

**Lender:** Caliber Home Loans (“Caliber”)  
**Market:** Anchorage  
**Segment:** 1-4 Family Conventional Purchase  
**Category:** All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
<b>21.12</b> Aggregate <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;"><b>11.12</b> Action</td> <td style="background-color: #FFC000;"><b>10.00</b> Fair Lending</td> </tr> </table>	<b>11.12</b> Action	<b>10.00</b> Fair Lending	<ul style="list-style-type: none"> <li>Caliber is top-ranked 2014 LenderScores.com lender among the 23 ranked lenders in this analytical group.</li> <li>This analytical group is comprised of 81 lenders reporting 3,974 applications in 2014. Caliber received 47 (1.20%) of these applications ranking 11<sup>th</sup> based on volume.</li> </ul>	<b>11.07</b> Aggregate <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;"><b>9.58</b> Action</td> <td style="background-color: #FFC000;"><b>1.49</b> Fair Lending</td> </tr> </table>	<b>9.58</b> Action	<b>1.49</b> Fair Lending
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<b>LenderScores.com Market Segment Recognition(s)</b> <b>Top Lender   Overall [All Income Categories]</b> <b>Top Lender   Less than 100 Applications [All Income Categories]</b> <b>Four Gold ★★☆☆ Lender</b>						

Score	Score Commentary
<b>D</b>	<ul style="list-style-type: none"> <li>Caliber is one of 71 lenders that earned a top 2014 D Score of <b>10.00</b> indicating that all applications were decided.</li> <li>Caliber is one of 11 Ranked Lenders that earned a 2014 Gold D Score ranking.</li> </ul>
<b>A</b>	<ul style="list-style-type: none"> <li>Caliber’s 2014 A Score is <b>1.12</b> compared to an average A Score of 3.94. Caliber’s results reflect a higher-than-average approval rate (93.61% compared to 73.07%) and a lower-than-average denied rate (6.38% compared to 14.01%). The average A Score reflects that 39 of the 81 lenders in this market had a denial rate of 0%.</li> <li>Caliber is one of 11 Ranked Lenders that earned a 2014 Gold A Score ranking.</li> </ul>
<b>E</b>	<ul style="list-style-type: none"> <li>Caliber’s 2014 E Score is <b>5.00</b> indicating strong engagement with 10-25 minority applicants.</li> <li>Caliber is one of 18 Ranked Lenders that earned a Gold E Score ranking.</li> </ul>
<b>C</b>	<ul style="list-style-type: none"> <li>Caliber’s 2014 E Score is <b>5.00</b> indicating that Caliber’s denial rate for 10-25 minority applicants is less than the denial rate for minority applications.</li> <li>Caliber is one of 9 Ranked Lenders that earned a Gold C Score ranking.</li> </ul>
<b>B</b> <b>43.8</b>	<ul style="list-style-type: none"> <li>Caliber’s 2014 B Score for approved loans is lower than the average approved B Score for Ranked Lenders (49.2) and significantly lower than the approved B Score for all lenders (63.8). These variances suggest that Caliber likely has more lending options for moderate-income and first time borrowers.</li> </ul>