

Wyoming Community Development Authority
Historical Mortgage Prepayment Report - Combined Indentures As of December 2016

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		2016	
Before 1994	505,223,248	1,438,748	7.59%	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	225	
1994	74,453,678	932,630	6.99%	1,667		135	155	162	228	262	209	303	342	544	404	341	301	258	197	231	191	270	224	82	235	45	222	286	
1995	92,179,821	1,341,306	6.75%	2,213			116	184	227	283	215	315	394	609	458	265	177	161	133	217	187	60	149	749	57	212	58	289	
1996	93,001,770	1,368,855	7.42%	2,132				149	171	261	236	323	456	726	560	378	289	223	114	126	203	147	94	259	196	192	216	303	
1997	128,803,497	2,579,176	6.95%	2,772					131	192	213	312	426	729	423	369	311	283	133	241	192	161	159	190	217	107	116	295	
1998	127,509,122	4,177,683	6.22%	2,770						99	153	209	325	594	455	417	343	224	164	261	169	192	164	95	150	177	143	272	
1999	165,164,164	5,069,671	6.15%	3,375							109	165	248	515	471	380	295	272	225	260	247	172	272	221	253	172	246	291	
2000	143,349,917	3,593,733	7.08%	2,907								182	340	691	552	524	355	233	223	263	261	268	158	113	109	306	278	327	
2001	140,322,278	6,334,466	6.37%	2,938									209	433	494	500	298	335	264	308	204	248	179	194	231	189	82	294	
2002	146,990,253	7,926,451	5.94%	2,861										228	356	455	360	315	245	311	248	196	248	266	277	283	188	293	
2003	146,155,715	11,342,598	5.56%	2,686											226	303	379	359	278	266	236	212	282	344	168	223	232	276	
2004	172,551,699	15,897,991	5.61%	2,756												298	310	339	261	314	260	206	273	298	259	263	269	277	
2005	178,067,524	21,101,756	5.48%	2,613													286	288	247	285	280	310	286	332	256	228	201	268	
2006	254,745,864	34,796,437	5.67%	3,127														201	189	231	278	301	366	337	337	248	313	274	
2007	330,334,413	53,053,722	5.56%	3,424															143	178	217	264	368	354	289	372	360	276	
2008	231,780,533	34,469,132	5.78%	2,522																131	222	271	400	426	365	433	383	318	
2009	157,535,506	47,651,457	4.62%	1,326																	76	98	217	310	305	333	290	226	
2010	99,444,861	37,715,793	4.59%	864																		57	118	260	220	312	349	207	
2011	91,341,294	45,033,146	4.06%	832																			106	146	237	243	227	174	
2012	85,221,812	51,107,638	3.43%	830																				93	161	188	245	148	
2013	89,735,750	64,254,991	3.28%	806																						84	156	211	121
2014	107,072,276	88,528,077	3.40%	932																							142	144	97
2015	86,846,712	81,796,225	3.31%	850																								62	50
2016	57,242,051	56,630,293	3.03%	882																									*
Sub-Total	3,705,073,758	678,141,984	4.26%	58,079																									
Grand Total	3,705,073,758	678,141,984	4.26%	58,079	239	176	175	178	240	230	163	224	305	486	373	337	284	244	177	201	211	217	274	285	242	248	231		

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.