

# Post Crisis Changes in Mortgage Lending in U S - Analysis Forecast

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## Abstracts

The U.S. has the world's largest mortgage market; in 2009 the country had an outstanding mortgage-to-GDP ratio - above 100% - despite being very badly affected by the recent financial crisis. The report 'Post Crisis Changes in Mortgage Lending in the U.S. – Analysis & Forecast, 2010-2015' is a market research study of recent changes in the U.S. residential mortgage industry. The report has five chapters – Market Overview, Forecast & Analysis, Strategy Formulation, Case Studies, and Vendor Analysis.

'Market Overview' focuses on post crisis changes in the U.S. residential mortgage industry. It identifies top players and their market shares according to mortgage origination as well as servicing volume. Overall, the chapter contains the gist of recent changes or developments related to the industry.

The second chapter, 'Analysis & Forecast', contains estimates for residential mortgage originations till 2010. To forecast origination, this report recognizes the three most important demand side factors and three most important supply side factors. The demand side factors include GDP, unemployment, and saving rate as a percentage of disposable income; and the supply side factors include inflation, mortgage rate, and new home starts.

The 'Strategy Formulation' chapter features strategies followed by top players in the U.S. as well as by some offshore players in Australia, Bahrain, Hong Kong, the U.K. and other markets.

The 'Case Studies' section discusses the impact of technology on mortgage lenders' productivity. We have reviewed the role of mortgage technologies in improving the

efficiency of lenders.

'Vendor Analysis' includes profiles of the top eight technology providers. To identify these, the first top 50 vendors were selected based on certain criteria. The top 50 vendors were analyzed on the basis of their developments to enhance products and services after January 2009; the top eight were then selected from these. The chapter also benchmarks profiled vendors

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