

HECM Trends

HECMs Endorsed thru July 2013

Next Release Date: Week 3 of October



Endorsement Growth Rate

Year	Units	% Chg.
2010	72,683	-35.0 %
2011	68,566	-5.7 %
2012	52,883	-22.9 %

YTD	Units	% Chg.
Jul 12	33,001	-23.8 %
Jul 13	37,945	15.0 %

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

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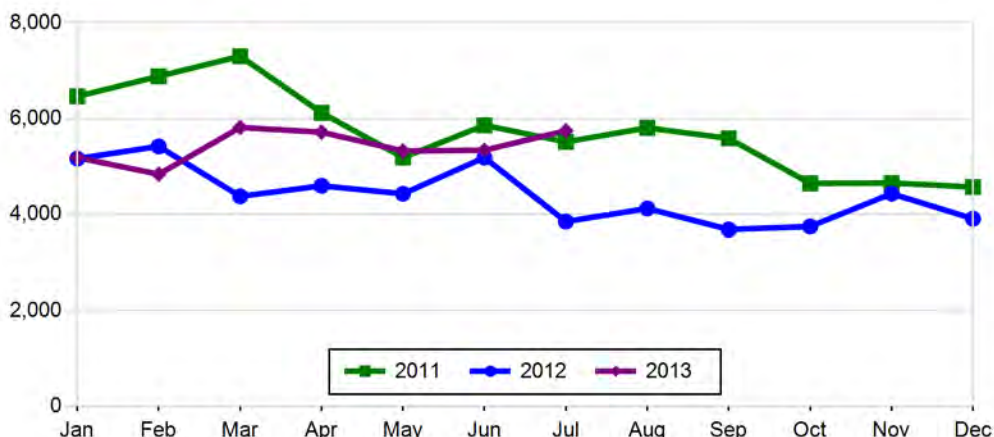
Media Inquiries:
We are happy to assist members of the media with commentary or special data requests

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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	5,466	25.2 %	1	PHILADELPHIA	PA	418	-3.5 %	
2	Texas	3,255	12.9 %	2	LOS ANGELES	CA	316	24.9 %	
3	New York	2,481	1.4 %	3	BROOKLYN	NY	310	9.2 %	
4	Florida	2,432	17.5 %	4	HOUSTON	TX	275	3.0 %	
5	Pennsylvania	1,791	15.0 %	5	WASHINGTON	DC	234	-2.1 %	
6	New Jersey	1,369	-0.7 %	6	CHICAGO	IL	225	-6.6 %	
7	Virginia	1,200	3.3 %	7	SAN DIEGO	CA	220	32.5 %	
8	North Carolina	1,148	25.2 %	8	BALTIMORE	MD	216	-9.2 %	
9	Maryland	949	4.4 %	9	MIAMI	FL	207	-6.3 %	
10	Arizona	919	54.7 %	10	SAN ANTONIO	TX	200	15.6 %	
21,010				14.9 %	2,621				4.2 %
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,489	18.1 %	1	84790	UT	117	23.2 %
2	ORANGE	CA	633	32.7 %	2	32162	FL	87	38.1 %
3	SAN DIEGO	CA	595	26.3 %	3	20011	DC	56	-1.8 %
4	MARICOPA	AZ	511	59.7 %	4	84770	UT	54	92.9 %
5	COOK	IL	447	1.4 %	5	95648	CA	53	96.3 %
6	RIVERSIDE	CA	438	27.0 %	6	20002	DC	48	17.1 %
7	SUFFOLK	NY	419	4.8 %	7	92692	CA	43	207.1 %
8	PHILADELPHIA	PA	418	-3.5 %	8	00725	PR	38	-2.6 %
9	HARRIS	TX	390	1.6 %	9	84780	UT	37	85.0 %
10	MIAMI-DADE	FL	348	-7.4 %	10	92677	CA	35	94.4 %
5,688				15.9 %	568				41.3 %

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2011	2,021	-11.5 %
2012	1,840	-9.0 %

Month	Active Originators	% Chg.
Jul 12	585	5.6 %
Jul 13	751	28.4 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2011	3 %	-44 %
2012	2 %	-46 %

Mth	% Refi	% Chg.
Jul 12	3 %	-27 %
Jul 13	5 %	168 %

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!

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- Wholesale Lending
- Correspondent Lending
- Aggregation Partnering



Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	2	AMERICAN ADVISORS GROUP	3,475
2	0	ONE REVERSE MORTGAGE LL	3,230
3	3	SECURITY ONE LENDING/RM	2,993
4	0	LIBERTY HOME EQUITY SOL	2,787
5	151	PROFICIO MORTGAGE VENTU	1,678
6	3	REVERSE MORTGAGE USA IN	1,031
7	0	URBAN FINANCIAL GROUP	870
8	0	GENERATION MORTGAGE COM	549
9	10	ASSOCIATED MORTGAGE BAN	538
10	13	MAVERICK FUNDING CORP	517
Total:			17,668

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	98	1.6	1	92692	CA	26	1.2
2	BROOKLYN	NY	64	1.9	2	20002	DC	25	1.2
3	SAN DIEGO	CA	60	1.6	3	92677	CA	23	1.0
3	MIAMI	FL	60	1.5	4	20011	DC	22	1.2
5	PHILADELPHIA	PA	58	2.4	5	11203	NY	21	1.1
6	HOUSTON	TX	44	2.2	6	32162	FL	20	2.0
6	BRONX	NY	44	1.2	6	10314	NY	20	1.0
8	BALTIMORE	MD	42	1.8	8	95648	CA	19	1.4
8	SAN JOSE	CA	42	1.6	8	19119	PA	19	1.0
8	STATEN ISLAND	NY	42	1.1	8	11234	NY	19	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	9.8 %	1	Opa Locka	FL	17.7 %
2	UT	5.5 %	2	Compton	CA	14.2 %
3	MD	5.0 %	3	Hialeah	FL	13.2 %
4	CA	4.5 %	4	Portsmouth	VA	11.0 %
5	OR	4.2 %	5	Saint George	UT	11.0 %
6	NV	4.1 %	6	Washington	DC	9.8 %
7	CO	3.9 %	7	Jamaica	NY	9.7 %
8	FL	3.7 %	8	Norfolk	VA	9.5 %
9	DE	3.7 %	9	Chesapeake	VA	9.1 %
10	ID	3.6 %	10	Miami	FL	9.1 %

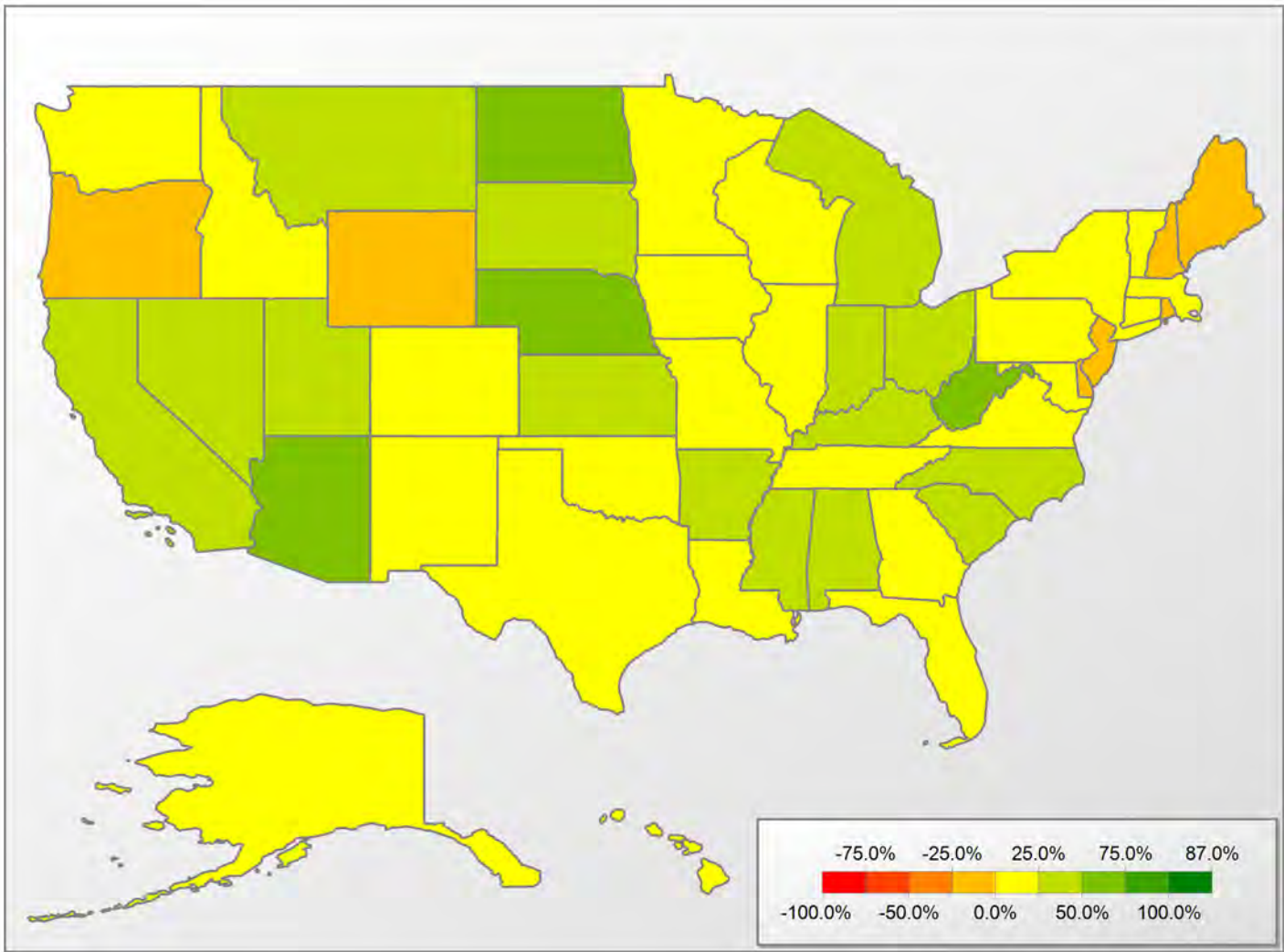
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	CORONA	CA	\$384	\$113	1	92117	CA	\$493	\$106
2	CAPE CORAL	FL	\$246	\$69	2	85375	AZ	\$230	\$59
3	SAN JOSE	CA	\$543	\$66	3	92691	CA	\$549	\$53
4	SAVANNAH	GA	\$224	\$61	4	92646	CA	\$568	\$49
5	LAS VEGAS	NV	\$243	\$58	5	11203	NY	\$420	\$44
6	ANAHEIM	CA	\$438	\$51	6	92026	CA	\$347	\$44
7	HENDERSON	NV	\$256	\$50	7	23452	VA	\$264	\$40
8	SANTA ROSA	CA	\$430	\$49	8	84790	UT	\$327	\$33
9	DENVER	CO	\$267	\$48	9	11221	NY	\$545	\$33
10	ARVADA	CO	\$276	\$48	10	92677	CA	\$568	\$32

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$102,642	\$32,013	1	92692	CA	\$18,222	\$11,850
2	LOS ANGELES	CA	\$137,091	\$28,990	2	92677	CA	\$19,872	\$10,235
3	SAN JOSE	CA	\$70,003	\$21,841	3	84790	UT	\$37,906	\$9,956
4	MISSION VIEJO	CA	\$29,750	\$17,918	4	11221	NY	\$17,449	\$9,758
5	BROOKLYN	NY	\$154,923	\$15,097	5	95648	CA	\$19,910	\$9,280
6	SEATTLE	WA	\$38,353	\$14,448	6	92117	CA	\$11,826	\$7,573
7	DALLAS	TX	\$37,792	\$12,300	7	84770	UT	\$15,569	\$7,066
8	NAPLES	FL	\$19,658	\$12,113	8	32162	FL	\$20,151	\$6,844
9	SCOTTSDALE	AZ	\$28,894	\$11,703	9	92691	CA	\$11,529	\$6,068
10	LAS VEGAS	NV	\$23,619	\$11,574	10	11236	NY	\$10,373	\$5,497

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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