

**General Information:**

Bonds Outstanding	52,050,000.00
Outstanding Principal Balance	47,942,805.20
Outstanding Mortgage Backed Securities	87,420.05

**Loan Portfolio Characteristics**

**(As % of Loans Outstanding):**

New Construction	8.33%
Existing Home	91.67%
Total	100.00%

**(As % of \$ Outstanding):**

Private (Down to 80.00 LTV)	0.21%
FHA	39.55%
VA	4.34%
Rural Dev	45.69%
Self Insured	0.00%
Guaranty Fund	0.00%
Uninsured	10.21%
Total	100.00%

Fixed Rate Mortgages	99.84%
Graduated Pmt Mortgages	0.00%
Growing Equity Mortgages	0.00%
Variable Rate Mortgages	0.16%
Total	100.00%

**Type of Housing:**

Single Family	92.61%
Townhouse - Condo	4.25%
Two - Four Units	0.31%
Modular – Manufactured	2.83%
Total	100.00%

**Breakdown of Private Mortgage Insurers:**

43 MGIC	100.00%
40 GE MIC	0.00%
41 UGIC	0.00%
45 PMI	0.00%
46 CMG MTG INS	0.00%
49 RMIC	0.00%
Total	100.00%

Delinquency Statistics (as % of # of Loans Outstanding):

31-60 Days	22	3.46%
61-90 Days	3	0.47%
91 Days or More	11	1.73%
Total Delinquent	36	5.66%
In Foreclosure	6	0.95%

Trustee:  
Wells Fargo Bank Minnesota, N.A.  
Minneapolis, MN  
Telephone (612) 667-0123  
Contact Christine Boyd

Program Administrator:  
SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY  
3060 East Elizabeth St.  
P.O. BOX 1237  
PIERRE, SD 57501-1237  
Telephone (605) 773-3181

Outstanding Mortgage Loans as of December 31, 2020

Interest Rate	Outstanding Number	Outstanding Principal Amount	Interest Rate	Outstanding Number	Outstanding Principal Amount
3.750%	82	6,409,935	4.750%	104	7,030,379
3.850%	-	-	4.850%	32	2,531,102
4.125%	106	7,943,311	4.875%	55	4,099,621
4.250%	41	3,319,953	5.000%	-	-
4.375%	108	8,236,841	5.250%	61	4,388,993
4.500%	-	-	5.750%	1	58,669
4.625%	46	3,924,002			

Mortgage Loan Servicers (Top five by number of loans):

Servicer Number/Name	Number of Loans	% of Portfolio
035 GREAT WESTERN BANK	394	61.95%
175 CU MORTGAGE	28	4.40%
031 CORTRUST BANK	134	21.07%
053 FIRST BANK AND TRUST	51	8.02%
012 BANKWEST	29	4.56%
Total	636	100.00%

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
<b>129 (129) 2011-1 NIBP Series 3</b>								
05/2012	83755NCU4	SERIAL	0.4000	760,000.00	755,000.00	5,000.00	-	1
11/2012	83755NDE9	SERIAL	0.5500	760,000.00	380,000.00	380,000.00	-	1
05/2013	83755NCV2	SERIAL	1.0000	765,000.00	380,000.00	385,000.00	-	1
11/2013	83755NDF6	SERIAL	1.1000	770,000.00	-	770,000.00	-	1
05/2014	83755NCW0	SERIAL	1.4500	770,000.00	-	770,000.00	-	1
11/2014	83755NDG4	SERIAL	1.5500	775,000.00	-	775,000.00	-	1
05/2015	83755NCX8	SERIAL	1.8000	785,000.00	-	785,000.00	-	1
11/2015	83755NDH2	SERIAL	1.9000	790,000.00	-	790,000.00	-	1
05/2016	83755NCY6	SERIAL	2.1000	800,000.00	-	800,000.00	-	1
11/2016	83755NDJ8	SERIAL	2.2000	805,000.00	-	805,000.00	-	1
05/2017	83755NCZ3	SERIAL	2.6000	815,000.00	-	815,000.00	-	1
11/2017	83755NDK5	SERIAL	2.6000	825,000.00	-	825,000.00	-	1
05/2018	83755NDA7	SERIAL	3.0000	835,000.00	-	835,000.00	-	1
11/2018	83755NDL3	SERIAL	3.0000	850,000.00	-	850,000.00	-	1
05/2019	83755NDB5	SERIAL	3.2500	860,000.00	-	860,000.00	-	1
11/2019	83755NDM1	SERIAL	3.2500	875,000.00	-	875,000.00	-	1
05/2020	83755NDC3	SERIAL	3.5000	890,000.00	-	890,000.00	-	1
11/2020	83755NDN9	SERIAL	3.5000	905,000.00	-	905,000.00	-	1
05/2021	83755NDD1	SERIAL	3.7000	920,000.00	-	310,000.00	610,000.00	1
11/2021	83755NDP4	SERIAL	3.7000	940,000.00	-	315,000.00	625,000.00	1
11/2023	83755NDS8	TERM	4.0000	3,940,000.00	-	3,940,000.00	-	1
05/2025	83755NDQ2	TERM	4.3500	2,715,000.00	-	2,715,000.00	-	1
05/2028	83755NDR0	TERM	5.0000	6,850,000.00	-	6,530,000.00	320,000.00	1
11/2041	83755NDT6	TERM	3.6300	45,000,000.00	-	45,000,000.00	-	1
TOTAL (129) 2011-1 NIBP Series				75,000,000.00	1,515,000.00	71,930,000.00	1,555,000.00	

List of Unscheduled Redemptions:

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Call Date	Call Amount	Type of Call	Source of Funds
<b>129 (129) 2011-1 NIBP Series 3</b>			
11/20/2011	65,000.00	Recall	Bond Refunding
2/20/2012	35,000.00	Recall	Bond Refunding
5/25/2012	150,000.00	Recall	Bond Refunding
8/15/2012	1,190,000.00	Recall	Bond Refunding
11/9/2012	505,000.00	Recall	Bond Refunding
2/20/2013	1,395,000.00	Recall	Bond Refunding
5/31/2013	1,895,000.00	Recall	Bond Refunding
9/15/2013	4,000,000.00	Recall	Bond Refunding
12/5/2013	2,420,000.00	Recall	Bond Refunding
3/14/2014	1,260,000.00	Recall	Bond Refunding
6/16/2014	1,570,000.00	Recall	Bond Refunding
9/15/2014	1,955,000.00	Recall	Bond Refunding
12/15/2014	2,465,000.00	Recall	Bond Refunding
3/16/2015	2,030,000.00	Recall	Bond Refunding
6/18/2015	2,100,000.00	Recall	Bond Refunding
9/15/2015	2,605,000.00	Recall	Bond Refunding
1/1/2016	1,940,000.00	Recall	Bond Refunding
3/15/2016	1,780,000.00	Recall	Bond Refunding
6/24/2016	885,000.00	Recall	Bond Refunding
9/22/2016	2,945,000.00	Recall	Prepayments
11/1/2016	26,360,000.00	Recall	Bond Refunding
11/2/2016	1,555,000.00	Recall	Excess Prepayments
1/1/2017	825,000.00	Recall	Bond Refunding
3/15/2017	1,340,000.00	Recall	Prepayments
6/15/2017	205,000.00	Recall	Bond Refunding
8/15/2017	1,150,000.00	Recall	Prepayments
12/7/2017	800,000.00	Recall	Bond Refunding
3/15/2018	685,000.00	Recall	Prepayments
6/20/2018	245,000.00	Recall	Prepayments

**INDENTURE 202 Single Family Bonds  
BOND SERIES ALL  
AS OF DECEMBER 31, 2020**

**SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY  
DISCLOSURE REPORT  
DATE RUN 01/21/2021**

10/1/2018	895,000.00	Recall	Prepayments
12/19/2018	435,000.00	Recall	Bond Refunding
2/27/2019	515,000.00	Recall	Bond Refunding
8/15/2019	1,045,000.00	Recall	Prepayments
9/26/2019	810,000.00	Recall	Bond Refunding
2/12/2020	900,000.00	Recall	Bond Refunding
8/12/2020	975,000.00	Recall	Bond Refunding

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
<b>130 (130) 2011-2 NIBP Series</b>								
05/2012	83755NDU3	SERIAL	0.3750	1,065,000.00	1,065,000.00	-	-	1
11/2012	83755NEG3	SERIAL	0.4500	1,065,000.00	530,000.00	535,000.00	-	1
05/2013	83755NDV1	SERIAL	0.7000	1,070,000.00	535,000.00	535,000.00	-	1
11/2013	83755NEH1	SERIAL	0.8000	1,075,000.00	-	1,075,000.00	-	1
05/2014	83755NDW9	SERIAL	1.0500	1,080,000.00	-	1,080,000.00	-	1
11/2014	83755NEJ7	SERIAL	1.2000	1,085,000.00	-	1,085,000.00	-	1
05/2015	83755NDX7	SERIAL	1.4000	1,090,000.00	-	1,090,000.00	-	1
11/2015	83755NEK4	SERIAL	1.5000	1,095,000.00	-	1,095,000.00	-	1
05/2016	83755NDY5	SERIAL	1.8500	1,105,000.00	-	1,105,000.00	-	1
11/2016	83755NEL2	SERIAL	4.0000	1,115,000.00	1,095,000.00	20,000.00	-	1
05/2017	83755NDZ2	SERIAL	2.1250	1,140,000.00	-	1,140,000.00	-	1
11/2017	83755NEM0	SERIAL	4.0000	1,150,000.00	1,130,000.00	20,000.00	-	1
05/2018	83755NEA6	SERIAL	2.4000	1,175,000.00	-	1,175,000.00	-	1
11/2018	83755NEN8	SERIAL	4.0000	1,185,000.00	1,165,000.00	20,000.00	-	1
05/2019	83755NEB4	SERIAL	2.7000	1,210,000.00	-	1,210,000.00	-	1
11/2019	83755NEP3	SERIAL	4.0000	1,225,000.00	1,205,000.00	20,000.00	-	1
05/2020	83755NEC2	SERIAL	3.0000	1,250,000.00	-	1,250,000.00	-	1
11/2020	83755NEQ1	SERIAL	3.0000	1,270,000.00	-	1,270,000.00	-	1
05/2021	83755NED0	SERIAL	3.1250	1,290,000.00	-	250,000.00	1,040,000.00	1
11/2021	83755NER9	SERIAL	3.1250	1,310,000.00	-	250,000.00	1,060,000.00	1
05/2022	83755NEE8	SERIAL	3.3750	1,330,000.00	-	260,000.00	1,070,000.00	1
11/2022	83755NES7	SERIAL	3.3750	1,355,000.00	-	270,000.00	1,085,000.00	1
05/2023	83755NET5	SERIAL	3.6250	1,375,000.00	-	270,000.00	1,105,000.00	1
11/2023	83755NEF5	SERIAL	3.6250	1,400,000.00	-	280,000.00	1,120,000.00	1
05/2026	83755NEW8	TERM	4.0000	7,420,000.00	-	7,420,000.00	-	1
11/2028	83755NEV0	TERM	4.1250	7,445,000.00	-	7,445,000.00	-	1
05/2032	83755NEU2	TERM	4.2500	13,525,000.00	-	13,050,000.00	475,000.00	1
11/2041	83755NEX6	TERM	2.4700	43,100,000.00	-	27,350,000.00	15,750,000.00	1
TOTAL (130) 2011-2 NIBP Series				100,000,000.00	6,725,000.00	70,570,000.00	22,705,000.00	

List of Unscheduled Redemptions:

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Call Date	Call Amount	Type of Call	Source of Funds
<b>130 (130) 2011-2 NIBP Series</b>			
2/20/2012	20,000.00	Recall	Bond Refunding
5/25/2012	85,000.00	Recall	Bond Refunding
8/15/2012	1,125,000.00	Recall	Bond Refunding
11/9/2012	790,000.00	Recall	Bond Refunding
2/20/2013	2,255,000.00	Recall	Bond Refunding
5/31/2013	1,390,000.00	Recall	Bond Refunding
9/15/2013	3,530,000.00	Recall	Bond Refunding
12/5/2013	2,125,000.00	Recall	Bond Refunding
3/14/2014	1,700,000.00	Recall	Bond Refunding
6/16/2014	1,690,000.00	Recall	Bond Refunding
9/15/2014	1,630,000.00	Recall	Bond Refunding
12/15/2014	4,130,000.00	Recall	Bond Refunding
3/16/2015	2,965,000.00	Recall	Bond Refunding
6/18/2015	2,560,000.00	Recall	Bond Refunding
9/15/2015	3,745,000.00	Recall	Bond Refunding
1/1/2016	2,260,000.00	Recall	Bond Refunding
3/15/2016	3,015,000.00	Recall	Bond Refunding
6/24/2016	2,975,000.00	Recall	Bond Refunding
9/22/2016	2,275,000.00	Recall	Prepayments
11/15/2016	2,490,000.00	Recall	Bond Refunding
1/1/2017	3,595,000.00	Recall	Bond Refunding
3/15/2017	3,915,000.00	Recall	Prepayments
6/15/2017	1,350,000.00	Recall	Bond Refunding
8/15/2017	1,215,000.00	Recall	Prepayments
12/7/2017	2,405,000.00	Recall	Bond Refunding
3/15/2018	2,950,000.00	Recall	Prepayments
6/20/2018	1,270,000.00	Recall	Prepayments
10/1/2018	455,000.00	Recall	Prepayments
12/19/2018	1,030,000.00	Recall	Bond Refunding



2/27/2019	1,840,000.00	Recall	Bond Refunding
8/15/2019	1,055,000.00	Recall	Prepayments
9/26/2019	2,070,000.00	Recall	Bond Refunding
2/12/2020	2,205,000.00	Recall	Bond Refunding
8/12/2020	2,460,000.00	Recall	Bond Refunding

List of Bonds by Maturity:

Maturity Date	CUSIP #	Bond Type	Interest Rate	Original Amount	Principal Matured	Principal Redemptions	Principal Outstanding	Call Seq Prepayment Only
<b>142 NIBP 2016 -1</b>								
05/2017	83755NFA5	SERIAL	0.9300	750,000.00	-	750,000.00	-	1
11/2017	83755NFB3	SERIAL	1.0500	690,000.00	-	690,000.00	-	1
05/2018	83755NFC1	SERIAL	1.2390	630,000.00	-	630,000.00	-	1
11/2018	83755NFD9	SERIAL	1.3390	575,000.00	-	575,000.00	-	1
05/2019	83755NFE7	SERIAL	1.4920	525,000.00	-	525,000.00	-	1
11/2019	83755NFF4	SERIAL	1.5920	480,000.00	-	480,000.00	-	1
05/2020	83755NFG2	SERIAL	1.7520	435,000.00	-	435,000.00	-	1
11/2020	83755NFH0	SERIAL	1.8520	395,000.00	-	395,000.00	-	1
05/2021	83755NFJ6	SERIAL	1.9520	360,000.00	-	-	360,000.00	1
11/2021	83755NFK3	SERIAL	2.0520	465,000.00	-	-	465,000.00	1
05/2022	83755NFL1	SERIAL	2.1440	450,000.00	-	-	450,000.00	1
11/2022	83755NFM9	SERIAL	2.2440	420,000.00	-	-	420,000.00	1
05/2023	83755NFN7	SERIAL	2.2940	390,000.00	-	-	390,000.00	1
11/2023	83755NFP2	SERIAL	2.3440	380,000.00	-	-	380,000.00	1
05/2024	83755NFQ0	SERIAL	2.4840	555,000.00	-	-	555,000.00	1
11/2024	83755NFR8	SERIAL	2.5840	505,000.00	-	-	505,000.00	1
05/2025	83755NFS6	SERIAL	2.6340	465,000.00	-	-	465,000.00	1
11/2025	83755NFT4	SERIAL	2.7340	570,000.00	-	-	570,000.00	1
05/2026	83755NFU1	SERIAL	2.7840	690,000.00	-	-	690,000.00	1
11/2026	83755NFV9	SERIAL	2.8340	635,000.00	-	-	635,000.00	1
05/2027	83755NFW7	SERIAL	2.8840	590,000.00	-	-	590,000.00	1
11/2027	83755NFX5	SERIAL	2.9840	550,000.00	-	-	550,000.00	1
11/2031	83755NEY4	TERM	3.4340	10,480,000.00	-	-	10,480,000.00	1
11/2035	83755NFY3	TERM	3.7700	11,220,000.00	-	9,585,000.00	1,635,000.00	1
11/2041	83755NEZ1	TERM	3.5000	20,455,000.00	-	11,805,000.00	8,650,000.00	1
TOTAL NIBP 2016 -1				53,660,000.00	-	25,870,000.00	27,790,000.00	

List of Unscheduled Redemptions:

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Call Date	Call Amount	Type of Call	Source of Funds
<b>142 NIBP 2016 -1</b>			
3/15/2017	750,000.00	Recall	Prepayments
6/15/2017	3,390,000.00	Recall	Bond Refunding
8/15/2017	2,500,000.00	Recall	Prepayments
12/7/2017	1,980,000.00	Recall	Bond Refunding
3/15/2018	1,820,000.00	Recall	Prepayments
6/20/2018	1,540,000.00	Recall	Prepayments
10/1/2018	2,200,000.00	Recall	Prepayments
12/19/2018	750,000.00	Recall	Bond Refunding
2/27/2019	1,150,000.00	Recall	Bond Refunding
8/15/2019	1,760,000.00	Recall	Prepayments
9/26/2019	2,170,000.00	Recall	Bond Refunding
2/12/2020	2,470,000.00	Recall	Bond Refunding
8/12/2020	3,390,000.00	Recall	Bond Refunding

List of Outstanding Investments by Fund (Over \$100,000):

Fund	Investment Type	Investment Amount	Weighted Avg. Interest Rate
<b>129 (129) 2011-1 NIBP Series 3</b>			
Investments Capital Reserve	FNMA POOL	561,149.64	3.1232
	*** Series Total	561,149.64	3.1232
<b>130 (130) 2011-2 NIBP Series</b>			
Investments Revenue	FNMA POOL	340,185.42	3.9999
	GNMA Mortgage Secs	1,472,279.68	3.9999
Investments Capital Reserve	FNMA POOL	401,788.20	3.1749
	GNMA Mortgage Secs	408,910.10	2.7482
	*** Series Total	2,623,163.40	3.6785

## DISCLAIMER

All information contained herein is obtained from sources believed to be accurate and reliable. Reference should be made to the Official Statement and operative documents of each series of bonds referred to herein for complete information on that issue. Because of the possibility of human and mechanical error as well as other factors, however, such information is provided as is without warranty of any kind and, in particular, no representation or warranty, expressed or implied, is made nor should any be inferred as to the accuracy, timeliness or completeness, of any such information. Under no circumstances shall South Dakota Housing Development Authority have any liability to any person or entity for (a) any loss or damage in whole or part caused by, resulting from, or relating to any error (neglect or otherwise) or other circumstances involved in procuring, collecting, compiling, interpreting, analyzing, editing, transcribing, transmitting, communicating or delivering any such information, or (b) any direct, indirect, special, consequential or incidental damages whatsoever, even if South Dakota Housing Development Authority is advised in advance of the possibility of such damages, resulting from the use of, or inability to use, any such information. This information relates to bond issues of the South Dakota Housing Development Authority that have been sold and distributed in underwritten public offerings described in the related official statements. Each viewer of the aforementioned information acknowledges that (i) the South Dakota Housing Development Authority is not now by this document offering any bonds or other securities, nor soliciting an offer to buy any securities, (ii) this information is not to be construed as any description of the South Dakota Housing Development Authority or its programs in conjunction with any offering of bonds or other securities of the South Dakota Housing Development Authority-such offerings are only made pursuant to the appropriate official statements of the South Dakota Housing Development Authority and (iii) no representation is made as to the propriety or legality of any secondary market trading of the bonds or other securities of the South Dakota Housing Development Authority by anyone in any jurisdiction.