

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	434	1953
	Number of Unique Borrowers Denied Assistance	164	1091
	Number of Unique Borrowers Withdrawn from Program	103	336
	Number of Unique Borrowers in Process	476	N/A
	Total Number of Unique Borrower Applicants	1177	3856
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.69%	1.13%
	\$70,000- \$89,000	1.84%	1.74%
	\$50,000- \$69,000	4.15%	6.30%
	Below \$50,000	93.32%	90.83%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	4.38%	4.76%
	110%- 119%	0.92%	1.84%
	100%- 109%	1.38%	1.69%
	90%- 99%	2.76%	3.23%
	80%- 89%	3.69%	4.05%
	Below 80%	86.87%	84.43%
<b>Geographic Breakdown (by County)</b>			
	Adair	1	3
	Allen	0	6
	Anderson	2	13
	Ballard	0	0
	Barren	1	9
	Bath	3	23
	Bell	9	19
	Boone	21	101
	Bourbon	1	8
	Boyd	3	8
	Boyle	1	6
	Bracken	0	1
	Breathitt	1	2
	Breckinridge	1	2
	Bullitt	10	56
	Butler	0	5
	Caldwell	0	0
	Calloway	0	2
	Campbell	14	64
	Carlisle	0	0
	Carroll	1	1
	Carter	1	4
	Casey	1	1
	Christian	0	10
	Clark	4	10
	Clay	0	0
	Clinton	0	1
	Crittenden	0	1
	Cumberland	0	0
	Daviess	2	12
	Edmonson	1	6
	Elliott	1	1
	Estill	1	3
	Fayette	52	185
	Fleming	0	5

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Floyd	2	2
	Franklin	1	26
	Fulton	3	4
	Gallatin	3	9
	Garrard	5	14
	Grant	2	16
	Graves	1	1
	Grayson	2	6
	Green	1	3
	Greenup	4	11
	Hancock	0	1
	Hardin	9	36
	Harlan	1	2
	Harrison	1	6
	Hart	1	7
	Henderson	2	12
	Henry	5	13
	Hickman	0	0
	Hopkins	2	6
	Jackson	0	4
	Jefferson	108	639
	Jessamine	9	27
	Johnson	1	1
	Kenton	28	115
	Knott	1	1
	Knox	5	8
	Larue	0	7
	Laurel	5	13
	Lawrence	0	0
	Lee	0	0
	Leslie	0	0
	Letcher	1	3
	Lewis	1	6
	Lincoln	0	6
	Livingston	0	0
	Logan	1	3
	Lyon	0	1
	Madison	1	7
	Magoffin	0	2
	Marion	0	0
	Marshall	10	40
	Martin	0	0
	Mason	0	2
	McCracken	1	2
	McCreary	0	0
	McLean	1	4
	Meade	3	8
	Menifee	0	6
	Mercer	2	6
	Metcalfe	2	3
	Monroe	0	1
	Montgomery	5	17
	Morgan	0	5
	Muhlenberg	1	2

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<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Nelson	5	30
	Nicholas	0	4
	Ohio	0	1
	Oldham	10	25
	Owen	2	6
	Owsley	0	1
	Pendleton	2	5
	Perry	8	10
	Pike	3	4
	Powell	0	4
	Pulaski	4	14
	Robertson	0	0
	Rockcastle	1	3
	Rowan	2	8
	Russell	0	2
	Scott	9	28
	Shelby	3	23
	Simpson	1	9
	Spencer	1	15
	Taylor	2	4
	Todd	1	1
	Trigg	0	3
	Trimble	1	3
	Union	0	1
	Warren	4	37
	Washington	2	3
	Wayne	0	2
	Webster	0	1
	Whitley	4	10
	Wolfe	0	1
	Woodford	6	13
<b>Home Mortgage Disclosure Act (HMDA)</b>			
	<b>Borrower</b>		
	<b>Race</b>		
	American Indian or Alaskan Native	1	6
	Asian	1	9
	Black or African American	69	324
	Native Hawaiian or other Pacific Islander	0	2
	White	363	1612
	Information not provided by borrower	0	0
	<b>Ethnicity</b>		
	Hispanic or Latino	8	43
	Not Hispanic or Latino	426	1910
	Information not provided by borrower	0	0
	<b>Sex</b>		
	Male	235	1020
	Female	199	933
	Information not provided by borrower	0	0
	<b>Co-Borrower</b>		
	<b>Race</b>		
	American Indian or Alaskan Native	2	3
	Asian	0	3
	Black or African American	21	63
	Native Hawaiian or other Pacific Islander	0	95

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	White	170	537
	Information not provided by borrower	0	0
	<b>Ethnicity</b>		
	Hispanic or Latino	3	14
	Not Hispanic or Latino	190	687
	Information not provided by borrower	0	0
	<b>Sex</b>		
	Male	47	205
	Female	146	496
Information not provided by borrower	0	0	
<b>Hardship</b>			
	Unemployment	344	1463
	Underemployment	90	490
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	82.26%	82.23%
	100%-109%	6.91%	7.37%
	110%-120%	4.38%	3.53%
	>120%	6.45%	6.86%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	82.26%	82.23%
	100%-119%	11.29%	10.91%
	120%-139%	3.46%	3.43%
	140%-159%	1.84%	1.33%
	>=160%	1.15%	2.10%
<b>Delinquency Status (%)</b>			
	Current	48.39%	41.37%
	30+	12.44%	11.78%
	60+	14.06%	15.36%
	90+	25.12%	31.49%
<b>Household Size</b>			
	1	86	456
	2	122	551
	3	77	368
	4	87	336
	5+	62	242

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		434	1953
% of Total Number of Applications		36.87%	50.65%
<i>Denied</i>			
Number of Borrowers Denied		164	1091
% of Total Number of Applications		13.93%	29.28%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		103	336
% of Total Number of Applications		8.75%	8.71%
<i>In Process</i>			
Number of Borrowers In Process		476	N/A
% of Total Number of Applications		40.44%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1177	3856
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		778.42	780.84
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		202.76	142.09
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		95445.95	94187.01
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		21912.74	18349.77
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	5.5
Median Assistance Amount		755.01	745.12
<b>Assistance Characteristics</b>			
Assistance Provided to Date		5564229.34	<b>16861089.9</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		60	69
<i>Current</i>			
Number		210	808
%		48.39%	41.37%
<i>Delinquent (30+)</i>			
Number		54	230
%		12.44%	11.78%
<i>Delinquent (60+)</i>			
Number		61	300
%		14.06%	15.36%
<i>Delinquent (90+)</i>			
Number		109	615
%		25.12%	31.49%

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	612	774
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	4	4
	%	0.65%	0.52%
<i>Cancelled</i>			
	Number	45	83
	%	7.35%	10.72%
<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	2	3
	%	0.33%	0.39%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	552	673
	%	90.20%	86.95%
<i>Reinstatement/Current/Payoff</i>			
	Number	9	11
	%	1.47%	1.42%
<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	1037
	Six Months %	N/A	99.23%
	Twelve Months Number	N/A	211
	Twelve Months %	N/A	99.53%
	Twenty-four Months Number	N/A	0
	Twenty-four 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