

Lender: Universal Mortgage & Finance (UMF)
Market: Fort Lauderdale
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores									
20.30 Aggregate <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">10.30</td> <td style="background-color: #f4a460;">10.00</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>	10.30	10.00	Action	Fair Lending	<ul style="list-style-type: none"> UMF ranks 2nd among the 69 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 513 lenders reporting 18,746 applications in 2014. UMF received 52 (0.30%) of these applications earning 66th place based on volume. 	11.14 Aggregate <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #f4a460;">9.42</td> <td style="background-color: #f4a460;">1.72</td> </tr> <tr> <td>Action</td> <td>Fair Lending</td> </tr> </table>		9.42	1.72	Action	Fair Lending
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LenderScores.com Market Segment Recognition(s)											
Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories]											

Score	Score Commentary
D	<ul style="list-style-type: none"> UMF's 2014 D Score is 0.30 compared to an average D Score of 4.88. Although UMF's Incomplete Rate of 0% and their Withdrawn Rate of 25% is above the average incomplete and withdrawn rates for Ranked Lenders (4.30% and 12.15%, respectively) and all lenders (3.95% and 15.48%, respectfully), 238 of the 513 lenders earned a top D Score of 10 due to negligible, if any, incomplete and/or withdrawn applications. UMF is one of 53 Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> UMF's is one of 204 lenders that earned a top 2014 A Score of 10.00 compared to an average A Score of 4.54. UMF's A Score reflects that the 75% of applications not withdrawn were all approved. UMF is one of 38 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> UMF's 2014 E Score is 5.00 compared to an average E Score of 1.04 indicating strong engagement with between 10 and 25 minority applicants. UMF is one of 62 Ranked Lenders that earned a 2014 Gold E Score ranking.
C	<ul style="list-style-type: none"> UMF's 2014 C Score is 5.00 compared to an average of C Score of 0.68 indicating that the denial rate for minority applicants is lower than their denial rate for non-minority applicants. UMF is one of 19 Ranked Lenders that earned a 2014 Gold C Score ranking.
B 45.3	<ul style="list-style-type: none"> UMF'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 UMF likely has more lending options for moderate-income and first time borrowers.