KENTUCKY HOUSING CORPORATION
SINGLE FAMILY MORTGAGE REVENUE BONDS

Dated as of June 2026
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	Outstanding	Outstanding Wtd. Avg. Mortgage Rates			Wtd. Avg.	June 2026 Prepayment Speeds (PSA)		
Year	MBS Balance	Wtd. Avg.	Minimum	Maximum	Rem. Term	6-month	1-year	2-year
2026	$ 125,242,500	5.764%	5.609%	5.875%	358	15%	15%	15%
2025	301,727,983	5.967%	5.500%	6.336%	348	127%	125%	124%
2024	248,924,619	6.291%	5.500%	6.849%	336	223%	190%	175%
2023	91,685,784	6.000%	6.000%	6.003%	329	153%	157%	140%
Aggregate	**$ 767,580,885**	**6.043%**	**5.500%**	**6.849%**	**343**	**180%**	**167%**	**155%**

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.The information presented in the table above is based on June 2026 factors as published by Ginnie Mae.