

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

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$513,780,733
Mortgage Rates: 3.000% - 10.350%

Average Purchase Price: \$94,559
Average Original Loan Amount: \$90,040

Total No. of Loans Originated: 24,941
Total No. of Loans Paid Off: 17,132
Total No. of Loans Outstanding: 7,809

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.

Loan Type:	# of Loans	%	Private Mortgage Insurers:	# of Loans	%
CONV	1,475	18.89%	Genworth	727	9.31%
FHA	4,281	54.82%	RADIAN GUARANTY INC.	21	0.27%
VA	155	1.98%	PMI MTG. INS. CO.	60	0.77%
USDA	683	8.75%	AIG-UGIC	172	2.20%
HUD-184	0	0.00%	RMIC	121	1.55%
Guaranty Fund	0	0.00%	MGIC	358	4.58%
Other (<80%LTV)	1,215	15.56%	TRIAD	11	0.14%
Total	7,809	100.00%	CMG MTG INS CO	5	0.06%
			Total	1,475	18.89%

New/Existing:	# of Loans	%
New Construction	2,029	25.98%
Existing Home	5,780	74.02%
Total	7,809	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	6,566	84.08%
Condominium	558	7.15%
Townhouse	539	6.90%
Manufactured Home	133	1.70%
Duplex	13	0.17%
Total	7,809	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%	Principal Outstanding:	\$ of Loans	%
60 days	132	1.69%	60 days	\$8,676,463	1.69%
90 days +	179	2.29%	90 days +	\$11,904,712	2.32%
In Foreclosure	69	0.88%	In Foreclosure	\$4,522,635	0.88%
REO (Conv, USDA)	14	0.18%	REO (Conv, USDA)	\$1,200,216	0.23%
Total	394		Total	\$26,304,026	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%	Mortgage Rates (%):	# of Loans
SN Servicing Corporation	3,211	41.12%		10.35
BB&T	2,036	26.07%		2
PNC	2,171	27.80%		28
NC Housing Finance Agency	5	0.06%		7
Bank of America	231	2.96%		8.55
State Employees Credit Union	53	0.68%		31
US Bank Home Mortgage	102	1.31%		41
Total	7,809	100.00%		38
				16
				54
				55
				14
				8
				3
				57
				63
				243
				87
				13
				1
				315
				14
				2
				176
				2
				310
				38
				57
				142
				15
				20
				255
				88
				329
				22
				9
				105
				1,003
				296
				12
				928
				640
				436
				128
				444
				447
				1
				559
				35
				110
				2
				22
				11
				3
				4
				14
				19
				2
				1
				21
				7
				4
Total				7,809