

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$836,975,300
Mortgage Rates: 3.000% - 10.700%

Average Purchase Price: \$97,049
Average Original Loan Amount: \$92,780

Total No. of Loans Originated: 24,919
Total No. of Loans Paid Off: 13,576
Total No. of Loans Outstanding: 11,343

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	3,260	28.74%
FHA	5,782	50.97%
VA	277	2.44%
USDA	963	8.49%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	1,061	9.36%
Total	11,343	100.00%

Private Mortgage Insurers:	# of Loans	%
GENWORTH	1,722	15.18%
MGIC	659	5.81%
AIG-LIGIC	320	2.82%
RADIAN GUARANTY INC.	73	0.64%
RMIC	308	2.72%
PMI MTG. INS. CO.	146	1.29%
TRIAD	21	0.19%
CMG MTG INS CO	11	0.10%
Total	3,260	28.74%

New/Existing:	# of Loans	%
New Construction	2,951	26.02%
Existing Home	8,392	73.98%
Total	11,343	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	9,474	83.52%
Condominium	774	6.82%
Townhouse	923	8.14%
Manufactured Home	155	1.37%
Duplex	17	0.15%
Total	11,343	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%
60 days	281	2.48%
90 days +	316	2.79%
In Foreclosure	224	1.97%
REO (Conv, USDA)	53	0.47%
Total	874	

Principal Outstanding:	\$ of Loans	%
60 days	\$19,722,039	2.36%
90 days +	\$23,770,889	2.84%
In Foreclosure	\$19,088,866	2.28%
REO (Conv, USDA)	\$5,012,494	0.60%
Total	\$67,594,288	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%
PNC	3,164	27.89%
SN Servicing Corporation	4,512	39.78%
NC Housing Finance Agency	16	0.14%
BB&T	3,066	27.03%
Bank of America	318	2.80%
Marsh Associates Inc.	24	0.21%
State Employees Credit Union	94	0.83%
US Bank Home Mortgage	149	1.32%
Total	11,343	100.00%

Mortgage Rates (%):	# of Loans
10.7	24
10.35	26
10.15	5
9.95	18
9.6	2
9.5	17
8.75	45
8.6	18
8.55	50
8.375	57
8.35	52
8.3	32
8.25	18
8.15	74
8.1	70
7.9	16
7.75	1
7.5	11
7.375	5
7.35	77
7.3	84
7.25	324
7.125	121
7.05	16
7	1
6.95	425
6.875	19
6.85	2
6.75	237
6.7	7
6.65	414
6.55	51
6.5	64
6.45	181
6.375	28
6.35	25
6.25	350
6.15	113
6.125	525
6.1	28
6.05	10
6	176
5.999	1
5.99	1,413
5.875	493
5.85	22
5.75	1,477
5.625	976
5.5	645
5.49	170
5.375	629
5.25	621
5.2	1
5.125	759
4.99	54
4.95	148
4.875	3
4.75	25
4.625	16
4.375	3
4.25	6
3.95	24
3.75	4
3.5	17
3.25	10
3	7
Total	11,343