

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF JUNE 30, 2012**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$1,068,578,694  
Mortgage Rates: 3.250% - 13.000%

Average Purchase Price: \$98,374  
Average Original Loan Amount: \$94,149

Total No. of Loans Originated: 24,880  
Total No. of Loans Paid Off: 11,344  
Total No. of Loans Outstanding: 13,536

**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	3,994	29.51%
FHA	6,668	49.26%
VA	407	3.01%
USDA	1,174	8.67%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,293	9.55%
<b>Total</b>	<b>13,536</b>	<b>100.00%</b>

Private Mortgage Insurers:	# of Loans	%
GENWORTH	2,117	15.64%
MGIC	802	5.92%
AIG-LIGIC	383	2.83%
RADIAN GUARANTY INC.	92	0.68%
RMIC	382	2.82%
PMI MTG. INS. CO.	180	1.33%
TRIAD	26	0.19%
CMG MTG INS CO	12	0.09%
<b>Total</b>	<b>3,994</b>	<b>29.51%</b>

New/Existing:	# of Loans	%
New Construction	3,515	25.97%
Existing Home	10,021	74.03%
<b>Total</b>	<b>13,536</b>	<b>100.00%</b>

Type of Housing:	# of Loans	%
Single Family Detached	11,347	83.83%
Condominium	875	6.46%
Townhouse	1,116	8.25%
Manufactured Home	179	1.32%
Duplex	19	0.14%
<b>Total</b>	<b>13,536</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

Loans Outstanding:	# of Loans	%
60 days	263	1.94%
90 days	350	2.59%
In Foreclosure	210	1.55%
REO (Conv, USDA)	71	0.52%
<b>Total</b>	<b>894</b>	

Principal Outstanding:	\$ of Loans	%
60 days	\$19,123,931	1.79%
90 days	\$28,603,524	2.68%
In Foreclosure	\$18,225,179	1.71%
REO (Conv, USDA)	\$6,769,593	0.64%
<b>Total</b>	<b>\$72,752,227</b>	

**SERVICER AND MORTGAGE LOAN DATA**

Servicers:	# of Loans	%
PNC	3,871	28.60%
Marsh Associates Inc.	5,419	40.03%
NC Housing Finance Agency	16	0.12%
BB&T	3,597	26.58%
Bank of America	345	2.55%
RBC Bank	4	0.03%
State Employees Credit Union	112	0.82%
US Bank Home Mortgage	172	1.27%
<b>Total</b>	<b>13,536</b>	<b>100.00%</b>

Mortgage Rates (%):	# of Loans
13	5
10.7	30
10.35	39
10.15	11
9.95	20
9.6	8
9.5	21
8.75	47
8.6	19
8.55	53
8.375	62
8.35	62
8.3	39
8.25	20
8.15	80
8.1	79
7.9	18
7.75	2
7.5	13
7.375	5
7.35	86
7.3	91
7.25	363
7.125	135
7.05	18
7	1
6.95	501
6.875	24
6.85	2
6.75	270
6.7	8
6.65	461
6.55	56
6.5	87
6.45	203
6.375	37
6.35	29
6.25	431
6.15	132
6.125	640
6.1	33
6.05	10
6	219
5.999	1
5.99	1,693
5.875	608
5.85	26
5.75	1,780
5.625	1,198
5.5	783
5.49	203
5.375	777
5.25	767
5.2	2
5.125	897
4.99	68
4.95	182
4.875	2
4.75	26
4.625	17
4.375	2
4.25	6
3.95	27
3.25	1
<b>Total</b>	<b>13,536</b>