

Lender: Academy Mortgage Corporation (“Academy”)
Market: Greenville-Anderson-Mauldin, SC
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
34.96 <small>Aggregate</small> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #FFC000; text-align: center;">14.96 <small>Action</small></td> <td style="background-color: #FFC000; text-align: center;">20.00 <small>Fair Lending</small></td> </tr> </table>	14.96 <small>Action</small>	20.00 <small>Fair Lending</small>	<ul style="list-style-type: none"> Academy is 3rd ranked 2014 LenderScores.com lender among the 69 ranked lenders in this analytical group. This analytical group is comprised of 281 lenders reporting 8,326 applications in 2014. Academy received 85 (1.00%) of these applications ranking 27th based on volume. 	13.24 <small>Aggregate</small> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #FFC000; text-align: center;">11.08 <small>Action</small></td> <td style="background-color: #FFC000; text-align: center;">2.16 <small>Fair Lending</small></td> </tr> </table>	11.08 <small>Action</small>	2.16 <small>Fair Lending</small>
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LenderScores.com Market Segment Recognition(s)						
Leading Lender Overall [All Income Categories] Leading Less than 100 Applications [All Income Categories]						

Score	Commentary
D	<ul style="list-style-type: none"> Academy’s 2014 D Score is 0.84 compared to an average D Score of 5.31. Although Academy’s Incomplete Rate and Withdrawn Rate, 3.53% and 7.06% respectively, are below the comparable average for Ranked Lenders (2.22% and 9.72%, respectively) and all lenders (3.63% and 10.64%, respectfully), 140 of the 281 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Academy is one of 31 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Academy’s 2014 A Score is 9.98 compared to an average A Score of 5.77. Academy’s results are driven by a 89.41% Approved Rate (with a 0% Denied Rate) compared to an average approved rate of 78.70% (with a 10.03% Denied Rate) for all lenders. Only 1 of the 208 lenders in this market earned a top A score of 10.00. Academy is one of 39 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Academy is one of 7 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. Academy is one of 65 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Academy’s is one of 4 lenders that earned a top 2014 C Score 10.00 indicating that the denied rate for 25+ minority borrowers was lower than the denial rate for non-minority borrowers. Academy is one of 33 Ranked Lenders that earned a Gold C Score ranking.
B 41.1	<ul style="list-style-type: none"> Academy’s 2014 B Score for approved loans is significantly lower than the average approved B Score results for Ranked Lenders (52.5) and the average approved B Score for all lenders (56.6) indicating that Acdeomy likely has more lending options for moderate-income and first time borrowers.