

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2010**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1985 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$110,750,060
Mortgage Rates: 4.950% - 10.700%

Average Purchase Price: \$65,349
Average Original Loan Amount: \$63,398

Total No. of Loans Originated: 20,021
Total No. of Loans Paid Off: 17,898
Total No. of Loans Outstanding: 2,123

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	5.37%
FHA	1,947	91.71%
VA	3	0.14%
USDA	32	1.51%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	27	1.27%
Total	2,123	100.00%

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
GENWORTH	103	4.85%
AIG-UGIC	4	0.19%
RMIC	5	0.24%
RADIAN GUARANTY INC.	1	0.05%
PMI MTG. INS. CO.	1	0.05%
Total	114	5.37%

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	367	17.29%
Existing Home	1,756	82.71%
Total	2,123	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,931	90.96%
Condominium	153	7.20%
Townhouse	19	0.90%
Manufactured Home	19	0.89%
Duplex	1	0.05%
Total	2,123	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	72	3.39%
90 days	75	3.53%
In Foreclosure	40	1.88%
REO (Conv, USDA)	0	0.00%
Total	187	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$3,435,180	3.10%
90 days	\$3,894,335	3.52%
In Foreclosure	\$1,940,182	1.75%
REO (Conv, USDA)	\$0	0.00%
Total	\$9,269,697	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
Marsh Associates Inc.	579	27.27%
BB&T	872	41.08%
RBC Bank	530	24.96%
Bank of America	135	6.36%
NC Housing Finance Agency	7	0.33%
Total	2,123	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
10.7	8
9.95	26
9.5	28
8.6	20
8.55	60
8.35	68
8.3	44
8.25	14
8.1	86
7.9	1
7.4	3
7.375	2
7.35	1
7.3	101
7.25	143
7.125	135
6.95	333
6.875	34
6.75	289
6.65	209
6.55	68
6.45	177
6.35	31
6.25	2
6.15	156
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	21
4.99	1
4.95	23
Total	2,123