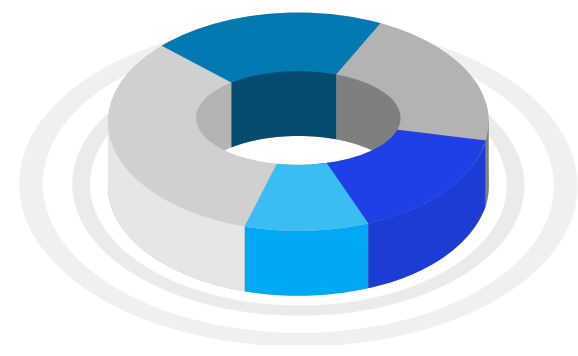


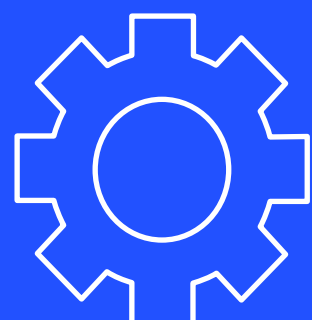
# Deploying advanced analytics in mortgage originations



Advanced analytics drives a number of high-impact business outcomes in mortgage originations



Drive revenue growth



Enable operational efficiency & productivity



Improve employee experience and retention



Manage risk

6 analytics use cases that have created significant impact at leading originators



## Identify and recruit best performing loan officers

Analyze data to determine characteristics of strongest-performing loan officers in specific markets (e.g., past experience, tenure, realtor score, education background) and then leverage the information to recruit similar profiles



## Set distribution strategy based on forward-looking demand projections

Optimize footprint by analyzing macro and micro markets and overlaying the insights with capacity models to identify the most profitable partners (e.g., brokers, realtors), branches, and growth markets



## Optimize lead generation and management

Evaluate quality of leads by source type to inform lead purchase strategy and prioritization based on likelihood of conversion to application and spend per lock



## Drive large-scale mortgage pre-approvals and instant loan decisions

Use internal (e.g., deposit statements) and external data (e.g., credit score, work number) to deliver pre-scored offers and auto-clear underwriting requirements based on rules-based logic (manual intervention required only for certain exceptions)



## Enable dynamic loan routing and real-time performance management

Perform skill-based routing and live monitoring of loans across products, roles, and channels (enabled by loan officer segmentation) to assign leads to the most suitable loan officer based on lead complexity and lock propensity



## Leverage predictive models to boost retention

Score customer propensity to payoff by examining 200+ predictive variables (customer data such as payment history, credit score, sector of employment; and macro data such as unemployment rate, local inventory, mortgage rates) and boost retention with targeted and personalized response programs



Have you been able to successfully leverage advanced analytics across the originations value chain for meaningful impact?

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