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LOANDEPOT SWOT & PESTLE ANALYSIS

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Company Name : LoanDepot

Company Sector : Mortgage Lending

Operating Geography : United States, North America, Global

About the Company : LoanDepot is a holding company headquartered in Lake Forest, California that distributes mortgage and non-mortgage loan products. LoanDepot was launched in 2010 by Anthony Hsieh, who previously launched the mortgage firms LoansDirect.com and LoanDepot. The company is a national lender that provides home purchase and refinances loans. The firm is licensed in all 50 states and serves customers across the country through direct to consumer, in-market, and wholesale business channels. Fannie Mae, Freddie Mac, and Ginnie Mae have approved LoanDepot as a seller and servicer. FHA, HARP, VA, and Jumbo loans are among the company's offerings. Direct lending, affinity, branch retail, and service are the current business channels for loanDepot. The LoanDepot brand is the name of a cutting-edge online consumer direct lending platform. In March 2021, loanDepot.com, LLC, a subsidiary of LoanDepot, Inc., announced its partnership with homebuilder Schell Brothers to launch Henlopen Mortgage. LoanDepot's Unique Selling Point or USP lies in it being a pioneer in the mortgage brand's dispersed branch buying platform. The mission statement of LoanDepot reads, "Our goal is to be the lender of choice for consumers and the employer of choice by being a company that operates on sound principles of exceptional value, ethics and transparency".

Revenue :

USD 4,312 million - FY ending 31st December 2020 (y-o-y growth 22 %)

USD 1,337 million - FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for LoanDepot is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Track record of strategic partnerships 2.Incredible dynamic business strategy 3.Technology enabled smart lending 4.Highly customer centric services 	<ul style="list-style-type: none"> 1.Lack of physical presence
Opportunities	Threats
<ul style="list-style-type: none"> 1.Increased scope of low volume mortgage lenders 2.Availability of large refinance market 3.Capable to expand through acquisitions with current capital reserves 	<ul style="list-style-type: none"> 1.Competitive pricing in market resulting into low margins 2.Surging unemployment will reduce demand for mortgage 3.Highly competitive market with multiple non-banks 4.Difficulty in expansion due to high labour costs

PESTLE Analysis :

The PESTLE Analysis for LoanDepot is given below:

<p style="text-align: center;">Political</p> <p>1. Government aid relief will boost mortgage lending</p> <p>2. Rent strikes pressurized leaders to increase efforts on housing</p>	<p style="text-align: center;">Economical</p> <p>1. Interest recovery has reduced new demand</p> <p>2. Bond purchases by federal reserve boosted mortgage sector</p>
<p style="text-align: center;">Social</p> <p>1. Consumers are preferring lenders with maximum convenience</p> <p>2. Migration of the masse to suburbs due to Covid-19</p>	<p style="text-align: center;">Technological</p> <p>1. Advanced analytics will drive mortgage originations</p> <p>2. Digital marketing is the key to acquire customers</p>
<p style="text-align: center;">Legal</p> <p>1. Government guarantee extension will increase demand from lower segment</p>	<p style="text-align: center;">Environmental</p> <p>1. Carbon neutral mortgages to promote green homes</p>

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