

**Wyoming Community Development Authority
Historical Mortgage Prepayment Report - As of June 30, 2025**

Year of Origin	Original Balance	Current Balance	Current WAC	No. of Loan	1 Year PSA																													Partial	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		2024	2025
Before 1994	502,593,512	0	0.00%	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	653	607	1,481	*		
1994	71,491,342	0	0.00%	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	279	261	409	1,666	*	
1995	86,671,298	6,980	6.96%	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	455	420	444
1996	90,914,782	45,455	7.64%	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	53	175	379
1997	125,215,661	194,903	6.98%	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	166	239	338	
1998	124,221,372	452,883	6.73%	1,787					94	150	208	325	595	457	421	347	212	166	264	171	186	165	96	151	178	144	125	177	173	59	142	51	111	156	288	306	
1999	161,136,883	606,780	6.14%	2,165						104	162	246	513	470	379	295	272	226	261	248	173	273	222	254	173	247	190	274	194	119	181	193	178	317	236	315	
2000	139,667,337	569,822	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	82	126	324	
2001	136,617,060	1,351,459	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	165	121	286	
2002	143,392,733	1,492,003	5.88%	1,732									225	354	453	359	315	246	312	249	197	244	267	278	284	189	188	175	275	132	252	127	201	164	195	293	
2003	142,446,066	2,801,728	5.45%	1,618										222	301	377	359	270	264	235	212	282	344	168	223	232	156	206	162	157	175	132	145	198	116	264	
2004	168,768,781	4,212,370	5.60%	1,654											294	306	337	260	315	261	206	274	300	261	265	271	181	147	172	142	199	218	115	129	101	260	
2005	174,580,565	4,323,913	5.46%	1,575												281	285	245	284	280	310	285	332	256	228	201	295	189	176	305	298	245	38	171	209	272	
2006	250,439,264	7,668,316	5.58%	1,953												197	187	230	278	301	366	336	336	249	313	262	208	206	252	359	164	91	183	115	270		
2007	325,036,124	11,697,512	5.58%	2,265														141	178	216	263	368	354	289	371	360	292	253	236	210	332	241	80	94	108	271	
2008	226,128,096	6,432,785	5.81%	1,529															129	222	270	400	426	365	433	385	338	330	274	216	427	221	112	151	121	305	
2009	155,779,110	8,471,971	4.95%	1,017																75	97	217	311	305	334	289	350	256	263	366	397	297	89	71	131	265	
2010	98,761,785	8,259,604	4.54%	695																	57	118	259	219	312	349	278	283	167	356	313	262	73	94	122	239	
2011	90,338,979	10,040,559	3.93%	643																		106	143	237	243	227	306	280	198	283	308	257	83	105	90	224	
2012	84,094,015	10,732,726	3.36%	586																			92	160	188	244	247	230	283	378	339	248	90	67	127	224	
2013	88,612,448	13,507,812	3.18%	576																					83	155	210	252	233	236	325	328	250	189	102	118	222
2014	105,831,656	20,873,290	3.33%	674																						140	143	188	257	219	291	359	201	98	152	149	209
2015	84,987,197	19,814,866	3.18%	514																																	202
2016	73,898,925	22,636,419	2.96%	470																							62	145	202	166	285	424	262	144	143	131	181
2017	117,157,138	38,555,901	3.29%	749																								127	100	168	228	382	224	174	86	112	181
2018	185,159,818	63,284,810	3.62%	1,704																									62	152	202	402	288	141	132	161	192
2019	154,765,475	74,511,770	3.47%	1,485																										91	244	438	300	169	165	143	216
2020	128,260,088	76,944,234	2.84%	1,252																																	167
2021	157,778,850	114,653,318	2.38%	1,396																																	132
2022	147,056,080	118,819,059	4.01%	1,147																																	92
2023	164,588,894	152,201,175	5.54%	1,240																																	87
2024	149,674,531	146,035,540	5.88%	1,098																																	60
2025	85,573,418	79,900,508	5.87%	617																																	*
Sub-Total	4,941,639,283	1,021,100,486	4.30%	51,642																																	
Grand Total	4,941,639,283	1,021,100,486	4.30%	51,642	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	116	113	

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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