

NORTH CAROLINA HOUSING FINANCE AGENCY  
DISCLOSURE REPORT - 2009 SINGLE FAMILY RESOLUTION  
AS OF JUNE 30, 2020

**PROGRAM OBLIGATIONS**

<u>Series</u>	<u>Principal Balance Program Loans*</u>	<u>Principal Balance Program Securities</u>	<u>Total Program Obligations</u>	<u>Weighted Average Interest Rate</u>
A1	\$ 18,088,314	-	\$ 18,088,314	4.60%
1	14,158,252	-	14,158,252	3.56%
A2	26,368,059	-	26,368,059	3.71%
2	18,321,302	-	18,321,302	3.56%
<b>Total</b>	<b>\$ 76,935,927</b>	<b>\$ -</b>	<b>\$ 76,935,927</b>	<b>3.85%</b>

\* Note - Does not include DPA/Second loans

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**\*PROGRAM LOANS SUMMARY INFORMATION**

**GENERAL MORTGAGE LOAN INFORMATION**

Mortgage Loan Prin Outstanding: \$76,935,926  
Mortgage Rates: 3.000% - 5.990%

Average Purchase Price: \$120,101  
Average Original Loan Amount: \$113,075

Total No. of Loans Originated: 1,576  
Total No. of Loans Paid Off: 731  
Total No. of Loans Outstanding: 845

**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>	<u>Private Mortgage Insurers:</u>	<u># of Loans</u>	<u>%</u>	<u>New/Existing:</u>	<u># of Loans</u>	<u>%</u>
CONV	0	0.00%	<b>Total</b>	<b>0</b>	<b>0.00%</b>	New Construction	252	29.82%
FHA	633	74.91%				Existing Home	593	70.18%
VA	24	2.84%				<b>Total</b>	<b>845</b>	<b>100.00%</b>
USDA	131	15.50%				<b>Type of Housing:</b>	<b># of Loans</b>	<b>%</b>
HUD-184	0	0.00%				Single Family Detached	680	80.47%
Guaranty Fund	0	0.00%				Condominium	7	0.83%
Other (< 80%LTV)	57	6.75%				Townhouse	120	14.20%
<b>Total</b>	<b>845</b>	<b>100.00%</b>				Manufactured Home	36	4.26%
						Duplex	2	0.24%
						<b>Total</b>	<b>845</b>	<b>100.00%</b>

**DELINQUENCY STATISTICS**

<u>Loans Outstanding:</u>	<u># of Loans</u>	<u>%</u>	<u>Principal Outstanding:</u>	<u>\$ of Loans</u>	<u>%</u>
60 days	23	2.72%	60 days	\$2,249,230	2.92%
90 days +	40	4.73%	90 days +	\$3,735,613	4.86%
In Foreclosure	2	0.24%	In Foreclosure	\$201,445	0.26%
REO (Conv, USDA)	0	0.00%	REO (Conv, USDA)	\$0	0.00%
<b>Total</b>	<b>65</b>	<b>7.69%</b>	<b>Total</b>	<b>\$6,186,288</b>	

**SERVICER AND MORTGAGE LOAN DATA**

<u>Servicers:</u>	<u># of Loans</u>	<u>%</u>
US Bank Home Mortgage	292	34.56%
BB&T	441	52.19%
Bank of America	9	1.07%
SN Servicing Corporation	94	11.12%
PNC	9	1.06%
<b>Total</b>	<b>845</b>	<b>100.00%</b>

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**PROGRAM SECURITIES, INVESTMENTS AND CASH**

TOTAL ASSETS*	\$	96,312,999
TOTAL LIABILITIES	\$	78,067,436

**Cash and Cash Equivalents**

	<u>CASH</u>	<u>STIF 3-27</u>	<u>NCCMT</u>	<u>TD BANK</u>	<u>Total</u>
BOND SERVICE FUND	\$ 2,382,197	\$ -	\$ -	\$ 3,128,194	\$ 5,510,390
TOTAL RESERVES	240,966	-	-	6,006,910	6,247,876
PROGRAM FUNDS	-	-	-	-	-
<b>TOTAL CASH</b>	<b>\$ 2,623,162</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,135,104</b>	<b>\$ 11,758,266</b>

**Government Securities/MBS Investments**

**Federal Home Loan Bank & Federal Home Loan Mortgage Corporation Investments**

**CUSIP#**

3137EADB2                      313376C94

**\*Note - Total Assets includes assets not pledged to bondholders.**

As of 6/30/20  
**NORTH CAROLINA HOUSING**  
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**BONDS PAYABLE**

Bond Issue	Dated Date	Optional Call Date	Amount Issued	Amount Outstanding	Outstanding Principal Amounts by Interest Rate			
					Fixed			
					≥ 1.00% & < 2.00%	≥ 2.00% & < 3.00%	≥ 3.00% & < 4.00%	≥ 4.00% & < 5.00%
<b>Tax Exempt</b>								
Series 1	8/25/11	1/1/21	34,000,000	9,145,000	-	-	2,490,000	6,655,000
Series A-1	8/25/11	Any time	51,000,000	23,380,000	-	23,380,000	-	-
Series 2	12/22/11	7/1/21	40,000,000	12,365,000	-	-	4,420,000	7,945,000
Series A-2	12/22/11	Any time	60,000,000	31,480,000	-	31,480,000	-	-
<b>Total</b>			<b>185,000,000</b>	<b>76,370,000</b>	-	<b>54,860,000</b>	<b>6,910,000</b>	<b>14,600,000</b>

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<b>BONDS PAYABLE BY SERIES</b>								
<b>Series Number</b>	<b>CUSIP Number</b>	<b>Bond Type</b>	<b>Maturity Date</b>	<b>Interest Rate</b>	<b>Original Amount</b>	<b>Principal Matured</b>	<b>Principal Redemptions</b>	<b>Principal Outstanding</b>
2009-1	658207LA1	Serials	1/1/12	0.250	225,000	225,000	-	-
2009-1	658207LB9	Serials	7/1/12	0.400	495,000	495,000	-	-
2009-1	658207LC7	Serials	1/1/13	0.750	515,000	515,000	-	-
2009-1	658207LD5	Serials	7/1/13	0.875	525,000	525,000	-	-
2009-1	658207LE3	Serials	1/1/14	1.125	540,000	540,000	-	-
2009-1	658207LF0	Serials	7/1/14	1.300	550,000	550,000	-	-
2009-1	658207LG8	Serials	1/1/15	1.625	565,000	560,000	5,000	-
2009-1	658207LH6	Serials	7/1/15	1.750	575,000	565,000	10,000	-
2009-1	658207LJ2	Serials	1/1/16	1.875	590,000	545,000	45,000	-
2009-1	658207LK9	Serials	7/1/16	2.000	605,000	555,000	50,000	-
2009-1	658207LL7	Serials	1/1/17	2.375	620,000	495,000	125,000	-
2009-1	658207LM5	Serials	7/1/17	2.450	635,000	495,000	140,000	-
2009-1	658207LN3	Serials	1/1/18	2.850	650,000	495,000	155,000	-
2009-1	658207LP8	Serials	7/1/18	2.950	665,000	485,000	180,000	-
2009-1	658207LQ6	Serials	1/1/19	3.150	680,000	485,000	195,000	-
2009-1	658207LR4	Serials	7/1/19	3.250	695,000	460,000	235,000	-
2009-1	658207LS2	Serials	1/1/20	3.450	710,000	455,000	255,000	-
2009-1	658207LTO	Serials	7/1/20	3.500	725,000	-	240,000	485,000
2009-1	658207LU7	Serials	1/1/21	3.600	745,000	-	265,000	480,000
2009-1	658207LV5	Serials	7/1/21	3.625	765,000	-	260,000	505,000
2009-1	658207LW3	Serials	1/1/22	3.800	780,000	-	280,000	500,000
2009-1	658207LX1	Serials	7/1/22	3.800	800,000	-	280,000	520,000
2009-1	658207LY9	Term	1/1/28	4.500	10,010,000	-	3,550,000	6,460,000
2009-1	658207LZ6	Term	7/1/28	4.500	10,335,000	2,400,000	7,740,000	195,000
<b>Total Series 1</b>					<b>34,000,000</b>	<b>10,845,000</b>	<b>14,010,000</b>	<b>9,145,000</b>
2009-A-1	658207KZ7	Term	7/1/41	2.920	51,000,000	135,000	27,485,000	23,380,000
<b>Total Series A-1</b>					<b>51,000,000</b>	<b>135,000</b>	<b>27,485,000</b>	<b>23,380,000</b>
2009-2	658207MB8	Serials	7/1/12	0.300	95,000	95,000	-	-
2009-2	658207MN2	Serials	1/1/13	0.450	370,000	370,000	-	-
2009-2	658207MC6	Serials	7/1/13	0.600	650,000	650,000	-	-
2009-2	658207MP7	Serials	1/1/14	0.950	745,000	745,000	-	-
2009-2	658207MD4	Serials	7/1/14	1.100	760,000	760,000	-	-
2009-2	658207MQ5	Serials	1/1/15	1.500	775,000	775,000	-	-
2009-2	658207ME2	Serials	7/1/15	1.600	790,000	790,000	-	-
2009-2	658207MR3	Serials	1/1/16	1.900	805,000	805,000	-	-
2009-2	658207MF9	Serials	7/1/16	2.000	825,000	820,000	5,000	-
2009-2	658207MS1	Serials	1/1/17	2.200	840,000	775,000	65,000	-
2009-2	658207MG7	Serials	7/1/17	2.300	855,000	775,000	80,000	-
2009-2	658207MT9	Serials	1/1/18	2.550	870,000	770,000	100,000	-
2009-2	658207MH5	Serials	7/1/18	2.650	890,000	760,000	130,000	-
2009-2	658207MU6	Serials	1/1/19	2.800	910,000	735,000	175,000	-
2009-2	658207MJ1	Serials	7/1/19	2.900	925,000	715,000	210,000	-
2009-2	658207MV4	Serials	1/1/20	3.000	940,000	705,000	235,000	-
2009-2	658207MK8	Serials	7/1/20	3.050	965,000	-	255,000	710,000
2009-2	658207MW2	Serials	1/1/21	3.250	985,000	-	275,000	710,000
2009-2	658207ML6	Serials	7/1/21	3.250	1,000,000	-	270,000	730,000
2009-2	658207MX0	Serials	1/1/22	3.400	1,020,000	-	290,000	730,000
2009-2	658207MM4	Serials	7/1/22	3.400	1,040,000	-	275,000	765,000
2009-2	658207MY8	Serials	1/1/23	3.550	1,060,000	-	285,000	775,000
2009-2	658207NA9	Term	7/1/25	4.000	5,640,000	-	1,555,000	4,085,000
2009-2	658207NB7	Term	7/1/27	4.125	4,925,000	-	1,390,000	3,535,000
2009-2	658207MZ5	Term	1/1/28	4.250	11,320,000	3,455,000	7,540,000	325,000
<b>Total Series 2</b>					<b>40,000,000</b>	<b>14,500,000</b>	<b>13,135,000</b>	<b>12,365,000</b>
2009-A-2	658207NC5	Term	7/1/41	2.640	60,000,000	265,000	28,255,000	31,480,000
<b>Total Series A-2</b>					<b>60,000,000</b>	<b>265,000</b>	<b>28,255,000</b>	<b>31,480,000</b>

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**CONTACT INFORMATION**

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