

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	464	4500
	Number of Unique Borrowers Denied Assistance	68	1472
	Number of Unique Borrowers Withdrawn from Program	63	840
	Number of Unique Borrowers in Process	410	N/A
	Total Number of Unique Borrower Applicants	1005	7222
Program Expenditures (\$)			
	Total Assistance Provided to Date	6135086.21	47580415.95
	Total Spent on Administrative Support, Outreach, and Counseling	836369.05	8398679.55
Borrower Income (\$)			
	Above \$90,000	0.22%	0.64%
	\$70,000- \$89,000	0.00%	1.11%
	\$50,000- \$69,000	1.72%	4.20%
	Below \$50,000	98.06%	94.04%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.80%	4.53%
	110%- 119%	0.43%	1.04%
	100%- 109%	1.08%	1.36%
	90%- 99%	1.72%	2.69%
	80%- 89%	3.45%	4.22%
	Below 80%	90.52%	86.16%
Geographic Breakdown (by County)			
	Adair	3	13
	Allen	2	12
	Anderson	3	27
	Ballard	0	1
	Barren	0	13
	Bath	1	31
	Bell	17	126
	Boone	21	204
	Bourbon	4	23
	Boyd	4	26
	Boyle	3	18
	Bracken	3	5
	Breathitt	6	31
	Breckinridge	4	9
	Bullitt	10	100
	Butler	1	8
	Caldwell	0	3
	Calloway	0	5
	Campbell	12	119
	Carlisle	0	0
	Carroll	1	2
	Carter	3	20
	Casey	0	4
	Christian	4	35
	Clark	3	24
	Clay	8	23
	Clinton	0	1
	Crittenden	0	2
	Cumberland	0	0
	Daviess	1	30
	Edmonson	0	8
	Elliott	1	4
	Estill	2	10
	Fayette	26	370
	Fleming	3	13
	Floyd	3	21
	Franklin	5	53
	Fulton	0	8
	Gallatin	1	15
	Garrard	3	26
	Grant	3	40
	Graves	0	10
	Grayson	0	12
	Green	0	3
	Greenup	3	22
	Hancock	0	1
	Hardin	7	81
	Harlan	17	57
	Harrison	0	14
	Hart	0	10
	Henderson	0	20
	Henry	3	21
	Hickman	0	3
	Hopkins	2	16
	Jackson	2	7
	Jefferson	86	1086
	Jessamine	6	61
	Johnson	3	16
	Kenton	21	260
	Knott	6	35
	Knox	6	55
	Larue	1	14
	Laurel	10	57

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	2	5
Lee	2	5
Leslie	5	50
Letcher	15	70
Lewis	1	7
Lincoln	7	19
Livingston	0	0
Logan	3	8
Lyon	0	2
Madison	3	22
Magoffin	0	6
Marion	0	0
Marshall	9	102
Martin	0	2
Mason	0	7
McCracken	0	10
McCreary	0	4
McLean	4	11
Meade	3	17
Menifee	0	11
Mercer	4	16
Metcalfe	0	5
Monroe	0	2
Montgomery	3	35
Morgan	1	16
Muhlenberg	0	7
Nelson	1	61
Nicholas	1	6
Ohio	1	5
Oldham	5	43
Owen	3	12
Owsley	0	5
Pendleton	1	12
Perry	9	89
Pike	8	42
Powell	1	9
Pulaski	5	54
Robertson	0	1
Rockcastle	3	13
Rowan	2	26
Russell	4	7
Scott	9	69
Shelby	0	35
Simpson	0	17
Spencer	0	22
Taylor	0	12
Todd	0	4
Trigg	1	5
Trimble	0	6
Union	0	4
Warren	6	71
Washington	0	10
Wayne	2	9
Webster	1	5
Whitley	4	35
Wolfe	0	3
Woodford	1	25

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		3	15
Asian		2	18
Black or African American		52	604
Native Hawaiian or other Pacific Islander		0	8
White		407	3855
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		3	84
Not Hispanic or Latino		461	4416
Information not provided by borrower		0	0
Sex			
Male		248	2491
Female		216	2009
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		1	7
Asian		2	8
Black or African American		12	141
Native Hawaiian or other Pacific Islander		0	99
White		213	1744
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		2	34
Not Hispanic or Latino		226	1965
Information not provided by borrower		0	0
Sex			
Male		77	553
Female		151	1446
Information not provided by borrower		0	0
Hardship			
Unemployment		392	3564
Underemployment		72	928
Divorce		0	1
Medical Condition		0	0
Death		0	1
Other		0	6
Current Loan to Value Ratio (LTV)			
<100%		75.00%	78.27%
100%-109%		10.34%	8.22%
110%-120%		4.74%	4.44%
>120%		9.91%	9.07%
Current Combined Loan to Value Ratio (CLTV)			
<100%		75.00%	78.27%
100%-119%		15.09%	12.67%
120%-139%		3.88%	3.87%
140%-159%		1.94%	1.82%
>=160%		4.09%	3.38%
Delinquency Status (%)			
Current		57.11%	48.64%
30+		12.07%	13.20%
60+		14.22%	13.73%
90+		16.59%	24.42%
Household Size			
1		93	942
2		120	1229
3		111	930
4		83	847
5+		57	552

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		464	4500
% of Total Number of Applications		46.00%	62.31%
<i>Denied</i>			
Number of Borrowers Denied		68	1472
% of Total Number of Applications		6.77%	20.38%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		63	840
% of Total Number of Applications		6.27%	11.63%
<i>In Process</i>			
Number of Borrowers In Process		410	N/A
% of Total Number of Applications		40.80%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1005	7222
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		727.02	747.22
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		142.53	146.98
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		87571.58	91182.64
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		13901.24	16687.27
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	6.5
Median Assistance Amount		745.4	793.43
Assistance Characteristics			
Assistance Provided to Date		6135086.21	47580415.95
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		45	52
<i>Current</i>			
Number		265	2189
%		57.11%	48.64%
<i>Delinquent (30+)</i>			
Number		56	594
%		12.07%	13.20%
<i>Delinquent (60+)</i>			
Number		66	618
%		14.22%	13.73%
<i>Delinquent (90+)</i>			
Number		77	1099
%		16.59%	24.42%

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)	597	3397
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	12
	%	0.00%	0.35%
	<i>Cancelled</i>		
	Number	13	156
	%	2.18%	4.59%
	<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%	0.09%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	584	3203
	%	97.82%	94.29%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	23
	%	0.00%	0.68%
	<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	3495
	Six Months %	N/A	99.71%
	Twelve Months Number	N/A	2367
	Twelve Months %	N/A	99.58%
	Twenty-four Months Number	N/A	678
	Twenty-four Months %	N/A	99.12%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home