

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	592	3547
	Number of Unique Borrowers Denied Assistance	192	1327
	Number of Unique Borrowers Withdrawn from Program	111	643
	Number of Unique Borrowers in Process	545	N/A
	Total Number of Unique Borrower Applicants	1440	6062
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	6285672.11	34904713.08
	Total Spent on Administrative Support, Outreach, and Counseling	910750.68	6586636.64
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.68%	0.79%
	\$70,000- \$89,000	0.84%	1.33%
	\$50,000- \$69,000	2.03%	4.76%
	Below \$50,000	96.45%	93.12%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	4.73%	4.82%
	110%- 119%	0.17%	1.24%
	100%- 109%	0.68%	1.35%
	90%- 99%	2.87%	2.90%
	80%- 89%	5.07%	4.20%
	Below 80%	86.49%	85.48%
<b>Geographic Breakdown (by County)</b>			
	Adair	0	7
	Allen	3	10
	Anderson	1	21
	Ballard	0	1
	Barren	2	12
	Bath	3	29
	Bell	30	84
	Boone	22	166
	Bourbon	1	17
	Boyd	3	18
	Boyle	4	14
	Bracken	1	2
	Breathitt	8	22
	Breckinridge	1	5
	Bullitt	8	77
	Butler	0	6
	Caldwell	1	3
	Calloway	2	5
	Campbell	12	99
	Carlisle	0	0
	Carroll	0	1
	Carter	2	13
	Casey	2	3
	Christian	8	27
	Clark	1	17
	Clay	5	7
	Clinton	0	1
	Crittenden	0	2
	Cumberland	0	0
	Daviess	3	24
	Edmonson	1	9
	Elliott	0	3
	Estill	3	8
	Fayette	40	313
	Fleming	2	9
	Floyd	4	14
	Franklin	7	45
	Fulton	1	8
	Gallatin	1	14
	Garrard	3	21
	Grant	6	29
	Graves	4	7
	Grayson	1	10
	Green	0	3
	Greenup	3	19
	Hancock	0	1
	Hardin	12	69
	Harlan	11	24
	Harrison	2	12
	Hart	1	9
	Henderson	6	19
	Henry	3	17
	Hickman	0	3
	Hopkins	2	12
	Jackson	0	5
	Jefferson	95	911
	Jessamine	10	47
	Johnson	1	8
	Kenton	46	215
	Knott	10	20
	Knox	14	42
	Larue	3	11
	Laurel	7	37

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	1	3
Lee	1	3
Leslie	15	35
Letcher	11	37
Lewis	0	6
Lincoln	2	9
Livingston	0	0
Logan	0	5
Lyon	1	2
Madison	6	18
Magoffin	1	6
Marion	0	0
Marshall	12	82
Martin	1	1
Mason	2	5
McCracken	3	9
McCreary	1	2
McLean	0	7
Meade	4	13
Menifee	1	10
Mercer	0	10
Metcalfe	1	4
Monroe	1	2
Montgomery	2	30
Morgan	2	14
Muhlenberg	2	7
Nelson	6	50
Nicholas	0	5
Ohio	1	3
Oldham	7	36
Owen	0	9
Owsley	2	4
Pendleton	0	8
Perry	27	68
Pike	6	27
Powell	1	7
Pulaski	11	40
Robertson	0	1
Rockcastle	1	8
Rowan	5	22
Russell	0	3
Scott	7	51
Shelby	5	34
Simpson	1	16
Spencer	0	20
Taylor	0	10
Todd	0	4
Trigg	0	3
Trimble	0	6
Union	0	1
Warren	6	58
Washington	0	6
Wayne	2	7
Webster	1	4
Whitley	7	28
Wolfe	0	2
Woodford	4	19

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	1		10
Asian	0		14
Black or African American	61		497
Native Hawaiian or other Pacific Islander	2		6
White	528		3020
Information not provided by borrower	0		0
<b>Ethnicity</b>			
Hispanic or Latino	8		73
Not Hispanic or Latino	584		3474
Information not provided by borrower	0		0
<b>Sex</b>			
Male	370		1966
Female	222		1581
Information not provided by borrower	0		0
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	1		6
Asian	0		5
Black or African American	16		113
Native Hawaiian or other Pacific Islander	0		99
White	275		1280
Information not provided by borrower	0		0
<b>Ethnicity</b>			
Hispanic or Latino	5		30
Not Hispanic or Latino	287		1473
Information not provided by borrower	0		0
<b>Sex</b>			
Male	72		410
Female	220		1093
Information not provided by borrower	0		0
<b>Hardship</b>			
Unemployment	482		2761
Underemployment	106		778
Divorce	0		1
Medical Condition	0		0
Death	0		1
Other	4		6
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	74.16%		79.31%
100%-109%	9.46%		7.89%
110%-120%	4.56%		4.29%
>120%	11.82%		8.51%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	74.16%		79.31%
100%-119%	14.02%		12.18%
120%-139%	4.05%		3.81%
140%-159%	3.89%		1.89%
>=160%	3.89%		2.82%
<b>Delinquency Status (%)</b>			
Current	54.22%		46.52%
30+	15.88%		13.28%
60+	11.82%		13.98%
90+	18.07%		26.22%
<b>Household Size</b>			
1	117		762
2	172		970
3	121		711
4	114		658
5+	68		446
<p>Notes: QTD Denied applicants equals 192. However, due to an error in the data system, 221 duplicate applicants from prior quarters were discovered this quarter. This results in a net negative 29 included in the cumulative total for this category. Therefore, the cumulative number of denied applicants does not equal the QTD figure plus the prior Cumulative figure.</p> <p>Cumulative administrative expenses includes a \$100 adjustment from the prior quarter's figure due to a timing difference as noted in last quarter's report.</p>			

<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		592	3547
% of Total Number of Applications		41.11%	58.51%
<i>Denied</i>			
Number of Borrowers Denied		192	1327
% of Total Number of Applications		13.33%	21.89%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		111	643
% of Total Number of Applications		7.71%	10.61%
<i>In Process</i>			
Number of Borrowers In Process		545	N/A
% of Total Number of Applications		37.85%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1219	6062
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		884.83	858.8
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		173.25	150
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		90003.1	92559
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		18057.99	18621.79
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	6
Median Assistance Amount		721.19	732.65
<b>Assistance Characteristics</b>			
Assistance Provided to Date		6285672.11	<b>34904713.08</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		56.85	61.66
<i>Current</i>			
Number		321	1650
%		54.22%	46.52%
<i>Delinquent (30+)</i>			
Number		94	471
%		15.88%	13.28%
<i>Delinquent (60+)</i>			
Number		70	496
%		11.82%	13.98%
<i>Delinquent (90+)</i>			
Number		107	930
%		18.07%	26.22%

<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)	276	2445
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	12
	%	0.00%	0.49%
	<i>Cancelled</i>		
	Number	4	138
	%	1.45%	5.64%
	<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	3
	%	0.00%	0.12%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	272	2269
	%	98.55%	92.80%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	23
	%	0.00%	0.94%
	<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	2369
	Six Months %	N/A	99.58%
	Twelve Months Number	N/A	1509
	Twelve Months %	N/A	99.34%
	Twenty-four Months Number	N/A	24
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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