

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$157,580,673
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$122,108
Average Original Loan Amount: \$115,515

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 118
Total No. of Loans Outstanding: 1,458

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	1,112	76.27%
VA	44	3.02%
USDA	208	14.26%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	94	6.45%
Total	1,458	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	415	28.46%
Existing Home	1,043	71.54%
Total	1,458	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,156	79.29%
Condominium	25	1.71%
Townhouse	230	15.78%
Manufactured Home	44	3.01%
Duplex	3	0.21%
Total	1,458	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	12	0.82%
90 days +	33	2.26%
In Foreclosure	19	1.30%
REO (Conv, USDA)	0	0.00%
Total	64	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$1,394,836	0.89%
90 days +	\$3,714,271	2.36%
In Foreclosure	\$2,245,908	1.43%
REO (Conv, USDA)	\$0	0.00%
Total	\$7,355,015	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	534	36.63%
BB&T	711	48.76%
Bank of America	15	1.03%
PNC	21	1.44%
SN Servicing Corporation	177	12.14%
Total	1,458	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	18
5.75	28
5.49	2
5.25	37
5.125	1
4.95	70
4.875	2
4.75	8
4.5	7
4.375	165
4.25	212
4	23
3.99	8
3.95	12
3.75	321
3.625	77
3.5	138
3.375	17
3.25	295
3	17
Total	1,458