

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF MARCH 31, 2013**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$954,051,555  
Mortgage Rates: 3.250% - 10.700%

Average Purchase Price: \$97,648  
Average Original Loan Amount: \$93,450

Total No. of Loans Originated: 24,893  
Total No. of Loans Paid Off: 12,511  
Total No. of Loans Outstanding: 12,382

**PROGRAM**

P.O. Box 28066  
Raleigh, NC 27611-8066  
(919) 877-5700  
Contacts:  
Rob Ruszcak, Manager of Home Ownership Production  
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.

Loan Type:	# of Loans	%
CONV	3,627	29.29%
FHA	6,197	50.05%
VA	329	2.66%
USDA	1,070	8.64%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,159	9.36%
<b>Total</b>	<b>12,382</b>	<b>100.00%</b>

Private Mortgage Insurers:	# of Loans	%
GENWORTH	1,910	15.43%
MGIC	737	5.95%
AIG-LIGIC	350	2.83%
RMIC	346	2.79%
RADIAN GUARANTY INC.	85	0.69%
PMI MTG. INS. CO.	162	1.31%
TRIAD	25	0.20%
CMG MTG INS CO	12	0.10%
<b>Total</b>	<b>3,627</b>	<b>29.29%</b>

New/Existing:	# of Loans	%
New Construction	3,207	25.90%
Existing Home	9,175	74.10%
<b>Total</b>	<b>12,382</b>	<b>100.00%</b>

Type of Housing:	# of Loans	%
Single Family Detached	10,372	83.77%
Condominium	813	6.57%
Townhouse	1,010	8.15%
Manufactured Home	168	1.36%
Duplex	19	0.15%
<b>Total</b>	<b>12,382</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

Loans Outstanding:	# of Loans	%
60 days	243	1.96%
90 days +	295	2.38%
In Foreclosure	221	1.78%
REO (Conv, USDA)	70	0.57%
<b>Total</b>	<b>829</b>	

Principal Outstanding:	\$ of Loans	%
60 days	\$18,592,702	1.95%
90 days +	\$24,597,639	2.58%
In Foreclosure	\$16,990,341	1.99%
REO (Conv, USDA)	\$6,926,980	0.73%
<b>Total</b>	<b>\$69,107,662</b>	

**SERVICER AND MORTGAGE LOAN DATA**

Servicers:	# of Loans	%
PNC	3,497	28.24%
SN Servicing Corporation	4,875	39.37%
BB&T	3,303	26.68%
NC Housing Finance Agency	16	0.13%
Bank of America	327	2.64%
Marsh Associates Inc.	100	0.81%
State Employees Credit Union	102	0.82%
US Bank Home Mortgage	162	1.31%
<b>Total</b>	<b>12,382</b>	<b>100.00%</b>

Mortgage Rates (%):	# of Loans
10.7	27
10.35	32
10.15	10
9.95	18
9.6	6
9.5	19
8.75	46
8.6	19
8.55	51
8.375	59
8.35	57
8.3	35
8.25	19
8.15	79
8.1	74
7.9	17
7.75	1
7.5	13
7.375	5
7.35	80
7.3	87
7.25	343
7.125	126
7.05	17
7	1
6.95	467
6.875	20
6.85	2
6.75	253
6.7	8
6.65	438
6.55	52
6.5	76
6.45	192
6.375	34
6.35	27
6.25	381
6.15	120
6.125	577
6.1	28
6.05	10
6	192
5.999	1
5.99	1,546
5.875	554
5.85	25
5.75	1,627
5.625	1,079
5.5	718
5.49	187
5.375	694
5.25	693
5.2	2
5.125	823
4.99	60
4.95	164
4.875	2
4.75	26
4.625	17
4.375	3
4.25	6
3.95	25
3.75	2
3.5	2
3.25	9
<b>Total</b>	<b>12,382</b>