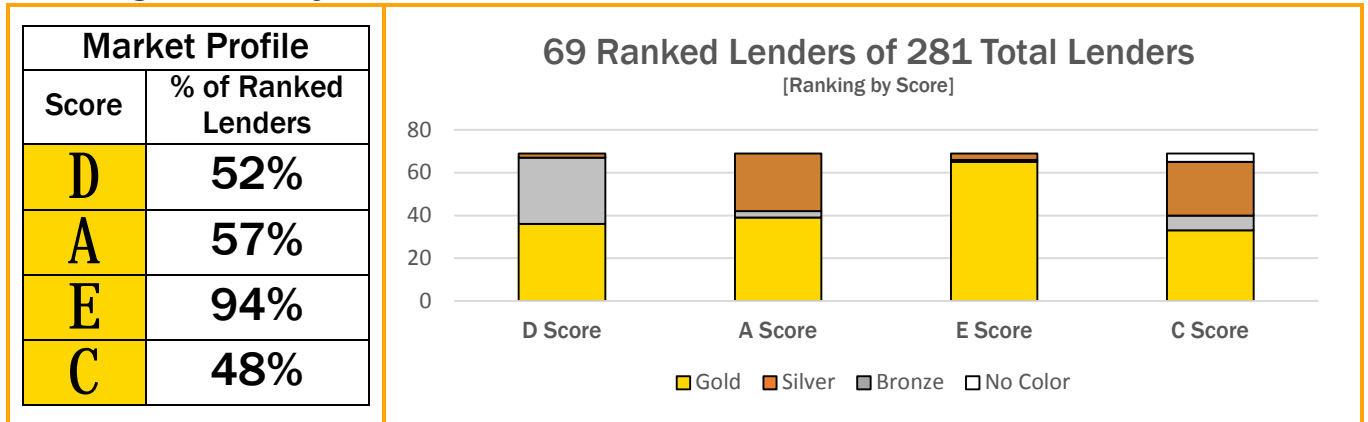
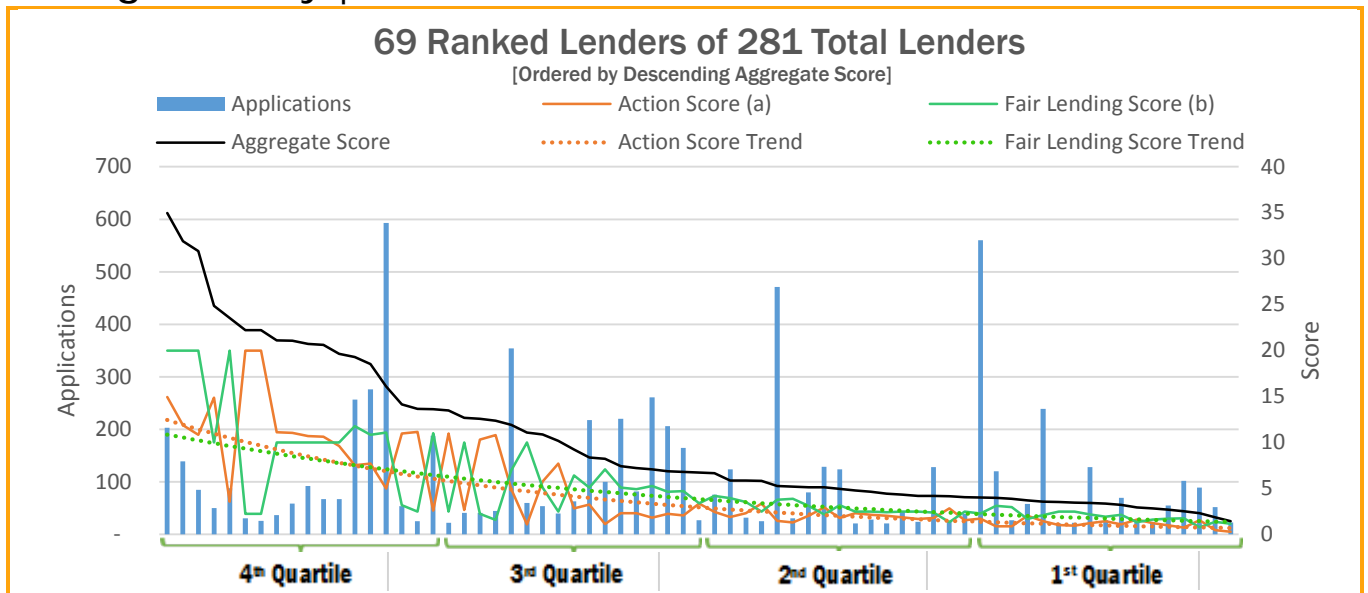


I. Ranking Summary:



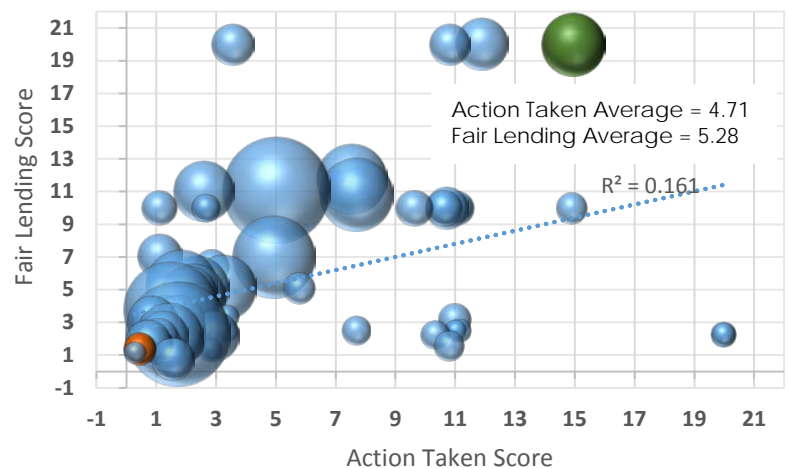
II. Scoring Summary | All Ranked Lenders:



Quartile Range: Aggregate Score			
Quartile	Total Apps	Low Score	High Score
1 st	1,642	0.29	4.03
2 nd	1,421	4.05	6.66
3 rd	1,999	6.75	13.50
4 th	2,337	13.63	34.96
Average Score = 10.00 Standard Deviation = 7.98			

- (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:

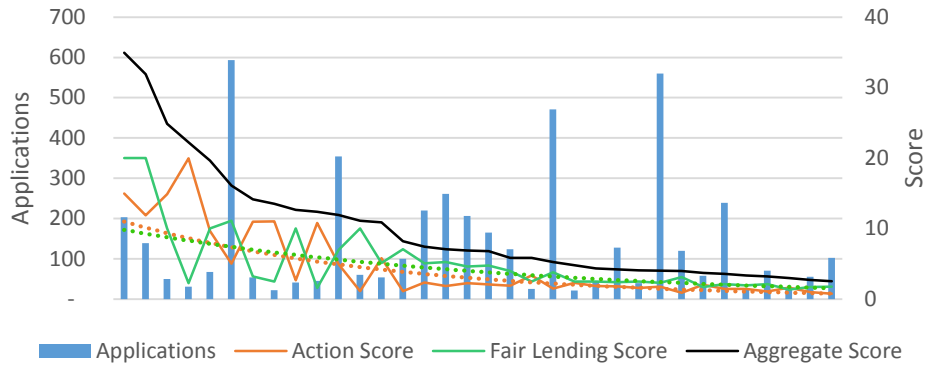
Quartile	Lender Count	Quartile Percent
4th	7	39%
3rd	11	65%
2nd	7	41%
1st	9	53%

Average Scores:

Aggregate	9.91
Action	4.69
Fair Lending	5.23

34 Ranked Bank Lenders

[Ordered by Descending Aggregate Score]



Non-Bank Lenders

Quartile Distribution:

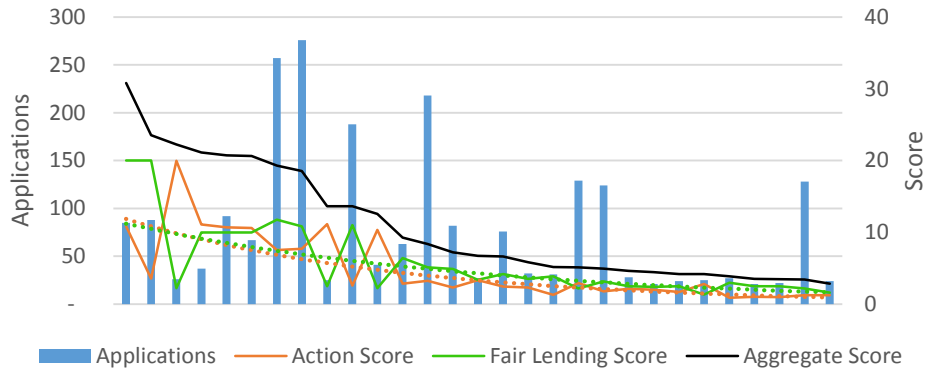
Quartile	Lender Count	Quartile Percent
4th	10	55%
3rd	5	29%
2nd	9	53%
1st	5	29%

Average Scores:

Aggregate	10.72
Action	4.92
Fair Lending	5.79

29 Ranked Non-Bank Lenders

[Ordered by Descending Aggregate Score]



Credit Union Lenders

Quartile Distribution:

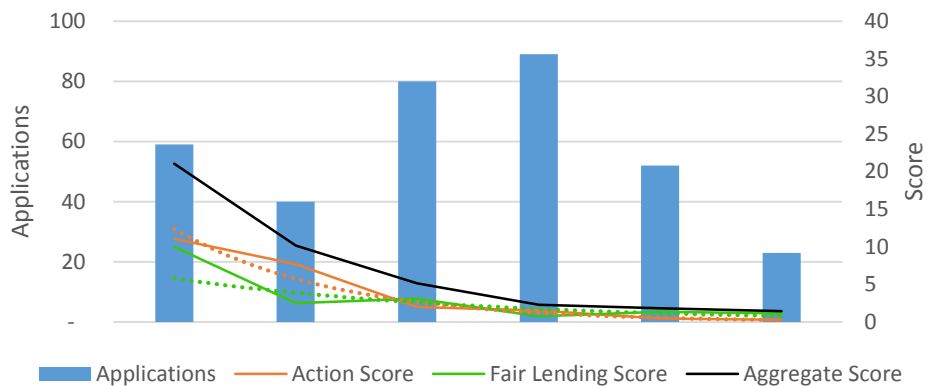
Quartile	Lender Count	Quartile Percent
4th	1	6%
3rd	1	6%
2nd	1	6%
1st	3	18%

Average Scores:

Aggregate	7.00
Action	3.85
Fair Lending	3.16

6 Ranked Credit Unions Lenders

[Ordered by Descending Aggregate Score]



Highest In Quartile

Highest Score

Lowest Score