

# Participate in MBA's Home Equity Lending Study

## OVERVIEW

MBA's Home Equity Lending Study includes benchmarking data — volume, utilization rates, operational metrics and growth expectations — related to lending and servicing open-end Home Equity Lines of Credit (HELOCs) and closed-end Home Equity Loans.

## WHO SHOULD PARTICIPATE

- The study will collect data on companies' home equity lending and servicing functions, including open-end home equity lines of credit (HELOCs) and closed-end home equity loans.
- The study will target the "Top 100" HELOC and home equity loan lenders, though servicers and other lenders may also participate.
- Participants in the MBA Home Equity Lending Study receive a customized summary report showing their data compared to the industry averages.



## STUDY ELEMENTS (SUBJECT TO CHANGE)

### NEW HELOC AND HOME EQUITY LOAN CREDIT COMMITMENTS FOR GIVEN PERIOD

- Application and Approval Pull-Through
- Processing Times
- Sources of HELOC and Home Equity Loan Applications
- Financing Terms

### PORTFOLIO CHARACTERISTICS

- Volume of Fixed vs. Variable Rate Outstandings
- Portfolio Churn by Committed Lines and Outstandings (Capturing Runoff) in Count and \$
- Utilization Rates
- Distribution of Contractual Line Limits, with Min and Max Limit
- Average LTV and FICO
- Draw Characteristics

## REPAYMENT TERMS

- Draw Period, Repayment Period, Total Term
- Delinquency and Foreclosure

## OTHER INFORMATION

- Organizational Structures for Lending and Servicing
- Technology and Vendors
- Cost to Originate and Service
- Lender Sentiment about Future Lending

## PROCESS

- All data will be collected and each submission will go through a detailed data review process.
- Outputs reports comparing “Your Firm” with group averages or median will be prepared. Depending on the number of companies, sub-groups may be created based on volume or other factors.
- Representatives from each of the participating organizations and MBA will review and discuss the data and analysis via in-person meeting.
- To assure confidentiality, this will be conducted as a “blind” study: all results will be aggregated and individual company results will not be displayed to other participating companies.

## PARTICIPATION BENEFITS

- Participants in MBA’s Home Equity Lending Study receive custom output analyses that compare their firm’s results with the full sample averages — both simple and weighted — as well as the 20th percentile, median, and 80th percentile.
- Participants are also invited to join a complimentary in-person meeting of peer companies to review and discuss the study results with MBA’s Research & Economics team.

## TIMELINE

### SURVEY LAUNCH

Mid-February

### DATA SUBMISSION DUE

Late April

### OUTPUTS DELIVERED

Early June

### IN-PERSON PARTICIPANT MEETING

Mid-June

## CONTACTS

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# MBA's Home Equity Lending Study (2024 Data) Registration Form

**FEE** This year's study is open to both MBA member and non-member companies that originate and/or service HELOCs or home equity loans. The fee for registration is \$1,500 for MBA members and \$3,000 for non-members.

MBA Member: \$1,500       Non-Member: \$3,000

## Primary Contact

MBA Member     Mr.     Ms.     Mrs.

FIRST NAME MI LAST NAME

TITLE COMPANY NAME

COMPANY ADDRESS CITY STATE ZIP

BUSINESS PHONE NUMBER EMAIL ADDRESS

## Confidentiality Agreement

The Mortgage Bankers Association ("MBA") appreciates the importance of maintaining the confidentiality of individual data submitted by participants in the Home Equity Lending Study. MBA will hold in confidence the individual data received by the participants and shall safeguard the confidentiality of such individual company data with the same degree of care as is used by MBA to safeguard the confidentiality of its own confidential information. MBA will not disclose to any person outside of MBA except as specifically provided below, individual data received by MBA from a participant in the Home Equity Lending Study in a manner which would identify the individual data, unless such data received by MBA is (a) already known to MBA or is generally known to the public at the time of disclosure or becomes generally known through no act on the part of MBA (b) becomes known to MBA through disclosure by sources other than the participant having the legal right to disclose it or (c) the use of the individual data is required by legal proceedings provided that MBA gives the participant reasonable advance notice of such disclosure or (d) MBA hires a subcontractor to work on the study and first requires the subcontractor to sign a non-disclosure agreement to safeguard the confidentiality of the individual data.

Nothing in the above paragraphs shall preclude MBA from using, selling, publishing, or otherwise distributing select aggregated summary results created from the individual data, provided that none of the data released outside of MBA identifies the individual participant's data. Without limiting the foregoing in any way, MBA reserves the right to list the participating companies in publications such as NewsLink and MBA press releases.

SIGNATURE DATE

## Data Contact 1

Mr.     Ms.     Mrs.

FIRST NAME MI LAST NAME

TITLE EMAIL ADDRESS

BUSINESS PHONE NUMBER

## Data Contact 2

Mr.     Ms.     Mrs.

FIRST NAME MI LAST NAME

TITLE EMAIL ADDRESS

BUSINESS PHONE NUMBER

**PLEASE EMAIL THIS FORM TO [homeequity@mba.org](mailto:homeequity@mba.org).**

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