

HECM Trends

HECMs Endorsed thru January 2014

Next Release Date: Week 3 of April



Endorsement Growth Rate

Year	Units	% Chg.
2011	68,566	-5.7 %
2012	52,883	-22.9 %
2013	60,929	15.2 %

YTD	Units	% Chg.
Jan 13	5,184	0.4 %
Jan 14	5,054	-2.5 %

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

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- Servicing Rights Valuation
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- Business Intelligence (BI)

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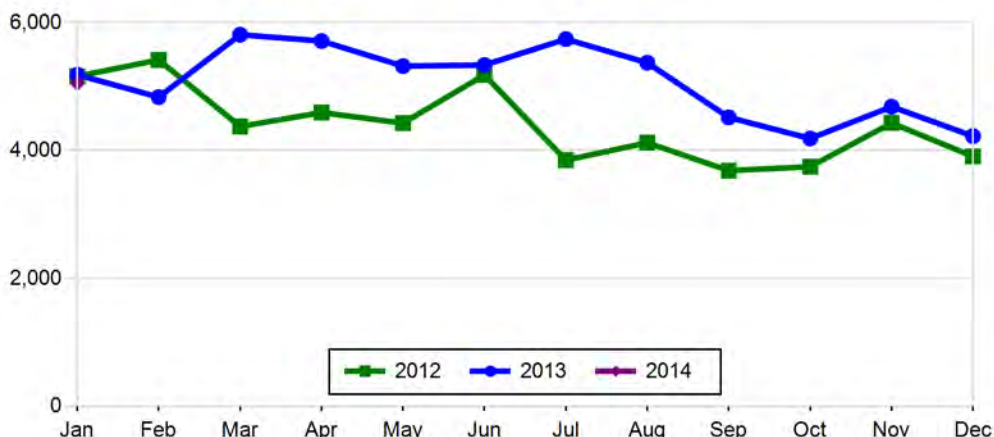
Media Inquiries:
We are happy to assist members of the media with commentary or special data requests

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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	1,009	66.2 %	1	SAN DIEGO	CA	50	138.1 %			
2	Texas	359	-19.1 %	2	PHILADELPHIA	PA	46	-14.8 %			
3	Florida	316	-8.9 %	3	LOS ANGELES	CA	41	51.9 %			
4	New York	304	-11.1 %	4	WASHINGTON	DC	38	-11.6 %			
5	Pennsylvania	214	-19.5 %	5	BROOKLYN	NY	36	-28.0 %			
6	Virginia	176	-7.9 %	6	CHICAGO	IL	31	-20.5 %			
7	New Jersey	160	-11.6 %	7	MIAMI	FL	30	7.1 %			
8	Arizona	154	28.3 %	8	HOUSTON	TX	29	-12.1 %			
9	North Carolina	137	-20.3 %	9	SAN JOSE	CA	27	28.6 %			
10	Washington	118	-7.1 %	10	TUCSON	AZ	22	46.7 %			
2,947				350				5.7 %			
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth		
1	LOS ANGELES	CA	244	67.1 %	1	84790	UT	14	-26.3 %		
2	SAN DIEGO	CA	130	124.1 %	2	92056	CA	11	Infinity		
3	ORANGE	CA	105	36.4 %	2	94595	CA	11	Infinity		
4	MARICOPA	AZ	87	35.9 %	4	92117	CA	8	166.7 %		
5	RIVERSIDE	CA	74	39.6 %	4	32162	FL	8	-38.5 %		
6	SUFFOLK	NY	60	1.7 %	6	90630	CA	7	600.0 %		
7	CONTRA COSTA	CA	59	391.7 %	6	95648	CA	7	40.0 %		
8	COOK	IL	55	-21.4 %	8	90808	CA	6	500.0 %		
9	MIAMI-DADE	FL	47	14.6 %	8	92028	CA	6	Infinity		
10	PHILADELPHIA	PA	46	-14.8 %	8	20011	DC	6	-25.0 %		
907				43.1 %				84		68.0 %	

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2012	1,842	-8.9 %
2013	1,943	5.5 %

Month	Active Originators	% Chg.
Jan 13	675	-6.6 %
Jan 14	692	2.5 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2012	2 %	-46 %
2013	4 %	90 %

Mth	% Refi	% Chg.
Jan 13	2 %	-5 %
Jan 14	6 %	201 %

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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- 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	3	SECURITY ONE LENDING/RM	624
2	-1	AMERICAN ADVISORS GROUP	567
3	-1	ONE REVERSE MORTGAGE LL	470
4	1	PROFICIO MORTGAGE VENTU	209
5	7	ASSOCIATED MORTGAGE BAN	121
6	-3	LIBERTY HOME EQUITY SOL	115
7	3	URBAN FINANCIAL OF AMER	99
8	-2	REVERSE MORTGAGE USA IN	89
9	7	HIGH TECH LENDING INC	79
10	1	GENERATION MORTGAGE COM	69
Total:			2,442

Active Originator Rank by Geographic Area

Rank	City	St	Act Origs	Avg. Unit/Mo	Rank	Zip	St	Act Origs	Avg. Unit/Mo
1	SAN DIEGO	CA	30	1.7	1	92056	CA	8	1.4
1	LOS ANGELES	CA	30	1.4	1	92117	CA	8	1.0
3	PHILADELPHIA	PA	23	2.0	3	90630	CA	7	1.0
4	WASHINGTON	DC	19	2.0	4	84790	UT	6	2.3
4	MIAMI	FL	19	1.6	4	90808	CA	6	1.0
6	BROOKLYN	NY	18	2.0	4	92028	CA	6	1.0
7	SAN JOSE	CA	17	1.6	4	92886	CA	6	1.0
8	AUSTIN	TX	14	1.4	8	94595	CA	5	2.2
8	DALLAS	TX	14	1.4	8	84770	UT	5	1.2
8	LONG BEACH	CA	14	1.0	8	19150	PA	5	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	CO					
1	DC					
1	MD					
1	NH					
1	IL					
1	IN					
1	DE					
1	WI					
1	PA					
1	KS					

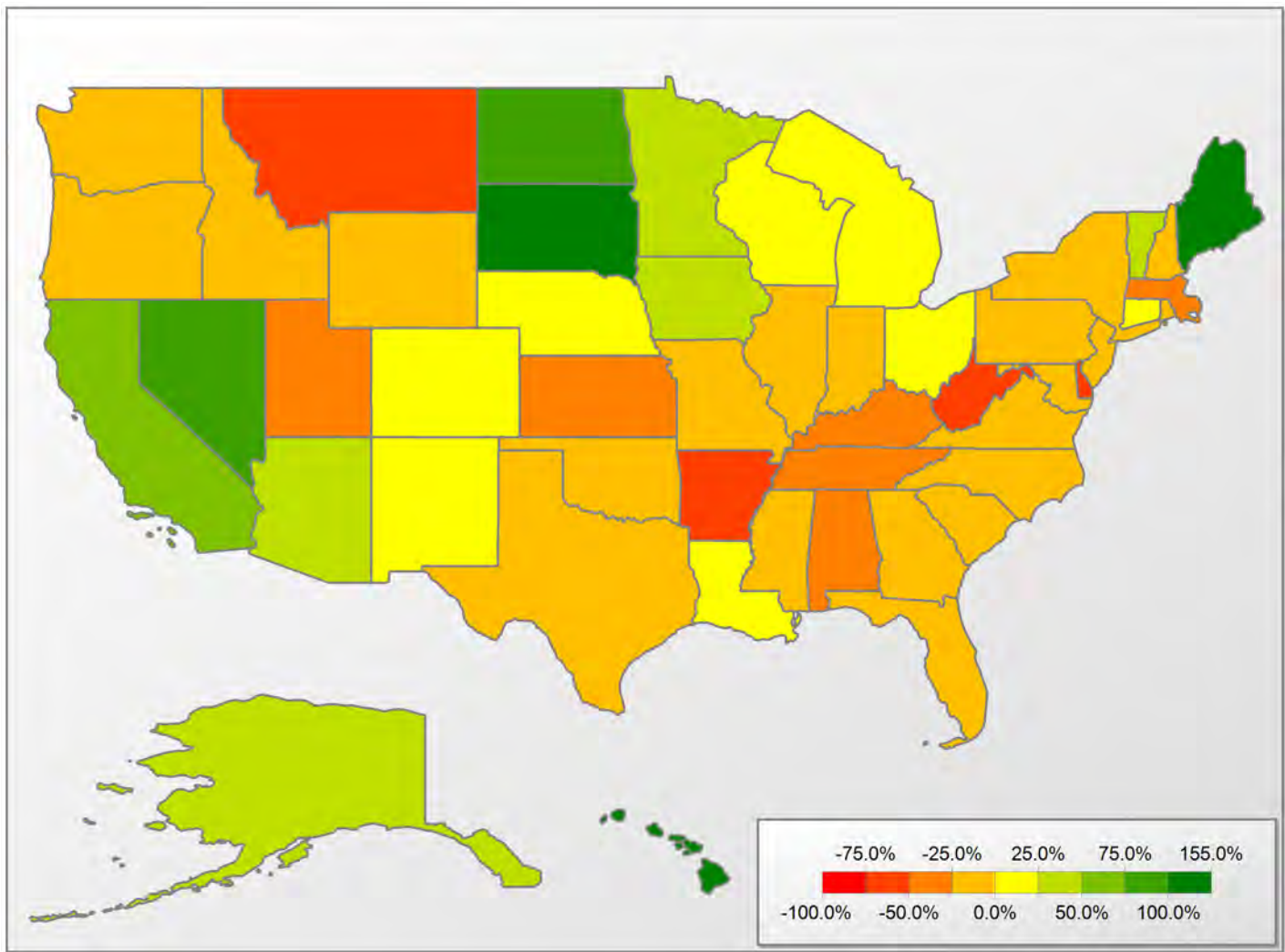
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	CASTRO VALLEY	CA	\$562	\$342	1	94546	CA	\$562	\$342
2	LAKEWOOD	CO	\$378	\$216	2	92886	CA	\$602	\$322
3	BLUFFTON	SC	\$344	\$195	3	85718	AZ	\$471	\$314
4	NORWALK	CT	\$429	\$189	4	06850	CT	\$463	\$223
5	GARDEN GROVE	CA	\$470	\$164	5	93012	CA	\$407	\$182
6	LINCOLN	CA	\$459	\$154	6	23322	VA	\$460	\$179
7	NAMPA	ID	\$210	\$150	7	91344	CA	\$497	\$157
8	PALM DESERT	CA	\$471	\$132	8	95648	CA	\$459	\$154
9	RALEIGH	NC	\$284	\$129	9	90504	CA	\$559	\$151
10	DENVER	CO	\$333	\$123	10	92870	CA	\$533	\$148

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$23,641	\$13,048	1	90630	CA	\$3,941	\$3,396
2	OCEANSIDE	CA	\$7,110	\$6,815	2	92886	CA	\$3,612	\$3,332
3	SAN FRANCISCO	CA	\$9,473	\$5,991	3	90808	CA	\$3,284	\$2,709
4	WALNUT CREEK	CA	\$7,542	\$5,939	4	94546	CA	\$2,811	\$2,591
5	SAN JOSE	CA	\$15,126	\$4,187	5	85718	AZ	\$2,357	\$2,200
6	LOS ANGELES	CA	\$16,788	\$3,970	6	95409	CA	\$2,731	\$2,105
7	SCOTTSDALE	AZ	\$6,723	\$3,923	7	92117	CA	\$3,679	\$2,068
8	TORRANCE	CA	\$5,355	\$3,726	8	90504	CA	\$2,238	\$1,830
9	GARDEN GROVE	CA	\$4,695	\$3,473	9	95648	CA	\$3,214	\$1,688
10	CYPRESS	CA	\$3,941	\$3,396	10	11236	NY	\$2,361	\$1,561

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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