

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through July 2015

Next Release Date: Week 1 of September

Endorsement Growth Change

**-5.0 %**

Competition Growth

**2.9 %**

Active Lender Change

**7**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	08/14	09/14	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	Trend
1 Pacific/Hawaii	728	780	1,014	1,186	1,121	1,269	1,181	1,045	1,003	996	1,195	1,083	▼
2 Southeast/Caribbean	654	722	945	884	1,147	971	853	1,033	997	1,007	1,056	1,081	▲
3 Southwest	368	487	556	437	563	554	587	506	536	441	684	540	▼
4 Mid-Atlantic	409	422	582	466	498	486	475	466	463	422	508	601	▲
5 Midwest	324	375	504	406	535	461	459	440	388	406	466	455	▼
6 New York/New Jersey	291	332	470	376	369	454	436	446	420	429	487	484	▼
7 Rocky Mountain	129	210	235	177	228	234	226	222	217	177	329	263	▼
8 New England	151	167	232	161	191	215	173	159	193	155	205	232	▲
9 Northwest/Alaska	126	147	178	207	186	191	224	217	174	154	215	206	▼
10 Great Plains	76	120	136	110	104	111	133	106	106	86	151	84	▼
<b>Total</b>	<b>3,256</b>	<b>3,762</b>	<b>4,852</b>	<b>4,410</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>▼</b>

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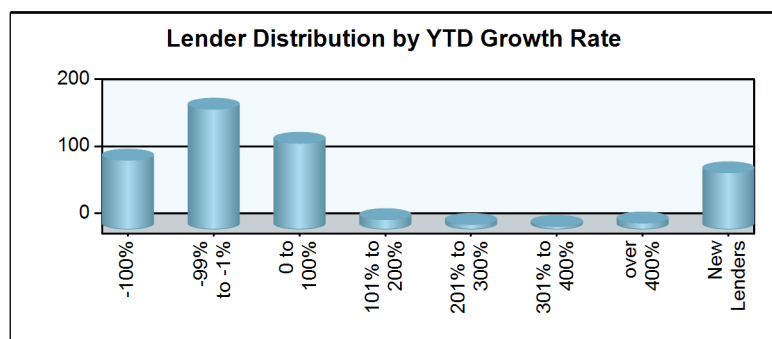
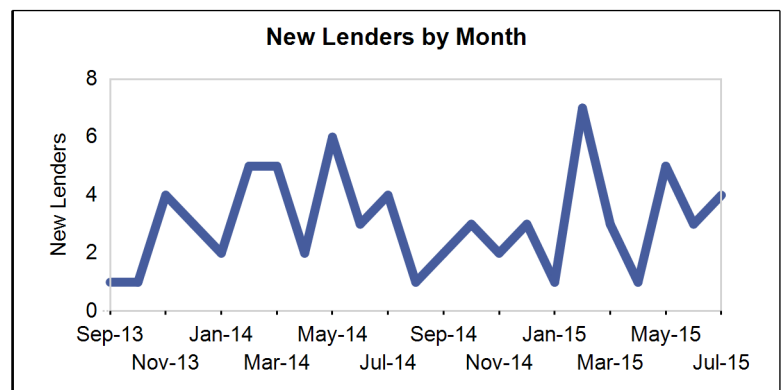
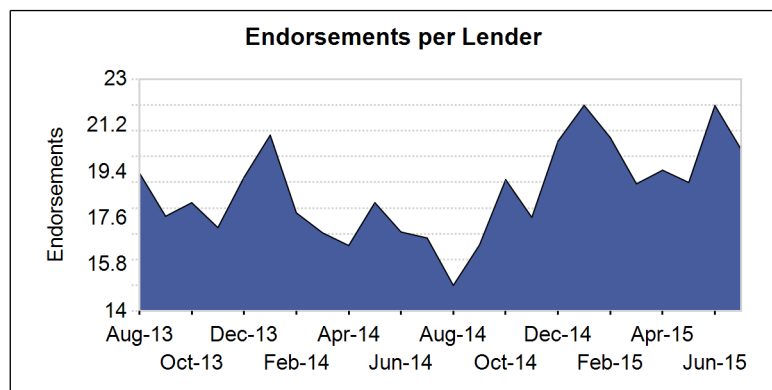
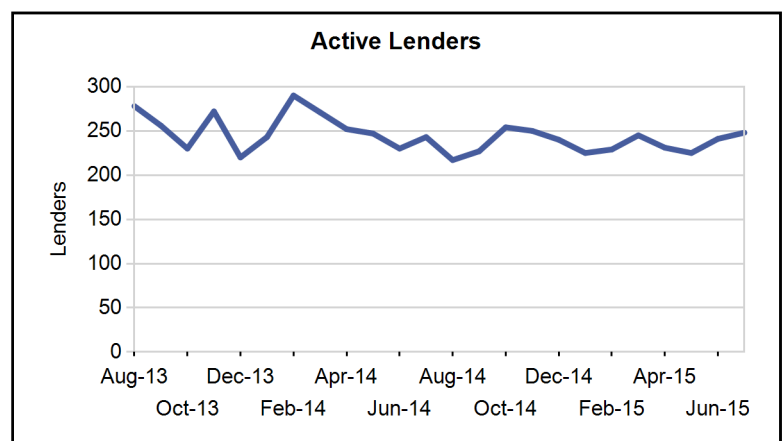
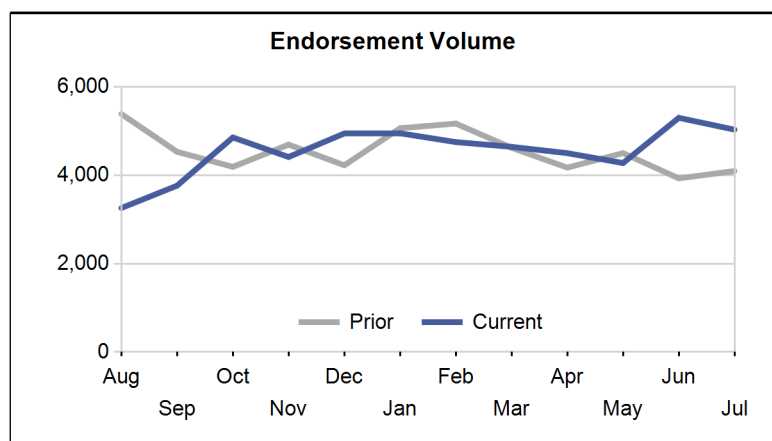
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# Competition

## Top 10 Lenders

Rank / Lender	08/14	09/14	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	Total	Trend
1 AMERICAN ADVISORS GROUP	779	1,050	1,208	1,040	1,162	1,219	1,132	1,155	1,078	1,010	1,201	1,256	13,290	▲
2 ONE REVERSE MORTGAGE LLC	392	395	443	370	540	461	501	487	439	518	534	333	5,413	▼
3 RMS/SECURITY ONE LENDING	326	219	454	418	497	645	392	362	423	244	343	389	4,712	▲
4 URBAN FINANCIAL OF AMERICA LLC	220	209	297	288	344	381	396	339	338	270	326	478	3,886	▲
5 LIBERTY HOME EQUITY SOLUTIONS INC	166	372	314	314	271	258	264	390	307	321	433	370	3,780	▼
6 REVERSE MORTGAGE FUNDING LLC	72	122	220	163	215	179	177	142	259	165	200	251	2,165	▲
7 LIVE WELL FINANCIAL INC	74	88	107	119	133	106	150	139	161	173	218	177	1,645	▼
8 PROFICIO MORTGAGE VENTURES LLC	135	111	143	133	159	128	103	119	106	110	113	111	1,471	▼
9 HOME POINT FINANCIAL CORPORATION	53	64	92	115	104	67	115	139	90	96	149	88	1,172	▼
10 UNITED NORTHERN MORTGAGE BANKERS LTD	30	35	67	78	61	107	80	58	60	74	52	50	752	▼
<b>Top 10 SubTotal</b>	<b>2,247</b>	<b>2,665</b>	<b>3,345</b>	<b>3,038</b>	<b>3,486</b>	<b>3,551</b>	<b>3,310</b>	<b>3,330</b>	<b>3,261</b>	<b>2,981</b>	<b>3,569</b>	<b>3,503</b>	<b>38,286</b>	▼
<b>Industry Total</b>	<b>3,256</b>	<b>3,762</b>	<b>4,852</b>	<b>4,410</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>54,650</b>	▼



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# Market Performance

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
<b>Great Plains</b>									
KANSAS CITY	209	232	-9.9 %	26	25	4.0 %	2.8	2.9	-2.9 %
ST. LOUIS	170	209	-18.7 %	17	23	-26.1 %	3.0	2.9	2.4 %
DES MOINES	163	196	-16.8 %	17	19	-10.5 %	3.4	3.9	-13.2 %
TOPEKA	119	126	-5.6 %	20	21	-4.8 %	2.1	2.5	-16.7 %
OMAHA	116	88	31.8 %	18	14	28.6 %	2.4	2.1	14.5 %
<b>Region Total</b>	<b>777</b>	<b>851</b>	<b>-8.7 %</b>	<b>41</b>	<b>45</b>	<b>-8.9 %</b>	<b>5.3</b>	<b>5.4</b>	<b>-3.1 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	947	1,084	-12.6 %	51	65	-21.5 %	5.1	5.3	-4.7 %
RICHMOND	821	807	1.7 %	44	48	-8.3 %	4.7	4.5	5.6 %
WASH. D.C.	576	529	8.9 %	44	50	-12.0 %	4.7	3.6	29.0 %
BALTIMORE	535	540	-0.9 %	42	48	-12.5 %	3.8	3.8	-0.4 %
PITTSBURGH	292	308	-5.2 %	26	31	-16.1 %	3.2	3.4	-5.0 %
CHARLESTON	134	123	8.9 %	16	14	14.3 %	3.6	2.7	36.3 %
WILMINGTON	116	100	16.0 %	24	22	9.1 %	1.8	1.7	8.0 %
<b>Region Total</b>	<b>3,421</b>	<b>3,491</b>	<b>-2.0 %</b>	<b>94</b>	<b>110</b>	<b>-14.5 %</b>	<b>9.3</b>	<b>8.7</b>	<b>6.5 %</b>
<b>Midwest</b>									
CHICAGO	724	695	4.2 %	50	46	8.7 %	4.6	4.8	-3.5 %
INDIANAPOLIS	415	399	4.0 %	29	34	-14.7 %	4.3	3.5	22.7 %
CLEVELAND	318	296	7.4 %	29	30	-3.3 %	4.1	3.4	20.5 %
MILWAUKEE	307	343	-10.5 %	34	25	36.0 %	3.3	3.8	-13.6 %
MINN. ST. PAUL	283	327	-13.5 %	29	26	11.5 %	3.1	3.8	-16.5 %
GRAND RAPIDS	246	239	2.9 %	18	23	-21.7 %	3.7	3.5	4.9 %
DETROIT	227	208	9.1 %	20	26	-23.1 %	3.0	2.7	8.2 %
COLUMBUS	220	202	8.9 %	27	25	8.0 %	2.9	3.3	-13.1 %
SPRINGFIELD	154	160	-3.8 %	20	23	-13.0 %	2.9	2.6	9.3 %
CINCINNATI	114	128	-10.9 %	14	14	0.0 %	2.4	2.8	-12.3 %
FLINT	67	69	-2.9 %	14	15	-6.7 %	1.8	2.1	-14.3 %
<b>Region Total</b>	<b>3,075</b>	<b>3,066</b>	<b>0.3 %</b>	<b>98</b>	<b>101</b>	<b>-3.0 %</b>	<b>9.0</b>	<b>8.8</b>	<b>2.0 %</b>
<b>New England</b>									
BOSTON	537	666	-19.4 %	35	37	-5.4 %	4.7	5.7	-16.5 %
HARTFORD	374	431	-13.2 %	36	40	-10.0 %	3.5	3.7	-4.5 %
MANCHESTER	137	112	22.3 %	18	17	5.9 %	2.2	2.2	-1.6 %
BANGOR	135	203	-33.5 %	18	21	-14.3 %	2.6	3.1	-15.3 %
PROVIDENCE	82	104	-21.2 %	17	14	21.4 %	1.8	2.0	-12.9 %
BURLINGTON	67	82	-18.3 %	10	15	-33.3 %	2.8	2.2	23.5 %
<b>Region Total</b>	<b>1,332</b>	<b>1,598</b>	<b>-16.6 %</b>	<b>60</b>	<b>70</b>	<b>-14.3 %</b>	<b>6.3</b>	<b>6.7</b>	<b>-6.2 %</b>
<b>New York/New Jersey</b>									
NEW YORK	1,483	1,374	7.9 %	61	60	1.7 %	6.4	6.0	6.6 %
NEWARK	639	642	-0.5 %	59	65	-9.2 %	3.7	3.3	12.4 %
CAMDEN	479	467	2.6 %	50	58	-13.8 %	3.2	2.9	11.6 %
ALBANY	354	351	0.9 %	32	27	18.5 %	3.1	3.5	-10.4 %
BUFFALO	201	194	3.6 %	20	16	25.0 %	3.3	3.8	-12.6 %
<b>Region Total</b>	<b>3,156</b>	<b>3,028</b>	<b>4.2 %</b>	<b>104</b>	<b>104</b>	<b>0.0 %</b>	<b>8.2</b>	<b>7.7</b>	<b>6.8 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	585	587	-0.3 %	55	50	10.0 %	3.3	3.5	-5.4 %
PORTLAND	451	449	0.4 %	46	46	0.0 %	3.0	3.1	-2.6 %
BOISE	192	186	3.2 %	23	30	-23.3 %	2.5	2.2	16.9 %
SPOKANE	121	104	16.3 %	25	25	0.0 %	1.8	1.7	6.7 %
ANCHORAGE	32	35	-8.6 %	7	6	16.7 %	1.9	2.2	-15.7 %
<b>Region Total</b>	<b>1,381</b>	<b>1,361</b>	<b>1.5 %</b>	<b>75</b>	<b>75</b>	<b>0.0 %</b>	<b>5.2</b>	<b>5.0</b>	<b>2.4 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	1,871	1,650	13.4 %	86	85	1.2 %	7.0	6.0	16.0 %

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
SANTA ANA	1,510	1,233	22.5 %	75	71	5.6 %	6.4	5.4	16.9 %
SAN FRANCISCO	1,315	1,127	16.7 %	62	67	-7.5 %	6.2	5.3	16.2 %
PHOENIX	857	811	5.7 %	52	48	8.3 %	5.1	5.1	-1.1 %
SACRAMENTO	611	617	-1.0 %	49	56	-12.5 %	3.6	3.6	0.3 %
SAN DIEGO	597	615	-2.9 %	59	54	9.3 %	3.9	4.0	-4.2 %
LAS VEGAS	323	240	34.6 %	28	25	12.0 %	4.2	3.0	39.6 %
FRESNO	300	226	32.7 %	39	40	-2.5 %	2.5	2.5	2.3 %
TUCSON	163	140	16.4 %	17	21	-19.0 %	2.8	2.4	14.6 %
RENO	118	92	28.3 %	18	17	5.9 %	2.2	2.1	6.9 %
HONOLULU	107	124	-13.7 %	19	15	26.7 %	1.8	2.2	-17.7 %
<b>Region Total</b>	<b>7,772</b>	<b>6,875</b>	<b>13.0 %</b>	<b>154</b>	<b>151</b>	<b>2.0 %</b>	<b>14.5</b>	<b>12.3</b>	<b>18.1 %</b>
<b>Rocky Mountain</b>									
DENVER	827	651	27.0 %	58	51	13.7 %	4.5	4.2	7.7 %
SALT LAKE CITY	579	549	5.5 %	36	34	5.9 %	4.2	4.3	-3.0 %
HELENA	144	131	9.9 %	16	17	-5.9 %	2.9	2.5	13.5 %
CASPER	56	67	-16.4 %	13	18	-27.8 %	1.5	1.8	-18.5 %
SIOUX FALLS	35	39	-10.3 %	7	6	16.7 %	1.6	2.0	-20.4 %
FARGO	27	28	-3.6 %	7	5	40.0 %	1.4	1.9	-23.9 %
<b>Region Total</b>	<b>1,668</b>	<b>1,465</b>	<b>13.9 %</b>	<b>84</b>	<b>75</b>	<b>12.0 %</b>	<b>6.0</b>	<b>5.9</b>	<b>1.8 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	1,215	964	26.0 %	80	73	9.6 %	4.9	4.5	10.0 %
GREENSBORO	842	839	0.4 %	37	34	8.8 %	6.3	6.2	2.2 %
ATLANTA	730	619	17.9 %	34	42	-19.0 %	6.1	5.3	16.1 %
TAMPA	714	547	30.5 %	54	52	3.8 %	4.7	3.4	39.3 %
COLUMBIA	589	516	14.1 %	30	37	-18.9 %	4.3	4.0	8.6 %
ORLANDO	546	396	37.9 %	53	49	8.2 %	3.5	2.9	20.5 %
JACKSONVILLE	472	367	28.6 %	38	40	-5.0 %	4.0	3.3	21.0 %
BIRMINGHAM	458	428	7.0 %	27	25	8.0 %	4.6	4.9	-6.3 %
KNOXVILLE	355	344	3.2 %	29	28	3.6 %	3.7	3.9	-6.2 %
CARIBBEAN	272	345	-21.2 %	18	21	-14.3 %	4.7	5.5	-14.5 %
LOUISVILLE	252	240	5.0 %	19	21	-9.5 %	3.6	4.9	-25.1 %
JACKSON	226	258	-12.4 %	11	17	-35.3 %	4.4	4.4	-1.3 %
NASHVILLE	222	248	-10.5 %	25	23	8.7 %	3.1	3.6	-12.6 %
MEMPHIS	105	119	-11.8 %	17	14	21.4 %	2.4	2.8	-15.5 %
<b>Region Total</b>	<b>6,998</b>	<b>6,230</b>	<b>12.3 %</b>	<b>157</b>	<b>149</b>	<b>5.4 %</b>	<b>13.2</b>	<b>11.6</b>	<b>13.9 %</b>
<b>Southwest</b>									
HOUSTON	712	575	23.8 %	53	44	20.5 %	4.6	4.0	14.8 %
SAN ANTONIO	607	511	18.8 %	44	52	-15.4 %	4.0	3.4	18.1 %
DALLAS	499	524	-4.8 %	40	48	-16.7 %	3.7	3.4	10.3 %
FT. WORTH	449	442	1.6 %	41	45	-8.9 %	3.2	3.7	-14.0 %
NEW ORLEANS	428	435	-1.6 %	29	29	0.0 %	4.4	4.3	2.4 %
ALBUQUERQUE	241	225	7.1 %	29	29	0.0 %	3.3	2.6	27.2 %
LUBBOCK	226	174	29.9 %	29	34	-14.7 %	2.8	2.2	29.4 %
LITTLE ROCK	208	238	-12.6 %	20	17	17.6 %	3.5	3.6	-4.9 %
OKLAHOMA CITY	194	168	15.5 %	20	16	25.0 %	3.1	3.3	-6.3 %
TULSA	171	168	1.8 %	16	15	6.7 %	3.3	2.9	14.8 %
SHREVEPORT	113	107	5.6 %	13	21	-38.1 %	2.3	1.9	17.1 %
<b>Region Total</b>	<b>3,848</b>	<b>3,567</b>	<b>7.9 %</b>	<b>98</b>	<b>90</b>	<b>8.9 %</b>	<b>11.1</b>	<b>9.9</b>	<b>11.8 %</b>
<b>Grand Total</b>	<b>33,428</b>	<b>31,532</b>	<b>6.0 %</b>	<b>425</b>	<b>444</b>	<b>-4.3 %</b>	<b>20.3</b>	<b>17.8</b>	<b>14.5 %</b>

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