

01/13/2026

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

Year Originated Originated	# of Loans Outstanding	\$ of Loans Outstanding	Mortgage Interest Rate			Remaining Term	Prepayment Speed			
			Average	Minimum	Maximum		3 Month	6 Month	12 Month	Inception
1996	6	10,776.85	7.0333	6.85	7.1500	6	109.8357	275.2634	298.4950	222.9432
1997	30	145,695.35	6.6683	6.40	6.8500	18	176.1567	182.8675	173.9150	220.8016
1998	42	366,259.86	6.2875	5.90	7.2500	36	1.0774	26.3596	48.7541	205.8794
1999	48	527,859.15	6.0896	4.20	6.8000	39	501.3563	270.4370	228.3140	207.5128
2000	46	724,317.64	6.8217	6.50	7.0000	49	74.5992	141.4762	146.0932	216.2245
2001	69	1,159,103.64	5.9536	0.00	6.7500	61	278.5888	196.9628	185.9775	203.5362
2002	33	585,712.52	6.1197	5.45	7.5000	68	456.1175	236.0906	132.0576	243.7666
2003	69	1,697,793.64	5.1721	4.60	6.7500	86	50.7734	100.2378	146.7900	222.5384
2004	108	3,393,788.64	5.2347	4.75	6.7500	90	12.7060	36.3248	49.8562	199.3826
2005	91	2,997,828.09	5.1132	0.00	6.0500	100	115.1509	206.8620	169.9464	230.7298
2006	95	4,216,289.22	5.7821	0.00	6.4500	122	268.5323	163.4393	114.0775	229.4249
2007	115	5,102,818.16	5.6665	0.00	6.3000	130	38.1392	52.9514	55.2561	268.1631
2008	108	5,583,461.99	5.7069	0.00	6.6000	142	58.4876	148.5231	131.2840	283.0498
2009	104	5,789,659.01	5.1221	0.00	5.8000	154	70.0380	41.3814	72.6755	243.8946
2010	37	2,351,024.72	4.1757	0.00	5.0000	161	12.4920	124.1099	92.0699	208.0283
2011	9	683,101.89	4.5278	4.05	5.3000	179	1.9894	1.9768	5.9145	287.7808
2012	90	6,299,832.03	3.6631	0.00	4.3000	187	18.2780	53.3440	99.1431	260.5222
2013	117	10,309,951.59	4.0199	3.15	5.4000	204	65.3853	37.9090	60.4790	244.2900
2014	176	17,703,442.73	4.2375	3.40	6.8750	218	158.4344	141.6262	121.2712	241.8958
2015	328	36,763,747.40	3.9044	3.15	5.1500	230	85.4260	112.9528	101.7902	210.6621
2016	308	38,563,343.28	3.7295	2.80	4.8500	241	125.4946	135.1301	154.7670	218.9668
2017	513	65,676,507.98	4.0363	2.80	7.2500	256	100.3559	103.6188	105.5804	202.2247
2018	763	99,747,900.28	4.1962	3.25	5.5000	263	145.9592	177.8006	146.5184	251.0145
2019	857	121,697,432.48	4.1117	0.00	6.0000	279	111.9396	170.6788	146.4868	343.2838
2020	903	136,106,205.63	3.5873	2.60	5.2500	293	157.3797	120.7666	120.5515	345.9745
2021	1255	211,448,590.54	3.0797	0.00	4.4500	306	115.9274	123.3555	102.1174	168.0140
2022	1454	288,378,048.37	4.9161	2.50	8.1250	315	121.6530	140.3565	125.9051	160.5788
2023	1633	345,556,076.37	6.3389	0.00	9.1250	327	207.8503	180.8970	164.0102	134.8897
2024	2081	461,933,168.71	5.7128	0.00	8.6000	339	130.2089	133.0664	155.6983	184.4837
2025	1549	340,924,674.25	6.1978	4.70	8.2500	354	221.7642	316.1054	0.0000	469.8349