

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION) - (Includes \$27,405,000 in Mortgage Loans not pledged to Bondholders)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$360,389,482
Mortgage Rates: 3.000% - 10.350%
Average Purchase Price: \$93,535
Average Original Loan Amount: \$68,859

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

Total No. of Loans Originated: 24,941
Total No. of Loans Paid Off: 18,892
Total No. of Loans Outstanding: 6,049

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>	<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>	<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
CONV	513	8.48%	Genworth	236	3.90%	New Construction	1,583	26.17%
FHA	3,374	55.78%	PMI MTG. INS. CO.	18	0.30%	Existing Home	4,466	73.83%
VA	121	2.00%	AIG-UGIC	71	1.17%	Total	6,049	100.00%
USDA	533	8.81%	RMIC	33	0.55%			
HUD-184	0	0.00%	MGIC	147	2.43%	<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Guaranty Fund	0	0.00%	RADIAN GUARANTY INC.	5	0.08%	Single Family Detached	5,145	85.06%
Other (< 80%LTV)	1,508	24.93%	TRIAD	2	0.03%	Condominium	406	6.71%
Total	6,049	100.00%	CMG MTG INS CO	1	0.02%	Townhouse	378	6.25%
			Total	513	8.48%	Manufactured Home	112	1.85%
						Duplex	8	0.13%
						Total	6,049	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>	<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	94	1.55%	60 days	\$5,485,951	1.52%
90 days +	114	1.88%	90 days +	\$7,582,943	2.10%
In Foreclosure	34	0.56%	In Foreclosure	\$1,942,695	0.54%
REO (Conv, USDA)	4	0.07%	REO (Conv, USDA)	\$260,047	0.07%
Total	246		Total	\$15,271,635	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>	<u>Mortgage Rates (%):</u>	<u># of Loans</u>
SN Servicing Corporation	2,538	41.96%	10.35	2
PNC	1,682	27.81%	8.75	2
NC Housing Finance Agency	2	0.03%	8.55	7
BB&T	1,555	25.70%	8.375	27
Bank of America	165	2.73%	8.35	19
State Employees Credit Union	39	0.65%	8.25	11
US Bank Home Mortgage	68	1.12%	8.15	41
Total	6,049	100.00%	8.1	43
			7.9	10
			7.5	5
			7.375	2
			7.35	43
			7.3	54
			7.25	196
			7.125	77
			7.05	10
			7	1
			6.95	261
			6.875	11
			6.85	1
			6.75	152
			6.7	2
			6.65	255
			6.55	28
			6.5	45
			6.45	122
			6.375	9
			6.35	19
			6.25	192
			6.15	73
			6.125	245
			6.1	18
			6.05	5
			6	79
			5.99	779
			5.875	220
			5.85	7
			5.75	690
			5.625	477
			5.5	333
			5.49	101
			5.375	359
			5.25	355
			5.2	1
			5.125	454
			4.99	33
			4.95	86
			4.875	1
			4.75	18
			4.625	6
			4.375	3
			4.25	4
			4	12
			3.95	16
			3.75	1
			3.625	1
			3.5	15
			3.25	6