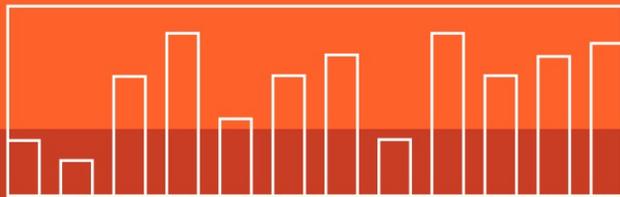


Loan Originators Survey Report

Navigating uncertainty



MGIC



OCTOBER
2025

A REPORT BY MGIC AND
LOAN OFFICER HUB



Legal disclaimer

The information presented in this presentation is for general information only and is based on guidelines and practices generally accepted within the mortgage finance industry and is not intended to be all-inclusive. MGIC makes no representations or warranties of any kind with respect to the accuracy, completeness or suitability for any purpose of the information contained in this presentation. MGIC expressly disclaims any and all warranties, express or implied, including without limitation warranties of merchantability and fitness for a particular purpose regarding these materials and this presentation. In no event will MGIC be liable for any direct, indirect, incidental, punitive or consequential damages of any kind with respect to the presentation or materials provided. All examples are hypothetical and are for illustrative purposes only. This presentation is not intended and should not be interpreted or relied upon as legal or financial advice. We encourage you to seek advice from a qualified professional. Any opinions expressed in this presentation are solely those of the presenter and do not necessarily reflect the views and opinions of MGIC.



Who are these successful loan originators?

About 1,000 originators

8% are dual-licensed as a real estate agent

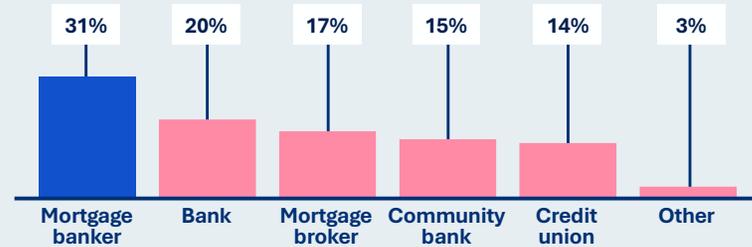


loan officers



have 21+ years of experience

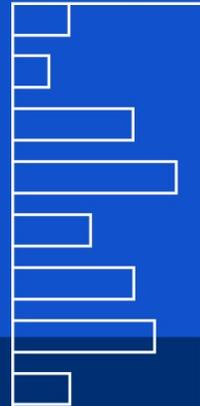
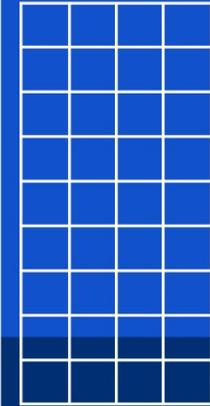
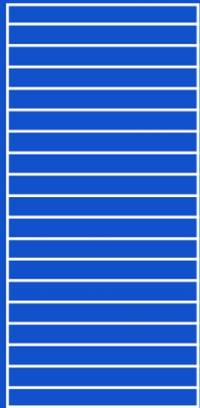
Employer type



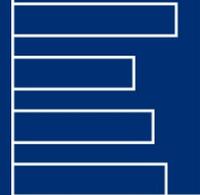
Number of employees at the company



Reaching and working with borrowers



MGIC



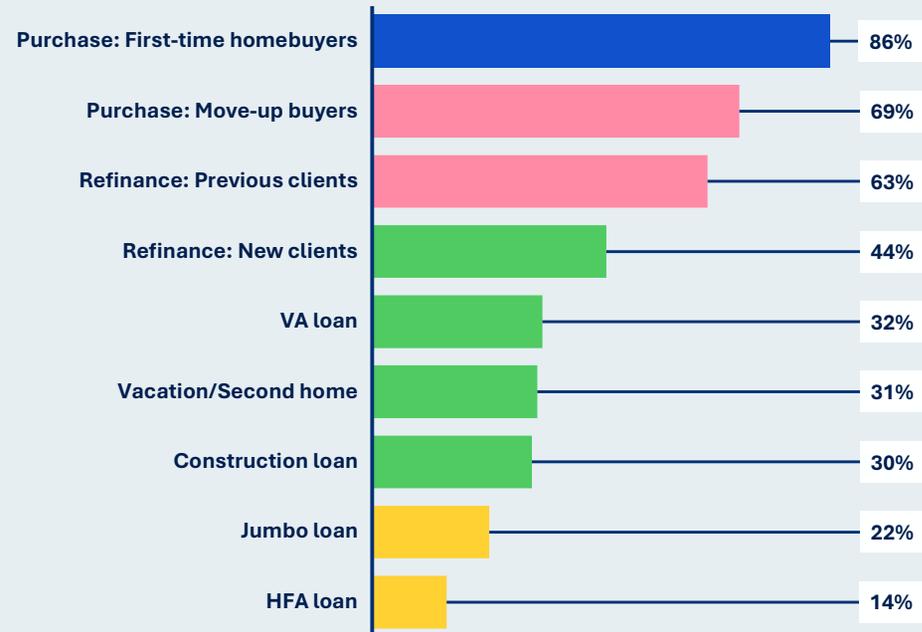


Target markets

Most loan officers focused their marketing efforts on new purchases and refinances.

LOs who did 76+ loans in the last year selected an average of 4.4 answers, slightly higher than the overall average.

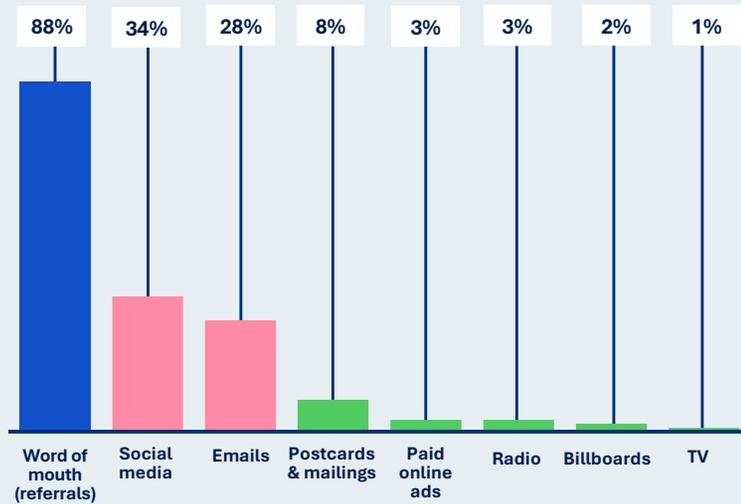
Respondents were able to select multiple responses. The graph shows the percentage of LOs who focused on a type of borrower at least sometimes.





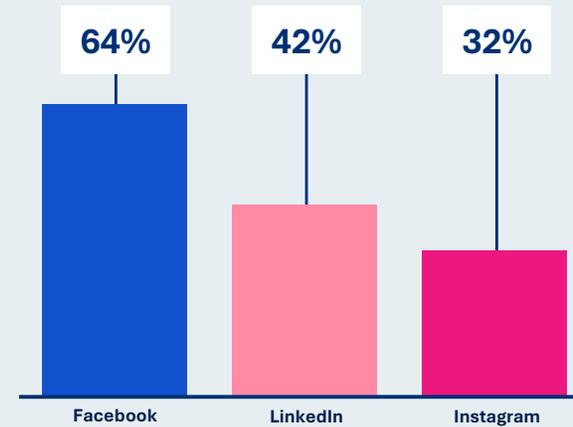
Relationships matter

Most successful marketing media for originators



Respondents were able to select multiple responses.

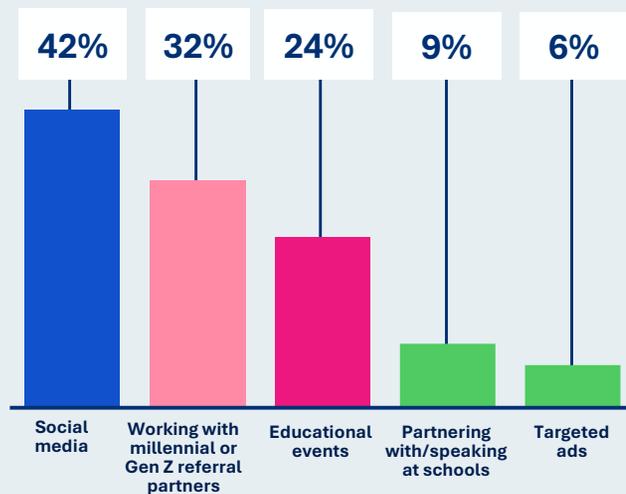
Most effective social media platforms for loan officers



Respondents were able to select multiple responses.

MGIC

How originators reach out to millennials and Gen Z

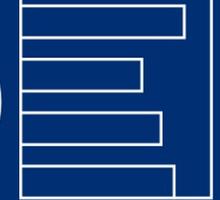
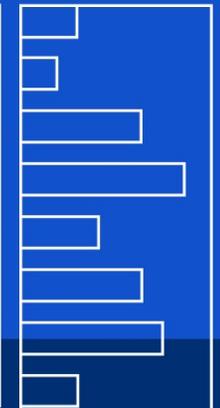
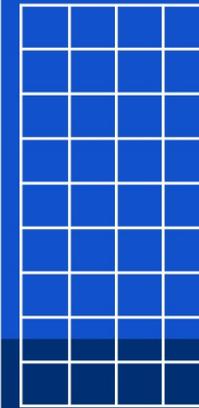
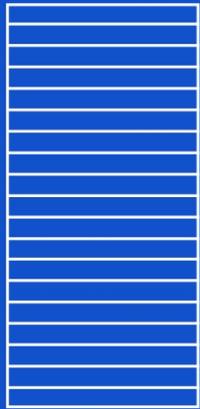


Respondents were able to select multiple responses.

“Running clubs, church community, young professional networks.”

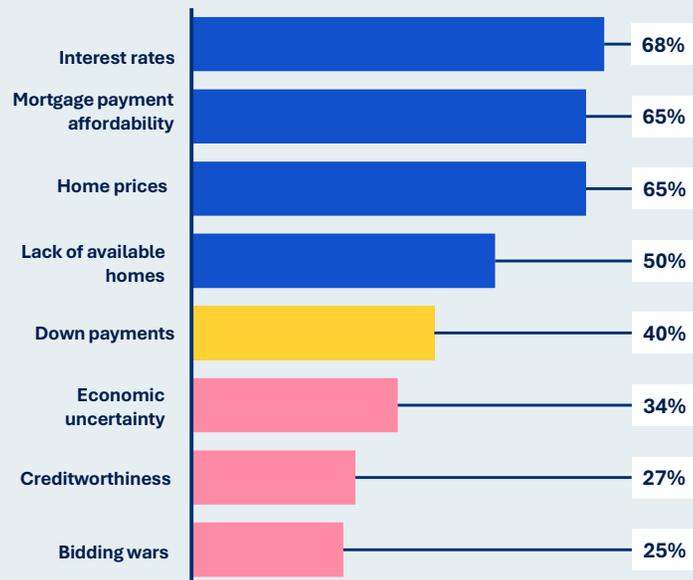
“Parental strategies to invest in kids’ real estate transactions and college experience.”

Meeting borrower challenges



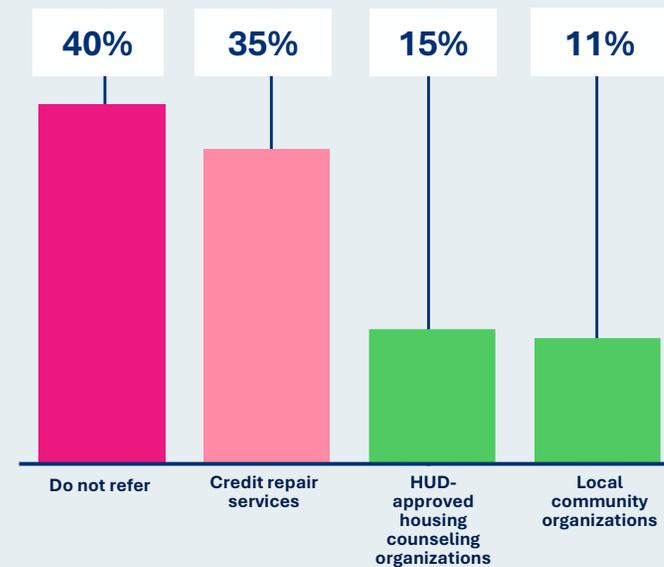


Greatest challenges for borrowers in the last 12 months



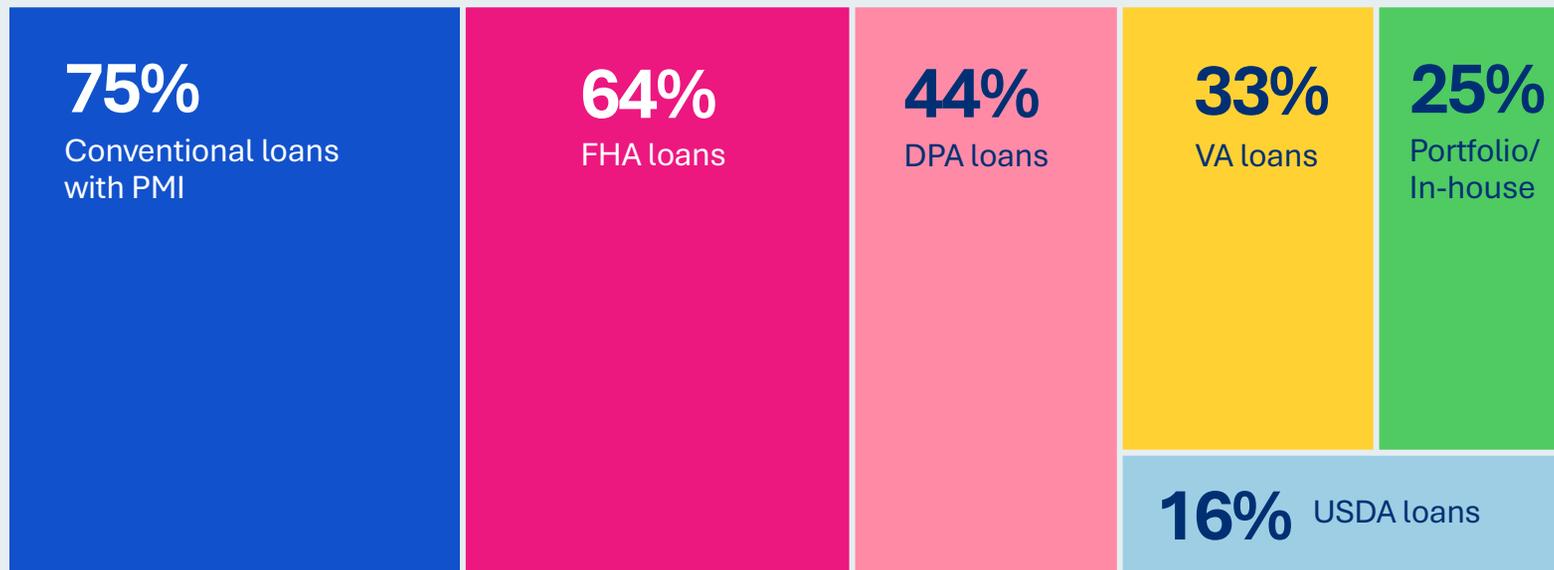
Respondents were able to select multiple responses.

How to help homebuyers who are not yet mortgage-ready: Referral destinations





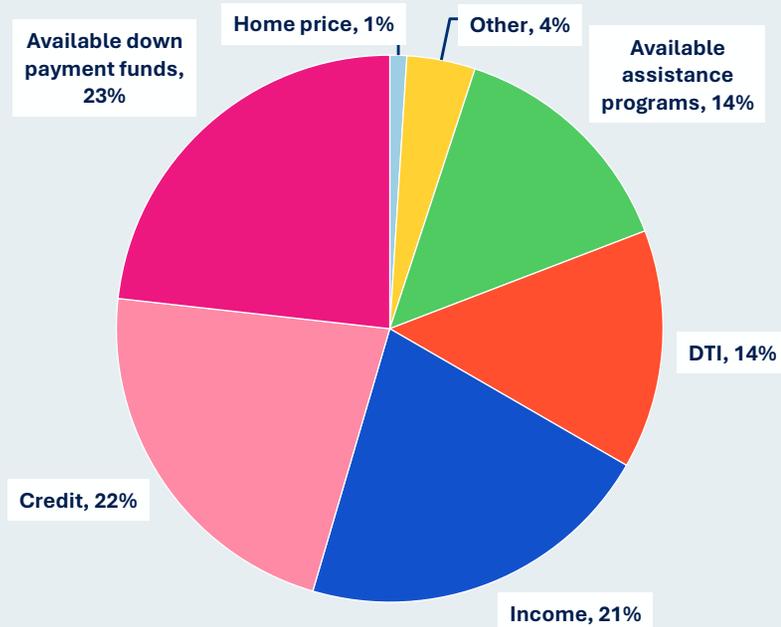
Programs and products used most often for low-down-payment loans



Respondents were able to select multiple responses.

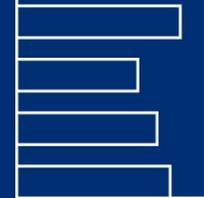
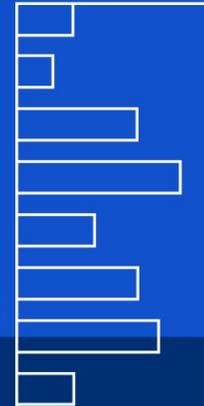
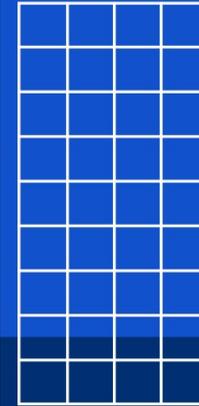
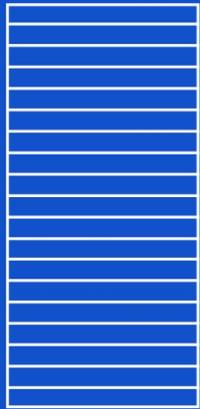
Top factors that influence low-down-payment options

We asked originators: What is the top factor that determines which low-down-payment program or product you recommend to a borrower?



Working with referral partners

MGIC





Fostering referral relationships

Most LOs say past clients and real estate agents are their best sources for generating referrals.



Respondents were able to select multiple responses.

On average, survey respondents selected 3 answers to this question, making it clear that diverse referral sources are important.

Looking for resources to use with referral partners? Ask your MGIC account representative for more info on our referral resources.



How often loan officers stay in touch with their best referral partners



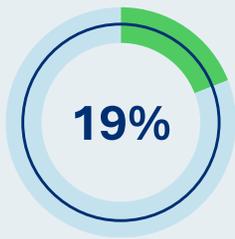
Multiple times a week



Once a week



Twice a month



Once a month



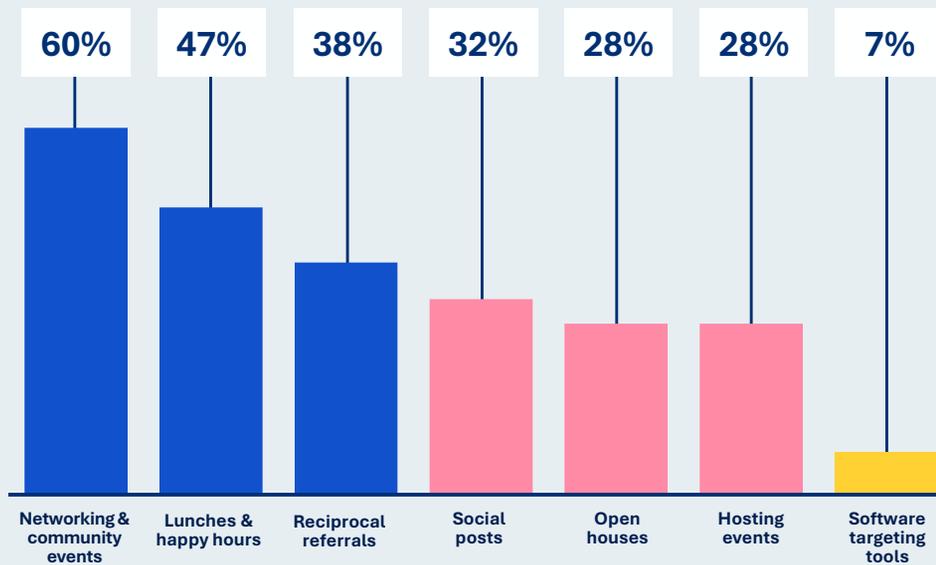
Every other month



Less frequently than every other month

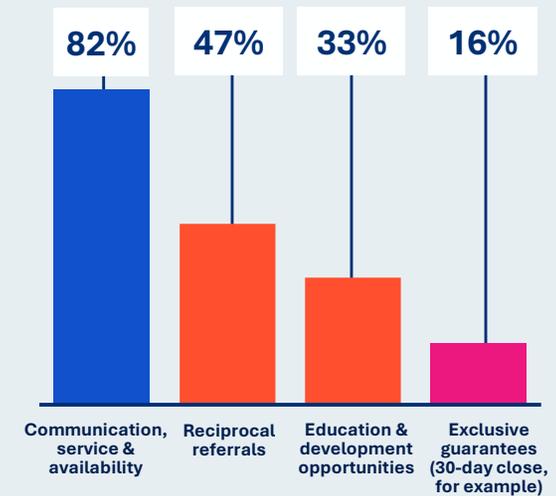
MGIC

How originators build relationships with real estate agents



Respondents were able to select multiple responses.

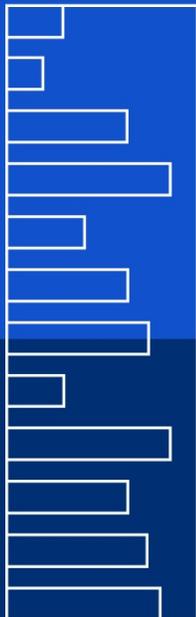
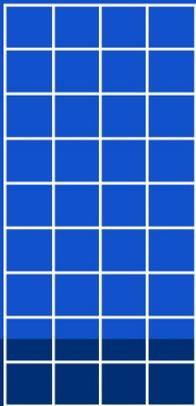
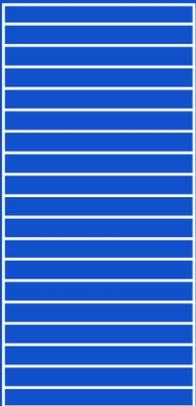
What LOs feel provides the most value to real estate agent partners



Respondents were able to select multiple responses.

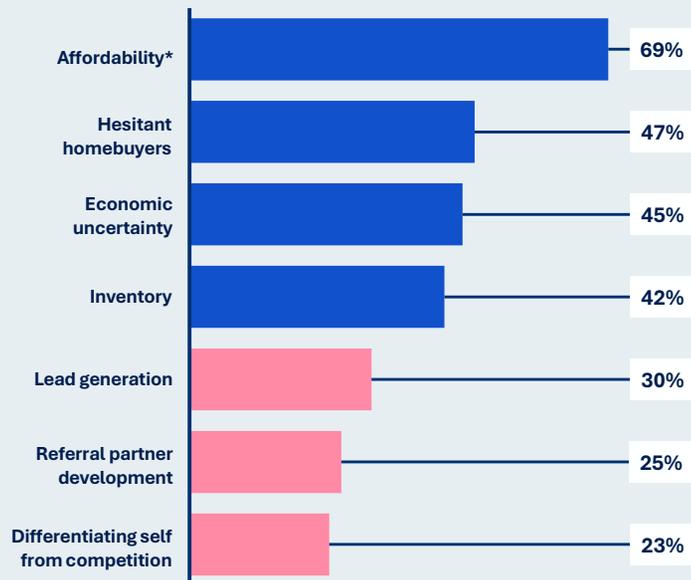
Getting work done

MGIC





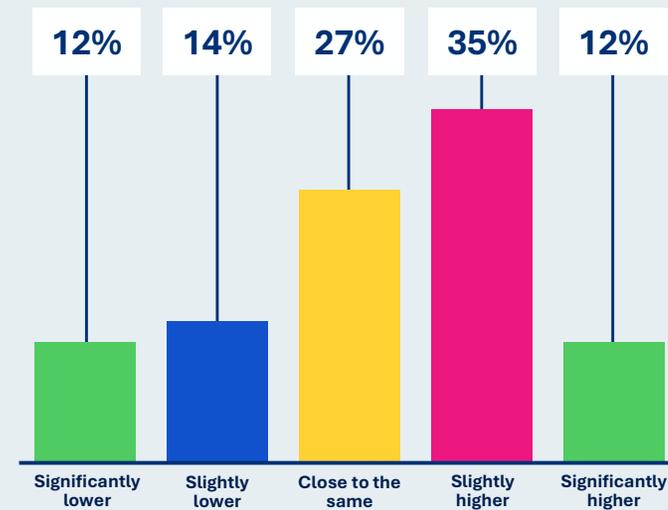
Greatest challenges for loan officers in the last 12 months



Respondents were able to select multiple responses.

*Including down payment, mortgage payment and interest rate impacts

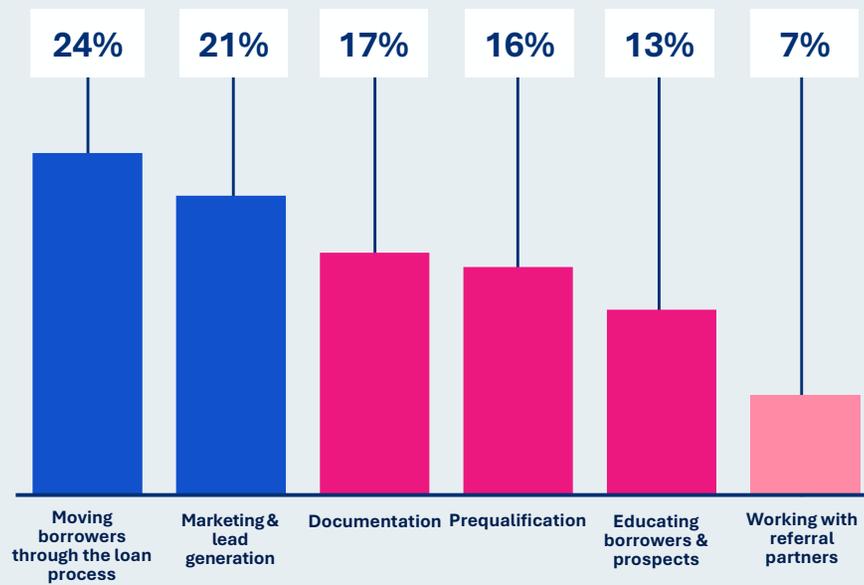
How originators expect to end 2025 compared to last year



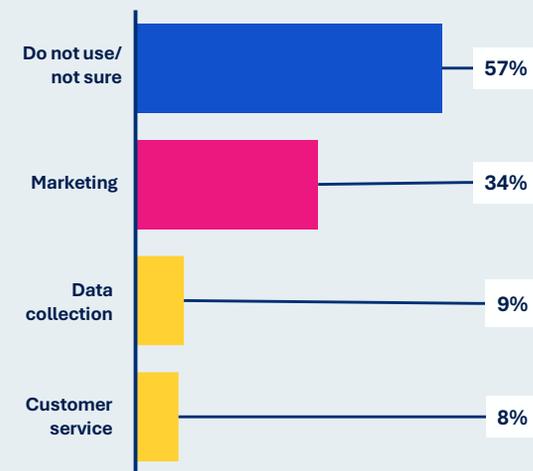


Productivity

Activity that requires the most time for LOs each week



Ways LOs use AI for business



Respondents were able to select multiple responses.

MGIC

Business goals



of respondents shared a production goal in dollars or number of loans

Goal	Median	Mean	Mode
Production in dollars	\$20 million	\$25 million	\$15 million
Number of loans	48	54	30

“Double loan volume from 2024; increase past client referrals and referral channels from bankers, financial planners and CPAs.”

“Increase sales in purchases by using down payment assistance based on rates. To save customers cash from a 20% down payment.”



Mortgage Connects

MGIC Rates Underwriting Ordering / Servicing Training Tools Mortgage Connects About MGIC [Get a quick quote](#)

Mortgage Connects knowledge hub

The easiest, fastest way to find all of the timely information you need to meet today's industry challenges and grow your mortgage lending business. To be among the first to hear about new additions, sign up to receive email alerts.

[Subscribe now](#)

MGIC >

Filter by topic or format...

<p>Mortgage Connects</p> <p>Read. Listen. Watch. Download.</p> <p>Stay on top of the industry with Mortgage Connects.</p>	<p>Downloads</p> <p>LOW ORIGINATOR RISK 5 proven habits for building referral partnerships</p> <p>MGIC</p> <p>What are the most reliable ways you can expand your referral network and build stronger leads?</p> <p>Build referral partnerships with 5 proven habits</p> <p>Infographic</p> <p>Discover 5 reliable ways to expand...</p>	<p>Downloads</p> <p>MGIC</p> <p>A PORTRAIT OF MILLENNIALS</p> <p>YOUNGER VS. OLDER MILLENNIALS</p> <p>What are the most reliable ways you can expand your referral network and build stronger leads?</p> <p>A portrait of millennials</p> <p>Infographic</p> <p>See how younger and older...</p>	<p>Downloads</p> <p>Loan Originators Survey Report</p> <p>REPORT</p> <p>Latest Loan Originators Survey Report</p> <p>Report</p> <p>Gain new insights on market...</p>
--	--	---	--



Connect with us



mgic.com/twitter



mgic.com/mortgage-connects



mgic.com/linkedin



mgic.com/youtube



mgic.com/facebook

**Thank you
for choosing
MGIC**

