

Lender: Stearns Lending, Inc. (“Stearns”)
Market: Philadelphia
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
30.76 <small>Aggregate</small> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #FFC000; text-align: center;">10.76 <small>Action</small></td> <td style="background-color: #FFC000; text-align: center;">20.00 <small>Fair Lending</small></td> </tr> </table>	10.76 <small>Action</small>	20.00 <small>Fair Lending</small>	<ul style="list-style-type: none"> Stearns' ranks 3rd among the 83 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 380 lenders reporting 13,847 applications in 2014. Stearns' received 136 (1.00%) of these applications ranking 28th place based on volume. 	13.27 <small>Aggregate</small> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #FFC000; text-align: center;">10.39 <small>Action</small></td> <td style="background-color: #FFC000; text-align: center;">2.88 <small>Fair Lending</small></td> </tr> </table>	10.39 <small>Action</small>	2.88 <small>Fair Lending</small>
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LenderScores.com Market Segment Recognition(s)						
Lending Lender Overall [All Income Categories] Leading Lender 100+ Applications [All Income Categories] Four Gold ★★ ★★ Lender						

Score	Score Commentary
D	<ul style="list-style-type: none"> Stearns' 2014 D Score is 2.62 compared to an average D Score of 4.93. Although Stearns' Incomplete Rate and Withdrawn Rate, 0.74% and 2.94% respectively, are lower than the average incomplete and withdrawn rates for Ranked Lenders (0.70% and 2.90%, respectively) and all lenders (3.99% and 12.64%, respectively), 175 of the 380 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Stearns is one of 33 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> Stearns' 2014 A Score is 8.14 compared to an average A Score of 5.46. Stearns' results are driven a 94.9% Approved Rate (with a 1.5% Denied Rate) compared to an average approved rate of 72.56% (with a 10.80 % Denied Rate) for all lenders. The average A Score also reflects that 190 of the 380 lenders in this market earned a top A Score of 10.00. Stearns' is one of 46 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Stearns is one of 9 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. Stearns is one of 82 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Stearns is one of 6 lenders that earned a top 2014 C Score 10.00 indicating that the denial rate for 25+ minority borrowers was lower than the denial rate for non-minority borrowers. Stearns is one of 28 Ranked Lenders that earned a Gold C Score ranking.
B 41.4	<ul style="list-style-type: none"> Stearns' 2014 B Score for approved loans is approximately 82% of the average approved B Score for Ranked Lenders (50.2) and 65% of the average approved B Score for all lenders (63.7). These variances indicate that Stearns likely has more lending options for moderate-income and first time borrowers.