

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

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

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$536,920,121  
 Mortgage Rates: 3.000% - 10.350%  
 Average Purchase Price: \$94,739  
 Average Original Loan Amount: \$90,198  
 Total No. of Loans Originated: 24,940  
 Total No. of Loans Paid Off: 16,874  
 Total No. of Loans Outstanding: 8,066

**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.

Loan Type:	# of Loans	%	Private Mortgage Insurers:	# of Loans	%
CONV	1,900	23.56%	Genworth	1,019	12.63%
FHA	4,398	54.52%	AIG-UGIC	205	2.54%
VA	158	1.96%	MGIC	400	4.96%
USDA	705	8.74%	RMIC	155	1.92%
HUD-184	0	0.00%	RADIAN GUARANTY INC.	30	0.37%
Guaranty Fund	0	0.00%	PMI MTG. INS. CO.	74	0.92%
Other (< 80%LTV)	905	11.22%	TRIAD	11	0.14%
<b>Total</b>	<b>8,066</b>	<b>100.00%</b>	CMG MTG INS CO	6	0.07%
			<b>Total</b>	<b>1,900</b>	<b>23.56%</b>

New/Existing:	# of Loans	%
New Construction	2,092	25.94%
Existing Home	5,974	74.06%
<b>Total</b>	<b>8,066</b>	<b>100.00%</b>

Type of Housing:	# of Loans	%
Single Family Detached	6,770	83.93%
Condominium	577	7.15%
Townhouse	571	7.08%
Manufactured Home	135	1.68%
Duplex	13	0.16%
<b>Total</b>	<b>8,066</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

Loans Outstanding:	# of Loans	%	Principal Outstanding:	\$ of Loans	%
60 days	143	1.77%	60 days	\$9,312,810	1.73%
90 days +	147	1.82%	90 days +	\$10,161,604	1.89%
In Foreclosure	68	0.84%	In Foreclosure	\$4,602,927	0.86%
REO (Conv, USDA)	25	0.31%	REO (Conv, USDA)	\$2,201,552	0.41%
<b>Total</b>	<b>383</b>		<b>Total</b>	<b>\$26,278,893</b>	

**SERVICER AND MORTGAGE LOAN DATA**

Servicers:	# of Loans	%	Mortgage Rates (%):	# of Loans
SN Servicing Corporation	3,319	41.15%		10.35
BB&T	2,097	26.00%		8.75
PNC	2,243	27.80%		8.6
NC Housing Finance Agency	5	0.06%		8.55
Bank of America	238	2.95%		8.375
State Employees Credit Union	57	0.71%		8.35
US Bank Home Mortgage	107	1.33%		8.3
<b>Total</b>	<b>8,066</b>	<b>100.00%</b>		8.25
				17
				8.15
				55
				8.1
				57
				7.9
				15
				7.5
				8
				7.375
				3
				7.35
				61
				7.3
				63
				7.25
				251
				7.125
				88
				7.05
				13
				7
				1
				6.95
				323
				6.875
				14
				6.85
				2
				6.75
				179
				6.7
				2
				6.65
				316
				6.55
				39
				6.5
				57
				6.45
				146
				6.375
				18
				6.35
				20
				6.25
				260
				6.15
				91
				6.125
				336
				6.1
				24
				6.05
				9
				6
				113
				5.99
				1,037
				5.875
				307
				5.85
				13
				5.75
				976
				5.625
				661
				5.5
				449
				5.49
				129
				5.375
				465
				5.25
				457
				5.2
				1
				5.125
				576
				4.99
				36
				4.95
				113
				4.875
				2
				4.75
				23
				4.625
				11
				4.375
				3
				4.25
				4
				15
				3.95
				19
				3.75
				2
				3.5
				21
				3.25
				7
				3
				5
<b>Total</b>				<b>8,066</b>