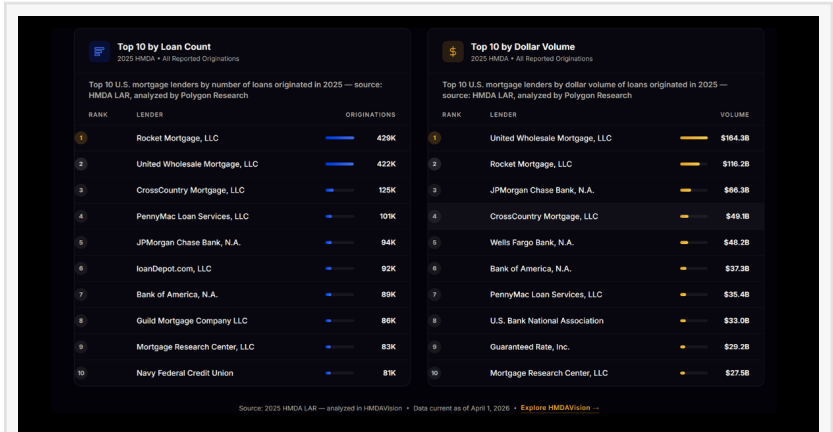


# Polygon Research Releases 2025 HMDA Analysis in HMDAVision, Ranking Top U.S. Mortgage Lenders

*Polygon Research adds full-year 2025 HMDA data to HMDAVision, covering 6.8 million loans, 4,770 lenders, and multifamily activity nationwide.*

WASHINGTON, DC, DC, UNITED STATES, April 2, 2026 /EINPresswire.com/ -- [Polygon Research](https://www.einpresswire.com/) today announced the availability of its analysis of the 2025 Home Mortgage Disclosure Act (HMDA) dataset within [HMDAVision](#), its browser-based mortgage market intelligence platform. The dataset, published by the Consumer Financial Protection Bureau, covers 6,821,720 loan originations from 4,770 reporting lenders, representing \$2.4 trillion in total origination volume.



Top 10 U.S. mortgage lenders by loan count and dollar volume in 2025 HMDA data, analyzed by Polygon Research in HMDAVision.

The 2025 HMDA data reflects a market expansion alongside continued industry consolidation.



HMDAVision turns raw HMDA data into actionable intelligence, helping analysts benchmark performance, track competitors, and find market opportunities."

*Greg Oliven, CTO, Polygon Research*

Total originations increased 10.1% by loan count and 17.8% by dollar volume compared to 2024, while the number of active lenders declined year-over-year.

Average loan size reached \$352,553 in 2025, with an average property value of \$610,409 and average applicant income of \$195,022. The prevailing average interest rate was 6.781%.

HMDA is the only federal dataset that captures mortgage activity at the individual loan level across the United States.

Published by the Consumer Financial Protection Bureau, it includes detailed information on loan pricing, borrower demographics, property location, application outcomes, and origination

channels across both single-family and multifamily lending.

Multifamily lending remains a key indicator of housing supply dynamics. Financing activity for apartment and mixed-use development—captured within HMDA—provides insight into rental housing availability and broader [affordability](#) conditions at both national and local levels.

Polygon Research's analysis reflects the complete origination market across all reported loan types, transforming the raw HMDA dataset into structured, accessible intelligence within HMDAVision. The platform provides access to 138 million loan-level records across eight years of HMDA data.

"The HMDA dataset provides a complete baseline of mortgage activity in the United States," said Greg Oliven, Chief Technology Officer of Polygon Research. "HMDAVision enables users to move from raw data to actionable insight, allowing analysts to evaluate performance, understand competitive positioning, and identify market opportunities."

The top 10 U.S. mortgage lenders by origination count in 2025 were led by Rocket Mortgage (429,332 loans) and United Wholesale Mortgage (422,120), followed by CrossCountry Mortgage (125,099), PennyMac Loan Services (100,816), JPMorgan Chase Bank (94,243), loanDepot.com (91,730), Bank of America (88,530), Guild Mortgage Company (86,111), Mortgage Research Center (82,764), and Navy Federal Credit Union (80,547).

By dollar volume, United Wholesale Mortgage ranked first with \$164.3 billion in originations, followed by Rocket Mortgage (\$116.2 billion) and JPMorgan Chase Bank (\$66.3 billion). Other top lenders included CrossCountry Mortgage (\$49.1 billion), Wells Fargo Bank (\$48.2 billion), Bank of America (\$37.3 billion), PennyMac Loan Services (\$35.4 billion), U.S. Bank National Association (\$33.0 billion), Guaranteed Rate (\$29.2 billion), and Mortgage Research Center (\$27.5 billion).

Together, the top 10 lenders by origination count accounted for approximately 23.5% of all reported originations, reflecting a market where scale is significant but competition remains broad across thousands of institutions.

These rankings and underlying data are fully accessible within HMDAVision, where users can filter by lender, geography, borrower segment, loan type, and origination channel—directly in a browser, without downloads or IT infrastructure.

The 2025 dataset is now available alongside prior years, enabling year-over-year analysis at the national, state, metropolitan, and census tract levels.

To learn more about the 2025 HMDA analysis in HMDAVision and start a free trial, visit: <https://www.polygonresearch.com/polygon-vision-mortgage-market-intelligence>

About Polygon Research

Polygon Research is a Washington, D.C.-based data and analytics firm focused on housing finance. The firm specializes in loan-level analysis of public datasets, including HMDA, Census, FHA, and agency mortgage-backed securities data, to support market research, competitive analysis, fair lending oversight, and policy evaluation.

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