

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

Lender Scores	Summary Profile	Average Scores								
31.16 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">11.16</td> <td style="background-color: #FFC000;">20.00</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	11.16	20.00	Action	Fair Lending	<ul style="list-style-type: none"> Stearns is the top-ranked 2014 LenderScores.com lender among the 79 ranked lenders in this analytical group. This analytical group is comprised of 434 lenders reporting 23,543 applications in 2014. Stearns received 95 (0.40%) of these applications ranking 51st based on volume. 	10.36 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">3.32</td> <td style="background-color: #FFC000;">7.04</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	3.32	7.04	Action	Fair Lending
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LenderScores.com Market Segment Recognition(s) Top Lender Overall [All Income Categories] Top Lender Less than 100 Applications [All Income Categories] Four Gold ★★☆☆ Lender										

Score	Score Commentary
D	<ul style="list-style-type: none"> Stearns' 2014 D Score is 3.07 compared to an average D Score of 4.58. Stearns Incomplete Rate and Withdrawn Rate, 3.20% of 0%, respectively, are lower than the comparative averages for Ranked Lenders (4.01% and 9.85%, respectively) and all lenders (3.46% and 11.52%, respectively). The average D Score reflects the fact that 182 of the 434 lenders earned a top D Score of 10 due to negligible, if any, incomplete and/or withdrawn applications. Stearns is one of 28 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> Stearns' 2014 A Score is 8.09 compared to an average A Score of 4.54. Stearns A Score is due to a 95.79% Approved Rate (with a 1.05% Denied Rate) compared to an average approved rate of 74.21% (with a 10.80% Denied Rate) for all lenders. The average A Score reflects the fact that 145 of the 434 lenders earned a top A Score due to the fact that they denied no applications. Stearns is one of 41 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Stearns is one of 20 lenders that earned a top 2014 E Score of 10.00 indicating strong engagement with 25+ minority applicants. Stearns is one of 76 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Stearns is one of 8 lenders that earned a top 2014 C Score 10.00 indicating that the denied rate for 25+ minority borrowers was lower than the denied rate for non-minority borrowers. Stearns is one of 17 Ranked Lenders that earned a Gold C Score ranking.
B 43.8	<ul style="list-style-type: none"> Stearns's 2014 B Score for approved loans is comparable to the average approved B Score for Ranked Lenders (45.0) and the average approved B Score for all lenders (45.9).