

**KENTUCKY HOUSING CORPORATION
SINGLE FAMILY MORTGAGE REVENUE BONDS**

Dated as of December 31, 2025

PREPAYMENT SPEED OF MORTGAGE LOAN PORTFOLIO BY ORIGINATION YEAR

The following tables present the approximate 6-, 12-, and 24-month prepayment speeds of Mortgage Loans and Guaranteed Mortgage Securities ("GMS") of the Corporation's Mortgage Revenue Bonds as a percentage of the Securities Industry and Financial Markets Association standard prepayment model ("SIFMA"), by origination year.

Origination Year	Outstanding MBS Balance	Outstanding Wtd. Avg.	Wtd. Avg. Mortgage Rates		Wtd. Avg. Rem. Term	December 2025 Prepayment Speeds (PSA)		
			Minimum	Maximum		6-month	1-year	2-year
2025	\$ 283,305,191	5.971%	5.500%	6.335%	354	120%	119%	
2024	263,442,957	6.298%	5.500%	6.843%	342	142%	135%	134%
2023	96,659,835	6.001%	6.000%	6.004%	334	161%	125%	131%
Aggregate	643,407,984	6.109%	5.500%	6.843%	346	145%	130%	132%

The Corporation makes no representation as to the percentage of the principal balance of Mortgage Loans that will be prepaid as of any date or as to the overall rate of prepayment of Mortgage Loans. The Corporation makes no representation as to whether any Bonds will be redeemed with prepayments or the timing of any redemption of Bonds from prepayments.