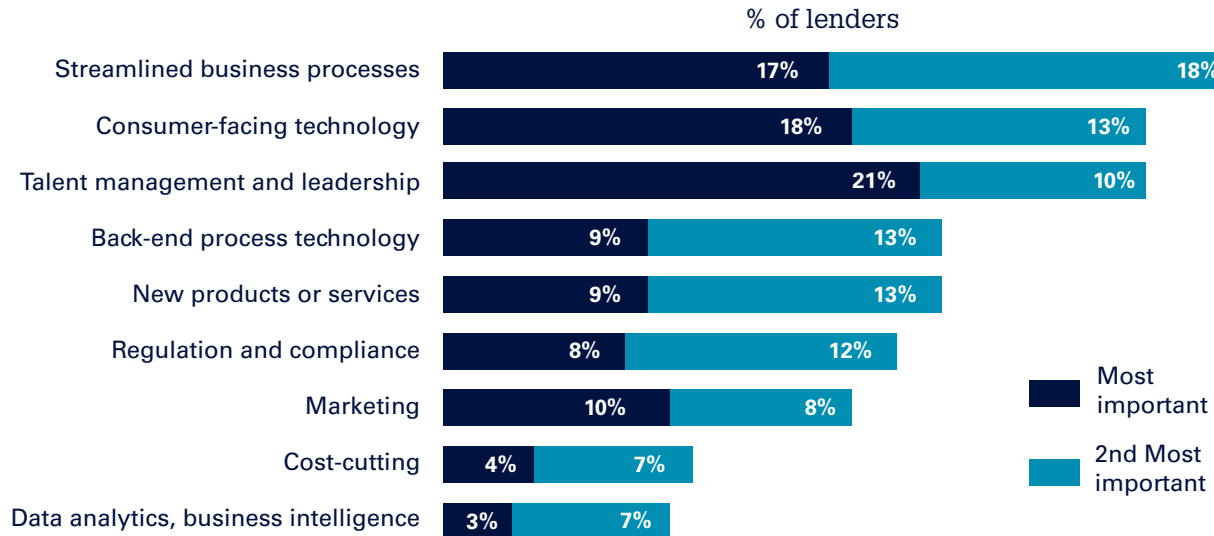


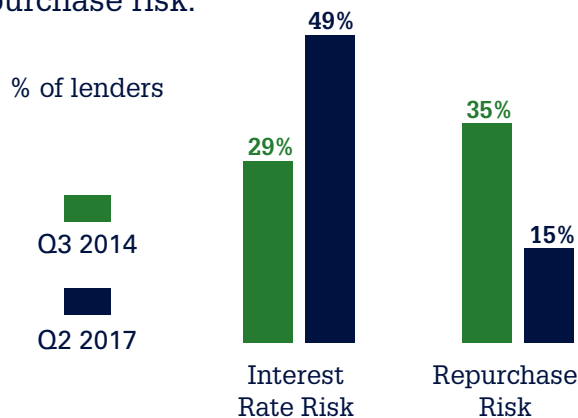
## Lenders shift focus to enhance the consumer experience

Our Economic & Strategic Research Group finds lenders' 2017 priorities and concerns reflect the shifting need to address challenges of the post-crisis era. In particular, the need to improve the consumer experience looms large.

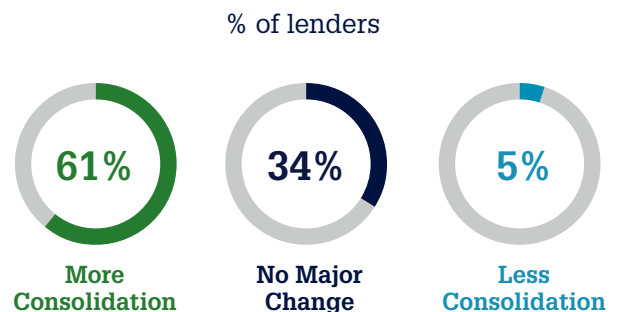
To remain competitive, lenders say they are streamlining business processes, improving the consumer experience, and investing in human capital.



Compared with three years ago, lenders today are significantly more likely to cite interest rate risk as a key concern and less likely to cite repurchase risk.



Vast majority of lenders expect more industry consolidation this year.



Nearly half of lenders say consolidation would have a positive impact on the housing industry.



**To learn more, read the full findings**  
**Mortgage Lender Sentiment Survey®**