

## Mortgages and HELOCs - US - August 2014

Report Price: £2466.89 | \$3995.00 | €3133.71

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“While most young Millennials are not ready to purchase a home, they soon will be, and it is more important to them to work with a lender they trust than it is to get the best interest rate. This priority differentiates them from older borrowers who historically focus only on interest rates.”  
– Robyn Kaiserman, Financial Services Analyst

### This report looks at the following areas:

- Is trust still an issue for the big banks?
- How to increase usage of mobile mortgage apps?
- An opportunity in HELOC resets?
- Is it time for reverse mortgages?

The mortgage industry is in constant flux because the housing market is in constant flux. After a few bad years that followed the housing crisis, there have been a few good years and now the market is slowing down again. However, while some experts believe the housing market will strengthen, albeit modestly, others believe it will stall or perhaps even weaken in the near future. Whichever way it goes, lenders need to keep up with borrowers' preferences, whether they are for specific products, technological advances, or customer service needs.

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### DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market

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Issues:

Implications:

An opportunity in HELOC resets?

Issues:

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Is it time for reverse mortgages?

Issues:

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