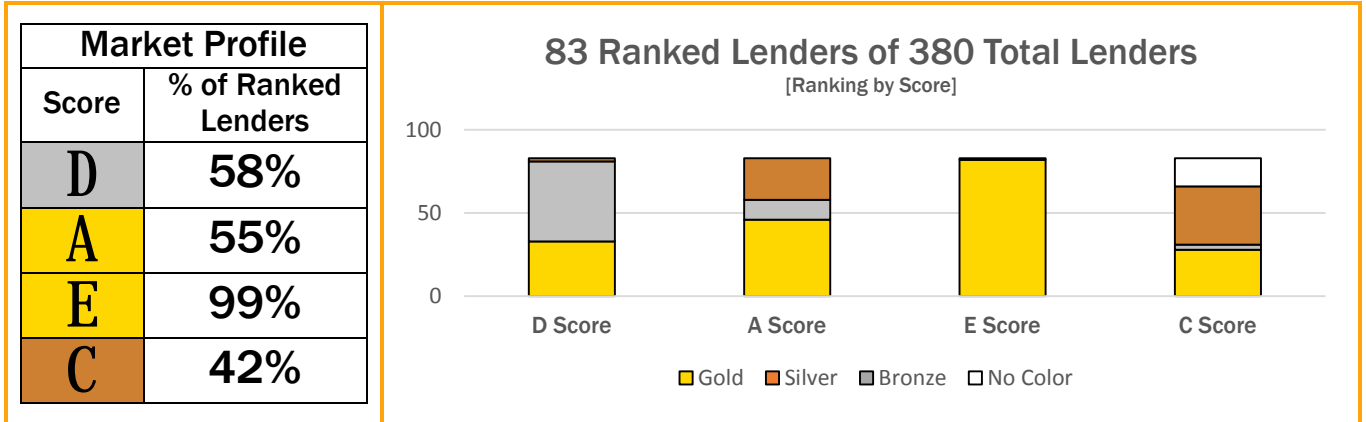
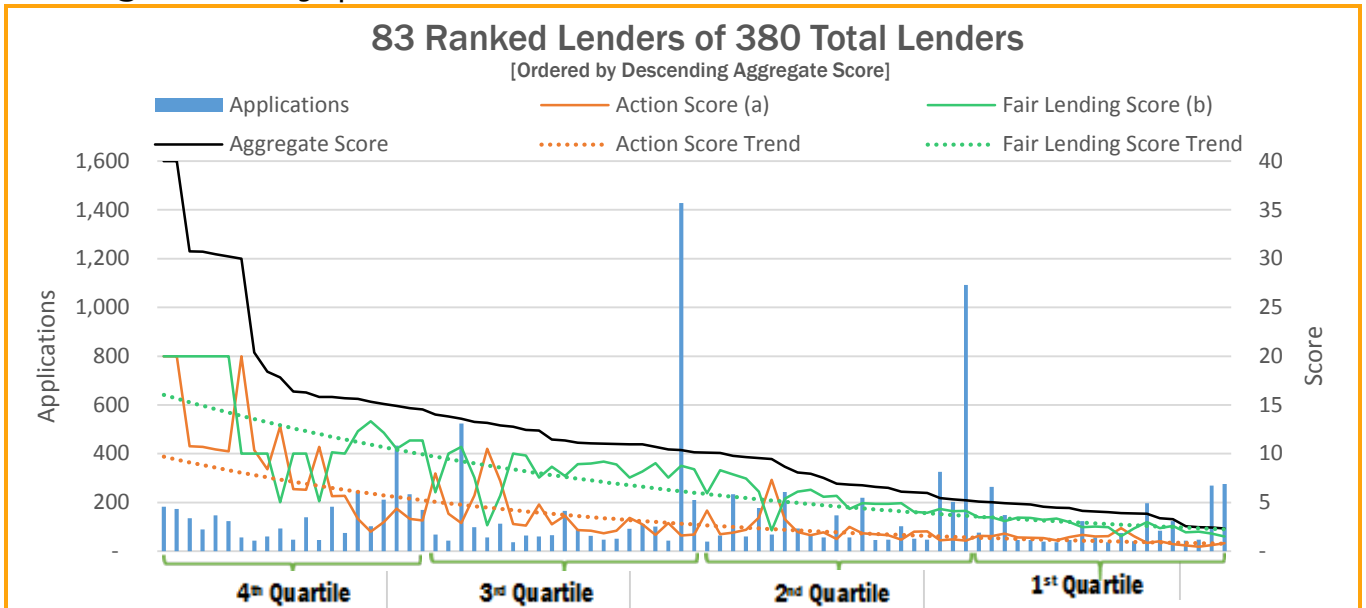


I. Ranking Summary:



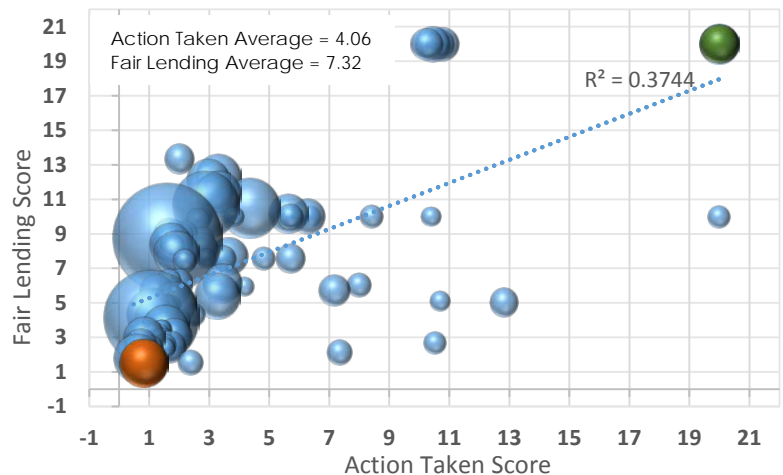
II. Scoring Summary | All Ranked Lenders:



Quartile Range: Aggregate Score			
Quartile	Total Apps	Low Score	High Score
1 st	2,078	2.34	5.08
2 nd	3,440	5.21	10.12
3 rd	3,533	10.14	14.01
4 th	2,991	14.54	40.00
Average Score = 11.39 Standard Deviation = 8.02			

- (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:

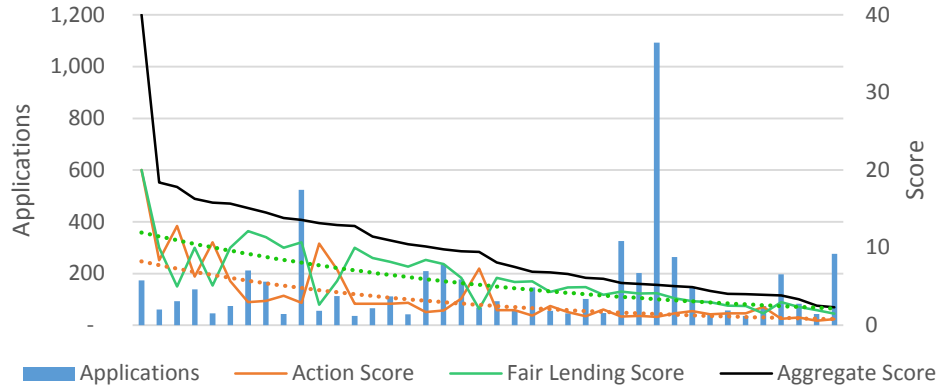
Quartile	Lender Count	Quartile Percent
4th	8	38%
3rd	9	43%
2nd	13	62%
1st	10	50%

Average Scores:

Aggregate	9.86
Action	3.74
Fair Lending	6.12

40 Ranked Bank Lenders

[Ordered by Descending Aggregate Score]



Non-Bank Lenders

Quartile Distribution:

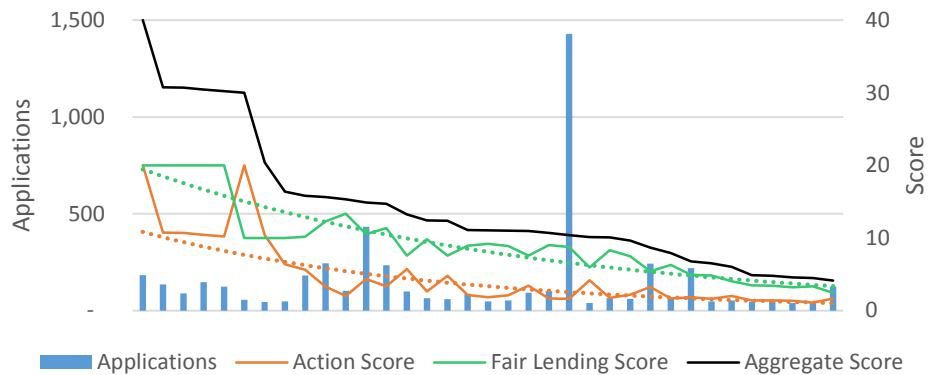
Quartile	Lender Count	Quartile Percent
4th	13	62%
3rd	9	43%
2nd	8	38%
1st	5	25%

Average Scores:

Aggregate	14.20
Action	4.83
Fair Lending	9.38

35 Ranked Non-Bank Lenders

[Ordered by Descending Aggregate Score]



Credit Union Lenders

Quartile Distribution:

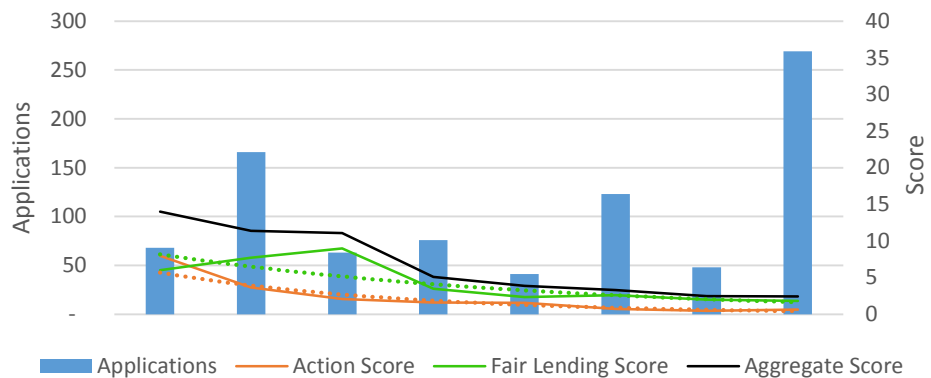
Quartile	Lender Count	Quartile Percent
4th	0	0%
3rd	3	14%
2nd	0	0%
1st	5	25%

Average Scores:

Aggregate	6.75
Action	2.33
Fair Lending	4.37

8 Ranked Credit Union Lenders

[Ordered by Descending Aggregate Score]



Highest In Quartile

Highest Score

Lowest Score