Lenders Upgrade Profit Margin Outlook on Improved Mortgage Demand Expectations

As part of our quarterly Mortgage Lender Sentiment Survey®, our economists surveyed senior executives of lending institutions to assess their views and outlooks across a variety of issues related to the mortgage market. Among their findings: lenders appear to be more optimistic regarding both purchase and refinance mortgage demand expectations, leading to an improvement in their profit margin outlooks over the next three months.

**Net increase percentage**: the percent of lenders saying *increase* minus the percent of lenders saying *decrease*. If positive, more lenders than not are *optimistic* about future profit margins. If negative, more lenders than not are *pessimistic* about future profit margins.

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**Purchase Demand Expectations**

**Refinance Demand Expectations**

*Note: GSE-eligible mortgages only*

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.

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