

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	474	1519
	Number of Unique Borrowers Denied Assistance	202	927
	Number of Unique Borrowers Withdrawn from Program	102	233
	Number of Unique Borrowers in Process	557	N/A
	Total Number of Unique Borrower Applicants	1335	3236
Borrower Income (\$)			
	Above \$90,000	1.27%	1.25%
	\$70,000- \$89,000	1.69%	1.71%
	\$50,000- \$69,000	6.75%	6.91%
	Below \$50,000	90.30%	90.13%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5.06%	4.87%
	110%- 119%	2.11%	2.11%
	100%- 109%	1.90%	1.78%
	90%- 99%	3.16%	3.36%
	80%- 89%	4.43%	4.15%
	Below 80%	83.33%	83.74%
Geographic Breakdown (by County)			
	Adair	1	2
	Allen	1	6
	Anderson	4	11
	Ballard	0	0
	Barren	1	8
	Bath	3	20
	Bell	6	10
	Boone	26	80
	Bourbon	0	7
	Boyd	1	5
	Boyle	4	5
	Bracken	0	1
	Breathitt	1	1
	Breckinridge	0	1
	Bullitt	16	46
	Butler	2	5
	Caldwell	0	0
	Calloway	0	2
	Campbell	12	50
	Carlisle	0	0
	Carroll	0	0
	Carter	1	3
	Casey	0	0
	Christian	2	10
	Clark	3	6
	Clay	0	0
	Clinton	0	1
	Crittenden	0	1
	Cumberland	0	0
	Daviess	5	10
	Edmonson	3	5
	Elliott	0	0
	Estill	1	2
	Fayette	39	133
	Fleming	3	5
	Floyd	0	0
	Franklin	12	25
	Fulton	0	1
	Gallatin	0	6
	Garrard	6	9
	Grant	2	14
	Graves	0	0
	Grayson	0	4
	Green	0	2
	Greenup	0	7
	Hancock	1	1
	Hardin	16	27
	Harlan	1	1
	Harrison	0	5
	Hart	2	6
	Henderson	1	10
	Henry	2	8
	Hickman	0	0
	Hopkins	0	4
	Jackson	4	4
	Jefferson	154	531
	Jessamine	6	18
	Johnson	0	0
	Kenton	23	87
	Knott	0	0
	Knox	1	3
	Larue	5	7
	Laurel	6	8

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	0	0
Lee	0	0
Leslie	0	0
Letcher	2	2
Lewis	3	5
Lincoln	2	6
Livingston	0	0
Logan	0	2
Lyon	0	1
Madison	1	6
Magoffin	1	2
Marion	0	0
Marshall	8	30
Martin	0	0
Mason	0	2
McCracken	1	1
McCreary	0	0
McLean	1	3
Meade	4	5
Menifee	1	6
Mercer	2	4
Metcalfe	1	1
Monroe	0	1
Montgomery	4	12
Morgan	2	5
Muhlenberg	0	1
Nelson	7	25
Nicholas	2	4
Ohio	0	1
Oldham	5	15
Owen	1	4
Owsley	0	1
Pendleton	2	3
Perry	1	2
Pike	0	1
Powell	0	4
Pulaski	4	10
Robertson	0	0
Rockcastle	1	2
Rowan	1	6
Russell	0	2
Scott	8	19
Shelby	5	20
Simpson	2	8
Spencer	6	14
Taylor	2	2
Todd	0	0
Trigg	0	3
Trimble	0	2
Union	1	1
Warren	9	33
Washington	0	1
Wayne	0	2
Webster	1	1
Whitley	3	6
Wolfe	1	1
Woodford	2	7

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	2	5
Asian	3	8
Black or African American	68	255
Native Hawaiian or other Pacific Islander	1	2
White	400	1249
Information not provided by borrower	0	0
Ethnicity		
Hispanic or Latino	11	35
Not Hispanic or Latino	463	1484
Information not provided by borrower	0	0
Sex		
Male	242	785
Female	232	734
Information not provided by borrower	0	0
Co-Borrower		
Race		
American Indian or Alaskan Native	0	1
Asian	0	3
Black or African American	13	42
Native Hawaiian or other Pacific Islander	0	95
White	172	367
Information not provided by borrower	0	0
Ethnicity		
Hispanic or Latino	4	11
Not Hispanic or Latino	181	497
Information not provided by borrower	0	0
Sex		
Male	63	158
Female	122	350
Information not provided by borrower	0	0
Hardship		
Unemployment	363	1119
Underemployment	111	400
Divorce	0	0
Medical Condition	0	0
Death	0	0
Other	0	0
Current Loan to Value Ratio (LTV)		
<100%	79.75%	82.23%
100%-109%	8.44%	7.50%
110%-120%	4.22%	3.29%
>120%	7.59%	6.98%
Current Combined Loan to Value Ratio (CLTV)		
<100%	79.75%	82.23%
100%-119%	12.66%	10.80%
120%-139%	3.59%	3.42%
140%-159%	1.27%	1.18%
>=160%	2.74%	2.37%
Delinquency Status (%)		
Current	44.09%	39.37%
30+	11.60%	11.59%
60+	16.46%	15.73%
90+	27.85%	33.31%
Household Size		
1	118	370
2	134	429
3	79	291
4	84	249
5+	59	180

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		474	1519
% of Total Number of Applications		35.51%	46.94%
<i>Denied</i>			
Number of Applications Denied		202	927
% of Total Number of Applications		15.13%	28.65%
<i>Withdrawn</i>			
Number of Applications Withdrawn		102	233
% of Total Number of Applications		7.64%	7.20%
<i>In Process</i>			
Number of Applications In Process		557	N/A
% of Total Number of Applications		41.72%	N/A
<i>Total</i>			
Total Number of Applications Received		1335	3236
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		749.6	762.43
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		131.49	134.26
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		90387.05	91118.04
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		16105	17023.41
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	5.02
Median Assistance Amount		710.2	723.94
Assistance Characteristics			
Assistance Provided to Date		4293275.15	11296860.56
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		70	63
<i>Current</i>			
Number		209	598
%		44.09%	39.37%
<i>Delinquent (30+)</i>			
Number		55	176
%		11.60%	11.59%
<i>Delinquent (60+)</i>			
Number		78	239
%		16.46%	15.73%
<i>Delinquent (90+)</i>			
Number		132	506
%		27.85%	33.31%

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	122	162
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	22	38
	%	18.03%	23.46%
	<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	1	1
	%	0.82%	0.62%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	97	121
	%	79.51%	74.69%
	<i>Reinstatement/Current/Payoff</i>		
	Number	2	2
	%	1.64%	1.23%
	<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	659
	Six Months %	N/A	96.30%
	Twelve Months Number	N/A	24
	Twelve Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Note: Assistance Provided to Date has been reconciled to KHC's general ledger and reflects the total disbursements to date less repayments of assistance to KHC. (\$11,310,685.17 disbursed minus \$13,824.61 in repayments)