

<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	361	5727
	Number of Unique Borrowers Denied Assistance	63	1668
	Number of Unique Borrowers Withdrawn from Program	54	1029
	Number of Unique Borrowers in Process	252	N/A
	Total Number of Unique Borrower Applicants	730	8676
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$6,154,404.41	\$65,244,040.00
	Total Spent on Administrative Support, Outreach, and Counseling	\$658,415.40	\$10,783,539.04
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.28%	0.59%
	\$70,000- \$89,000	0.28%	1.01%
	\$50,000- \$69,000	1.66%	3.65%
	Below \$50,000	97.78%	94.75%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	3.05%	4.24%
	110%- 119%	1.39%	1.00%
	100%- 109%	1.39%	1.26%
	90%- 99%	1.39%	2.48%
	80%- 89%	3.60%	4.17%
	Below 80%	89.20%	86.85%
<b>Geographic Breakdown (by County)</b>			
	Adair	1	20
	Allen	0	12
	Anderson	2	33
	Ballard	2	4
	Barren	0	13
	Bath	1	34
	Bell	5	151
	Boone	15	255
	Bourbon	1	26
	Boyd	4	40
	Boyle	3	22
	Bracken	2	9
	Breathitt	3	40
	Breckinridge	0	12
	Bullitt	7	125
	Butler	1	9
	Caldwell	1	4
	Calloway	1	7
	Campbell	5	140
	Carlisle	0	0
	Carroll	3	8
	Carter	1	26
	Casey	1	7
	Christian	3	43
	Clark	1	31
	Clay	3	44
	Clinton	0	2
	Crittenden	0	2
	Cumberland	0	0
	Daviess	3	43
	Edmonson	0	10
	Elliott	2	6
	Estill	0	12
	Fayette	24	461
	Fleming	2	19
	Floyd	8	39
	Franklin	0	59
	Fulton	0	10
	Gallatin	0	16
	Garrard	1	29
	Grant	2	48
	Graves	1	16
	Grayson	0	13
	Green	4	7
	Greenup	5	32
	Hancock	0	1
	Hardin	5	96
	Harlan	6	87
	Harrison	0	16
	Hart	0	10
	Henderson	1	23
	Henry	0	26
	Hickman	0	4
	Hopkins	0	20
	Jackson	2	13
	Jefferson	69	1325
	Jessamine	9	78
	Johnson	5	28
	Kenton	19	311
	Knott	5	50
	Knox	4	75
	Larue	0	14
	Laurel	6	75

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lawrence	1	9
	Lee	1	7
	Leslie	5	65
	Letcher	4	90
	Lewis	1	15
	Lincoln	2	31
	Livingston	0	0
	Logan	1	9
	Lyon	0	3
	Madison	10	34
	Magoffin	1	9
	Marion	0	0
	Marshall	7	121
	Martin	0	5
	Mason	4	17
	McCracken	0	12
	McCreary	1	6
	McLean	4	21
	Meade	3	21
	Menifee	1	14
	Mercer	1	20
	Metcalfe	0	6
	Monroe	0	2
	Montgomery	3	40
	Morgan	1	19
	Muhlenberg	0	7
	Nelson	5	80
	Nicholas	1	13
	Ohio	1	7
	Oldham	2	51
	Owen	0	13
	Owsley	0	6
	Pendleton	3	19
	Perry	7	118
	Pike	13	85
	Powell	0	14
	Pulaski	4	66
	Robertson	0	2
	Rockcastle	0	14
	Rowan	1	29
	Russell	2	12
	Scott	3	82
	Shelby	4	45
	Simpson	0	18
	Spencer	2	26
	Taylor	0	16
	Todd	0	5
	Trigg	2	7
	Trimble	0	6
	Union	0	4
	Warren	6	92
	Washington	0	14
	Wayne	0	11
	Webster	1	6
	Whitley	4	57
	Wolfe	0	4
	Woodford	0	31

<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		1	17
Asian		1	20
Black or African American		48	732
Native Hawaiian or other Pacific Islander		1	9
White		310	4949
Information not provided by borrower		0	0
<b>Ethnicity</b>			
Hispanic or Latino		11	109
Not Hispanic or Latino		350	5618
Information not provided by borrower		0	0
<b>Sex</b>			
Male		205	3184
Female		156	2543
Information not provided by borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		1	10
Asian		1	11
Black or African American		12	176
Native Hawaiian or other Pacific Islander		1	100
White		148	2295
Information not provided by borrower		0	0
<b>Ethnicity</b>			
Hispanic or Latino		4	42
Not Hispanic or Latino		159	2550
Information not provided by borrower		0	0
<b>Sex</b>			
Male		46	728
Female		117	1864
Information not provided by borrower		0	0
<b>Hardship</b>			
Unemployment		305	4630
Underemployment		56	1088
Divorce		0	1
Medical Condition		0	1
Death		0	1
Other		0	6
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		74.52%	77.84%
100%-109%		11.91%	8.43%
110%-120%		4.43%	4.38%
>120%		9.14%	9.34%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		74.52%	77.84%
100%-119%		16.34%	12.82%
120%-139%		3.05%	3.81%
140%-159%		2.49%	2.08%
>=160%		3.60%	3.46%
<b>Delinquency Status (%)</b>			
Current		55.68%	50.79%
30+		12.74%	13.20%
60+		13.02%	13.38%
90+		18.56%	22.63%
<b>Household Size</b>			
1		78	1181
2		105	1567
3		72	1198
4		66	1096
5+		40	685
<p><b>Note:</b> Cumulative receiving assistance figure and all related cumulative figures have been adjusted (-2) to reflect loans previously counted as closed that did not close, bringing the cumulative number to 5,727 rather than 5,729.</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		361	5727
% of Total Number of Applications		49.45%	66.01%
<i>Denied</i>			
Number of Borrowers Denied		63	1668
% of Total Number of Applications		8.63%	19.23%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		54	1029
% of Total Number of Applications		7.40%	11.86%
<i>In Process</i>			
Number of Borrowers In Process		252	N/A
% of Total Number of Applications		34.52%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		730	8676
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		NA	NA
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		714.5	733.28
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		121.21	143.72
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		85402.62	89425.95
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		14185.43	16402.8
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	9.47
Median Assistance Amount		759.81	788.79
<b>Assistance Characteristics</b>			
Assistance Provided to Date		6154404.41	<b>65244040</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		43.59	50.48
<i>Current</i>			
Number		201	2909
%		55.68%	50.79%
<i>Delinquent (30+)</i>			
Number		46	756
%		12.74%	13.20%
<i>Delinquent (60+)</i>			
Number		47	766
%		13.02%	13.38%
<i>Delinquent (90+)</i>			
Number		67	1296
%		18.56%	22.63%

<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)	74	3384
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	8	12
	%	10.81%	0.35%
	<i>Cancelled</i>		
	Number	5	70
	%	6.76%	2.07%
	<i>Deed in Lieu</i>		
	Number	1	6
	%	1.35%	0.18%
	<i>Short Sale</i>		
	Number	2	13
	%	2.70%	0.38%
<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	22	361
	%	29.73%	10.67%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	12
	%	0.00%	0.35%
	<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	36	2910
	%	48.65%	85.99%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	4733
	Six Months %	N/A	97.95%
	Twelve Months Number	N/A	3940
	Twelve Months %	N/A	97.62%
	Twenty-four Months Number	N/A	1880
	Twenty-four Months %	N/A	96.36%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home