

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF DECEMBER 31, 2016**

**INDENTURE: SINGLE FAMILY REVENUE BONDS (2009 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$126,117,925  
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$121,466  
Average Original Loan Amount: \$114,695

Total No. of Loans Originated: 1,576  
Total No. of Loans Paid Off: 344  
Total No. of Loans Outstanding: 1,232

**PROGRAM**

P.O. Box 28066  
Raleigh, NC 27611-8066  
(919) 877-5700  
Contacts:  
Carrie Freeman, 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	936	75.97%
VA	33	2.68%
USDA	182	14.77%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	81	6.58%
<b>Total</b>	<b>1,232</b>	<b>100.00%</b>

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

<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
New Construction	359	29.14%
Existing Home	873	70.86%
<b>Total</b>	<b>1,232</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	982	79.71%
Condominium	17	1.38%
Townhouse	187	15.18%
Manufactured Home	43	3.49%
Duplex	3	0.24%
<b>Total</b>	<b>1,232</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	22	1.79%
90 days +	31	2.52%
In Foreclosure	22	1.79%
REO (Conv, USDA)	0	0.00%
<b>Total</b>	<b>75</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,227,488	1.77%
90 days +	\$3,407,883	2.70%
In Foreclosure	\$2,539,123	2.01%
REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>\$8,174,494</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	443	35.96%
BB&T	610	49.51%
Bank of America	13	1.05%
PNC	18	1.46%
SN Servicing Corporation	148	12.02%
<b>Total</b>	<b>1,232</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	15
5.75	16
5.49	2
5.25	22
5.125	1
4.95	55
4.875	2
4.75	7
4.5	6
4.375	139
4.25	165
4	22
3.99	7
3.95	11
3.75	278
3.625	69
3.5	126
3.375	16
3.25	256
3	17
<b>Total</b>	<b>1,232</b>