

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

Lender Scores	Summary Profile	Average Scores								
<p style="font-size: 24pt; font-weight: bold;">28.67</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #f4a460;">8.67</td> <td style="background-color: #f4a460;">20.00</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	8.67	20.00	Action	Fair Lending	<ul style="list-style-type: none"> Citywide ranks 2nd 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. Citywide received 239 (3.20%) of these applications earning 10th place based on volume. 	<p style="font-size: 24pt; font-weight: bold;">10.95</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <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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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 0.86 compared to an average D Score of 4.77. Although Citywide’s Incomplete Rate and Withdrawn Rate, 1.3% and 9.2%, respectively, are below the comparative averages for Ranked Lenders (4.03% and 10.03%, respectively) and all lenders (3.97% and 12.17%, respectively), 85 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications.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 31 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Citywide’s 2014 A Score is 7.81 compared to an average A Score of 4.56. Citywide’s results are driven by an 89.5% Approved Rate (with a 0% Denied Rate) compared to an average approved rate of 74.55% (with a 9.30% Denied Rate) for all lenders. Only 1 of the 190 lenders earned a top A Score of 10.00. Citywide is one of 28 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Citywide is one of only 3 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. Citywide is one of 28 Ranked Lenders that earned a 2014 Gold E Score ranking.
C	<ul style="list-style-type: none"> Citywide is one of only 3 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 18 Ranked Lenders that earned a 2014 Gold C Score ranking.
B 42.0	<ul style="list-style-type: none"> Citywide’s 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (43.7) and all lenders (50.2) indicating that Citywide likely has more lending options for moderate-income and first time borrowers.