NORTH CAROLINA HOUSING FINANCE AGENCY DISCLOSURE REPORT AS OF DECEMBER 31, 2012

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN	INFORMATION	PROGRAM
Mortgage Loan Prin Outstanding:	\$992,157,282	P.O. Box 28066
Mortgage Rates:	3.250% - 10.700%	Raleigh, NC 27611-8066
		(919) 877-5700
Average Purchase Price:	\$97,897	Contacts:
Average Original Loan Amount:	\$93,706	Rob Rusczak, Manager of Home Ownership Production
		Elizabeth Rozakis, Chief Financial Officer
Total No. of Loans Originated:	24,889	
Total No. of Loans Paid Off:	12,074	
Total No. of Loans Outstanding:	12,815	

LOAN PORTFOLIO CHARACTERISTICS (AS OF PERCENTAGE OF LOANS OUTSTANDING)

e loans.							
# of Loans	<u>%</u>	Private Mortgage Insurers:	# of Loans	<u>%</u>	New/Existing:	# of Loans	%
3,752	29.28%	GENWORTH	1,972	15.39%	New Construction	3,316	25.88%
6,376	49.75%	MGIC	768	5.99%	Existing Home	9,499	74.12%
360	2.81%	AIG-UGIC	360	2.81%	Total	12,815	100.00%
1,111	8.67%	RMIC	355	2.77%			
0	0.00%	RADIAN GUARANTY INC.	86	0.67%	Type of Housing:	# of Loans	<u>%</u>
0	0.00%	PMI MTG. INS. CO.	173	1.35%	Single Family Detached	10,748	83.87%
1,216	9.49%	TRIAD	26	0.20%	Condominium	836	6.52%
12,815	100.00%	CMG MTG INS CO	12	0.09%	Townhouse	1,042	8.13%
		Total	3,752	29.28%	Manufactured Home	170	1.33%
					Duplex	19	0.15%
					Total	12,815	100.00%
	<u># of Loans</u> 3,752 6,376 360 1,111 0 0 1,216	# of Leans % 3,752 29,28% 6,376 49,75% 360 2,81% 1,111 8,67% 0 0.00% 1,216 9,49%	# of Loans ½ Private Mortgage Insurers: 3,752 29,28% GENWOKTH 6,375 49,75% MGIC 360 2,81% AlG-UGIC 1,111 8,67% RINIC 0 0.00% RADUN GUARANTY INC. 0 0.00% PMI MTG. INS. CO. 1,216 9,49% TRIAD 12,815 100.00% CMG MTG INS CO	# of Loans % Private Mortgage Insurers: # of Loans 3,752 29,28% GRNWORTH 1,972 6,376 49,75% MGIC 768 360 2,81% AIG-UGIC 360 1,111 8,67% RMUC 355 0 0,00% RADUN GUARANTY INC. 86 0 0,00% PMI MTG. INS. CO. 173 1,216 9.49% TRIAD 26 12,815 100.00% CMG MTG INS CO 12	# of Loans ½ Private Mortgage Insurers: # of Loans ½ 3,752 292.8% GENWORTH 1,972 15.3% 6,376 49.75% MGIC 768 5.99% 360 2.81% AGC-UGIC 360 2.81% 1,111 8.67% RMIC 355 2.77% 0 0.00% RADUAR GUARANTY INC. 86 0.67% 1,215 9.49% TRIAD 26 0.20% 1,215 100.00% CMG MTG INS CO 12 0.00%	# of Loans % Private Mortgage Insurers: # of Loans % New/Existing: 3,752 29,28% GRNWORTH 1,972 15,39% New Construction 6,376 49,75% MGIC 768 5,93% Existing Home 360 2.81% AIG-UGIC 360 2.81% Total 1,111 8.67% RMIC 360 2.61% Total 0 0.00% RADIAN GUARANTY INC. 86 0.67% Type of Housing: 0 0.00% PMI MTG. INS. CO. 173 1.35% Condominum 12,815 9.49% TRIAD 26 0.20% Condominum Total 3,752 29.28% Townboxe Townhouse Dundard Home	# of Loans % Private Mortgage Insurers: # of Loans % New/Existing: # of Loans 3,752 29,28% GENWORTH 1,972 15.39% New Construction 3.316 6,67.67 49.75% MGIC 768 5.9% Existing Home 9.499 360 2.81% AIG-UGIC 360 2.81% Total 12,815 1,111 8.67% RMIC 350 2.81% Total 12,815 0 0.00% RADIAN GUARANTY INC. 85 0.67% Type of Housing: # of Loans 1,215 9.49% TIRLD 250 0.00% Condominium 836 1,2,815 100.00% PMI MTG.INS.CO. 12 0.09% Condominium 836 12,815 100.00% CMG MTG INS CO 12 0.09% Condominium 836 12,815 100.00% CMG MTG INS CO 12 0.09% Condominium 836 12,815 100.00% CMG MTG INS CO 12 <t< td=""></t<>

# of Loans	%	Principal Outstanding:	\$ of Loans	%
333	2.60%	60 days	\$26,274,888	2.65%
307	2.40%	90 days +	\$24,322,875	2.45%
294	2.29%	In Foreclosure	\$25,468,185	2.57%
60	0.47%	REO (Conv, USDA)	\$5,805,853	0.59%
994		Total	\$81,871,801	
	333 307 294 60	333 2.60% 307 2.40% 294 2.29% 60 0.47%	333 2.60% 60 days 307 2.40% 90 days + 294 2.29% in Foreclosure 60 0.47% REO (Com, USDA)	333 2.60% 60 days \$26,274,888 307 2.40% 90 days + \$24,322,875 294 2.29% In Foreclosure \$25,686,185 60 0.47% REO (Conv., USDA) \$5,805,853

SERVICER AND MORTGAGE LO				
Servicers:	# of Loans	<u>%</u>	Mortgage Rates (%):	# of Loans
PNC	3,634	28.36%	10.7	29
Marsh Associates Inc. BB&T	5,159 3,399	40.25% 26.53%	10.35 10.15	35 10
NC Housing Finance Agency	5,599	0.12%	9.95	10
Bank of America	334	2.61%	9.6	8
RBC Bank	4	0.03%	9.5	20
State Employees Credit Union	103	0.80%	8.75	46
US Bank Home Mortgage	166	1.30%	8.6	19
Total	12,815	100.00%	8.55	52
			8.375	59
			8.35 8.3	58 37
			8.25	19
			8.15	79
			8.1	74
			7.9	17
			7.75	1
			7.5	13
			7.375 7.35	5 82
			7.35	88
			7.25	350
			7.125	131
			7.05	17
			7	1
			6.95 6.875	487 22
			6.875	22
			6.75	258
			6.7	8
			6.65	449
			6.55	52
			6.5	80 196
			6.45 6.375	196
			6.35	27
			6.25	401
			6.15	125
			6.125	599
			6.1	31
			6.05	10 201
			6 5.999	201
			5.99	1,598
			5.875	577
			5.85	25
			5.75	1,690
			5.625 5.5	1,124 744
			5.5	195
			5.375	715
			5.25	719
			5.2	2
			5.125	849
			4.99	63
			4.95 4.875	172 2
			4.875	2
			4.75	26
			4.375	3
			4.25	6
			3.95	26
			3.75	2
			3.5 3.25	2
			Total	12,815