

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through February 2016

Next Release Date: Week 1 of April

Endorsement Growth Change

17.7 %

Competition Growth

8.9 %

Active Lender Change

20

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	02/16	Trend
1 Pacific/Hawaii	1,045	1,003	996	1,195	1,083	2,090	1,427	1,045	911	1,135	1,090	1,321	▲
2 Southeast/Caribbean	1,033	997	1,007	1,056	1,081	932	902	864	897	898	758	841	▲
3 Southwest	506	536	441	684	540	473	410	456	539	483	420	567	▲
4 Mid-Atlantic	466	463	422	508	601	457	400	432	343	336	321	290	▼
5 New York/New Jersey	446	420	429	487	484	440	391	424	306	311	290	306	▲
6 Midwest	440	388	406	466	455	440	401	355	332	351	326	363	▲
7 Rocky Mountain	222	217	177	329	263	231	231	285	278	226	241	315	▲
8 Northwest/Alaska	217	174	154	215	206	395	243	182	174	230	190	279	▲
9 New England	159	193	155	205	232	194	175	190	128	164	163	182	▲
10 Great Plains	106	106	86	151	84	98	91	99	115	99	91	115	▲
Total	4,640	4,497	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	4,579	▲

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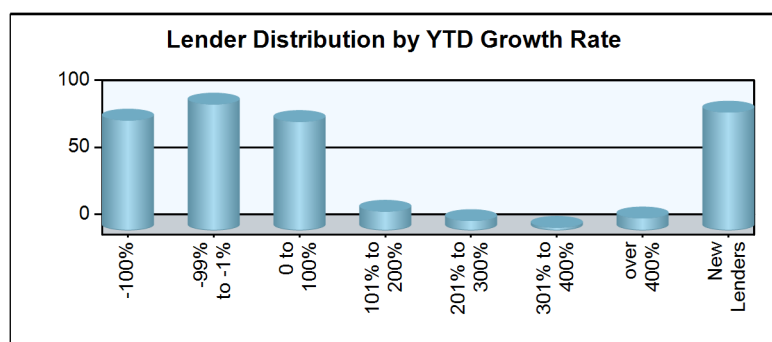
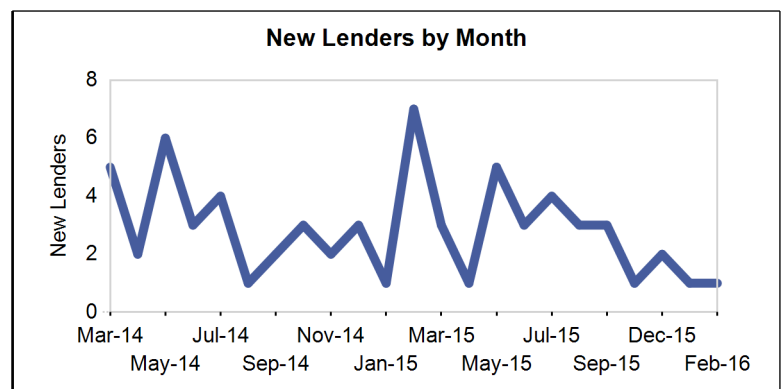
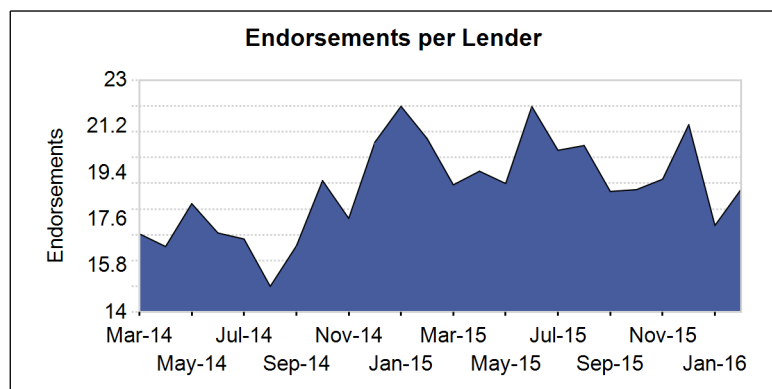
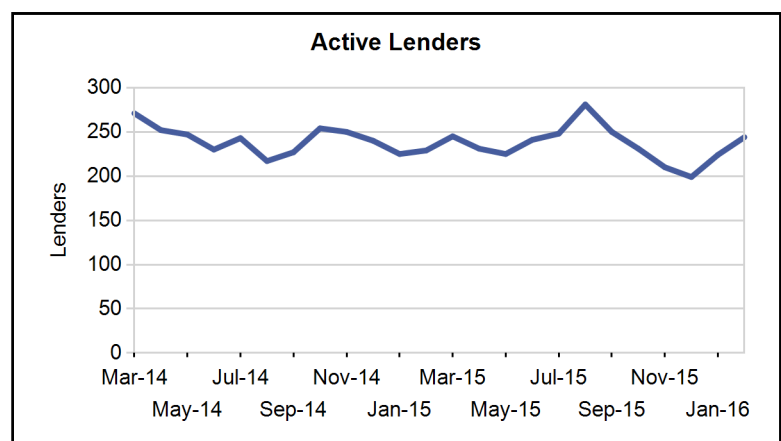
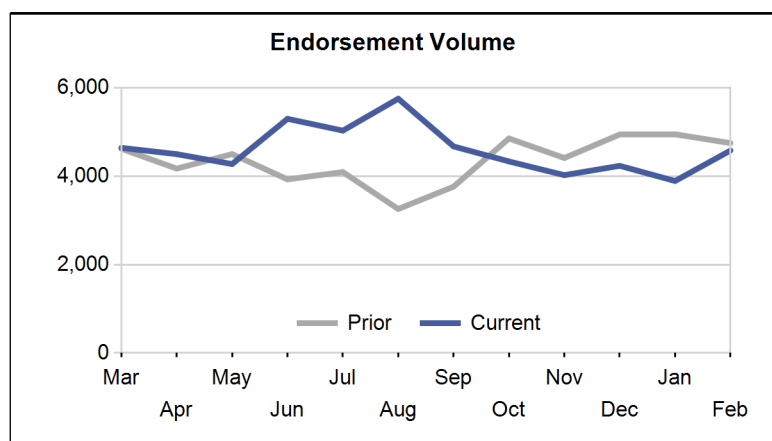
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Competition

Top 10 Lenders

Rank / Lender	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	02/16	Total	Trend
1 AMERICAN ADVISORS GROUP	1,155	1,078	1,010	1,201	1,256	1,220	1,239	1,092	1,022	1,028	826	917	13,044	▲
2 ONE REVERSE MORTGAGE LLC	487	439	518	534	333	393	353	317	358	351	287	330	4,700	▲
3 RMS/SECURITY ONE LENDING	362	423	244	343	389	474	265	282	320	413	356	406	4,277	▲
4 FINANCE OF AMERICA REVERSE LLC	339	338	270	326	478	495	315	322	302	326	323	368	4,202	▲
5 LIBERTY HOME EQUITY SOLUTIONS INC	390	307	321	433	370	570	401	340	143	78	291	490	4,134	▲
6 REVERSE MORTGAGE FUNDING LLC	142	259	165	200	251	236	175	197	192	207	163	190	2,377	▲
7 LIVE WELL FINANCIAL INC	139	161	173	218	177	208	131	132	203	172	150	130	1,994	▼
8 HOME POINT FINANCIAL CORPORATION	139	90	96	149	88	88	122	115	71	99	110	88	1,255	▼
9 SYNERGY ONE LENDING INC			1	55	38	87	148	128	171	200	141	154	1,123	▲
10 PROFICIO MORTGAGE VENTURES LLC	119	106	110	113	111	131	71	65	41	40	25	26	958	▲
Top 10 SubTotal	3,272	3,201	2,908	3,572	3,491	3,902	3,220	2,990	2,823	2,914	2,672	3,099	38,064	▲
Industry Total	4,640	4,497	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	4,579	55,213	▲



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Market Performance

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
Great Plains									
KANSAS CITY	62	62	0.0 %	16	16	0.0 %	2.6	2.7	-4.3 %
ST. LOUIS	42	55	-23.6 %	14	12	16.7 %	2.0	3.1	-34.5 %
DES MOINES	38	57	-33.3 %	12	11	9.1 %	2.5	3.7	-31.1 %
OMAHA	32	34	-5.9 %	13	10	30.0 %	1.8	2.7	-35.2 %
TOPEKA	32	36	-11.1 %	7	13	-46.2 %	2.9	2.0	45.1 %
Region Total	206	244	-15.6 %	35	29	20.7 %	3.8	5.5	-32.4 %
Mid-Atlantic									
PHILADELPHIA	148	264	-43.9 %	29	37	-21.6 %	3.4	4.6	-26.1 %
RICHMOND	137	217	-36.9 %	32	33	-3.0 %	3.0	4.3	-31.8 %
WASH. D.C.	106	149	-28.9 %	22	25	-12.0 %	3.0	4.5	-32.4 %
BALTIMORE	88	165	-46.7 %	25	30	-16.7 %	2.6	3.9	-32.8 %
PITTSBURGH	60	87	-31.0 %	18	15	20.0 %	2.4	3.3	-27.0 %
CHARLESTON	41	37	10.8 %	9	7	28.6 %	2.7	3.7	-26.2 %
WILMINGTON	31	42	-26.2 %	14	17	-17.6 %	1.7	1.9	-9.8 %
Region Total	611	961	-36.4 %	62	69	-10.1 %	6.4	9.1	-29.8 %
Midwest									
CHICAGO	160	196	-18.4 %	23	28	-17.9 %	4.7	4.8	-2.3 %
INDIANAPOLIS	114	120	-5.0 %	23	18	27.8 %	3.5	4.0	-13.1 %
MILWAUKEE	74	124	-40.3 %	21	23	-8.7 %	2.6	3.7	-28.5 %
MINN. ST. PAUL	74	79	-6.3 %	20	20	0.0 %	2.6	2.9	-10.9 %
CLEVELAND	52	106	-50.9 %	14	16	-12.5 %	2.4	4.8	-51.1 %
DETROIT	51	67	-23.9 %	16	14	14.3 %	2.2	3.1	-29.0 %
COLUMBUS	48	70	-31.4 %	13	15	-13.3 %	3.0	3.5	-12.2 %
GRAND RAPIDS	47	62	-24.2 %	10	11	-9.1 %	2.9	3.3	-12.1 %
CINCINNATI	32	33	-3.0 %	13	7	85.7 %	1.9	2.7	-30.5 %
SPRINGFIELD	25	41	-39.0 %	9	10	-10.0 %	2.1	2.9	-28.9 %
FLINT	12	22	-45.5 %	5	8	-37.5 %	1.8	2.0	-13.2 %
Region Total	689	920	-25.1 %	59	67	-11.9 %	7.7	9.2	-17.1 %
New England									
BOSTON	158	145	9.0 %	21	18	16.7 %	4.8	5.2	-8.2 %
HARTFORD	71	117	-39.3 %	19	22	-13.6 %	2.6	3.6	-26.6 %
BANGOR	51	36	41.7 %	11	10	10.0 %	3.0	2.5	19.3 %
MANCHESTER	34	37	-8.1 %	14	11	27.3 %	1.7	2.2	-22.9 %
PROVIDENCE	16	25	-36.0 %	4	9	-55.6 %	2.3	1.9	23.0 %
BURLINGTON	15	28	-46.4 %	6	6	0.0 %	1.9	3.2	-41.9 %
Region Total	345	388	-11.1 %	39	36	8.3 %	6.0	6.6	-10.2 %
New York/New Jersey									
NEW YORK	285	445	-36.0 %	38	41	-7.3 %	4.8	7.2	-32.8 %
NEWARK	128	160	-20.0 %	32	32	0.0 %	2.9	3.5	-17.9 %
CAMDEN	90	126	-28.6 %	26	29	-10.3 %	2.6	3.0	-12.5 %
ALBANY	57	93	-38.7 %	14	23	-39.1 %	2.8	2.8	-1.4 %
BUFFALO	36	66	-45.5 %	7	15	-53.3 %	3.8	3.7	3.6 %
Region Total	596	890	-33.0 %	65	72	-9.7 %	6.0	8.3	-27.1 %
Northwest/Alaska									
SEATTLE	205	162	26.5 %	35	31	12.9 %	3.8	3.5	7.4 %
PORTLAND	155	135	14.8 %	44	30	46.7 %	2.6	3.3	-22.7 %
BOISE	72	67	7.5 %	22	19	15.8 %	2.3	2.5	-11.5 %
SPOKANE	32	37	-13.5 %	13	14	-7.1 %	1.7	2.1	-20.4 %
ANCHORAGE	5	14	-64.3 %	3	5	-40.0 %	1.8	2.0	-12.5 %
Region Total	469	415	13.0 %	58	53	9.4 %	5.0	5.3	-6.1 %
Pacific/Hawaii									
LOS ANGELES	574	582	-1.4 %	60	51	17.6 %	6.5	7.3	-11.3 %

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
SANTA ANA	425	471	-9.8 %	57	46	23.9 %	5.1	6.6	-22.7 %
SAN FRANCISCO	414	435	-4.8 %	44	47	-6.4 %	6.0	6.0	-0.9 %
PHOENIX	272	259	5.0 %	41	31	32.3 %	4.2	5.5	-24.4 %
SACRAMENTO	216	189	14.3 %	34	33	3.0 %	4.3	4.0	7.0 %
SAN DIEGO	187	201	-7.0 %	34	32	6.3 %	3.5	4.3	-19.0 %
FRESNO	114	96	18.8 %	23	21	9.5 %	3.4	3.4	0.2 %
LAS VEGAS	79	101	-21.8 %	17	14	21.4 %	3.5	5.5	-36.1 %
RENO	59	42	40.5 %	13	13	0.0 %	2.7	2.2	23.5 %
TUCSON	40	41	-2.4 %	14	11	27.3 %	2.0	2.7	-26.5 %
HONOLULU	31	33	-6.1 %	9	12	-25.0 %	2.2	1.9	12.2 %
Region Total	2,411	2,450	-1.6 %	115	98	17.3 %	13.4	15.9	-15.7 %
Rocky Mountain									
DENVER	318	219	45.2 %	43	32	34.4 %	4.7	4.7	0.0 %
SALT LAKE CITY	167	180	-7.2 %	22	24	-8.3 %	4.6	4.5	2.5 %
HELENA	34	36	-5.6 %	13	10	30.0 %	1.9	2.4	-22.3 %
CASPER	16	12	33.3 %	7	8	-12.5 %	1.8	1.1	53.1 %
FARGO	14	7	100.0 %	5	4	25.0 %	2.0	2.0	2.1 %
SIOUX FALLS	7	6	16.7 %	6	3	100.0 %	1.1	1.2	-5.7 %
Region Total	556	460	20.9 %	57	50	14.0 %	6.0	6.0	0.7 %
Southeast/Caribbean									
MIAMI	261	324	-19.4 %	45	51	-11.8 %	4.1	4.3	-4.7 %
GREENSBORO	237	230	3.0 %	38	26	46.2 %	4.4	5.7	-22.0 %
ATLANTA	164	194	-15.5 %	26	22	18.2 %	4.5	5.7	-21.4 %
TAMPA	156	159	-1.9 %	30	30	0.0 %	4.0	3.7	7.5 %
COLUMBIA	140	161	-13.0 %	27	23	17.4 %	3.4	4.1	-17.6 %
ORLANDO	124	120	3.3 %	29	30	-3.3 %	2.8	2.9	-2.0 %
JACKSONVILLE	114	120	-5.0 %	22	22	0.0 %	3.6	3.4	4.1 %
BIRMINGHAM	96	116	-17.2 %	16	21	-23.8 %	4.1	3.9	4.7 %
KNOXVILLE	67	102	-34.3 %	16	18	-11.1 %	2.8	3.7	-24.3 %
NASHVILLE	60	71	-15.5 %	18	13	38.5 %	2.5	4.0	-36.1 %
LOUISVILLE	57	74	-23.0 %	13	15	-13.3 %	2.8	3.4	-15.5 %
CARIBBEAN	51	43	18.6 %	11	8	37.5 %	3.5	3.9	-9.0 %
JACKSON	49	79	-38.0 %	14	11	27.3 %	2.7	4.7	-42.2 %
MEMPHIS	23	31	-25.8 %	7	12	-41.7 %	1.9	2.1	-9.8 %
Region Total	1,599	1,824	-12.3 %	93	97	-4.1 %	10.9	12.4	-12.4 %
Southwest									
HOUSTON	184	192	-4.2 %	30	33	-9.1 %	3.9	4.5	-13.3 %
SAN ANTONIO	150	176	-14.8 %	28	25	12.0 %	3.6	4.4	-19.2 %
DALLAS	149	135	10.4 %	28	27	3.7 %	3.6	3.6	1.4 %
FT. WORTH	128	152	-15.8 %	26	29	-10.3 %	3.3	3.8	-12.1 %
NEW ORLEANS	108	124	-12.9 %	17	18	-5.6 %	4.4	4.4	-1.5 %
ALBUQUERQUE	57	78	-26.9 %	13	15	-13.3 %	2.7	3.7	-26.5 %
TULSA	53	61	-13.1 %	15	12	25.0 %	2.3	3.3	-30.6 %
LITTLE ROCK	52	68	-23.5 %	11	11	0.0 %	3.1	3.9	-20.6 %
LUBBOCK	45	62	-27.4 %	15	14	7.1 %	2.2	3.3	-32.4 %
OKLAHOMA CITY	45	64	-29.7 %	12	14	-14.3 %	2.7	3.4	-20.7 %
SHREVEPORT	16	29	-44.8 %	9	8	12.5 %	1.2	2.1	-40.2 %
Region Total	987	1,141	-13.5 %	61	68	-10.3 %	9.7	11.1	-12.7 %
Grand Total	8,469	9,693	-12.6 %	295	289	2.1 %	18.1	21.4	-15.4 %

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