

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

**INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$120,677,361  
Mortgage Rates: 3.250% - 5.990%

Average Purchase Price: \$122,818  
Average Original Loan Amount: \$115,808

Total No. of Loans Originated: 1,064  
Total No. of Loans Paid Off: 4  
Total No. of Loans Outstanding: 1,060

**PROGRAM**

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

Contacts:  
Rob Ruscak, 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>
CONV	0	0.00%
FHA	754	71.13%
VA	39	3.68%
USDA	178	16.79%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	89	8.40%
<b>Total</b>	<b>1,060</b>	<b>100.00%</b>

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
<b>Total</b>	<b>0</b>	<b>0.00%</b>

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	304	28.68%
Existing Home	756	71.32%
<b>Total</b>	<b>1,060</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	853	80.47%
Condominium	24	2.26%
Townhouse	154	14.53%
Manufactured Home	28	2.65%
Duplex	1	0.09%
<b>Total</b>	<b>1,060</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	7	0.66%
90 days	19	1.79%
In Foreclosure	0	0.00%
REO (Conv, USDA)	0	0.00%
<b>Total</b>	<b>26</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$747,827	0.62%
90 days	\$2,333,563	1.93%
In Foreclosure	\$0	0.00%
REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>\$3,081,390</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
PNC	22	2.08%
US Bank Home Mortgage	369	34.81%
BB&T	512	48.30%
Marsh Associates Inc.	141	13.30%
Bank of America	16	1.51%
<b>Total</b>	<b>1,060</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	22
5.75	29
5.49	2
5.25	48
5.125	1
4.95	78
4.875	2
4.75	11
4.5	8
4.375	177
4.25	235
4	19
3.99	8
3.95	13
3.75	23
3.625	78
3.5	107
3.375	20
3.25	179
<b>Total</b>	<b>1,060</b>