

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2010**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1985 RESOLUTION)
BOND SERIES: QRR**

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$12,677,462
Mortgage Rates: 6.450% - 6.650%

Average Purchase Price: \$69,297
Average Original Loan Amount: \$67,824

Total No. of Loans Originated: 877
Total No. of Loans Paid Off: 633
Total No. of Loans Outstanding: 244

PROGRAM

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

Contacts:
Sharon Drewyor, Director of Home Ownership Lending
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	244	100.00%
VA	0	0.00%
USDA	0	0.00%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	0	0.00%
Total	244	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	32	13.11%
Existing Home	212	86.89%
Total	244	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	219	89.75%
Condominium	22	9.02%
Townhouse	1	0.41%
Manufactured Home	2	0.82%
Total	244	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	10	4.10%
90 days	8	3.28%
In Foreclosure	7	2.87%
REO (Conv, USDA)	0	0.00%
Total	25	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$509,617	4.02%
90 days	\$500,808	3.95%
In Foreclosure	\$341,607	2.69%
REO (Conv, USDA)	\$0	0.00%
Total	\$1,352,032	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
Bank of America	16	6.56%
Marsh Associates Inc.	37	15.17%
RBC Bank	80	32.78%
BB&T	111	45.49%
Total	244	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
6.65	196
6.45	48
Total	244

