



## Legal disclaimer

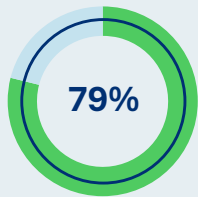
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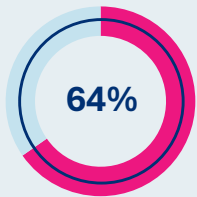
## Who are these loan originators?

About 1,000 originators

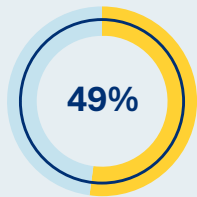
9% are dual-licensed as a real estate agent



loan officers

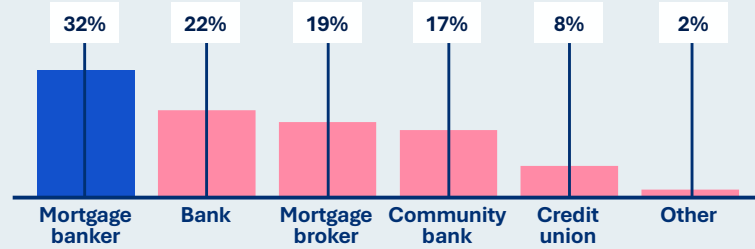


aged 50 or older

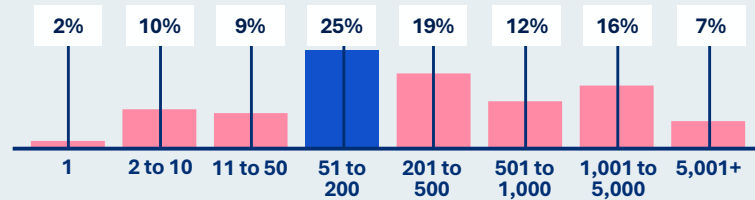


have 21+ years of experience

Employer type



Number of employees at the company





**Reaching and working with borrowers**

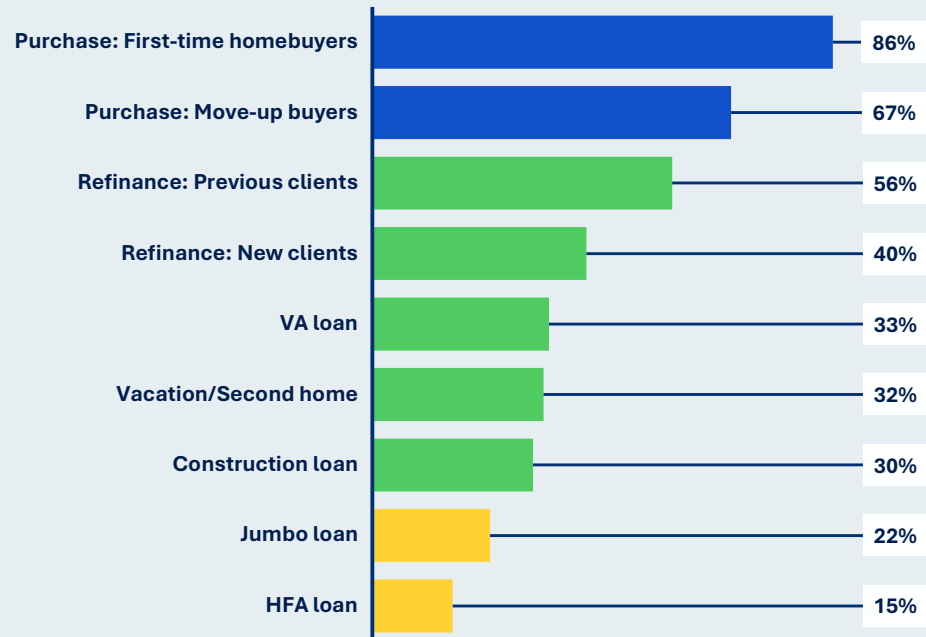


## Target markets

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

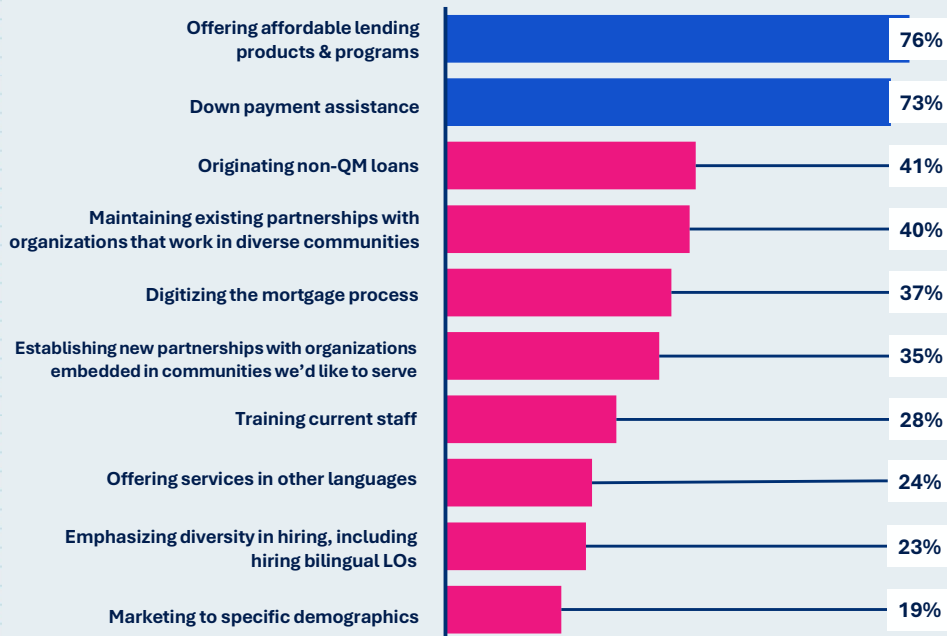
Newer loan officers are less likely to focus on move-up buyers and refinancing previous clients.

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





## Reaching out to underserved markets



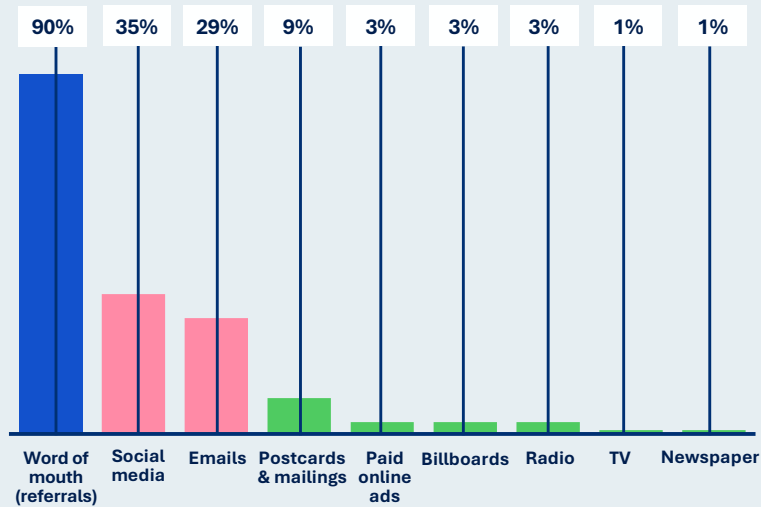
A few respondents also said ITIN loans are important in their efforts to work with underserved markets.

Respondents were able to select multiple responses.



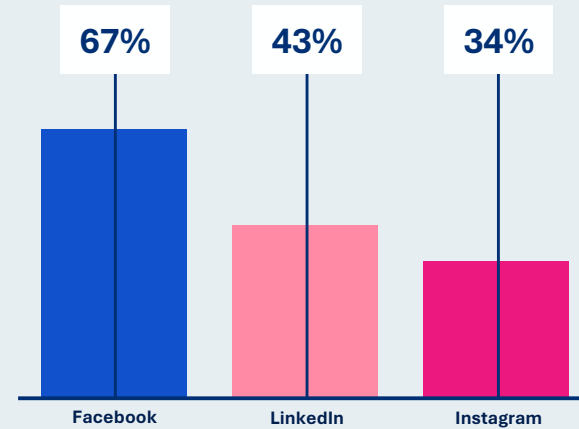
## Relationships matter

Most successful marketing media for originators



Respondents were able to select multiple responses.

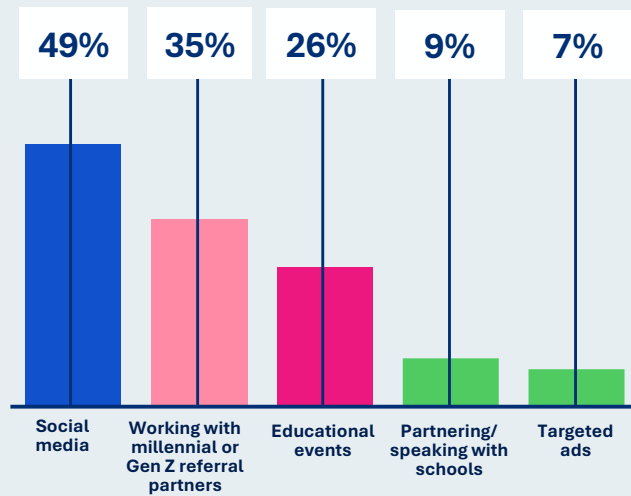
Most effective social media platforms for loan officers



Respondents were able to select multiple responses.



## How originators reach out to millennials and Gen Z



Respondents were able to select multiple responses.

**“Past clients’ children and their referrals to friends.”**

**“Organized networking groups. I belong to three, including a chamber of commerce, and two category-exclusive networking groups.”**

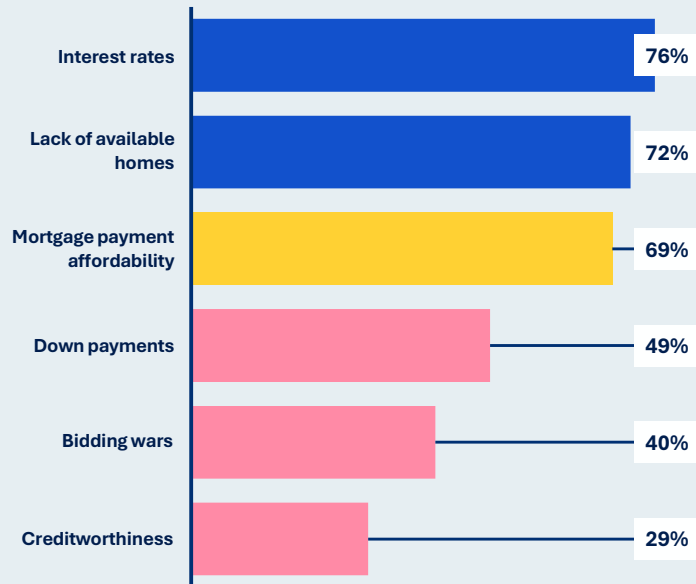


**Meeting  
borrower  
challenges**

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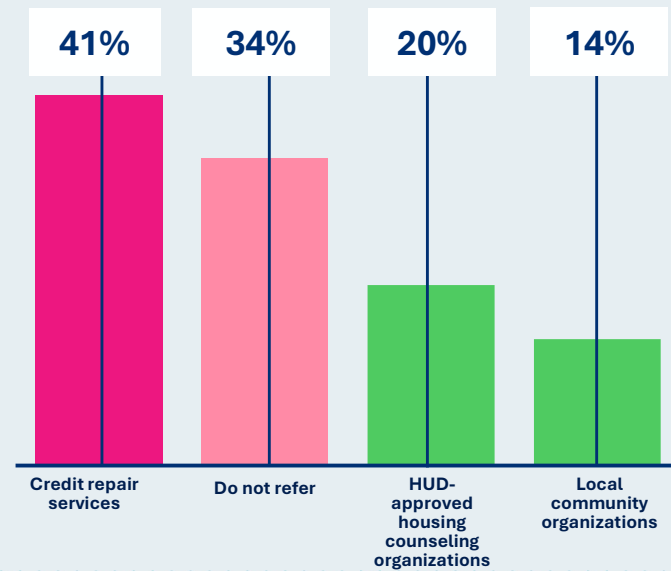


## Greatest borrower challenges in the last 12 months



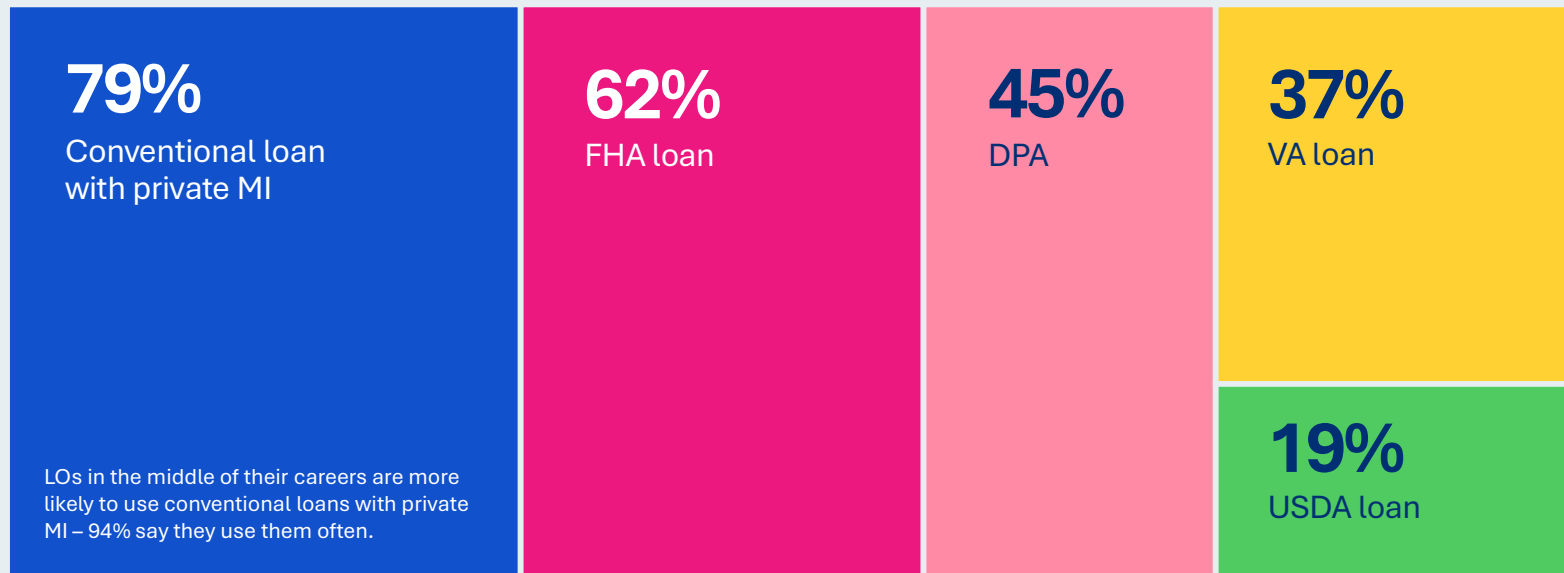
Respondents were able to select multiple responses.

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





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



LOs in the middle of their careers are more likely to use conventional loans with private MI – 94% say they use them often.

Respondents were able to select multiple responses.



## How LOs decide which low-down-payment loan solutions to recommend

Loan characteristics play a large role in the consultative process, including:

- Credit
- Price
- DTI
- Income
- Products & programs

“We compare the different loan options available to our clients to share with them and then we make a decision together on how to proceed.”

“We recommend the options that align with their ability to repay or available assets for total closing costs.”

“Each loan has different characteristics, including credit, income, DTI and risk tolerance. Each loan is judged on its own merits and circumstances.”

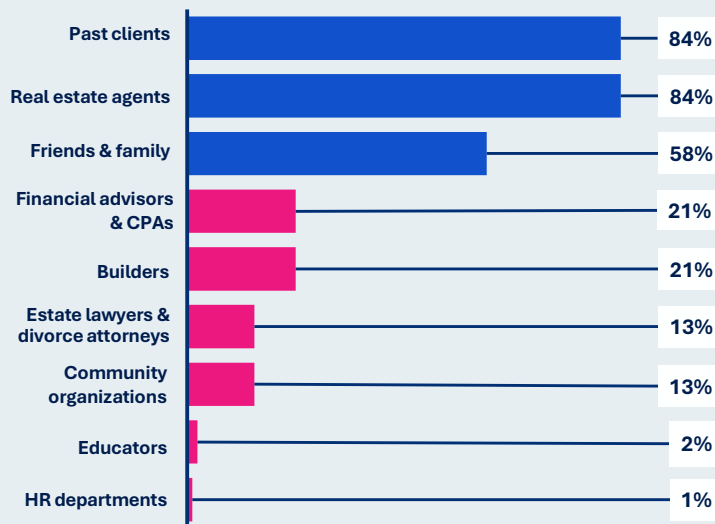


**Working with  
referral partners**



## 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.

40% of loan officers who closed 76+ loans last year said builders were among their top referral sources, compared to 21% overall.

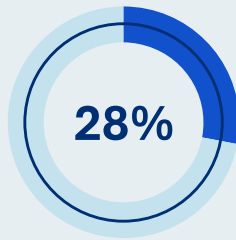
**Looking for resources to use with referral partners? Ask your MGIC account manager for more info on our referral resources.**



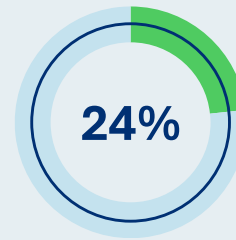
## How often loan officers stay in touch with their best referral partners



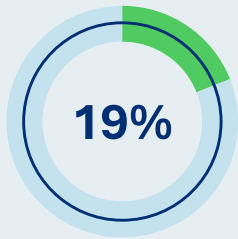
Multiple times a week



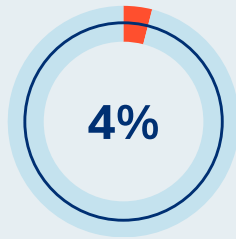
Once a week



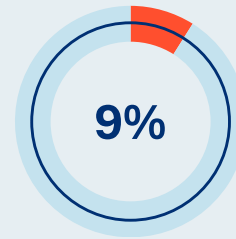
Twice a month



Once a month



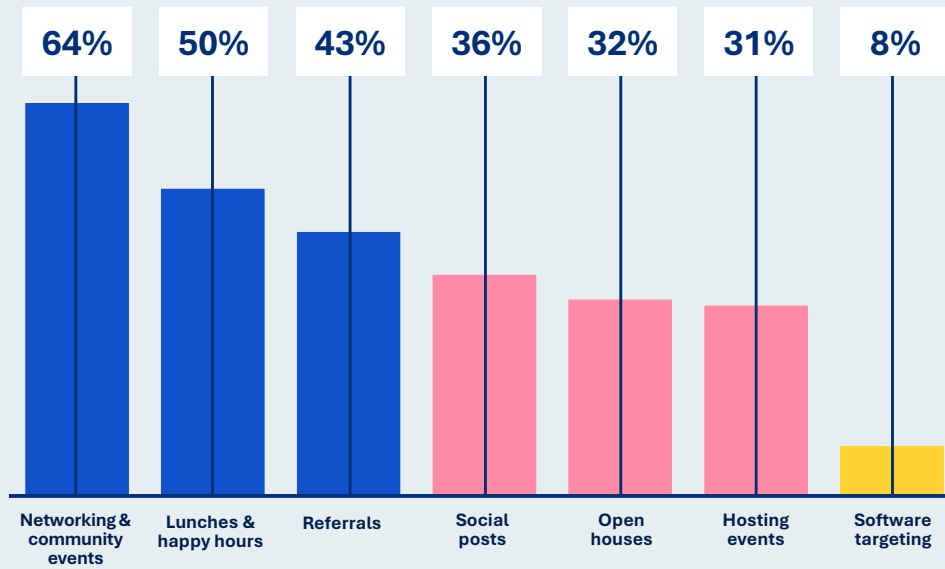
Every other month



Less frequently than every other month

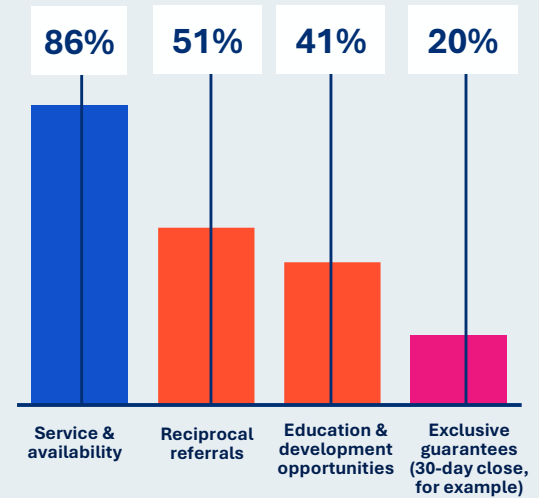


## How originators build relationships with real estate agents



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.

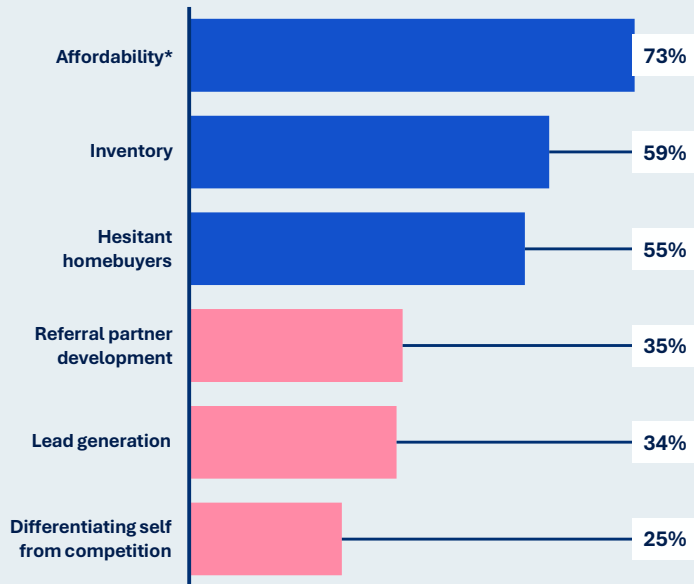


**Getting  
work done**

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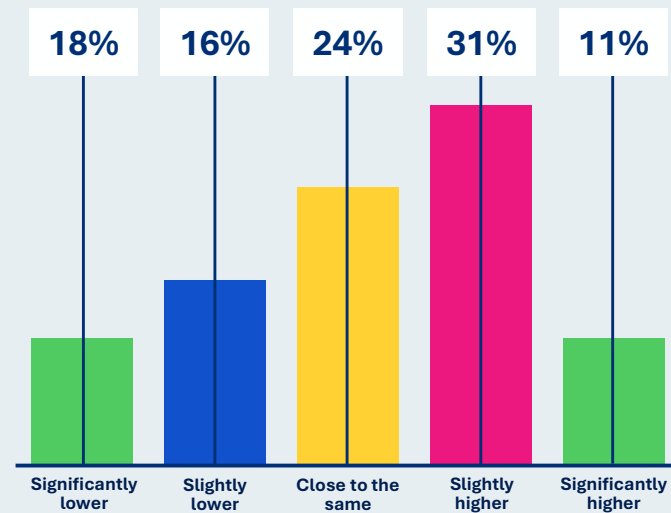


## Greatest challenges for loan officers in the last 12 months



Respondents were able to select multiple responses.  
 \*Including down payment, mortgage payment and interest rate impacts

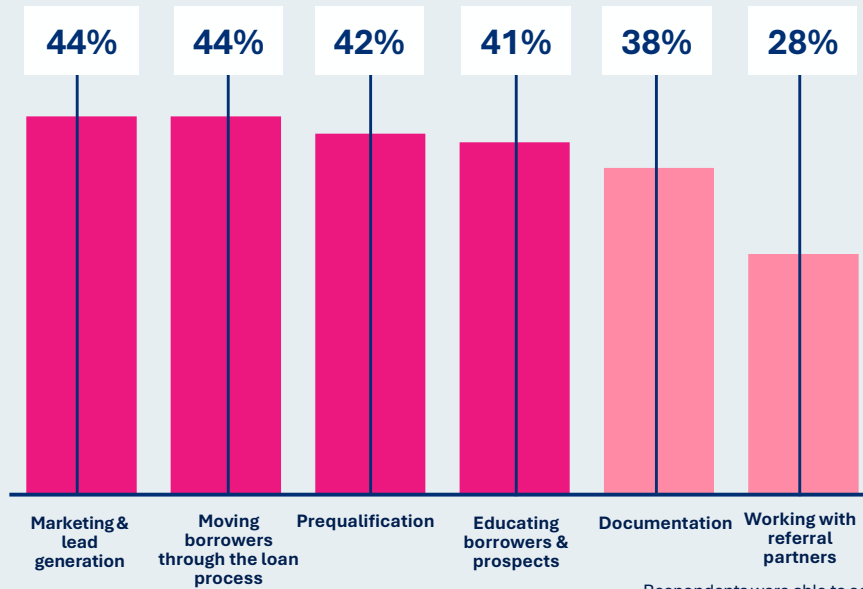
### How originators expect to end 2024 compared to last year





## Productivity

Activities requiring the most time for loan officers each week



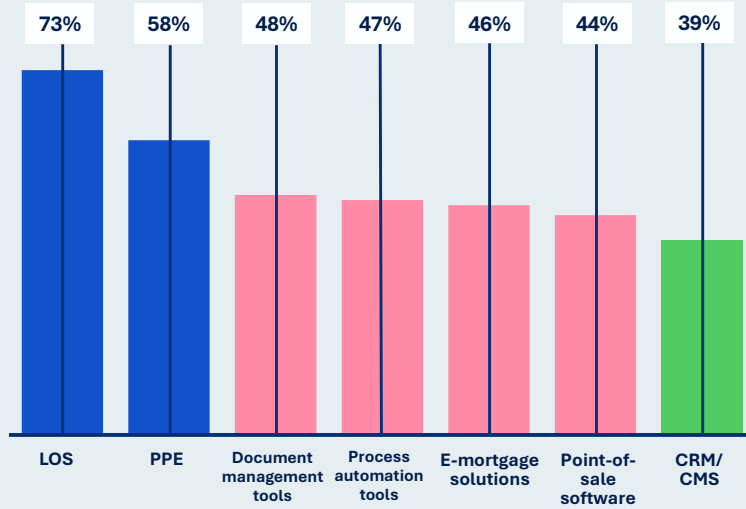
Respondents were able to select multiple responses.

**Looking for educational content to use with borrowers? Ask your MGIC account manager for more info on our first-time homebuyer resources.**



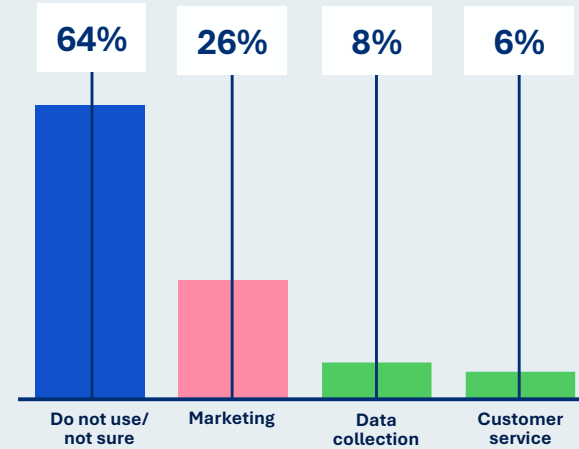
## Technology

Elements of tech stack very critical to LOs' success



Respondents rated each category.  
The percentages above are those who chose "very critical to my success" for each category.

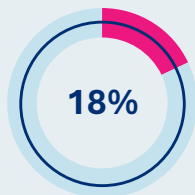
Ways LOs use AI for business



Respondents were able to select multiple responses.

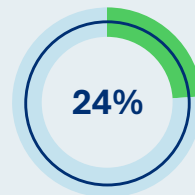


## Business goals

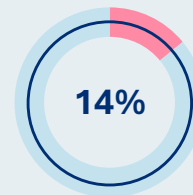


18% of respondents shared a production goal in dollars or number of loans

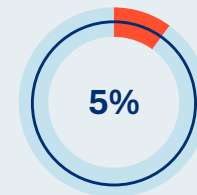
Goal	Median	Mean	Mode
Production in dollars	\$18 million	\$22 million	\$15 million
Number of loans	30	45	24



24% included **growth words** (grow, double, expand, exceed, increase)



14% referenced **referral strategies**



5% mentioned **survival**

**“Get better every day. Practice patience, repetition and educating borrowers about everyday finances.”**



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# Loan Officer Hub

The screenshot shows the homepage of the Loan Officer Hub website. At the top right, there is a search bar with a magnifying glass icon and the text "Search". Below the search bar is a navigation menu with the following items: "Strategies", "Blog", "Toolkit", and "Leaders". On the far right of the navigation bar is a blue "Subscribe" button. The main content area features a large, colorful illustration of a city skyline with various buildings, trees, and a bus. To the left of this illustration, the text reads: "Industry insights and strategies for loan officers". Below this headline is a paragraph: "Resources, strategies, tips and tools from experts across the mortgage industry – all under one roof, and all created just for loan officers. That's Loan Officer Hub." At the bottom left of this section is a white "Subscribe" button with a blue outline.



## Industry insights and strategies for loan officers

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