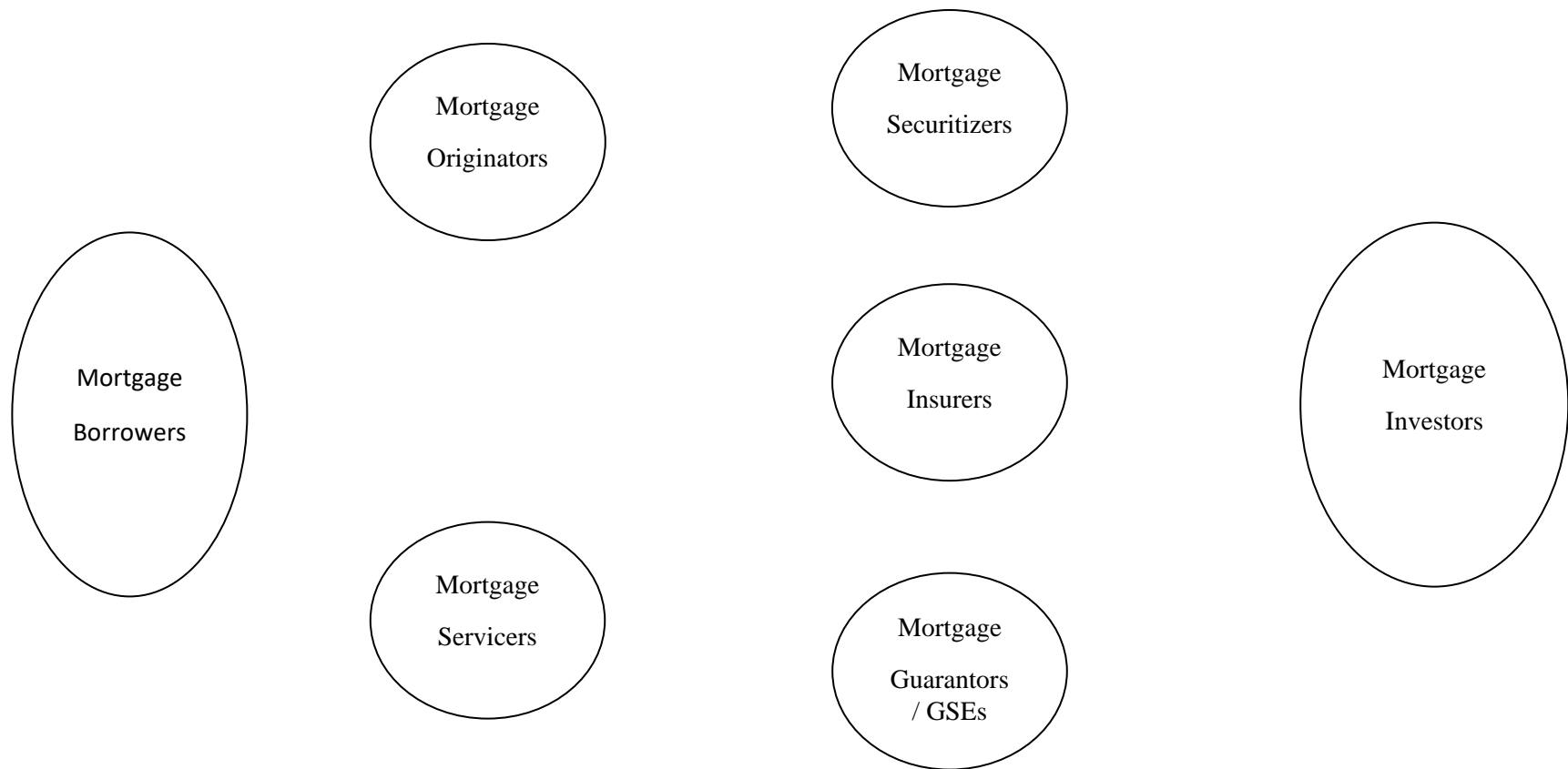


# Mortgage Market Guided Practice...

How are these groups connected in the United States residential purchase mortgage market?

How does the money flow? How does each group make money?



What is the size of the United States residential purchase mortgage market?

What are the key features mortgage borrowers consider in evaluating different mortgage products (find at least 4)?

What are the residential purchase mortgage borrower segments that exist (at least 3)? How do they value the product features above?

1.	2.	3.
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What types of companies originate mortgages? How would you describe these segments in detail?  
What is their size?

1.	2.
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Which of the above segments is growing? How has technology contributed to this growth?

For mortgage investors, please identify the 2 dominant features of products/structures they can invest into. Please place each product/structure onto the grid according to the features you describe.



What are barriers to innovation in the mortgage market?

How could the current mortgage market (from page 1) be altered to become more efficient?