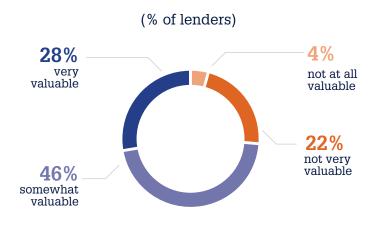


Mortgage data initiatives: Setting the stage for digital disruption

We surveyed mortgage lenders to better understand their views of mortgage data management and their experiences with industry data initiatives, such as the Uniform Loan Delivery Dataset and the Uniform Closing Dataset.

Three-quarters of lenders believe mortgage data initiatives are valuable.



Many see the benefits in standardizing data across the industry.

(top reasons selected*)

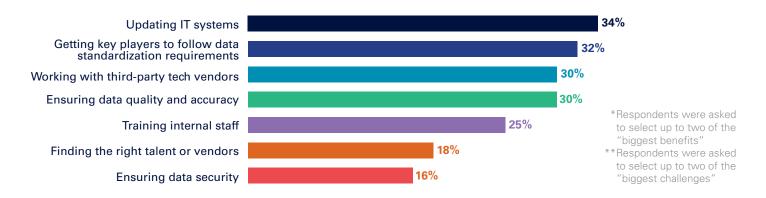
41% Enhancing data accuracy and consistency

33% Enhancing the borrower experience

33% Reducing repurchase risk

But they face hurdles in adopting the new initiatives. Lenders point to updating and integrating systems and aligning various parties as the biggest challenges.

(top challenges selected**)





Hear more from our research team, or read the full findings:

Mortgage Lender Sentiment 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.