

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF DECEMBER 31, 2012**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$992,157,282
Mortgage Rates: 3.250% - 10.700%

Average Purchase Price: \$97,897
Average Original Loan Amount: \$93,706

Total No. of Loans Originated: 24,889
Total No. of Loans Paid Off: 12,074
Total No. of Loans Outstanding: 12,815

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	3,752	29.28%
FHA	6,376	49.75%
VA	360	2.81%
USDA	1,111	8.67%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,216	9.49%
Total	12,815	100.00%

Private Mortgage Insurers:	# of Loans	%
GENWORTH	1,972	15.39%
MGIC	768	5.99%
AIG-LGIC	360	2.81%
RMIC	355	2.77%
RADIAN GUARANTY INC.	86	0.67%
PMI MTG. INS. CO.	173	1.35%
TRIAD	26	0.20%
CMG MTG INS CO	12	0.09%
Total	3,752	29.28%

New/Existing:	# of Loans	%
New Construction	3,316	25.88%
Existing Home	9,499	74.12%
Total	12,815	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	10,748	83.87%
Condominium	836	6.52%
Townhouse	1,042	8.13%
Manufactured Home	170	1.33%
Duplex	19	0.15%
Total	12,815	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	333	2.60%
90 days +	307	2.40%
In Foreclosure	294	2.29%
REO (Conv, USDA)	60	0.47%
Total	994	

Principal Outstanding:	\$ of Loans	%
60 days	\$26,274,888	2.65%
90 days +	\$24,322,875	2.45%
In Foreclosure	\$25,468,185	2.57%
REO (Conv, USDA)	\$5,805,853	0.59%
Total	\$81,871,801	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
PNC	3,634	28.36%
Marsh Associates Inc.	5,159	40.25%
BB&T	3,399	26.53%
NC Housing Finance Agency	16	0.12%
Bank of America	334	2.61%
RBC Bank	4	0.03%
State Employees Credit Union	103	0.80%
US Bank Home Mortgage	166	1.30%
Total	12,815	100.00%

Mortgage Rates (%):	# of Loans
10.7	29
10.35	35
10.15	10
9.95	18
9.6	8
9.5	20
8.75	46
8.6	19
8.55	52
8.375	59
8.35	58
8.3	37
8.25	19
8.15	79
8.1	74
7.9	17
7.75	1
7.5	13
7.375	5
7.35	82
7.3	88
7.25	350
7.125	131
7.05	17
7	1
6.95	487
6.875	22
6.85	2
6.75	258
6.7	8
6.65	449
6.55	52
6.5	80
6.45	196
6.375	36
6.35	27
6.25	401
6.15	125
6.125	599
6.1	31
6.05	10
6	201
5.999	1
5.99	1,598
5.875	577
5.85	25
5.75	1,690
5.625	1,124
5.5	744
5.49	195
5.375	715
5.25	719
5.2	2
5.125	849
4.99	63
4.95	172
4.875	2
4.75	26
4.625	17
4.375	3
4.25	6
3.95	26
3.75	2
3.5	2
3.25	5
Total	12,815