

# HECM Trends

HECMs Endorsed thru February 2014

Next Release Date: Week 3 of May



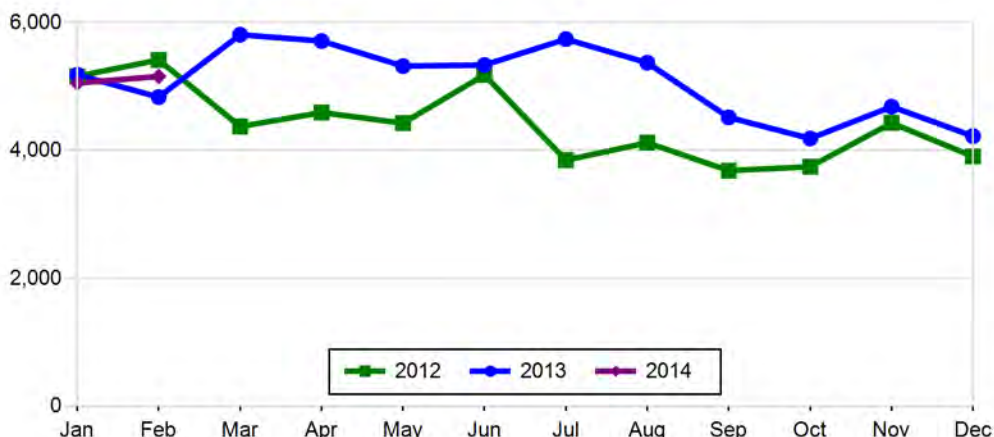
## Endorsement Growth Rate

Year	Units	% Chg.
2011	68,566	-5.7 %
2012	52,883	-22.9 %
2013	60,929	15.2 %

YTD	Units	% Chg.
Feb 13	10,019	-5.3 %
Feb 14	10,213	1.9 %

## Sales Performance

Year Over Year Endorsement Trend



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

Rank	State	Units	Growth
1	California	1,911	44.7 %
2	Texas	722	-10.3 %
3	New York	641	-0.2 %
4	Florida	620	-2.1 %
5	Pennsylvania	428	-15.4 %
6	New Jersey	371	9.1 %
7	Virginia	340	-5.0 %
8	Arizona	307	42.8 %
9	North Carolina	270	-18.2 %
10	Illinois	253	-7.0 %
		<b>5,863</b>	<b>8.1 %</b>

Rank	City	St	Units	Growth
1	PHILADELPHIA	PA	95	-16.7 %
2	SAN DIEGO	CA	85	80.9 %
3	LOS ANGELES	CA	84	29.2 %
4	BROOKLYN	NY	76	-17.4 %
5	WASHINGTON	DC	75	-11.8 %
6	MIAMI	FL	69	46.8 %
7	CHICAGO	IL	62	-16.2 %
8	HOUSTON	TX	51	-20.3 %
9	SAN JOSE	CA	44	7.3 %
10	BALTIMORE	MD	42	-20.8 %
			<b>683</b>	<b>0.1 %</b>

Rank	County	St	Units	Growth
1	LOS ANGELES	CA	456	38.2 %
2	SAN DIEGO	CA	228	60.6 %
3	ORANGE	CA	200	29.9 %
4	MARICOPA	AZ	175	53.5 %
5	RIVERSIDE	CA	142	21.4 %
6	COOK	IL	125	-9.4 %
7	SUFFOLK	NY	120	14.3 %
8	MIAMI-DADE	FL	101	31.2 %
9	PHILADELPHIA	PA	95	-16.7 %
10	NASSAU	NY	90	13.9 %
			<b>1,732</b>	<b>26.4 %</b>

Rank	Zip	St	Units	Growth
1	84790	UT	28	0.0 %
2	95648	CA	22	57.1 %
3	32162	FL	17	-37.0 %
4	20011	DC	16	0.0 %
5	92056	CA	15	275.0 %
6	94595	CA	14	366.7 %
6	20002	DC	14	-26.3 %
6	23322	VA	14	75.0 %
9	33165	FL	12	1,100.0 %
9	19150	PA	12	140.0 %
			<b>164</b>	<b>31.2 %</b>

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**Originator Growth Rate**  
(unique origination companies in period)

Year	Active Originators	% Chg.
2012	1,842	-8.9 %
2013	1,943	5.5 %

Month	Active Originators	% Chg.
Feb 13	639	-17.3 %
Feb 14	714	11.7 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2012	2 %	-46 %
2013	4 %	90 %

Mth	% Refi	% Chg.
Feb 13	2 %	-14 %
Feb 14	4 %	96 %

**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?

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# Competitive Landscape -YTD

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1		AMERICAN ADVISORS GROUP	1,214
2	-1	RMS/Security One Lendin	1,049
3	1	ONE REVERSE MORTGAGE LL	827
4	-1	LIBERTY HOME EQUITY SOL	596
5	0	PROFICIO MORTGAGE VENTU	404
6	6	ASSOCIATED MORTGAGE BAN	203
7	1	URBAN FINANCIAL OF AMER	201
8	2	GENERATION MORTGAGE COM	172
9	4	IREVERSE HOME LOANS LLC	119
10	6	HIGH TECH LENDING INC	94
Total:			4,879

**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	49	1.5	1	20011	DC	11	1.4
2	SAN DIEGO	CA	39	1.6	1	92056	CA	11	1.2
3	PHILADELPHIA	PA	37	2.0	1	33165	FL	11	1.1
3	MIAMI	FL	37	1.5	4	90631	CA	10	1.0
5	BROOKLYN	NY	33	1.8	5	95648	CA	9	1.8
6	HOUSTON	TX	31	1.6	5	20002	DC	9	1.1
7	WASHINGTON	DC	25	2.0	5	19150	PA	9	1.1
8	CHICAGO	IL	22	2.3	5	92057	CA	9	1.0
8	SAN JOSE	CA	22	1.6	5	92117	CA	9	1.0
8	LONG BEACH	CA	22	1.0	10	19148	PA	8	1.1

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	9.4 %	1	Opa Locka	FL	17.0 %
2	UT	5.6 %	2	Compton	CA	13.8 %
3	MD	4.9 %	3	Hialeah	FL	12.7 %
4	CA	4.5 %	4	Saint George	UT	12.0 %
5	OR	4.2 %	5	Portsmouth	VA	10.6 %
6	NV	4.1 %	6	Jamaica	NY	9.8 %
7	CO	4.0 %	7	Washington	DC	9.4 %
8	DE	3.7 %	8	Norfolk	VA	9.2 %
9	FL	3.6 %	9	Chesapeake	VA	9.0 %
10	CT	3.6 %	10	Lady Lake	FL	8.9 %

**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	BLUFFTON	SC	\$325	\$137	1	94546	CA	\$552	\$202
2	ALEXANDRIA	VA	\$480	\$124	2	92870	CA	\$562	\$194
3	HENDERSON	NV	\$286	\$124	3	08753	NJ	\$288	\$181
4	NORWALK	CT	\$422	\$113	4	94595	CA	\$484	\$158
5	RALEIGH	NC	\$280	\$109	5	92886	CA	\$607	\$154
6	YORBA LINDA	CA	\$601	\$105	6	91342	CA	\$370	\$154
7	VENTURA	CA	\$486	\$98	7	92040	CA	\$424	\$134
8	TOMS RIVER	NJ	\$219	\$95	8	11937	NY	\$611	\$116
9	AURORA	CO	\$258	\$94	9	93003	CA	\$525	\$105
10	BAKERSFIELD	CA	\$231	\$84	10	92114	CA	\$330	\$105

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$39,756	\$17,262	1	94595	CA	\$6,777	\$5,800
2	OCEANSIDE	CA	\$10,948	\$8,337	2	92056	CA	\$6,276	\$4,972
3	LOS ANGELES	CA	\$36,316	\$7,395	3	95648	CA	\$9,548	\$4,579
4	SAN FRANCISCO	CA	\$14,406	\$5,973	4	92886	CA	\$5,463	\$4,557
5	WALNUT CREEK	CA	\$10,414	\$5,968	5	92626	CA	\$4,822	\$4,214
6	COSTA MESA	CA	\$7,538	\$5,840	6	91307	CA	\$4,456	\$3,976
7	SCOTTSDALE	AZ	\$12,088	\$5,650	7	90631	CA	\$5,081	\$3,425
8	MIAMI	FL	\$16,708	\$5,405	8	93023	CA	\$3,610	\$3,190
9	SACRAMENTO	CA	\$10,738	\$4,765	9	94546	CA	\$3,865	\$3,165
10	LINCOLN	CA	\$9,548	\$4,579	10	91342	CA	\$3,326	\$3,110

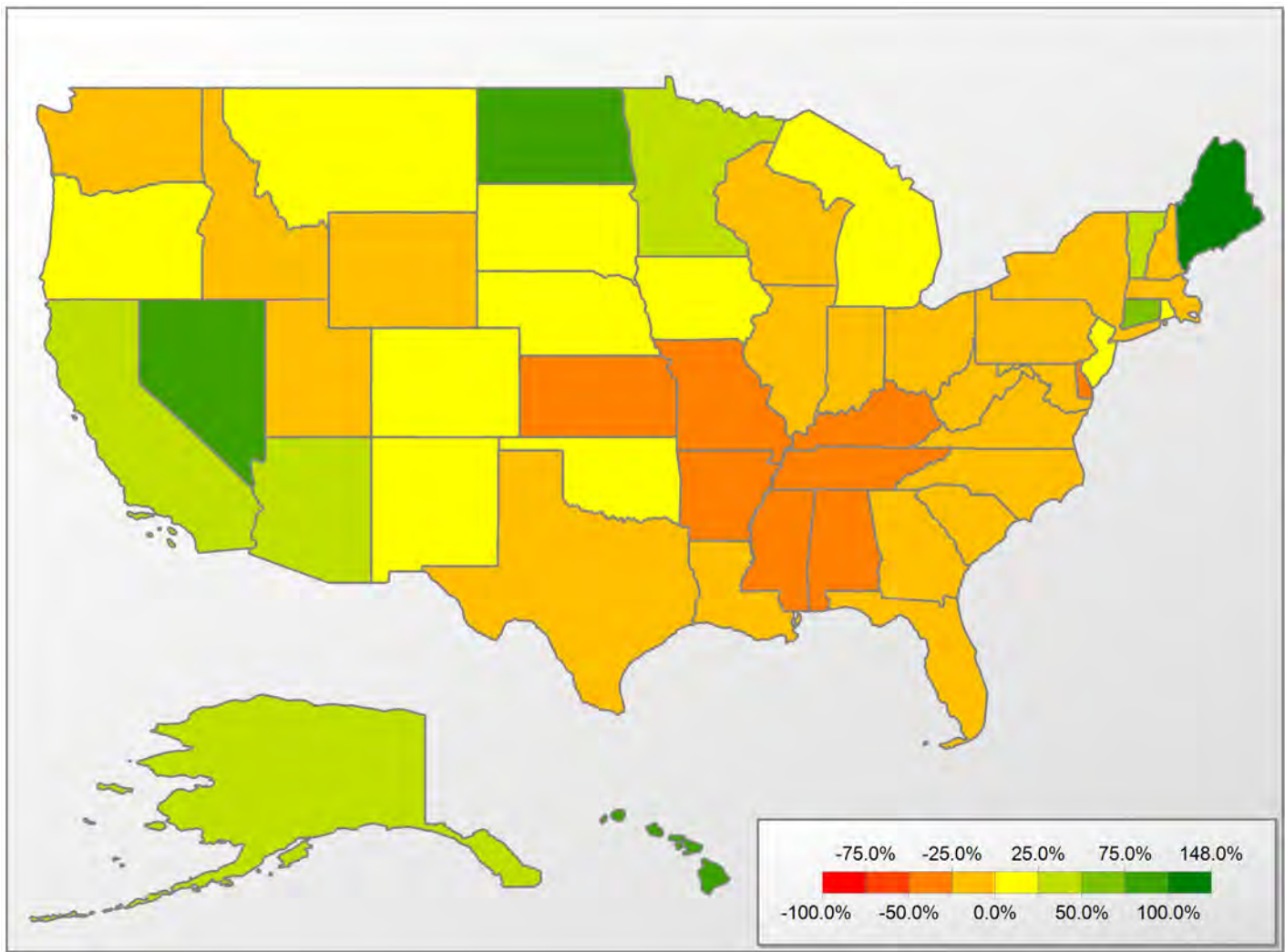
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# YTD Endorsement Growth Heatmap



## 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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