

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$148,407,921
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,891
Average Original Loan Amount: \$115,256

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 179
Total No. of Loans Outstanding: 1,397

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.

<u>Loan Type:</u>	<u># of Loans</u>	<u>%</u>
CONV	0	0.00%
FHA	1,066	76.31%
VA	40	2.86%
USDA	201	14.39%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	90	6.44%
Total	1,397	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	401	28.70%
Existing Home	996	71.30%
Total	1,397	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,108	79.31%
Condominium	24	1.72%
Townhouse	218	15.60%
Manufactured Home	44	3.15%
Duplex	3	0.22%
Total	1,397	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	20	1.43%
90 days +	30	2.15%
In Foreclosure	20	1.43%
REO (Conv, USDA)	2	0.14%
Total	72	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,135,344	1.44%
90 days +	\$3,226,237	2.17%
In Foreclosure	\$2,484,236	1.67%
REO (Conv, USDA)	\$233,331	0.16%
Total	\$8,079,148	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	507	36.29%
BB&T	687	49.18%
Bank of America	13	0.93%
PNC	19	1.36%
SN Servicing Corporation	171	12.24%
Total	1,397	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	16
5.75	23
5.49	2
5.25	33
5.125	1
4.95	66
4.875	2
4.75	7
4.5	6
4.375	156
4.25	198
4	23
3.99	8
3.95	12
3.75	315
3.625	75
3.5	136
3.375	16
3.25	285
3	17
Total	1,397