

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		361	1045
% of Total Number of Applications		32.64%	41.37%
<i>Denied</i>			
Number of Applications Denied		96	725
% of Total Number of Applications		8.68%	28.70%
<i>Withdrawn</i>			
Number of Applications Withdrawn		24	131
% of Total Number of Applications		2.17%	5.19%
<i>In Process</i>			
Number of Applications In Process		625	N/A
% of Total Number of Applications		56.51%	N/A
<i>Total</i>			
Total Number of Applications Received		1106	2526
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		795.87	788.57
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		132.93	134.96
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		100238.78	95796.59
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		18454.46	17257.4
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		745.38	729.38
Assistance Characteristics			
Assistance Provided to Date		3554689.38	7003585.41
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		62	60.73
<i>Current</i>			
Number		136	389
%		37.67%	37.22%
<i>Delinquent (30+)</i>			
Number		44	121
%		12.19%	11.58%
<i>Delinquent (60+)</i>			
Number		66	161
%		18.28%	15.41%
<i>Delinquent (90+)</i>			
Number		115	374
%		31.86%	35.79%

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Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	30	40
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	14	16
	%	46.67%	40.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	16	24
	%	53.33%	60.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<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
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	187
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Note: The cumulative figures include two loans closed in prior quarters that were not included in prior QPRs. In addition, the cumulative "Assistance Provided to Date" figure has been adjusted to include additional program expenditures not included in prior QPRs. Prior quarters reflected unreconciled expenditures, whereas this quarter and future quarters will reflect dollars that have been reconciled to the general ledger.

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	361	1045
Number of Unique Borrowers Denied Assistance	96	725
Number of Unique Borrowers Withdrawn from Program	24	131
Number of Unique Borrowers in Process	625	N/A
Total Number of Unique Borrower Applicants	1106	2526
Borrower Income (\$)		
Above \$90,000	1.66%	1.24%
\$70,000- \$89,000	1.94%	1.72%
\$50,000- \$69,000	8.31%	6.99%
Below \$50,000	88.09%	90.05%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	5.26%	4.78%
110%- 119%	2.22%	2.11%
100%- 109%	2.77%	1.72%
90%- 99%	4.16%	3.44%
80%- 89%	4.43%	4.02%
Below 80%	81.16%	83.92%
Geographic Breakdown (by County)		
Adair	0	1
Allen	0	5
Anderson	0	7
Ballard	0	0
Barren	3	7
Bath	2	17
Bell	2	4
Boone	19	54
Bourbon	2	7
Boyd	2	4
Boyle	1	1
Bracken	1	1
Breathitt	0	0
Breckinridge	0	1
Bullitt	10	30
Butler	1	3
Caldwell	0	0
Calloway	1	2
Campbell	9	38
Carlisle	0	0
Carroll	0	0
Carter	1	2
Casey	0	0
Christian	6	8
Clark	2	3
Clay	0	0
Clinton	1	1
Crittenden	1	1
Cumberland	0	0
Daviess	1	5
Edmonson	1	2
Elliott	0	0
Estill	0	1
Fayette	42	94
Fleming	1	2
Floyd	0	0
Franklin	2	13
Fulton	0	1
Gallatin	3	6
Garrard	1	3
Grant	2	12
Graves	0	0
Grayson	2	4
Green	0	2
Greenup	2	7
Hancock	0	0
Hardin	4	11
Harlan	0	0
Harrison	2	5
Hart	1	4
Henderson	4	9
Henry	2	6
Hickman	0	0
Hopkins	1	4
Jackson	0	0
Jefferson	129	377
Jessamine	5	12
Johnson	0	0
Kenton	17	64
Knott	0	0
Knox	0	2
Larue	0	2
Laurel	0	2

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HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	0	0
Lee	0	0
Leslie	0	0
Letcher	0	0
Lewis	2	2
Lincoln	0	4
Livingston	0	0
Logan	2	2
Lyon	1	1
Madison	1	5
Magoffin	1	1
Marion	0	0
Marshall	12	22
Martin	0	0
Mason	1	2
McCracken	0	0
McCreary	0	0
McLean	2	2
Meade	0	1
Menifee	0	5
Mercer	0	2
Metcalfe	0	0
Monroe	1	1
Montgomery	3	8
Morgan	0	3
Muhlenberg	1	1
Nelson	4	18
Nicholas	2	2
Ohio	0	1
Oldham	5	10
Owen	1	3
Owsley	1	1
Pendleton	0	1
Perry	1	1
Pike	0	1
Powell	1	4
Pulaski	1	6
Robertson	0	0
Rockcastle	0	1
Rowan	1	5
Russell	1	2
Scott	5	11
Shelby	5	15
Simpson	2	6
Spencer	3	8
Taylor	0	0
Todd	0	0
Trigg	0	3
Trimble	1	2
Union	0	0
Warren	7	24
Washington	1	1
Wayne	0	2
Webster	0	0
Whitley	2	3
Wolfe	0	0
Woodford	4	5

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	0		3
Asian	2		5
Black or African American	74		187
Native Hawaiian or other Pacific Islander	0		1
White	285		849
Information not provided by borrower	0		0
Ethnicity			
Hispanic or Latino	11		24
Not Hispanic or Latino	350		1021
Information not provided by borrower	0		0
Sex			
Male	179		543
Female	182		502
Information not provided by borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	0		1
Asian	1		3
Black or African American	13		29
Native Hawaiian or other Pacific Islander	28		95
White	68		195
Information not provided by borrower	0		0
Ethnicity			
Hispanic or Latino	2		7
Not Hispanic or Latino	108		316
Information not provided by borrower	0		0
Sex			
Male	34		95
Female	76		228
Information not provided by borrower	0		0
Hardship			
Unemployment	253		756
Underemployment	108		289
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	78.95%		83.35%
100%-109%	8.59%		7.08%
110%-120%	4.16%		2.87%
>120%	8.31%		6.70%
Current Combined Loan to Value Ratio (CLTV)			
<100%	78.95%		83.35%
100%-119%	12.74%		9.95%
120%-139%	3.60%		3.35%
140%-159%	1.66%		1.15%
>=160%	3.05%		2.20%
Delinquency Status (%)			
Current	37.67%		37.22%
30+	12.19%		11.58%
60+	18.28%		15.41%
90+	31.86%		35.79%
Household Size			
1	78		252
2	105		295
3	78		212
4	56		165
5+	44		121
Note: The Cumulative figures include two additional loan closings held in prior quarters that were not included in prior QPRs.			