

# HECM Trends

HECMs Endorsed thru July 2015

Next Release Date: Week 3 of October



## Endorsement Growth Rate

Year	Units	% Chg.
2012	52,883	-22.9 %
2013	60,929	15.2 %
2014	52,949	-13.1 %

YTD	Units	% Chg.
Jul 14	31,739	-16.4 %
Jul 15	33,368	5.1 %

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)

**Product/Solution Inquiries:**  
Looking for a tailored business solution? Call us for a free sample report on your business.

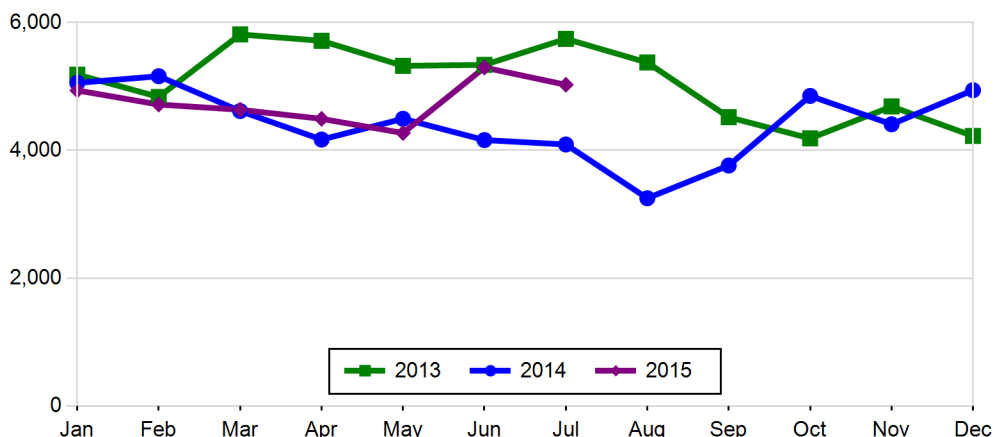
**Media Inquiries:**  
We are happy to assist members of the media with commentary or special data requests

John K. Lunde, President  
[john@rminsight.net](mailto:john@rminsight.net)

Ph.: (949) 429-0452

## 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	6,196	13.3 %	1	LOS ANGELES	CA	324	26.6 %	
2	Florida	2,940	29.3 %	2	MIAMI	FL	296	10.4 %	
3	Texas	2,489	11.9 %	3	WASHINGTON	DC	284	25.1 %	
4	New York	2,033	6.1 %	4	PHILADELPHIA	PA	241	-27.8 %	
5	Pennsylvania	1,239	-10.9 %	5	BROOKLYN	NY	240	10.1 %	
6	New Jersey	1,115	0.5 %	6	HOUSTON	TX	239	28.5 %	
7	Arizona	1,020	-6.3 %	7	SAN DIEGO	CA	213	-3.2 %	
8	Virginia	953	-0.7 %	8	CHICAGO	IL	194	-16.7 %	
9	Illinois	877	2.7 %	9	LAS VEGAS	NV	182	23.0 %	
10	North Carolina	839	0.0 %	10	SAN JOSE	CA	161	25.8 %	
<b>19,701</b>				<b>8.7 %</b>				<b>2,374</b>	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,568	16.2 %	1	32162	FL	114	62.9 %
2	RIVERSIDE	CA	603	36.7 %	2	84790	UT	97	38.6 %
3	MARICOPA	AZ	596	-10.5 %	3	20011	DC	76	40.7 %
4	SAN DIEGO	CA	590	-3.3 %	4	20002	DC	45	18.4 %
5	ORANGE	CA	562	6.4 %	5	95648	CA	40	-9.1 %
6	COOK	IL	439	0.5 %	6	92223	CA	36	111.8 %
7	MIAMI-DADE	FL	397	9.1 %	7	85375	AZ	34	-26.1 %
8	HARRIS	TX	359	35.0 %	8	32159	FL	32	88.2 %
9	SAN BERNARDINO	CA	342	29.1 %	9	78633	TX	31	287.5 %
10	SUFFOLK	NY	325	-0.6 %	9	85351	AZ	31	19.2 %
<b>5,781</b>				<b>10.1 %</b>		<b>536</b>			

\*Paid Advertisement



Reverse Loans.  
One Platform.  
All Connected.



WWW.REVERSEVISION.COM | 858.433.4970 | CONNECT@REVERSEVISION.COM

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

Year	Active Originators	% Chg.
2013	1,942	5.3 %
2014	2,049	5.5 %

Month	Active Originators	% Chg.
Jul 14	669	-10.8 %
Jul 15	726	8.5 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2013	4 %	90 %
2014	5 %	15 %

Mth	% Refi	% Chg.
Jul 14	5 %	-31 %
Jul 15	11 %	186 %

**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.

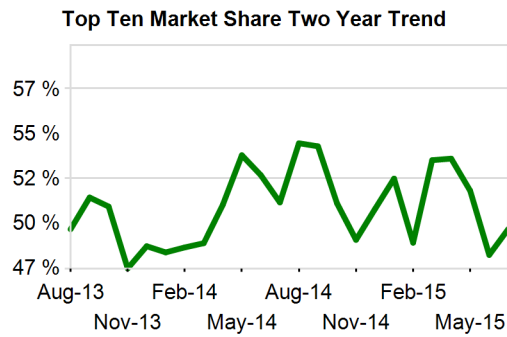
Visit us on the web at [www.rminsight.net](http://www.rminsight.net)

\*Paid Advertisement

This Ad Space is available.  
Please see our [media kit](#) for more information.

# Competitive Landscape -YTD

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	6,492
2	0	ONE REVERSE MORTGAGE LL	3,271
3	0	RMS/SECURITY ONE LENDIN	2,113
4	0	LIBERTY HOME EQUITY SOL	1,291
5	1	URBAN FINANCIAL OF AMER	911
6	-1	PROFICIO MORTGAGE VENTU	790
7	128	REVERSE MORTGAGE FUNDIN	639
8	28	LIVE WELL FINANCIAL INC	548
9	0	NET EQUITY FINANCIAL IN	462
10	5	OPEN MORTGAGE LLC	402
Total:			16,919

**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	117	1.5	1	32162	FL	31	1.9
2	SAN DIEGO	CA	93	1.3	2	92223	CA	24	1.1
3	MIAMI	FL	87	1.7	3	90047	CA	23	1.0
4	BROOKLYN	NY	60	1.6	3	92692	CA	23	1.0
5	PHILADELPHIA	PA	58	1.9	5	20011	DC	22	1.7
6	HOUSTON	TX	55	1.9	5	95648	CA	22	1.1
7	SAN JOSE	CA	54	1.6	5	90043	CA	22	1.1
8	FORT LAUDERDALE	FL	45	1.3	5	92584	CA	22	1.0
9	DENVER	CO	42	1.6	9	92056	CA	20	1.0
10	LONG BEACH	CA	40	1.0	9	90650	CA	20	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.3 %
2	UT	4.9 %	2	Saint George	UT	14.2 %
3	MD	4.1 %	3	Compton	CA	13.5 %
4	CA	4.0 %	4	Hialeah	FL	12.4 %
5	NV	3.6 %	5	Portsmouth	VA	10.5 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CT	3.3 %	7	Lady Lake	FL	9.6 %
8	NJ	3.3 %	8	Washington	DC	9.5 %
9	CO	3.3 %	9	Chesapeake	VA	9.2 %
10	FL	3.3 %	10	Norfolk	VA	9.0 %

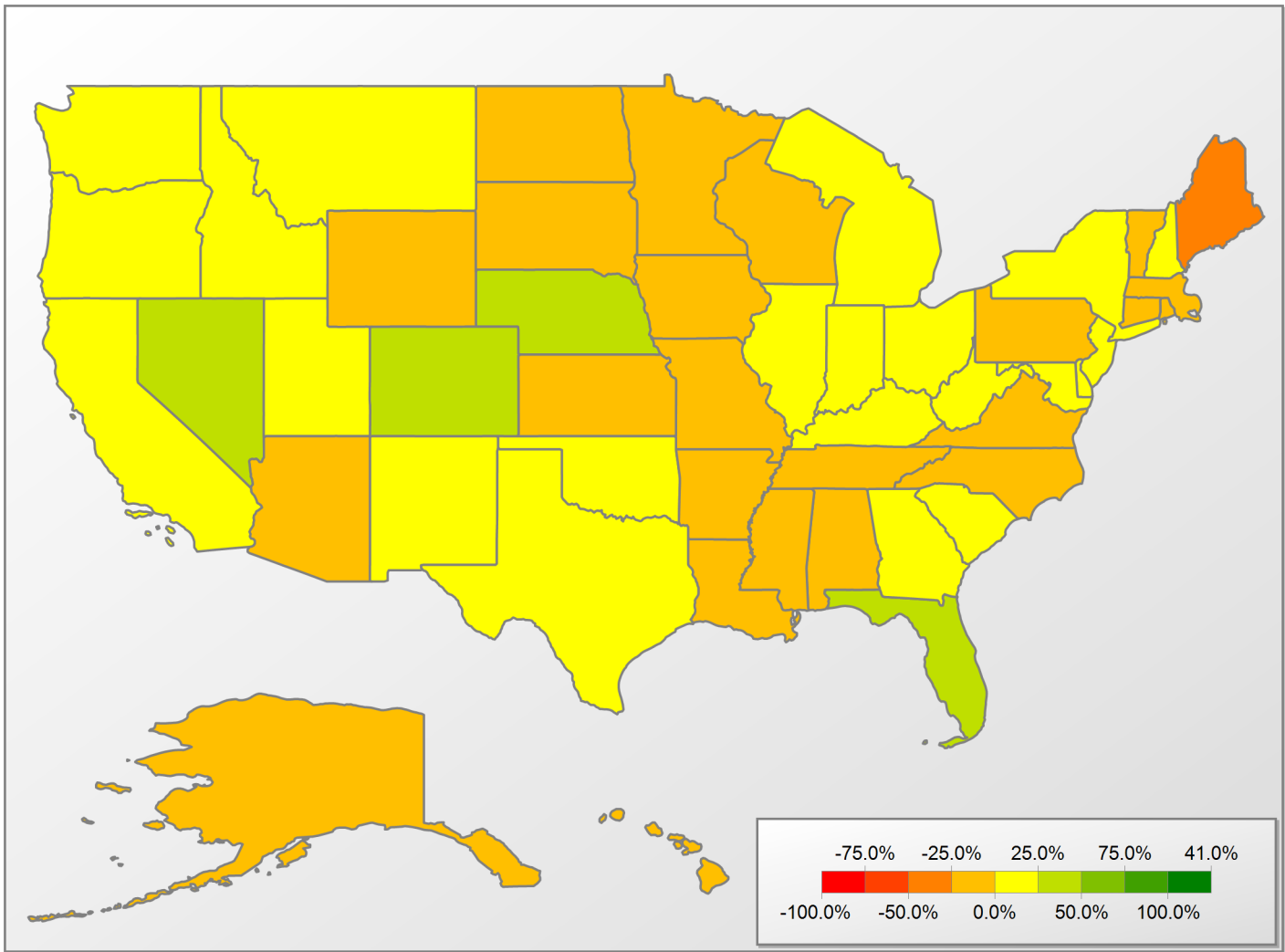
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NAPLES	FL	\$362	\$104	1	20017	DC	\$516	\$107
2	SPRING	TX	\$234	\$68	2	90016	CA	\$531	\$88
3	ARVADA	CO	\$334	\$59	3	92253	CA	\$447	\$67
4	DELRAY BEACH	FL	\$306	\$53	4	90043	CA	\$468	\$66
5	RENO	NV	\$305	\$53	5	84770	UT	\$323	\$65
6	MIAMI	FL	\$326	\$52	6	90047	CA	\$339	\$54
7	CONCORD	CA	\$501	\$51	7	20019	DC	\$248	\$49
8	HOLLYWOOD	FL	\$277	\$49	8	32159	FL	\$209	\$48
9	BATON ROUGE	LA	\$210	\$48	9	20011	DC	\$511	\$46
10	MODESTO	CA	\$252	\$47	10	89052	NV	\$370	\$45

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$151,746	\$36,121	1	20011	DC	\$38,874	\$13,741
2	WASHINGTON	DC	\$135,044	\$31,552	2	32162	FL	\$32,106	\$13,672
3	MIAMI	FL	\$96,365	\$22,954	3	84790	UT	\$33,189	\$9,243
4	SAN JOSE	CA	\$92,466	\$19,359	4	20017	DC	\$13,427	\$8,109
5	HOUSTON	TX	\$55,268	\$18,907	5	94553	CA	\$11,238	\$7,441
6	BROOKLYN	NY	\$132,581	\$17,150	6	78633	TX	\$8,625	\$6,226
7	THE VILLAGES	FL	\$32,507	\$14,074	7	90043	CA	\$13,101	\$5,862
8	AUSTIN	TX	\$37,582	\$13,244	8	90047	CA	\$10,497	\$5,665
9	NAPLES	FL	\$17,373	\$12,728	9	92692	CA	\$15,070	\$5,609
10	SAINT GEORGE	UT	\$40,624	\$10,224	10	92584	CA	\$9,199	\$5,306

# 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.

*Disclaimer: Although a significant effort is made to assure the accuracy and completeness of the information provided, Reverse Market Insight, Inc., makes no express or implied warranty as to the accuracy, adequacy, completeness, or legality of the information.*



**PRC**  
PREMIER REVERSE CLOSINGS  
DIVISIONS OF NCS & PTC

JUST LOOK AT  
OUR NUMBERS!



OVER  
**150,000**  
REVERSE  
MORTGAGE  
TRANSACTIONS  
CLOSED...  
AND  
COUNTING

**FIRST IN REVERSE**  
[www.prclosings.com](http://www.prclosings.com)  
(800) 542-4113