

WYOMING COMMUNITY DEVELOPMENT AUTHORITY

DISCLOSURE REPORT

FOR THE 1978 PARITY INDENTURE

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

AS OF JUNE 30, 2013

WYOMING COMMUNITY DEVELOPMENT AUTHORITY
DISCLOSURE REPORT
AS OF 06/30/13

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)	59,408,653.68
Current Outstanding Commitments	2,182,855.00
Current Uncommitted Lendable Funds	0.00
Average Purchase Price	61,873
Average Original Loan Amount	58,755
Total No. of Loans Originated	22,000
Total No. of Loans Originated-Active Series	4,053
Total No. of Loans Paid Off-Active Series	3,375
Total No. of Loans Outstanding	678

Loan Portfolio Characteristics (As % of Loans Outstanding):

New Construction	24.50%	Private (Down to 80.00 LTV)	14.58%
Existing Home	75.50%	FHA	39.33%
Total	100.00%	VA	9.40%
		RD	25.25%
		<80% LTV	1.27%
		Self Insured	0.08%
		Guaranty Fund	9.59%
		Uninsured	0.50%
Fixed Rate Mortgages	45.51%	Total	100.00%
Step Rate Mortgages	54.49%		
Total	100.00%		

Type of Housing:

1 FAMILY	100.00%
Total	100.00%

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

07 OTHER	1.99%
09 RADIANT	80.95%
13 GENWORTH	17.06%
Total	100.00%

A - Approximately \$9,309,914 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	2.12%
<80% LTV loans - pool insurance	0.28%
PMI loans - no pool insurance	14.64%
FHA loans - no pool insurance	39.41%
RD loans - no pool insurance	23.17%
VA loans - no pool insurance	9.42%
<80% LTV loans - no pool insurance	1.28%
Others - no pool insurance	9.68%
Total	100.00%

Self Insurance Coverage: SEE NOTES

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

60 Days	14	2.06%
90 Days and More	9	1.33%
In Foreclosure	6	0.88%

(As % of Principal Balance Outstanding):

	923,659.84	1.55%
	1,019,078.40	1.72%
	429,130.27	0.72%

No. of Loans Foreclosed Inception to Date 3,463
 Foreclosed (Loss)/Gain to Date
 Net of Insurance Proceeds (\$000) (9,069)

Real Estate Owned:
 Number of Loans 2
 Outstanding Mortgage Amount (\$000):
 At Time of Default 229
 Current Balance 84

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	469	69.58%	22	2,072,642.37
210 FIRST INTERSTATE BANK	94	13.95%	4	145,262.50
300 BIG HORN FEDERAL SAVINGS BANK	41	6.08%	3	153,963.64
471 HABITAT EASTERN BIG HORN	24	3.56%	0	0.00
472 HABITAT GREATER TETON	22	3.26%	0	0.00
All Others - No. of Servicers	4	3.57%	0	0.00
Total	9	674	100.00%	2,371,868.51

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

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	10	5.2500
	9	5.3750
	1	5.5000
	13	5.6250
	1	5.7500
	2	5.8750
	1	6.0000
	3	6.1250
	29	6.2500
	7	6.5000
	1	6.8750
	1	7.0000
	11	7.7500
	15	7.8750
	19	8.0000
	2	8.2500
11	8.3750	
8	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	12	3.2500
	7	3.5000
	6	4.7500
	3	5.0000
	26	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
	13	8.2500
045 2002-A	70	0.0000
	68	2.5000
	19	3.0000
	13	3.7000
	3	4.1250
	3	4.2500
	22	4.6250
	5	4.7500
	13	5.1250
	22	5.2500
	6	5.3750
	3	5.5000
	7	5.6250
	5	5.7500
	2	5.8750
	1	6.0000
	2	6.2500
	2	6.5000
6	7.5000	
2	7.8750	
046 2002-A Participating	1	3.1250
	1	3.8750
	5	4.0000
	1	4.5000
	2	4.7500

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

Bond Series	Number of Loans	Mortgage Rate
046 2002-A Participating	1	4.8750
	3	5.0000
	62	5.2500
	41	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
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			
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 Seq Prepayment Only
044 2001-A								
12/2035	983219ZC3	TERM	0.070000000	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	0.070000000	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	0.240000000	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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DATE RUN 08/06/13

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	0.070000000	Term	12/2032	37,000	37,000
044 2001 SERIES A SINGLE FAMILY	0.070000000	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-A S/F							
PROGRAM FUND	GNMA Mortgage Secs	2	6.552452	52,391.77	50,431.54	1,960.23	52,391.77
	Money Market	1	0.010000	8,307.19	8,307.19	0.00	8,307.19
ASSET ACCOUNT TOTAL		3	5.627178	60,698.96	58,738.73	1,960.23	60,698.96
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 (	559.75)	2999,940.25
	GNMA Mortgage Secs	8	7.026049	67,138.56	66,215.24	923.32	67,138.56
	Money Market	1	0.010000	2034,518.51	2034,518.51	0.00	2034,518.51
ASSET ACCOUNT TOTAL		11	0.061185	7934,937.80	7936,233.75	363.57	7936,597.32
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	4851,387.96	4355,000.00	0.00	4355,000.00
	FNMA CALLABLE	4	3.235849	1585,060.15	1590,000.00 (	4,166.58)	1585,833.42
	FHLMC CALLABLE	3	3.000000	4359,814.00	4360,000.00 (	180.89)	4359,819.11
	GNMA Mortgage Secs	11	6.742809	212,786.56	211,824.83	961.73	212,786.56
	FED HM LN MTG CP D/N	1	0.000000	334,668.54	335,000.00 (	110.27)	334,889.73
	Money Market	1	0.009999	3,075.27	3,075.27	0.00	3,075.27
	US Treasury Bonds	1	6.000000	614,464.48	650,000.00 (	22,275.61)	627,724.39
ASSET ACCOUNT TOTAL		25	3.353964	12326,256.96	11869,900.10 (	25,771.62)	11844,128.48
MORTGAGE RESERVE FUND	FNMA CALLABLE	1	3.250000	1026,395.00	1030,000.00 (	2,984.16)	1027,015.84
	FHLMC CALLABLE	1	3.000000	135,000.00	135,000.00	0.00	135,000.00
	GNMA Mortgage Secs	2	6.667973	11,189.46	11,095.44	94.02	11,189.46
	Money Market	1	0.010000	6,803.35	6,803.35	0.00	6,803.35
	US Treasury Bonds	1	6.000000	217,425.46	230,000.00 (	7,882.33)	222,117.67
ASSET ACCOUNT TOTAL		6	3.685014	1396,813.27	1412,898.79 (	10,772.47)	1402,126.32
SERIES TOTAL		45	2.154073	21718,706.99	21277,771.37 (	34,220.29)	21243,551.08
SERIES 044 2001 SERIES A							
REVENUE FUND	FNMA DISCOUNT NOTE	1	0.000000	2999,919.90	3000,500.00 (	559.75)	2999,940.25
	Money Market	1	0.010000	1095,573.90	1095,573.90	0.00	1095,573.90
ASSET ACCOUNT TOTAL		2	0.002674	4095,493.80	4096,073.90 (559.75)	4095,514.15
SERIES TOTAL		2	0.002674	4095,493.80	4096,073.90 (559.75)	4095,514.15

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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	(2,985.36)	16000,014.64
	FED HM LN MTG CP D/N	1	0.000000	2919,357.60	2920,000.00	(454.63)	2919,545.37
	Money Market	1	0.010000	813,630.10	813,630.10	0.00	813,630.10
ASSET ACCOUNT TOTAL		3	0.000412	19732,893.79	19736,630.10	(3,439.99)	19733,190.11
SERIES TOTAL		3	0.000412	19732,893.79	19736,630.10	(3,439.99)	19733,190.11
SERIES 046 2002 SERIES A Participating							
REVENUE FUND	Money Market	1	0.010000	560,209.79	560,209.79	0.00	560,209.79
ASSET ACCOUNT TOTAL		1	0.010000	560,209.79	560,209.79	0.00	560,209.79
SERIES TOTAL		1	0.010000	560,209.79	560,209.79	0.00	560,209.79
SERIES 069 SUPPLEMENTAL SECURITY							
REVENUE FUND	FNMA DISCOUNT NOTE	1	0.000000	1001,306.38	1001,500.00	(186.83)	1001,313.17
	GNMA Mortgage Secs	1	7.000000	3,919.00	4,044.10	(125.10)	3,919.00
	Money Market	1	0.010000	151,313.41	151,313.41	0.00	151,313.41
	US Treasury Bonds	1	7.875000	548,624.00	400,000.00	62,121.42	462,121.42
ASSET ACCOUNT TOTAL		4	2.042461	1705,162.79	1556,857.51	61,809.49	1618,667.00
SERIES TOTAL		4	2.042461	1705,162.79	1556,857.51	61,809.49	1618,667.00
INDENTURE TOTAL		55	1.038343	47812,467.16	47227,542.67	23,589.46	47251,132.13

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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	11,869,900.10
MORTGAGE RESERVE FUND INVESTMENTS	12,344,444.00	1,412,898.79
INDENTURE TOTAL	161,591,420.00	13,282,798.89

Summary of Equity by Indenture:

Total Assets	Total Liabilities	Fund Balance
96,311,589.76	47,435,215.26	48,876,374.50

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.

(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 \$19,570,395. 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. AFTER THE TRANSFER, THE INDENTURE STILL HAS AN ASSET TO DEBT RATIO OF 141.8%.