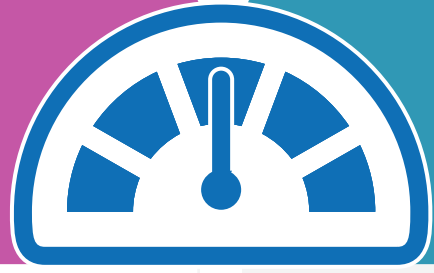


# Are you hitting a home run when it comes to home lending?

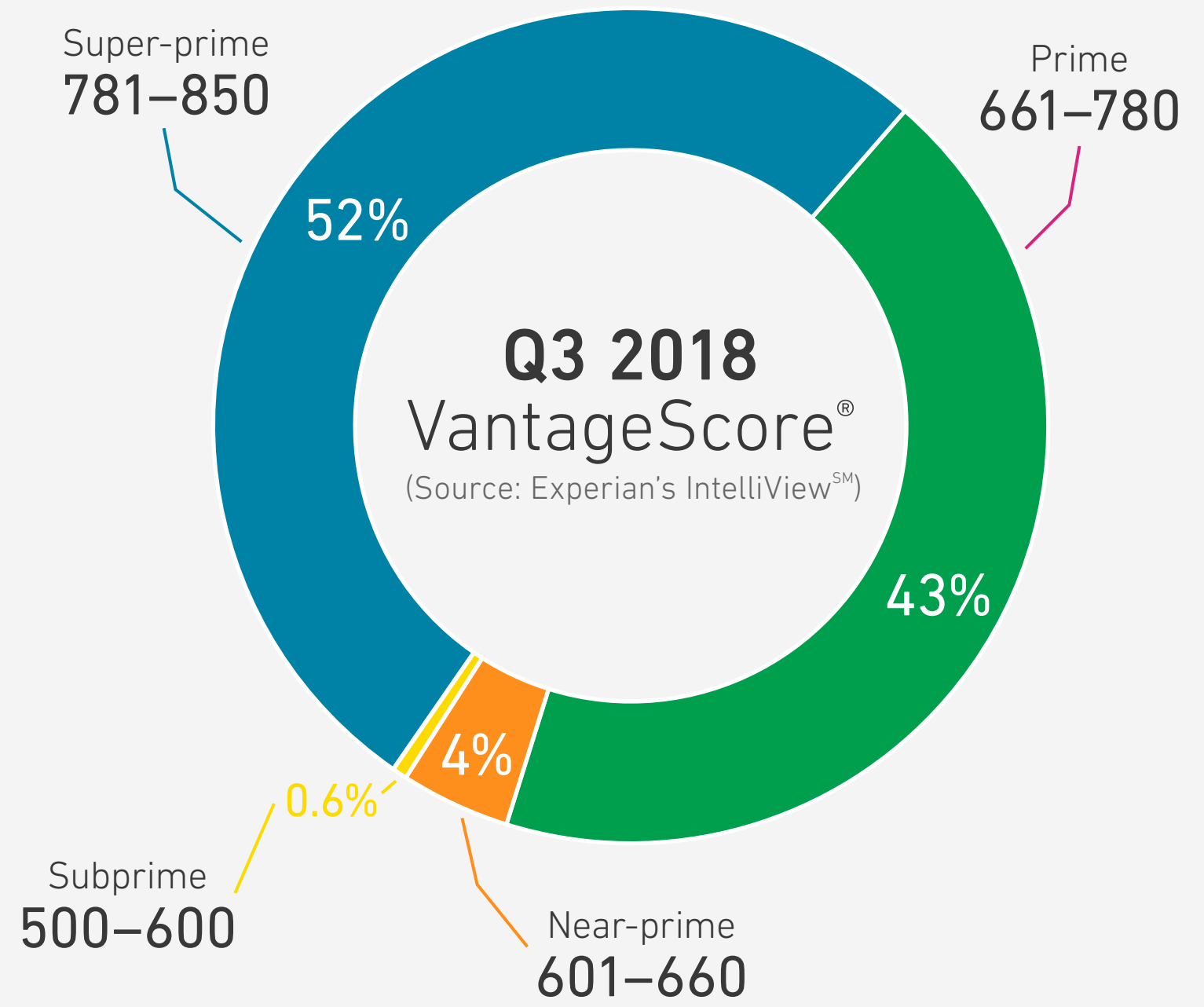
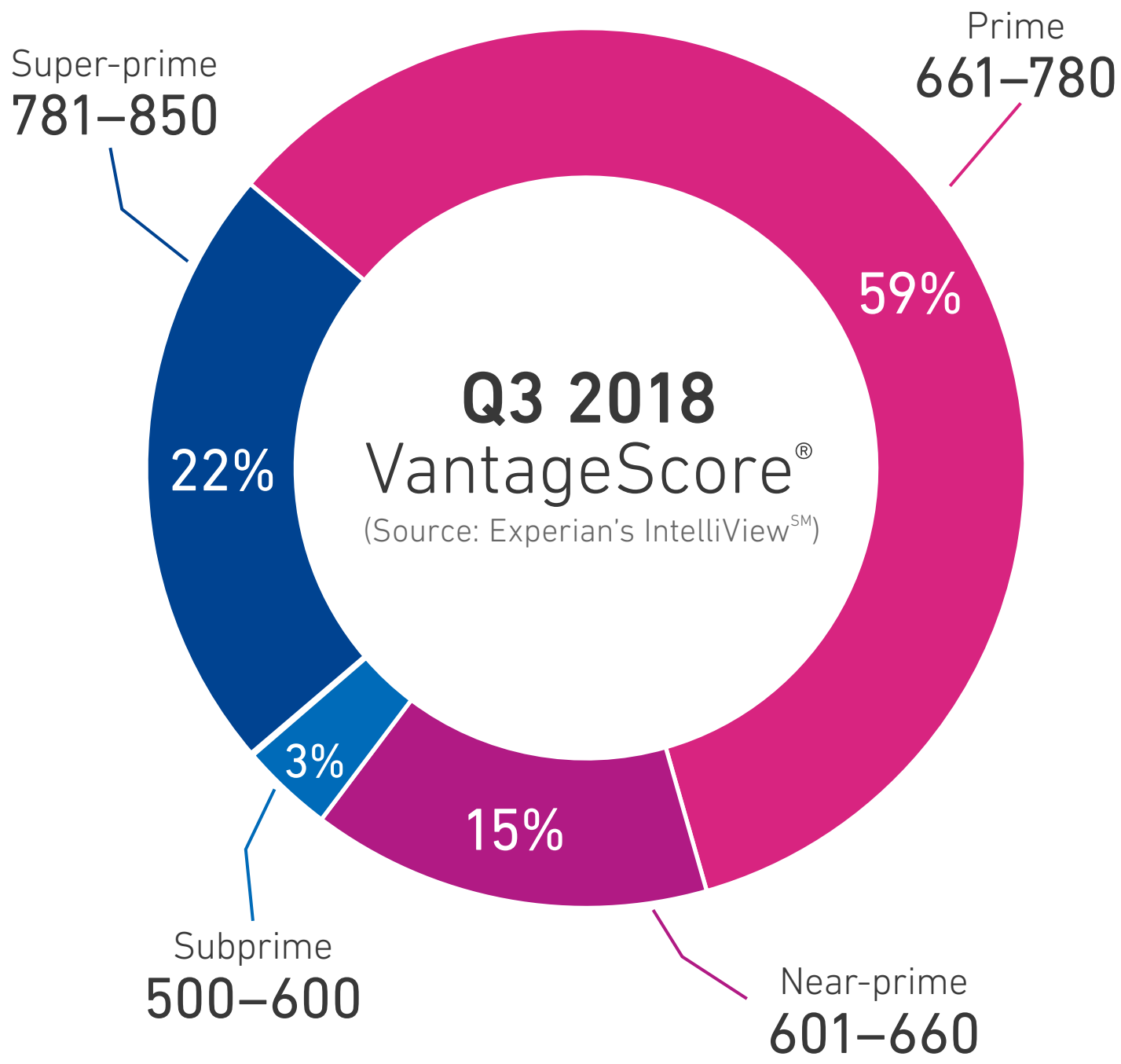
With homebuying season around the corner and HELOCs heating up, now is the time to evaluate your home lending product portfolio. Check out our latest mortgage and home equity lending insights to help ensure that your portfolio is competitive.

## What Q3 2018 industry data shows

Average VantageScore® mortgage originations **739**



Average VantageScore® HELOC originations **766**



**\$603 billion** in new mortgage originations<sup>1</sup>

Late-stage delinquency (90-180 days past due) **0.47%**

**\$46 billion** in HELOC originations

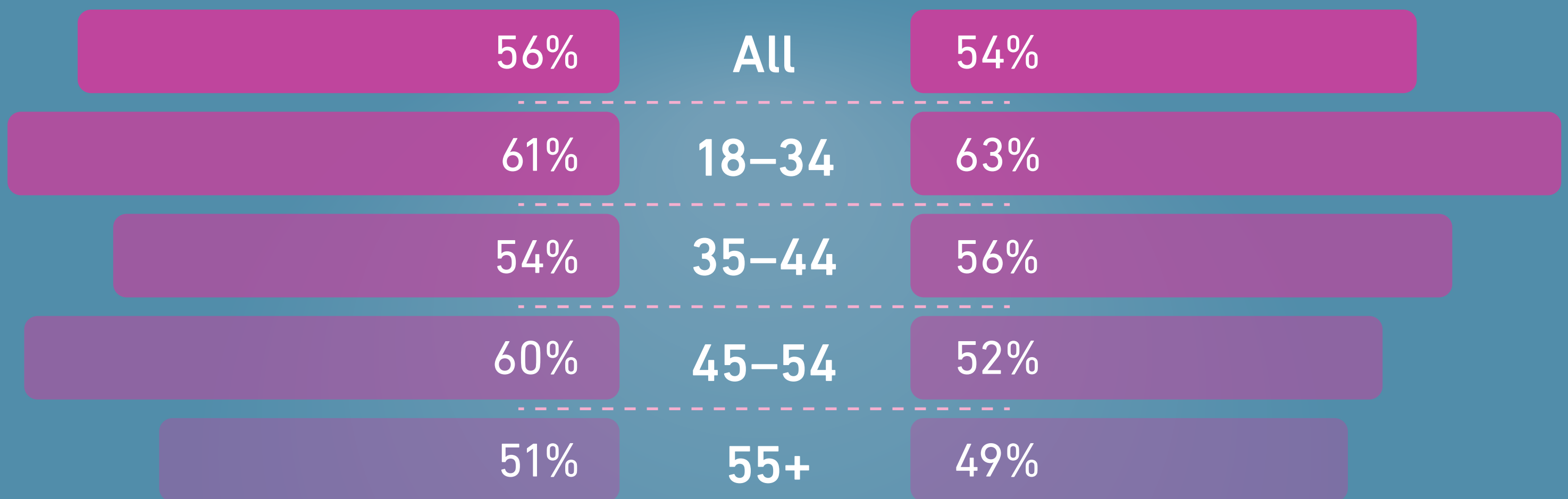
Late-stage delinquency (90-180 days past due) **0.37%**



## What consumer research among homeowners shows<sup>2</sup>

The mortgage application process takes too long

The mortgage application process is intimidating



Survey conducted among 761 internet users aged 18+ who currently have a mortgage.

**29%** of adults are planning to buy a house in the next five years.

**42%** of renters own a home is a primary goal for me.

Survey conducted among 645 internet users age 18+ who are renting or living rent-free.

**20%** of consumers are interested in applying for home financing using a mobile device.

Visit [Experian.com/LendingInsights](https://Experian.com/LendingInsights) to learn more credit insights and fill out the information to speak with an expert about how to optimize your home loan portfolio.

<sup>1</sup> 30-year fixed-rate Freddie Mac Mortgage Market Survey.

<sup>2</sup> Mintel Home Financing Report. Lightspeed/Mintel Comperemedia.