

**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
1991	9	14,416.69	7.53	7.25	8.65	7	0.00	0.00	0.00	0.00
1992	15	76,680.34	7.42	6.30	7.95	21	0.00	0.00	0.00	0.00
1993	17	113,158.25	6.71	6.10	7.39	27	0.00	0.00	0.00	0.00
1994	34	262,316.78	6.95	6.10	8.20	34	0.00	0.00	0.00	0.00
1995	18	182,156.36	7.08	6.90	7.25	50	0.00	0.00	0.00	0.00
1996	29	395,161.63	6.94	6.50	7.15	52	71.82	268.23	235.08	236.68
1997	65	1,110,030.93	6.68	6.40	7.15	68	48.30	108.46	117.63	242.33
1998	103	2,022,039.72	6.24	5.85	7.25	77	59.15	137.18	135.80	222.83
1999	103	2,272,352.64	6.12	4.20	6.80	87	126.85	174.46	170.58	218.99
2000	77	2,136,737.81	6.83	6.50	7.00	107	151.35	105.41	167.47	231.18
2001	129	3,536,643.35	6.05	0.00	7.38	112	198.51	134.78	163.01	213.41
2002	63	1,820,495.87	6.10	5.45	7.50	124	131.57	176.55	238.62	259.10
2003	114	4,185,303.32	5.13	4.00	6.75	136	124.34	146.19	203.79	246.55
2004	172	7,525,132.83	5.22	4.75	6.75	143	177.12	253.16	220.91	223.20
2005	142	6,902,703.54	5.22	0.00	6.05	161	212.78	286.99	211.76	257.83
2006	154	8,470,844.11	5.87	0.00	6.70	174	300.53	336.33	265.67	263.63
2007	193	10,606,660.83	5.62	0.00	6.30	186	472.04	405.28	277.32	314.60
2008	178	11,488,253.37	5.80	0.00	6.60	201	486.86	373.06	327.56	335.60
2009	162	11,229,576.89	5.16	0.00	5.85	213	201.35	305.00	273.44	288.41
2010	60	4,985,099.45	4.35	4.00	5.05	225	489.35	382.74	323.69	231.12
2011	13	1,232,640.96	4.38	3.80	5.30	226	3.66	3.65	37.55	313.27
2012	154	13,611,014.26	3.72	0.00	4.30	243	495.71	410.21	399.12	252.55
2013	194	20,109,553.19	4.00	3.15	5.40	259	272.14	425.02	347.84	257.03
2014	367	43,935,027.64	4.25	3.40	5.10	275	587.90	531.31	430.59	249.94
2015	594	79,604,141.28	3.92	3.15	5.25	290	561.50	536.28	426.03	192.68
2016	585	86,246,779.40	3.77	2.80	5.25	303	476.82	444.42	340.41	165.87
2017	902	135,996,502.58	4.07	2.80	5.25	316	464.79	405.03	293.00	163.80
2018	1448	226,920,566.36	4.21	2.00	6.00	329	433.33	426.03	379.05	229.86
2019	1459	243,653,068.23	4.16	2.00	6.00	342	341.75	351.92	303.24	284.09
2020	1118	194,447,041.80	3.66	2.00	5.25	355	378.34	313.27	0.00	233.47