

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	374	4874
	Number of Unique Borrowers Denied Assistance	107	1579
	Number of Unique Borrowers Withdrawn from Program	98	938
	Number of Unique Borrowers in Process	354	N/A
	Total Number of Unique Borrower Applicants	933	7745
Program Expenditures (\$)			
	Total Assistance Provided to Date	5878476.72	53458892.67
	Total Spent on Administrative Support, Outreach, and Counseling	856128.75	9254808.3
Borrower Income (\$)			
	Above \$90,000	0.27%	0.62%
	\$70,000- \$89,000	1.07%	1.11%
	\$50,000- \$69,000	1.87%	4.02%
	Below \$50,000	96.79%	94.26%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4.01%	4.49%
	110%- 119%	0.27%	0.98%
	100%- 109%	0.53%	1.29%
	90%- 99%	1.87%	2.63%
	80%- 89%	2.41%	4.08%
	Below 80%	90.91%	86.52%
Geographic Breakdown (by County)			
	Adair	4	17
	Allen	0	12
	Anderson	1	28
	Ballard	0	1
	Barren	0	13
	Bath	1	32
	Bell	9	135
	Boone	16	220
	Bourbon	0	23
	Boyd	1	27
	Boyle	0	18
	Bracken	1	6
	Breathitt	0	31
	Breckinridge	0	9
	Bullitt	5	105
	Butler	0	8
	Caldwell	0	3
	Calloway	1	6
	Campbell	6	125
	Carlisle	0	0
	Carroll	3	5
	Carter	3	23
	Casey	1	5
	Christian	1	36
	Clark	2	26
	Clay	3	26
	Clinton	0	1
	Crittenden	0	2
	Cumberland	0	0
	Daviess	5	35
	Edmonson	0	8
	Elliott	0	4
	Estill	1	11
	Fayette	36	406
	Fleming	3	16
	Floyd	7	28
	Franklin	4	57
	Fulton	2	10
	Gallatin	1	16
	Garrard	0	26
	Grant	4	44
	Graves	1	11
	Grayson	1	13
	Green	0	3
	Greenup	3	25
	Hancock	0	1
	Hardin	5	86
	Harlan	10	67
	Harrison	1	15
	Hart	0	10
	Henderson	1	21
	Henry	2	23
	Hickman	0	3
	Hopkins	2	18
	Jackson	1	8
	Jefferson	72	1158
	Jessamine	3	64
	Johnson	4	20
	Kenton	15	275
	Knott	1	36
	Knox	6	61
	Larue	0	14
	Laurel	4	61

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lawrence	1	6
	Lee	0	5
	Leslie	2	52
	Letcher	5	75
	Lewis	4	11
	Lincoln	4	23
	Livingston	0	0
	Logan	0	8
	Lyon	1	3
	Madison	1	23
	Magoffin	1	7
	Marion	0	0
	Marshall	6	108
	Martin	2	4
	Mason	6	13
	McCracken	1	11
	McCreary	0	4
	McLean	4	15
	Meade	0	17
	Menifee	0	11
	Mercer	2	18
	Metcalfe	0	5
	Monroe	0	2
	Montgomery	1	36
	Morgan	0	16
	Muhlenberg	0	7
	Nelson	8	69
	Nicholas	5	11
	Ohio	0	5
	Oldham	1	44
	Owen	0	12
	Owsley	0	5
	Pendleton	2	14
	Perry	9	98
	Pike	10	52
	Powell	3	12
	Pulaski	3	57
	Robertson	1	2
	Rockcastle	0	13
	Rowan	1	27
	Russell	3	10
	Scott	6	75
	Shelby	2	37
	Simpson	0	17
	Spencer	0	22
	Taylor	4	16
	Todd	0	4
	Trigg	0	5
	Trimble	0	6
	Union	0	4
	Warren	7	78
	Washington	3	13
	Wayne	1	10
	Webster	0	5
	Whitley	6	41
	Wolfe	1	4
	Woodford	4	29

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		1	16
Asian		0	18
Black or African American		35	639
Native Hawaiian or other Pacific Islander		0	8
White		338	4193
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		6	90
Not Hispanic or Latino		368	4784
Information not provided by borrower		0	0
Sex			
Male		203	2694
Female		171	2180
Information not provided by borrower		0	0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		1	8
Asian		2	10
Black or African American		14	155
Native Hawaiian or other Pacific Islander		0	99
White		180	1924
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		0	34
Not Hispanic or Latino		197	2162
Information not provided by borrower		0	0
Sex			
Male		72	625
Female		125	1571
Information not provided by borrower		0	0
Hardship			
Unemployment		322	3886
Underemployment		52	980
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		55.88%	49.20%
30+		13.10%	13.19%
60+		12.57%	13.64%
90+		18.45%	23.96%
Household Size			
1		64	1006
2		104	1333
3		80	1010
4		85	932
5+		41	593

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		374	4874
% of Total Number of Applications		40.00%	62.93%
<i>Denied</i>			
Number of Borrowers Denied		107	1579
% of Total Number of Applications		11.47%	20.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		98	938
% of Total Number of Applications		10.50%	12.11%
<i>In Process</i>			
Number of Borrowers In Process		354	N/A
% of Total Number of Applications		37.94%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		933	7745
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		693.06	744.03
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		153.85	145.97
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		83840.06	90527.07
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		15985.43	16504.73
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	6.97
Median Assistance Amount		778.98	791.1
Assistance Characteristics			
Assistance Provided to Date		5878476.72	53458892.67
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		44.54	51.43
<i>Current</i>			
Number		209	2398
%		55.88%	49.20%
<i>Delinquent (30+)</i>			
Number		49	643
%		13.10%	13.19%
<i>Delinquent (60+)</i>			
Number		47	665
%		12.57%	13.64%
<i>Delinquent (90+)</i>			
Number		69	1168
%		18.45%	23.96%

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)	551	3948
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	12
	%	0.00%	0.30%
	<i>Cancelled</i>		
	Number	5	161
	%	0.91%	4.08%
	<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%	0.08%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	544	3747
	%	98.73%	94.91%
	<i>Reinstatement/Current/Payoff</i>		
	Number	2	25
	%	0.36%	0.63%
	<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	4024
	Six Months %	N/A	99.70%
	Twelve Months Number	N/A	2942
	Twelve Months %	N/A	99.63%
	Twenty-four Months Number	N/A	1037
	Twenty-four Months %	N/A	99.23%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home