

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$865,518,655
Mortgage Rates: 3.000% - 10.700%

Average Purchase Price: \$97,142
Average Original Loan Amount: \$92,939

Total No. of Loans Originated: 24,908
Total No. of Loans Paid Off: 13,366
Total No. of Loans Outstanding: 11,542

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	3,343	28.96%
FHA	5,866	50.83%
VA	292	2.53%
USDA	982	8.51%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,059	9.17%
Total	11,542	100.00%

Private Mortgage Insurers:	# of Loans	%
RADIAN GUARANTY INC.	77	0.67%
MGIC	676	5.86%
AIG-LIGIC	325	2.82%
GENWORTH	1,772	15.35%
RMIC	313	2.71%
TRIAD	21	0.18%
PMI MTG. INS. CO.	148	1.28%
CMG MTG INS CO	11	0.10%
Total	3,343	28.96%

New/Existing:	# of Loans	%
New Construction	2,997	25.97%
Existing Home	8,545	74.03%
Total	11,542	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	9,653	83.63%
Condominium	772	6.69%
Townhouse	941	8.15%
Manufactured Home	159	1.38%
Duplex	17	0.15%
Total	11,542	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	273	2.37%
90 days +	332	2.88%
In Foreclosure	192	1.66%
REO (Conv, USDA)	60	0.52%
Total	857	

Principal Outstanding:	\$ of Loans	%
60 days	\$20,036,218	2.31%
90 days +	\$25,390,200	2.93%
In Foreclosure	\$17,213,628	1.99%
REO (Conv, USDA)	\$5,707,840	0.66%
Total	\$68,347,887	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
BB&T	3,112	26.96%
PNC	3,224	27.93%
SN Servicing Corporation	4,595	39.81%
Bank of America	319	2.77%
US Bank Home Mortgage	150	1.30%
Marsh Associates Inc.	32	0.28%
NC Housing Finance Agency	16	0.14%
State Employees Credit Union	94	0.81%
Total	11,542	100.00%

Mortgage Rates (%):	# of Loans
10.7	24
10.35	26
10.15	6
9.95	18
9.6	2
9.5	17
8.75	45
8.6	18
8.55	50
8.375	57
8.35	54
8.3	32
8.25	18
8.15	75
8.1	71
7.9	16
7.75	1
7.5	13
7.375	5
7.35	77
7.3	84
7.25	330
7.125	123
7.05	16
7	1
6.95	431
6.875	19
6.85	2
6.75	239
6.7	7
6.65	417
6.55	51
6.5	67
6.45	184
6.375	30
6.35	25
6.25	357
6.15	116
6.125	534
6.1	28
6.05	10
6	177
5.999	1
5.99	1,444
5.875	509
5.85	23
5.75	1,506
5.625	999
5.5	657
5.49	174
5.375	642
5.25	634
5.2	1
5.125	770
4.99	55
4.95	149
4.875	2
4.75	25
4.625	16
4.375	3
4.25	6
3.95	25
3.75	3
3.5	8
3.25	10
3	7
Total	11,542