

**North Dakota Housing Finance Agency - Home Mortgage Finance Program
1994 General Resolution Prepayment Speed**

Year Originated	# of Loans Outstanding	\$ of Loans Outstanding	Mortgage Interest Rate			Remaining Term	Prepayment Speed			
			Average	Minimum	Maximum		3 Month	6 Month	12 Month	Inception
1990	5	3,950.07	7.87	7.25	8.95	4	0.00	0.00	0.00	0.00
1991	15	53,109.60	7.54	7.25	8.65	16	0.00	0.00	0.00	0.00
1992	17	121,000.31	7.45	6.30	7.95	30	0.00	0.00	0.00	0.00
1993	19	163,751.34	6.69	6.10	7.39	36	0.00	0.00	0.00	0.00
1994	41	419,081.41	6.99	6.10	8.20	44	0.00	0.00	0.00	0.00
1995	20	247,394.71	7.05	6.45	7.25	60	0.00	0.00	0.00	0.00
1996	35	519,521.48	6.95	6.50	7.15	60	48.76	113.98	172.24	236.74
1997	72	1,358,027.30	6.68	6.40	7.15	77	192.15	242.54	143.39	247.82
1998	113	2,464,656.72	6.23	5.85	7.25	87	90.92	237.19	139.09	226.83
1999	115	2,724,353.95	6.13	4.20	6.80	95	167.94	214.05	189.17	221.32
2000	83	2,436,067.44	6.83	6.50	7.00	116	252.77	231.98	168.35	234.41
2001	144	4,115,693.47	6.05	0.00	7.38	119	28.69	101.84	123.90	216.09
2002	70	2,217,354.30	6.11	5.45	7.50	134	155.46	150.63	163.31	260.26
2003	130	5,047,159.37	5.14	4.00	6.75	144	96.42	72.21	87.62	249.10
2004	194	8,903,111.27	5.18	0.00	6.75	154	105.66	189.13	137.50	223.34
2005	160	8,188,240.26	5.24	0.00	6.15	171	87.73	172.07	186.53	260.95
2006	181	10,344,667.25	5.88	0.00	6.70	184	144.41	131.29	126.89	263.75
2007	226	13,082,532.93	5.62	0.00	6.40	198	208.14	241.80	222.84	317.80
2008	210	14,600,610.24	5.81	0.00	6.65	213	176.63	199.17	188.06	336.81
2009	187	13,484,156.23	5.16	0.00	5.80	222	289.42	337.29	263.14	291.68
2010	67	5,768,230.40	4.33	4.00	5.15	234	242.50	179.75	154.04	229.96
2011	13	1,166,590.05	4.27	3.75	4.75	222	445.00	247.28	249.97	359.61
2012	189	17,928,692.17	3.75	0.00	4.70	256	327.13	291.87	249.04	233.00
2013	240	26,143,062.30	3.99	3.15	5.40	270	344.19	322.50	272.08	243.58
2014	469	59,404,106.33	4.26	3.40	5.10	287	229.91	215.74	235.71	218.52
2015	770	107,596,856.96	3.94	3.15	5.25	301	197.65	220.71	182.69	143.67
2016	719	109,568,311.38	3.78	2.80	5.25	313	141.12	158.38	146.92	112.17
2017	1070	167,210,037.04	4.08	2.80	5.25	327	123.26	151.37	132.01	103.78
2018	1718	279,028,218.20	4.22	2.00	6.00	340	110.15	160.39	138.24	130.70
2019	1621	281,385,510.15	4.20	2.00	6.00	353	236.48	342.01	0.00	267.70