

Mortgage Guarantor Service Market CAGR to be at 8.5% from 2025 to 2029 | \$9.54 Billion Industry Revenue by 2029

*The Business Research Company's
Mortgage Guarantor Service Global
Market Report 2025 – Market Size,
Trends, And Global Forecast 2025-2034*

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KINGDOM, September 5, 2025

/EINPresswire.com/ -- What Is The
Projected Market Size & Growth Rate
Of The [Mortgage Guarantor Service Market?](#)



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annual growth rate (CAGR) of 8.8%. This progress during the historic phase is due to the growing dependence on third-party credit enhancements, the escalating demand for approvals of subprime mortgages, an increase in foreclosure rates leading to enhanced risk controls, the surge in cross-border mortgage lending, and the heightened apprehension amongst lenders regarding borrower default rates.

In the coming years, the [mortgage guarantor service market share](#) is projected to enjoy robust growth. The

market is forecasted to reach a value of \$9.54 billion in 2029, representing a compound annual growth rate (CAGR) of 8.5%. This upward forecast for the market can be attributed to factors such as increasing adoption of AI-based credit assessment tools, greater government support for budget-friendly housing, surge in demand for digital mortgage solutions, more fintech involvement in mortgage underwriting, and a growing interest in low down payment loans. The predicted trends for the forecast period include enhancements in digital mortgage underwriting, novel developments in risk-based pricing models, the integration of AI in fraud detection, automation of guarantor approval procedures, and innovative low-code solutions for

customizable guarantor workflows.

Download a free sample of the mortgage guarantor service market report:

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What Is The Crucial Factor Driving The Global Mortgage Guarantor Service Market?

The surge in home sales is predicted to stimulate the expansion of the mortgage guarantor service market. Home sales are aligned with the volume of residential properties purchased by people or households. This escalation in home sales is predominantly influenced by diminishing mortgage interest rates, which render home loans more cost-effective and incite additional buyers to participate in the housing market. Mortgage guarantor services diminish credit risks for financial institutions, thereby facilitating more purchasers with restricted credit or revenue to procure loans and broaden possibilities for home ownership, meanwhile hastening property deals. For example, as per the National Association of Realtors, based in the US and representing the real estate sector, total existing-home sales soared to 4.29 million in 2024, a rise from 3.91 million in 2023. Consequently, the growth in home sales propels the expansion of the mortgage guarantor service market.

Who Are The Emerging Players In The Mortgage Guarantor Service Market?

Major players in the Mortgage Guarantor Service Global Market Report 2025 include:

- Royal Bank of Canada
- QBE Insurance Group Limited
- ICICI Bank Ltd
- Arch Capital Group Ltd.
- Genworth Financial Inc.
- Alliant Insurance Services Inc.
- Chicago Title Insurance Company
- TruStage Financial Group, Inc.
- Stewart Information Services Corporation
- CMG Financial

What Are The Key Trends And Market Opportunities In The Mortgage Guarantor Service Sector?

Leading organizations in the mortgage guarantor service market are channeling their efforts towards innovating advanced solutions like comprehensive mortgage guarantee platforms to elevate the borrower's experience. Digital systems such as these handle the full range of the mortgage guarantee process, leading to enhanced efficiency, minimization of manual mistakes, and speedy loan processing for both lenders and borrowers. As an exemplar, SBI Credit Guarantee Co., Ltd., a financially oriented firm based in Japan, initiated a mortgage guarantee business utilizing the nCino platform in July 2025. This digital foundation served to speed up activities and ensure swift market entry. It allowed for faster processing, scalability, and

adaptability responding to ever-changing customer and business requirements. This strategic position allowed SBI to improve customer interactions and fortify its hold in the mortgage guarantee sector.

What Segments Are Covered In The Mortgage Guarantor Service Market Report?

The mortgage guarantor service market covered in this report is segmented –

- 1) By Type: Individual Guarantors, Corporate Guarantors
- 2) By Customer Type: First-Time Homebuyers, Real Estate Investors, Existing Homeowners Refinancing, Commercial Property Buyers
- 3) By Service Provider: Banks, Non-Banking Financial Institutions, Credit Unions, Online Platforms
- 4) By Application: Residential Mortgages, Commercial Mortgages

Subsegments:

- 1) By Individual Guarantors: Family Members, Friends Or Relatives, High-Net-Worth Individuals, Co-Applicants, Informal Community Guarantors
- 2) By Corporate Guarantors: Mortgage Guarantee Companies, Insurance Firms, Real Estate Investment Trusts (REITs), Housing Finance Corporations, Government-Backed Financial Institutions

View the full mortgage guarantor service market report:

<https://www.thebusinessresearchcompany.com/report/mortgage-guarantor-service-global-market-report>

Which Region Is Projected To Hold The Largest Market Share In The Global Mortgage Guarantor Service Market?

In the Mortgage Guarantor Service Global Market Report 2025, North America emerged as the dominant region for 2024. Meanwhile, during the prediction span, Asia-Pacific is anticipated to experience the most rapid expansion. The report gives a comprehensive view of multiple regions, including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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