

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF SEPTEMBER 30, 2013**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$172,239,093
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$122,493
Average Original Loan Amount: \$115,775

Total No. of Loans Originated: 1,556
Total No. of Loans Paid Off: 22
Total No. of Loans Outstanding: 1,534

PROGRAM

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

Contacts:
Rob Rusczak, 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	1,176	76.66%
VA	44	2.87%
USDA	213	13.88%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	101	6.59%
Total	1,534	100.00%

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

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	438	28.55%
Existing Home	1,096	71.45%
Total	1,534	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,204	78.49%
Condominium	33	2.15%
Townhouse	249	16.23%
Manufactured Home	45	2.93%
Duplex	3	0.20%
Total	1,534	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	26	1.69%
90 days +	31	2.02%
In Foreclosure	9	0.59%
REO (Conv, USDA)	1	0.07%
Total	67	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,946,247	1.71%
90 days +	\$3,344,163	1.94%
In Foreclosure	\$1,144,263	0.66%
REO (Conv, USDA)	\$144,600	0.08%
Total	\$7,579,273	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	577	37.61%
BB&T	751	48.96%
Bank of America	15	0.98%
PNC	22	1.43%
SN Servicing Corporation	168	10.95%
NC Housing Finance Agency	1	0.07%
Total	1,534	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	21
5.75	28
5.49	2
5.25	47
5.125	1
4.95	78
4.875	2
4.75	11
4.5	8
4.375	178
4.25	228
4	25
3.99	8
3.95	13
3.75	324
3.625	80
3.5	144
3.375	20
3.25	299
3	17
Total	1,534