

**NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT  
AS OF DECEMBER 31, 2018**

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

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$94,658,826  
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$120,937  
Average Original Loan Amount: \$114,020

Total No. of Loans Originated: 1,576  
Total No. of Loans Paid Off: 586  
Total No. of Loans Outstanding: 990

**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) 645-1982  
Contact: Lori Cardey

**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	737	74.44%
VA	28	2.83%
USDA	157	15.86%
HUD-184	0	0.00%
Guaranty Fund	0	0.00%
Other (< 80%LTV)	68	6.87%
<b>Total</b>	<b>990</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	295	29.80%
Existing Home	695	70.20%
<b>Total</b>	<b>990</b>	<b>100.00%</b>

<u>Type of Housing:</u>	<u># of Loans</u>	<u>%</u>
Single Family Detached	788	79.60%
Condominium	14	1.41%
Townhouse	144	14.55%
Manufactured Home	41	4.14%
Duplex	3	0.30%
<b>Total</b>	<b>990</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>
60 days	23	2.32%
90 days +	26	2.63%
In Foreclosure	7	0.71%
REO (Conv, USDA)	0	0.00%
<b>Total</b>	<b>56</b>	

<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	\$2,169,994	2.29%
90 days +	\$2,488,196	2.63%
In Foreclosure	\$756,578	0.80%
REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>\$5,414,767</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	337	34.04%
BB&T	514	51.92%
Bank of America	11	1.11%
SN Servicing Corporation	116	11.72%
PNC	12	1.21%
<b>Total</b>	<b>990</b>	<b>100.00%</b>

<u>Mortgage Rates (%):</u>	<u># of Loans</u>
5.99	12
5.75	13
5.49	2
5.25	14
5.125	1
4.95	41
4.875	2
4.75	6
4.5	5
4.375	111
4.25	122
4	14
3.99	6
3.95	9
3.75	218
3.625	59
3.5	111
3.375	12
3.25	218
3	14
<b>Total</b>	<b>990</b>