

Lender: Trident Mortgage Company, LP (“Trident”)
Market: Philadelphia
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
10.37 Aggregate 1.61 Action 8.76 Fair Lending	<ul style="list-style-type: none"> Trident’ ranks 41st 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. Trident’ received 1,428 (10.30%) of these applications earning 1st place based on volume. 	13.27 Aggregate 10.39 Action 2.88 Fair Lending

Score	Score Commentary
D	<ul style="list-style-type: none"> Trident’s 2014 D Score is 0.28 compared to an average D Score of 4.93. Trident’s score is due in large measure to a Withdrawn Rate of 26.54% compared to average withdrawn rates for Ranked Lenders (2.90%) and all lenders (12.64%). Trident’s ranking is also due to the fact that 175 of the 380 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. Trident is one of 48 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> Trident’s 2014 A Score is 1.33 compared to an average A Score of 5.46. Trident’ results are driven a 67.09% Approved Rate (with a 6.37 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. Trident is one of 46 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Trident’s 2014 E Score is 7.88 compared to an average E Score of 2.02 (inclusive of 9 lenders that earned a top E Score of 10.00). Trident is one of 82 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Trident’s 2014 C Score is 0.88 compared to an average C Score of .85 (inclusive of 6 lenders that earned a top C Score of 10.00). Trident is one of 35 Ranked Lenders that earned a Bronze C Score ranking.
B 49.5	<ul style="list-style-type: none"> Trident’s 2014 B Score for approved loans is not significantly different than the average approved B Score for Ranked Lenders (50.2); however, the Trident’s Approved B Score is 80% of the average approved B Score for all lenders (63.7). The latter variance indicates that Trident likely has more lending options for moderate-income and first time borrowers.