

Lender: First Colony Mortgage (“First Colony”)

Market: Provo-Orem

Segment: 1-4 Family Conventional Purchase

Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
28.69 Aggregate 8.69 Action 20.00 Fair Lending	<ul style="list-style-type: none"> First Colony is the top-ranked 2014 LenderScores.com lender among the 52 ranked lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 7,341 applications in 2014. First Colony received 620 (8.30%) of these applications earning 1st place based on volume. 	10.95 Aggregate 9.33 Action 1.62 Fair Lending
LenderScores.com Market Segment Recognition(s)		
Top Lender Overall [All Income Categories] Top Lender 100+ Applications [All Income Categories] Four Gold ★★☆☆ Lender		

Score	Score Commentary
D	<ul style="list-style-type: none"> First Colony's 2014 D Score is 1.28 compared to an Average D Score of 4.77. Although First Colony's Incomplete Rate and Withdrawn Rate, 0% and 7.3%, respectively, are lower than the comparable averages for Ranked Lenders (4.03% and 10.03%, respectively) and all lenders (3.97% and 12.17%, respectively), 85 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. First Colony is one of 19 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> First Colony's 2014 A Score is 7.41 compared to an Average A Score of 4.56. First Colony's A Score is driven by a 91.77% Approved Rate (with a 1.0% 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. First Colony is one of 28 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> First Colony is one of only 3 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. First Colony is one of 28 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> First Colony 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. First Colony is one of 18 Ranked Lenders that earned a Gold C Score ranking.
B 40.3	<ul style="list-style-type: none"> First Colony'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 First Colony likely has more lending options for moderate-income and first time borrowers.