

<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 Approved		472	684
% of Total Number of Applications		40.00%	36.27%
<i>Denied</i>			
Number of Applications Denied		190	629
% of Total Number of Applications		16.10%	33.35%
<i>Withdrawn</i>			
Number of Applications Withdrawn		52	107
% of Total Number of Applications		4.41%	5.67%
<i>In Process</i>			
Number of Applications In Process		466	N/A
% of Total Number of Applications		39.49%	N/A
<i>Total</i>			
Total Number of Applications Received		1180	1886
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		789.53	781.91
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		140.57	134.9
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		94483.75	91975.33
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		17305.93	15823.54
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		733.61	723.86
<b>Assistance Characteristics</b>			
Assistance Provided to Date		2718625.73	<b>3448896.03</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>			
Median Length of Time from Initial Request to Assistance Granted		62.9	58.92
<i>Current</i>			
Number		193	253
%		41%	37%
<i>Delinquent (30+)</i>			
Number		59	77
%		13%	11%
<i>Delinquent (60+)</i>			
Number		71	95
%		15%	14%
<i>Delinquent (90+)</i>			
Number		149	259
%		32%	38%

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<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)	8	10
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	2	2
	%	25%	20%
	<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	6	8
	%	75%	80%
	<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
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	24
	Six Months %	N/A	100%
	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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications

Please note that the "approved" number includes only loans that have closed.

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	472	684
	Number of Unique Borrowers Denied Assistance	190	629
	Number of Unique Borrowers Withdrawn from Program	52	107
	Number of Unique Borrowers in Process	466	N/A
	Total Number of Unique Borrower Applicants	1180	1886
<b>Borrower Income (\$)</b>			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	2%	2%
	\$50,000- \$69,000	8%	6%
	Below \$50,000	89%	91%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	6%	5%
	110%- 119%	3%	2%
	100%- 109%	1%	1%
	90%- 99%	4%	3%
	80%- 89%	4%	4%
	Below 80%	82%	85%
<b>Geographic Breakdown (by County)</b>			
	Adair	0	1
	Allen	3	5
	Anderson	6	7
	Ballard	0	0
	Barren	1	4
	Bath	12	15
	Bell	2	2
	Boone	23	35
	Bourbon	2	5
	Boyd	2	2
	Boyle	0	0
	Bracken	0	0
	Breathitt	0	0
	Breckinridge	1	1
	Bullitt	16	20
	Butler	2	2
	Caldwell	0	0
	Calloway	0	1
	Campbell	17	29
	Carlisle	0	0
	Carroll	0	0
	Carter	1	1
	Casey	0	0
	Christian	1	2
	Clark	1	1
	Clay	0	0
	Clinton	0	0
	Crittenden	0	0
	Cumberland	0	0
	Daviess	4	4
	Edmonson	0	1
	Elliott	0	0
	Estill	1	1
	Fayette	37	52
	Fleming	1	1
	Floyd	0	0
	Franklin	8	11
	Fulton	1	1
	Gallatin	1	3
	Garrard	1	2
	Grant	9	10
	Graves	0	0
	Grayson	1	2
	Green	1	2
	Greenup	3	5
	Hancock	0	0
	Hardin	5	7
	Harlan	0	0
	Harrison	1	3
	Hart	1	3
	Henderson	3	5
	Henry	3	4
	Hickman	0	0
	Hopkins	3	3
	Jackson	0	0
	Jefferson	172	248
	Jessamine	6	7
	Johnson	0	0
	Kenton	30	46
	Knott	0	0
	Knox	1	2
	Larue	2	2
	Laurel	2	2

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	1	4
Livingston	0	0
Logan	0	0
Lyon	0	0
Madison	2	4
Magoffin	0	0
Marion	0	0
Marshall	8	10
Martin	0	0
Mason	1	1
McCracken	0	0
McCreary	0	0
McLean	0	0
Meade	0	1
Menifee	4	5
Mercer	2	2
Metcalfe	0	0
Monroe	0	0
Montgomery	4	5
Morgan	2	3
Muhlenberg	0	0
Nelson	6	14
Nicholas	0	0
Ohio	1	1
Oldham	5	5
Owen	0	2
Owsley	0	0
Pendleton	1	1
Perry	0	0
Pike	1	1
Powell	3	3
Pulaski	4	5
Robertson	0	0
Rockcastle	0	1
Rowan	3	4
Russell	0	1
Scott	3	6
Shelby	7	10
Simpson	3	4
Spencer	5	5
Taylor	0	0
Todd	0	0
Trigg	0	3
Trimble	1	1
Union	0	0
Warren	14	17
Washington	0	0
Wayne	2	2
Webster	0	0
Whitley	1	1
Wolfe	0	0
Woodford	1	1

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		3
Asian	2		3
Black or African American	76		113
Native Hawaiian or other Pacific Islander	0		1
White	393		564
Information not provided by borrower	0		0
<b>Ethnicity</b>			
Hispanic or Latino	7		13
Not Hispanic or Latino	465		671
Information not provided by borrower	0		0
<b>Sex</b>			
Male	251		364
Female	221		320
Information not provided by borrower	0		0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	1		1
Asian	2		2
Black or African American	9		16
Native Hawaiian or other Pacific Islander	67		67
White	83		127
Information not provided by borrower	0		0
<b>Ethnicity</b>			
Hispanic or Latino	3		5
Not Hispanic or Latino	159		208
Information not provided by borrower	0		0
<b>Sex</b>			
Male	46		61
Female	116		152
Information not provided by borrower	0		0
<b>Hardship</b>			
Unemployment	348		503
Underemployment	124		181
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	83%		86%
100%-109%	8%		6%
110%-120%	2%		2%
>120%	8%		6%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		83%	86%
100%-119%		10%	8%
120%-139%		4%	3%
140%-159%		1%	1%
>=160%		3%	2%
<b>Delinquency Status (%)</b>			
Current	41%		37%
30+	13%		11%
60+	15%		14%
90+	32%		38%
<b>Household Size</b>			
1	112		174
2	146		190
3	89		134
4	75		109
5+	50		77