

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through December 2019

Next Release Date: Week 1 of February

Endorsement Growth Change

-13.4 %

Competition Growth

-30.7 %

Active Lender Change

-39

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	10/19	11/19	12/19	Trend
1 Pacific/Hawaii	581	962	783	845	738	791	763	711	791	967	849	839	▼
2 Southeast/Caribbean	332	697	464	546	545	501	463	413	393	570	550	402	▼
3 Rocky Mountain	69	530	240	296	244	208	287	234	213	313	297	250	▼
4 Southwest	74	516	277	290	237	197	299	205	204	314	268	248	▼
5 Northwest/Alaska	158	259	187	224	182	212	244	198	223	288	229	217	▼
6 Midwest	112	299	167	173	213	162	213	174	183	235	197	151	▼
7 Mid-Atlantic	148	262	167	186	214	158	170	144	169	211	160	110	▼
8 New York/New Jersey	97	259	171	198	176	166	161	131	125	215	153	123	▼
9 New England	70	120	78	91	88	109	102	81	78	124	83	74	▼
10 Great Plains	8	98	39	52	60	42	52	50	41	59	56	47	▼
Total	1,649	4,002	2,573	2,901	2,697	2,546	2,754	2,341	2,420	3,296	2,842	2,461	▼

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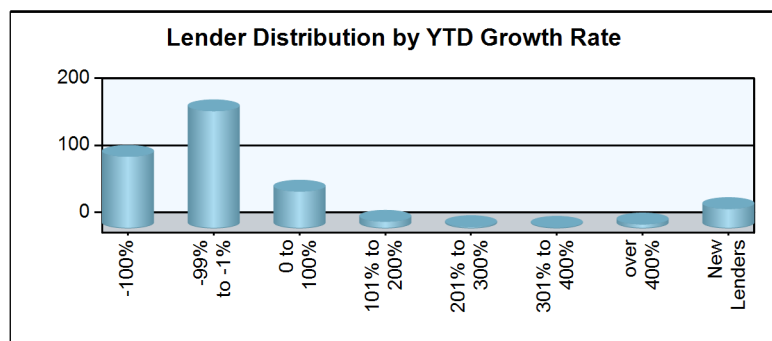
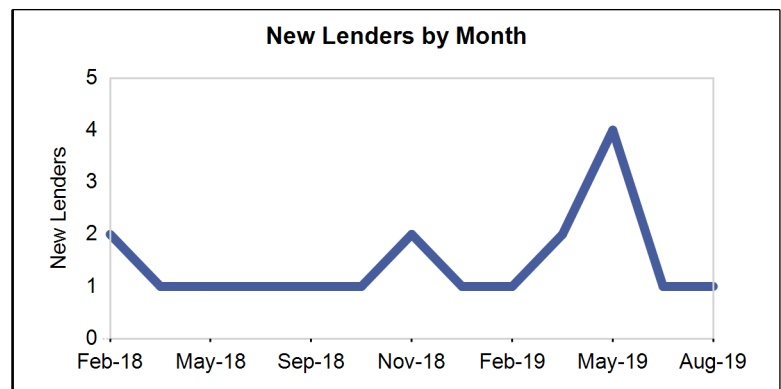
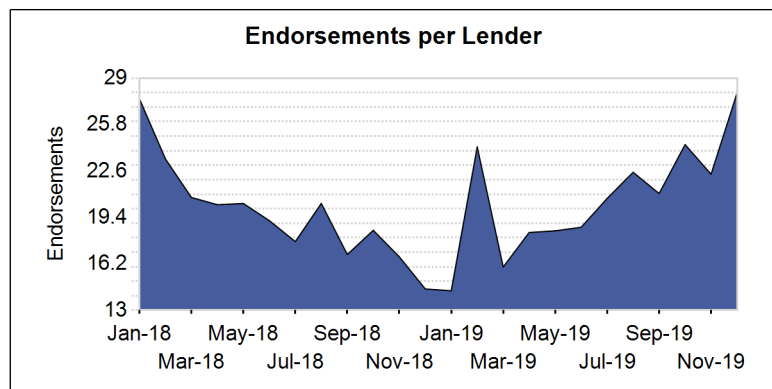
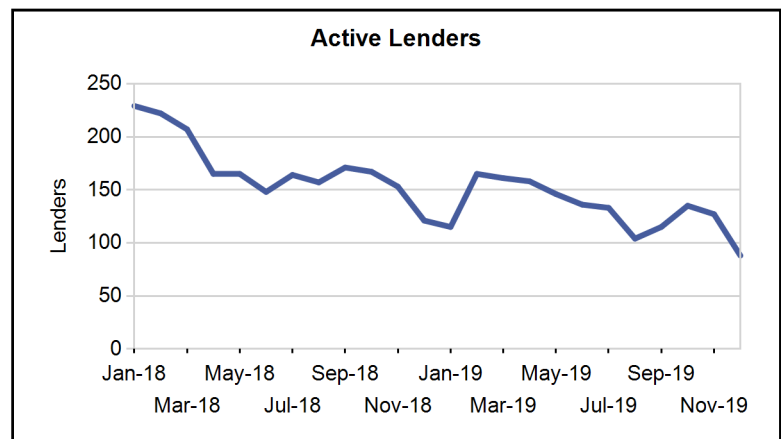
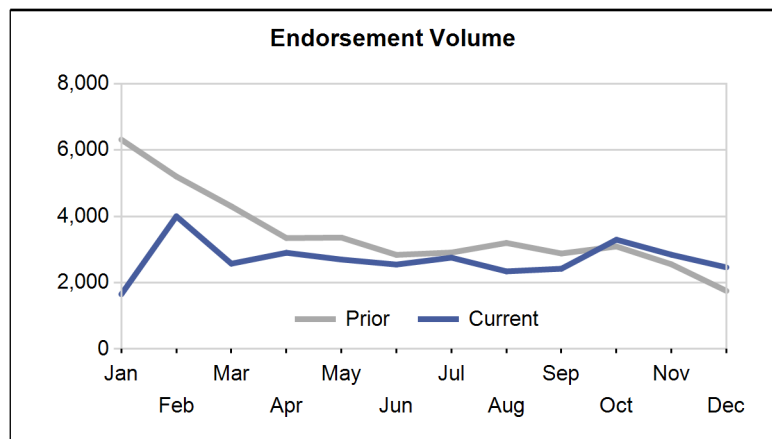
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Competition

Top 10 Lenders

Rank / Lender	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	10/19	11/19	12/19	Total	Trend
1 AMERICAN ADVISORS GROUP	593	1,126	747	827	853	806	944	668	791	1,277	1,086	890	10,608	▼
2 ONE REVERSE MORTGAGE LLC	74	352	213	247	238	216	240	249	185	284	204	162	2,664	▼
3 FINANCE OF AMERICA REVERSE LLC	48	455	193	209	176	214	236	181	196	195	227	181	2,511	▼
4 REVERSE MORTGAGE FUNDING LLC	141	234	174	208	191	177	219	222	221	226	188	303	2,504	▲
5 SYNERGY ONE LENDING INC	108	209	135	162	178	145	177	180	164	217	197	204	2,076	▲
6 LIBERTY HOME EQUITY SOLUTIONS INC	101	146	145	222	178	127	139	48	101	131	103	2	1,443	▼
7 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	36	122	79	89	70	98	112	98	99	103	76	48	1,030	▼
8 OPEN MORTGAGE LLC	27	73	47	40	27	30	45	66	52	108	78	88	681	▲
9 HIGHTECHLENDING INC	49	98	57	52	35	59	28	76	39	65	49	71	678	▲
10 LONGBRIDGE FINANCIAL LLC	28	65	43	56	68	62	50	68	79	54	46	36	655	▼
Top 10 SubTotal	1,205	2,880	1,833	2,112	2,014	1,934	2,190	1,856	1,927	2,660	2,254	1,985	24,850	▲
Industry Total	1,649	4,002	2,573	2,901	2,697	2,546	2,754	2,341	2,420	3,296	2,842	2,461	32,482	▼



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Market Performance

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
Great Plains									
KANSAS CITY	209	277	-24.5 %	23	28	-17.9 %	2.4	2.5	-5.8 %
ST. LOUIS	144	213	-32.4 %	19	21	-9.5 %	2.0	2.4	-16.2 %
DES MOINES	119	139	-14.4 %	12	17	-29.4 %	3.0	2.0	46.0 %
OMAHA	72	110	-34.5 %	10	17	-41.2 %	2.0	1.9	5.9 %
TOPEKA	60	109	-45.0 %	11	18	-38.9 %	1.8	2.0	-12.5 %
Region Total	604	848	-28.8 %	34	49	-30.6 %	4.0	3.8	4.8 %
Mid-Atlantic									
PHILADELPHIA	575	825	-30.3 %	47	57	-17.5 %	3.5	3.4	2.1 %
RICHMOND	552	679	-18.7 %	37	45	-17.8 %	3.3	3.1	5.1 %
BALTIMORE	305	402	-24.1 %	39	42	-7.1 %	2.5	2.6	-1.8 %
WASH. D.C.	277	418	-33.7 %	32	42	-23.8 %	2.1	2.3	-8.7 %
PITTSBURGH	225	260	-13.5 %	24	27	-11.1 %	2.8	2.6	9.0 %
WILMINGTON	92	130	-29.2 %	16	19	-15.8 %	1.7	2.0	-17.4 %
CHARLESTON	73	124	-41.1 %	11	19	-42.1 %	2.5	2.5	1.6 %
Region Total	2,099	2,838	-26.0 %	80	99	-19.2 %	6.4	6.0	6.1 %
Midwest									
CHICAGO	423	595	-28.9 %	40	46	-13.0 %	3.0	3.2	-5.5 %
MINN. ST. PAUL	290	376	-22.9 %	25	29	-13.8 %	2.9	2.7	10.5 %
INDIANAPOLIS	287	388	-26.0 %	19	22	-13.6 %	3.2	3.3	-1.5 %
COLUMBUS	238	264	-9.8 %	23	23	0.0 %	3.5	3.4	1.4 %
DETROIT	227	308	-26.3 %	21	26	-19.2 %	3.3	3.0	8.4 %
CLEVELAND	198	296	-33.1 %	21	31	-32.3 %	2.6	2.6	-1.1 %
MILWAUKEE	197	305	-35.4 %	26	35	-25.7 %	2.5	2.5	2.3 %
GRAND RAPIDS	187	248	-24.6 %	16	21	-23.8 %	3.2	3.0	5.5 %
CINCINNATI	104	116	-10.3 %	13	19	-31.6 %	2.4	1.8	32.3 %
SPRINGFIELD	81	136	-40.4 %	15	14	7.1 %	2.2	2.6	-12.6 %
FLINT	47	59	-20.3 %	8	10	-20.0 %	2.0	1.7	15.8 %
Region Total	2,279	3,091	-26.3 %	70	90	-22.2 %	8.0	7.8	2.5 %
New England									
BOSTON	503	642	-21.7 %	29	33	-12.1 %	3.8	4.0	-4.8 %
HARTFORD	277	339	-18.3 %	28	35	-20.0 %	2.7	2.5	11.6 %
BANGOR	116	161	-28.0 %	13	20	-35.0 %	2.2	1.8	23.9 %
MANCHESTER	104	114	-8.8 %	13	17	-23.5 %	2.1	1.5	40.3 %
PROVIDENCE	65	100	-35.0 %	10	19	-47.4 %	2.0	1.7	17.4 %
BURLINGTON	33	54	-38.9 %	10	10	0.0 %	1.3	1.3	-4.1 %
Region Total	1,098	1,410	-22.1 %	48	61	-21.3 %	5.7	5.0	12.6 %
New York/New Jersey									
NEW YORK	986	1,206	-18.2 %	46	49	-6.1 %	4.4	4.2	4.3 %
NEWARK	427	506	-15.6 %	46	54	-14.8 %	2.6	2.3	14.4 %
CAMDEN	287	389	-26.2 %	39	57	-31.6 %	2.5	2.2	13.5 %
ALBANY	156	252	-38.1 %	19	25	-24.0 %	2.5	2.6	-4.1 %
BUFFALO	119	171	-30.4 %	12	14	-14.3 %	2.4	3.2	-25.4 %
Region Total	1,975	2,524	-21.8 %	75	88	-14.8 %	5.4	5.4	-1.0 %
Northwest/Alaska									
SEATTLE	1,182	1,641	-28.0 %	53	60	-11.7 %	4.3	4.9	-12.1 %
PORTLAND	804	1,060	-24.2 %	51	57	-10.5 %	3.5	3.5	0.3 %
BOISE	472	418	12.9 %	36	37	-2.7 %	2.9	2.4	22.4 %
SPOKANE	148	183	-19.1 %	31	33	-6.1 %	1.7	1.8	-7.6 %
ANCHORAGE	15	52	-71.2 %	7	9	-22.2 %	1.1	1.9	-42.1 %
Region Total	2,621	3,354	-21.9 %	77	86	-10.5 %	6.3	6.5	-2.8 %
Pacific/Hawaii									
LOS ANGELES	2,073	2,569	-19.3 %	81	92	-12.0 %	5.9	5.9	-0.1 %

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
SANTA ANA	1,634	2,159	-24.3 %	70	93	-24.7 %	5.0	5.0	-1.4 %
PHOENIX	1,471	1,418	3.7 %	60	68	-11.8 %	4.8	4.3	11.6 %
SAN FRANCISCO	1,331	1,890	-29.6 %	57	66	-13.6 %	5.1	5.5	-7.8 %
SACRAMENTO	954	1,276	-25.2 %	47	63	-25.4 %	3.8	4.3	-12.4 %
SAN DIEGO	742	1,021	-27.3 %	48	65	-26.2 %	3.9	3.7	4.6 %
LAS VEGAS	518	540	-4.1 %	42	45	-6.7 %	3.0	2.8	9.1 %
FRESNO	346	466	-25.8 %	37	43	-14.0 %	2.6	2.6	-0.4 %
RENO	250	254	-1.6 %	28	30	-6.7 %	2.3	2.0	13.2 %
TUCSON	176	228	-22.8 %	26	28	-7.1 %	1.8	1.9	-3.2 %
HONOLULU	125	166	-24.7 %	14	16	-12.5 %	1.8	1.9	-6.7 %
Region Total	9,620	11,987	-19.7 %	131	166	-21.1 %	13.8	13.2	4.7 %
Rocky Mountain									
DENVER	2,013	2,333	-13.7 %	67	76	-11.8 %	5.6	5.4	4.4 %
SALT LAKE CITY	928	979	-5.2 %	42	45	-6.7 %	4.2	3.7	12.3 %
HELENA	122	188	-35.1 %	18	17	5.9 %	1.9	2.3	-18.4 %
CASPER	51	88	-42.0 %	15	15	0.0 %	1.4	1.9	-24.4 %
SIOUX FALLS	48	53	-9.4 %	6	12	-50.0 %	2.2	1.8	22.6 %
FARGO	19	36	-47.2 %	4	12	-66.7 %	1.3	1.3	-3.4 %
Region Total	3,181	3,677	-13.5 %	85	98	-13.3 %	6.9	6.4	6.4 %
Southeast/Caribbean									
MIAMI	992	1,403	-29.3 %	63	70	-10.0 %	3.9	4.1	-4.7 %
GREENSBORO	849	1,019	-16.7 %	43	48	-10.4 %	4.4	4.1	7.8 %
TAMPA	771	910	-15.3 %	52	59	-11.9 %	4.1	3.5	15.2 %
ATLANTA	670	788	-15.0 %	45	42	7.1 %	3.7	3.9	-6.5 %
ORLANDO	606	813	-25.5 %	45	52	-13.5 %	3.5	3.4	3.0 %
COLUMBIA	465	612	-24.0 %	42	47	-10.6 %	2.9	2.8	2.9 %
JACKSONVILLE	413	521	-20.7 %	41	53	-22.6 %	3.1	2.9	4.8 %
BIRMINGHAM	271	430	-37.0 %	26	29	-10.3 %	2.7	3.1	-14.0 %
NASHVILLE	235	330	-28.8 %	25	27	-7.4 %	2.8	2.7	3.4 %
KNOXVILLE	212	302	-29.8 %	26	24	8.3 %	2.3	2.7	-15.1 %
LOUISVILLE	165	235	-29.8 %	16	21	-23.8 %	3.0	3.2	-7.2 %
JACKSON	139	177	-21.5 %	17	18	-5.6 %	2.2	2.3	-5.3 %
MEMPHIS	60	82	-26.8 %	12	12	0.0 %	1.7	1.9	-9.6 %
CARIBBEAN	28	55	-49.1 %	2	10	-80.0 %	2.0	1.8	11.7 %
Region Total	5,876	7,677	-23.5 %	103	133	-22.6 %	10.8	10.7	1.0 %
Southwest									
DALLAS	613	779	-21.3 %	51	54	-5.6 %	3.1	3.2	-3.6 %
HOUSTON	551	722	-23.7 %	39	46	-15.2 %	3.5	3.6	-3.7 %
FT. WORTH	550	682	-19.4 %	43	47	-8.5 %	3.1	3.0	3.3 %
SAN ANTONIO	495	714	-30.7 %	45	55	-18.2 %	2.9	2.9	-0.5 %
NEW ORLEANS	241	384	-37.2 %	27	31	-12.9 %	2.3	2.8	-15.8 %
ALBUQUERQUE	179	264	-32.2 %	22	30	-26.7 %	2.3	2.4	-6.7 %
LITTLE ROCK	152	238	-36.1 %	19	23	-17.4 %	2.4	2.3	2.3 %
LUBBOCK	119	159	-25.2 %	24	29	-17.2 %	1.8	1.8	-1.9 %
TULSA	96	147	-34.7 %	14	19	-26.3 %	2.2	2.0	6.1 %
OKLAHOMA CITY	81	153	-47.1 %	13	14	-7.1 %	2.3	3.0	-21.3 %
SHREVEPORT	52	88	-40.9 %	11	19	-42.1 %	1.9	1.9	-0.8 %
Region Total	3,129	4,330	-27.7 %	84	102	-17.6 %	7.3	8.1	-10.2 %
Grand Total	32,482	41,736	-22.2 %	278	356	-21.9 %	20.8	19.7	5.5 %

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