

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF DECEMBER 31, 2012**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$143,769,566
Mortgage Rates: 3.250% - 5.990%

Average Purchase Price: \$122,856
Average Original Loan Amount: \$115,883

Total No. of Loans Originated: 1,273
Total No. of Loans Paid Off: 8
Total No. of Loans Outstanding: 1,265

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
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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	934	73.83%
VA	40	3.16%
USDA	196	15.50%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	95	7.51%
Total	1,265	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	361	28.54%
Existing Home	904	71.46%
Total	1,265	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,005	79.45%
Condominium	29	2.29%
Townhouse	195	15.42%
Manufactured Home	34	2.68%
Duplex	2	0.16%
Total	1,265	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	12	0.95%
90 days +	22	1.74%
In Foreclosure	3	0.24%
REO (Conv, USDA)	0	0.00%
Total	37	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$1,316,759	0.92%
90 days +	\$2,631,565	1.83%
In Foreclosure	\$382,254	0.27%
REO (Conv, USDA)	\$0	0.00%
Total	\$4,330,579	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	451	35.65%
BB&T	619	48.93%
Bank of America	16	1.27%
PNC	22	1.74%
SN Servicing Corporation	155	12.25%
Marsh Associates Inc.	1	0.08%
NC Housing Finance Agency	1	0.08%
Total	1,265	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	22
5.75	29
5.49	2
5.25	47
5.125	1
4.95	78
4.875	2
4.75	11
4.5	8
4.375	181
4.25	232
4	25
3.99	8
3.95	14
3.75	145
3.625	81
3.5	118
3.375	20
3.25	241
Total	1,265