

The US SaaS Mortgage Software Market: Size, Trends & Forecasts (2018-2022)

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Abstracts

SCOPE OF THE REPORT

The report titled “The US SaaS Mortgage Software Market: Size, Trends & Forecasts (2018-2022)”, provides an in-depth analysis of the addressable US SaaS mortgage market opportunity by value. The report also gives an insight of the global SaaS software market and the share of the US in same.

The report also includes the analysis of the US total production expenses per loan and non-personnel expenses per loan.

Growth of the overall US Saas Mortgage Software market has also been forecasted for the period 2018-2022, taking into consideration the previous growth patterns, the subprime lending crisis of 2008-2009, the growth drivers and the current and future trends. The competition in the US SaaS Mortgage Software market is fragmented. However Ellie Mae dominated the market.

Further, key players of the US SaaS Mortgage Software Market, Ellie Mae, Black Knight Financial Services, Inc., Accenture and Wipro are also profiled with their financial information and respective business strategies.

COMPANY COVERAGE

Ellie Mae

Black Knight Financial Services, Inc.

Accenture

Wipro

EXECUTIVE SUMMARY

The collateral that is kept while initiating a loan for the purchase of real estate or property or a house is known as mortgage. The banks or the mortgage lenders loan a large chunk of money that is around 80% of the price of home that the borrower is required to pay back with interest over a set period of time. On failure of repaying the loan, the lender takes the mortgage through a legal process known as foreclosure.

The mortgage origination process has slightly changed over the decades. The technology penetration into mortgage institutions is considered of significance increasingly. The loan servicing software therefore helps the banks, wholesale lenders, commercial finance, and specialty lenders to manage all types of instalment loans, notes, contracts, mortgages, and deeds of trust, as well as some clients and contracts. Loan servicing software automates the loan decisions and plays an important role in increasing the speed of service and borrower satisfaction.

The loan servicing software are of two types: the in-house or the on-premise server and cloud based server.

The cloud-based software is secured on the host company's server. The software and the server are managed at one place. The data and the software both are located on cloud. The data is accessible from anywhere to the mortgage lender. Software as a Service (SaaS) is a branch of cloud computing, apart from Infrastructure as a Service (IaaS) and Platform as a Service (PaaS). SaaS is a software distribution model in which a third-party provider hosts applications and makes them available to customers over the internet.

The SaaS software technology penetration in the mortgage market is an emerging field. The SaaS-based mortgage software enables loan originators to manage the entire lending cycle, from origination to maturity, from any location with a secure Internet connection. The SaaS software in mortgage enables the customers to utilize a seamless workflow across point-of-sale, processing, underwriting, closing and funding, post-closing, shipping, delivery and CRM requirements. Such solutions serve all the players in the loan origination market from borrowers to lenders to investors.

The US SaaS Mortgage Software market is expected to increase at a significant CAGR during the years 2018-2022. The SaaS mortgage software market is expected to increase due to growth in network effect, increase in employment levels in the US, etc. Yet the market faces some challenges such as, need for data security, risks associated with SaaS offerings, compliance regulations, etc.

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