

HECM Trends

HECMs Endorsed thru September 2015

Next Release Date: Week 3 of December



Endorsement Growth Rate

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

YTD	Units	% Chg.
Sep 14	38,751	-19.0 %
Sep 15	43,786	13.0 %

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

Wholesale Analytics

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- Servicing Rights Valuation
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- Business Intelligence (BI)

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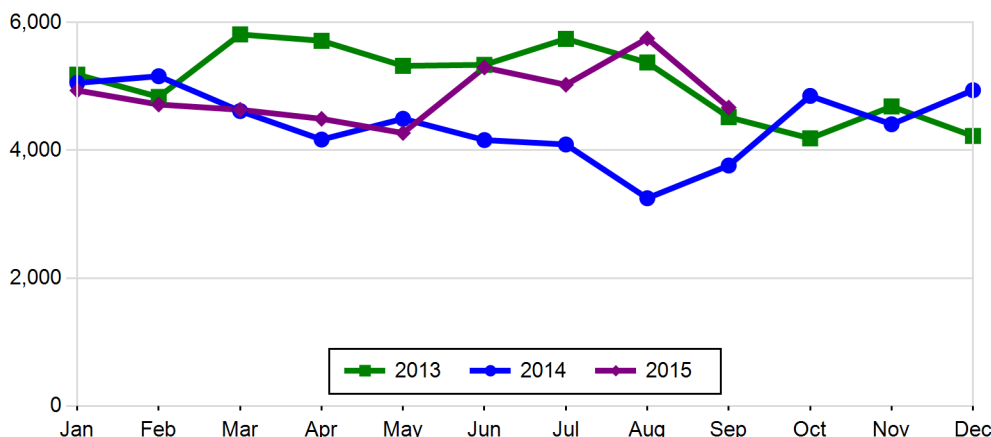
Media Inquiries:
We are happy to assist members of the media with commentary or special data requests

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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	9,075	35.6 %	1	LOS ANGELES	CA	465	48.6 %	
2	Florida	3,746	35.7 %	2	MIAMI	FL	370	14.9 %	
3	Texas	3,070	10.8 %	3	WASHINGTON	DC	339	22.4 %	
4	New York	2,571	12.2 %	4	SAN DIEGO	CA	327	22.9 %	
5	Pennsylvania	1,589	-8.7 %	5	BROOKLYN	NY	311	24.9 %	
6	Arizona	1,453	14.7 %	6	PHILADELPHIA	PA	295	-31.9 %	
7	New Jersey	1,406	3.7 %	7	HOUSTON	TX	294	24.1 %	
8	Virginia	1,183	1.9 %	8	CHICAGO	IL	249	-17.0 %	
9	Illinois	1,107	3.7 %	9	LAS VEGAS	NV	243	31.4 %	
10	Colorado	1,067	30.3 %	10	SAN JOSE	CA	219	36.0 %	
26,267				19.8 %				3,112	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,306	42.3 %	1	32162	FL	138	56.8 %
2	SAN DIEGO	CA	917	26.5 %	2	84790	UT	117	39.3 %
3	MARICOPA	AZ	855	9.9 %	3	20011	DC	88	25.7 %
4	RIVERSIDE	CA	847	55.7 %	4	95648	CA	65	25.0 %
5	ORANGE	CA	816	23.8 %	5	20002	DC	60	36.4 %
6	COOK	IL	555	-1.2 %	6	85375	AZ	47	-7.8 %
7	MIAMI-DADE	FL	511	18.6 %	6	90047	CA	47	104.3 %
8	SAN BERNARDINO	CA	483	40.4 %	8	92223	CA	46	76.9 %
9	HARRIS	TX	443	33.0 %	9	92692	CA	42	90.9 %
10	SUFFOLK	NY	422	4.5 %	10	85351	AZ	40	21.2 %
8,155				27.4 %				690	

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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.
Sep 14	605	-1.6 %
Sep 15	739	22.1 %

Refinance Transactions
(% of endorsements)

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

Mth	% Refi	% Chg.
Sep 14	5 %	3 %
Sep 15	10 %	161 %

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.

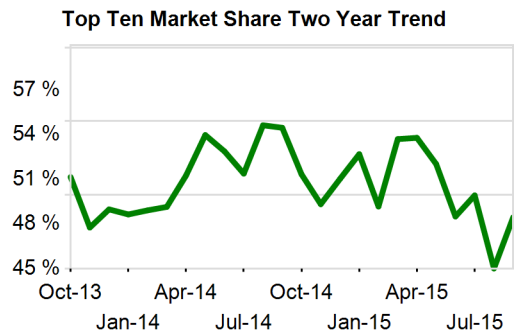
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Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	8,404
2	0	ONE REVERSE MORTGAGE LL	4,016
3	0	RMS/SECURITY ONE LENDIN	2,613
4	0	LIBERTY HOME EQUITY SOL	1,778
5	1	URBAN FINANCIAL OF AMER	1,137
6	-1	PROFICIO MORTGAGE VENTU	992
7	46	REVERSE MORTGAGE FUNDIN	893
8	19	LIVE WELL FINANCIAL INC	698
9	-1	NET EQUITY FINANCIAL IN	568
10	3	HIGH TECH LENDING INC	504
Total:			21,603

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	150	1.5	1	32162	FL	34	1.8
2	SAN DIEGO	CA	115	1.4	2	92692	CA	31	1.1
3	MIAMI	FL	98	1.7	2	90047	CA	31	1.0
4	PHILADELPHIA	PA	64	1.9	4	95648	CA	30	1.2
4	SAN JOSE	CA	64	1.6	5	92223	CA	29	1.1
6	BROOKLYN	NY	63	1.6	6	20011	DC	28	1.6
7	HOUSTON	TX	58	1.9	6	90043	CA	28	1.0
8	LONG BEACH	CA	56	1.1	8	90650	CA	27	1.0
9	DENVER	CO	53	1.6	8	90746	CA	27	1.0
10	RIVERSIDE	CA	50	1.3	10	92683	CA	26	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.2 %
2	UT	4.9 %	2	Saint George	UT	14.3 %
3	MD	4.1 %	3	Compton	CA	13.6 %
4	CA	4.1 %	4	Hialeah	FL	12.3 %
5	NV	3.6 %	5	Portsmouth	VA	10.4 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CT	3.3 %	7	Lady Lake	FL	9.7 %
8	NJ	3.3 %	8	Washington	DC	9.4 %
9	CO	3.3 %	9	Chesapeake	VA	9.2 %
10	FL	3.3 %	10	Norfolk	VA	9.0 %

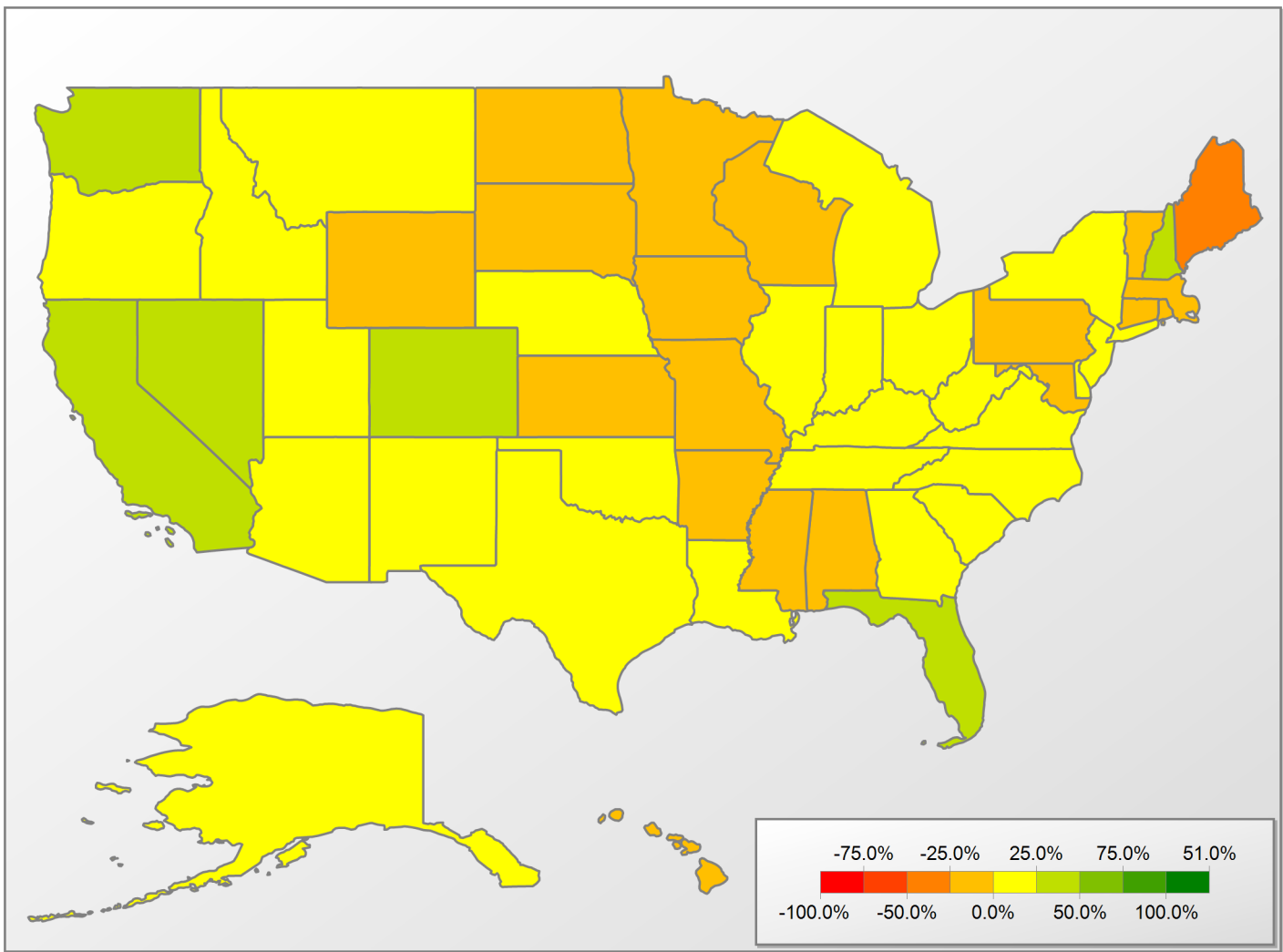
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SPRING	TX	\$232	\$60	1	20017	DC	\$509	\$88
2	NAPLES	FL	\$355	\$58	2	92253	CA	\$442	\$70
3	ARVADA	CO	\$324	\$58	3	90043	CA	\$471	\$61
4	ROSEVILLE	CA	\$394	\$57	4	90042	CA	\$532	\$54
5	RENO	NV	\$319	\$57	5	20019	DC	\$253	\$54
6	CONCORD	CA	\$495	\$50	6	95127	CA	\$538	\$49
7	SIMI VALLEY	CA	\$480	\$48	7	20002	DC	\$548	\$49
8	MIAMI	FL	\$323	\$46	8	92026	CA	\$406	\$44
9	SANTA ANA	CA	\$503	\$46	9	20011	DC	\$513	\$42
10	ORANGE	CA	\$571	\$43	10	90650	CA	\$392	\$36

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$215,898	\$74,160	1	32162	FL	\$38,613	\$16,004
2	BROOKLYN	NY	\$172,342	\$40,660	2	20011	DC	\$45,113	\$12,182
3	WASHINGTON	DC	\$162,105	\$35,782	3	84790	UT	\$40,147	\$11,960
4	SAN JOSE	CA	\$126,852	\$35,248	4	92692	CA	\$22,306	\$10,984
5	SAN DIEGO	CA	\$159,544	\$35,160	5	20002	DC	\$32,868	\$10,904
6	MIAMI	FL	\$119,624	\$30,475	6	90746	CA	\$14,409	\$10,339
7	HOUSTON	TX	\$68,018	\$22,323	7	94553	CA	\$15,779	\$10,316
8	SEATTLE	WA	\$50,761	\$17,230	8	90043	CA	\$17,897	\$10,108
9	OAKLAND	CA	\$45,336	\$17,133	9	95127	CA	\$15,063	\$9,688
10	RIVERSIDE	CA	\$33,964	\$16,868	10	90047	CA	\$15,739	\$8,845

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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