

HECM Trends

HECMs Endorsed thru April 2013

Next Release Date: Week 3 of July



Endorsement Growth Rate

Year	Units	% Chg.
2010	72,683	-35.0 %
2011	68,566	-5.7 %
2012	52,883	-22.9 %

YTD	Units	% Chg.
Apr 12	19,545	-27.0 %
Apr 13	21,544	10.2 %

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

Business Consulting

- Servicing Rights Valuation
- Market Intelligence
- Business Intelligence (BI)

Product/Solution Inquiries:

Looking for a tailored business solution? Call us for a free sample report on your business.

Media Inquiries:

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

John K. Lunde, President
john@rminsight.net

Ph.: (949) 429-0452

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	2,914	12.2 %	1	PHILADELPHIA	PA	231	-9.4 %	
2	Texas	1,723	2.4 %	2	BROOKLYN	NY	196	30.7 %	
3	New York	1,478	0.2 %	3	LOS ANGELES	CA	157	9.0 %	
4	Florida	1,407	15.4 %	4	WASHINGTON	DC	152	2.7 %	
5	Pennsylvania	1,077	15.7 %	5	CHICAGO	IL	139	0.7 %	
6	New Jersey	785	-5.3 %	6	HOUSTON	TX	138	-16.9 %	
7	Virginia	728	3.4 %	7	BALTIMORE	MD	126	-10.6 %	
8	North Carolina	701	22.3 %	8	MIAMI	FL	115	-16.1 %	
9	Tennessee	574	25.3 %	9	SAN ANTONIO	TX	110	7.8 %	
10	Illinois	557	9.2 %	10	SAN DIEGO	CA	109	12.4 %	
11,944				8.8 %	1,473				-0.3 %
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	777	4.0 %	1	84790	UT	63	21.2 %
2	ORANGE	CA	355	28.2 %	2	32162	FL	52	20.9 %
3	SAN DIEGO	CA	324	15.7 %	3	20002	DC	34	47.8 %
4	COOK	IL	275	5.0 %	4	20011	DC	31	-11.4 %
5	SUFFOLK	NY	247	-3.5 %	5	92692	CA	28	211.1 %
6	MARICOPA	AZ	242	26.0 %	6	95648	CA	27	58.8 %
7	RIVERSIDE	CA	237	24.7 %	7	11221	NY	25	212.5 %
8	PHILADELPHIA	PA	231	-9.4 %	7	84770	UT	25	56.3 %
9	QUEENS	NY	206	1.5 %	9	32159	FL	23	109.1 %
10	KINGS	NY	196	30.7 %	10	92211	CA	22	175.0 %
3,090				9.9 %	330				48.6 %

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SaaS

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 Low fixed costs provide a high *Return on investment*.

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2011	2,026	-11.3 %
2012	1,851	-8.6 %

Month	Active Originators	% Chg.
Apr 12	677	2.3 %
Apr 13	716	5.8 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2011	3 %	-44 %
2012	2 %	-46 %

Mth	% Refi	% Chg.
Apr 12	3 %	-40 %
Apr 13	3 %	25 %

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.

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RMS introduces the newest path to success.

RMPATH

- Wholesale Lending
- Correspondent Lending
- Aggregation Partnering



Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	4	SECURITY ONE LENDING/RM	1,916
2	0	ONE REVERSE MORTGAGE LL	1,864
3	0	AMERICAN ADVISORS GROUP	1,856
4	0	LIBERTY HOME EQUITY SOL	1,757
5	164	PROFICIO MORTGAGE VENTU	822
6	3	REVERSE MORTGAGE USA IN	543
7	0	URBAN FINANCIAL GROUP	451
8	17	MAVERICK FUNDING CORP	320
9	17	ASSOCIATED MORTGAGE BAN	309
10	0	NEW DAY FINANCIAL LLC	287
Total:			10,125

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	65	1.5	1	20002	DC	21	1.1
2	BROOKLYN	NY	50	2.0	1	92692	CA	21	1.1
3	MIAMI	FL	48	1.5	3	20011	DC	16	1.2
4	PHILADELPHIA	PA	45	2.4	3	92677	CA	16	1.0
5	SAN DIEGO	CA	38	1.5	5	32162	FL	15	2.0
6	SAN ANTONIO	TX	34	1.7	5	11413	NY	15	1.2
7	HOUSTON	TX	33	2.1	7	29909	SC	13	1.0
7	WASHINGTON	DC	33	2.0	7	19138	PA	13	1.0
7	BRONX	NY	33	1.2	9	92026	CA	12	1.3
7	STATEN ISLAND	NY	33	1.1	9	10312	NY	12	1.1

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	9.2 %	1	Opa Locka	FL	17.8 %
2	UT	5.0 %	2	Compton	CA	14.3 %
3	MD	4.8 %	3	Hialeah	FL	13.2 %
4	CA	4.4 %	4	Portsmouth	VA	10.5 %
5	OR	4.1 %	5	Norfolk	VA	9.2 %
6	NV	4.1 %	6	Washington	DC	9.2 %
7	CO	3.8 %	7	Jamaica	NY	9.1 %
8	FL	3.7 %	8	Miami	FL	9.0 %
9	DE	3.5 %	9	Baltimore	MD	8.8 %
10	CT	3.5 %	10	Apple Valley	CA	8.7 %

Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SANTA ROSA	CA	\$444	\$100	1	92691	CA	\$546	\$120
2	SAVANNAH	GA	\$198	\$92	2	19146	PA	\$225	\$86
3	WALNUT CREEK	CA	\$478	\$89	3	33411	FL	\$287	\$64
4	OAKLAND	CA	\$472	\$82	4	11221	NY	\$543	\$57
5	NAPLES	FL	\$377	\$77	5	29909	SC	\$252	\$48
6	ANAHEIM	CA	\$446	\$77	6	20001	DC	\$491	\$46
7	HONOLULU	HI	\$594	\$76	7	23452	VA	\$279	\$32
8	DENVER	CO	\$263	\$65	8	11413	NY	\$358	\$32
9	PASADENA	CA	\$529	\$63	9	10312	NY	\$484	\$32
10	WILMINGTON	NC	\$243	\$59	10	92646	CA	\$568	\$26

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	BROOKLYN	NY	\$98,261	\$24,606	1	11221	NY	\$13,584	\$9,696
2	MISSION VIEJO	CA	\$19,792	\$13,363	2	92692	CA	\$12,690	\$8,391
3	SEATTLE	WA	\$21,976	\$12,007	3	92677	CA	\$11,996	\$7,389
4	SAN JOSE	CA	\$40,084	\$11,288	4	92691	CA	\$7,102	\$4,972
5	ST GEORGE	UT	\$13,504	\$8,728	5	11210	NY	\$5,889	\$4,923
6	SAN DIEGO	CA	\$49,999	\$8,641	6	84790	UT	\$20,029	\$4,768
7	LOS ANGELES	CA	\$69,114	\$7,628	7	20002	DC	\$15,026	\$4,701
8	LAGUNA NIGUEL	CA	\$11,996	\$7,389	8	92211	CA	\$7,400	\$4,624
9	PALM DESERT	CA	\$11,555	\$6,386	9	29909	SC	\$4,282	\$3,262
10	DENVER	CO	\$15,495	\$6,021	10	11429	NY	\$4,942	\$3,117

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