

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2016**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$135,645,970
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,871
Average Original Loan Amount: \$115,190

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 279
Total No. of Loans Outstanding: 1,297

PROGRAM

P.O. Box 28066
Raleigh, NC 27611-8066
(919) 877-5700

Contacts:
Carrie Freeman, Chief Financial Officer

TRUSTEE

The Bank of New York Mellon
10161 Centurion Parkway
Jacksonville, FL 32256
(904) 645-1956
Contact: Christine Boyd

LOAN PORTFOLIO CHARACTERISTICS (AS OF PERCENTAGE OF LOANS OUTSTANDING)

All loans are 30-year fixed-rate loans.

<u>Loan Type:</u>	<u># of Loans</u>	<u>%</u>
CONV	0	0.00%
FHA	988	76.18%
VA	36	2.78%
USDA	189	14.57%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	84	6.47%
Total	1,297	100.00%

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
Total	0	0.00%

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	379	29.22%
Existing Home	918	70.78%
Total	1,297	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,027	79.18%
Condominium	21	1.62%
Townhouse	203	15.65%
Manufactured Home	43	3.32%
Duplex	3	0.23%
Total	1,297	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	26	2.00%
90 days +	26	2.00%
In Foreclosure	21	1.62%
REO (Conv, USDA)	0	0.00%
Total	73	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,849,504	2.10%
90 days +	\$2,960,113	2.18%
In Foreclosure	\$2,356,887	1.74%
REO (Conv, USDA)	\$0	0.00%
Total	\$8,166,504	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	471	36.31%
BB&T	639	49.27%
Bank of America	13	1.00%
PNC	18	1.39%
SN Servicing Corporation	156	12.03%
Total	1,297	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	16
5.75	18
5.49	2
5.25	25
5.125	1
4.95	56
4.875	2
4.75	7
4.5	6
4.375	147
4.25	184
4	23
3.99	7
3.95	11
3.75	296
3.625	72
3.5	128
3.375	16
3.25	263
3	17
Total	1,297