

**Wyoming Community Development Authority  
Historical Mortgage Prepayment Report - Combined Indentures As of December 2015**

| Year of Origin     | Original Balance     | Current Balance    | Current WAC  | No. of Loan   | 1 Year PSA |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | Lifetime   |      |     |     |
|--------------------|----------------------|--------------------|--------------|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------|-----|-----|
|                    |                      |                    |              |               | 1994       | 1995       | 1996       | 1997       | 1998       | 1999       | 2000       | 2001       | 2002       | 2003       | 2004       | 2005       | 2006       | 2007       | 2008       | 2009       | 2010       | 2011       | 2012       | 2013       | 2014       |            | 2015 |     |     |
| Before 1994        | 505,223,248          | 2,019,874          | 7.61%        | 9,994         | 239        | 196        | 210        | 210        | 360        | 339        | 190        | 295        | 396        | 516        | 341        | 301        | 257        | 207        | 251        | 205        | 196        | 195        | 163        | 215        | 227        | 156        | 218  |     |     |
| 1994               | 74,453,678           | 1,196,912          | 6.93%        | 1,667         |            | 135        | 155        | 162        | 228        | 262        | 209        | 303        | 342        | 544        | 404        | 341        | 301        | 258        | 197        | 231        | 191        | 270        | 224        | 82         | 235        | 45         | 283  |     |     |
| 1995               | 92,179,821           | 1,519,440          | 6.78%        | 2,213         |            |            | 116        | 184        | 227        | 283        | 215        | 315        | 394        | 609        | 458        | 265        | 177        | 161        | 133        | 217        | 187        | 60         | 149        | 749        | 57         | 212        | 294  |     |     |
| 1996               | 93,001,770           | 1,700,517          | 7.41%        | 2,132         |            |            |            | 149        | 171        | 261        | 236        | 323        | 456        | 726        | 560        | 378        | 289        | 223        | 114        | 126        | 203        | 147        | 94         | 259        | 196        | 192        | 302  |     |     |
| 1997               | 128,803,497          | 2,982,937          | 6.97%        | 2,772         |            |            |            |            | 131        | 192        | 213        | 312        | 426        | 729        | 423        | 369        | 311        | 283        | 133        | 241        | 192        | 161        | 159        | 190        | 217        | 107        | 299  |     |     |
| 1998               | 127,509,122          | 4,865,768          | 6.27%        | 2,770         |            |            |            |            |            | 99         | 153        | 209        | 325        | 594        | 455        | 417        | 343        | 224        | 164        | 261        | 169        | 192        | 164        | 95         | 150        | 177        | 274  |     |     |
| 1999               | 165,164,164          | 6,312,812          | 6.16%        | 3,375         |            |            |            |            |            |            | 109        | 165        | 248        | 515        | 471        | 380        | 295        | 272        | 225        | 260        | 247        | 172        | 272        | 221        | 253        | 172        | 289  |     |     |
| 2000               | 143,349,917          | 4,533,020          | 7.09%        | 2,907         |            |            |            |            |            |            |            | 182        | 340        | 691        | 552        | 524        | 355        | 233        | 223        | 263        | 261        | 268        | 158        | 113        | 109        | 306        | 326  |     |     |
| 2001               | 140,322,278          | 6,969,582          | 6.37%        | 2,938         |            |            |            |            |            |            |            |            | 209        | 433        | 494        | 500        | 298        | 335        | 264        | 308        | 204        | 248        | 179        | 194        | 231        | 189        | 303  |     |     |
| 2002               | 146,990,253          | 9,311,379          | 5.94%        | 2,861         |            |            |            |            |            |            |            |            |            | 228        | 356        | 455        | 360        | 315        | 245        | 311        | 248        | 196        | 248        | 266        | 277        | 283        | 297  |     |     |
| 2003               | 146,155,715          | 13,669,215         | 5.55%        | 2,686         |            |            |            |            |            |            |            |            |            |            | 226        | 303        | 379        | 359        | 278        | 266        | 236        | 212        | 282        | 344        | 168        | 223        | 276  |     |     |
| 2004               | 172,551,699          | 19,580,648         | 5.62%        | 2,756         |            |            |            |            |            |            |            |            |            |            |            | 298        | 310        | 339        | 261        | 314        | 260        | 206        | 273        | 298        | 259        | 263        | 275  |     |     |
| 2005               | 178,067,524          | 24,855,309         | 5.48%        | 2,613         |            |            |            |            |            |            |            |            |            |            |            |            | 286        | 288        | 247        | 285        | 280        | 310        | 286        | 332        | 256        | 228        | 271  |     |     |
| 2006               | 254,745,864          | 43,934,123         | 5.67%        | 3,127         |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 201        | 189        | 231        | 278        | 301        | 366        | 337        | 248  | 267 |     |
| 2007               | 330,334,413          | 69,311,621         | 5.54%        | 3,424         |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 143        | 178        | 217        | 264        | 368        | 354        | 289  | 372 | 263 |
| 2008               | 231,780,533          | 45,727,439         | 5.67%        | 2,522         |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 131        | 222        | 271        | 400        | 426        | 365  | 433 | 306 |
| 2009               | 157,535,506          | 59,030,162         | 4.61%        | 1,326         |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 76         | 98         | 217        | 310        | 305  | 333 | 212 |
| 2010               | 99,444,861           | 48,715,034         | 4.61%        | 864           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 57         | 118        | 260        | 220  | 312 | 177 |
| 2011               | 91,341,294           | 53,473,945         | 4.07%        | 832           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 106        | 146        | 237  | 243 | 159 |
| 2012               | 85,221,812           | 61,237,019         | 3.44%        | 830           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 93         | 161  | 188 | 118 |
| 2013               | 89,735,750           | 75,253,835         | 3.29%        | 806           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 84   | 156 | 85  |
| 2014               | 106,900,676          | 98,386,919         | 3.41%        | 931           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |      | 142 | 109 |
| 2015               | 83,366,267           | 82,026,170         | 3.34%        | 822           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |      |     | *   |
| Sub-Total          | 3,644,179,662        | 736,613,691        | 4.43%        | 57,168        |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |      |     |     |
| <b>Grand Total</b> | <b>3,644,179,662</b> | <b>736,613,691</b> | <b>4.43%</b> | <b>57,168</b> | <b>239</b> | <b>176</b> | <b>175</b> | <b>178</b> | <b>240</b> | <b>230</b> | <b>163</b> | <b>224</b> | <b>305</b> | <b>486</b> | <b>373</b> | <b>337</b> | <b>284</b> | <b>244</b> | <b>177</b> | <b>201</b> | <b>211</b> | <b>217</b> | <b>274</b> | <b>285</b> | <b>242</b> | <b>248</b> |      |     |     |

**Notes:**

The figures above are based on information currently available and are not guaranteed.

Values in the "Before 1994" cohort are based on loans that were outstanding on 12/31/1993.

\* indicates that the prepayment speed is not meaningful since the size of the cohort is less than 30 loans or the origination period is incomplete.

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