

Lender: Norcom Mortgage (“Norcom”)
Market: Hartford
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores								
<p style="font-size: 24pt; font-weight: bold;">6.90</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #FFC000; color: white; text-align: center;">1.62</td> <td style="background-color: #FFC000; color: white; text-align: center;">5.28</td> </tr> <tr> <td style="background-color: #FFC000; color: white; text-align: center;">Action</td> <td style="background-color: #FFC000; color: white; text-align: center;">Fair Lending</td> </tr> </table>	1.62	5.28	Action	Fair Lending	<ul style="list-style-type: none"> Norcom ranks 33rd among the 62 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 294 lenders reporting 10,278 applications in 2014. Norcom received 303 (2.90%) of these applications ranking 9th based on volume. 	<p style="font-size: 24pt; font-weight: bold;">12.94</p> <p style="font-size: 10pt;">Aggregate</p> <table border="1" style="width: 100%; font-size: 8pt;"> <tr> <td style="background-color: #FFC000; color: white; text-align: center;">10.65</td> <td style="background-color: #FFC000; color: white; text-align: center;">2.29</td> </tr> <tr> <td style="background-color: #FFC000; color: white; text-align: center;">Action</td> <td style="background-color: #FFC000; color: white; text-align: center;">Fair Lending</td> </tr> </table>	10.65	2.29	Action	Fair Lending
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Score	Score Commentary
D	<ul style="list-style-type: none"> Norcom’s 2014 D Score is 0.56 compared to an average D Score of 5.24. Norcom’s Incomplete Rate and Withdrawn Rate, 0.33% and 14.85% respectively, are below and above, respectively, the comparable average for Ranked Lenders (3.94% and 10.86%, respectively) and all lenders (3.32% and 12.01%, respectfully). The average D Score reflects that 146 of the 294 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Norcom is one of 37 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Norcom’s 2014 A Score is 1.06 compared to an average A Score of 5.41. Although Norcom’s approved and denied rates are comparable to the average approved and denied rates for all lenders, the average A Score also reflects that 157 of the 294 lenders in this market had a denial rate of 0% and therefore a Top A Score. Norcom is one of 6 Ranked Lenders that earned a 2014 Silver A Score ranking.
E	<ul style="list-style-type: none"> Norcom’s 2014 E Score is 4.05 compared to an average E Score of 1.44. Norcom’s E Score indicates strong absolute and relative engagement with minority applicants. Norcom is one of 62 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Norcom’s 2014 C Score is 1.23 compared to an average C Score of .85 indicating that Norcom’s denial rate for minority applicants is lower than the denial rate for non-minority applicants. The market results indicate that the denial rate for minority applicants in this market is higher than the denial rate for non-minority applicants. Norcom is one of 28 Ranked Lenders that earned a Gold C Score ranking.
B 50.4	<ul style="list-style-type: none"> Norcom’s 2014 B Score for approved loans is slightly below the Score for all Ranked Lenders (52.9) and all lenders (52.3) indicating normative lending activity.