

Texas Department of Housing & Community Affairs
Historical Mortgage Prepayment Report - as of December 31, 2025
Residential Mortgage Revenue Bonds - Single Family Mortgage Loan Portfolio

Bond Issue	Original Balance	Current Balance	Weighted Avg. Mortgage Rate	1 Year PSA				
				2022	2023	2024	2025	Lifetime
2019A	\$ 166,133,808	\$ 84,831,939	4.92%	265	105	74	89	159
2021A	99,925,343	80,581,183	3.37%	73	65	40	57	56
2021B	263,083,090	31,657,955	3.37%	183	87	88	77	194
2022A	189,972,747	168,502,721	3.98%		14	20	50	33
2022B	150,246,180	134,848,650	6.03%			68	52	61
2023A	229,961,970	212,793,974	6.01%			29	72	56
2023BC	249,746,915	237,433,790	6.22%			34	44	42
Total	\$ 1,349,070,053	\$ 950,650,211	5.29%	176	54	41	59	63

Bond Issues Without 1 Year PSA History

Bond Issue	Original Balance	Current Balance	Weighted Avg. Mortgage Rate
2024AB	249,942,487	242,763,967	6.15%
2024CD	249,915,907	243,973,804	6.29%
2025A	175,324,155	173,648,495	6.21%
2025BC	249,983,835	248,848,545	6.31%
2025D	176,781,027	176,548,688	6.07%
Total	\$ 1,101,947,411	\$ 1,085,783,500	6.21%

Notes:

- 1) 1 Year PSA is a weighted average of the 1 Year PSA speed for all CUSIPs in a given bond series as of 12/31 of the specified year
- 2) Lifetime PSA is a weighted average of the PSA speed since issuance for all CUSIPs in a given bond series as of 12/31/25

Texas Department of Housing and Community Affairs
 Single Family Mortgage Revenue Bond Indenture
 PSA Prepayment Speeds - Outstanding MBS Pools
 August 2025 Pool Factors

BOND ISSUE	WEIGHTED AVERAGE MORTGAGE RATE	CURRENT BALANCE OF OUTSTANDING POOLS	WEIGHTED AVERAGE REMAINING MATURITY	% PREPAYMENT SPEEDS OF REMAINING POOLS			
				SINCE INCEPTION	LAST 12 MONTHS	LAST 6 MONTHS	LAST 3 MONTHS
2005A	4.99%	\$ 6,369,290	118	140	59	61	60
2007A	5.79%	7,261,413	113	235	142	85	94
2015AB	5.35%	11,583,376	177	166	64	48	59
2016AB	5.36%	16,697,908	168	188	43	36	41
2017ABC	4.55%	55,737,460	239	135	45	53	56
2018A	5.07%	62,108,383	274	200	96	62	65
2019A	4.30%	94,857,563	287	147	82	94	89
2020A	3.66%	125,603,893	299	88	63	47	29
2020B	5.33%	5,178,321	97	135	73	16	13
2021A	3.18%	129,158,046	313	58	47	63	71
2021B	5.04%	12,649,964	115	138	52	43	23
2022A	3.41%	175,425,624	322	32	41	53	72
2022B	6.00%	175,666,065	328	58	69	64	65
2023AB	6.12%	238,453,454	335	49	44	47	39
2023CD	6.21%	242,076,058	314	43	N/A	53	43
Surplus	4.75%	2,945,744	141	141	62	69	40
Total	4.99%	\$ 1,361,772,562	304	74	57	57	55