

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

**INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$370,983,607  
Mortgage Rates: 3.000% - 10.350%  
Average Purchase Price: \$93,383  
Average Original Loan Amount: \$88,745  
Total No. of Loans Originated: 24,941  
Total No. of Loans Paid Off: 18,748  
Total No. of Loans Outstanding: 6,193

**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.

Loan Type:	# of Loans	%	Private Mortgage Insurers:	# of Loans	% New/Existing:	# of Loans	%
CONV	644	10.40%	Genworth	288	4.65% New Construction	1,612	26.03%
FHA	3,461	55.88%	PMI MTG. INS. CO.	25	0.40% Existing Home	4,581	73.97%
VA	122	1.97%	AIG-UGIC	91	1.47%	<b>Total</b>	<b>6,193</b>
USDA	544	8.79%	RMIC	40	0.65%		
HUD-184	0	0.00%	MGIC	190	3.07%	<b>Type of Housing:</b>	<b># of Loans</b>
Guaranty Fund	0	0.00%	RADIAN GUARANTY INC.	6	0.10% Single Family Detached	5,261	84.95%
Other (< 80%LTV)	1,422	22.96%	TRIAD	3	0.05% Condominium	419	6.77%
<b>Total</b>	<b>6,193</b>	<b>100.00%</b>	CMG MTG INS CO	1	0.02% Townhouse	391	6.31%
			<b>Total</b>	<b>644</b>	<b>10.40%</b> Manufactured Home	113	1.82%
					Duplex	9	0.15%
					<b>Total</b>	<b>6,193</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

Loans Outstanding:	# of Loans	%	Principal Outstanding:	\$ of Loans	%
60 days	124	2.00%	60 days	\$7,226,262	1.95%
90 days +	151	2.44%	90 days +	\$9,605,171	2.59%
In Foreclosure	30	0.48%	In Foreclosure	\$1,888,746	0.51%
REO (Conv, USDA)	2	0.03%	REO (Conv, USDA)	\$118,412	0.03%
<b>Total</b>	<b>307</b>		<b>Total</b>	<b>\$18,838,590</b>	

**SERVICER AND MORTGAGE LOAN DATA**

Servicers:	# of Loans	%	Mortgage Rates (%):	# of Loans
SN Servicing Corporation	2,609	42.13%	10.35	2
PNC	1,711	27.63%	8.75	3
NC Housing Finance Agency	2	0.03%	8.55	13
BB&T	1,592	25.71%	8.375	32
Bank of America	171	2.76%	8.35	24
State Employees Credit Union	40	0.64%	8.25	11
US Bank Home Mortgage	68	1.10%	8.15	43
<b>Total</b>	<b>6,193</b>	<b>100.00%</b>	8.1	44
			7.9	10
			7.5	7
			7.375	2
			7.35	43
			7.3	56
			7.25	200
			7.125	78
			7.05	10
			7	1
			6.95	266
			6.875	11
			6.85	2
			6.75	154
			6.7	2
			6.65	261
			6.55	31
			6.5	45
			6.45	124
			6.375	10
			6.35	19
			6.25	197
			6.15	74
			6.125	254
			6.1	18
			6.05	5
			6	80
			5.99	789
			5.875	224
			5.85	7
			5.75	702
			5.625	490
			5.5	340
			5.49	102
			5.375	370
			5.25	364
			5.2	1
			5.125	461
			4.99	33
			4.95	89
			4.875	1
			4.75	18
			4.625	7
			4.375	3
			4.25	4
			4	12
			3.95	16
			3.75	1
			3.625	1
			3.5	16
			3.25	6
			3	4
<b>Total</b>			<b>Total</b>	<b>6,193</b>