

Winning strategies for mortgage growth in 2026

The outlook for 2026

+7.6%

projected increase in total mortgage originations

5.8M

mortgage loans expected in 2026

\$2.27T

forecasted total origination volume



Purchase and refinance demand showing sustained growth

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Success is not going to come from reacting. It is going to come from preparation."

Colin Gazinski, Lead Solutions Consultant, Finastra

Five strategies for thriving in 2026

01

Prepare operations for consistent volume

Manual workflows and duplicated effort quickly become bottlenecks as volume returns. Lenders must strengthen processes now to absorb growth without disruption

02

Compete on speed, clarity, and experience

Borrowers expect fast decisions, transparency, and a digital first interaction. Seamless experiences increase pull through and trust in competitive markets

03

Control costs while scaling responsibly

Margins remain tight. Reducing rework, shortening cycle times, and improving efficiency protects profitability as demand rises

04

Stay adaptable in an evolving market

Growth will vary by geography, borrower profile, and product mix. Lenders need flexibility to adjust workflows, staffing, and priorities as conditions shift

05

Modernize technology with intention

Technology is now a growth enabler, not a back-office tool. Automation, data visibility, and integrated platforms help lenders scale, manage risk, and execute with confidence