

Lender: Citywide Home Loans (“Citywide”)
Market: Ogden-Clearfield
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
28.26 Aggregate 8.26 Action 20.00 Fair Lending	<ul style="list-style-type: none"> Citywide ranks 2nd among the 51 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 8,234 applications in 2014. Citywide received 412 (5.00%) of these applications earning 6th place based on volume. 	11.17 Aggregate 9.39 Action 1.78 Fair Lending
LenderScores.com Market Segment Recognition(s)		
Leading Lender Overall [All Income Categories] Leading Lender 100+ Applications [All Income Categories]		

Score	Score Commentary
D	<ul style="list-style-type: none"> Citywide’s 2014 D Score is 0.43 compared to an average D Score of 4.73. Citywide’s Incomplete Rate and Withdrawn rate, 2.57% and 16.26%, respectively, are comparatively mixed. Specifically, Citywide’s (i) incomplete rate is lower than the average for Ranked Lenders (4.03%) and all lenders (3.97%) and (ii) withdrawn rate is higher than the average for Ranked Lenders (10.03%) and all lenders (12.17%). The Average D Score reflects the fact that 98 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Citywide is one of 30 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Citywide’s 2014 A Score is 7.83 compared to an average A Score of 4.66. Citywide’s results are driven by an 81% Approved Rate (with a 0% Denied Rate) compared to an average approved rate of 75.55% (with a 7.95% Denied Rate) for all lenders. Only 1 of the 190 lenders earned a top A Score of 10.00. Citywide is one of 31 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Citywide is one of only 2 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. Citywide is one of 40 Ranked Lenders that earned a 2014 Gold E Score ranking.
C	<ul style="list-style-type: none"> Citywide is one of only 2 lenders earning a top C Score of 10.00 indicating that their denial rate for 25+ minority applicants is lower than their denial rate for non-minority applicants. Citywide is one of 23 Ranked Lenders that earned a 2014 Gold C Score ranking.
B 50.0	<ul style="list-style-type: none"> Citywide’s 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (46.5) and all lenders (47.65) suggesting a cautious underwriting profile.