



BANKING, INSURANCE, AND CAPITAL MARKETS

WHAT'S KEEPING MORTGAGE ORIGINATORS UP AT NIGHT?

Watch video: <https://www.youtube.com/watch?v=7RTj2DTYkMA>

Mortgage origination is no longer a steady money maker for lenders.

Increased loan generation costs have crushed the profitability of banks and mortgage subsidiaries.

Rising interest rates, decreasing production volume, inventory shortage, and process inefficiencies continue to challenge mortgage lenders.

Q4 2018 marked the lowest production in 3 years yielding <\$200 per loan.

But all is not lost — this is an ideal time to identify key areas for cost-cutting laying the foundation to sustainable profitability in this competitive market.

Leading lenders are harnessing the power of proactive governance — streamlining origination processes, enhancing mortgage origination technology, delivering innovative products, and outsourcing nonessential back-office activities.

Find out how Navigant can help you prevent profitability from seeping through the cracks.

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