

Lender: W.J. Bradley (“Bradley”)
Market: Salt Lake
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
27.40 Aggregate 17.40 Action 10.00 Fair Lending	<ul style="list-style-type: none"> Bradley ranks 3rd among the 60 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 242 lenders reporting 14,885 applications in 2014. Bradley received 56 (0.40%) of these applications ranking 50th place based on volume. 	10.90 Aggregate 8.63 Action 2.27 Fair Lending
LenderScores.com Market Segment Recognition(s) Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories] Four Gold ★★☆☆ Lender		

Score	Score Commentary
D	<ul style="list-style-type: none"> Bradley's 2014 D Score is one of 201 lenders earning a top D Score of 10.00, reflecting a 100% approval rate. Bradley is one of 15 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> Bradley's 2014 A Score is 7.40 compared to an average A Score of 4.28. Bradley's A Score is consistent with their high approved rate and the fact that two of the 242 lenders earned a top A Score of 10.00. Bradley is one of 36 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Bradley's 2014 E Score is 5.00, indicating strong engagement with 10-25 minority applicants. Bradley is one of 49 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Bradley's 2014 C Score is 5.00, indicating that their denial rate for 10-25 minority applicants is lower than their denial rate for non-minority applicants. Bradley is one of 21 Ranked Lenders that earned a Gold C Score ranking.
B 34.1	<ul style="list-style-type: none"> Bradley's 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (45.0) and all lenders (52.3) indicating that Bradley likely has more lending options for moderate-income and first time borrowers.