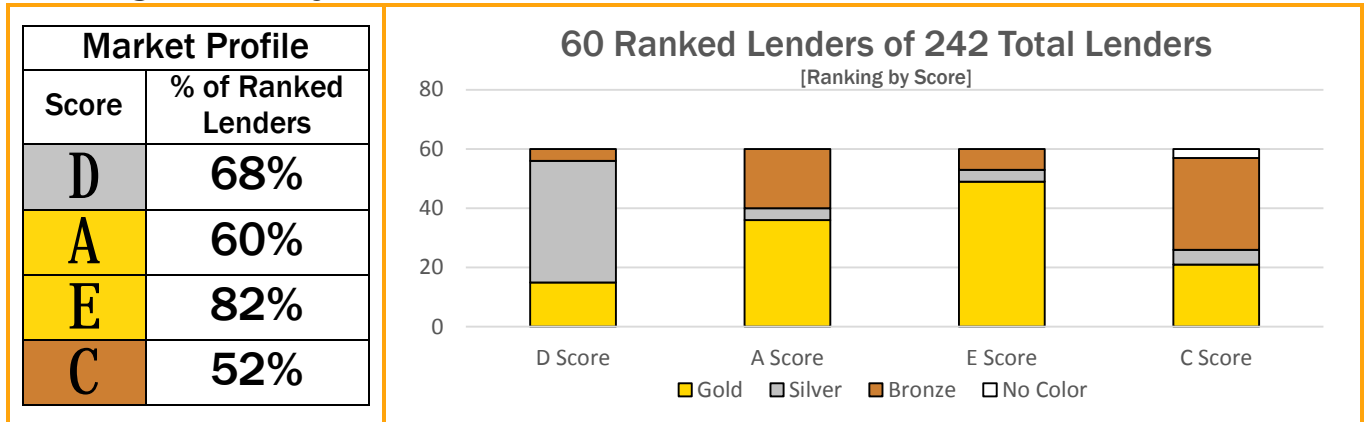
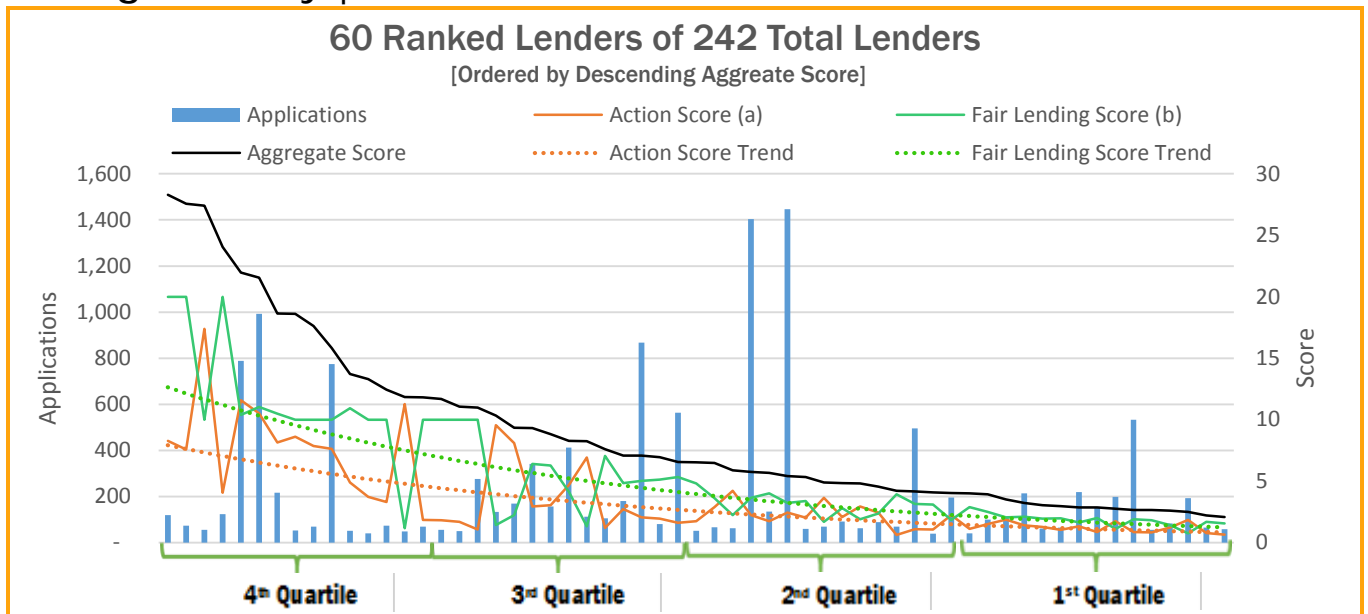


I. Ranking Summary:



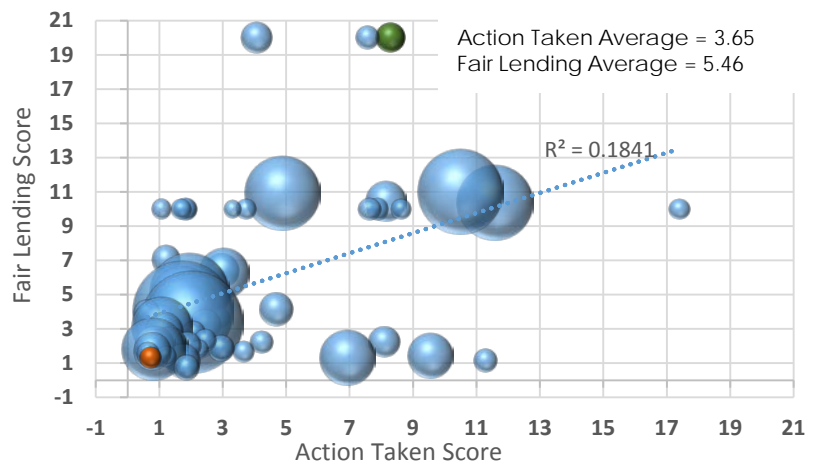
II. Scoring Summary | All Ranked Lenders:



Quartile Range: Aggregate Score			
Quartile	Total Apps	Low Score	High Score
1 st	2,147	2.08	4.01
2 nd	4,339	4.03	6.52
3 rd	3,577	6.55	11.82
4 th	3,538	11.85	28.29
Average Score = 9.11 Standard Deviation = 6.94			

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

Action Taken/Fair Lending^g Bubble Chart:



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

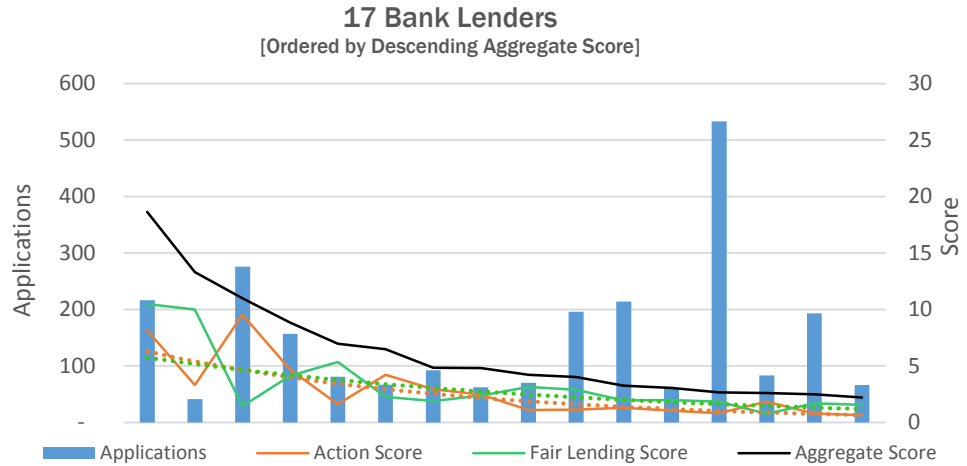
Bank Lenders

Quartile Distribution:

Quartile	Lender Count	Quartile Percent
4th	2	14%
3rd	3	20%
2nd	5	34%
1st	7	47%

Average Scores:

Aggregate	5.96
Action	2.72
Fair Lending	3.24



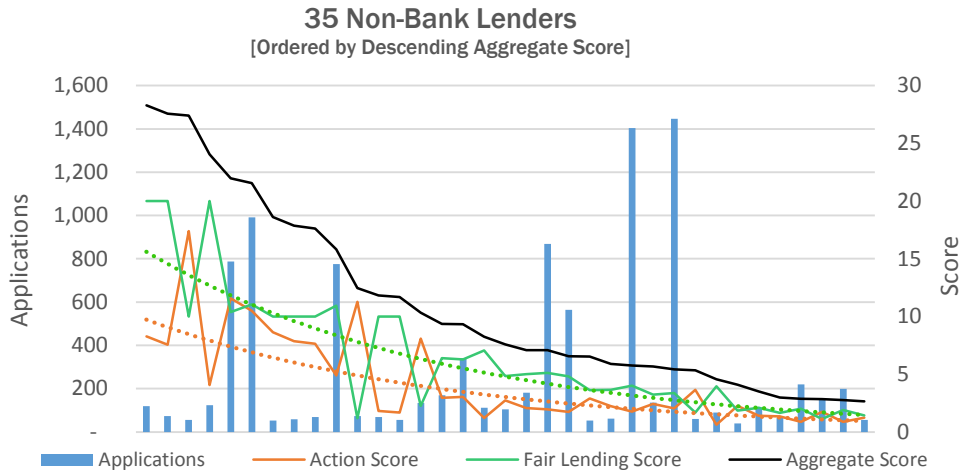
Non-Bank Lenders

Quartile Distribution:

Quartile	Lender Count	Quartile Percent
4th	11	73%
3rd	10	67%
2nd	8	53%
1st	6	40%

Average Scores:

Aggregate	10.95
Action	4.35
Fair Lending	6.60



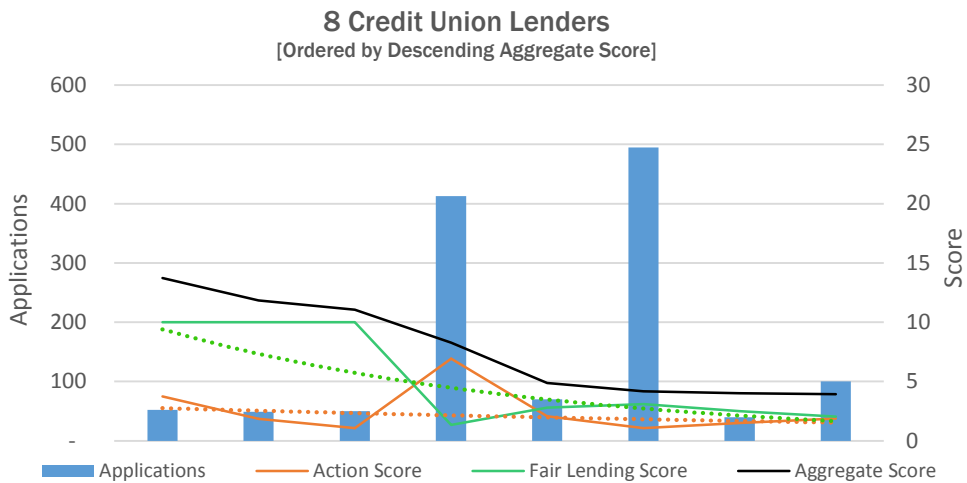
Credit Union Lenders

Quartile Distribution:

Quartile	Lender Count	Quartile Percent
4th	2	13%
3rd	2	13%
2nd	2	13%
1st	2	13%

Average Scores:

Aggregate	7.74
Action	2.52
Fair Lending	5.22



Highest In Quartile

Highest Score

Lowest Score