

**WYOMING COMMUNITY DEVELOPMENT AUTHORITY**

**DISCLOSURE REPORT**

**FOR THE 1978 PARITY INDENTURE**

**SINGLE FAMILY MORTGAGE BOND SERIES 1978-A THROUGH 2002-A**

**AS OF JUNE 30, 2014**

WYOMING COMMUNITY DEVELOPMENT AUTHORITY  
DISCLOSURE REPORT  
AS OF 06/30/14

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) 72,415,443.50  
 Current Outstanding Commitments 1,629,277.61  
 Current Uncommitted Lendable Funds 0.00

Loan Portfolio Characteristics (As % of Loans Outstanding):

		New Construction	20.72%	Private (Down to 80.00 LTV)	10.47%
		Existing Home	79.28%	FHA	36.24%
		Total	100.00%	VA	18.32%
				RD	25.15%
				<80% LTV	0.92%
				Self Insured	0.06%
				Guaranty Fund	8.18%
				Uninsured	0.66%
				Total	100.00%
Average Purchase Price	62,484	Fixed Rate Mortgages	63.03%		
Average Original Loan Amount	59,385	Step Rate Mortgages	36.97%		
Total No. of Loans Originated	22,148	Total	100.00%		
Total No. of Loans Originated-Active Series	3,822				
Total No. of Loans Paid Off-Active Series	3,083				
Total No. of Loans Outstanding-Active Series	739				

Type of Housing:

1 FAMILY 100.00%  
 Total 100.00%

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

07 OTHER 2.16%  
 09 RADIAN 78.97%  
 13 GENWORTH 18.87%  
 Total 100.00%

A - Approximately \$8,172,315 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	13	1.76%
90 Days or More	11	1.49%
In Foreclosure	5	0.68%

(As % of Principal Balance Outstanding):

	1,198,696.59	1.66%
	1,225,303.63	1.69%
	428,194.97	0.59%

No. of Loans Foreclosed Inception to Date 3,468  
Foreclosed (Loss)/Gain to Date  
Net of Insurance Proceeds (\$000) (9,139)

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	547	74.12%	21	2,240,147.84
210 FIRST INTERSTATE BANK	81	10.98%	3	200,798.31
300 BIG HORN FEDERAL SAVINGS BANK	35	4.74%	1	143,904.01
472 HABITAT GREATER TETON	23	3.12%	0	0.00
471 HABITAT EASTERN BIG HORN	21	2.85%	0	0.00
All Others - No. of Servicers	5	31	4	267,345.03
Total	10	738	100.00%	2,852,195.19

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
	18	3.5000
	8	3.7500
	1	4.3750
	1	4.7500
	7	5.2500
	7	5.3750
	1	5.5000
	11	5.6250
	1	5.7500
	2	5.8750
	1	6.0000
	3	6.1250
	27	6.2500
	5	6.5000
	1	6.8750
	1	7.0000

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

Bond Series	Number of Loans	Mortgage Rate
001 1978-A	11	7.7500
	13	7.8750
	17	8.0000
	1	8.2500
	10	8.3750
	6	8.7500
	10	8.8750
044 2001-A	1	3.0000
	2	3.1250
	8	3.2500
	6	3.5000
	17	3.7500
	1	4.0000
	5	4.7500
	3	5.0000
	24	5.2500
	1	5.3750
	12	5.6250
	1	5.7500
	3	5.8750
	1	6.0000
	4	6.2500
	4	6.7500
1	7.3750	
11	8.2500	
045 2002-A	75	0.0000
	74	3.0000
	8	3.5000
	13	3.7000
	14	3.7500
045 2002-A	47	4.0000
	2	4.2500
	15	4.6250
	3	4.7500
	18	5.1250
	16	5.2500
	6	5.3750
	3	5.5000
	7	5.6250
	5	5.7500

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

Bond Series	Number of Loans	Mortgage Rate
045 2002-A	2	5.8750
	1	6.0000
	1	6.2500
	2	6.5000
	6	7.5000
	1	7.8750
046 2002-A Participating	1	3.1250
	3	3.8750
	6	4.0000
	1	4.5000
	2	4.7500
	1	4.8750
	3	5.0000
	53	5.2500
	31	5.3750
	3	5.5000
	15	5.6250
	10	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	3.000000000	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	1.380000000	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:

	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding
INDENTURE TOTAL	46,545,000.00	0.00	0.00	46,545,000.00

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	0.080000000	Term	12/2032	37,000	37,000
044 2001 SERIES A SINGLE FAMILY	0.080000000	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	1	6.000000	29,886.23	28,600.64	1,285.59	29,886.23
	Money Market	1	0.009993	1,169.78	1,169.78	0.00	1,169.78
ASSET ACCOUNT TOTAL		2	5.764632	31,056.01	29,770.42	1,285.59	31,056.01
REVENUE FUND	GNMA Mortgage Secs	7	6.982195	59,930.70	59,103.09	827.61	59,930.70
	Money Market	1	0.010000	807,538.88	807,538.88	0.00	807,538.88
ASSET ACCOUNT TOTAL		8	0.485489	867,469.58	866,641.97	827.61	867,469.58
BOND RESERVE FUND	FED FARM CREDIT BANK	2	4.011310	723,650.00	725,000.00	( 673.14)	724,326.86
	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	( 112.49)	1589,887.51
	FHLMC CALLABLE	3	3.000000	4359,814.00	4360,000.00	( 168.77)	4359,831.23
	GNMA Mortgage Secs	11	6.641995	173,908.74	173,333.64	575.10	173,908.74
	Money Market	1	0.010000	17,594.28	17,594.28	0.00	17,594.28
	US Treasury Bonds	1	6.000000	614,464.48	650,000.00	( 20,510.89)	629,489.11
ASSET ACCOUNT TOTAL		25	3.468335	11827,379.61	11870,927.92	( 20,890.19)	11850,037.73
MORTGAGE RESERVE FUND	FED FARM CREDIT BANK	1	4.550000	4,981.25	5,000.00	( 9.37)	4,990.63
	FNMA CALLABLE	1	3.250000	1026,395.00	1030,000.00	( 66.54)	1029,933.46
	FHLMC CALLABLE	1	3.000000	135,000.00	135,000.00	0.00	135,000.00
	GNMA Mortgage Secs	2	6.682263	9,581.41	9,498.25	83.16	9,581.41
	Money Market	1	0.009999	3,419.29	3,419.29	0.00	3,419.29
	US Treasury Bonds	1	6.000000	217,425.46	230,000.00	( 7,257.85)	222,742.15
ASSET ACCOUNT TOTAL		7	3.693601	1396,802.41	1412,917.54	( 7,250.60)	1405,666.94
<b>SERIES TOTAL</b>		<b>42</b>	<b>3.313301</b>	<b>14122,707.61</b>	<b>14180,257.85</b>	<b>( 26,027.59)</b>	<b>14154,230.26</b>
SERIES 044 2001 SERIES A							
REVENUE FUND	Money Market	1	0.010000	2790,862.34	2790,862.34	0.00	2790,862.34
ASSET ACCOUNT TOTAL		1	0.010000	2790,862.34	2790,862.34	0.00	2790,862.34
<b>SERIES TOTAL</b>		<b>1</b>	<b>0.010000</b>	<b>2790,862.34</b>	<b>2790,862.34</b>	<b>0.00</b>	<b>2790,862.34</b>
SERIES 045 2002 SERIES A							
REVENUE FUND	Money Market	1	0.010000	15182,353.03	15182,353.03	0.00	15182,353.03
ASSET ACCOUNT TOTAL		1	0.010000	15182,353.03	15182,353.03	0.00	15182,353.03
<b>SERIES TOTAL</b>		<b>1</b>	<b>0.010000</b>	<b>15182,353.03</b>	<b>15182,353.03</b>	<b>0.00</b>	<b>15182,353.03</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	356,184.98	356,184.98	0.00	356,184.98
ASSET ACCOUNT TOTAL		1	0.010000	356,184.98	356,184.98	0.00	356,184.98
<b>SERIES TOTAL</b>		<b>1</b>	<b>0.010000</b>	<b>356,184.98</b>	<b>356,184.98</b>	<b>0.00</b>	<b>356,184.98</b>
SERIES 069 SUPPLEMENTAL SECURITY							
REVENUE FUND	FHLMC Disc Note	1	0.000000	998,448.89	1000,000.00 (	739.49)	999,260.51
	GNMA Mortgage Secs	1	7.000000	3,639.74	3,755.93 (	116.19)	3,639.74
	Money Market	1	0.010000	339,165.82	339,165.82	0.00	339,165.82
	US Treasury Bonds	1	7.875000	548,624.00	400,000.00	53,971.38	453,971.38
ASSET ACCOUNT TOTAL		4	1.824340	1889,878.45	1742,921.75	53,115.70	1796,037.45
<b>SERIES TOTAL</b>		<b>4</b>	<b>1.824340</b>	<b>1889,878.45</b>	<b>1742,921.75</b>	<b>53,115.70</b>	<b>1796,037.45</b>
<b>INDENTURE TOTAL</b>		<b>49</b>	<b>1.469859</b>	<b>34341,986.41</b>	<b>34252,579.95</b>	<b>27,088.11</b>	<b>34279,668.06</b>

Summary of Reserve Funds by Indenture:

Reserve Fund Account Description	Original Par Amount	Current Par Amount
BOND RESERVE FUND INVESTMENTS	149,246,976.00	11,870,927.92
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
97,330,015.15	47,371,108.36	49,958,906.79

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 \$20,208,582. 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%.