

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	303	6030
	Number of Unique Borrowers Denied Assistance	58	1726
	Number of Unique Borrowers Withdrawn from Program	43	1072
	Number of Unique Borrowers in Process	221	N/A
	Total Number of Unique Borrower Applicants	625	9049
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$6,302,447.62	\$71,546,487.62
	Total Spent on Administrative Support, Outreach, and Counseling	\$624,102.00	\$11,407,641.04
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	0.56%
	\$70,000- \$89,000	0.00%	0.96%
	\$50,000- \$69,000	2.31%	3.58%
	Below \$50,000	97.69%	94.89%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	1.65%	4.11%
	110%- 119%	0.99%	1.00%
	100%- 109%	1.98%	1.29%
	90%- 99%	0.99%	2.40%
	80%- 89%	1.65%	4.05%
	Below 80%	92.74%	87.15%
<b>Geographic Breakdown (by County)</b>			
	Adair	2	22
	Allen	0	12
	Anderson	2	35
	Ballard	1	5
	Barren	1	14
	Bath	1	35
	Bell	6	157
	Boone	19	274
	Bourbon	0	26
	Boyd	1	41
	Boyle	3	25
	Bracken	0	9
	Breathitt	1	41
	Breckinridge	1	13
	Bullitt	6	131
	Butler	0	9
	Caldwell	0	4
	Calloway	3	10
	Campbell	7	147
	Carlisle	0	0
	Carroll	1	9
	Carter	1	27
	Casey	0	7
	Christian	3	46
	Clark	4	35
	Clay	6	50
	Clinton	0	2
	Crittenden	0	2
	Cumberland	0	0
	Daviess	4	47
	Edmonson	0	10
	Elliott	0	6
	Estill	1	13
	Fayette	20	481
	Fleming	2	21
	Floyd	2	41
	Franklin	1	60
	Fulton	0	10
	Gallatin	1	17
	Garrard	2	31
	Grant	1	49
	Graves	0	16
	Grayson	0	13
	Green	1	8
	Greenup	4	36
	Hancock	0	1
	Hardin	4	100
	Harlan	9	96
	Harrison	1	17
	Hart	0	10
	Henderson	0	23
	Henry	1	27
	Hickman	0	4
	Hopkins	2	22
	Jackson	3	16
	Jefferson	46	1371
	Jessamine	5	83
	Johnson	3	31
	Kenton	8	319
	Knott	0	50
	Knox	5	80
	Larue	0	14
	Laurel	4	79

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	0	9
Lee	0	7
Leslie	2	67
Letcher	5	95
Lewis	0	15
Lincoln	3	34
Livingston	1	1
Logan	1	10
Lyon	0	3
Madison	13	47
Magoffin	0	9
Marion	1	1
Marshall	4	125
Martin	1	6
Mason	4	21
McCracken	2	14
McCreary	0	6
McLean	0	21
Meade	1	22
Menifee	0	14
Mercer	3	23
Metcalfe	0	6
Monroe	1	3
Montgomery	4	44
Morgan	1	20
Muhlenberg	0	7
Nelson	5	85
Nicholas	1	14
Ohio	0	7
Oldham	2	53
Owen	2	15
Owsley	0	6
Pendleton	0	19
Perry	9	127
Pike	12	97
Powell	3	17
Pulaski	1	67
Robertson	1	3
Rockcastle	0	14
Rowan	0	29
Russell	2	14
Scott	0	82
Shelby	4	49
Simpson	0	18
Spencer	1	27
Taylor	2	18
Todd	0	5
Trigg	0	7
Trimble	0	6
Union	0	4
Warren	3	95
Washington	1	15
Wayne	1	12
Webster	0	6
Whitley	2	59
Wolfe	1	5
Woodford	4	35

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		0	17
Asian		3	23
Black or African American		36	768
Native Hawaiian or other Pacific Islander		1	10
White		263	5212
Information not provided by borrower		0	0
<b>Ethnicity</b>			
Hispanic or Latino		8	117
Not Hispanic or Latino		295	5913
Information not provided by borrower		0	0
<b>Sex</b>			
Male		160	3344
Female		143	2686
Information not provided by borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		0	10
Asian		0	11
Black or African American		8	184
Native Hawaiian or other Pacific Islander		0	100
White		123	2418
Information not provided by borrower		0	0
<b>Ethnicity</b>			
Hispanic or Latino		3	45
Not Hispanic or Latino		128	2678
Information not provided by borrower		0	0
<b>Sex</b>			
Male		41	769
Female		90	1954
Information not provided by borrower		0	0
<b>Hardship</b>			
Unemployment		247	4877
Underemployment		56	1144
Divorce		0	1
Medical Condition		0	1
Death		0	1
Other		0	6
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		76.24%	77.76%
100%-109%		6.60%	8.34%
110%-120%		6.27%	4.48%
>120%		10.89%	9.42%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		76.24%	77.76%
100%-119%		12.87%	12.82%
120%-139%		2.97%	3.76%
140%-159%		2.64%	2.11%
>=160%		5.28%	3.55%
<b>Delinquency Status (%)</b>			
Current		56.77%	51.09%
30+		12.21%	13.15%
60+		14.19%	13.42%
90+		16.83%	22.34%
<b>Household Size</b>			
1		59	1240
2		86	1653
3		65	1263
4		59	1155
5+		34	719

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Kentucky Unemployment Bridge Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		303	6030
% of Total Number of Applications		48.48%	66.64%
<i>Denied</i>			
Number of Borrowers Denied		58	1726
% of Total Number of Applications		9.28%	19.07%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		43	1072
% of Total Number of Applications		6.88%	11.85%
<i>In Process</i>			
Number of Borrowers In Process		221	N/A
% of Total Number of Applications		35.36%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		625	9049
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		740.48	735.65
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		93.26	140.96
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		86471.19	89466.96
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		17927	16323.85
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	9.73
Median Assistance Amount		754.35	780.79
<b>Assistance Characteristics</b>			
Assistance Provided to Date		6302447.62	<b>71546487.62</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		44.59	50.39
<i>Current</i>			
Number		172	3081
%		56.77%	51.09%
<i>Delinquent (30+)</i>			
Number		37	793
%		12.21%	13.15%
<i>Delinquent (60+)</i>			
Number		43	809
%		14.19%	13.42%
<i>Delinquent (90+)</i>			
Number		51	1347
%		16.83%	22.34%

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Kentucky Unemployment Bridge Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	88	3472
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	13	25
	%	14.77%	0.72%
	<i>Cancelled</i>		
	Number	2	72
	%	2.27%	2.07%
	<i>Deed in Lieu</i>		
	Number	3	9
	%	3.41%	0.26%
	<i>Short Sale</i>		
	Number	9	22
	%	10.23%	0.63%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	44	405
	%	50.00%	11.66%
	<i>Reinstatement/Current/Payoff</i>		
	Number	8	20
	%	9.09%	0.58%
	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	9	2919
	%	10.23%	84.07%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	5210
	Six Months %	N/A	97.11%
	Twelve Months Number	N/A	4349
	Twelve Months %	N/A	96.69%
	Twenty-four Months Number	N/A	2258
	Twenty-four Months %	N/A	95.03%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home