

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$640,179,620
Mortgage Rates: 3.000% - 10.350%
Average Purchase Price: \$95,873
Average Original Loan Amount: \$91,424
Total No. of Loans Originated: 24,937
Total No. of Loans Paid Off: 15,744
Total No. of Loans Outstanding: 9,191

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	2,382	25.92%
FHA	4,860	52.88%
VA	196	2.13%
USDA	815	8.87%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	938	10.20%
Total	9,191	100.00%

Private Mortgage Insurers:	# of Loans	%
Genworth	1,287	14.00%
AIG-LIGIC	247	2.69%
RMIC	205	2.23%
RADIAN GUARANTY INC.	37	0.40%
PMI MTG. INS. CO.	94	1.02%
MGIC	487	5.30%
CMG MTG INS CO	10	0.11%
TRIAD	15	0.16%
Total	2,382	25.92%

New/Existing:	# of Loans	%
New Construction	2,385	25.95%
Existing Home	6,806	74.05%
Total	9,191	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	7,671	83.46%
Condominium	653	7.11%
Townhouse	707	7.69%
Manufactured Home	144	1.57%
Duplex	16	0.17%
Total	9,191	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	168	1.83%
90 days +	189	2.06%
In Foreclosure	91	0.99%
REO (Conv, USDA)	35	0.38%
Total	483	

Principal Outstanding:	\$ of Loans	%
60 days	\$11,622,448	1.82%
90 days +	\$13,072,038	2.04%
In Foreclosure	\$6,989,448	1.09%
REO (Conv, USDA)	\$3,299,551	0.52%
Total	\$34,983,485	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
BB&T	2,466	26.83%
SN Servicing Corporation	3,750	40.80%
PNC	2,523	27.45%
Bank of America	262	2.85%
NC Housing Finance Agency	6	0.07%
State Employees Credit Union	65	0.71%
US Bank Home Mortgage	119	1.29%
Total	9,191	100.00%

Mortgage Rates (%):	# of Loans
10.35	3
9.95	2
9.5	6
8.75	37
8.6	12
8.55	35
8.375	51
8.35	45
8.3	14
8.25	17
8.15	58
8.1	59
7.9	16
7.5	9
7.375	4
7.35	66
7.3	73
7.25	270
7.125	99
7.05	15
7	1
6.95	356
6.875	14
6.85	2
6.75	199
6.7	3
6.65	347
6.55	43
6.5	63
6.45	162
6.375	23
6.35	23
6.25	297
6.15	101
6.125	401
6.1	25
6.05	10
6	137
5.99	1,175
5.875	381
5.85	15
5.75	1,152
5.625	777
5.5	508
5.49	141
5.375	509
5.25	512
5.2	1
5.125	636
4.99	40
4.95	123
4.875	2
4.75	24
4.625	13
4.375	3
4.25	6
4	12
3.95	21
3.75	3
3.5	23
3.25	10
3	6
Total	9,191