

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2013**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$909,476,731
Mortgage Rates: 3.000% - 10.700%

Average Purchase Price: \$97,439
Average Original Loan Amount: \$93,246

Total No. of Loans Originated: 24,894
Total No. of Loans Paid Off: 12,939
Total No. of Loans Outstanding: 11,955

PROGRAM

P.O. Box 28066
Raleigh, NC 27611-8066
(919) 877-5700
Contacts:
Rob Ruszcak, Manager of Home Ownership Production
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	3,502	29.29%
FHA	6,011	50.28%
VA	308	2.58%
USDA	1,023	8.56%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,111	9.29%
Total	11,955	100.00%

Private Mortgage Insurers:	# of Loans	%
GENWORTH	1,856	15.52%
MGIC	712	5.96%
AIG-LIGIC	337	2.82%
RADIAN GUARANTY INC.	78	0.65%
RMIC	326	2.73%
PMI MTG. INS. CO.	157	1.31%
TRIAD	25	0.21%
CMG MTG INS CO	11	0.09%
Total	3,502	29.29%

New/Existing:	# of Loans	%
New Construction	3,092	25.86%
Existing Home	8,863	74.14%
Total	11,955	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	10,004	83.68%
Condominium	792	6.62%
Townhouse	978	8.18%
Manufactured Home	163	1.37%
Duplex	18	0.15%
Total	11,955	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	248	2.07%
90 days +	325	2.72%
In Foreclosure	170	1.42%
REO (Conv, USDA)	63	0.53%
Total	806	

Principal Outstanding:	\$ of Loans	%
60 days	\$17,882,776	1.97%
90 days +	\$26,793,547	2.95%
In Foreclosure	\$14,931,592	1.64%
REO (Conv, USDA)	\$6,035,453	0.66%
Total	\$65,643,369	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
PNC	3,362	28.12%
SN Servicing Corporation	4,738	39.63%
NC Housing Finance Agency	16	0.14%
BB&T	3,195	26.72%
Bank of America	321	2.69%
Marsh Associates Inc.	70	0.59%
State Employees Credit Union	99	0.83%
US Bank Home Mortgage	154	1.28%
Total	11,955	100.00%

Mortgage Rates (%):	# of Loans
10.7	24
10.35	29
10.15	8
9.95	18
9.6	4
9.5	18
8.75	46
8.6	18
8.55	50
8.375	57
8.35	56
8.3	33
8.25	18
8.15	76
8.1	73
7.9	16
7.75	1
7.5	13
7.375	5
7.35	77
7.3	85
7.25	337
7.125	124
7.05	16
7	1
6.95	448
6.875	20
6.85	2
6.75	247
6.7	7
6.65	427
6.55	51
6.5	73
6.45	189
6.375	31
6.35	25
6.25	368
6.15	119
6.125	557
6.1	28
6.05	10
6	186
5.999	1
5.99	1487
5.875	536
5.85	24
5.75	1561
5.625	1045
5.5	691
5.49	182
5.375	668
5.25	669
5.2	1
5.125	796
4.99	57
4.95	155
4.875	2
4.75	25
4.625	16
4.375	3
4.25	6
3.95	25
3.75	2
3.5	2
3.25	9
3	1
Total	11,955