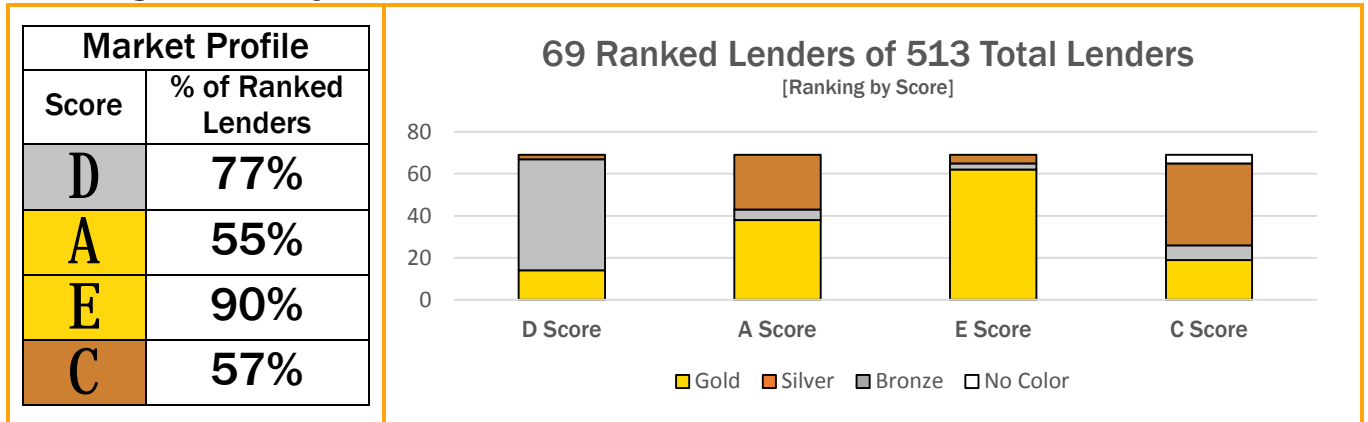
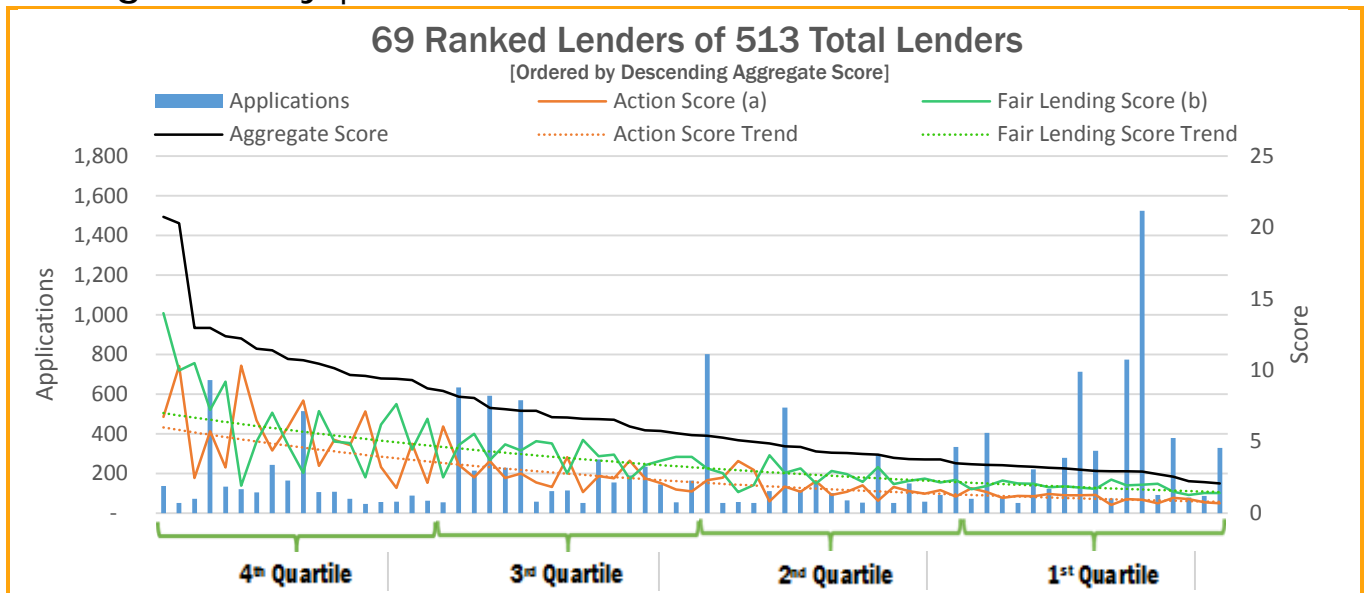


I. Ranking Summary:



II. Scoring Summary | All Ranked Lenders:

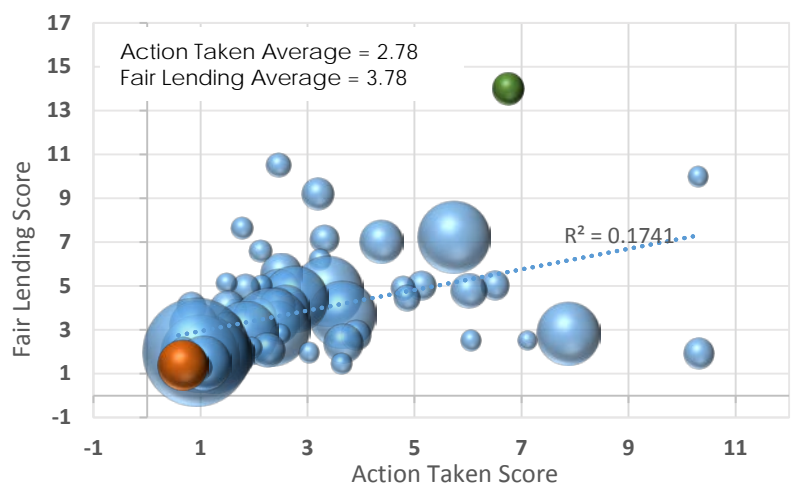


Quartile Range: Aggregate Score			
Quartile	Total Apps	Low Score	High Score
1 st	5,589	2.08	3.42
2 nd	3,071	3.50	5.43
3 rd	3,838	5.45	8.56
4 th	2,811	8.72	20.75

Average Score = 6.56
Standard Deviation = 3.86

- (a) Combination of D Score and A Score
- (b) Combination of E Score and C Score

Action Taken/Fair Lending Bubble Chart:



III. Scoring Summary | All Ranked Lenders By Institution Type:

Bank Lenders

Quartile Distribution:

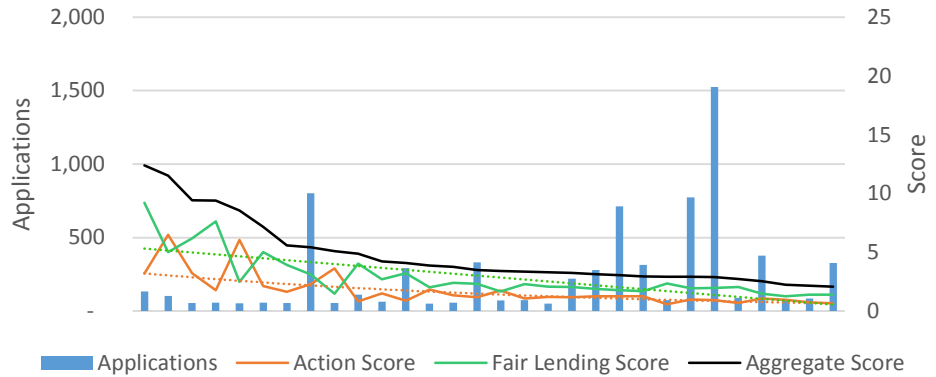
Quartile	Lender Count	Quartile Percent
4th	4	22%
3rd	3	18%
2nd	8	47%
1st	15	88%

Average Scores:

Aggregate 4.73
 Action 2.78
 Fair Lending 2.94

30 Ranked Bank Lenders

[Ordered by Descending Aggregate Score]



Non-Bank Lenders

Quartile Distribution:

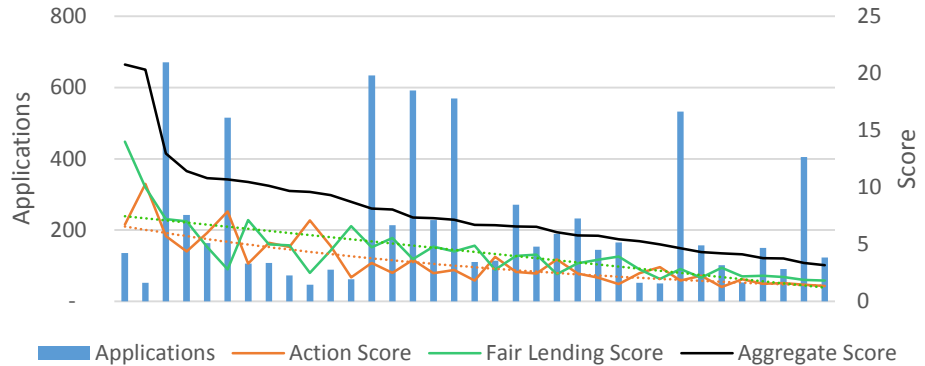
Quartile	Lender Count	Quartile Percent
4th	12	67%
3rd	13	76%
2nd	8	47%
1st	2	12%

Average Scores:

Aggregate 7.83
 Action 3.50
 Fair Lending 4.33

35 Ranked Non-Bank Lenders

[Ordered by Descending Aggregate Score]



Credit Union Lenders

Quartile Distribution:

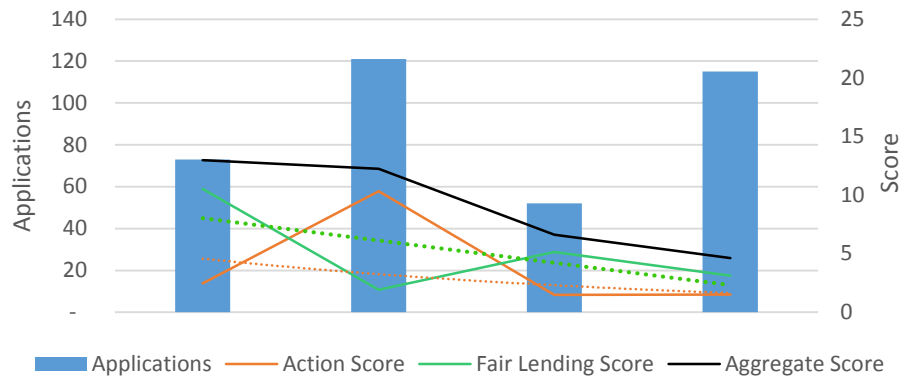
Quartile	Lender Count	Quartile Percent
4th	2	11%
3rd	1	6%
2nd	1	6%
1st	0	0%

Average Scores:

Aggregate 9.11
 Action 3.94
 Fair Lending 5.17

4 Ranked Credit Union Lenders

[Ordered by Descending Aggregate Score]



Highest In Quartile

Highest Score

Lowest Score