

Lender: 1st Preference Mortgage Corp. (“1st Preference”)
Market: Baltimore
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores								
<p style="font-size: 24pt; font-weight: bold;">29.62</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #f4a460;">9.62</td> <td style="background-color: #f4a460;">20.00</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	9.62	20.00	Action	Fair Lending	<ul style="list-style-type: none"> 1st Preference is 2nd ranked 2014 LenderScores.com lender among the 79 ranked lenders in this analytical group. This analytical group is comprised of 434 lenders reporting 23,543 applications in 2014. Stearns received 91 (0.40%) of these applications ranking 57th based on volume. 	<p style="font-size: 24pt; font-weight: bold;">10.36</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #f4a460;">3.32</td> <td style="background-color: #f4a460;">7.04</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	3.32	7.04	Action	Fair Lending
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LenderScores.com Market Segment Recognition(s)										
Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories]										

Score	Score Commentary
D	<ul style="list-style-type: none"> 1st Preference’s 2014 D Score is .73 compared to an average D Score of 4.58. 1st Preference’s Incomplete Rate and Withdrawn Rate, 0% and 12.09%, respectively, are lower and higher, respectively, than the comparative averages for Ranked Lenders (4.01% and 9.85%, respectively) and all lenders (3.46% and 11.52%, respectively). The average D Score reflects the fact that 182 of the 434 lenders earned a top D Score of 10 due to negligible, if any, incomplete and/or withdrawn applications. 1st Preference is one of 48 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> 1st Preference’s 2014 A Score is 8.89 compared to an average A Score of 4.54. 1st Preference’s A Score is due to a 95.79% Approved Rate (with a 1.05% Denied Rate) compared to an average approved rate of 74.21% (with a 10.80% Denied Rate) for all lenders. The average A Score reflects the fact that 145 of the 434 lenders earned a top A Score due to the fact that they denied no applications. Stearns is one of 41 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Stearns is one of 20 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. Stearns is one of 76 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Stearns is one of 8 lenders that earned a top 2014 C Score 10.00 indicating that the denied rate for 25+ minority borrowers was lower than the denied rate for non-minority borrowers. Stearns is one of 17 Ranked Lenders that earned a Gold C Score ranking.
B	<ul style="list-style-type: none"> Stearns’s 2014 B Score for approved loans is comparable to the average approved B Score for Ranked Lenders (45.0) and the average approved B Score for all lenders (45.9).
43.8	