

**Wyoming Community Development Authority  
Historical Mortgage Prepayment Report - As of March 31, 2026**

Year of Origin	Original Balance	Current Balance	Current WAC	No. of Loan	1 Year PSA																									Partial 2026	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	0	0.00%	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	1,666	*	
1996	90,914,782	9,239	7.63%	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	722	962	438
1997	125,215,661	115,383	7.24%	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	266	278	354	
1998	124,221,372	321,789	6.72%	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	325	239	315		
1999	161,136,883	430,864	6.11%	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	293	267	325		
2000	139,667,337	462,300	7.10%	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	217	126	327			
2001	136,617,060	1,096,705	6.43%	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	194	207	289			
2002	143,392,733	1,214,414	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	224	192	296			
2003	142,446,066	2,548,796	5.43%	1,618							222	301	377	359	270	264	235	212	282	344	168	223	232	156	206	162	157	175	132	145	198	76	61	262	297			
2004	168,768,781	3,564,428	5.58%	1,854								294	306	337	290	315	261	206	274	300	261	265	271	181	147	172	142	199	218	115	129	100	153	262	262			
2005	174,580,565	3,909,654	5.48%	1,575									281	285	245	284	280	310	285	332	256	228	201	295	189	176	305	298	245	38	171	124	82	270	270			
2006	250,439,264	6,840,810	5.59%	1,953										197	187	230	278	301	366	336	336	249	313	262	208	206	252	359	164	91	183	109	112	269	269			
2007	325,036,124	10,600,384	5.58%	2,265											141	178	216	263	368	354	289	371	360	292	253	236	210	332	241	80	94	106	115	268	268			
2008	226,128,096	5,983,285	5.80%	1,529												129	222	270	400	426	365	433	385	338	330	274	216	427	221	112	151	72	78	299	299			
2009	155,779,110	7,527,330	4.94%	1,017													75	97	217	311	305	334	289	350	256	263	366	397	297	89	71	157	160	264	264			
2010	98,761,785	7,226,512	4.53%	695														57	118	259	219	312	349	278	283	167	356	313	262	73	94	213	196	240	240			
2011	90,338,979	9,446,377	3.94%	643															106	143	237	243	227	306	280	198	283	308	257	83	105	75	76	219	219			
2012	84,094,015	9,806,225	3.39%	586																92	160	188	244	247	230	283	378	339	248	90	67	137	144	222	222			
2013	88,612,448	11,996,170	3.16%	576																	83	155	210	252	233	236	325	328	250	189	102	170	186	223	223			
2014	105,831,656	19,037,084	3.32%	674																		140	143	188	257	219	291	359	201	98	152	156	171	207	207			
2015	84,987,197	18,123,389	3.16%	514																				62	145	202	166	285	424	262	144	143	121	131	200	200		
2016	73,896,925	20,811,866	2.97%	470																					127	100	168	228	382	224	174	86	132	145	180	180		
2017	117,157,138	35,927,271	3.30%	749																						62	152	202	402	288	141	132	139	119	187	187		
2018	165,189,818	57,302,003	3.62%	1,704																							91	244	438	300	169	165	124	150	214	214		
2019	154,765,475	67,973,575	3.47%	1,485																								195	240	214	191	121	156	152	167	167		
2020	128,260,088	69,990,656	2.83%	1,252																								147	151	185	147	150	162	138	138	138		
2021	157,778,850	103,664,278	2.38%	1,396																																		
2022	147,056,080	110,304,053	3.99%	1,147																																		
2023	164,588,894	139,164,600	5.53%	1,240																																		
2024	149,674,531	139,327,652	5.87%	1,098																																		
2025	155,794,546	153,437,494	5.85%	1,141																																		
2026	27,210,297	27,161,036	5.86%	210																																		
Sub-Total	5,039,070,708	1,045,325,638	4.46%	52,376																																	*	
<b>Grand Total</b>	<b>5,039,070,708</b>	<b>1,045,325,638</b>	<b>4.46%</b>	<b>52,376</b>	<b>240</b>	<b>178</b>	<b>177</b>	<b>179</b>	<b>242</b>	<b>232</b>	<b>162</b>	<b>224</b>	<b>305</b>	<b>488</b>	<b>375</b>	<b>337</b>	<b>283</b>	<b>244</b>	<b>177</b>	<b>201</b>	<b>211</b>	<b>217</b>	<b>275</b>	<b>283</b>	<b>242</b>	<b>248</b>	<b>231</b>	<b>226</b>	<b>191</b>	<b>163</b>	<b>229</b>	<b>311</b>	<b>197</b>	<b>125</b>	<b>116</b>	<b>129</b>	<b>123</b>	

**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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