

HECM Trends

HECMS Endorsed through October 2011

Next Release Date: Week 3 of January



Endorsement Growth Rate

Year	Units	% Chg.
2008	115,157	6.4 %
2009	111,864	-2.9 %
2010	72,683	-35.0 %

YTD	Units	% Chg.
Oct 10	59,582	-37.8 %
Oct 11	59,346	-0.4 %

Reverse Market Insight is the trusted source for reverse mortgage research and analysis.

As a provider of market intelligence, analysis and customized business solutions to the reverse mortgage industry, we help our clients analyze and interpret key trends impacting their business.

Solutions Include:

Retail Trilogy

- Sales Performance Analysis
- Competitive Analysis
- Market Opportunity

Wholesale Analytics

Business Consulting

- Servicing Rights Valuation
- Market Intelligence
- Business Intelligence (BI)

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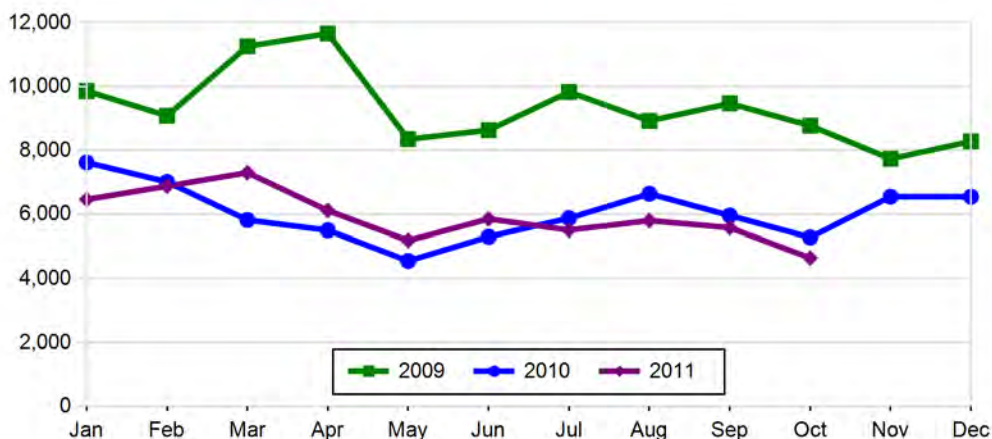
We are happy to assist members of the media with commentary or special data requests

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Sales Performance

Year Over Year Endorsement Trend



Endorsement Rank by Geographic Area (YTD) Units and Growth %

Rank	State	Units	Growth	Rank	City	St	Units	Growth	
1	California	8,036	-0.9 %	1	PHILADELPHIA	PA	872	24.0 %	
2	Texas	5,135	0.8 %	2	BALTIMORE	MD	552	-41.0 %	
3	Florida	3,928	-22.8 %	3	HOUSTON	TX	513	-3.8 %	
4	New York	3,651	9.1 %	4	WASHINGTON	DC	466	-6.0 %	
5	Pennsylvania	2,777	22.0 %	5	CHICAGO	IL	455	-45.5 %	
6	New Jersey	2,509	8.8 %	6	BROOKLYN	NY	428	1.2 %	
7	Virginia	2,281	-1.6 %	7	LOS ANGELES	CA	412	1.7 %	
8	Maryland	1,973	-21.3 %	8	SAN ANTONIO	TX	382	9.8 %	
9	North Carolina	1,563	26.6 %	9	MIAMI	FL	365	-42.3 %	
10	Illinois	1,542	-20.8 %	10	SAN DIEGO	CA	319	7.8 %	
33,395				4,764				-15.0 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,194	-1.7 %	1	20011	DC	127	15.5 %
2	ORANGE	CA	894	2.1 %	2	32162	FL	94	8.0 %
3	PHILADELPHIA	PA	872	24.0 %	3	84790	UT	83	130.6 %
4	SAN DIEGO	CA	845	6.7 %	4	19143	PA	78	5.4 %
5	COOK	IL	828	-35.0 %	5	20002	DC	72	-6.5 %
6	HARRIS	TX	708	-10.8 %	6	21215	MD	71	-48.2 %
7	SUFFOLK	NY	608	5.7 %	7	00725	PR	66	11.9 %
8	MARICOPA	AZ	595	-2.6 %	8	00926	PR	65	-23.5 %
9	MIAMI-DADE	FL	584	-42.4 %	9	19138	PA	60	57.9 %
10	NASSAU	NY	520	12.3 %	10	95648	CA	56	12.0 %
8,648				-7.3 %	772				2.5 %

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SaaS

ReverseVision is offered as *Software as a Service*.
 Low fixed costs provide a high *Return on investment*.

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ReverseVision Inc. takes care of hosting, upgrades and new regulations, minimizing *Total Cost of Ownership*.



Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2009	3,142	7.0 %
2010	2,284	-27.3 %

Month	Active Originators	% Chg.
Oct 10	654	-38.6 %
Oct 11	582	-11.0 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2009	9 %	128 %
2010	6 %	-58 %

Mth	% Refi	% Chg.
Oct 10	4 %	-65 %
Oct 11	3 %	-47 %

The competitive landscape is changing.

- What is your company doing to keep up with this dynamic environment?
- Do you know how your competitors are performing?

Our [Retail Trilogy Solution](#) will help you answer these tough questions and give you a competitive advantage. Contact us at (949) 429-0452 for a FREE sample today!

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RMS introduces the newest path to success.

RMPATH

- Wholesale Lending
- Correspondent Lending
- Aggregation Partnering



Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	WELLS FARGO BANK NA	14,637
2	1	METLIFE BANK	5,675
3	1	ONE REVERSE MORTGAGE LL	3,802
4	-2	BANK OF AMERICA NA CHAR	3,469
5	0	URBAN FINANCIAL GROUP	1,413
6	4	AMERICAN ADVISORS GROUP	1,388
7	-1	GENERATION MORTGAGE COM	1,284
8	3	GENWORTH FINANCIAL HM E	797
9	7	SECURITY ONE LENDING	766
10	-3	REVERSE MORTGAGE USA IN	759
Total:			33,990

Active Originator Rank by Geographic Area

Rank	City	St	Act Origs	Avg. Unit/Mo	Rank	Zip	St	Act Origs	Avg. Unit/Mo
1	LOS ANGELES	CA	92	1.9	1	20011	DC	30	2.1
1	BROOKLYN	NY	92	1.9	2	21207	MD	28	1.1
3	PHILADELPHIA	PA	78	4.5	3	32162	FL	27	1.7
4	MIAMI	FL	74	1.9	4	11413	NY	26	1.1
5	CHICAGO	IL	73	2.3	5	11203	NY	25	1.2
6	SAN DIEGO	CA	72	1.9	6	60620	IL	24	1.4
7	BALTIMORE	MD	64	2.7	7	11412	NY	23	1.3
8	STATEN ISLAND	NY	57	1.2	7	92646	CA	23	1.1
9	DALLAS	TX	53	2.0	9	20002	DC	22	1.4
10	WASHINGTON	DC	52	2.6	10	21122	MD	21	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.8 %	1	Opa Locka	FL	17.9 %
2	MD	4.6 %	2	Compton	CA	14.2 %
3	UT	4.5 %	3	Hialeah	FL	13.1 %
4	CA	4.3 %	4	Portsmouth	VA	10.1 %
5	NV	4.1 %	5	Miami	FL	8.9 %
6	OR	4.0 %	6	Apple Valley	CA	8.8 %
7	CO	3.7 %	7	Washington	DC	8.8 %
8	FL	3.6 %	8	Norfolk	VA	8.8 %
9	CT	3.4 %	9	Sun City	CA	8.7 %
10	ID	3.3 %	10	Hesperia	CA	8.5 %

Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAINT GEORGE	UT	\$309	\$65	1	84790	UT	\$312	\$37
2	NASHVILLE	TN	\$213	\$29	2	20011	DC	\$419	\$33
3	WASHINGTON	DC	\$408	\$29	3	19150	PA	\$154	\$7
4	ANAHEIM	CA	\$433	\$29	4	32162	FL	\$228	\$4
5	NAPLES	FL	\$367	\$29	5	19138	PA	\$124	\$2
6	WICHITA	KS	\$148	\$27	6	20002	DC	\$399	(\$4)
7	BAKERSFIELD	CA	\$193	\$27	7	95648	CA	\$380	(\$7)
8	RALEIGH	NC	\$248	\$24	8	19143	PA	\$108	(\$10)
9	KANSAS CITY	MO	\$153	\$22	9	21215	MD	\$142	(\$22)
10	INDIANAPOLIS	IN	\$141	\$20	10	60628	IL	\$109	(\$23)

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAINT GEORGE	UT	\$30,926	\$15,760	1	84790	UT	\$25,886	\$15,997
2	PHILADELPHIA	PA	\$120,273	\$14,416	2	20011	DC	\$53,203	\$10,711
3	DENVER	CO	\$38,690	\$9,973	3	19138	PA	\$7,460	\$2,815
4	SCOTTSDALE	AZ	\$39,241	\$8,967	4	32162	FL	\$21,433	\$1,981
5	ANAHEIM	CA	\$29,002	\$8,814	5	95648	CA	\$21,302	\$1,957
6	NASHVILLE	TN	\$22,329	\$6,376	6	19150	PA	\$7,685	\$1,394
7	ESCONDIDO	CA	\$17,976	\$6,012	7	19143	PA	\$8,388	(\$284)
8	CHARLOTTE	NC	\$22,459	\$6,005	8	21207	MD	\$8,723	(\$1,875)
9	RALEIGH	NC	\$13,145	\$5,976	9	20002	DC	\$28,697	(\$2,309)
10	GRAND JUNCTION	CO	\$14,158	\$5,617	10	60628	IL	\$5,864	(\$4,925)

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