

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$1,213,041,728
Mortgage Rates: 4.625% - 13.000%

Average Purchase Price: \$93,822
Average Original Loan Amount: \$89,844

Total No. of Loans Originated: 22,221
Total No. of Loans Paid Off: 8,856
Total No. of Loans Outstanding: 13,365

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	5,149	38.53%
FHA	5,417	40.53%
VA	588	4.40%
USDA	1,352	10.11%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	859	6.43%
Total	13,365	100.00%

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
GENWORTH	2,824	21.13%
MGIC	962	7.20%
RMIC	495	3.70%
AIG-UGIC	453	3.39%
RADIAN GUARANTY INC.	137	1.03%
PMI MTG. INS. CO.	228	1.71%
TRIAD	33	0.25%
CMG MTG INS CO	17	0.13%
Total	5,149	38.53%

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	3,615	27.05%
Existing Home	9,750	72.95%
Total	13,365	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	11,149	83.42%
Condominium	811	6.07%
Townhouse	1,221	9.13%
Manufactured Home	166	1.25%
Duplex	18	0.13%
Total	13,365	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	257	1.92%
90 days	392	2.93%
In Foreclosure	151	1.13%
REO (Conv, USDA)	56	0.42%
Total	856	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$22,770,547	1.88%
90 days	\$35,401,250	2.92%
In Foreclosure	\$13,683,050	1.13%
REO (Conv, USDA)	\$5,842,344	0.48%
Total	\$77,697,191	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
RBC Bank	4,037	30.21%
Marsh Associates Inc.	5,693	42.59%
BB&T	3,136	23.47%
Bank of America	241	1.80%
NC Housing Finance Agency	5	0.04%
State Employees Credit Union	141	1.05%
US Bank Home Mortgage	112	0.84%
Total	13,365	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
13	12
9.75	41
8.75	52
8.375	75
8.25	9
8.15	94
7.9	20
7.75	3
7.5	15
7.375	4
7.35	99
7.25	294
7.125	19
7.05	18
7	1
6.95	257
6.85	3
6.75	26
6.7	13
6.65	349
6.5	107
6.45	48
6.375	43
6.25	529
6.125	811
6.1	35
6.05	11
6	272
5.999	2
5.99	1,830
5.875	739
5.85	32
5.75	1,905
5.625	1,380
5.5	917
5.49	230
5.375	917
5.25	866
5.2	2
5.125	1,011
4.99	78
4.95	171
4.75	9
4.625	16
Total	13,365