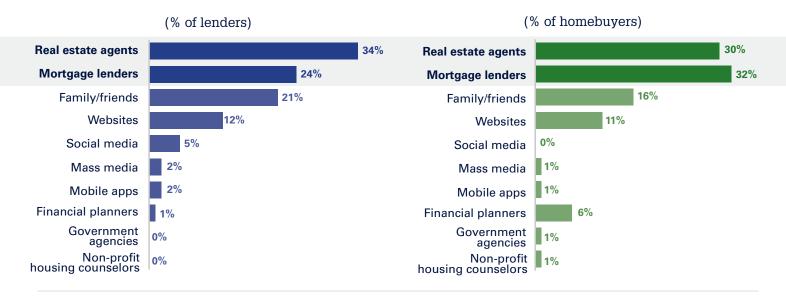


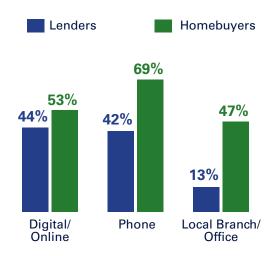
## Lenders focus on digitizing the mortgage process, but consumers still want the human touch.

Our Economic & Strategic Research Group surveyed mortgage lenders to better understand their strategies and views regarding both digital and person-to-person customer service channels. The results show that lenders' evolving channel focus might not be well-aligned with homebuyer preferences.

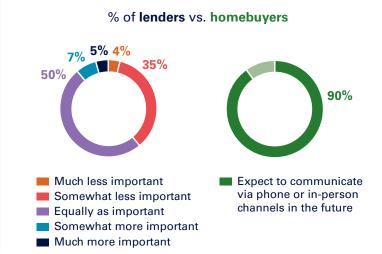
Both lenders and recent homebuyers agree that real estate agents and mortgage lenders are the most influential sources of information when shopping for a mortgage.



Lenders say their customers rely most on telephone and online channels for customer service needs, but nearly half of recent homebuyers also reported using in-person communication.



While few lenders feel strongly about the future role of person-to-person communications, consumers show a strong preference for it.





## 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.