

Lender: First Colony Mortgage (“First Colony”)
Market: Salt Lake
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores								
<p style="font-size: 24pt; font-weight: bold;">28.29</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #f4a460;">8.29</td> <td style="background-color: #f4a460;">20.00</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	8.29	20.00	Action	Fair Lending	<ul style="list-style-type: none"> First Colony is the top-ranked 2014 LenderScores.com lender among the 60 ranked lenders in this analytical group. This analytical group is comprised of 242 lenders reporting 14,885 applications in 2014. First Colony received 119 (0.08%) of these applications ranking 26th based on volume. 	<p style="font-size: 24pt; font-weight: bold;">10.90</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #f4a460;">8.63</td> <td style="background-color: #f4a460;">2.27</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	8.63	2.27	Action	Fair Lending
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<p>LenderScores.com Market Segment Recognition(s)</p> <p>Top Lender Overall [All Income Categories] Top Lender 100+ Applications [All Income Categories]</p>										

Score	Score Commentary
D	<ul style="list-style-type: none"> First Colony's 2014 D Score is 0.89 compared to an Average D Score of 4.35. Although First Colony's Incomplete Rate and Withdrawn Rate, 0% and 10.08%, respectively, are lower than the comparable average rates for Ranked Lenders (3.62% and 11.83%, respectively) and all lenders (3.84% and 14.03%, respectively), 201 of 242 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. First Colony is one of 41 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> First Colony's 2014 A Score is 7.40 compared to an Average A Score of 4.28. First Colony's A Score is due to an 89.92% 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 earned a top A Score of 10.00. First Colony is one of 36 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> First Colony is one of only 7 lenders earning a top E Score of 10.00 indicating strong engagement with 25+ minority applicants. First Colony is one of 49 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 21 Ranked Lenders that earned a Gold C Score ranking.
B	<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 (45.0) and all lenders (52.3) indicating that First Colony likely has more lending options for moderate-income and first time borrowers.
38.6	