

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	434	1953
	Number of Unique Borrowers Denied Assistance	164	1091
	Number of Unique Borrowers Withdrawn from Program	103	336
	Number of Unique Borrowers in Process	476	N/A
	Total Number of Unique Borrower Applicants	1177	3856
Borrower Income (\$)			
	Above \$90,000	0.69%	1.13%
	\$70,000- \$89,000	1.84%	1.74%
	\$50,000- \$69,000	4.15%	6.30%
	Below \$50,000	93.32%	90.83%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4.38%	4.76%
	110%- 119%	0.92%	1.84%
	100%- 109%	1.38%	1.69%
	90%- 99%	2.76%	3.23%
	80%- 89%	3.69%	4.05%
	Below 80%	86.87%	84.43%
Geographic Breakdown (by County)			
	Adair	1	3
	Allen	0	6
	Anderson	2	13
	Ballard	0	0
	Barren	1	9
	Bath	3	23
	Bell	9	19
	Boone	21	101
	Bourbon	1	8
	Boyd	3	8
	Boyle	1	6
	Bracken	0	1
	Breathitt	1	2
	Breckinridge	1	2
	Bullitt	10	56
	Butler	0	5
	Caldwell	0	0
	Calloway	0	2
	Campbell	14	64
	Carlisle	0	0
	Carroll	1	1
	Carter	1	4
	Casey	1	1
	Christian	0	10
	Clark	4	10
	Clay	0	0
	Clinton	0	1
	Crittenden	0	1
	Cumberland	0	0
	Daviess	2	12
	Edmonson	1	6
	Elliott	1	1
	Estill	1	3
	Fayette	52	185
	Fleming	0	5

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HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Floyd	2	2
	Franklin	1	26
	Fulton	3	4
	Gallatin	3	9
	Garrard	5	14
	Grant	2	16
	Graves	1	1
	Grayson	2	6
	Green	1	3
	Greenup	4	11
	Hancock	0	1
	Hardin	9	36
	Harlan	1	2
	Harrison	1	6
	Hart	1	7
	Henderson	2	12
	Henry	5	13
	Hickman	0	0
	Hopkins	2	6
	Jackson	0	4
	Jefferson	108	639
	Jessamine	9	27
	Johnson	1	1
	Kenton	28	115
	Knott	1	1
	Knox	5	8
	Larue	0	7
	Laurel	5	13
	Lawrence	0	0
	Lee	0	0
	Leslie	0	0
	Letcher	1	3
	Lewis	1	6
	Lincoln	0	6
	Livingston	0	0
	Logan	1	3
	Lyon	0	1
	Madison	1	7
	Magoffin	0	2
	Marion	0	0
	Marshall	10	40
	Martin	0	0
	Mason	0	2
	McCracken	1	2
	McCreary	0	0
	McLean	1	4
	Meade	3	8
	Menifee	0	6
	Mercer	2	6
	Metcalfe	2	3
	Monroe	0	1
	Montgomery	5	17
	Morgan	0	5
	Muhlenberg	1	2

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HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Nelson	5	30
	Nicholas	0	4
	Ohio	0	1
	Oldham	10	25
	Owen	2	6
	Owsley	0	1
	Pendleton	2	5
	Perry	8	10
	Pike	3	4
	Powell	0	4
	Pulaski	4	14
	Robertson	0	0
	Rockcastle	1	3
	Rowan	2	8
	Russell	0	2
	Scott	9	28
	Shelby	3	23
	Simpson	1	9
	Spencer	1	15
	Taylor	2	4
	Todd	1	1
	Trigg	0	3
	Trimble	1	3
	Union	0	1
	Warren	4	37
	Washington	2	3
	Wayne	0	2
	Webster	0	1
	Whitley	4	10
	Wolfe	0	1
	Woodford	6	13
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	1	6
	Asian	1	9
	Black or African American	69	324
	Native Hawaiian or other Pacific Islander	0	2
	White	363	1612
	Information not provided by borrower	0	0
	Ethnicity		
	Hispanic or Latino	8	43
	Not Hispanic or Latino	426	1910
	Information not provided by borrower	0	0
	Sex		
	Male	235	1020
	Female	199	933
	Information not provided by borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	2	3
	Asian	0	3
	Black or African American	21	63
	Native Hawaiian or other Pacific Islander	0	95

Kentucky				
HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative	
	White	170	537	
	Information not provided by borrower	0	0	
	Ethnicity			
	Hispanic or Latino	3	14	
	Not Hispanic or Latino	190	687	
	Information not provided by borrower	0	0	
	Sex			
	Male	47	205	
	Female	146	496	
	Information not provided by borrower	0	0	
Hardship				
	Unemployment	344	1463	
	Underemployment	90	490	
	Divorce	0	0	
	Medical Condition	0	0	
	Death	0	0	
	Other	0	0	
Current Loan to Value Ratio (LTV)				
	<100%	82.26%	82.23%	
	100%-109%	6.91%	7.37%	
	110%-120%	4.38%	3.53%	
	>120%	6.45%	6.86%	
Current Combined Loan to Value Ratio (CLTV)				
	<100%	82.26%	82.23%	
	100%-119%	11.29%	10.91%	
	120%-139%	3.46%	3.43%	
	140%-159%	1.84%	1.33%	
	>=160%	1.15%	2.10%	
Delinquency Status (%)				
	Current	48.39%	41.37%	
	30+	12.44%	11.78%	
	60+	14.06%	15.36%	
	90+	25.12%	31.49%	
Household Size				
	1	86	456	
	2	122	551	
	3	77	368	
	4	87	336	
	5+	62	242	

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		434	1953
% of Total Number of Applications		36.87%	50.65%
<i>Denied</i>			
Number of Borrowers Denied		164	1091
% of Total Number of Applications		13.93%	29.28%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		103	336
% of Total Number of Applications		8.75%	8.71%
<i>In Process</i>			
Number of Borrowers In Process		476	N/A
% of Total Number of Applications		40.44%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1177	3856
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		778.42	780.84
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		202.76	142.09
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		95445.95	94187.01
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		21912.74	18349.77
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	5.5
Median Assistance Amount		755.01	745.12
Assistance Characteristics			
Assistance Provided to Date		5564229.34	16861089.9
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		60	69
<i>Current</i>			
Number		210	808
%		48.39%	41.37%
<i>Delinquent (30+)</i>			
Number		54	230
%		12.44%	11.78%
<i>Delinquent (60+)</i>			
Number		61	300
%		14.06%	15.36%
<i>Delinquent (90+)</i>			
Number		109	615
%		25.12%	31.49%

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)	612	774
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	4	4
	%	0.65%	0.52%
<i>Cancelled</i>			
	Number	45	83
	%	7.35%	10.72%
<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	2	3
	%	0.33%	0.39%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	552	673
	%	90.20%	86.95%
<i>Reinstatement/Current/Payoff</i>			
	Number	9	11
	%	1.47%	1.42%
<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	1037
	Six Months %	N/A	99.23%
	Twelve Months Number	N/A	211
	Twelve Months %	N/A	99.53%
	Twenty-four Months Number	N/A	0
	Twenty-four 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