

# How Mortgage Brokers Value AEs and Technology in Subprime Lending

## Table of Contents

Introduction .....	
Executive Summary of Statistics and Facts .....	
Principal Findings .....	
Respondent Acquisition and Sample Size .....	
Respondent Demographics .....	
General Questions .....	
Subprime Lenders Used .....	
Learning About Subprime Programs .....	
Broker Application Procedures .....	
Electronic Services .....	
Program Selection and Prequalification .....	
Electronic Loan Submission .....	
Impediments to Electronic Loan Submission .....	
Subprime Underwriting Process .....	
Credit Reports .....	
Underwriting Status and Pipeline Management .....	
Important Subprime Loan Programs .....	
Lender Rankings by Product Categories .....	
Lender Rankings by Share Ratios .....	
Importance of Lender Rating Factors .....	
Overall Rated Satisfaction with Lenders .....	
Satisfaction Rating Gaps .....	
Lender-Specific Ratings .....	
Rankings of Lenders by Average Rating .....	
Lender Report Cards .....	
Survey Instrument .....	