

| Kentucky  |   |     |            |
|---|---|-----|------------|
| HFA Performance Data Reporting- Borrower Characteristics      |   |     |            |
|   |   | QTD | Cumulative |
| <b>Unique Borrower Count</b>                                  |   |     |            |
|   | Number of Unique Borrowers Receiving Assistance   | 24  | 24         |
|   | Number of Unique Borrowers Denied Assistance      | 24  | 24         |
|   | Number of Unique Borrowers Withdrawn from Program | 19  | 19         |
|   | Number of Unique Borrowers in Process             | 202 | 202        |
|   | Total Number of Unique Borrower Applicants        | 269 | 269        |
| <b>Borrower Income (\$)</b>                                   |   |     |            |
|   | Above \$90,000                                    | 0%  | 0%         |
|   | \$70,000- \$89,000                                | 0%  | 0%         |
|   | \$50,000- \$69,000                                | 4%  | 4%         |
|   | Below \$50,000                                    | 96% | 96%        |
| <b>Borrower Income as Percent of Area Median Income (AMI)</b> |   |     |            |
|   | Above 120%  | 0%  | 0%         |
|   | 110%- 119%  | 4%  | 4%         |
|   | 100%- 109%  | 0%  | 0%         |
|   | 90%- 99%  | 0%  | 0%         |
|   | 80%- 89%  | 4%  | 4%         |
|   | Below 80%   | 92% | 92%        |
| <b>Geographic Breakdown (by County)</b>                       |   |     |            |
|   | Adair   | 0   | 0          |
|   | Allen   | 0   | 0          |
|   | Anderson  | 0   | 0          |
|   | Ballard   | 0   | 0          |
|   | Barren  | 0   | 0          |
|   | Bath  | 0   | 0          |
|   | Bell  | 0   | 0          |
|   | Boone   | 4   | 4          |
|   | Bourbon   | 0   | 0          |
|   | Boyd  | 0   | 0          |
|   | Boyle   | 0   | 0          |
|   | Bracken   | 0   | 0          |
|   | Breathitt   | 0   | 0          |
|   | Breckinridge                                      | 0   | 0          |
|   | Bullitt   | 1   | 1          |
|   | Butler  | 0   | 0          |
|   | Caldwell  | 0   | 0          |
|   | Calloway  | 1   | 1          |
|   | Campbell  | 1   | 1          |
|   | Carlisle  | 0   | 0          |
|   | Carroll   | 0   | 0          |
|   | Carter  | 0   | 0          |
|   | Casey   | 0   | 0          |
|   | Christian   | 0   | 0          |
|   | Clark   | 0   | 0          |
|   | Clay  | 0   | 0          |
|   | Clinton   | 0   | 0          |
|   | Crittenden  | 0   | 0          |
|   | Cumberland  | 0   | 0          |
|   | Daviess   | 0   | 0          |
|   | Edmonson  | 0   | 0          |
|   | Elliott   | 0   | 0          |
|   | Estill  | 0   | 0          |
|   | Fayette   | 1   | 1          |
|   | Fleming   | 0   | 0          |
|   | Floyd   | 0   | 0          |
|   | Franklin  | 0   | 0          |
|   | Fulton  | 0   | 0          |
|   | Gallatin  | 0   | 0          |
|   | Garrard   | 0   | 0          |
|   | Grant   | 0   | 0          |
|   | Graves  | 0   | 0          |
|   | Grayson   | 0   | 0          |
|   | Green   | 1   | 1          |
|   | Greenup   | 1   | 1          |
|   | Hancock   | 0   | 0          |
|   | Hardin  | 0   | 0          |
|   | Harlan  | 0   | 0          |
|   | Harrison  | 1   | 1          |
|   | Hart  | 0   | 0          |
|   | Henderson   | 0   | 0          |
|   | Henry   | 0   | 0          |
|   | Hickman   | 0   | 0          |
|   | Hopkins   | 0   | 0          |
|   | Jackson   | 0   | 0          |
|   | Jefferson   | 7   | 7          |
|   | Jessamine   | 1   | 1          |
|   | Johnson   | 0   | 0          |
|   | Kenton  | 0   | 0          |
|   | Knott   | 0   | 0          |
|   | Knox  | 1   | 1          |
|   | Larue   | 0   | 0          |
|   | Laurel  | 0   | 0          |

| Kentucky   |     |            |
|--|-----|------------|
| HFA Performance Data Reporting- Borrower Characteristics |     |            |
|  | QTD | Cumulative |
| Lawrence   | 0   | 0          |
| Lee  | 0   | 0          |
| Leslie   | 0   | 0          |
| Letcher  | 0   | 0          |
| Lewis  | 0   | 0          |
| Lincoln  | 0   | 0          |
| Livingston   | 0   | 0          |
| Logan  | 0   | 0          |
| Lyon   | 0   | 0          |
| Madison  | 0   | 0          |
| Magoffin   | 0   | 0          |
| Marion   | 0   | 0          |
| Marshall   | 0   | 0          |
| Martin   | 0   | 0          |
| Mason  | 0   | 0          |
| McCracken  | 1   | 1          |
| McCreary   | 0   | 0          |
| McLean   | 0   | 0          |
| Meade  | 1   | 1          |
| Menifee  | 0   | 0          |
| Mercer   | 0   | 0          |
| Metcalfe   | 0   | 0          |
| Monroe   | 0   | 0          |
| Montgomery   | 0   | 0          |
| Morgan   | 0   | 0          |
| Muhlenberg   | 0   | 0          |
| Nelson   | 0   | 0          |
| Nicholas   | 0   | 0          |
| Ohio   | 0   | 0          |
| Oldham   | 0   | 0          |
| Owen   | 0   | 0          |
| Owsley   | 0   | 0          |
| Pendleton  | 0   | 0          |
| Perry  | 0   | 0          |
| Pike   | 0   | 0          |
| Powell   | 0   | 0          |
| Pulaski  | 0   | 0          |
| Robertson  | 0   | 0          |
| Rockcastle   | 0   | 0          |
| Rowan  | 1   | 1          |
| Russell  | 0   | 0          |
| Scott  | 1   | 1          |
| Shelby   | 0   | 0          |
| Simpson  | 0   | 0          |
| Spencer  | 0   | 0          |
| Taylor   | 0   | 0          |
| Todd   | 0   | 0          |
| Trigg  | 0   | 0          |
| Trimble  | 0   | 0          |
| Union  | 0   | 0          |
| Warren   | 0   | 0          |
| Washington   | 0   | 0          |
| Wayne  | 0   | 0          |
| Webster  | 0   | 0          |
| Whitley  | 0   | 0          |
| Wolfe  | 0   | 0          |
| Woodford   | 0   | 0          |

| Kentucky   |     |     |            |
|--|-----|-----|------------|
| HFA Performance Data Reporting- Borrower Characteristics |     |     |            |
|  |     | QTD | Cumulative |
| <b>Home Mortgage Disclosure Act (HMDA)</b>               |     |     |            |
| <b>Borrower</b>  |     |     |            |
| <b>Race</b>  |     |     |            |
| American Indian or Alaskan Native                        | 1   |     | 1          |
| Asian  | 1   |     | 1          |
| Black or African American                                | 5   |     | 5          |
| Native Hawaiian or other Pacific Islander                | 0   |     | 0          |
| White  | 17  |     | 17         |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Ethnicity</b>   |     |     |            |
| Hispanic or Latino                                       | 0   |     | 0          |
| Not Hispanic or Latino                                   | 24  |     | 24         |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Sex</b>   |     |     |            |
| Male   | 13  |     | 13         |
| Female   | 11  |     | 11         |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Co-Borrower</b>                                       |     |     |            |
| <b>Race</b>  |     |     |            |
| American Indian or Alaskan Native                        | 0   |     | 0          |
| Asian  | 0   |     | 0          |
| Black or African American                                | 0   |     | 0          |
| Native Hawaiian or other Pacific Islander                | 0   |     | 0          |
| White  | 5   |     | 5          |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Ethnicity</b>   |     |     |            |
| Hispanic or Latino                                       | 0   |     | 0          |
| Not Hispanic or Latino                                   | 5   |     | 5          |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Sex</b>   |     |     |            |
| Male   | 0   |     | 0          |
| Female   | 5   |     | 5          |
| Information not provided by borrower                     | 0   |     | 0          |
| <b>Hardship</b>  |     |     |            |
| Unemployment   | 19  |     | 19         |
| Underemployment  | 5   |     | 5          |
| Divorce  | 0   |     | 0          |
| Medical Condition  | 0   |     | 0          |
| Death  | 0   |     | 0          |
| Other  | 0   |     | 0          |
| <b>Current Loan to Value Ratio (LTV)</b>                 |     |     |            |
| <100%  | 96% |     | 96%        |
| 100%-109%  | 4%  |     | 4%         |
| 110%-120%  | 0%  |     | 0%         |
| >120%  | 0%  |     | 0%         |
| <b>Current Combined Loan to Value Ratio (CLTV)</b>       |     |     |            |
| <100%  | 96% |     | 96%        |
| 100%-119%  | 4%  |     | 4%         |
| 120%-139%  | 0%  |     | 0%         |
| 140%-159%  | 0%  |     | 0%         |
| >=160%   | 0%  |     | 0%         |
| <b>Delinquency Status (%)</b>                            |     |     |            |
| Current  | 0%  |     | 0%         |
| 30+  | 4%  |     | 4%         |
| 60+  | 4%  |     | 4%         |
| 90+  | 92% |     | 92%        |
| <b>Household Size</b>                                    |     |     |            |
| 1  | 9   |     | 9          |
| 2  | 5   |     | 5          |
| 3  | 4   |     | 4          |
| 4  | 3   |     | 3          |
| 5+   | 3   |     | 3          |

| <b>Kentucky</b>   |  |            |                   |
|---|--|------------|-------------------|
| <b>HFA Performance Data Reporting- Program Performance</b>                        |  |            |                   |
| <b>Kentucky Unemployment Bridge Program</b>                                       |  |            |                   |
|   |  | <b>QTD</b> | <b>Cumulative</b> |
| <b>Program Intake/Evaluation</b>  |  |            |                   |
| <i>Approved</i>   |  |            |                   |
| Number of Applications Received   |  | 41         | 41                |
| % of Total Number of Applications Received  |  | 49%        | 49%               |
| <i>Denied</i>   |  |            |                   |
| Number of Applications Received   |  | 24         | 24                |
| % of Total Number of Applications Received  |  | 29%        | 29%               |
| <i>Withdrawn</i>  |  |            |                   |
| Number of Applications Withdrawn  |  | 19         | 19                |
| % of Total Number of Applications Withdrawn                                       |  | 23%        | 23%               |
| <i>Total</i>  |  |            |                   |
| Total Number of Applications Received   |  | 84         | 84                |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components |  | N/A        | N/A               |
| <b>Program Characteristics</b>  |  |            |                   |
| <b>General Characteristics</b>  |  |            |                   |
| Median 1st Lien Housing Payment Before Assistance                                 |  | 652.75     | 652.75            |
| Median 1st Lien Housing Payment After Assistance                                  |  | 0          | 0                 |
| Median 2nd Lien Housing Payment Before Assistance                                 |  | 550.45     | 550.45            |
| Median 2nd Lien Housing Payment After Assistance                                  |  | N/A        | N/A               |
| Median 1st Lien UPB Before Program Entry  |  | 82205.34   | 82205.34          |
| Median 1st Lien UPB After Program Entry   |  | N/A        | N/A               |
| Median 2nd Lien UPB Before Program Entry  |  | 4274.69    | 4274.69           |
| Median 2nd Lien UPB After Program Entry   |  | N/A        | N/A               |
| Median Principal Forgiveness <sup>1</sup>   |  | N/A        | N/A               |
| Median Principal Forbearance  |  | N/A        | N/A               |
| Median Length of Time Borrower Receives Assistance                                |  | N/A        | 2                 |
| Median Assistance Amount  |  | 603.71     | 603.71            |
| <b>Assistance Characteristics</b>   |  |            |                   |
| Assistance Provided to Date   |  | 49923.21   | <b>49923.21</b>   |
| Total Lender/Servicer Assistance Amount   |  | N/A        | N/A               |
| Borrowers Receiving Lender/Servicer Match (%)                                     |  | N/A        | N/A               |
| Median Lender/Servicer Assistance per Borrower                                    |  | N/A        | N/A               |
| <b>Other Characteristics</b>  |  |            |                   |
| Total Amount Spent (Programmatic Expenses)  |  | 49923.21   | 49923.21          |
| Median Length of Time from Initial Request to Assistance Granted                  |  | 20.41      | 20.41             |
| <i>Current</i>  |  |            |                   |
| Number  |  | 0          | 0                 |
| %   |  | 0%         | 0%                |
| <i>Delinquent (30+)</i>   |  |            |                   |
| Number  |  | 1          | 1                 |
| %   |  | 4%         | 4%                |
| <i>Delinquent (60+)</i>   |  |            |                   |
| Number  |  | 1          | 1                 |
| %   |  | 4%         | 4%                |
| <i>Delinquent (90+)</i>   |  |            |                   |
| Number  |  | 22         | 22                |
| %   |  | 92%        | 92%               |

| <b>Kentucky</b>  |  |            |                   |
|--|--|------------|-------------------|
| <b>HFA Performance Data Reporting- Program Performance</b> |  |            |                   |
| <b>Kentucky Unemployment Bridge Program</b>                |  |            |                   |
|  |  | <b>QTD</b> | <b>Cumulative</b> |
| <b>Program Outcomes</b>                                    |  |            |                   |
|  | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0          | 0                 |
| <b>Alternative Outcomes</b>                                |  |            |                   |
|  | <i>Foreclosure Sale</i>  |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Cancelled</i>   |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Deed in Lieu</i>  |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Short Sale</i>  |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
| <b>Program Completion/ Transition</b>                      |  |            |                   |
|  | <i>Loan Modification Program</i>   |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Re-employed/ Regain Appropriate Employment Level</i>  |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Reinstatement/Current/Payoff</i>  |            |                   |
|  | Number   | 0          | 0                 |
|  | %  | 0%         | 0%                |
|  | <i>Short Sale</i>  |            |                   |
|  | Number   | N/A        | N/A               |
|  | %  | N/A        | N/A               |
|  | <i>Deed in Lieu</i>  |            |                   |
|  | Number   | N/A        | N/A               |
|  | %  | N/A        | N/A               |
| <b>Homeownership Retention<sup>2</sup></b>                 |  |            |                   |
|  | Six Months Number  | N/A        | 0                 |
|  | Six Months %   | N/A        | 0%                |
|  | Twelve Months Number   | N/A        | 0                 |
|  | Twelve Months %  | N/A        | 0%                |
|  | Unreachable Number   | N/A        | 0                 |
|  | Unreachable %  | N/A        | 0%                |

1. Includes second mortgage settlement

2. Borrower still owns home

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

QTD

Cumulative

NOTES: Approved cases includes those closed plus those approved to close but not yet closed. Total number of applications received is 269 - there is no available category for those in process on this tab. Breakdown = 24 closed, 17 approved and pending closing, 24 denied, 19 withdrawn and 209 in process.