

NORTH CAROLINA HOUSING FINANCE AGENCY

**DISCLOSURE REPORT
AS OF SEPTEMBER 30, 2012**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)
BOND SERIES: 33**

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$117,610,326
 Mortgage Rates: 4.750% - 13.000%

 Average Purchase Price: \$101,481
 Average Original Loan Amount: \$95,602

 Total No. of Loans Originated: 1,941
 Total No. of Loans Paid Off: 35
 Total No. of Loans Outstanding: 1,906

PROGRAM

P.O. Box 28066
 Raleigh, NC 27611-8066
 (919) 877-5700
 Contacts:
 Rob Ruszczak, 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	134	7.03%
FHA	1,435	75.29%
VA	61	3.20%
USDA	194	10.18%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	82	4.30%
Total	1,906	100.00%

<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>
GENWORTH	76	3.99%
RADIAN GUARANTY INC.	15	0.79%
RMIC	24	1.26%
AIG-UGIC	8	0.42%
PMI MTG. INS. CO.	8	0.42%
MGIC	3	0.16%
Total	134	7.03%

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	589	30.90%
Existing Home	1,317	69.10%
Total	1,906	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,702	89.30%
Condominium	82	4.30%
Townhouse	76	3.99%
Manufactured Home	46	2.41%
Total	1,906	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	50	2.62%
90 days	57	2.99%
In Foreclosure	35	1.84%
REO (Conv, USDA)	5	0.26%
Total	147	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$3,341,835	2.84%
90 days	\$3,642,741	3.10%
In Foreclosure	\$2,319,745	1.97%
REO (Conv, USDA)	\$427,354	0.36%
Total	\$9,731,674	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
NC Housing Finance Agency	2	0.10%
PNC	747	39.19%
BB&T	420	22.04%
Marsh Associates Inc.	650	34.11%
Bank of America	69	3.62%
US Bank Home Mortgage	18	0.94%
Total	1,906	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
	13
	1
8.375	60
8.15	79
7.9	16
7.75	2
7.5	13
7.375	3
7.25	189
7.125	10
7.05	18
7	1
6.95	33
6.65	125
6.5	2
6.45	19
6.375	20
6.25	130
6.125	153
6.1	32
6	11
5.999	1
5.99	399
5.875	17
5.85	26
5.75	346
5.625	12
5.49	111
5.375	5
5.25	3
4.99	59
4.75	10
Total	1,906