

North Carolina Housing Finance Agency
Annual Disclosure Report - 1998 Single Family Resolution
As of December 31, 2019

PROGRAM LOANS SUMMARY INFORMATION - BY OUTSTANDING BOND SERIES

The following table summarizes as of December 31, 2019, the Program Loans purchased by the Agency under the Trust Agreement and Series of Bonds with which they are associated:

<u>Bond Series</u>	<u>Bonds Payable¹</u>			<u>Program Loans²</u>			
	<u>Date of Issue</u>	<u>Original Bond Issuance Amount</u>	<u>Amount of Bonds Outstanding</u>	<u>Outstanding Program Loans Balance</u>	<u>Interest Rates on Mortgages</u>	<u>Type Of Mortgage Insurance</u>	<u>Delinquency Rate%</u>
32	11/17/2011	\$136,160,000	\$32,230,000	\$44,415,868	5.125 - 8.550	FHA, PMI, USDA, VA	5.03%
33	7/19/2012	121,670,000	36,300,000	38,291,105	4.990 - 8.375	FHA, PMI, USDA, VA	4.37%
34	11/21/2013	66,150,000	16,855,000	29,437,309	4.950 - 5.750	FHA, PMI, USDA, VA	3.29%
35	5/6/2014	54,335,000	19,365,000	27,379,512	5.125 - 6.125	FHA, PMI, USDA, VA	4.66%
36	10/27/2015	66,000,000	28,360,000	36,350,471	5.125 - 6.375	FHA, PMI, USDA, VA	3.15%
37	11/17/2016	216,745,000	152,650,000	75,226,894	4.625 - 6.375	FHA, PMI, USDA, VA	2.98%
38	6/7/2017	255,560,000	232,070,000	12,946,399	4.625 - 6.375	FHA, PMI, USDA, VA	4.77%
39	6/13/2018	150,000,000	140,945,000	15,005,978	5.500 - 5.750	FHA, PMI, USDA, VA	5.30%

¹ Note - The Bonds payable data does not represent all outstanding bonds under the Trust Agreement. Only those that are related to Program Loans are provided.

² Note - The Program Loans reported does not represent all program loans made under the Trust Agreement. Only those that are related to outstanding bond issuances are provided.

The following table summarizes as of December 31, 2019, certain information with respect to all insurance and guarantee programs for the Program Loans held by the Agency under the Trust Agreement:

<u>Insurance or Guarantee Program</u>	<u>Number of Program Loans Outstanding</u>	<u>Percentage of Total Number</u>
FHA Mortgage Insurance	3,137	56.008%
USDA Guarantee	501	8.945%
VA Guarantee	114	2.035%
Other(<80%LTV)	1,561	27.870%
Genworth	143	2.553%
MGIC	79	1.410%
AIG-UGIC	30	0.536%
RMIC	20	0.357%
PMI MTG. INS. CO.	10	0.179%
RADIAN GUARANTY I	4	0.071%
CMG MTG INS CO	1	0.018%
TRIAD	1	0.018%
Total Loans	5,601	100.000%