

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2019**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION) (Includes \$26,632,000 in Mortgage Loans not pledged to Bondholders)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$346,358,350
Mortgage Rates: 3.000% - 10.350%

Average Purchase Price: \$93,524
Average Original Loan Amount: \$88,784

Total No. of Loans Originated: 24,941
Total No. of Loans Paid Off: 19,044
Total No. of Loans Outstanding: 5,897

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>	<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>	<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
CONV	429	7.27%	AIG-UGIC	56	0.95%	New Construction	1,548	26.25%
FHA	3,293	55.84%	RMIC	27	0.46%	Existing Home	4,349	73.75%
VA	121	2.05%	MGIC	121	2.05%	Total	5,897	100.00%
USDA	521	8.84%	Genworth	202	3.43%			
HUD-184	0	0.00%	RADIAN GUARANTY INC.	4	0.07%	Type of Housing:		
Guaranty Fund	0	0.00%	PMI MTG. INS. CO.	16	0.27%	Single Family Detached	5,027	85.25%
Other (< 80%LTV)	1,533	26.00%	TRIAD	2	0.03%	Condominium	389	6.59%
Total	5,897	100.00%	CMG MTG INS CO	1	0.02%	Townhouse	364	6.18%
			Total	429	7.27%	Manufactured Home	109	1.84%
						Duplex	8	0.14%
						Total	5,897	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	101	1.71%	60 days	\$6,099,201	1.76%
90 days +	104	1.76%	90 days +	\$6,655,456	1.92%
In Foreclosure	36	0.61%	In Foreclosure	\$2,140,623	0.62%
REO (Conv, USDA)	2	0.03%	REO (Conv, USDA)	\$144,687	0.04%
Total	243		Total	\$15,039,967	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>	<u>Mortgage Rates (%):</u>	<u># of Loans</u>
BB&T	1,503	25.49%		10.35
SN Servicing Corporation	2,489	42.21%		8.75
US Bank Home Mortgage	67	1.14%		8.55
PNC	1,637	27.75%		8.375
Bank of America	160	2.71%		8.35
NC Housing Finance Agency	2	0.03%		8.25
State Employees Credit Union	39	0.67%		8.15
Total	5,897	100.00%		8.1
				7.9
				7.5
				7.375
				7.35
				7.3
				7.25
				7.125
				7.05
				7
				6.95
				6.875
				6.85
				6.75
				6.7
				6.65
				6.55
				6.5
				6.45
				6.375
				6.35
				6.25
				6.15
				6.125
				6.1
				6.05
				6
				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
				4.375
				4.25
				4
				3.95
				3.75
				3.625
				3.5
				3.25
				3
Total				5,897