

INDUSTRY OUTLOOK FOR 2022

HOW CAN YOU THRIVE IN THE CHANGING MORTGAGE MARKET?

5 FACTORS PREDICTED TO SHAPE THE MORTGAGE LANDSCAPE

- 1 > COMPRESSED ORIGINATION MARGINS WILL CHALLENGE PROFITABILITY.
- 2 > INTEREST RATES WILL CONTINUE TO CLIMB.
- 3 > PROCESS OPTIMIZATION WILL DRAMATICALLY IMPACT LENDER PROFITABILITY.
- 4 > TIGHTER REGULATORY ENVIRONMENT WILL REQUIRE EXPANDED REPORTING AND CONTROLS.
- 5 > HOME AFFORDABILITY WILL RECEIVE GREATER ATTENTION.

THESE TRENDS ARE BOTH OPPORTUNITIES AND CHALLENGES THAT CALL FOR ANSWERS TO THE FOLLOWING:



- How can you enhance the customer experience while reducing the existing cost structure?
- How can you gain market share in a shrinking market with fewer refinance opportunities?
- Do you understand the characteristics and data of your portfolio to accelerate loan sales?
- Do you have a proven method of boarding loan transfers that ensures reporting and efficiency?
- Are you positioned to report on customer activities and correspondence to justify your actions?
- Do you have outreach programs designed to support underserved lending segments?

HOW IRON MOUNTAIN CAN HELP

Iron Mountain has numerous solutions specifically designed to help with the mortgage and loan industry's unique business challenges.

MORTGAGE SERVICING RIGHTS (MSR) TRANSFER | We're here to help with this process, from imaging to content management through file reviews and due diligence, all while providing a secure chain of custody for these vital records.

POST-CLOSING | We can be your one-stop shop after a loan closes to help perform your entire post-closing operation. This

allows you to link your operational cost structure to top-line revenue, with a scalable model to support future growth.

DOC CUSTODY | We can act as the custodian for your most critical loan documents, allowing you to focus your time and resources on continuing to grow your business.

DIGITAL MAILROOM FOR LENDING | Remote work is here to stay. Iron Mountain can help make all loan data available to remote employees. We process physical loan files and provide digital images to enable remote access.

IRON MOUNTAIN IS HERE TO HELP YOUR ORGANIZATION NAVIGATE YOUR BUSINESS CHALLENGES, NO MATTER THE SITUATION. CONTACT US TODAY TO GET STARTED.

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