

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	188	212
	Number of Unique Borrowers Denied Assistance	415	439
	Number of Unique Borrowers Withdrawn from Program	36	55
	Number of Unique Borrowers in Process	328	530
	Total Number of Unique Borrower Applicants	967	1236
<b>Borrower Income (\$)</b>			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	1%	1%
	\$50,000- \$69,000	3%	3%
	Below \$50,000	96%	96%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	1.06%	0.94%
	110%- 119%	0.53%	0.94%
	100%- 109%	1.06%	0.94%
	90%- 99%	1.60%	1.42%
	80%- 89%	3.19%	3.30%
	Below 80%	92.55%	92.45%
<b>Geographic Breakdown (by County)</b>			
	Adair	1	1
	Allen	2	2
	Anderson	1	1
	Ballard	0	0
	Barren	3	3
	Bath	3	3
	Bell	0	0
	Boone	8	12
	Bourbon	3	3
	Boyd	0	0
	Boyle	0	0
	Bracken	0	0
	Breathitt	0	0
	Breckinridge	0	0
	Bullitt	3	4
	Butler	0	0
	Caldwell	0	0
	Calloway	0	1
	Campbell	11	12
	Carlisle	0	0
	Carroll	0	0
	Carter	0	0
	Casey	0	0
	Christian	1	1
	Clark	0	0
	Clay	0	0
	Clinton	0	0
	Crittenden	0	0
	Cumberland	0	0
	Daviess	0	0
	Edmonson	1	1
	Elliott	0	0
	Estill	0	0
	Fayette	14	15
	Fleming	0	0
	Floyd	0	0
	Franklin	3	3
	Fulton	0	0
	Gallatin	2	2
	Garrard	1	1
	Grant	1	1
	Graves	0	0
	Grayson	1	1
	Green	0	1
	Greenup	1	2
	Hancock	0	0
	Hardin	2	2
	Harlan	0	0
	Harrison	1	2
	Hart	2	2
	Henderson	2	2
	Henry	1	1
	Hickman	0	0
	Hopkins	0	0
	Jackson	0	0
	Jefferson	69	76
	Jessamine	0	1
	Johnson	0	0
	Kenton	17	17
	Knott	0	0
	Knox	0	1
	Larue	0	0
	Laurel	0	0

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	QTD	Cumulative
Lawrence	0	0
Lee	0	0
Leslie	0	0
Letcher	0	0
Lewis	0	0
Lincoln	3	3
Livingston	0	0
Logan	0	0
Lyon	0	0
Madison	2	2
Magoffin	0	0
Marion	0	0
Marshall	0	0
Martin	0	0
Mason	0	0
McCracken	1	2
McCreary	0	0
McLean	0	0
Meade	0	1
Menifee	1	1
Mercer	0	0
Metcalfe	0	0
Monroe	0	0
Montgomery	1	1
Morgan	1	1
Muhlenberg	0	0
Nelson	8	8
Nicholas	0	0
Ohio	0	0
Oldham	0	0
Owen	2	2
Owsley	0	0
Pendleton	0	0
Perry	0	0
Pike	0	0
Powell	0	0
Pulaski	1	1
Robertson	0	0
Rockcastle	1	1
Rowan	0	1
Russell	1	1
Scott	2	3
Shelby	3	3
Simpson	1	1
Spencer	0	0
Taylor	0	0
Todd	0	0
Trigg	3	3
Trimble	0	0
Union	0	0
Warren	3	3
Washington	0	0
Wayne	0	0
Webster	0	0
Whitley	0	0
Wolfe	0	0
Woodford	0	0

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<b>Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	1	2
Asian	0	1
Black or African American	32	37
Native Hawaiian or other Pacific Islander	1	1
White	154	171
Information not provided by borrower	0	0
<b>Ethnicity</b>		
Hispanic or Latino	6	6
Not Hispanic or Latino	182	206
Information not provided by borrower	0	0
<b>Sex</b>		
Male	100	113
Female	88	99
Information not provided by borrower	0	0
<b>Co-Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	0
Asian	0	0
Black or African American	7	7
Native Hawaiian or other Pacific Islander	0	0
White	39	44
Information not provided by borrower	0	0
<b>Ethnicity</b>		
Hispanic or Latino	2	2
Not Hispanic or Latino	44	49
Information not provided by borrower	0	0
<b>Sex</b>		
Male	15	15
Female	31	36
Information not provided by borrower	0	0
<b>Hardship</b>		
Unemployment	136	155
Underemployment	52	57
Divorce	0	0
Medical Condition	0	0
Death	0	0
Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>		
<100%	91.98%	92.42%
100%-109%	3.74%	3.32%
110%-120%	2.67%	2.84%
>120%	1.60%	1.42%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	92.02%	92.45%
100%-119%	6.38%	6.13%
120%-139%	1.06%	0.94%
140%-159%	0.53%	0.47%
>=160%	0.00%	0.00%
<b>Delinquency Status (%)</b>		
Current	31.91%	28.30%
30+	9.04%	8.49%
60+	12.23%	11.32%
90+	46.81%	51.89%
<b>Household Size</b>		
1	53	62
2	39	44
3	41	45
4	31	34
5+	24	27

<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 Applications Approved		188	212
% of Total Number of Applications		19.46%	17.17%
<i>Denied</i>			
Number of Applications Denied		415	439
% of Total Number of Applications		42.96%	35.55%
<i>Withdrawn</i>			
Number of Applications Withdrawn		36	55
% of Total Number of Applications		3.73%	4.45%
<i>In Process</i>			
Number of Applications In Process		328	530
% of Total Number of Applications		33.95%	42.91%
<i>Total</i>			
Total Number of Applications Received		966	1235
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		756.28	720.37
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		78.09	117.45
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		91603.73	94466.82
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		12311.14	14908.17
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	4
Median Assistance Amount		692.38	673.14
<b>Assistance Characteristics</b>			
Assistance Provided to Date		680347.09	<b>730270.3</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		65.66	62.66
<i>Current</i>			
Number		60	60
%		31.91%	28.30%
<i>Delinquent (30+)</i>			
Number		17	18
%		9.04%	8.49%
<i>Delinquent (60+)</i>			
Number		23	24
%		12.23%	11.32%
<i>Delinquent (90+)</i>			
Number		88	110
%		46.81%	51.89%

<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)	2	2
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<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	2	2
	%	100.00%	100.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve 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