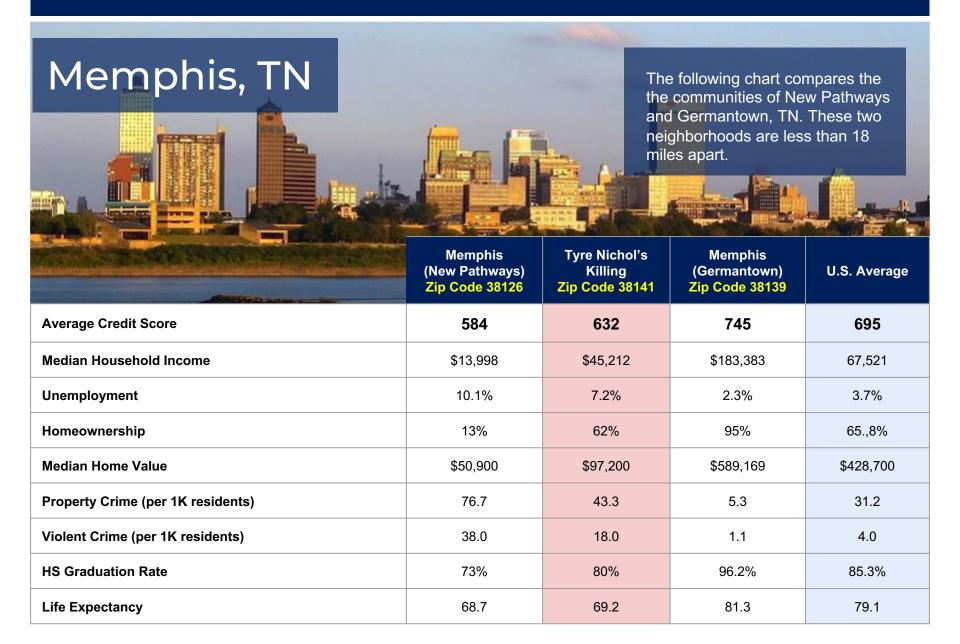


COMMUNITY CREDIT SCORE INDEX





COMMUNITY CREDIT SCORE INDEX





These homes are from current real estate listings in the two neighborhoods of Memphis we are Comparing, representing the median home value for each zip code.

38126

New Pathways Listing (10/19/22)

\$50,000

4 bd | 1 ba | 1,100 sqft

38139

Germantown Listing (10/19/22)

\$589,900

4 bd | 4 ba | 3,100 sqft



HOPE Credit Score Communities Impacts



| 591 | Average beginning credit score for clients |
|----------|--|
| + 39 pts | Average increase in credit score for clients |
| -\$1,655 | Median reduction of client debt |
| +\$2,277 | Median increase in client savings |

