

03/25/2022

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
1992	8	28,017.01	7.46	6.30	7.95	14	0.00	0.00	0.00	0.00
1993	12	57,645.91	6.65	6.10	7.25	18	0.00	0.00	0.00	0.00
1994	29	145,806.62	6.88	6.10	7.85	23	0.00	0.00	0.00	0.00
1995	16	136,032.36	7.08	6.90	7.25	40	0.00	0.00	0.00	0.00
1996	25	316,064.86	6.91	6.50	7.15	46	75.74	38.57	21.89	228.34
1997	55	850,645.30	6.67	6.40	6.90	60	205.65	194.86	134.49	237.98
1998	91	1,588,823.55	6.25	5.85	7.25	67	156.92	89.96	121.70	218.57
1999	88	1,744,499.49	6.11	4.20	6.80	77	131.77	186.98	211.50	218.66
2000	70	1,776,965.25	6.83	6.50	7.00	94	236.87	185.57	153.58	227.61
2001	111	2,897,253.54	6.03	0.00	7.38	105	77.12	86.53	179.06	211.75
2002	53	1,415,318.92	6.13	5.45	7.50	112	381.92	264.81	270.73	259.69
2003	99	3,428,571.96	5.14	4.60	6.75	127	31.42	107.18	191.34	243.61
2004	140	5,835,367.78	5.23	4.75	6.75	132	175.73	248.34	281.08	226.46
2005	120	5,345,417.65	5.17	0.00	6.05	149	302.63	317.99	303.51	260.55
2006	130	6,803,703.70	5.87	0.00	6.70	162	251.16	174.99	259.16	263.34
2007	160	8,305,980.85	5.65	0.00	6.30	173	209.01	225.94	302.55	313.76
2008	147	9,087,175.23	5.78	0.00	6.60	187	362.33	361.92	296.08	332.62
2009	138	9,052,057.27	5.15	0.00	5.85	201	99.41	236.37	267.25	286.72
2010	51	4,024,600.75	4.32	4.00	5.05	210	229.70	232.69	269.70	234.40
2011	11	988,297.09	4.37	3.80	5.30	209	43.70	291.19	264.19	308.48
2012	122	10,007,550.01	3.69	0.00	4.30	226	206.26	333.49	393.17	267.35
2013	157	15,708,436.49	4.00	3.15	5.40	247	216.57	239.95	321.13	264.36
2014	265	30,206,527.18	4.25	3.40	5.10	263	325.36	393.86	484.95	280.26
2015	468	59,256,666.80	3.91	3.15	5.15	277	356.72	377.35	393.15	222.38
2016	449	62,921,499.39	3.75	2.80	4.85	290	426.60	426.26	421.94	214.65
2017	713	103,705,992.71	4.06	2.80	5.25	304	315.88	342.51	368.09	211.87
2018	1099	163,218,053.74	4.18	2.00	6.00	315	454.93	423.33	445.75	287.43
2019	1217	194,116,897.46	4.14	2.00	6.00	328	371.39	410.05	411.10	330.28
2020	1193	201,575,827.76	3.59	2.00	5.25	342	352.69	348.75	287.72	264.47
2021	1276	237,335,041.42	3.11	2.50	4.45	355	122.02	220.41	0.00	205.31