HOUSING RESEARCH

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Wholesale Lending Analytics

CONFIDENTIAL RESEARCH FOR RISK MONITORING AND LITIGATION SUPPORT

Civil action suits and recent litigation include allegations of steering and other consumer protection violations based on incentives rewarded to brokers by their wholesaler.

Higher-volume brokers are identified as loyalists without clear evidence of lending activity with other funding entities.

Historically, complaints by the DOJ, attorney general offices, and housing advocates are based on HMDA data which does not include name of broker.

Wholesale lenders can validate pricing and business standards are consistent among all brokers through monintoring of key data points on the LOS pipleline, covering 100% of transactions.

TRANSACTION DATA

Datasets available for any U.S. State or County.

Complete details of lender, broker (company name), loan officer, borrower, property address, loan type, purpose, sales price, loan amount, loan terms.

MARKET SHARE

- Share of mortgage originations:
  - Retail (Banks, Non-banks)
  - Wholesale
- Client wholesaler report:
  - Loans funded for affiliate brokers
  - Loans affiliates funded with other wholesalers
- Retail vs. Wholesale share by loan type:
  - Conventional conforming
  - Conventional non-conforming/non-QM
  - FHA, VA, USDA

RISK MONITORING

Pipeline analysis of key borrower and transaction characteristics to assess consistent standards among affiliate brokers:

- Comparison of loan pricing and underwriting standards for similarly-situated borrowers.
- Validate consistent business standards and pricing to low volume vs. high-volume.

TRID ANALYSIS

Pipeline analysis of TRID data points, compare loan costs on LE vs CD, change of circumstance, etc.

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