

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF MARCH 31, 2016**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$140,023,846
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,846
Average Original Loan Amount: \$115,223

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 241
Total No. of Loans Outstanding: 1,335

PROGRAM

P.O. Box 28066
Raleigh, NC 27611-8066
(919) 877-5700
Contacts:
Carrie Freeman, 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	1,018	76.25%
VA	37	2.77%
USDA	194	14.54%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	86	6.44%
Total	1,335	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	388	29.06%
Existing Home	947	70.94%
Total	1,335	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,056	79.10%
Condominium	23	1.72%
Townhouse	209	15.66%
Manufactured Home	44	3.30%
Duplex	3	0.22%
Total	1,335	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	24	1.80%
90 days +	33	2.47%
In Foreclosure	18	1.35%
REO (Conv, USDA)	0	0.00%
Total	75	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,569,405	1.83%
90 days +	\$3,680,721	2.63%
In Foreclosure	\$2,052,034	1.47%
REO (Conv, USDA)	\$0	0.00%
Total	\$8,302,160	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	485	36.33%
BB&T	656	49.14%
Bank of America	13	0.97%
PNC	19	1.42%
SN Servicing Corporation	162	12.14%
Total	1,335	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	16
5.75	19
5.49	2
5.25	29
5.125	1
4.95	60
4.875	2
4.75	7
4.5	6
4.375	152
4.25	188
4	23
3.99	8
3.95	12
3.75	304
3.625	73
3.5	131
3.375	16
3.25	269
3	17
Total	1,335