BORROWER HEALTH SCORE Q4 2013

State	2012Q3	2012Q4	2013Q1	2013Q2	2013 Q3	2013 Q4	Average Credit Score	Average Loan Amount	Average LTV Ratio
US - all	72.66	74.35	76.44	81.51	79.94	82.20	635	$168,747.00	88.6
DC	92.15	96.82	91.64	96.53	95.91	97.90	677	$309,041.39	86.2
HI	90.94	90.76	92.49	92.09	96.16	92.74	669	$314,640.41	87.1
NJ	85.42	85.74	88.81	93.67	91.18	92.55	661	$222,834.29	85.3
CA	83.43	85.01	86.36	90.77	90.59	92.38	668	$299,895.99	86.1
UT	77.47	78.51	80.77	90.00	85.51	91.70	656	$196,282.72	88.7
CT	80.61	85.92	84.62	89.98	88.71	89.96	658	$199,171.37	86.4
MA	84.31	85.42	86.49	91.76	89.73	89.42	660	$233,318.45	86.2
CO	81.34	81.69	84.68	89.91	86.14	88.28	652	$198,302.85	88.8
VA	76.99	78.76	83.31	87.18	86.17	86.94	642	$210,741.20	89.4
MD	74.44	75.67	79.16	85.56	83.62	86.60	638	$219,310.32	88.6
OR	76.49	77.71	82.24	86.99	84.91	86.57	651	$179,193.46	88.6
WA	74.32	74.99	81.33	85.74	84.85	86.12	645	$204,025.09	88.5
NE	74.77	74.70	78.27	84.60	81.78	85.60	645	$125,319.26	89.9
NY	78.44	80.05	80.65	85.40	84.57	85.17	656	$222,142.05	85.8
MN	71.37	75.52	78.45	83.19	81.97	84.74	643	$151,017.45	89.3
AK	70.90	77.39	81.05	83.76	79.44	84.70	649	$207,772.92	89.0
SD	70.74	78.25	75.96	81.74	77.88	84.62	652	$132,633.10	90.8
AZ	75.10	74.39	79.26	82.92	81.73	84.28	649	$171,228.71	88.7
ND	71.38	72.09	75.76	80.80	78.87	83.84	635	$149,502.75	89.9
VT	73.22	79.80	78.76	85.83	80.92	83.58	648	$155,203.54	88.7
NH	77.18	76.68	80.65	81.63	81.42	83.27	644	$156,345.31	88.3
NV	74.83	76.60	76.33	80.14	81.43	82.88	640	$177,155.70	88.2
RI	72.46	73.05	82.35	79.91	80.11	82.51	656	$173,033.44	87.7
TX	73.61	74.82	77.69	82.30	80.66	82.23	630	$156,519.13	89.2
NM	72.90	75.74	78.59	80.69	79.26	81.60	629	$149,555.96	90.6
FL	73.51	73.36	75.67	80.83	79.88	81.43	634	$152,376.92	87.4
KS	72.18	72.82	72.03	80.84	78.68	81.16	635	$123,373.00	89.8
ID	69.98	75.43	75.09	76.44	79.92	80.60	634	$153,491.87	89.6
PA	72.37	74.71	77.53	80.82	79.91	80.57	635	$136,516.38	88.8
MT	76.12	75.86	81.26	83.13	81.18	80.38	641	$155,414.35	88.9
IL	72.62	75.25	77.05	80.32	77.96	79.91	634	$145,349.77	88.4
WY	73.57	67.61	73.96	78.53	78.72	79.80	644	$178,235.01	90.0
WI	69.89	73.30	75.91	77.83	77.71	79.11	631	$124,105.84	89.1
NC	68.41	72.02	73.54	79.75	75.52	78.81	623	$145,042.90	89.8
DE	69.66	72.35	75.80	82.19	79.62	78.31	624	$160,273.88	88.5
TN	68.44	68.40	71.79	76.35	74.28	77.48	624	$134,072.03	90.2
LA	66.46	66.42	70.37	74.20	73.26	76.25	613	$139,368.95	89.8
IA	70.56	65.25	71.57	76.32	73.15	76.13	625	$114,077.38	90.4
GA	66.37	66.48	69.86	75.99	73.20	75.66	616	$140,190.84	90.1
ME	67.04	69.82	71.59	74.98	77.32	75.62	634	$126,264.34	90.1
SC	66.51	66.48	69.69	74.56	73.95	74.85	610	$130,372.35	89.9
MO	67.51	70.28	68.48	75.69	73.27	74.75	618	$117,217.37	90.2
MI	63.00	66.60	68.23	74.60	72.38	74.06	622	$108,019.81	89.1
OK	64.88	67.26	70.10	74.76	74.28	73.96	613	$120,536.62	90.2
KY	65.12	65.83	66.94	72.88	71.04	73.81	616	$111,482.71	90.1
OH	66.76	69.73	69.16	75.97	73.49	73.80	620	$107,708.66	90.0
AR	65.64	69.22	70.93	74.78	73.31	73.51	618	$117,800.17	91.3
IN	64.83	66.63	67.51	72.91	71.83	73.18	617	$108,527.82	90.5
AL	62.72	64.65	65.42	71.41	71.26	71.58	608	$118,014.24	91.2
MS	61.21	59.33	62.39	67.83	67.13	69.91	604	$116,776.82	91.4
WV	63.27	65.35	65.34	70.71	69.60	69.56	609	$103,646.60	91.2