

**NORTH CAROLINA HOUSING FINANCE AGENCY
DISCLOSURE REPORT
AS OF JUNE 30, 2016**

INDENTURE: SINGLE FAMILY REVENUE BONDS (1998 RESOLUTION)

GENERAL MORTGAGE LOAN INFORMATION

Mortgage Loan Prin Outstanding: \$564,880,150
 Mortgage Rates: 3.000% - 10.350%
 Average Purchase Price: \$95,207
 Average Original Loan Amount: \$90,654
 Total No. of Loans Originated: 24,940
 Total No. of Loans Paid Off: 16,600
 Total No. of Loans Outstanding: 8,340

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	2,043	24.50%	Genworth	1,097	13.15%
FHA	4,494	53.88%	AIG-UGIC	217	2.60%
VA	165	1.98%	MGIC	429	5.14%
USDA	731	8.77%	RMIC	170	2.04%
HUD-184	0	0.00%	RADIAN GUARANTY INC.	30	0.36%
Guaranty Fund	0	0.00%	PMI MTG. INS. CO.	81	0.97%
Other (<80%LTV)	907	10.87%	TRIAD	11	0.13%
Total	8,340	100.00%	CMG MTG INS CO	8	0.10%
			Total	2,043	24.50%

New/Existing:	# of Loans	%
New Construction	2,162	25.92%
Existing Home	6,178	74.08%
Total	8,340	100.00%

Type of Housing:	# of Loans	%
Single Family Detached	6,980	83.69%
Condominium	596	7.15%
Townhouse	613	7.35%
Manufactured Home	137	1.64%
Duplex	14	0.17%
Total	8,340	100.00%

DELINQUENCY STATISTICS

Loans Outstanding:	# of Loans	%	Principal Outstanding:	\$ of Loans	%
60 days	136	1.63%	60 days	\$9,385,603	1.66%
90 days +	144	1.73%	90 days +	\$10,177,809	1.80%
In Foreclosure	76	0.91%	In Foreclosure	\$5,368,067	0.95%
REO (Conv, USDA)	36	0.43%	REO (Conv, USDA)	\$3,021,630	0.53%
Total	392		Total	\$27,953,109	

SERVICER AND MORTGAGE LOAN DATA

Servicers:	# of Loans	%	Mortgage Rates (%):	# of Loans
SN Servicing Corporation	3,424	41.06%		10.35
BB&T	2,180	26.13%		8.75
PNC	2,313	27.74%		8.6
NC Housing Finance Agency	5	0.06%		8.55
Bank of America	247	2.96%		8.375
State Employees Credit Union	60	0.72%		8.35
US Bank Home Mortgage	111	1.33%		8.3
Total	8,340	100.00%		8.25
				8.15
				8.1
				7.9
				7.5
				7.375
				7.35
				7.3
				7.25
				7.125
				7.05
				7
				6.95
				6.875
				6.85
				6.75
				6.7
				6.65
				6.55
				6.5
				6.45
				6.375
				6.35
				6.25
				6.15
				6.125
				6.1
				6.05
				6
				5.99
				5.875
				5.85
				5.75
				5.625
				5.5
				5.49
				5.375
				5.25
				5.2
				5.125
				4.99
				4.95
				4.875
				4.75
				4.625
				4.375
				4.25
				4
				3.95
				3.75
				3.5
				3.25
				3
Total				8,340