

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Kentucky Unemployment Bridge Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	214	8757
4	% of Total Number of Applications	N/A	70.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	26	2169
7	% of Total Number of Applications	N/A	17.42%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	40	1523
10	% of Total Number of Applications	N/A	12.23%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12449
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	725	729
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	10
29	Median Assistance Amount	752	771
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$4,696,606	<b>\$120,186,075</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	138	4839
39	%	64.49%	52.26%
40	<i>Delinquent (30+)</i>		
41	Number	27	1120
42	%	12.61%	12.79%
43	<i>Delinquent (60+)</i>		
44	Number	19	1056
45	%	8.88%	12.06%
46	<i>Delinquent (90+)</i>		
47	Number	30	1742
48	%	14.02%	19.89%

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<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Kentucky Unemployment Bridge Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	296	7008
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	79
54	%	0.00%	1.13%
55	<i>Cancelled</i>		
56	Number	0	143
57	%	0.00%	2.04%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.13%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.31%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	16	672
70	%	5.40%	9.59%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	1	158
73	%	0.34%	2.25%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	279	5925
82	%	94.26%	84.55%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	7545
87	Twelve Months %	N/A	99.95
88	Twenty-four Months Number	N/A	6348
89	Twenty-four Months %	N/A	99.72
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1			
2	Number of Unique Borrowers Receiving Assistance	556	9639
3	Number of Unique Borrowers Denied Assistance	26	2169
4	Number of Unique Borrowers Withdrawn from Program	0	1600
5	Number of Unique Borrowers in Process	0	N/A
6	Total Number of Unique Borrower Applicants	N/A	13408
<b>Program Expenditures (\$)</b>			
7			
8	Total Assistance Provided to Date	\$8,271,759	\$131,406,051
9	Total Spent on Administrative Support, Outreach, and Counseling	\$418,878	\$16,082,854
<b>Borrower Income (\$)</b>			
10			
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
15			
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
<b>Geographic Breakdown (by County)</b>			
22			
23	Adair	1	34
24	Allen	0	16
25	Anderson	1	46
26	Ballard	1	11
27	Barren	1	23
28	Bath	0	39
29	Bell	4	218
30	Boone	12	384
31	Bourbon	1	42
32	Boyd	7	104
33	Boyle	1	37
34	Bracken	0	11
35	Breathitt	2	63
36	Breckinridge	1	17
37	Bullitt	3	171
38	Butler	1	13
39	Caldwell	0	6
40	Calloway	0	16
41	Campbell	3	183
42	Carlisle	2	11
43	Carroll	0	15
44	Carter	0	46
45	Casey	0	10
46	Christian	24	99
47	Clark	2	51
48	Clay	6	84
49	Clinton	0	4
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	4	71
53	Edmonson	0	10
54	Elliott	1	8
55	Estill	1	16
56	Fayette	16	657
57	Fleming	0	26
58	Floyd	2	97
59	Franklin	3	80
60	Fulton	0	10
61	Gallatin	0	21
62	Garrard	0	42
63	Grant	2	68
64	Graves	5	34
65	Grayson	0	19
66	Green	0	15
67	Greenup	6	82
68	Hancock	0	7
69	Hardin	17	178
70	Harlan	12	183
71	Harrison	0	23
72	Hart	0	16
73	Henderson	0	26
74	Henry	1	33
75	Hickman	2	7
76	Hopkins	2	28
77	Jackson	1	28
78	Jefferson	266	2334
79	Jessamine	1	111
80	Johnson	2	71
81	Kenton	72	617
82	Knott	2	93
83	Knox	2	113
84	Larue	0	19
85	Laurel	6	132

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	2	38
87	Lee	0	15
88	Leslie	4	126
89	Letcher	5	157
90	Lewis	0	26
91	Lincoln	1	39
92	Livingston	0	2
93	Logan	2	15
94	Lyon	0	4
95	Madison	0	71
96	Magoffin	0	10
97	Marion	0	2
98	Marshall	5	187
99	Martin	3	17
100	Mason	0	29
101	McCracken	1	24
102	McCreary	0	20
103	McLean	0	27
104	Meade	0	32
105	Menifee	0	16
106	Mercer	0	33
107	Metcalfe	0	7
108	Monroe	0	5
109	Montgomery	1	74
110	Morgan	0	34
111	Muhlenberg	1	16
112	Nelson	0	99
113	Nicholas	2	22
114	Ohio	0	16
115	Oldham	1	72
116	Owen	0	24
117	Owsley	0	16
118	Pendleton	0	26
119	Perry	5	239
120	Pike	6	205
121	Powell	3	30
122	Pulaski	2	92
123	Robertson	0	4
124	Rockcastle	0	24
125	Rowan	1	35
126	Russell	1	59
127	Scott	1	111
128	Shelby	0	60
129	Simpson	1	24
130	Spencer	0	33
131	Taylor	0	26
132	Todd	0	9
133	Trigg	0	8
134	Trimble	0	7
135	Union	1	10
136	Warren	3	116
137	Washington	0	17
138	Wayne	0	15
139	Webster	0	9
140	Whitley	4	111
141	Wolfe	0	12
142	Woodford	1	49

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
143	<b>Home Mortgage Disclosure Act (HMDA)</b>		
144	<b>Borrower</b>		
145	<b>Race</b>		
146	American Indian or Alaskan Native	0	27
147	Asian	8	45
148	Black or African American	84	1142
149	Native Hawaiian or other Pacific Islander	0	18
150	White	437	8341
151	Information not provided by borrower	27	66
152	<b>Ethnicity</b>		
153	Hispanic or Latino	27	193
154	Not Hispanic or Latino	505	9387
155	Information not provided by borrower	24	59
156	<b>Sex</b>		
157	Male	307	5290
158	Female	230	4295
159	Information not provided by borrower	19	54
160	<b>Co-Borrower</b>		
161	<b>Race</b>		
162	American Indian or Alaskan Native	0	11
163	Asian	0	18
164	Black or African American	9	255
165	Native Hawaiian or other Pacific Islander	0	103
166	White	150	3905
167	Information not provided by borrower	9	16
168	<b>Ethnicity</b>		
169	Hispanic or Latino	7	67
170	Not Hispanic or Latino	156	4228
171	Information not provided by borrower	5	13
172	<b>Sex</b>		
173	Male	41	1148
174	Female	120	3149
175	Information not provided by borrower	7	11
176	<b>Hardship</b>		
177	Unemployment	N/A	N/A
178	Underemployment	N/A	N/A
179	Divorce	N/A	N/A
180	Medical Condition	N/A	N/A
181	Death	N/A	N/A
182	Other	N/A	N/A
183	<b>Current Loan to Value Ratio (LTV)</b>		
184	<100%	N/A	N/A
185	100%-109%	N/A	N/A
186	110%-120%	N/A	N/A
187	>120%	N/A	N/A
188	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
189	<100%	N/A	N/A
190	100%-119%	N/A	N/A
191	120%-139%	N/A	N/A
192	140%-159%	N/A	N/A
193	>=160%	N/A	N/A
194	<b>Delinquency Status (%)</b>		
195	Current	N/A	N/A
196	30+	N/A	N/A
197	60+	N/A	N/A
198	90+	N/A	N/A
199	<b>Household Size</b>		
200	1	N/A	N/A
201	2	N/A	N/A
202	3	N/A	N/A
203	4	N/A	N/A
204	5+	N/A	N/A

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

# Kentucky

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Funded</i>			
	Number of Borrowers Receiving Assistance	342	882
	% of Total Number of Submissions	N/A	91.97%
<i>Denied</i>			
	Number of Borrowers Denied	0	0
	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	77
	% of Total Number of Submissions	N/A	8.03%
<i>In Process</i>			
	Number of Borrowers In Process	0	N/A
	% of Total Number of Submissions	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Submitted for Assistance	N/A	959
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
<b>Program Characteristics</b>			
<b>Loan Characteristics at Origination</b>			
	Median Purchase Price	125000	125000
	Median Credit Score	700	701
	Median DTI	30%	26%
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$3,575,153	\$11,219,977
<b>Borrower Characteristics</b>			
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	6.80%
	\$70,000- \$89,000	0.00%	8.84%
	\$50,000- \$69,000	0.29%	16.44%
	Below \$50,000	99.71%	67.91%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	37.13%	38.21%
	110%- 119%	8.77%	7.82%
	100%- 109%	9.94%	8.28%
	90%- 99%	9.06%	9.75%
	80%- 89%	11.40%	10.43%
	Below 80%	23.68%	25.51%
<b>Home Mortgage Disclosure Act (HMDA)</b>			

# Kentucky

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
<b>Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	0	3
	Asian	8	11
	Black or African American	59	120
	Native Hawaiian or other Pacific Islander	0	0
	White	248	682
	Information not provided by borrower	27	66
<b>Ethnicity</b>			
	Hispanic or Latino	23	38
	Not Hispanic or Latino	295	785
	Information not provided by borrower	24	59
<b>Sex</b>			
	Male	173	468
	Female	150	368
	Information not provided by borrower	19	46
<b>Co-Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	0	0
	Asian	0	1
	Black or African American	3	11
	Native Hawaiian or other Pacific Islander	0	0
	White	48	136
	Information not provided by borrower	9	16
<b>Ethnicity</b>			
	Hispanic or Latino	6	9
	Not Hispanic or Latino	49	142
	Information not provided by borrower	5	13
<b>Sex</b>			
	Male	16	42
	Female	37	111
	Information not provided by borrower	7	11
<b>Geographic Breakdown (by Targeted Area)</b>			
	Christian	22	30
	Hardin	15	42
	Jefferson	240	618
	Kenton	65	192
<b>Homeownership Retention</b>			
	Six Months Number	N/A	510
	Six Months %	N/A	100%
	Twelve Months Number	N/A	882
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0