

Lender: Southern First Bank (“SFB”)
Market: Greenville-Anderson-Mauldin, SC
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
34.96 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">14.96 <small>Action</small></td> <td style="background-color: #FFC000;">20.00 <small>Fair Lending</small></td> </tr> </table>	14.96 <small>Action</small>	20.00 <small>Fair Lending</small>	<ul style="list-style-type: none"> SFB is the top-ranked 2014 LenderScores.com lender among the 69 ranked lenders in this analytical group. This analytical group is comprised of 281 lenders reporting 8,326 applications in 2014. SFB received 203 (2.40%) of these applications ranking 12th based on volume. 	13.24 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">11.08 <small>Action</small></td> <td style="background-color: #FFC000;">2.16 <small>Fair Lending</small></td> </tr> </table>	11.08 <small>Action</small>	2.16 <small>Fair Lending</small>
14.96 <small>Action</small>	20.00 <small>Fair Lending</small>					
11.08 <small>Action</small>	2.16 <small>Fair Lending</small>					
LenderScores.com Market Segment Recognition(s) Top Lender Overall [All Income Categories] Top Lender 100+ Applications [All Income Categories] Four Gold ★★☆☆ Lender						

Score	Commentary
D	<ul style="list-style-type: none"> SFB’s 2014 D Score is 4.98 compared to an average D Score of 5.31. Although SFB’s Incomplete Rate and Withdrawn Rate, 0 % and 1.97% respectively, are below the comparable average for Ranked Lenders (2.22% and 9.72%, respectively) and all lenders (3.63% and 10.64%, respectfully), 140 of the 281 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. SFB is one of 36 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> SFB’s 2014 A Score is 9.98 compared to an average A Score of 5.77. SFB’s results are driven by a 98.03% Approved Rate (with a 0% Denied Rate) compared to an average approved rate of 78.70% (with a 10.03% Denied Rate) for all lenders. Only 1 of the 208 lenders in this market earned a top A score of 10.00. SFB is one of 39 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> SFB is one of 7 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. SFB is one of 65 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> SFB’s is one of 4 lenders that earned a top 2014 C Score 10.00 indicating that the denied rate for 25+ minority borrowers was lower than the denial rate for non-minority borrowers. SFB is one of 33 Ranked Lenders that earned a Gold C Score ranking.
B 49.9	<ul style="list-style-type: none"> SFB’s 2014 B Score for approved loans is in line with the average approved B Score results for Ranked Lenders (52.5) and more than 10% lower than the average approved B Score for all lenders (56.6) indicating that SFB likely has more lending options for moderate-income and first time borrowers.