

**Wyoming Community Development Authority
Historical Mortgage Prepayment Report - As of December 31, 2023**

| 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 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | | 2023 | | |
| Before 1994 | 502,593,512 | 0 | 0.00% | 9,935 | 240 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | * | | | |
| 1994 | 71,491,342 | 33,037 | 7.37% | 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 | 279 | 261 | 409 | 376 | | |
| 1995 | 86,671,298 | 85,150 | 7.07% | 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 | 272 | 345 | 121 | 354 | | |
| 1996 | 90,914,782 | 153,609 | 7.44% | 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 | 340 | 308 | 197 | 340 | | |
| 1997 | 125,215,661 | 400,618 | 7.06% | 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 | 334 | 106 | 90 | 319 | | |
| 1998 | 124,221,372 | 1,090,411 | 5.48% | 1,787 | | | | | | 94 | 150 | 208 | 325 | 595 | 457 | 421 | 347 | 212 | 165 | 263 | 171 | 186 | 165 | 96 | 151 | 178 | 144 | 125 | 177 | 173 | 59 | 142 | 51 | 111 | 275 | | |
| 1999 | 161,136,883 | 1,059,456 | 6.22% | 2,165 | | | | | | | 104 | 162 | 246 | 513 | 470 | 378 | 295 | 272 | 226 | 261 | 248 | 173 | 273 | 222 | 254 | 173 | 247 | 190 | 274 | 194 | 119 | 181 | 193 | 178 | 302 | | |
| 2000 | 139,667,337 | 816,483 | 7.09% | 1,863 | | | | | | | | 178 | 337 | 691 | 550 | 523 | 353 | 232 | 223 | 263 | 261 | 268 | 158 | 113 | 110 | 307 | 278 | 269 | 191 | 164 | 233 | 196 | 118 | 167 | 323 | | |
| 2001 | 136,617,060 | 1,870,959 | 6.44% | 1,794 | | | | | | | | | 203 | 432 | 492 | 499 | 296 | 335 | 265 | 307 | 205 | 250 | 180 | 196 | 234 | 191 | 83 | 154 | 160 | 157 | 106 | 216 | 206 | 41 | 283 | | |
| 2002 | 143,392,733 | 2,060,269 | 5.90% | 1,732 | | | | | | | | | | 225 | 354 | 453 | 359 | 315 | 246 | 312 | 249 | 197 | 244 | 267 | 278 | 284 | 189 | 188 | 175 | 275 | 132 | 252 | 127 | 201 | 291 | | |
| 2003 | 142,446,066 | 3,732,984 | 5.50% | 1,618 | | | | | | | | | | | 222 | 301 | 377 | 359 | 270 | 264 | 235 | 212 | 282 | 344 | 168 | 223 | 232 | 156 | 206 | 162 | 157 | 175 | 132 | 145 | 262 | | |
| 2004 | 168,768,781 | 5,243,179 | 5.60% | 1,654 | | | | | | | | | | | | 294 | 306 | 337 | 260 | 315 | 261 | 206 | 274 | 300 | 261 | 265 | 271 | 181 | 147 | 172 | 142 | 199 | 218 | 115 | 263 | | |
| 2005 | 174,580,565 | 5,581,975 | 5.47% | 1,575 | | | | | | | | | | | | | 281 | 285 | 245 | 284 | 280 | 310 | 285 | 332 | 256 | 228 | 201 | 295 | 189 | 176 | 305 | 298 | 245 | 38 | 273 | | |
| 2006 | 250,439,264 | 9,667,516 | 5.60% | 1,953 | | | | | | | | | | | | | | 197 | 187 | 230 | 278 | 301 | 366 | 336 | 336 | 249 | 313 | 262 | 208 | 206 | 252 | 359 | 164 | 91 | 273 | | |
| 2007 | 325,036,124 | 14,039,126 | 5.58% | 2,265 | | | | | | | | | | | | | | | 141 | 178 | 216 | 263 | 368 | 354 | 289 | 371 | 360 | 292 | 253 | 236 | 210 | 332 | 241 | 80 | 278 | | |
| 2008 | 226,128,096 | 7,766,104 | 5.85% | 1,529 | | | | | | | | | | | | | | | | 129 | 222 | 270 | 400 | 426 | 365 | 433 | 385 | 338 | 330 | 274 | 216 | 427 | 221 | 112 | 316 | | |
| 2009 | 155,779,110 | 9,985,936 | 4.98% | 1,017 | | | | | | | | | | | | | | | | | | 75 | 97 | 217 | 311 | 305 | 334 | 289 | 350 | 256 | 263 | 366 | 397 | 297 | 89 | 275 | |
| 2010 | 98,761,785 | 9,784,320 | 4.54% | 695 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 246 |
| 2011 | 90,338,979 | 11,756,742 | 3.94% | 643 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 232 |
| 2012 | 84,094,015 | 12,486,141 | 3.36% | 586 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 234 |
| 2013 | 88,609,787 | 16,090,521 | 3.18% | 576 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 229 |
| 2014 | 105,831,656 | 25,612,221 | 3.34% | 674 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 210 |
| 2015 | 84,987,197 | 23,362,229 | 3.19% | 514 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 210 |
| 2016 | 73,898,925 | 26,008,264 | 2.97% | 470 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 192 |
| 2017 | 117,157,138 | 45,810,284 | 3.30% | 749 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 199 |
| 2018 | 185,150,364 | 74,851,473 | 3.63% | 1,703 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 231 |
| 2019 | 154,765,475 | 87,108,937 | 3.47% | 1,485 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 175 |
| 2020 | 128,260,088 | 91,422,406 | 2.84% | 1,252 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 123 |
| 2021 | 157,778,850 | 135,221,594 | 2.39% | 1,396 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 64 |
| 2022 | 147,056,080 | 139,770,290 | 4.03% | 1,147 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 49 |
| 2023 | 130,940,794 | 129,699,867 | 5.49% | 1,077 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | * |
| Sub-Total | 4,672,731,119 | 892,572,114 | 3.76% | 49,763 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Grand Total | 4,672,731,119 | 892,572,114 | 3.76% | 49,763 | 240 | 178 | 177 | 179 | 242 | 232 | 162 | 224 | 305 | 488 | 375 | 337 | 283 | 244 | 177 | 201 | 211 | 217 | 275 | 283 | 242 | 248 | 231 | 226 | 191 | 163 | 229 | 311 | 197 | 125 | | | |

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.

Copyright 2024 - cFX Incorporated. This presentation may not be disclosed to any third party without the prior consent of cFX Incorporated