

Forecasting a \$27.50 Billion Mortgage Lending Market by 2031 | PT Bank Central Asia Tbk, Rocket Mortgage, LLC, Mr. Cooper

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NEW CASTLE, WILMINGTON, UNITED STATES, May 2, 2024 /EINPresswire.com/ -- According to the report published by Allied Market Research, the global [mortgage lending market](#) generated



It is possible to cover all business startup expenses with availing mortgage loan."

Allied Market Research

\$11.48 billion in 2021, and is estimated to reach \$27.50 billion by 2031, witnessing a CAGR of 9.5% from 2022 to 2031. The report offers a detailed analysis of changing market trends, top segments, value chain, key investment pockets, competitive scenario, and regional landscape. The report is a vital for leading market players, investors, new entrants, and stakeholders in formulating strategies for the future and taking steps to strengthen their position in the

market.

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Covid-19 Scenario:

The Covid-19 pandemic had a moderate impact on the industry as some lenders struggled to keep up with the workload and had no choice but to raise rates.

Mortgage debt represents the single largest source of debt for individual homeowners and had a significant impact on their financial situation and capacity to maintain financial stability in case of pay reductions or wage loss.

The report offers detailed segmentation of the global mortgage lending market based on type of mortgage loan, mortgage loan terms, interest rate, provider, and region. The report provides analysis of each segment and sub-segment with the help of tables and figures. This analysis helps market players, investors, and new entrants in determining the sub-segments to be tapped on to achieve growth in the coming years.

Based on type of mortgage loan, the conventional mortgage loans segment accounted for the [highest share](#) in 2021, contributing to nearly three-fourths of the total share, and is expected to maintain its leadership status during the forecast period. However, the jumbo loans segment is

expected to manifest the highest CAGR of 13.7% from 2022 to 2031.

Based on mortgage loan terms, the 30-year mortgage segment held the largest share in 2021, accounting for more than half of the market, and is expected to maintain its dominance in terms of revenue by 2031. However, the 15-year mortgage segment is estimated to witness the largest CAGR of 13.7% during the forecast period.

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On the basis of interest rate, the fixed-rate mortgage loan segment dominated the market in terms of revenue in 2021, accounting for more than two-thirds of the market, and is expected to maintain its leading position during the forecast period. However, the adjustable-rate mortgage loan segment is estimated to register the highest CAGR of 11.3% during the forecast period.

Based on provider, the primary mortgage lender segment held the largest share in 2021, accounting for nearly three-fourths of the market, and is expected to continue its dominance through 2031. However, secondary mortgage lender segment is expected to showcase the highest CAGR of 12.1% during the forecast period.

Based on region, North America accounted for the highest share in 2021, contributing to nearly half of the total market share, and is projected to continue its leadership status by 2030. However, Asia-Pacific is projected to portray the fastest CAGR of 13.2% during the forecast period.

Leading players of the global mortgage lending market analyzed in the research include Bank of America Corporation, Ally Financial Inc., Citigroup, Inc., BNP Paribas Fortis, JPMorgan Chase & Co, Fannie Mae, PT Bank Central Asia Tbk, Mr. Cooper Group Inc., Royal Bank of Canada, QNB, Social Finance, Inc., Rocket Mortgage, LLC, Truist, Standard Chartered, Wells Fargo, ClearCapital.com, Inc. and Roostify, Inc.

The report analyzes these key players of the global mortgage lending market. These players have adopted various strategies such as expansion, new product launches, partnerships, and others to increase their market penetration and strengthen their position in the industry. The report is helpful in determining the business performance, operating segments, product portfolio, and developments by every market player.

For more information, visit <https://www.alliedmarketresearch.com/purchase-enquiry/A17282>

Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the mortgage lending market analysis from 2021 to 2031 to identify the prevailing mortgage lending market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders to make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the mortgage lending market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global mortgage lending market trends, key players, market segments, application areas, and market growth strategies.

Key Market Segments

Type of Mortgage Loan

Conventional Mortgage Loans

Jumbo Loans

Government-insured Mortgage Loans

Others

Mortgage Loan Terms

30-year Mortgage

20-year Mortgage

15-year Mortgage

Others

Interest Rate

Fixed-rate Mortgage Loan

Adjustable-rate Mortgage Loan

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Provider

Primary Mortgage Lender

Primary Mortgage Lender

Banks

Credit Unions

NBFC's
Others
Secondary Mortgage Lender

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Decentralized Insurance Market

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Car Insurance Aggregators Market

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E-commerce Market

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Loan Origination Software Market

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Gift Cards Market

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We are in professional corporate relations with various companies, and this helps us in digging out market data that helps us generate accurate research data tables and confirms utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high quality of data and help clients in every way possible to achieve success. Each data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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