

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

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding:	\$1,167,323,713
Mortgage Rates:	3.990% - 13.000%
Average Purchase Price:	\$93,541
Average Original Loan Amount:	\$89,483
Total No. of Loans Originated:	22,807
Total No. of Loans Paid Off:	9,336
Total No. of Loans Outstanding:	13,471

**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	5,150	38.23%
FHA	5,554	41.23%
VA	562	4.17%
USDA	1,334	9.90%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	871	6.47%
<b>Total</b>	<b>13,471</b>	<b>100.00%</b>

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
MGIC	954	7.08%
RMIC	492	3.65%
GENWORTH	2,831	21.02%
RADIAN GUARANTY INC.	135	1.00%
AIG-UGIC	465	3.45%
PMI MTG. INS. CO.	225	1.67%
TRIAD	31	0.23%
CMG MTG INS CO	17	0.13%
<b>Total</b>	<b>5,150</b>	<b>38.23%</b>

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	3,634	26.98%
Existing Home	9,837	73.02%
<b>Total</b>	<b>13,471</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	11,235	83.40%
Condominium	808	6.00%
Townhouse	1,241	9.21%
Manufactured Home	169	1.26%
Duplex	18	0.13%
<b>Total</b>	<b>13,471</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	305	2.26%
90 days	419	3.11%
In Foreclosure	163	1.21%
REO (Conv, USDA)	63	0.47%
<b>Total</b>	<b>950</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$25,191,732	2.16%
90 days	\$38,201,634	3.27%
In Foreclosure	\$15,703,564	1.35%
REO (Conv, USDA)	\$6,217,796	0.53%
<b>Total</b>	<b>\$85,314,726</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
Marsh Associates Inc.	5,662	42.03%
RBC Bank	4,003	29.72%
BB&T	3,249	24.12%
Bank of America	256	1.90%
US Bank Home Mortgage	149	1.10%
NC Housing Finance Agency	15	0.11%
State Employees Credit Union	137	1.02%
<b>Total</b>	<b>13,471</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
13	12
10.7	27
10.35	50
10.15	18
9.75	28
9.6	12
8.75	50
8.375	75
8.25	9
8.15	93
7.9	20
7.75	3
7.5	14
7.375	4
7.35	96
7.25	289
7.125	20
7.05	18
7	1
6.95	253
6.85	3
6.75	26
6.7	12
6.65	339
6.5	105
6.45	48
6.375	43
6.25	520
6.125	793
6.1	35
6.05	11
6	263
5.999	2
5.99	1,844
5.875	728
5.85	29
5.75	2,016
5.625	1,362
5.5	899
5.49	228
5.375	907
5.25	865
5.2	2
5.125	987
4.99	77
4.95	175
4.875	4
4.75	34
4.625	18
4.25	2
3.99	2
<b>Total</b>	<b>13,471</b>