

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF DECEMBER 31, 2011**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$62,752,293  
Mortgage Rates: 3.250% - 5.990%

Average Purchase Price: \$121,711  
Average Original Loan Amount: \$115,110

Total No. of Loans Originated: 554  
Total No. of Loans Paid Off: 1  
Total No. of Loans Outstanding: 553

**PROGRAM**

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

<u>Loan Type:</u>	<u># of Loans</u>	<u>%</u>
CONV	0	0.00%
FHA	396	71.61%
VA	25	4.52%
USDA	95	17.18%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	37	6.69%
<b>Total</b>	<b>553</b>	<b>100.00%</b>

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
<b>Total</b>	<b>0</b>	<b>0.00%</b>

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	152	27.49%
Existing Home	401	72.51%
<b>Total</b>	<b>553</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	435	78.67%
Condominium	15	2.71%
Townhouse	88	15.91%
Manufactured Home	14	2.53%
Duplex	1	0.18%
<b>Total</b>	<b>553</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	5	0.91%
90 days	3	0.54%
In Foreclosure	0	0.00%
REO (Conv, USDA)	0	0.00%
<b>Total</b>	<b>8</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$603,450	0.96%
90 days	\$320,845	0.51%
In Foreclosure	\$0	0.00%
REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>\$924,295</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	200	36.17%
BB&T	249	45.02%
Bank of America	12	2.17%
RBC Bank	20	3.62%
Marsh Associates Inc.	72	13.02%
<b>Total</b>	<b>553</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	22
5.75	29
5.49	2
5.25	48
5.125	1
4.95	77
4.875	2
4.75	11
4.5	6
4.375	66
4.25	189
3.99	7
3.95	13
3.25	80
<b>Total</b>	<b>553</b>