## **HECM Trends**

#### **HECMs Endorsed thru April 2013**

# REVERSE MARKET

#### **Endorsement Growth Rate**

<u>Year</u>	<u>Units</u>	<u>% Chg.</u>	
2010	72,683	-35.0 %	
2011	68,566	-5.7 %	
2012	52,883	-22.9 %	
<u>YTD</u>	<u>Units</u>	<u>% Chg.</u>	
Apr 12	19,545	-27.0 %	
Apr 13	21,544	10.2 %	

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:

#### <u>Retail Trilogy</u>

- Sales Performance Analysis
- Competitive Analysis
- Market Opportunity

### Wholesale Analytics

### <u>Business Consulting</u>

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

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#### Media Inquiries:

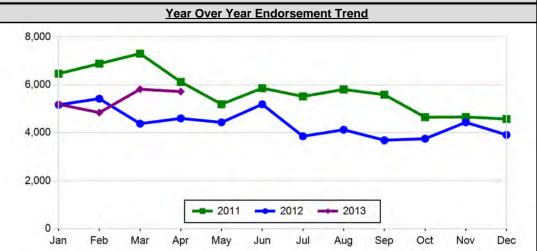
We are happy to assist members of the media with commentary or special data requests

John K. Lunde, President john@rminsight.net

Ph.: (949) 429-0452

### Sales Performance

### Next Release Date: Week 3 of July



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

Rank	State		Units	Growth	Rank	City	St	Units	Growth
1	California		2,914	12.2 %	1	PHILADELPHIA	PA	231	-9.4 %
2	Texas		1,723	2.4 %	2	BROOKLYN	NY	196	30.7 %
3	New York		1,478	0.2 %	3	LOS ANGELES	CA	157	9.0 %
4	Florida		1,407	15.4 %	4	WASHINGTON	DC	152	2.7 %
5	Pennsylvania		1,077	15.7 %	5	CHICAGO	IL	139	0.7 %
6	New Jersey		785	-5.3 %	6	HOUSTON	ТΧ	138	-16.9 %
7	Virginia		728	3.4 %	7	BALTIMORE	MD	126	-10.6 %
8	North Carolina		701	22.3 %	8	MIAMI	FL	115	-16.1 %
9	Tennessee		574	25.3 %	9	SAN ANTONIO	ТΧ	110	7.8 %
10	Illinois		557	9.2 %	10	SAN DIEGO	CA	109	12.4 %
			11,944	8.8 %				1,473	-0.3 %
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	777	4.0 %	1	84790	UT	63	21.2 %
2	ORANGE	CA	355	28.2 %	2	32162	FL	52	20.9 %
3	SAN DIEGO	CA	324	15.7 %	3	20002	DC	34	47.8 %
4	COOK	IL	275	5.0 %	4	20011	DC	31	-11.4 %
4 5	COOK SUFFOLK	IL NY	275 247	5.0 % -3.5 %	4 5	20011 92692	DC CA	31 28	-11.4 % 211.1 %
5	SUFFOLK	NY	247	-3.5 %	5	92692	CA	28	211.1 %
5 6	SUFFOLK MARICOPA	NY AZ	247 242	-3.5 % 26.0 %	5 6	92692 95648	CA CA	28 27	211.1 % 58.8 %
5 6 7	SUFFOLK MARICOPA RIVERSIDE	NY AZ CA	247 242 237	-3.5 % 26.0 % 24.7 %	5 6 7	92692 95648 11221	CA CA NY	28 27 25	211.1 % 58.8 % 212.5 %
5 6 7 8	SUFFOLK MARICOPA RIVERSIDE PHILADELPHIA	NY AZ CA PA	247 242 237 231	-3.5 % 26.0 % 24.7 % -9.4 %	5 6 7 7	92692 95648 11221 84770	CA CA NY UT	28 27 25 25	211.1 % 58.8 % 212.5 % 56.3 %

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### Commercially thinking companies rely on ReverseVision

### SaaS

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

### Low TCO

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



### **Originator Growth Rate**

(unique origination companies in period)

<u>Year</u> 2011 2012	Active Originators 2,026 1,851	<u>% Chg.</u> -11.3 % -8.6 %
<u>Month</u> Apr 12	<u>Active</u> <u>Originators</u> 677	<u>% Chg.</u> 2.3 %
Apr 12 Apr 13	716	2.3 % 5.8 %

### **Refinance Transactions**

(% of endorsements)

<u>Year</u> 2011 2012	<u>% Refi</u> 3 % 2 %	<u>% Chg.</u> -44 % -46 %
<u>Mth</u>	<u>% Refi</u>	<u>% Chg.</u>
Apr 12	3 %	-40 %
Apr 13	3 %	25 %

### 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 (682) 651-5632 for a FREE sample today!

### Looking for a Wholesale Reporting Solution?

### Our Wholesale Analytics Report

analyzes your customers' volume and identifies and quantifies new/existing wholesale relationships.

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### **RMS** introduces the newest path to success.

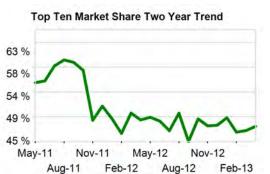
	Rank	City
RMPath.	1	BROOKLYN
TUTH CON	2	MISSION VIEJO
	3	SEATTLE
10 LE	4	SAN JOSE
and have been a	5	ST GEORGE
	6	SAN DIEGO
• Wholesale Lending	7	LOS ANGELES
Correspondent Lending	8	LAGUNA NIGUEL
Aggregation Partnering	9	PALM DESERT

Aggregation Partnering



### **Competitive Landscape -YTD**

### Endorsement and OriginatorTrends



### 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	65	1.5	1	20002	DC	21	1.1
2	BROOKLYN	NY	50	2.0	1	92692	CA	21	1.1
3	MIAMI	FL	48	1.5	3	20011	DC	16	1.2
4	PHILADELPHIA	PA	45	2.4	3	92677	CA	16	1.0
5	SAN DIEGO	CA	38	1.5	5	32162	FL	15	2.0
6	SAN ANTONIO	ТХ	34	1.7	5	11413	NY	15	1.2
7	HOUSTON	ТХ	33	2.1	7	29909	SC	13	1.0
7	WASHINGTON	DC	33	2.0	7	19138	PA	13	1.0
7	BRONX	NY	33	1.2	9	92026	CA	12	1.3
7	STATEN ISLAND	NY	33	1.1	9	10312	NY	12	1.1

Rank

1

2

3

4

5

6

7

8 9

10

Chg

Originator

4 SECURITY ONE LENDING/RM

0 ONE REVERSE MORTGAGE LL

0 AMERICAN ADVISORS GROUP

0 LIBERTY HOME EQUITY SOL

164 PROFICIO MORTGAGE VENTU

0 URBAN FINANCIAL GROUP

17 MAVERICK FUNDING CORP

0 NEW DAY FINANCIAL LLC

Total:

3 REVERSE MORTGAGE USA IN

17 ASSOCIATED MORTGAGE BAN

### Penetration Rank by Geographic Area

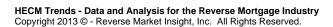
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Rank	State	Penetration	Rank	City	State	Penetration
1	DC	9.2 %	1	Opa Locka	FL	17.8 %
2	UT	5.0 %	2	Compton	CA	14.3 %
3	MD	4.8 %	3	Hialeah	FL	13.2 %
4	CA	4.4 %	4	Portsmouth	VA	10.5 %
5	OR	4.1 %	5	Norfolk	VA	9.2 %
6	NV	4.1 %	6	Washington	DC	9.2 %
7	СО	3.8 %	7	Jamaica	NY	9.1 %
8	FL	3.7 %	8	Miami	FL	9.0 %
9	DE	3.5 %	9	Baltimore	MD	8.8 %
10	СТ	3.5 %	10	Apple Valley	CA	8.7 %

### Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SANTA ROSA	CA	\$444	\$100	1	92691	CA	\$546	\$120
2	SAVANNAH	GA	\$198	\$92	2	19146	PA	\$225	\$86
3	WALNUT CREEK	CA	\$478	\$89	3	33411	FL	\$287	\$64
4	OAKLAND	CA	\$472	\$82	4	11221	NY	\$543	\$57
5	NAPLES	FL	\$377	\$77	5	29909	SC	\$252	\$48
6	ANAHEIM	CA	\$446	\$77	6	20001	DC	\$491	\$46
7	HONOLULU	HI	\$594	\$76	7	23452	VA	\$279	\$32
8	DENVER	CO	\$263	\$65	8	11413	NY	\$358	\$32
9	PASADENA	CA	\$529	\$63	9	10312	NY	\$484	\$32
10	WILMINGTON	NC	\$243	\$59	10	92646	CA	\$568	\$26

### Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	BROOKLYN	NY	\$98,261	\$24,606	1	11221	NY	\$13,584	\$9,696
2	MISSION VIEJO	CA	\$19,792	\$13,363	2	92692	CA	\$12,690	\$8,391
3	SEATTLE	WA	\$21,976	\$12,007	3	92677	CA	\$11,996	\$7,389
4	SAN JOSE	CA	\$40,084	\$11,288	4	92691	CA	\$7,102	\$4,972
5	ST GEORGE	UT	\$13,504	\$8,728	5	11210	NY	\$5,889	\$4,923
6	SAN DIEGO	CA	\$49,999	\$8,641	6	84790	UT	\$20,029	\$4,768
7	LOS ANGELES	CA	\$69,114	\$7,628	7	20002	DC	\$15,026	\$4,701
8	LAGUNA NIGUEL	CA	\$11,996	\$7,389	8	92211	CA	\$7,400	\$4,624
9	PALM DESERT	CA	\$11,555	\$6,386	9	29909	SC	\$4,282	\$3,262
10	DENVER	СО	\$15,495	\$6,021	10	11429	NY	\$4,942	\$3,117



Units

1.916

1,864

1,856

1,757

822

543

451

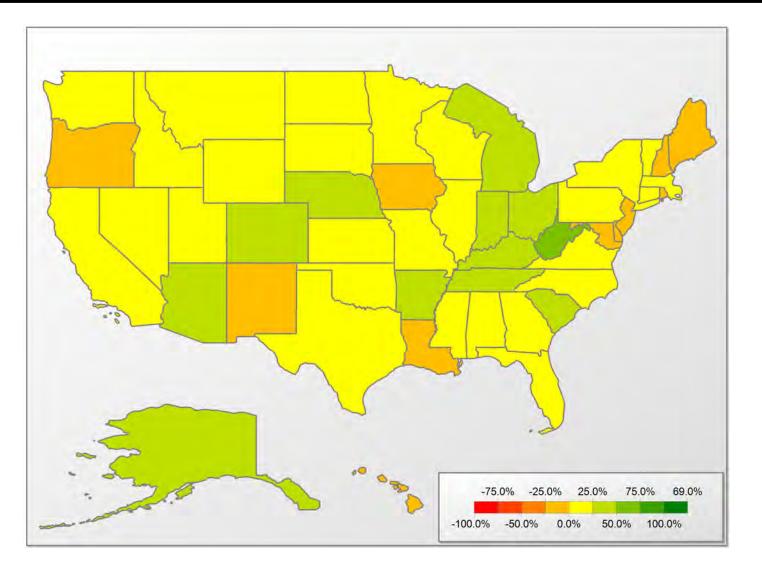
320

309

287

10,125

### **YTD Endorsement Growth Heatmap**



### Definitions

#### Active originators:

Count - Number of originators with at least one endorsement in the given time period.

Percent Change - The percentage change in the count of active originators period over period.

#### Average Loans per originator:

Count of endorsements in a given month divided by the number of active originators in the same month. An overall average per originator is then calculated for all months in the same period.

#### Market Share:

A measure of success in a market relative to other originators. Percent of total endorsements originated by a given originator.

#### Penetration:

Percent of Target Market with an active Reverse Mortgage in service as of report date.

#### Rank by originator:

Originator rank by total endorsements in the time period.

### Rank by Total Volume:

Rank of geographic area by total endorsements in the time period.

#### Target Market:

Number of Senior (62+) Homeowner Households.

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