

/ BUY THE NUMBERS

Interest Rates Are Peaking

With interest rates predicted to inch back up in 2022, the well of rate-based refinance prospects has mostly run dry.

REFINANCE ORIGINATIONS

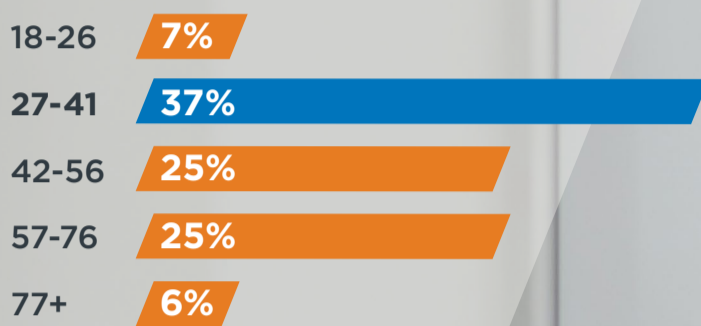
> 10% Decline from 2020¹ / \$2.2T Expected in 2021, down from \$2.8T²

/ But Hold the Door

A reshaping of the market has led to some really important trends and opportunities in mortgage and home equity lending.

Purchase originations predicted to reach an all-time high of 1.67 trillion in 2021³

THE TYPICAL HOMEBUYER AGE



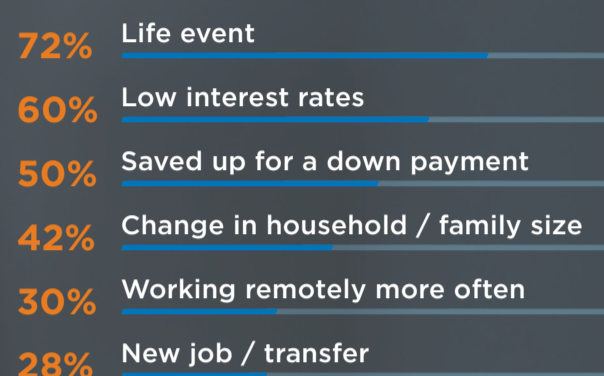
INCOME **\$86K**



DO YOU KNOW

HOW TO IDENTIFY OPPORTUNITIES IN YOUR MARKET? WE DO.

Reasons Buyers Gave for Taking Out a Mortgage¹



/ Home Equity Loans and Lines of Credit Are Spiking

There's never been a better time for homeowners to tap into their increased home equity, driven up by higher home values, low inventory and increased demand.



PRICE **12%**
Rise in 2021

RELIABILITY **16%**
Increase year over year

RATE **13%**
Increase between now & July 2022



U.S. HOMEOWNERS WITH MORTGAGES

Saw their equity increase by a total of nearly **\$1.5T** (since the fourth quarter of 2019)⁷

/ Home Improvement Loans Are a No-Brainer

The equity spike made it an easy decision for those looking to finance the reimagination of their homes.



31%
Plan to renovate as their first home project⁸

52%
Increase in home extensions & additions⁹

58%
Rise in leads for online remodeling¹⁰



Fence installation and repairs rose¹¹
166%

/ Opportunity Knocks

BUILDING AN EFFECTIVE LOAN ACQUISITION STRATEGY THAT WORKS FOR WHAT'S NOW AND WHAT'S NEXT

- 1 ADD CONNECTEDTV TO YOUR MARKETING STRATEGY**
By 2023, CTV households are expected to increase to 82%¹²
- 2 CLOSE THE KNOWLEDGE GAP**
Consumers' mortgage purchasing knowledge has regressed, compared with a 2015 study¹³
- 3 SEND PRE-QUALIFIED, PERSONALIZED OFFERS**
Use data to target the best prospects with customized communications, follow-up emails and phone calls
- 4 DRIVE LOANS WITH TRIGGER-BASED, PRE-APPROVED OFFERS**
Send an offer via direct mail, email and phone within 24 hours of leading credit bureau inquiries
- 5 DO YOUR HOMEWORK**
Learn the important details of the mortgage lending landscape to gain the edge needed to dominate the market



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SOURCES: 1| Zillow 2| Carlsen, Courtney, "5 Trends to Watch in the Mortgage Industry in 2021," February 2021, The Motley Fool 3| "Housing Starts," Market Data Center, Mortgage News Daily, 2021 4| Berchick, Edward and Garcia, Manny, "Buyers: Results from the Zillow Consumer Housing Trends Report 2021," 5| Zillow, Sep. 1, 2021 6| Freddie Mac 7| Homeowner Equity Insights, CoreLogic, Q4 2020 8| Berchick, Edward and Garcia, Manny, "Buyers: Results from the Zillow Consumer Housing Trends Report 2021," Zillow, Sep. 1, 2021 9| Houzz 10| Olick, Diana, "Pandemic home remodeling is booming: Here's what your neighbors are doing," August 2020, CNBC 11| Ibid. 12| eMarketer, Connected TV Households, July 2019, US Population 13| Palim, Mark; Shahdad, Sarah; "Consumers Continue to Overestimate Mortgage Requirements," Fannie Mae, June 2019