

01/04/2023

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	2	15,232.98	6.78	6.30	7.25	29	0.00	0.00	0.00	0.00
1993	8	18,215.16	6.51	6.10	6.85	8	0.00	0.00	0.00	0.00
1994	20	63,903.41	6.94	6.10	7.85	14	0.00	0.00	0.00	0.00
1995	16	97,640.56	7.08	6.90	7.25	28	0.00	0.00	0.00	0.00
1996	21	209,900.26	6.87	6.50	7.15	35	5.77	78.41	198.40	227.22
1997	46	598,304.69	6.68	6.40	6.90	50	287.33	256.32	182.23	235.81
1998	73	1,140,715.31	6.25	5.85	7.25	58	21.52	132.10	176.13	216.86
1999	77	1,404,378.07	6.09	4.20	6.80	69	107.39	183.77	111.29	214.14
2000	60	1,390,262.23	6.83	6.50	7.00	84	251.31	260.66	218.64	227.22
2001	97	2,303,752.65	6.01	0.00	6.75	94	157.47	249.11	199.23	211.17
2002	52	1,250,420.69	6.12	5.45	7.50	98	35.78	55.60	60.94	250.11
2003	94	3,059,269.66	5.13	4.60	6.75	115	99.41	59.59	59.04	234.26
2004	126	5,006,136.90	5.22	4.75	6.75	123	140.51	134.41	130.27	221.33
2005	111	4,564,079.17	5.17	0.00	6.05	135	155.56	152.24	152.99	254.49
2006	121	6,146,097.36	5.88	0.00	6.70	151	46.03	62.93	82.27	252.53
2007	139	6,941,205.69	5.64	0.00	6.30	160	59.88	247.74	198.41	306.19
2008	137	8,211,667.89	5.79	0.00	6.60	175	83.69	83.05	97.38	316.11
2009	126	7,807,419.30	5.14	0.00	5.85	189	320.93	183.80	170.69	278.76
2010	45	3,273,041.53	4.28	4.00	5.00	196	8.67	10.09	232.77	234.27
2011	9	729,156.67	4.47	4.00	5.30	187	2.06	326.11	532.51	359.82
2012	111	8,562,502.17	3.68	0.00	4.30	212	251.71	231.17	283.90	303.66
2013	138	13,513,829.75	3.99	3.15	5.40	238	188.66	126.10	259.55	290.07
2014	225	24,952,304.03	4.24	3.40	5.10	252	124.30	160.77	248.13	282.07
2015	403	49,361,977.83	3.89	3.15	5.15	265	175.51	190.64	261.11	240.97
2016	394	53,575,884.67	3.73	2.80	4.85	277	129.54	168.27	217.90	237.88
2017	622	87,237,993.95	4.05	2.80	5.50	291	163.49	205.01	252.26	242.04
2018	973	140,528,695.76	4.18	3.25	6.00	302	139.66	175.67	206.88	297.16
2019	1080	166,916,703.62	4.12	3.13	6.00	315	165.71	197.19	236.01	356.51
2020	1100	181,871,006.58	3.58	2.60	5.25	330	106.82	160.71	210.28	277.40
2021	1448	262,031,037.23	3.08	2.50	4.45	343	71.56	130.05	163.75	181.42
2022	1601	333,784,775.08	4.85	2.50	8.13	355	495.18	514.40	0.00	389.93