

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF DECEMBER 31, 2013**

INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$173,237,484
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$122,654
Average Original Loan Amount: \$115,972

Total No. of Loans Originated: 1,576
Total No. of Loans Paid Off: 25
Total No. of Loans Outstanding: 1,551

PROGRAM

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

Contacts:
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Elizabeth Rozakis, Chief Financial Officer

TRUSTEE

The Bank of New York Mellon
10161 Centurion Parkway
Jacksonville, FL 32256
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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	1,185	76.40%
VA	50	3.22%
USDA	214	13.80%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	102	6.58%
Total	1,551	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	441	28.43%
Existing Home	1,110	71.57%
Total	1,551	100.00%

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	1,222	78.79%
Condominium	33	2.13%
Townhouse	248	15.99%
Manufactured Home	45	2.90%
Duplex	3	0.19%
Total	1,551	100.00%

DELINQUENCY STATISTICS

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	25	1.61%
90 days +	37	2.39%
In Foreclosure	14	0.90%
REO (Conv, USDA)	1	0.06%
Total	77	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,758,267	1.59%
90 days +	\$4,231,577	2.44%
In Foreclosure	\$1,689,970	0.98%
REO (Conv, USDA)	\$144,600	0.08%
Total	\$8,824,415	

SERVICER AND MORTGAGE LOAN DATA

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	576	37.14%
BB&T	750	48.35%
Bank of America	15	0.97%
PNC	22	1.42%
SN Servicing Corporation	187	12.06%
NC Housing Finance Agency	1	0.06%
Total	1,551	100.00%

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	21
5.75	28
5.49	2
5.25	46
5.125	1
4.95	78
4.875	2
4.75	11
4.5	8
4.375	177
4.25	228
4	25
3.99	8
3.95	13
3.75	333
3.625	80
3.5	144
3.375	19
3.25	310
3	17
Total	1,551