

# HECM Trends

HECMs Endorsed thru May 2018

Next Release Date: Week 3 of August



**REVERSE MARKET**  
INSIGHT

## Endorsement Growth Rate

Year	Units	% Chg.
2015	56,363	6.4 %
2016	48,732	-13.5 %
2017	56,864	16.7 %

YTD	Units	% Chg.
May 17	24,237	16.1 %
May 18	22,498	-7.2 %

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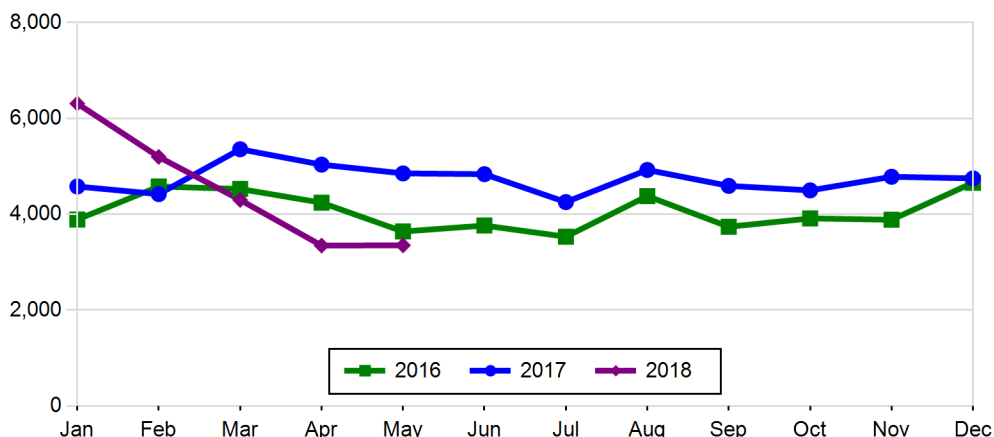
We are happy to assist members of the media with commentary or special data requests

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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	5,412	-6.0 %	1	DENVER	CO	280	-16.4 %		
2	Florida	1,964	-6.4 %	2	LOS ANGELES	CA	259	-7.2 %		
3	Texas	1,568	-13.6 %	3	SAN DIEGO	CA	251	12.1 %		
4	Colorado	1,273	-4.2 %	4	MIAMI	FL	169	-0.6 %		
5	Washington	1,027	22.3 %	5	LAS VEGAS	NV	154	-8.9 %		
6	Arizona	875	-2.5 %	6	PORTLAND	OR	147	-1.3 %		
7	New York	852	-12.3 %	7	SEATTLE	WA	142	24.6 %		
8	Oregon	621	5.4 %	8	PHOENIX	AZ	119	-6.3 %		
9	Pennsylvania	579	-4.9 %	9	HOUSTON	TX	114	-26.5 %		
10	North Carolina	541	-4.6 %	10	DALLAS	TX	113	-0.9 %		
<b>14,712</b>				<b>-4.9 %</b>				<b>1,748</b>		<b>-4.8 %</b>
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth	
1	LOS ANGELES	CA	1,223	-9.0 %	1	84790	UT	52	-7.1 %	
2	SAN DIEGO	CA	629	-1.1 %	2	95648	CA	47	38.2 %	
3	MARICOPA	AZ	502	-6.5 %	3	32162	FL	36	-37.9 %	
4	ORANGE	CA	497	-9.5 %	4	80014	CO	33	0.0 %	
5	RIVERSIDE	CA	447	-9.7 %	5	92128	CA	32	77.8 %	
6	KING	WA	318	10.4 %	6	92692	CA	28	7.7 %	
7	SAN BERNARDINO	CA	282	-8.1 %	7	92545	CA	27	237.5 %	
8	SACRAMENTO	CA	245	5.2 %	7	95747	CA	27	58.8 %	
9	CLARK	NV	231	-11.8 %	9	92056	CA	26	-21.2 %	
10	MIAMI-DADE	FL	230	-2.5 %	10	95628	CA	25	66.7 %	
<b>4,604</b>				<b>-5.8 %</b>				<b>333</b>		<b>11.7 %</b>

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

Year	Active Originators	% Chg.
2016	2,103	-4.2 %
2017	2,371	12.7 %

Month	Active Originators	% Chg.
May 17	759	23.8 %
May 18	531	-30.0 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2016	11.3 %	-1 %
2017	15.5 %	6 %

Mth	% Refi	% Chg.
May 17	14.6 %	5 %
May 18	6.7 %	-8 %

**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!

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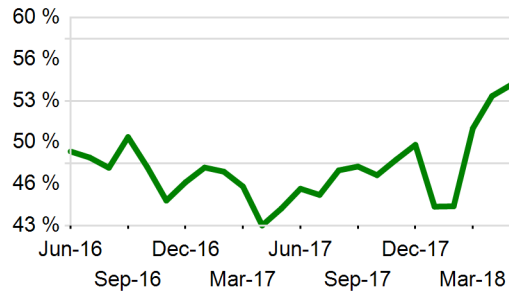
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	4,788
2	0	ONE REVERSE MORTGAGE LL	1,291
3	0	REVERSE MORTGAGE FUNDIN	823
4	0	LIBERTY HOME EQUITY SOL	745
5	0	FINANCE OF AMERICA REVE	697
6	0	SYNERGY ONE LENDING INC	640
7	2	LIVE WELL FINANCIAL INC	542
8	6	FAIRWAY INDEPENDENT MOR	484
9	-1	HIGHTECHLENDING INC	392
10	0	REVERSE MORTGAGESCOM IN	361
Total:			10,763

**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	128	1.3	1	92128	CA	24	1.0
2	SAN DIEGO	CA	88	1.6	2	95648	CA	23	1.3
3	DENVER	CO	73	1.8	2	92545	CA	23	1.0
4	MIAMI	FL	70	1.6	4	95747	CA	22	1.0
5	LITTLETON	CO	45	1.4	5	92692	CA	21	1.2
6	PORTLAND	OR	44	1.7	5	92056	CA	21	1.1
7	DALLAS	TX	43	1.4	7	90660	CA	20	1.0
8	SACRAMENTO	CA	42	1.4	7	90047	CA	20	1.0
8	RIVERSIDE	CA	42	1.1	9	90043	CA	19	1.0
10	AURORA	CO	41	1.2	9	90650	CA	19	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.1 %	1	Saint George	UT	17.9 %
2	UT	5.6 %	2	Opa Locka	FL	14.8 %
3	CA	4.4 %	3	Compton	CA	13.6 %
4	CO	4.1 %	4	Hialeah	FL	11.5 %
5	NV	4.0 %	5	Lady Lake	FL	10.3 %
6	MD	3.9 %	6	Jamaica	NY	9.9 %
7	OR	3.6 %	7	Portsmouth	VA	9.6 %
8	FL	3.2 %	8	Sun City	CA	9.3 %
9	CT	3.2 %	9	Washington	DC	9.2 %
10	ID	3.2 %	10	Moreno Valley	CA	9.2 %

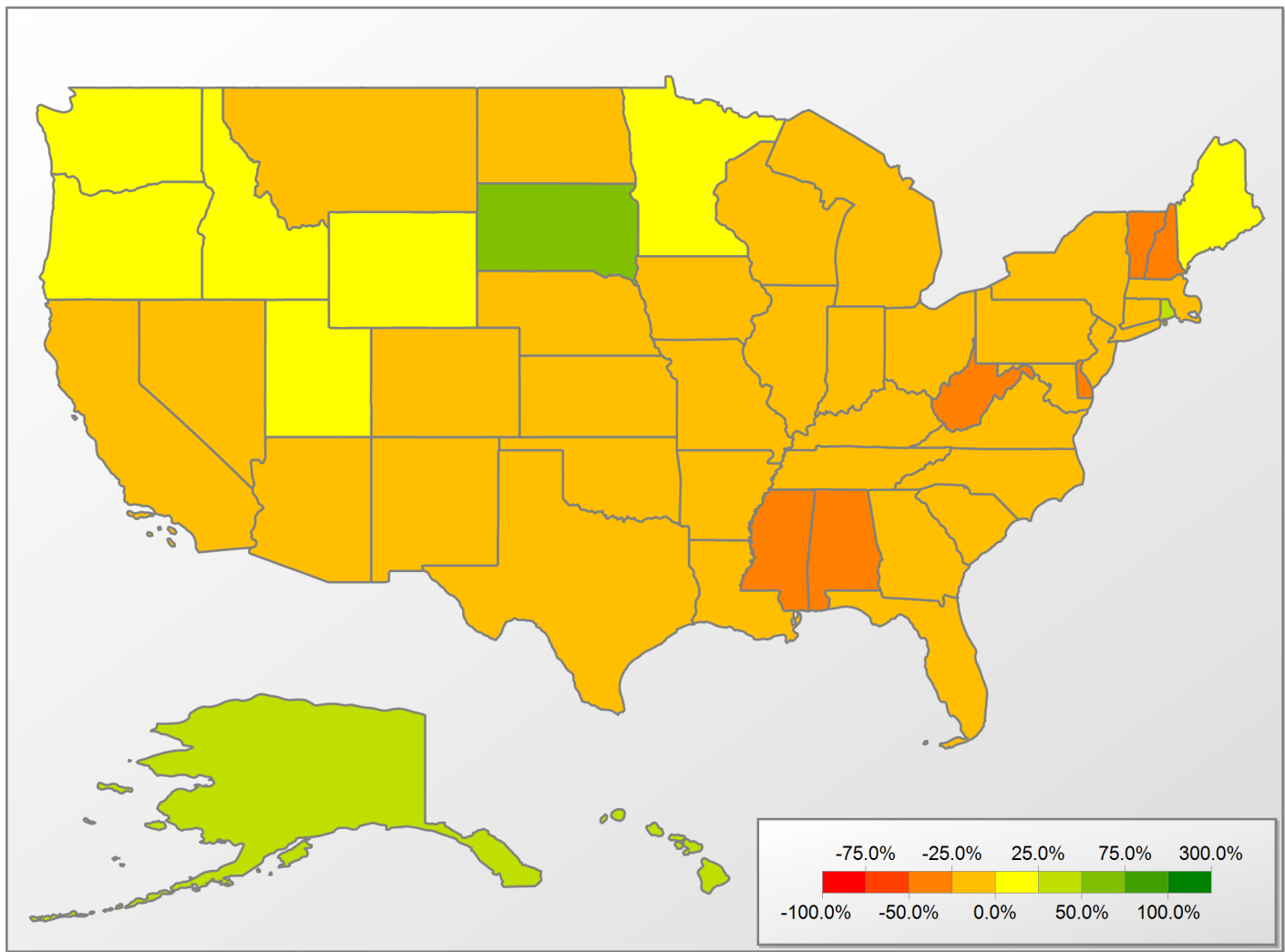
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	FORT COLLINS	CO	\$449	\$95	1	80525	CO	\$447	\$125
2	GRASS VALLEY	CA	\$449	\$86	2	80504	CO	\$444	\$114
3	LONGMONT	CO	\$413	\$82	3	95949	CA	\$468	\$95
4	SAINT GEORGE	UT	\$373	\$60	4	85248	AZ	\$337	\$86
5	RIVERSIDE	CA	\$422	\$60	5	98026	WA	\$538	\$71
6	SCOTTSDALE	AZ	\$458	\$55	6	93065	CA	\$578	\$70
7	CHICAGO	IL	\$261	\$53	7	84770	UT	\$366	\$65
8	MINNEAPOLIS	MN	\$306	\$53	8	90047	CA	\$473	\$62
9	STATEN ISLAND	NY	\$561	\$52	9	84790	UT	\$375	\$59
10	SANTA FE	NM	\$460	\$51	10	91744	CA	\$465	\$54

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$134,665	\$20,610	1	92128	CA	\$16,765	\$7,629
2	SEATTLE	WA	\$77,663	\$19,173	2	95949	CA	\$9,367	\$7,125
3	BEND	OR	\$17,429	\$9,592	3	95648	CA	\$22,102	\$7,125
4	HONOLULU	HI	\$17,581	\$8,795	4	92545	CA	\$7,482	\$5,539
5	GRASS VALLEY	CA	\$13,011	\$8,298	5	90660	CA	\$10,561	\$5,214
6	TACOMA	WA	\$16,400	\$7,141	6	84780	UT	\$8,210	\$4,812
7	LINCOLN	CA	\$22,102	\$7,125	7	95747	CA	\$12,029	\$4,612
8	ARVADA	CO	\$25,444	\$7,026	8	91344	CA	\$10,231	\$4,363
9	MODESTO	CA	\$16,212	\$7,022	9	95628	CA	\$10,120	\$4,054
10	HEMET	CA	\$10,855	\$7,003	10	95355	CA	\$5,652	\$3,936

# 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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