,372,628.58	48,484,712.22

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 2001-A, AND 2002-A 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. WCDA PLANS TO ALLOW THE FINAL GENWORTH POLICY TO LAPSE ON OCTOBER 31, 2013.

(G) ADDITIONALLY, WCDA HAS ESTABLISHED A LOAN LOSS RESERVE FUND FOR ALL LOANS. FOR FURTHER INFORMATION SEE FOOTNOTE #4 IN THE ANNUAL AUDITED FINANCIAL STATEMENTS.

(H) THE WCDA MORTGAGE GUARANTY FUND HAS A BALANCE OF \$19,161,521. OF THIS AMOUNT \$19,400 IS RESTRICTED TO PROVIDE A GUARANTEE ON \$97,000 OF MORTGAGE LOANS IN THIS INDENTURE. TO DATE, FOUR (4) CLAIMS AMOUNTING TO \$39,664 HAVE BEEN MADE AGAINST THE MORTGAGE GUARANTY FUND.

(I) 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.

(J) 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.

(K) IN DECEMBER 2009, THE AUTHORITY TRANSFERRED \$22 MILLION IN EXCESS OUT OF THE 1978 INDENTURE. AS OF JULY 1, 2013, THE INDENTURE HAS AN ASSET TO DEBT RATIO OF 209.43%.