

01/24/2024

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

Year	# of Loans		Mortgage Interest Rate			Remaining Term	Prepayment Speed				
	Originated	Outstanding	\$ of Loans Outstanding	Average	Minimum		Maximum	3 Month	6 Month	12 Month	Inception
1992		1	11,416.36	6.3000	6.3000	6.30	40	0.0000	0.0000	0.0000	0.0000
1993		1	374.60	6.1000	6.1000	6.10	1	0.0000	0.0000	0.0000	0.0000
1994		9	13,090.73	7.0944	6.3500	7.85	6	0.0000	0.0000	0.0000	0.0000
1995		13	51,194.15	7.0769	6.9000	7.25	18	0.0000	0.0000	0.0000	0.0000
1996		18	143,132.21	6.8833	6.5000	7.15	27	60.7734	33.8220	41.3691	220.5200
1997		42	449,827.75	6.6780	6.4000	6.90	40	3.7558	13.4646	58.1373	229.1703
1998		60	788,988.22	6.2683	5.8500	7.25	52	222.8060	159.0856	163.9157	215.4561
1999		66	1,074,799.54	6.0773	4.2000	6.80	61	91.2572	64.9455	147.9123	211.4644
2000		56	1,193,389.98	6.8232	6.5000	7.00	74	6.3589	30.5922	57.7716	220.0840
2001		91	1,916,368.07	6.0016	0.0000	6.75	82	41.0975	114.6478	112.9212	206.8556
2002		47	975,986.57	6.1160	5.4500	7.50	84	283.4510	334.3887	217.1931	248.5981
2003		86	2,554,352.64	5.1753	4.6000	6.75	106	70.6505	162.2159	138.7699	230.3224
2004		124	4,510,336.37	5.2226	4.7500	6.75	112	24.1488	22.4780	37.4090	212.3043
2005		108	4,166,840.25	5.1676	0.0000	6.05	122	10.3016	31.3850	33.8140	242.7245
2006		111	5,384,076.86	5.8581	0.0000	6.60	141	7.1604	172.2912	117.4707	244.9243
2007		130	6,331,550.44	5.6262	0.0000	6.30	153	105.5412	114.0486	69.7742	291.4857
2008		129	7,315,687.09	5.7612	0.0000	6.60	163	100.9754	105.9988	112.9546	302.6517
2009		117	7,018,381.57	5.1209	0.0000	5.80	177	159.5711	144.0414	101.8481	266.5621
2010		43	2,977,647.47	4.2930	4.0000	5.00	181	86.5372	50.3390	78.1810	222.9226
2011		8	679,621.71	4.5313	4.0500	5.30	188	1.6176	66.0826	45.6017	334.6789
2012		105	7,739,261.28	3.6831	0.0000	4.30	202	43.5500	78.1993	121.9364	287.5941
2013		129	12,297,330.07	4.0138	3.1500	5.40	225	59.9940	117.0343	117.5226	272.7844
2014		205	22,099,866.45	4.2433	3.4000	7.00	240	69.5967	98.2667	146.2852	261.4806
2015		379	45,228,165.54	3.8962	3.1500	5.15	253	122.1746	147.2076	107.2288	225.3949
2016		367	48,572,041.61	3.7422	2.8000	4.85	264	92.5454	149.4178	119.6150	230.9109
2017		583	79,255,888.22	4.0481	2.8000	7.25	279	52.6717	108.7096	114.2902	224.9818
2018		909	127,027,403.72	4.1899	3.2500	6.00	289	129.9239	145.8183	125.3708	266.9777
2019		1009	151,506,528.23	4.1181	3.1250	6.00	301	127.0450	132.3208	124.0716	362.7421
2020		1027	165,124,886.94	3.5844	2.6000	5.25	317	100.8219	142.5232	126.9258	262.4377
2021		1396	246,695,168.97	3.0790	2.5000	4.45	331	55.8648	90.7054	94.3085	158.1866
2022		1668	342,352,509.34	4.9321	2.5000	8.13	341	69.6811	89.0599	125.1315	249.3820
2023		1649	366,039,823.74	6.3433	0.0000	9.13	354	464.4976	362.1144	0.0000	353.2287