

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2011**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$1,114,845,511
Mortgage Rates: 3.950% - 13.000%

Average Purchase Price: \$93,253
Average Original Loan Amount: \$89,230

Total No. of Loans Originated: 22,887
Total No. of Loans Paid Off: 10,130
Total No. of Loans Outstanding: 12,757

PROGRAM

P.O. Box 28066
Raleigh, NC 27611-8066
(919) 877-5700
Contacts:
Rob Rusczak, 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.

<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	4,876	38.22%	MGIC	905	7.09%	New Construction	3,467	27.18%
FHA	5,275	41.35%	RMIC	466	3.65%	Existing Home	9,290	72.82%
VA	505	3.96%	GENWORTH	2,671	20.94%	Total	12,757	100.00%
USDA	1,285	10.07%	RADIAN GUARANTY INC.	127	1.00%	Type of Housing:	# of Loans	%
HUD-184	0	0.00%	AIG-UGIC	444	3.48%	Single Family Detached	10,596	83.06%
Guaranty Fund	0	0.00%	PMI MTG. INS. CO.	219	1.72%	Condominium	778	6.10%
Other (< 80%LTV)	816	6.40%	TRIAD	30	0.24%	Townhouse	1,194	9.36%
Total	12,757	100.00%	CMG MTG INS CO	14	0.11%	Manufactured Home	170	1.33%
			Total	4,876	38.22%	Duplex	19	0.15%
						Total	12,757	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	245	1.92%	60 days	\$19,874,238	1.78%
90 days	269	2.11%	90 days	\$24,611,490	2.21%
In Foreclosure	192	1.51%	In Foreclosure	\$18,874,081	1.69%
REO (Conv, USDA)	93	0.73%	REO (Conv, USDA)	\$9,463,442	0.85%
Total	799		Total	\$72,823,250	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>	<u>Mortgage Rates (%):</u>	<u># of Loans</u>
Marsh Associates Inc.	5,322	41.72%		13
BB&T	3,097	24.27%		10.7
RBC Bank	3,781	29.64%		10.35
Bank of America	235	1.84%		10.15
US Bank Home Mortgage	180	1.41%		9.75
NC Housing Finance Agency	14	0.11%		9.6
State Employees Credit Union	128	1.01%		8.75
Total	12,757	100.00%		8.375
				8.25
				8.15
				7.9
				7.75
				7.5
				7.375
				7.35
				7.25
				7.125
				7.05
				7
				6.95
				6.85
				6.75
				6.7
				6.65
				6.5
				6.45
				6.375
				6.25
				6.125
				6.1
				6.05
				6
				5.999
				5.99
				5.875
				5.85
				5.75
				5.625
				5.5
				5.49
				5.375
				5.25
				5.2
				5.125
				4.99
				4.95
				4.875
				4.75
				4.625
				4.25
				3.99
				3.95
Total				12,757