

North Carolina Housing Finance Agency
Annual Disclosure Report - 1998 Single Family Resolution
As of December 31, 2020

PROGRAM LOANS SUMMARY INFORMATION - BY OUTSTANDING BOND SERIES

The following table summarizes as of December 31, 2020, the Program Loans purchased by the Agency under the Trust Agreement and Series of Bonds with which they are associated:

<u>Bonds Payable¹</u>				<u>Program Loans²</u>			
<u>Bond Series</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	\$24,885,000	\$37,537,251	5.125 - 8.550	FHA, PMI, USDA, VA	7.96%
33	7/19/2012	121,670,000	25,300,000	32,074,313	4.990 - 8.375	FHA, PMI, USDA, VA	8.86%
34	11/21/2013	66,150,000	9,405,000	24,358,167	4.950 - 5.750	FHA, PMI, USDA, VA	6.53%
35	5/6/2014	54,335,000	12,820,000	23,216,685	5.125 - 6.125	FHA, PMI, USDA, VA	5.29%
36	10/27/2015	66,000,000	19,675,000	29,432,995	5.125 - 6.375	FHA, PMI, USDA, VA	7.30%
37	11/17/2016	216,745,000	126,610,000	62,391,449	4.625 - 6.375	FHA, PMI, USDA, VA	7.34%
38	6/7/2017	255,560,000	207,065,000	10,586,617	4.625 - 6.375	FHA, PMI, USDA, VA	9.65%
39	6/13/2018	150,000,000	127,530,000	12,212,305	5.500 - 5.750	FHA, PMI, USDA, VA	5.30%
45	10/14/2020	200,000,000	200,000,000	69,355,192	3.000 - 5.990	FHA, PMI, USDA, VA	11.93%

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, 2020, 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	3,394	59.460%
USDA Guarantee	561	9.828%
VA Guarantee	121	2.120%
Other(<80%LTV)	1,567	27.453%
Genworth	32	0.561%
MGIC	12	0.210%
AIG-UGIC	6	0.105%
RMIC	8	0.140%
PMI MTG. INS. CO.	5	0.088%
RADIAN GUARANTY I	1	0.018%
CMG MTG INS CO	-	0.000%
TRIAD	1	0.018%
Total Loans	5,708	100.000%