

HECM Trends

HECMs Endorsed thru June 2012

Next Release Date: Week 3 of September



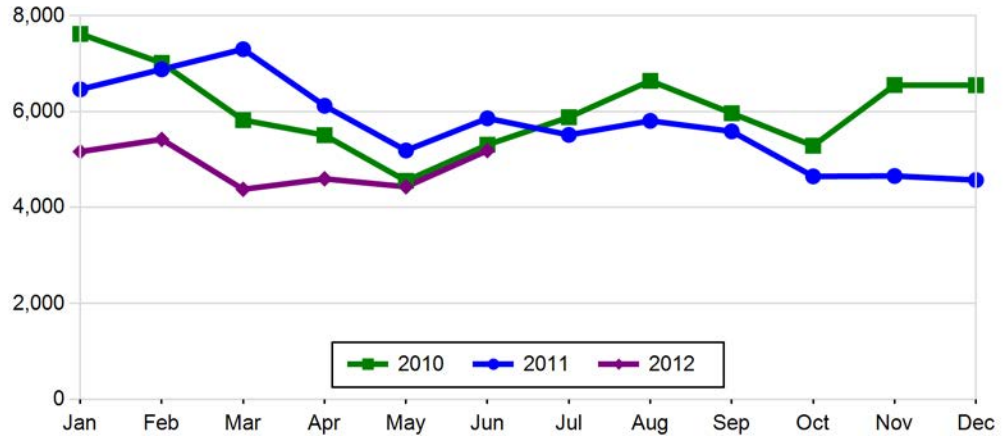
REVERSE MARKET
INSIGHT

Endorsement Growth Rate

Year	Units	% Chg.
2009	111,864	-2.9 %
2010	72,683	-35.0 %
2011	68,566	-5.7 %
YTD		
Jun 11	37,803	5.5 %
Jun 12	29,154	-22.9 %

Sales Performance

Year Over Year Endorsement Trend



Endorsement Rank by Geographic Area (YTD) Units and Growth %

Rank	State	Units	Growth
1	California	3,854	-26.0 %
2	Texas	2,513	-23.6 %
3	New York	2,197	-2.6 %
4	Florida	1,815	-28.7 %
5	Pennsylvania	1,384	-17.4 %
6	New Jersey	1,245	-23.8 %
7	Virginia	1,041	-31.2 %
8	North Carolina	825	-18.7 %
9	Maryland	798	-37.9 %
10	Illinois	783	-21.0 %
		16,455	-23.2 %

Rank	City	St	Units	Growth
1	PHILADELPHIA	PA	379	-19.4 %
2	BROOKLYN	NY	253	-9.0 %
3	HOUSTON	TX	246	-26.3 %
4	LOS ANGELES	CA	222	-15.6 %
5	CHICAGO	IL	216	-20.6 %
5	WASHINGTON	DC	216	-27.3 %
7	BALTIMORE	MD	207	-40.9 %
8	MIAMI	FL	196	-21.0 %
9	SAN ANTONIO	TX	142	-43.4 %
10	SAN DIEGO	CA	141	-33.2 %
			2,218	-25.4 %

Rank	County	St	Units	Growth
1	LOS ANGELES	CA	1,119	-23.4 %
2	ORANGE	CA	418	-27.7 %
3	SAN DIEGO	CA	410	-27.4 %
4	COOK	IL	396	-23.4 %
5	PHILADELPHIA	PA	379	-19.4 %
6	SUFFOLK	NY	364	-1.9 %
7	HARRIS	TX	348	-23.9 %
8	MIAMI-DADE	FL	334	-15.0 %
9	NASSAU	NY	317	-0.9 %
10	QUEENS	NY	307	2.7 %
			4,392	-19.1 %

Rank	Zip	St	Units	Growth
1	84790	UT	85	84.8 %
2	32162	FL	60	-4.8 %
3	20011	DC	51	-40.0 %
4	19143	PA	37	-19.6 %
5	20002	DC	35	-18.6 %
6	00926	PR	34	-22.7 %
7	11203	NY	33	10.0 %
8	00725	PR	30	-28.6 %
9	00957	PR	28	-3.4 %
10	11434	NY	27	42.1 %
			420	-6.0 %

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2010	2,284	-27.4 %
2011	2,029	-11.2 %

Month	Active Originators	% Chg.
Jun 11	735	4.7 %
Jun 12	674	-8.3 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2010	6 %	-58 %
2011	3 %	-44 %

Mth	% Refi	% Chg.
Jun 11	2 %	-50 %
Jun 12	3 %	-1 %

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?

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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	2	METLIFE BANK	4,838
2	2	ONE REVERSE MORTGAGE LL	2,460
3	4	AMERICAN ADVISORS GROUP	1,378
4	4	GENWORTH FINANCIAL HM E	1,135
5	10	THE FIRST NATIONAL BANK	969
6	5	SECURITY ONE LENDING	874
7	-2	URBAN FINANCIAL GROUP	824
8	-2	GENERATION MORTGAGE COM	635
9	0	REVERSE MORTGAGE USA IN	574
10	3	NEW DAY FINANCIAL LLC	364
Total:			14,051

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	83	1.5	1	11203	NY	22	1.1
2	BROOKLYN	NY	65	1.7	2	20011	DC	20	1.4
3	PHILADELPHIA	PA	60	3.1	2	11413	NY	20	1.1
4	MIAMI	FL	52	1.7	4	32162	FL	19	1.6
5	SAN DIEGO	CA	51	1.6	5	92646	CA	18	1.0
6	BALTIMORE	MD	50	2.0	6	11434	NY	17	1.3
7	HOUSTON	TX	41	2.4	6	11412	NY	17	1.1
8	CHICAGO	IL	40	2.2	8	90066	CA	15	1.0
9	WASHINGTON	DC	37	2.2	9	32159	FL	14	1.1
10	DALLAS	TX	36	1.6	9	11208	NY	14	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	9.1 %	1	Opa Locka	FL	17.8 %
2	UT	4.9 %	2	Compton	CA	14.3 %
3	MD	4.8 %	3	Hialeah	FL	13.2 %
4	CA	4.3 %	4	Portsmouth	VA	10.4 %
5	OR	4.1 %	5	Norfolk	VA	9.2 %
6	NV	4.1 %	6	Washington	DC	9.1 %
7	CO	3.8 %	7	Jamaica	NY	9.0 %
8	FL	3.7 %	8	Miami	FL	9.0 %
9	DE	3.5 %	9	Apple Valley	CA	8.7 %
10	CT	3.5 %	10	Baltimore	MD	8.7 %

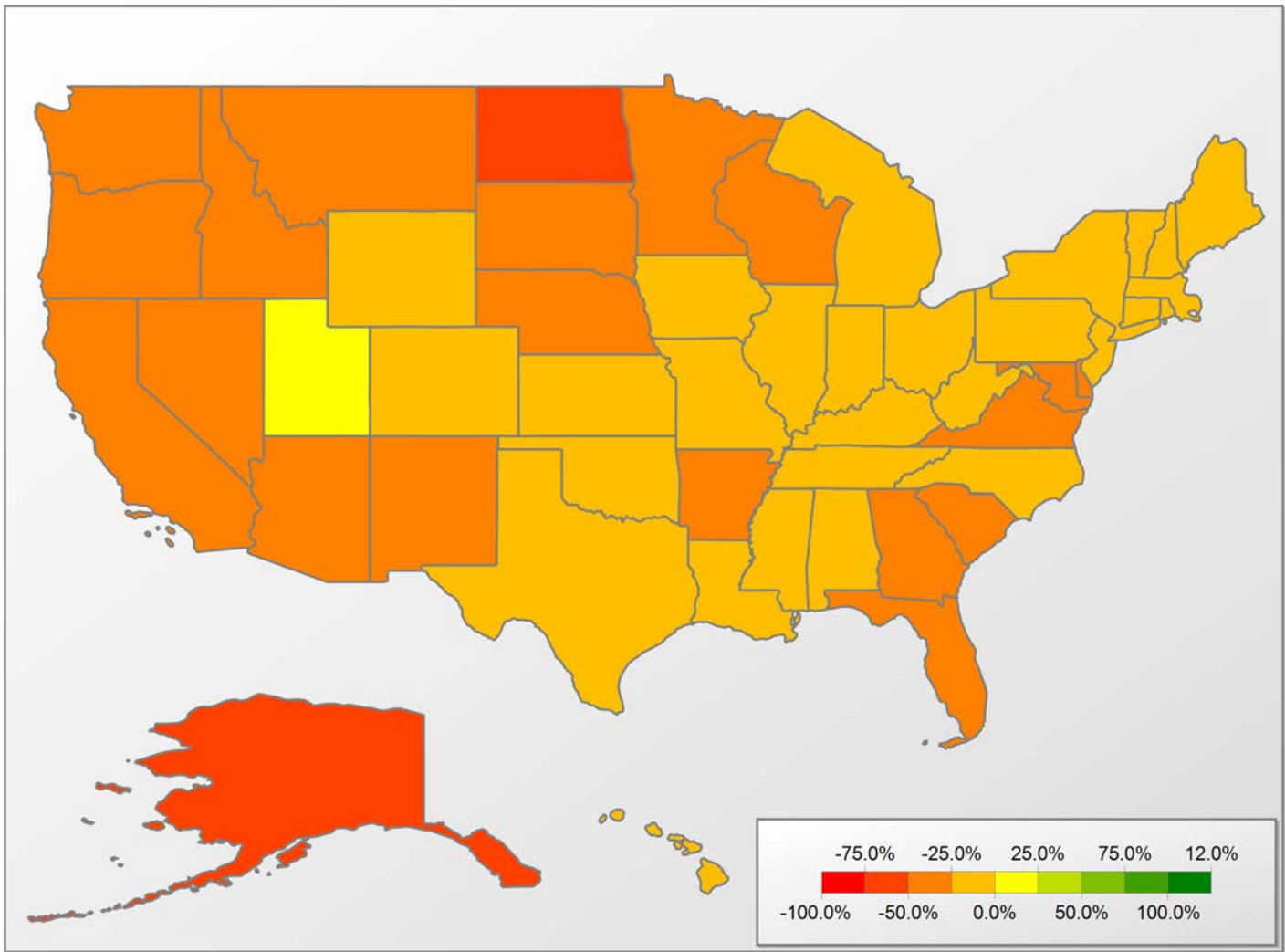
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	CARLSBAD	CA	\$506	\$51	1	95648	CA	\$402	\$38
2	ORLANDO	FL	\$203	\$49	2	20002	DC	\$441	\$36
3	ATLANTA	GA	\$286	\$48	3	20011	DC	\$440	\$25
4	PENSACOLA	FL	\$166	\$31	4	84780	UT	\$257	\$23
5	PITTSBURGH	PA	\$139	\$22	5	10312	NY	\$468	\$15
6	AMARILLO	TX	\$127	\$22	6	19131	PA	\$126	\$15
7	FORT WORTH	TX	\$145	\$21	7	11213	NY	\$532	\$13
8	DALLAS	TX	\$202	\$20	8	84770	UT	\$303	\$12
9	INDIANAPOLIS	IN	\$152	\$20	9	19146	PA	\$155	\$2
10	LUBBOCK	TX	\$138	\$20	10	08757	NJ	\$128	(\$2)

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	KANSAS CITY	MO	\$6,974	\$2,506	1	84790	UT	\$25,579	\$10,649
2	SAINT GEORGE	UT	\$22,578	\$2,414	2	10312	NY	\$8,426	\$3,900
3	NASHVILLE	TN	\$12,578	\$1,799	3	11208	NY	\$7,272	\$3,893
4	RIVERSIDE	CA	\$7,243	\$1,420	4	11213	NY	\$10,103	\$3,882
5	JAMAICA	NY	\$20,957	\$1,327	5	84780	UT	\$4,884	\$3,008
6	METAIRIE	LA	\$6,924	\$1,211	6	11412	NY	\$8,536	\$2,716
7	PENSACOLA	FL	\$7,133	\$1,191	7	84770	UT	\$7,573	\$2,339
8	TACOMA	WA	\$8,078	\$891	8	11434	NY	\$8,919	\$2,146
9	KNOXVILLE	TN	\$7,600	\$889	9	11758	NY	\$8,631	\$2,064
10	AMARILLO	TX	\$4,330	\$855	10	94595	CA	\$6,892	\$2,045

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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