

**Wyoming Community Development Authority
Historical Mortgage Prepayment Report - As of December 2020**

Year of Origin	Original Balance	Current Balance	Current WAC	No. of Loan	1 Year PSA																													
					1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Lifetime		
Before 1994	502,593,512	192,803	7.15%	9,935	240	197	211	211	363	342	190	294	399	518	343	302	259	210	250	206	193	197	165	218	229	159	223	209	345	156	225	273		
1994	71,491,342	228,301	7.00%	1,236		135	157	164	229	267	212	315	351	554	430	352	312	263	217	258	218	311	265	98	207	51	261	22	406	111	185	318		
1995	86,671,298	436,305	7.23%	1,434			119	189	233	294	226	328	424	669	530	322	233	210	187	302	295	102	237	217	69	260	74	71	50	97	217	306		
1996	90,914,782	538,409	7.49%	1,424				146	169	260	234	323	457	729	565	382	293	227	117	129	171	147	94	260	197	193	217	246	120	124	203	309		
1997	125,215,661	983,285	7.20%	1,815				126	190	212	312	427	736	430	377	309	290	137	248	199	167	166	199	229	114	124	191	214	116	233	304			
1998	124,290,237	2,107,718	5.64%	1,788				94	150	208	324	595	457	420	346	212	165	262	170	185	164	95	149	177	143	123	175	171	58	268				
1999	161,042,813	2,215,674	6.21%	2,164					102	162	246	513	470	378	295	272	226	261	248	173	273	222	254	173	247	190	274	194	119	293				
2000	139,667,337	1,586,766	7.07%	1,863					178	337	691	550	523	353	232	223	263	261	268	158	113	110	307	278	269	191	164	233	322					
2001	136,617,060	3,356,329	6.42%	1,794						203	432	492	499	296	335	265	307	205	250	180	196	234	191	83	154	160	157	106	282					
2002	143,392,733	3,862,661	5.95%	1,732							225	354	453	359	315	246	312	249	197	244	267	278	284	189	188	175	275	132	287					
2003	142,446,066	6,095,070	5.54%	1,618								222	301	377	359	270	264	235	212	282	344	168	223	232	156	206	162	157	265					
2004	168,768,781	8,840,196	5.65%	1,654									294	306	337	260	315	261	206	274	300	261	265	271	181	147	172	142	263					
2005	174,580,565	9,619,823	5.45%	1,575										281	285	245	284	280	310	285	332	256	228	201	295	189	176	305	273					
2006	250,438,098	16,687,188	5.62%	1,953											197	187	230	278	301	366	336	336	249	313	262	208	206	252	273					
2007	325,034,262	24,548,809	5.59%	2,265													141	178	216	263	368	354	289	371	360	292	253	236	210	278				
2008	226,183,196	14,436,661	5.94%	1,530														129	222	270	400	425	365	433	384	338	329	274	216	317				
2009	155,875,110	18,703,655	5.01%	1,018															75	97	217	311	305	333	289	350	256	262	365	265				
2010	98,854,642	16,657,883	4.57%	696																57	118	259	219	311	349	278	283	166	355	241				
2011	90,338,979	20,007,120	3.97%	643																		106	143	237	243	227	306	280	198	283	223			
2012	84,092,133	21,580,272	3.39%	586																			92	160	188	244	247	230	283	378	222			
2013	88,609,787	29,151,688	3.25%	576																				83	155	210	252	233	236	325	205			
2014	105,831,656	43,140,774	3.36%	674																					140	143	188	257	219	291	191			
2015	84,987,197	44,098,352	3.27%	514																						62	145	202	166	285	158			
2016	73,786,075	46,956,678	3.03%	469																							127	100	169	229	131			
2017	118,963,806	86,359,789	3.29%	750																								61	157	200	114			
2018	185,150,364	146,507,933	3.67%	1,703																									91	244	124			
2019	154,814,004	139,446,020	3.53%	1,486																										195	146			
2020	113,753,784	112,161,969	2.95%	1,129																														*
Sub-Total	4,224,405,280	820,508,146	3.71%	46,024																														
Grand Total	4,224,405,280	820,508,146	3.71%	46,024	240	178	177	179	242	232	162	224	305	488	375	337	283	244	177	201	211	217	275	283	242	248	231	226	190	164	229			

Notes:
The prepayment standard utilized above is the Securities Industry and Financial Markets Association (formerly The Bond Market Association) prepayment standard or model (the "PSA Prepayment Model"). The PSA Prepayment Model is based upon an assumed rate of prepayment each month of then unpaid principal balance of the mortgage loans. Prepayment speeds are projected as percentages of the PSA Prepayment Model, and are referred to as Prepayment Speed Assumptions (each, a "PSA"). At 0% PSA, the PSA Prepayment Model assumes no prepayment of mortgage loans. At 100% PSA, the PSA Prepayment Model assumes an increasingly larger percentage of the mortgage loans prepaying each month for the first 30 months of the mortgages' lives and then assumes a constant prepayment rate of 6% per annum of the unpaid principal balance for the remaining life of each of the mortgage loans. The PSA Prepayment Model does not purport to be a prediction of anticipated rate of prepayments. There is no assurance that future prepayments will conform to past experience.

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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