

**WYOMING COMMUNITY DEVELOPMENT AUTHORITY**

**DISCLOSURE REPORT**

**FOR THE 1978 PARITY INDENTURE**

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

**AS OF DECEMBER 31, 2013**

WYOMING COMMUNITY DEVELOPMENT AUTHORITY  
DISCLOSURE REPORT  
AS OF 12/31/13

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) 65,626,698.98  
 Current Outstanding Commitments 3,001,194.61  
 Current Uncommitted Lendable Funds 0.00

Loan Portfolio Characteristics (As % of Loans Outstanding):

Average Purchase Price	62,166	Fixed Rate Mortgages	54.31%	Private (Down to 80.00 LTV)	12.29%
Average Original Loan Amount	59,051	Step Rate Mortgages	45.69%	FHA	35.89%
Total No. of Loans Originated	22,064	Total	100.00%	VA	17.83%
Total No. of Loans Originated - Active Series	4,287			RD	23.23%
Total No. of Loans Paid Off - Active Series	3,583			<80% LTV	1.06%
Total No. of Loans Outstanding	704			Self Insured	0.07%
				Guaranty Fund	8.91%
				Uninsured	0.72%
				Total	100.00%

Type of Housing:

1 FAMILY 100.00%  
 Total 100.00%

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

07 OTHER 2.04%  
 09 RADIAN 80.33%  
 13 GENWORTH 17.63%  
 Total 100.00%

A - Approximately \$8,445,208 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: SEE NOTES

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Self Insurance Coverage: SEE NOTES

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

60 Days	14	1.99%
90 Days or More	10	1.42%
In Foreclosure	6	0.85%

(As % of Principal Balance Outstanding):

1,389,833.48	2.12%
1,008,587.33	1.54%
513,532.38	0.78%

No. of Loans Foreclosed Inception to Date 3,464  
Foreclosed (Loss)/Gain to Date  
Net of Insurance Proceeds (\$000) (9,123)

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

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

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

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	508	72.26%	25	2,588,522.68
210 FIRST INTERSTATE BANK	87	12.38%	4	179,526.50
300 BIG HORN FEDERAL SAVINGS BANK	36	5.12%	1	143,904.01
471 HABITAT EASTERN BIG HORN	26	3.70%	0	0.00
472 HABITAT GREATER TETON	22	3.13%	0	0.00
All Others - No. of Servicers	4	24	0	0.00
Total	9	703	30	2,911,953.19

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

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	6	2.8750
	16	3.0000
	1	3.1250
	16	3.5000
	1	3.7500
	1	4.3750
	1	4.7500
	8	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

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

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

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	18	8.0000
	2	8.2500
	10	8.3750
	6	8.7500
	12	8.8750
044 2001-A	1	3.0000
	2	3.1250
	11	3.2500
	7	3.5000
	17	3.7500
	1	4.0000
	5	4.7500
	3	5.0000
	24	5.2500
	1	5.3750
	13	5.6250
	1	5.7500
	3	5.8750
	1	6.0000
	4	6.2500
	4	6.7500
	1	7.3750
12	8.2500	
045 2002-A	72	0.0000
	2	2.5000
	76	3.0000
	5	3.5000
	13	3.7000
	3	4.2500
	23	4.6250
	4	4.7500
	15	5.1250
	19	5.2500
	6	5.3750
	3	5.5000
	6	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
	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
	1	4.8750
	3	5.0000
	55	5.2500
	34	5.3750
	4	5.5000
	15	5.6250
	12	5.7500

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	0.050000000	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	0.050000000	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	

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			
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

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INDENTURE 001 IND. OF 1978  
BOND SERIES ALL

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List of Bonds by Maturity:

	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding
<b>INDENTURE TOTAL</b>	<b>100,290,000.00</b>	<b>0.00</b>	<b>53,745,000.00</b>	<b>46,545,000.00</b>

List of Bonds by Interest Rate:

SERIES	INTEREST RATE	BOND TYPE	MATURITY DATE	OUTSTANDING AMOUNT IN THOUSANDS	CUMULATIVE AMOUNT IN THOUSANDS
VARIABLE BONDS					
044 2001 SERIES A SINGLE FAMILY	0.050000000	Term	12/2035	9,545	9,545
045 2002 SERIES A	0.050000000	Term	12/2032	37,000	46,545
<b>TOTAL OUTSTANDING AMOUNT FOR INDENTURE 001</b>				<b>46,545</b>	

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ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 001 1978-A S/F							
PROGRAM FUND	GNMA Mortgage Secs	1	6.000000	31,644.06	30,282.85	1,361.21	31,644.06
ASSET ACCOUNT TOTAL		1	6.000000	31,644.06	30,282.85	1,361.21	31,644.06
REVENUE FUND	GNMA Mortgage Secs	7	6.987828	62,764.24	61,883.46	880.78	62,764.24
	Money Market	1	0.010000	980,474.32	980,474.32	0.00	980,474.32
ASSET ACCOUNT TOTAL		8	0.424265	1043,238.56	1042,357.78	880.78	1043,238.56
BOND RESERVE FUND	FED FARM CREDIT BANK	2	4.011310	723,650.00	725,000.00	( 1,350.00)	723,650.00
	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	( 1,722.03)	1588,277.97
	FHLMC CALLABLE	3	3.000000	4359,814.00	4360,000.00	( 174.83)	4359,825.17
	GNMA Mortgage Secs	11	6.660039	182,576.52	181,947.69	628.83	182,576.52
	Money Market	1	0.010000	8,980.23	8,980.23	0.00	8,980.23
	US Treasury Bonds	1	6.000000	614,464.48	650,000.00	( 21,393.25)	628,606.75
ASSET ACCOUNT TOTAL		25	3.473424	11827,433.34	11870,927.92	( 24,011.28)	11846,916.64
MORTGAGE RESERVE FUND	FED FARM CREDIT BANK	1	4.550000	4,981.25	5,000.00	( 18.75)	4,981.25
	FNMA CALLABLE	1	3.250000	1026,395.00	1030,000.00	( 1,181.66)	1028,818.34
	FHLMC CALLABLE	1	3.000000	135,000.00	135,000.00	0.00	135,000.00
	GNMA Mortgage Secs	2	6.681130	10,011.95	9,925.28	86.67	10,011.95
	Money Market	1	0.009999	2,992.26	2,992.26	0.00	2,992.26
	US Treasury Bonds	1	6.000000	217,425.46	230,000.00	( 7,570.09)	222,429.91
ASSET ACCOUNT TOTAL		7	3.695609	1396,805.92	1412,917.54	( 8,683.83)	1404,233.71
<b>SERIES TOTAL</b>		<b>41</b>	<b>3.279235</b>	<b>14299,121.88</b>	<b>14356,486.09</b>	<b>( 30,453.12)</b>	<b>14326,032.97</b>
SERIES 044 2001 SERIES A							
REVENUE FUND	FHLB Short Term Disc	1	0.000000	1008,695.05	1009,000.00	( 304.95)	1008,695.05
	Money Market	1	0.010000	1026,681.84	1026,681.84	0.00	1026,681.84
ASSET ACCOUNT TOTAL		2	0.005043	2035,376.89	2035,681.84	( 304.95)	2035,376.89
<b>SERIES TOTAL</b>		<b>2</b>	<b>0.005043</b>	<b>2035,376.89</b>	<b>2035,681.84</b>	<b>( 304.95)</b>	<b>2035,376.89</b>
SERIES 045 2002 SERIES A							
REVENUE FUND	FHLB Short Term Disc	1	0.000000	9996,666.68	10000,000.00	( 3,333.32)	9996,666.68
	Money Market	1	0.010000	12060,907.51	12060,907.51	0.00	12060,907.51
ASSET ACCOUNT TOTAL		2	0.005467	22057,574.19	22060,907.51	( 3,333.32)	22057,574.19
<b>SERIES TOTAL</b>		<b>2</b>	<b>0.005467</b>	<b>22057,574.19</b>	<b>22060,907.51</b>	<b>( 3,333.32)</b>	<b>22057,574.19</b>

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ASSET ACCOUNT	INVESTMENT TYPE	# OF INVEST	AVERAGE Coupon	COST	PAR VALUE	PREMIUM/ (DISCOUNT)	BOOK VALUE
SERIES 046 2002 SERIES A PARTICIPATING							
REVENUE FUND	Money Market	1	0.010000	138,584.30	138,584.30	0.00	138,584.30
ASSET ACCOUNT TOTAL		1	0.010000	138,584.30	138,584.30	0.00	138,584.30
<b>SERIES TOTAL</b>		<b>1</b>	<b>0.010000</b>	<b>138,584.30</b>	<b>138,584.30</b>	<b>0.00</b>	<b>138,584.30</b>
SERIES 069 SUPPLEMENTAL SECURITY							
REVENUE FUND	FHLMC Disc Note	1	0.000000	998,448.89	1000,000.00	( 1,551.11)	998,448.89
	GNMA Mortgage Secs	1	7.000000	3,781.99	3,902.71	( 120.72)	3,781.99
	Money Market	1	0.010000	315,419.16	315,419.16	0.00	315,419.16
	US Treasury Bonds	1	7.875000	548,624.00	400,000.00	58,046.40	458,046.40
ASSET ACCOUNT TOTAL		4	1.849841	1866,274.04	1719,321.87	56,374.57	1775,696.44
<b>SERIES TOTAL</b>		<b>4</b>	<b>1.849841</b>	<b>1866,274.04</b>	<b>1719,321.87</b>	<b>56,374.57</b>	<b>1775,696.44</b>
<b>INDENTURE TOTAL</b>		<b>50</b>	<b>1.250057</b>	<b>40396,931.30</b>	<b>40310,981.61</b>	<b>22,283.18</b>	<b>40333,264.79</b>

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Summary of Reserve Funds by Indenture:

Reserve Fund Account Description	Original Amount	Current Amount
BOND RESERVE FUND INVESTMENTS	149,246,976.00	11,870,927.92
MORTGAGE RESERVE FUND INVESTMENTS	12,344,444.00	1,412,917.54
INDENTURE TOTAL	161,591,420.00	13,283,845.46

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Summary of Equity by Indenture:

Total Assets	Total Liabilities	Fund Balance
95,475,245.98	47,397,330.23	48,077,915.75

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 ALLOWED 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 \$18,697,144. 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%.