

Unit Cost: Mortgage Loan Origination

Benchmarks, Definition & Measurement Details

**SAMPLE
CONTENT & DATA**



Unit Cost: Mortgage Loan Origination

Definition & Measurement Details



What is Unit Cost: Mortgage Loan Origination?

The total cost of mortgage loan origination operations, including sales/business development, application processing, underwriting, and closing labor, technology and other overhead costs, divided by the total number of mortgage loans originated (i.e., closed) over the same period of time.

Why should this KPI be measured?

Unit Cost: Mortgage Loan Origination measures the average operating expense incurred by the lending institution to originate (i.e., close and fund) a single mortgage loan. Higher than average overhead within

How is this KPI calculated?

Two numbers are used to calculate this KPI: (1) the total cost of mortgage loan origination operations over a given time period, and (2) the number of mortgage loans originated over the same period of time.

ABRIDGED CONTENT
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Unit Cost: Mortgage Loan Origination

Benchmarks & Characteristics of High Performers



Unit Cost: Mortgage Loan Origination

Total Mortgage Loan Origination Expense / Total Number of Mortgage Loans Closed



Characteristics of High Performers

- KPIs are well-defined, tracked and tied to performance reviews
- Robust self-service options for customer

Sample Size: XX

KPI Type: XX

Unit: XX

Is High or Low Best?: XX

How to read this chart: This chart summarizes the performance gaps between high (Top 5%), mid (Median) and low (Bottom 5%) performers for this Key Performance Indicator (KPI). For example, the column labeled "Top 5%" represents a company that outperformed 95% of the peer group observed for this metric.

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