

Mortgage lenders discuss the intersection of blockchain and housing finance

Our Economic & Strategic Research (ESR) team polled hundreds of senior mortgage executives for their opinions on blockchain technology, including whether they plan to adopt it and its potential impact on the housing industry. Among the findings: Only a quarter of lenders said they were familiar with blockchain and its possible applications in the mortgage business, and less than a third believe that mortgage companies are likely to accept cryptocurrency as payments over the next three years.

Blockchain landscape



25%

say they are at least somewhat familiar with blockchain

Adoption status

Current



20%

say they have looked into or started using blockchain at their firm

68%

say they have not looked into blockchain

Future



47%

say they do not know or do not expect to use blockchain applications broadly

41%

say their firm will adopt within 3 to 5+ years

Blockchain application ideas

Most appealing



Digital wallet containing all borrower information (e.g., income, employment, and credit history) to enable “direct to source” validation



Title/property registry for search and validation to complete transfers

Least appealing



Use cryptocurrency (e.g., private coins and stablecoins) for deposits, payments, or collateral

Hear more from our [research team](#) or read the [full findings of our survey](#).

Led by Senior Vice President and Chief Economist Doug Duncan, our [Economic & Strategic Research \(ESR\) Group](#) studies current data, analyzes historical and emerging trends, and conducts surveys of consumer and mortgage lender groups to provide forecasts and analyses on the economy, housing, and mortgage markets.