

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF DECEMBER 31, 2015**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$144,348,794
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,644
Average Original Loan Amount: \$115,062

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 206
Total No. of Loans Outstanding: 1,370

PROGRAM

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

Contacts:
Carrie Freeman, Manager of Bond Financing
Elizabeth Rozakis, 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	1,046	76.35%
VA	39	2.85%
USDA	198	14.45%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	87	6.35%
Total	1,370	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	396	28.91%
Existing Home	974	71.09%
Total	1,370	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,084	79.12%
Condominium	23	1.68%
Townhouse	216	15.77%
Manufactured Home	44	3.21%
Duplex	3	0.22%
Total	1,370	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	23	1.68%
90 days +	32	2.34%
In Foreclosure	17	1.24%
REO (Conv, USDA)	1	0.07%
Total	73	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,251,819	1.56%
90 days +	\$3,441,597	2.38%
In Foreclosure	\$2,299,915	1.59%
REO (Conv, USDA)	\$107,703	0.07%
Total	\$8,101,034	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	496	36.20%
BB&T	674	49.20%
Bank of America	13	0.95%
PNC	19	1.39%
SN Servicing Corporation	168	12.26%
Total	1,370	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	16
5.75	19
5.49	2
5.25	32
5.125	1
4.95	65
4.875	2
4.75	7
4.5	6
4.375	155
4.25	191
4	23
3.99	8
3.95	12
3.75	311
3.625	75
3.5	132
3.375	16
3.25	280
3	17
Total	1,370