

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF MARCH 31, 2010**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1985 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$113,535,286
Mortgage Rates: 4.950% - 10.700%

Average Purchase Price: \$65,430
Average Original Loan Amount: \$63,480

Total No. of Loans Originated: 20,021
Total No. of Loans Paid Off: 17,862
Total No. of Loans Outstanding: 2,159

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	114	5.28%
FHA	1,982	91.80%
VA	3	0.14%
USDA	32	1.48%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	28	1.30%
Total	2,159	100.00%

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
GENWORTH	103	4.77%
AIG-UIGC	4	0.19%
RMIC	5	0.23%
RADIAN GUARANTY INC.	1	0.05%
PMI MTG. INS. CO.	1	0.05%
Total	114	5.28%

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	374	17.32%
Existing Home	1,785	82.68%
Total	2,159	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,964	90.97%
Condominium	155	7.18%
Townhouse	20	0.92%
Manufactured Home	19	0.88%
Duplex	1	0.05%
Total	2,159	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	54	2.50%
90 days	81	3.75%
In Foreclosure	40	1.85%
REO (Conv, USDA)	0	0.00%
Total	175	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,394,675	2.41%
90 days	\$4,222,551	4.25%
In Foreclosure	\$2,048,967	2.06%
REO (Conv, USDA)	\$0	0.00%
Total	\$8,666,193	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
Marsh Associates Inc.	589	27.28%
BB&T	889	41.17%
RBC Bank	537	24.88%
Bank of America	137	6.35%
NC Housing Finance Agency	7	0.32%
Total	2,159	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
10.7	8
9.95	26
9.5	28
8.6	21
8.55	61
8.35	70
8.3	44
8.25	14
8.1	87
7.9	1
7.4	3
7.375	2
7.35	1
7.3	102
7.25	145
7.125	136
6.95	337
6.875	36
6.75	293
6.65	211
6.55	71
6.45	183
6.35	33
6.25	2
6.15	158
6.125	3
6.1	1
6	2
5.99	7
5.875	2
5.75	9
5.625	2
5.5	5
5.375	4
5.25	4
5.125	23
4.99	1
4.95	23
Total	2,159