

WEST VIRGINIA HOUSING DEVELOPMENT FUND

QUARTERLY DISCLOSURE FOR SINGLE FAMILY AND MULTI FAMILY BOND PROGRAMS HOUSING FINANCE PROGRAM RESOLUTION

As of December 31, 2020

Rating: **Aaa, AAA**

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West Virginia Housing Development Fund
12/31/2020

Housing Finance Program Bonds

Issue		Interest Rates of Outstanding Maturities	Original Issue Amount	Scheduled Maturities and Sinking Fund Payments	Early Redemptions from Prepayments, Excess Revenues, and Reserves	Early Redemptions from Refunding Bonds	Amount Outstanding @ 12/31/2020	Redemption Scheduled for 3/1/2021
2011 A (1)	(s)	3.522%-3.622%	50,000,000	44,350,000			5,650,000	-
2013 A (1)	(s)	2.250%-3.20%	21,000,000	9,260,000			11,740,000	-
2013 BC	(s)	3.45%-4.35%	47,500,000	14,950,000	26,350,000		6,200,000	3,075,000
2014 AB	(s)	2.65%-3.95%	48,865,000	14,765,000	8,205,000		25,895,000	1,490,000
2015 AB	(s)	2.30%-3.80%	50,660,000	15,475,000	7,180,000		28,005,000	1,240,000
2015 CD	(s)	2.40%-4.10%	70,060,000	15,240,000	9,090,000		45,730,000	3,160,000
2017AB	(s)	2.05%-4.05%	39,505,000	5,265,000	3,185,000		31,055,000	2,970,000
2018A	(s)	1.95%-3.90%	25,000,000	1,210,000	660,000		23,130,000	1,430,000
2019A	(s)	1.75%-3.95%	35,000,000	940,000	295,000		33,765,000	1,440,000
2019B	(s)	1.35%-3.10%	30,000,000	200,000			29,800,000	360,000
2020A	(s)	.35%-2.80%	30,000,000				30,000,000	-
2020BC	(s)	.15%-2.50%	44,960,000				44,960,000	-
Totals			\$ 492,550,000	\$ 121,655,000	\$ 54,965,000	\$ -	\$ 315,930,000	\$ 15,165,000

(m) - primarily issued to finance Project Loans (s) - primarily issued to finance Program Loans

(1) Taxable issues.

The Housing Finance Resolution is an open resolution, and the Housing Development Fund may issue bonds at any given time under a Board approved Supplemental Resolution and a Plan of Finance.

Visit www.wvhdf.com for more information

West Virginia Housing Development Fund
12/31/2020

SCHEDULE OF HOUSING FINANCE BONDS BY INTEREST RATE (Single Family and MultiFamily Bonds)

BOND ISSUE	MATURITY DATE	BOND TYPE	CUSIP NUMBER	ISSUED AMOUNT	AMOUNT OUTSTANDING	INTEREST RATE	PRIVATE PLACEMENT	CALL PROTECTED	TAXABLE
2020 Ser B	5/1/2021	Serial	95662NBE7	860,000	860,000	0.15%			
2020 Ser B	11/1/2021	Serial	95662NBF4	860,000	860,000	0.20%			
2020 Ser C	11/1/2021	Serial	95662NBH6	165,000	165,000	0.20%			
2020 Ser B	5/1/2022	Serial	95662NBG2	865,000	865,000	0.25%			
2020 Ser C	5/1/2022	Serial	95662NBK3	300,000	300,000	0.25%			
2020 Ser B	11/1/2022	Serial	95662NBH0	865,000	865,000	0.30%			
2020 Ser C	11/1/2022	Serial	95662NBL1	350,000	350,000	0.30%			
2020 Ser A	5/1/2021	Serial	95662NAA6	380,000	380,000	0.35%			
2020 Ser C	5/1/2023	Serial	95662NBM9	1,255,000	1,255,000	0.35%			
2020 Ser A	11/1/2021	Serial	95662NAB4	545,000	545,000	0.40%			
2020 Ser C	11/1/2023	Serial	95662NBN7	1,295,000	1,295,000	0.40%			
2020 Ser C	5/1/2024	Serial	95662NBP2	1,305,000	1,305,000	0.45%			
2020 Ser A	5/1/2022	Serial	95662NAC2	620,000	620,000	0.50%			
2020 Ser C	11/1/2024	Serial	95662NBQ0	1,275,000	1,275,000	0.50%			
2020 Ser A	11/1/2022	Serial	95662NAD0	690,000	690,000	0.55%			
2020 Ser C	5/1/2025	Serial	95662NBR8	1,245,000	1,245,000	0.60%			
2020 Ser C	11/1/2025	Serial	95662NBS6	1,215,000	1,215,000	0.65%			
2020 Ser A	5/1/2023	Serial	95662NAE8	755,000	755,000	0.70%			
2020 Ser A	11/1/2023	Serial	95662NAF5	770,000	770,000	0.75%			
2020 Ser C	5/1/2026	Serial	95662NBT4	1,190,000	1,190,000	0.80%			
2020 Ser A	5/1/2024	Serial	95662NAG3	755,000	755,000	0.85%			
2020 Ser C	11/1/2026	Serial	95662NBU1	1,165,000	1,165,000	0.85%			
2020 Ser A	11/1/2024	Serial	95662NAH1	740,000	740,000	0.90%			
2020 Ser C	5/1/2027	Serial	95662NBV9	1,140,000	1,140,000	1.00%			
2020 Ser C	11/1/2027	Serial	95662NBW7	1,115,000	1,115,000	1.10%			
2020 Ser A	5/1/2025	Serial	95662NAJ7	720,000	720,000	1.15%			
2020 Ser A	11/1/2025	Serial	95662NAK4	705,000	705,000	1.20%			
2020 Ser C	5/1/2028	Serial	95662NBX5	1,090,000	1,090,000	1.30%			
2019 Ser B	5/1/2021	TERM	95662MGP0	500,000	500,000	1.35%			
2020 Ser C	11/1/2028	Serial	95662NBZ3	1,070,000	1,070,000	1.35%			
2019 Ser B	11/1/2021	TERM	95662MGP8	580,000	580,000	1.375%			
2019 Ser B	5/1/2022	TERM	95662MGP6	660,000	660,000	1.40%			
2020 Ser A	5/1/2026	Serial	95662NAL2	695,000	695,000	1.40%			
2019 Ser B	11/1/2022	TERM	95662MGS4	725,000	725,000	1.45%			
2020 Ser A	11/1/2026	Serial	95662NAM0	680,000	680,000	1.45%			
2019 Ser B	5/1/2023	TERM	95662MGT2	765,000	765,000	1.50%			
2020 Ser C	5/1/2029	Serial	95662NHZ0	1,045,000	1,045,000	1.50%			
2019 Ser B	11/1/2023	TERM	95662MGU9	750,000	750,000	1.55%			
2020 Ser A	5/1/2027	Serial	95662NAN8	665,000	665,000	1.55%			
2019 Ser B	5/1/2024	TERM	95662MGV7	735,000	735,000	1.60%			
2020 Ser A	11/1/2027	Serial	95662NAP3	655,000	655,000	1.60%			
2020 Ser C	11/1/2029	Serial	95662NCA4	1,025,000	1,025,000	1.60%			
2019 Ser B	11/1/2024	TERM	95662MGW5	720,000	720,000	1.65%			
2019 Ser B	5/1/2025	TERM	95662MGX3	710,000	710,000	1.70%			
2020 Ser A	5/1/2028	Serial	95662NAQ1	640,000	640,000	1.70%			
2019 Ser A	5/1/2021	Serial	95662MSN6	675,000	675,000	1.75%			
2019 Ser B	11/1/2025	TERM	95662MGY1	695,000	695,000	1.75%			
2020 Ser A	11/1/2028	Serial	95662NAR9	630,000	630,000	1.75%			
2020 Ser C	5/1/2030	Serial	95662NCB2	1,005,000	1,005,000	1.75%			
2019 Ser A	11/1/2021	Serial	95662MSP1	760,000	760,000	1.80%			
2019 Ser B	5/1/2026	TERM	95662MZZ8	685,000	685,000	1.80%			
2020 Ser C	11/1/2030	Serial	95662NCC0	990,000	990,000	1.80%			
2019 Ser A	5/1/2022	Serial	95662MFG9	825,000	825,000	1.85%			
2019 Ser B	11/1/2026	TERM	95662MTA2	670,000	670,000	1.85%			
2020 Ser A	5/1/2029	Serial	95662NAS7	620,000	620,000	1.85%			
2019 Ser B	5/1/2027	TERM	95662MTB0	660,000	660,000	1.875%			
2019 Ser A	11/1/2022	Serial	95662MSR7	855,000	855,000	1.90%			
2019 Ser B	11/1/2027	TERM	95662MTC8	645,000	645,000	1.90%			
2020 Ser A	11/1/2029	Serial	95662NAT5	605,000	605,000	1.90%			
2020 Ser C	5/1/2031	Serial	95662NCD8	970,000	970,000	1.90%			
2018 Ser A	5/1/2021	Serial	95662MAN7	535,000	535,000	1.95%			
2019 Ser B	5/1/2028	TERM	95662MTD6	635,000	635,000	1.95%			
2020 Ser A	5/1/2030	Serial	95662NAU2	595,000	595,000	1.95%			
2020 Ser C	11/1/2031	Serial	95662NCE6	950,000	950,000	1.95%			
2019 Ser A	5/1/2023	Serial	95662MS55	835,000	835,000	2.00%			
2019 Ser B	11/1/2028	TERM	95662MTE4	625,000	625,000	2.00%			
2020 Ser A	11/1/2030	Serial	95662NAV0	585,000	585,000	2.00%			
2020 Ser C	5/1/2032	Serial	95662NCF3	935,000	935,000	2.00%			
2020 Ser C	11/1/2032	Serial	95662NCG1	910,000	910,000	2.00%			
2017 Ser A	5/1/2021	Serial	95662M3N8	1,040,000	1,040,000	2.05%			
2018 Ser A	11/1/2021	Serial	95662MAP2	590,000	590,000	2.05%			
2019 Ser A	11/1/2023	Serial	95662MTF3	820,000	820,000	2.05%			
2019 Ser B	5/1/2029	TERM	95662MZF1	615,000	615,000	2.05%			
2020 Ser A	5/1/2031	Serial	95662NAW8	575,000	575,000	2.05%			
2020 Ser C	11/1/2035	TERM	95662NCH9	4,955,000	4,955,000	2.05%			
2019 Ser A	5/1/2024	Serial	95662MSU0	805,000	805,000	2.10%			
2019 Ser B	11/1/2029	TERM	95662MTG9	600,000	600,000	2.10%			
2020 Ser A	11/1/2031	Serial	95662NAX6	565,000	565,000	2.10%			
2020 Ser A	5/1/2032	Serial	95662NAY4	555,000	555,000	2.13%			
2017 Ser A	11/1/2021	Serial	95662M3P3	1,020,000	1,020,000	2.15%			
2019 Ser A	11/1/2024	Serial	95662MSV8	790,000	790,000	2.15%			
2019 Ser B	5/1/2030	TERM	95662MTH7	590,000	590,000	2.15%			
2020 Ser A	11/1/2032	Serial	95662NAZ1	545,000	545,000	2.15%			
2018 Ser A	5/1/2022	Serial	95662MAQ0	895,000	895,000	2.20%			
2019 Ser A	5/1/2025	Serial	95662MSW6	775,000	775,000	2.20%			
2019 Ser B	11/1/2030	TERM	95662MTJ3	580,000	580,000	2.20%			
2013 Ser A	5/1/2021	Serial	95662MQ94	660,000	660,000	2.250%	X	X	
2018 Ser A	11/1/2022	Serial	95662M4R8	585,000	585,000	2.25%			
2019 Ser A	11/1/2025	Serial	95662M5X4	760,000	760,000	2.25%			
2019 Ser B	5/1/2031	TERM	95662M7K0	570,000	570,000	2.25%			
2020 Ser C	11/1/2040	TERM	95662NC55	6,790,000	6,790,000	2.25%			
2020 Term A	11/1/2035	Term	95662NBA5	3,085,000	3,085,000	2.25%			
2013 Ser A	11/1/2021	Serial	95662MR28	665,000	665,000	2.300%	X	X	
2015 Ser A	5/1/2021	Serial	95662MY87	1,305,000	1,305,000	2.300%			
2017 Ser A	5/1/2022	Serial	95662M3Q1	1,000,000	1,000,000	2.300%			
2019 Ser B	11/1/2031	TERM	95662M7L8	560,000	560,000	2.30%			
2018 Ser A	5/1/2023	Serial	95662M4S6	575,000	575,000	2.35%			
2019 Ser A	5/1/2026	Serial	95662MSY2	750,000	750,000	2.35%			
2019 Ser B	5/1/2032	TERM	95662MTR5	555,000	555,000	2.35%			
2015 Ser A	11/1/2021	Serial	95662MY95	1,275,000	1,275,000	2.40%			
2015 Ser C	5/1/2021	Serial	95662M2Q2	1,740,000	1,740,000	2.40%			
2017 Ser A	11/1/2022	Serial	95662M3R9	985,000	985,000	2.40%			
2019 Ser A	11/1/2026	Serial	95662M2Z9	735,000	735,000	2.40%			
2019 Ser B	11/1/2032	TERM	95662M7S3	545,000	545,000	2.40%			
2020 Ser C	11/1/2045	TERM	95662NCK3	4,025,000	4,025,000	2.40%			
2018 Ser A	11/1/2023	Serial	95662MTT4	565,000	565,000	2.45%			
2013 Ser A	11/1/2022	Term	95662MR36	1,360,000	1,360,000	2.50%	X	X	
2015 Ser C	11/1/2021	Serial	95662M2R0	1,710,000	1,710,000	2.50%			
2020 Ser C	11/1/2050	TERM	95662NCM8	2,735,000	2,735,000	2.50%			

BOND ISSUE	MATURITY DATE	BOND TYPE	CUSIP NUMBER	ISSUED AMOUNT	AMOUNT OUTSTANDING	INTEREST RATE	PRIVATE PLACEMENT	CALL PROTECTED	TAXABLE
2020 Term A	11/1/2040	Term	95662NB3	4,505,000	4,505,000	2.50%			
2015 Ser A	5/1/2022	Serial	95662M229	1,245,000	1,245,000	2.55%			
2019 Ser A	5/1/2027	Serial	95662M6A3	720,000	720,000	2.55%			
2015 Ser A	11/1/2022	Serial	95662M237	1,225,000	1,225,000	2.600%			
2017 Ser A	5/1/2023	Serial	95662M3S7	965,000	965,000	2.600%			
2018 Ser A	5/1/2024	Serial	95662M4U1	555,000	555,000	2.60%			
2019 Ser A	11/1/2027	Serial	95662M6B1	710,000	710,000	2.60%			
2019 Ser B	11/1/2034	TERM	95662M7M6	2,090,000	2,090,000	2.60%			
2014 Ser A	5/1/2021	Serial	95662MV80	1,190,000	1,190,000	2.65%			
2018 Ser A	11/1/2024	Serial	95662M4V9	545,000	545,000	2.65%			
2013 Ser A	11/1/2023	Term	95662MR44	1,390,000	1,390,000	2.70%		X	X
2015 Ser A	5/1/2023	Serial	95662M245	1,205,000	1,205,000	2.70%			
2015 Ser C	5/1/2022	Serial	95662M2S8	1,680,000	1,680,000	2.70%			
2017 Ser A	11/1/2023	Serial	95662M3T5	950,000	950,000	2.70%			
2014 Ser A	11/1/2021	Serial	95662MV98	1,170,000	1,170,000	2.750%			
2015 Ser A	11/1/2023	Serial	95662M252	1,180,000	1,180,000	2.750%			
2017 Ser B	11/1/2025	Serial	95662M446	370,000	370,000	2.750%			
2018 Ser A	5/1/2025	Serial	95662M4W7	535,000	535,000	2.75%			
2019 Ser A	5/1/2028	Serial	95662M6C9	700,000	700,000	2.75%			
2020 Term A	11/1/2045	Term	95662N8C1	3,845,000	3,845,000	2.75%			
2015 Ser C	11/1/2022	Serial	95662M2T6	1,650,000	1,650,000	2.800%			
2018 Ser A	11/1/2025	Serial	95662M4X5	530,000	530,000	2.80%			
2019 Ser A	11/1/2028	Serial	95662M6D7	685,000	685,000	2.80%			
2017 Ser A	5/1/2024	Serial	95662M3U2	935,000	935,000	2.850%			
2019 Ser A	5/1/2029	Serial	95662M6E5	675,000	675,000	2.85%			
2019 Ser B	11/1/2039	TERM	95662M7N4	4,710,000	4,710,000	2.85%			
2017 Ser B	5/1/2026	Serial	95662M3Y4	880,000	880,000	2.900%			
2018 Ser A	5/1/2026	Serial	95662M4Y3	520,000	520,000	2.90%			
2019 Ser A	11/1/2029	Serial	95662M6F2	665,000	665,000	2.90%			
2014 Ser A	5/1/2022	Serial	95662MW22	1,150,000	1,150,000	2.950%			
2015 Ser A	5/1/2024	Serial	95662M260	1,155,000	1,155,000	2.950%			
2015 Ser A	11/1/2024	Serial	95662M278	1,135,000	1,135,000	2.950%			
2015 Ser C	5/1/2023	Serial	95662M2U3	1,625,000	1,625,000	2.950%			
2017 Ser A	11/1/2024	Serial	95662M3V0	920,000	920,000	2.950%			
2018 Ser A	11/1/2026	Serial	95662M4Z0	510,000	510,000	2.95%			
2019 Ser A	5/1/2030	Serial	95662M6G0	655,000	655,000	2.95%			
2014 Ser A	11/1/2022	Serial	95662MW30	1,135,000	1,135,000	3.000%			
2017 Ser B	11/1/2026	Serial	95662M3Z1	865,000	865,000	3.000%			
2018 Ser A	5/1/2027	Serial	95662M5A4	505,000	505,000	3.00%			
2019 Ser A	11/1/2030	Serial	95662M6H8	645,000	645,000	3.00%			
2020 Term A	11/1/2050	Term	95662N8D9	3,275,000	3,275,000	3.00%			
2015 Ser C	11/1/2023	Serial	95662M2V1	1,600,000	1,600,000	3.050%			
2017 Ser B	5/1/2027	Serial	95662M4A5	850,000	850,000	3.050%			
2018 Ser A	11/1/2027	Serial	95662M5B2	495,000	495,000	3.05%			
2019 Ser B	11/1/2044	TERM	95662M7P9	4,080,000	4,080,000	3.05%			
2014 Ser A	5/1/2023	Serial	95662MW48	1,115,000	1,115,000	3.100%			
2015 Ser A	5/1/2025	Serial	95662M286	1,115,000	1,115,000	3.100%			
2015 Ser A	11/1/2025	Serial	95662M294	1,095,000	1,095,000	3.100%			
2017 Ser A	5/1/2025	Serial	95662M3W8	905,000	905,000	3.100%			
2017 Ser B	11/1/2027	Serial	95662M4B3	840,000	840,000	3.100%			
2018 Ser A	5/1/2028	Serial	95662M5C0	490,000	490,000	3.10%			
2018 Ser A	11/1/2028	Serial	95662M5D8	480,000	480,000	3.10%			
2019 Ser B	11/1/2049	TERM	95662M7Q7	3,545,000	3,545,000	3.10%			
2014 Ser A	11/1/2023	Serial	95662MW55	1,100,000	1,100,000	3.150%			
2015 Ser C	5/1/2024	Serial	95662M3W9	1,575,000	1,575,000	3.150%			
2017 Ser A	11/1/2025	Serial	95662M3X6	520,000	520,000	3.150%			
2013 Ser A	11/1/2028	Term	95662MR51	7,665,000	7,665,000	3.200%		X	X
2015 Ser C	11/1/2024	Serial	95662M2X7	1,555,000	1,555,000	3.200%			
2018 Ser A	5/1/2029	Serial	95662M5E6	475,000	475,000	3.20%			
2018 Ser A	11/1/2029	Serial	95662M5F3	465,000	465,000	3.20%			
2017 Ser B	5/1/2028	Serial	95662M4C1	825,000	825,000	3.250%			
2017 Ser B	11/1/2028	Serial	95662M4D9	815,000	815,000	3.250%			
2015 Ser C	5/1/2025	Serial	95662M2Y5	1,530,000	1,530,000	3.30%			
2015 Ser C	11/1/2025	Serial	95662M2Z2	1,510,000	1,510,000	3.30%			
2014 Ser A	5/1/2024	Serial	95662MW63	1,085,000	1,085,000	3.35%			
2014 Ser A	11/1/2024	Serial	95662MW71	1,070,000	1,070,000	3.35%			
2019 Ser A	11/1/2034	TERM	95662M6J4	4,835,000	4,835,000	3.375%			
2013 Ser B	5/1/2021	Serial	95662MT42	1,035,000	1,035,000	3.450%			
2013 Ser B	11/1/2021	Serial	95662MT59	1,020,000	1,020,000	3.450%			
2015 Ser C	5/1/2026	Serial	95662M3A6	1,490,000	1,490,000	3.450%			
2015 Ser C	11/1/2026	Serial	95662M3B4	1,470,000	1,470,000	3.450%			
2018 Ser A	11/1/2033	Term	95662M5G1	3,525,000	3,525,000	3.45%			
2011 Ser A	5/1/2021	Term	95662MG79	2,795,000	2,795,000	3.522%		X	X
2014 Ser B	11/1/2029	TERM	95662MW97	4,900,000	4,900,000	3.60%			
2011 Ser A	11/1/2021	Term	95662MG87	2,855,000	2,855,000	3.622%		X	X
2013 Ser B	11/1/2022	Term	95662MT67	1,995,000	1,995,000	3.65%			
2014 Ser A	5/1/2027	TERM	95662MW89	5,085,000	5,085,000	3.65%			
2015 Ser B	11/1/2032	Term	95662M2B5	5,665,000	5,665,000	3.65%			
2015 Ser A	11/1/2029	Term	95662M2A7	8,250,000	8,250,000	3.70%			
2017 Ser B	11/1/2032	Term	95662M4E7	6,130,000	6,130,000	3.70%			
2015 Ser C	11/1/2028	Term	95662M3C2	5,685,000	5,685,000	3.75%			
2015 Ser D	11/1/2032	Term	95662M3D0	10,630,000	10,630,000	3.75%			
2018 Ser A	11/1/2038	Term	95662M5H9	3,950,000	3,950,000	3.75%			
2019 Ser A	11/1/2039	TERM	95662M6K1	5,375,000	5,375,000	3.75%			
2013 Ser B	11/1/2023	Term	95662MT75	1,935,000	1,935,000	3.80%			
2015 Ser B	11/1/2035	Term	95662M2C3	5,070,000	2,155,000	3.80%			
2015 Ser D	11/1/2035	Term	95662M3E8	7,365,000	7,365,000	3.85%			
2018 Ser A	11/1/2043	Term	95662M5J5	3,550,000	3,550,000	3.85%			
2019 Ser A	11/1/2044	TERM	95662M6L9	4,790,000	4,790,000	3.88%			
2018 Ser A	11/1/2048	Term	95662M5K2	3,215,000	2,555,000	3.90%			
2014 Ser B	11/1/2034	TERM	95662MX21	8,800,000	6,895,000	3.95%			
2019 Ser A	11/1/2049	TERM	95662M6M7	4,220,000	3,925,000	3.95%			
2017 Ser B	11/1/2037	Term	95662M4F4	6,735,000	6,735,000	4.00%			
2017 Ser B	11/1/2042	Term	95662M4G2	3,550,000	3,505,000	4.05%			
2015 Ser D	11/1/2045	Term	95662M3F5	12,005,000	2,915,000	4.10%			
2013 Ser B	11/1/2027	Term	95662MT83	6,565,000	215,000	4.35%			

387,190,000 \$15,980,000

Call Protected 17,890,000
Protected % 6.504%
Variable Bonds -
Variable % 0.000%

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Housing Finance Program Outstanding Multi Family Loans

Project Loan	Location	Mortgage Interest Rate	Original Mortgage Balance	Outstanding Mortgage Balance	Mortgage Note Maturity	Federal Subsidy Insurance or Guarantee	Section 8 Subsidy Expiration	Total # of Units	% of Section 8 Subsidized Units	Occupancy Rate	# Days Delinquent	
Housing Finance Bonds 1998 Series F												
(1)	Clay Apts.	Clay	1.00%	\$321,806	\$61,495	09/01/33	None	04/11/35	8	100%	75%	None
				\$321,806	\$61,495				8			
Housing Finance Bonds 1998 Series E (held from various issues)												
	Dylan Heights	Summersville	7.37%	\$1,475,000	\$1,298,431	03/01/45	USDA 538	N/A	48	0%	94%	None
	Jenna Landing	Sissonville	6.25%	\$1,403,000	\$1,195,560	03/01/45	USDA 538	N/A	48	0%	85%	None
	Plateau Oaks	Oak Hill	7.54%	\$786,028	\$688,854	10/01/44	USDA 538	N/A	32	0%	100%	None
	Canterbury Place Apts	Elkins	6.25%	\$1,350,000	\$1,155,366	08/01/45	USDA 538	N/A	50	0%	100%	None
(2)	Mountain Cap		2.00%	\$1,580,000	\$794,877	03/01/29	None					None
	Orient Hills	Orient Hills					None	12/20/34	8	100%	100%	
	Hunter Ridge I	Bradley					None	02/22/32	8	100%	38%	
	Hunter Ridge II	Bradley					None	02/22/32	8	100%	63%	
	Rupert Apartments	Rupert					None	03/25/32	8	100%	100%	
	Spruce Villa	Phillipi					None	03/18/32	8	100%	75%	
	Woodland Heights	Salem					None	08/26/32	8	100%	63%	
	Cherry Falls	Webster Springs					None	09/30/32	6	100%	100%	
	Hunter Ridge III	Bradley					None	12/22/32	8	100%	50%	
	Quinwood Apts.	Quinwood					None	11/15/32	8	100%	63%	
	Rainelle Apts.	Rainelle					None	11/15/32	8	100%	100%	
	Rainelle Apts. II	Rainelle					None	03/07/33	8	100%	100%	
	Rupert Apts. II	Rupert					None	03/07/33	8	100%	88%	
				\$6,594,028	\$5,133,088				272			
GRAND TOTAL:				\$6,915,834	\$5,194,583				280			

(1) Central Appalachian Empowerment Zone of WV assumed management of this project in September 2013.

(2) Debt of the projects listed below were restructured and now has one loan for these combined projects. Their subsidy and occupancy information is listed by project.

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Housing Finance Program Multi Family Loan Statistics

IN FORECLOSURE

Project Name	Original Mortgage Balance	Mortgage Interest Rate	Foreclosed Balance	Original Maturity Date	Foreclosed Date	Housing Finance Bond Issue
TOTAL IN FORECLOSURE	0		\$0			

PREPAYMENTS

Bond Issue	Number	Prepaid Amount
1976 A and 1977 A Bonds	1	\$1,798,000
1987 B Bonds	1	\$4,190,000
1992 E Bonds	9	\$3,446,000
1998 F Bonds	6	\$1,113,000
2000 D Bonds	20	\$2,629,000 (1)
2001 D Bonds	34	\$55,713,000
2002 BC Bonds	6	\$16,771,000
2003 C Bonds	11	\$13,472,000
TOTAL PREPAYMENTS	88	\$99,132,000

(1) Includes a payment of \$150,000 in lieu of foreclosure.

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Housing Finance Program Outstanding Single Family Loans

Issue	Weighted Average Interest Rate per Issue (1)	Outstanding Number of Mortgage Loans	Outstanding Balance of Mortgage Loans
1998 E (2) (3)	4.9947%	2,935	123,364,372
2011 A (3)	5.5905%	285	14,206,583
Movin' Up (4)	4.3342%	1,382	146,749,861
2013 A	5.2601%	169	8,371,638
2013 BC	4.6018%	335	22,849,164
2014 AB	4.3108%	406	25,150,506
2015 AB	4.2984%	474	28,413,369
2015 CD	4.4690%	628	43,309,436
2017 AB	4.5725%	381	28,421,754
2018 A	4.6377%	233	21,886,502
2019 A	4.4196%	333	32,439,337
2019 B	3.6427%	259	29,323,447
2020 A	3.4020%	237	26,204,522
2020 BC	3.2000%	8	1,178,725
Totals	4.4929%	8,065	\$551,869,216

- (1) All loans are fixed rate loans.
- (2) This outstanding loan balance consists of mortgage loans transferred from various Housing Finance issues which have been refunded or redeemed.
- (3) This issue permits the purchase of additional Program Loans from certain recoveries of principal and surplus revenues. Although permitted, the Housing Development Fund may elect to redeem bonds where economically prudent.
- (4) The Movin' Up Program provides financing from unrestricted earnings within the Housing Finance Program for borrowers who may have outgrown their current residence. Because these earnings are unrestricted, the Movin' Up Program does not have the first-time homebuyer requirement. The income limits in the Program are set higher than the family income limits set by the IRS Code to allow the average buyer the opportunity to purchase their next home. The house price limits set by the IRS Code remain in the program.

Housing Finance Program Single Family Loan Statistics

Delinquency Statistics on Program Loans

The following table sets forth the percentage of Program Loans delinquent or in foreclosure as of the dates noted.

The West Virginia and the United States data is based on The National Delinquency Survey prepared by the Economic and Research Department of the Mortgage Bankers' Association of America at December 31, 2020.

Loans in foreclosure include loans undergoing loan modification agreements and contribute to the increase in this %.

Months Past Due	Housing Finance Program Percentage Delinquent					West Virginia	USA
	6/30/2017	6/30/2018	6/30/2019	6/30/2020	12/31/2020	12/31/2020	12/31/2020
One	3.61%	3.68%	3.50%	2.80%	3.65%	2.69%	1.87%
Two	1.46%	1.15%	1.05%	1.50%	1.24%	1.03%	0.85%
Three	0.53%	0.43%	0.37%	0.83%	0.78%	4.45%	4.47%
In foreclosure	1.77%	1.42%	1.46%	0.32%	0.07%	0.56%	0.56%

Program Loans By Type of Insurance/Guarantee

Type of Insurance/Guarantee	Number of Loans	% of Portfolio	Original Balance	Current Balance
FHA	2,308	31.46%	214,233,256	173,611,725
Privately Insured	1,729	31.10%	183,636,676	171,618,902
Uninsured	3,137	27.58%	214,536,724	152,229,937
VA	227	2.02%	18,239,822	11,155,249
Rural Housing	664	7.84%	64,663,439	43,253,403
Total	8,065	100%	695,309,917	551,869,216

Breakdown of Private Mortgage Insurers

Insurer	% of Insured Balance
Genworth Financial	8.07%
Mortgage Guarantee	18.10%
PMI Insurance Company	0.14%
United Guarantee	0.09%
RMIC	0.01%
Triad	0.02%
Radian	0.53%
CMG	0.98%
National MI	1.75%
Other	1.41%
Total	31.10%

Loan-to-Value Ratios

(If sales price or appraised value was not available, the original loan balance was used to calculate the LTV ratio) (1)

LTV Ratio	Current Balance	Number of Loans	% of Portfolio
80% or less	295,312,671	5,699	53.51%
81% - 85%	60,977,919	644	11.05%
86% - 90%	74,764,744	722	13.55%
91% - 95%	92,037,207	767	16.68%
over 95%	28,776,675	233	5.21%
Total	551,869,216	8,065	100%

(1) The Housing Development Fund makes no representation regarding the current value being equivalent to the original loan balance.

Lendable Proceeds Analysis

Mortgage Loan Proceeds Available	\$ 36,175
Less:	
Loans Pending Purchase:	\$ 6,161
Loan in Application:	\$ 7,911

Uncommitted (Over Committed) Funds Available (1):

\$ 22,103

(1) The Housing Development Fund accepts loan applications on a continuous basis. Lendable proceeds needed to cover these applications are provided from recycling of existing loan repayments, prepayments or excess revenues or new bonds will be issued as needed. The Housing Development Fund may also warehouse loans from general reserves in anticipation of upcoming bond issues.

The Housing Development Fund has established a mortgage loan pool in the Housing Finance Program from unrestricted earnings which will allow previous owners to purchase homes. This program is called the Movin' Up Program and is included in this Analysis.

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Housing Finance Program Investment and Other Information

Summary of Funds Held

Type of Fund	Type of Investment	Book Value
Revenue	Cash	\$ 319,363
Revenue	ST Investments	46,077,849
Revenue	LT Investments	-
Loan	Cash	2,020,085
Loan	ST Investments	20,000,000
Loan	LT Investments	-
Capital Reserve	Cash	18,598
Capital Reserve	ST Investments	8,000,000
Capital Reserve	LT Investments	25,561,798
Total		\$ 101,997,693

Other Insurance Coverage

Name of Self-Insurance Fund	Mortgage Finance Bond Insurance Fund (BIF)
Other Bond Indentures Covered	General New Issue Bond Program Resolution (NIBP)
BIF Net Assets	\$ 64,056,463
Amount of Bonds Secured by BIF	\$ 344,080,000
Claims to Date	\$ -
Level of Funding Required over Life of Bonds	Funding only required if Capital Reserve Fund (of the Housing Finance or NIBP) balance falls below the amounts required by the Resolution (s)

Housing Finance Equity

Total Assets	\$691,361,794
Total Liabilities	307,508,482
Net Assets	\$383,853,312

Capital Reserve Requirement Summary

Last Calculated as of:	11/1/2020
Highest Aggregate Debt Service:	\$ 34,800,397
Book Value of Investments:	35,253,401
Excess/(Deficit) on Reserves:	\$ 453,004

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