

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$1,032,963,266
Mortgage Rates: 3.250% - 13.000%

Average Purchase Price: \$98,141
Average Original Loan Amount: \$93,939

Total No. of Loans Originated: 24,886
Total No. of Loans Paid Off: 11,690
Total No. of Loans Outstanding: 13,196

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	3,853	29.20%
FHA	6,563	49.74%
VA	386	2.92%
USDA	1,140	8.64%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,254	9.50%
Total	13,196	100.00%

Private Mortgage Insurers:	# of Loans	%
GENWORTH	2,039	15.45%
RMIC	367	2.78%
MGIC	781	5.92%
CMG MTG INS CO	12	0.09%
AIG-UGIC	365	2.77%
TRIAD	26	0.20%
PMI MTG. INS. CO.	175	1.33%
RADIAN GUARANTY INC.	88	0.67%
Total	3,853	29.20%

New/Existing:	# of Loans	%
New Construction	3,422	25.93%
Existing Home	9,774	74.07%
Total	13,196	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	11,071	83.90%
Condominium	854	6.47%
Townhouse	1,075	8.15%
Manufactured Home	177	1.34%
Duplex	19	0.14%
Total	13,196	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	309	2.34%
90 days	339	2.57%
In Foreclosure	263	1.99%
REO (Conv, USDA)	74	0.56%
Total	985	

Principal Outstanding:	\$ of Loans	%
60 days	\$23,506,854	2.28%
90 days	\$27,128,792	2.63%
In Foreclosure	\$22,382,491	2.17%
REO (Conv, USDA)	\$7,201,200	0.70%
Total	\$80,219,336	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
Marsh Associates Inc.	5,284	40.04%
PNC	3,768	28.55%
BB&T	3,502	26.54%
State Employees Credit Union	108	0.82%
Bank of America	341	2.59%
US Bank Home Mortgage	173	1.31%
NC Housing Finance Agency	16	0.12%
RBC Bank	4	0.03%
Total	13,196	100.00%

Mortgage Rates (%):

Mortgage Rates (%):	# of Loans
13	1
10.7	29
10.35	37
10.15	11
9.95	19
9.6	8
9.5	21
8.75	46
8.6	19
8.55	53
8.375	61
8.35	60
8.3	38
8.25	19
8.15	79
8.1	78
7.9	17
7.75	2
7.5	13
7.375	5
7.35	85
7.3	89
7.25	360
7.125	134
7.05	18
7	1
6.95	495
6.875	23
6.85	2
6.75	264
6.7	8
6.65	458
6.55	55
6.5	85
6.45	201
6.375	36
6.35	28
6.25	411
6.15	127
6.125	618
6.1	33
6.05	10
6	206
5.999	1
5.99	1,652
5.875	595
5.85	26
5.75	1,735
5.625	1,157
5.5	765
5.49	198
5.375	749
5.25	747
5.2	2
5.125	876
4.99	67
4.95	176
4.875	2
4.75	26
4.625	17
4.375	3
4.25	6
3.95	27
3.75	1
3.5	2
3.25	3
Total	13,196