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Homeownership Remains an Essential Part of the American Dream According to a LendingTree Survey

Strengthened by a healing housing market, homeowners have an optimistic outlook

CHARLOTTE, N.C., Feb. 13, 2013 /PRNewswire/ -- In a recent LendingTree survey of 1,060 homeowners conducted online by Research Data Technology, Inc. from November 16 to November 27, 2012, 79% believe that homeownership remains an essential part of the American dream. Additionally, 76% remain confident that if they wished to purchase a new home in the future that they would be able to sell their current home, obtain a mortgage and afford a down payment despite the recent recession and housing market crash.

(Logo: <http://photos.prnewswire.com/prnh/20110518/MM04455LOGO>)

Of those surveyed, slightly more than half believe the housing market will take 12 months or less to recover and only 19% are postponing a home purchase or sale because of a weak housing market.

"Low rates, affordable home prices, and a recovering housing market have created a unique window of opportunity for potential homebuyers. The good news is that the housing market is steadily improving and upcoming lending regulations will hopefully provide the clarity needed for lenders to have renewed confidence," said Doug Lebda, chairman and CEO of LendingTree. "Consumers still value owning a home and despite a few difficult years they remain optimistic that homeownership is a possibility. Now is a great time to invest in a home and make the American Dream reality, if purchasing a home aligns with your financial situation, goals and priorities."

Consumer confidence is even stronger when it comes to home loan refinancing with 89% of those surveyed being confident that they will be able to refinance their mortgage with only 11% of being uncertain. One in three surveyed had already refinanced their current mortgage, 28% still plan to do so and a remaining third are unsure of their plans to take advantage of the historically low interest rates.

About the Survey

1,060 homeowners shared their views on the process and experience of obtaining a mortgage. These homeowners obtained a purchase mortgage or refinanced an existing mortgage in 2009 or later. They participated in an online survey conducted by Research Data Technology, Inc. on behalf of LendingTree, LLC on November 16 — 27, 2012. The 1,060 survey respondents represent a random sample of homeowners selected from a consumer panel of individuals in the U.S. who have access to the Internet. The margin of error in this survey is +/- 3.0%. This means that in 19 cases out of 20, survey results based on 1,060 respondents will differ by no more than 3.0 percentage points in either direction from what would have been obtained by seeking the opinions of all eligible individuals in the U.S. who are online.

About LendingTree, LLC

LendingTree, LLC is the nation's leading online source for competitive home loan offers, empowering consumers during the mortgage, refinance or auto loan process. LendingTree provides an online marketplace which connects consumers with multiple lenders that compete for their business, as well as an array of online tools and information to help consumers find the best loan. Since inception, LendingTree has facilitated more than 30 million loan requests and \$214 billion in closed loan transactions. LendingTree provides access to lenders offering [mortgages](#) and [refinance loans](#), home equity loans/lines of credit, and more. LendingTree, LLC is a subsidiary of Tree.com, Inc. (NASDAQ: TREE). For more information go to www.lendingtree.com, dial 800-555-TREE, join our [Facebook page](#) and/or follow us on Twitter [@LendingTree](#).

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