

**Lender:** Residential Mortgage, LLC (“Residential”)  
**Market:** Anchorage  
**Segment:** 1-4 Family Conventional Purchase  
**Category:** All Applicant Incomes

Lender Scores	Summary Profile	Average Scores								
<b>15.74</b> <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">4.37</td> <td style="background-color: #FFC000;">11.37</td> </tr> <tr> <td style="background-color: #FFC000;">Action</td> <td style="background-color: #FFC000;">Fair Lending</td> </tr> </table>	4.37	11.37	Action	Fair Lending	<ul style="list-style-type: none"> <li>Residential ranks 2<sup>nd</sup> among the 23 ranked LenderScores.com lenders in this analytical group.</li> <li>This analytical group is comprised of 81 lenders reporting 3,974 applications in 2014. Residential received 1,144 (28.80%) of these applications ranking 1<sup>st</sup> based on volume.</li> </ul>	<b>11.07</b> <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">9.58</td> <td style="background-color: #FFC000;">1.49</td> </tr> <tr> <td style="background-color: #FFC000;">Action</td> <td style="background-color: #FFC000;">Fair Lending</td> </tr> </table>	9.58	1.49	Action	Fair Lending
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<b>LenderScores.com Market Segment Recognition(s)</b> <b>Leading Lender   Overall [All Income Categories]</b> <b>Leading Lender   100+ Applications [All Income Categories]</b> <b>Four Gold ★★★★★ Lender</b>										

Score	Score Commentary
<b>D</b>	<ul style="list-style-type: none"> <li>Residential’s 2014 D Score is <b>1.53</b> compared to an average D Score of 5.64. Residential’s Incomplete Rate and Denied Rate, 0.26% and 5.86% respectively, are below the comparable average for Ranked Lenders (3.42% and 8.55%) and all lenders (4.35% and 8.57%). The average D Score reflects that 73 of the 81 lenders earned a top 2014 D Score of 10.00.</li> <li>Residential is one of 11 Ranked Lenders that earned a 2014 Gold D Score ranking.</li> </ul>
<b>A</b>	<ul style="list-style-type: none"> <li>Residential’s 2014 A Score is <b>2.84</b> compared to an average A Score of 3.94. Residential’s results reflect a higher-than average approval rate (91.43% compared to 73.07%) and a lower-than-average denied rate (2.45% compared to 14.01%). The average A Score reflects that 39 of the 81 lenders in this market had a denial rate of 0%.</li> <li>Residential is one of 11 Ranked Lenders that earned a 2014 Gold A Score ranking.</li> </ul>
<b>E</b>	<ul style="list-style-type: none"> <li>Residential’s 2014 E Score is <b>10.00</b> indicating strong engagement with 25+ minority applicants.</li> <li>Residential is one of 18 Ranked Lenders that earned a Gold E Score ranking.</li> </ul>
<b>C</b>	<ul style="list-style-type: none"> <li>Residential’s 2014 E Score is <b>1.37</b> compared to an average C Score of 0.53 indicating that Residential’s denial rate for minority applicants is less than the denial rate for minority applications. The average C Score indicates that overall denial rate for minority applicants in the market is approximately twice the rate for non-minority applicants. These results are due, in part, to the classification of Alaskan Natives as minority borrowers.</li> <li>Residential is one of 9 Ranked Lenders that earned a Gold C Score ranking.</li> </ul>
<b>B</b> <b>45.3</b>	<ul style="list-style-type: none"> <li>Residential’s 2014 B Score for approved loans is lower than the average approved B Score for Ranked Lenders (49.2) and significantly lower than the approved B Score for all lenders (63.8). These variances suggest that Residential likely has more lending options for moderate-income and first time borrowers.</li> </ul>

Scoring and Ranking are based on 2014 Home Mortgage Disclosure Act filings.