

Table Descriptions: Lenders Trend Report

Overview: The Lenders Trend Report provides a **detailed analysis of mortgage lending activity** by county. Lender market share is provided and compares the current month to the same month of the previous year. It also compares the previous month and year-to-date performance. The tables include **residential, commercial, and land transactions** but *do not include refinances*. The report provides insight into changes in the market, the direction of the mortgage market, and changing competitive positions.

Real Estate Market Analysis

T90 and T91 provide an analysis of the **number and dollar volume of mortgages as a percentage of total real estate sales** (T90) and total *residential* real estate sales (T91). This information is useful in determining the overall level of real estate activity and proportionate real estate mortgage lending activity.

T9P provides an analysis of the single family housing market. It shows the number of sales, dollar volume of sales, and **average and median sales prices** for *new* single family spec homes, *new* single family presold homes, and existing single family homes.

Mortgage Market Analysis: Total Sales Transactions

T1 shows the **total number of mortgages (commercial, residential, and land) by mortgage type** for each mortgage lender for the current month and for year-to-date. It also shows the percentage breakdown of the number of mortgages by mortgage type.

T2 shows the **total dollar volume of mortgages (commercial, residential, and land) by mortgage type** for each mortgage lender for the current month and for year-to-date. It also shows the percentage breakdown of the dollar volume of mortgages by mortgage type.

Lender Market Share: Total Sales Transactions

T03RA shows the **number of mortgages by lender** for the current month, the same month of the previous year, the previous month, and year-to-date along with a calculation of **lender market share by number of mortgages**. The analysis is based on the total of *all real estate transactions – residential, commercial, and land*.

T04RA shows the **dollar volume of mortgages by lender** for the current month, the same month of the previous year, the previous month, and year-to-date along with a calculation of **lender market share by dollar volume of mortgages**. The analysis is based on the total of *all real estate transactions - residential, commercial, and land*.

TA03R shows the **total number of mortgages and market share by lender** along with the total dollar volume of mortgages and market share by lender **ranked by number of mortgages for the year-to-date**. The analysis is based on the total of *all real estate transactions - residential, commercial, and land*.

TA04R shows the **total dollar volume of mortgages and market share by lender** along with the total number of mortgages and market share by lender **ranked by dollar volume of mortgages for the year-to-date**. The analysis is based on the total of *all real estate transactions-residential, commercial, and land*.

Lender Market Share: Residential Sales Transactions

T50 shows the total number of *residential only* mortgages by mortgage type for each mortgage lender for the current month and for year-to-date. It also shows the percentage breakdown of **number of residential mortgages by mortgage type.**

T53 shows the total number of *residential only* mortgages by mortgage type for each mortgage lender for the current month and for year-to-date. It also shows the percentage breakdown of **dollar volume of residential mortgages by mortgage type.**

T56RA shows the **number of mortgages by lender** for the current month, the same month of the previous year, the previous month, and year-to-date. It also shows **lender market share by number of mortgages** based on *only residential transactions.*

T59R shows the **dollar volume of mortgages by lender** for the current month, the same month of the previous year, the previous month, and year-to-date. It also shows **lender market share by dollar volume of mortgages** based on *only residential transactions.*

Mortgage Market Analysis: Residential Sales Transactions

T8 provides an in depth overview analysis of residential mortgage lending activity by mortgage type for one month. For each type of transaction financing the number of sales, dollar volume of associated mortgages, and total sales volume is shown. In addition, **the average mortgage amount, average sales price, and the mortgage amount to sales price ratio** is calculated. The table also shows the percentage share of residential sales by mortgage type, **the market share by dollar volume of residential sales by mortgage type, and the market share by dollar volume of residential mortgages by mortgage type.**

Graphs

Number of Transactions by Lender by Month for Total Residential

Dollar Value of Transactions by Lender by Month for Total Residential

Number of Transactions by Lender by Year-to-date for Total Residential

Dollar Value of Transactions by Lender by Year-to-date for Total Residential