

Lender: Navy Federal Credit Union (“NFCU”)
Market: Fort Lauderdale
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

| Lender Scores | Summary Profile | Average Scores | | | | | | | | |
|---|-----------------|----------------|--------|--------------|---|--|------|------|--------|--------------|
| 12.97 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">2.46</td> <td style="background-color: #f4a460;">10.51</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table> | 2.46 | 10.51 | Action | Fair Lending | <ul style="list-style-type: none"> NFCU ranks 3rd among the 69 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 513 lenders reporting 18,746 applications in 2014. NFCU received 73 (0.39%) of these applications earning 51st place based on volume. | 11.14 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">9.42</td> <td style="background-color: #f4a460;">1.72</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table> | 9.42 | 1.72 | Action | Fair Lending |
| 2.46 | 10.51 | | | | | | | | | |
| Action | Fair Lending | | | | | | | | | |
| 9.42 | 1.72 | | | | | | | | | |
| Action | Fair Lending | | | | | | | | | |
| LenderScores.com Market Segment Recognition(s) | | | | | | | | | | |
| Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories] Four Gold ★★☆☆ Lender | | | | | | | | | | |

| Score | Score Commentary |
|-------------------------|---|
| D | <ul style="list-style-type: none"> NFCU’s 2014 D Score is 0.94 compared to an average D Score of 4.88. Although NFCU’s Incomplete Rate and Withdrawn Rate, 1.37% and 8.22% respectively, are lower than the average incomplete and withdrawn rates for Ranked Lenders (4.30% and 12.15%, respectively) and all lenders (3.95% and 15.48%, respectively), 238 of the 513 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. NFCU is one of 14 Ranked Lenders that earned a 2014 Gold D Score ranking. |
| A | <ul style="list-style-type: none"> NFCU’s 2014 A Score is 1.52 compared to an average A Score of 4.54. NFCU’s results are driven a 78.1% Approved Rate (with a 1.4% Denied Rate) compared to an average approved rate of 63.73% (with a 16.84% Denied Rate) for all lenders. The average A Score also reflects that 204 of the 513 lenders in this market earned a top A Score of 10.00. NFCU is one of 38 Ranked Lenders that earned a 2014 Gold A Score ranking. |
| E | <ul style="list-style-type: none"> NFCU’s 2014 E Score is 7.08 and, compared to an average E Score of 1.04, indicates strong engagement with minority applicants. NFCU is one of 68 Ranked Lenders that earned a 2014 Gold E Score ranking. |
| C | <ul style="list-style-type: none"> NFCU’s 2014 C Score is 3.43 and, compared to an average C Score of .68, indicates that their denial rate for minority applicants is lower than their denial rate for non-minority applicants. NFCU is one of 19 Ranked Lenders that earned a 2014 Gold C Score ranking. |
| B 43.7 | <ul style="list-style-type: none"> NFCU’s 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (53.7) and all lenders (53.0) indicating that NFCU likely has more lending options for moderate-income and first time borrowers. |