

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	576	2955
	Number of Unique Borrowers Denied Assistance	161	1356
	Number of Unique Borrowers Withdrawn from Program	138	532
	Number of Unique Borrowers in Process	620	N/A
	Total Number of Unique Borrower Applicants	1495	5463
Program Expenditures (\$)			
	Total Assistance Provided to Date	6239156.55	28619040.97
	Total Spent on Administrative Support, Outreach, and Counseling	942075.46	5675885.96
Borrower Income (\$)			
	Above \$90,000	0.35%	0.81%
	\$70,000- \$89,000	0.52%	1.42%
	\$50,000- \$69,000	3.13%	5.31%
	Below \$50,000	96.01%	92.45%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5.56%	4.84%
	110%- 119%	0.35%	1.46%
	100%- 109%	1.04%	1.49%
	90%- 99%	2.08%	2.91%
	80%- 89%	3.82%	4.03%
	Below 80%	87.15%	85.28%
Geographic Breakdown (by County)			
	Adair	2	7
	Allen	1	7
	Anderson	4	20
	Ballard	1	1
	Barren	0	10
	Bath	1	26
	Bell	22	54
	Boone	25	144
	Bourbon	4	16
	Boyd	4	15
	Boyle	1	10
	Bracken	0	1
	Breathitt	9	14
	Breckinridge	1	4
	Bullitt	7	69
	Butler	0	6
	Caldwell	1	2
	Calloway	1	3
	Campbell	17	87
	Carlisle	0	0
	Carroll	0	1
	Carter	3	11
	Casey	0	1
	Christian	5	19
	Clark	1	16
	Clay	1	2
	Clinton	0	1
	Crittenden	1	2
	Cumberland	0	0
	Daviess	4	21
	Edmonson	1	8
	Elliott	1	3
	Estill	0	5
	Fayette	50	273
	Fleming	1	7
	Floyd	7	10
	Franklin	6	38
	Fulton	0	7
	Gallatin	2	13
	Garrard	4	18
	Grant	4	23
	Graves	2	3
	Grayson	3	9
	Green	0	3
	Greenup	4	16
	Hancock	0	1
	Hardin	12	57
	Harlan	8	13
	Harrison	2	10
	Hart	1	8
	Henderson	1	13
	Henry	0	14
	Hickman	3	3
	Hopkins	1	10
	Jackson	0	5
	Jefferson	92	816
	Jessamine	7	37
	Johnson	4	7
	Kenton	37	169
	Knott	4	10
	Knox	10	28
	Larue	0	8
	Laurel	13	30

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HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lawrence	1		2
Lee	2		2
Leslie	15		20
Letcher	12		26
Lewis	0		6
Lincoln	1		7
Livingston	0		0
Logan	1		5
Lyon	0		1
Madison	5		12
Magoffin	2		5
Marion	0		0
Marshall	19		70
Martin	0		0
Mason	1		3
McCracken	1		6
McCreary	1		1
McLean	1		7
Meade	0		9
Menifee	3		9
Mercer	1		10
Metcalfe	0		3
Monroe	0		1
Montgomery	3		28
Morgan	3		12
Muhlenberg	0		5
Nelson	9		44
Nicholas	1		5
Ohio	1		2
Oldham	0		29
Owen	3		9
Owsley	1		2
Pendleton	3		8
Perry	15		41
Pike	11		21
Powell	1		6
Pulaski	8		29
Robertson	0		1
Rockcastle	0		7
Rowan	7		17
Russell	1		3
Scott	10		44
Shelby	6		29
Simpson	3		15
Spencer	2		20
Taylor	3		10
Todd	3		4
Trigg	0		3
Trimble	0		6
Union	0		1
Warren	9		52
Washington	0		6
Wayne	0		5
Webster	2		3
Whitley	7		21
Wolfe	1		2
Woodford	1		15

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	3	9
Asian	3	14
Black or African American	56	436
Native Hawaiian or other Pacific Islander	1	4
White	513	2492
Information not provided by borrower	0	0
Ethnicity		
Hispanic or Latino	13	65
Not Hispanic or Latino	563	2890
Information not provided by borrower	0	0
Sex		
Male	327	1596
Female	249	1359
Information not provided by borrower	0	0
Co-Borrower		
Race		
American Indian or Alaskan Native	1	5
Asian	0	5
Black or African American	17	97
Native Hawaiian or other Pacific Islander	3	99
White	274	1005
Information not provided by borrower	0	0
Ethnicity		
Hispanic or Latino	4	25
Not Hispanic or Latino	291	1186
Information not provided by borrower	0	0
Sex		
Male	78	338
Female	217	873
Information not provided by borrower	0	0
Hardship		
Unemployment	475	2279
Underemployment	97	672
Divorce	1	1
Medical Condition	0	0
Death	1	1
Other	2	2
Current Loan to Value Ratio (LTV)		
<100%	74.65%	80.34%
100%-109%	9.20%	7.58%
110%-120%	6.60%	4.23%
>120%	9.55%	7.85%
Current Combined Loan to Value Ratio (CLTV)		
<100%	74.65%	80.34%
100%-119%	15.80%	11.81%
120%-139%	4.34%	3.76%
140%-159%	1.56%	1.49%
>=160%	3.65%	2.61%
Delinquency Status (%)		
Current	53.99%	44.97%
30+	13.89%	12.76%
60+	13.19%	14.42%
90+	18.92%	27.85%
Household Size		
1	107	645
2	145	798
3	126	590
4	132	544
5+	66	378
Note: Assistance Provided to Date and Administrative Expense figures are now being reported on an accrual basis. 3rd Note: There is a \$100 difference in Cumulative Administrative Expenses when compared to the QFR for Q32012 due to a		

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		576	2955
% of Total Number of Applications		38.53%	54.09%
<i>Denied</i>			
Number of Borrowers Denied		161	1356
% of Total Number of Applications		10.77%	24.82%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		138	532
% of Total Number of Applications		9.23%	9.74%
<i>In Process</i>			
Number of Borrowers In Process		620	N/A
% of Total Number of Applications		41.47%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1495	5463
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		899.96	887.36
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		165.11	150.52
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		89184.73	92739.54
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		16402.8	18141.48
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		833.27	805.45
Assistance Characteristics			
Assistance Provided to Date		6239156.55	28619040.97
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		61.09	62.2
<i>Current</i>			
Number		311	1329
%		53.99%	44.97%
<i>Delinquent (30+)</i>			
Number		80	377
%		13.89%	12.76%
<i>Delinquent (60+)</i>			
Number		76	426
%		13.19%	14.42%
<i>Delinquent (90+)</i>			
Number		109	823
%		18.92%	27.85%

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)	396	2169
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	12
	%	0.00%	0.55%
	<i>Cancelled</i>		
	Number	10	134
	%	2.53%	6.18%
	<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	3
	%	0.00%	0.14%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	386	1997
	%	97.47%	92.07%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	23
	%	0.00%	1.06%
	<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	1943
	Six Months %	N/A	99.49%
	Twelve Months Number	N/A	1037
	Twelve Months %	N/A	99.23%
	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