

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF MARCH 31, 2019**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$91,777,959
Mortgage Rates: 3.000% - 5.990%
Average Purchase Price: \$120,999
Average Original Loan Amount: \$113,966

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 615
Total No. of Loans Outstanding: 961

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) 645-1982
Contact: Lori Cardey

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	716	74.51%
VA	27	2.81%
USDA	150	15.61%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	68	7.07%
Total	961	100.00%

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

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	286	29.76%
Existing Home	675	70.24%
Total	961	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	768	79.92%
Condominium	11	1.14%
Townhouse	139	14.46%
Manufactured Home	40	4.17%
Duplex	3	0.31%
Total	961	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	19	1.98%
90 days +	13	1.35%
In Foreclosure	13	1.35%
REO (Conv, USDA)	0	0.00%
Total	45	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$1,740,126	1.90%
90 days +	\$1,216,073	1.33%
In Foreclosure	\$1,323,969	1.44%
REO (Conv, USDA)	\$0	0.00%
Total	\$4,280,169	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	331	34.44%
BB&T	495	51.51%
SN Servicing Corporation	113	11.76%
Bank of America	10	1.04%
PNC	12	1.25%
Total	961	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	12
5.75	13
5.49	2
5.25	14
5.125	1
4.95	40
4.875	2
4.75	6
4.5	5
4.375	104
4.25	119
4	14
3.99	6
3.95	9
3.75	210
3.625	59
3.5	109
3.375	11
3.25	211
3	14
Total	961