

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF SEPTEMBER 30, 2016**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$130,307,630  
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,516  
Average Original Loan Amount: \$114,791

Total No. of Loans Originated: 1,576  
Total No. of Loans Paid Off: 314  
Total No. of Loans Outstanding: 1,262

**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	960	76.07%
VA	34	2.69%
USDA	186	14.74%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	82	6.50%
<b>Total</b>	<b>1,262</b>	<b>100.00%</b>

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
<b>Total</b>	<b>0</b>	<b>0.00%</b>

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	367	29.08%
Existing Home	895	70.92%
<b>Total</b>	<b>1,262</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,003	79.48%
Condominium	20	1.58%
Townhouse	193	15.29%
Manufactured Home	43	3.41%
Duplex	3	0.24%
<b>Total</b>	<b>1,262</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	16	1.27%
90 days +	31	2.46%
In Foreclosure	21	1.66%
REO (Conv, USDA)	0	0.00%
<b>Total</b>	<b>68</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$1,738,580	1.33%
90 days +	\$3,611,788	2.77%
In Foreclosure	\$2,341,892	1.80%
REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>\$7,692,261</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	455	36.05%
BB&T	623	49.37%
Bank of America	13	1.03%
PNC	18	1.43%
SN Servicing Corporation	153	12.12%
<b>Total</b>	<b>1,262</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	15
5.75	17
5.49	2
5.25	24
5.125	1
4.95	56
4.875	2
4.75	7
4.5	6
4.375	143
4.25	173
4	23
3.99	7
3.95	11
3.75	286
3.625	71
3.5	127
3.375	16
3.25	258
3	17
<b>Total</b>	<b>1,262</b>