

**Lender:** Standard Pacific Mortgage (“Standard”)

**Market:** Fort Lauderdale

**Segment:** 1-4 Family Conventional Purchase

**Category:** All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
<b>20.75</b> Aggregate 6.75 Action   14.00 Fair Lending	<ul style="list-style-type: none"> <li>Standard is the top-ranked 2014 LenderScores.com lender among the 69 ranked lenders in this analytical group.</li> <li>This analytical group is comprised of 513 lenders reporting 18,746 applications in 2014. Standard received 136 (0.70%) of these applications ranking 31<sup>st</sup> based on volume.</li> </ul>	<b>11.14</b> Aggregate 9.42 Action   1.72 Fair Lending
<b>LenderScores.com Market Segment Recognition(s)</b> <b>Top Lender   Overall [All Income Categories]</b> <b>Top 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>Standard’s 2014 D Score is <b>1.84</b> compared to an average D Score of 4.88. Although Standard’s Incomplete Rate and Withdrawn Rate, 3.68 % and 1.50% respectively, are below the comparable average for Ranked Lenders (4.30% and 12.15%, respectively) and all lenders (3.95% and 15.48%, respectfully), 238 of the 513 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications.</li> <li>Standard is one of 14 Ranked Lenders that earned a 2014 Gold D Score ranking.</li> </ul>
<b>A</b>	<ul style="list-style-type: none"> <li>Standard’s 2014 A Score is <b>4.91</b> compared to an average A Score of 4.54. Standard’s results are driven by a 90% Approved Rate (with a 3.68% 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.</li> <li>Standard is one of 38 Ranked Lenders that earned a 2014 Gold A Score ranking.</li> </ul>
<b>E</b>	<ul style="list-style-type: none"> <li>Standard is the only lender that earned a top E Score of <b>10.00</b> indicating strong engagement with 25+ minority applicants.</li> <li>Standard is one of 62 Ranked Lenders that earned a Gold E Score ranking.</li> </ul>
<b>C</b>	<ul style="list-style-type: none"> <li>Standard’s 2014 C Score is <b>4.00</b> compared to an average C Score of 0.68 with none of the 513 lenders earning a top C Score of 10.00. Standard’s C Score indicates that their denial rate for minority borrowers was lower than the denial rate for non-minority borrowers.</li> <li>Standard is one of 19 Ranked Lenders that earned a Gold C Score ranking.</li> </ul>
<b>B</b> <b>45.2</b>	<ul style="list-style-type: none"> <li>Standard’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 Standard likely has more lending options for moderate-income and first time borrowers.</li> </ul>