

Lender: Everett Financial, Inc. (“Everett”)
Market: Salt Lake
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
27.57 Aggregate 7.57 Action 20.00 Fair Lending	<ul style="list-style-type: none"> Everett ranks 2nd among the 60 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 242 lenders reporting 14,885 applications in 2014. Everett received 73 (0.50%) of these applications ranking 35th based on volume. 	10.90 Aggregate 8.63 Action 2.27 Fair Lending
LenderScores.com Market Segment Recognition(s)		
Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories]		

Score	Score Commentary
D	<ul style="list-style-type: none"> Everett’s 2014 D Score is 0.17 compared to an average D Score of 4.35. Everett’s 36.99% Withdrawn Rate is higher than that for Ranked Lenders (11.083%) and all lenders (14.03%). Further, 201 of 242 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Everett is one of 4 Ranked Lenders that earned a 2014 Bronze D Score ranking.
A	<ul style="list-style-type: none"> Everett’s 2014 A Score is 7.40 compared to an Average A Score of 4.28. Everett’s A Score is due to a 63.01% Approved Rate (with no denied applications) compared to an average approved rate of 74.61% (with a 7.53% Denied Rate) for all lenders. The average A Score reflects the fact that two of the 242 lenders that earned a top A Score of 10.00. Everett is one of 36 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Everett is one of only 7 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. Everett is one of 49 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Everett 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. Everett is one of 21 Ranked Lenders that earned a Gold C Score ranking.
B 41.4	<ul style="list-style-type: none"> Everett’s 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (45.0) and all lenders (52.3) indicating that Everett likely has more lending options for moderate-income and first time borrowers.