

Lender: Bank of American Fork (“BoAF”)
Market: Provo-Orem
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores								
4.47 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">2.18</td> <td style="background-color: #f4a460;">2.29</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	2.18	2.29	Action	Fair Lending	<ul style="list-style-type: none"> BoAF ranks 27th among the 52 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 7,341 applications in 2014. BoAF received 242 (3.30%) of these applications earning 9th place based on volume. 	10.95 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">9.33</td> <td style="background-color: #f4a460;">1.62</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	9.33	1.62	Action	Fair Lending
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Score	Score Commentary
D	<ul style="list-style-type: none"> BoAF’s 2014 D Score is 0.38 compared to an average D Score of 4.77. BoAF’s Incomplete Rate and Withdrawn Rate, 0.83% and 19.83%, respectively, are lower and higher than the comparative averages for Ranked Lenders (4.03% and 10.03%, respectively) and all lenders (3.97% and 12.17%, respectively). The average D Score reflects the fact that 85 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. BoAF is one of two Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> BoAF’s 2014 A Score is 1.80 compared to an average A Score of 4.56. BoAF’s A Score is due to a 76.03% Approved Rate (with a 3.31% Denied Rate) compared to an average approved rate of 74.55% (with a 9.30% Denied Rate) for all lenders. Only one of the 190 lenders earned a top A Score of 10.00. BoAF is one of 28 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> BoAF’s 2014 E Score is 1.79 compared to an average E Score of 0.88 indicating strong engagement with minority applicants. Only 3 lenders earning a top E Score of 10.00. BoAF is one of 28 Ranked Lenders that earned a 2014 Gold E Score ranking.
C	<ul style="list-style-type: none"> BoAF’s 2014 C Score is 0.50 compared to an average C Score of 0.74 indicating that BoAF’s denied rate for minority applicants is approximately twice as high as BoAF’s denied rate for non-minority applicants. BoAF is one of 26 Ranked Lenders that earned a Bronze C Score ranking.
B 57.9	<ul style="list-style-type: none"> BoAF’s B Score for approved loans is significantly higher than the comparable average results for Ranked Lenders (43.7) and all lenders (50.2) indicating a conservative approach to underwriting conventional purchase applications.