

**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
1995	7	12,846.70	7.1071	6.900	7.250	7	0.0000	0.0000	0.0000	0.0000
1996	15	62,870.93	6.8900	6.500	7.150	13	95.6224	72.9272	214.6359	220.3153
1997	38	301,661.70	6.6737	6.400	6.900	29	6.9943	73.7590	43.8244	222.4912
1998	46	510,283.64	6.2750	5.900	7.250	45	191.0738	111.1520	116.4057	211.7532
1999	61	798,365.43	6.0697	4.200	6.800	47	28.9586	147.4812	88.9100	206.7050
2000	50	934,913.83	6.8200	6.500	7.000	61	8.3771	58.6896	137.3259	216.7403
2001	78	1,494,307.46	5.9692	0.000	6.750	71	187.0874	163.3498	156.9127	204.2755
2002	37	726,378.44	6.1257	5.450	7.500	77	78.1783	331.5130	250.3899	248.6769
2003	76	2,076,342.69	5.1576	4.600	6.750	96	338.8516	188.7667	136.7688	226.0211
2004	113	3,859,069.96	5.2283	4.750	6.750	101	56.4031	74.8504	93.7052	206.5887
2005	102	3,631,129.51	5.1152	0.000	6.050	109	13.3256	46.2258	81.7991	233.8075
2006	103	4,837,636.92	5.7956	0.000	6.600	133	72.1111	39.9984	81.8792	235.5767
2007	120	5,591,736.85	5.6700	0.000	6.300	141	45.3646	137.1260	102.0786	280.5056
2008	117	6,395,762.73	5.7038	0.000	6.600	153	167.8764	137.5175	132.8142	292.2002
2009	112	6,356,496.28	5.1214	0.000	5.800	163	75.8439	47.8054	89.9520	254.4307
2010	40	2,622,183.16	4.1863	0.000	5.000	167	14.1449	91.4933	140.0383	215.8899
2011	9	718,236.87	4.5278	4.050	5.300	192	28.9813	37.5946	19.5268	309.0537
2012	98	6,989,958.72	3.6804	0.000	4.300	195	39.3482	141.1363	133.6111	273.4325
2013	119	11,033,332.27	4.0237	3.150	5.400	216	222.3482	157.3874	121.7854	259.9335
2014	188	19,706,742.00	4.2359	3.400	6.875	230	33.2174	91.3752	126.8545	253.1167
2015	345	39,826,391.69	3.8941	3.150	5.150	240	140.3713	141.4594	138.5122	216.7799
2016	334	43,381,490.42	3.7350	2.800	4.850	253	152.0631	125.6626	127.3314	222.7061
2017	546	71,694,401.82	4.0367	2.800	7.250	265	72.7860	111.0764	111.2096	210.1023
2018	826	111,775,088.50	4.1922	3.250	5.500	276	118.1087	186.8518	160.1394	261.3491
2019	929	135,892,675.17	4.1075	0.000	6.000	290	128.9613	167.0090	137.8369	339.9420
2020	960	149,608,596.54	3.5875	2.600	5.250	304	106.0793	127.1114	118.2044	333.7511
2021	1328	229,168,859.07	3.0792	0.000	4.450	318	89.5935	91.4544	86.1767	185.7304
2022	1576	316,007,027.98	4.9158	2.500	8.125	327	165.5013	133.1630	115.0952	174.7162
2023	1768	381,246,403.72	6.3625	0.000	9.125	339	198.0954	160.9856	152.5987	179.6369
2024	2006	451,803,799.03	5.7252	0.000	8.850	353	202.8308	273.6008	0.0000	376.5646