

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2015**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$668,710,913
Mortgage Rates: 3.000% - 10.700%
Average Purchase Price: \$96,136
Average Original Loan Amount: \$91,710
Total No. of Loans Originated: 24,937
Total No. of Loans Paid Off: 15,470
Total No. of Loans Outstanding: 9,465

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.

Loan Type:	# of Loans	%
CONV	2,516	26.58%
FHA	4,969	52.50%
VA	203	2.14%
USDA	840	8.88%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80% LTV)	937	9.90%
Total	9,465	100.00%

Private Mortgage Insurers:	# of Loans	%
Genworth	1,351	14.27%
AIG-UGIC	257	2.72%
MGIC	509	5.38%
RMIC	223	2.36%
RADIAN GUARANTY INC.	46	0.49%
PMI MTG. INS. CO.	104	1.10%
TRIAD	16	0.17%
CMG MTG INS CO	10	0.11%
Total	2,516	26.58%

New/Existing:	# of Loans	%
New Construction	2,457	25.96%
Existing Home	7,008	74.04%
Total	9,465	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	7,893	83.39%
Condominium	671	7.09%
Townhouse	740	7.82%
Manufactured Home	145	1.53%
Duplex	16	0.17%
Total	9,465	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	144	1.52%
90 days +	166	1.75%
In Foreclosure	126	1.33%
REO (Conv, USDA)	34	0.36%
Total	470	

Principal Outstanding:	\$ of Loans	%
60 days	\$9,707,971	1.45%
90 days +	\$11,844,481	1.77%
In Foreclosure	\$9,814,175	1.47%
REO (Conv, USDA)	\$3,329,991	0.50%
Total	\$34,696,618	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
SN Servicing Corporation	3,858	40.76%
BB&T	2,539	26.82%
PNC	2,601	27.49%
NC Housing Finance Agency	7	0.07%
Bank of America	267	2.82%
State Employees Credit Union	70	0.74%
US Bank Home Mortgage	123	1.30%
Total	9,465	100.00%

Mortgage Rates (%):	# of Loans
10.7	3
10.35	3
9.95	4
9.5	7
8.75	37
8.6	13
8.55	36
8.375	51
8.35	45
8.3	20
8.25	17
8.15	59
8.1	61
7.9	16
7.5	9
7.375	4
7.35	68
7.3	76
7.25	277
7.125	100
7.05	15
7	1
6.95	364
6.875	14
6.85	2
6.75	205
6.7	3
6.65	359
6.55	44
6.5	63
6.45	164
6.375	23
6.35	23
6.25	304
6.15	103
6.125	418
6.1	25
6.05	10
6	141
5.99	1,205
5.875	393
5.85	16
5.75	1,194
5.625	805
5.5	527
5.49	146
5.375	520
5.25	523
5.2	1
5.125	652
4.99	44
4.95	126
4.875	2
4.75	25
4.625	14
4.375	3
4.25	6
4	12
3.95	21
3.75	3
3.5	23
3.25	10
3	7
Total	9,465