

# HECM Trends

HECMs Endorsed thru June 2014

Next Release Date: Week 3 of September

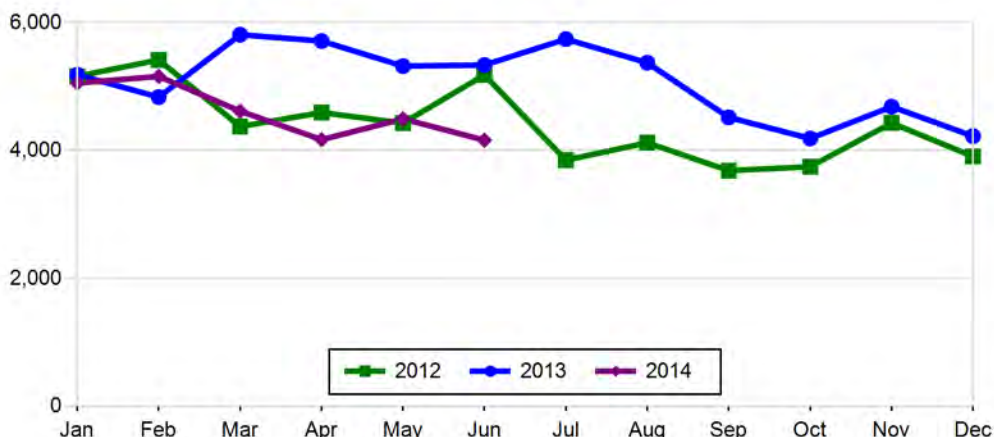


## Endorsement Growth Rate

Year	Units	% Chg.
2011	68,566	-5.7 %
2012	52,883	-22.9 %
2013	60,929	15.2 %
YTD		
Year	Units	% Chg.
Jun 13	32,202	10.5 %
Jun 14	27,648	-14.1 %

## 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	4,711	4.6 %	1	PHILADELPHIA	PA	292	-15.6 %	
2	Texas	1,963	-29.1 %	2	LOS ANGELES	CA	215	-16.3 %	
3	Florida	1,959	-5.0 %	3	WASHINGTON	DC	198	-2.0 %	
4	New York	1,690	-20.0 %	4	CHICAGO	IL	195	4.8 %	
5	Pennsylvania	1,221	-19.1 %	4	MIAMI	FL	195	10.2 %	
6	Arizona	976	32.2 %	6	BROOKLYN	NY	192	-29.9 %	
7	New Jersey	961	-18.1 %	7	SAN DIEGO	CA	191	8.5 %	
8	Virginia	842	-20.6 %	8	HOUSTON	TX	161	-31.8 %	
9	Illinois	725	-5.4 %	9	PHOENIX	AZ	145	107.1 %	
10	North Carolina	710	-29.1 %	10	BALTIMORE	MD	129	-30.6 %	
<b>15,758</b>				<b>1,913</b>				<b>-9.3 %</b>	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,170	-5.5 %	1	84790	UT	63	-35.7 %
2	MARICOPA	AZ	587	46.8 %	2	32162	FL	61	-24.7 %
3	SAN DIEGO	CA	531	9.5 %	3	20011	DC	47	0.0 %
4	ORANGE	CA	444	-17.9 %	4	85375	AZ	42	133.3 %
5	RIVERSIDE	CA	375	3.9 %	5	95648	CA	40	-7.0 %
6	COOK	IL	369	-1.3 %	6	20002	DC	35	-18.6 %
7	MIAMI-DADE	FL	320	10.7 %	7	95747	CA	28	75.0 %
8	PHILADELPHIA	PA	292	-15.6 %	8	19148	PA	27	50.0 %
8	SUFFOLK	NY	292	-17.5 %	9	19143	PA	26	36.8 %
10	NASSAU	NY	240	-8.0 %	9	92056	CA	26	36.8 %
<b>4,620</b>				<b>395</b>				<b>-1.7 %</b>	

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

Year	Active Originators	% Chg.
2012	1,838	-8.7 %
2013	1,942	5.7 %

Month	Active Originators	% Chg.
Jun 13	683	2.1 %
Jun 14	589	-13.8 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Jun 13	4 %	52 %
Jun 14	4 %	-30 %

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**Competitive Landscape -YTD**

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	1	AMERICAN ADVISORS GROUP	4,827
2	-1	ONE REVERSE MORTGAGE LL	2,462
3	0	RMS/SECURITY ONE LENDIN	1,878
4	0	LIBERTY HOME EQUITY SOL	1,705
5	0	PROFICIO MORTGAGE VENTU	948
6	1	URBAN FINANCIAL OF AMER	642
7	3	ASSOCIATED MORTGAGE BAN	382
8	1	GENERATION MORTGAGE COM	372
9	8	NET EQUITY FINANCIAL IN	295
10	3	IREVERSE HOME LOANS LLC	265
Total:			13,776

**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	84	1.4	1	20011	DC	22	1.3
2	SAN DIEGO	CA	75	1.5	2	85375	AZ	21	1.3
3	MIAMI	FL	67	1.6	3	95648	CA	19	1.3
4	PHILADELPHIA	PA	59	2.4	3	20002	DC	19	1.1
4	BROOKLYN	NY	59	1.6	3	92646	CA	19	1.1
6	CHICAGO	IL	41	2.6	6	32162	FL	18	1.7
6	WASHINGTON	DC	41	1.8	6	92056	CA	18	1.1
8	HOUSTON	TX	40	2.1	8	92028	CA	17	1.2
8	SAN JOSE	CA	40	1.5	8	33175	FL	17	1.1
10	STATEN ISLAND	NY	39	1.1	10	11203	NY	16	1.1

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.9 %
2	UT	4.7 %	2	Compton	CA	13.7 %
3	MD	4.2 %	3	Hialeah	FL	12.6 %
4	CA	3.9 %	4	Saint George	UT	12.4 %
5	NV	3.5 %	5	Portsmouth	VA	10.5 %
6	OR	3.5 %	6	Jamaica	NY	9.9 %
7	FL	3.3 %	7	Washington	DC	9.5 %
8	CO	3.2 %	8	Norfolk	VA	9.1 %
9	NJ	3.1 %	9	Chesapeake	VA	9.0 %
10	CT	3.1 %	10	Lady Lake	FL	9.0 %

**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	OAKLAND	CA	\$494	\$73	1	85032	AZ	\$239	\$94
2	PORT SAINT LUCIE	FL	\$175	\$65	2	92114	CA	\$322	\$83
3	BOYNTON BEACH	FL	\$277	\$61	3	94595	CA	\$491	\$77
4	DENVER	CO	\$318	\$58	4	91342	CA	\$403	\$76
5	LINCOLN	CA	\$420	\$57	5	92028	CA	\$460	\$75
6	WALNUT CREEK	CA	\$535	\$56	6	33437	FL	\$286	\$70
7	BAKERSFIELD	CA	\$211	\$46	7	91367	CA	\$549	\$68
8	JAMAICA	NY	\$379	\$45	8	92692	CA	\$526	\$67
9	SALT LAKE CITY	UT	\$314	\$44	9	95648	CA	\$420	\$57
10	ROSEVILLE	CA	\$341	\$42	10	92056	CA	\$406	\$57

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	PHOENIX	AZ	\$33,069	\$18,538	1	92028	CA	\$10,123	\$6,270
2	OCEANSIDE	CA	\$22,778	\$11,534	2	91342	CA	\$7,259	\$4,971
3	TUCSON	AZ	\$25,266	\$8,541	3	95747	CA	\$10,124	\$4,932
4	MIAMI	FL	\$50,836	\$8,332	4	85375	AZ	\$8,672	\$4,483
5	LAS VEGAS	NV	\$27,839	\$8,054	5	92057	CA	\$5,813	\$4,366
6	ROSEVILLE	CA	\$14,661	\$7,485	6	91367	CA	\$9,877	\$4,110
7	SAN DIEGO	CA	\$88,030	\$7,178	7	92114	CA	\$6,125	\$3,975
8	CHICAGO	IL	\$37,025	\$6,700	8	92056	CA	\$10,558	\$3,921
9	SACRAMENTO	CA	\$21,123	\$5,650	9	85032	AZ	\$4,301	\$3,722
10	DENVER	CO	\$27,014	\$5,487	10	94595	CA	\$9,322	\$3,123

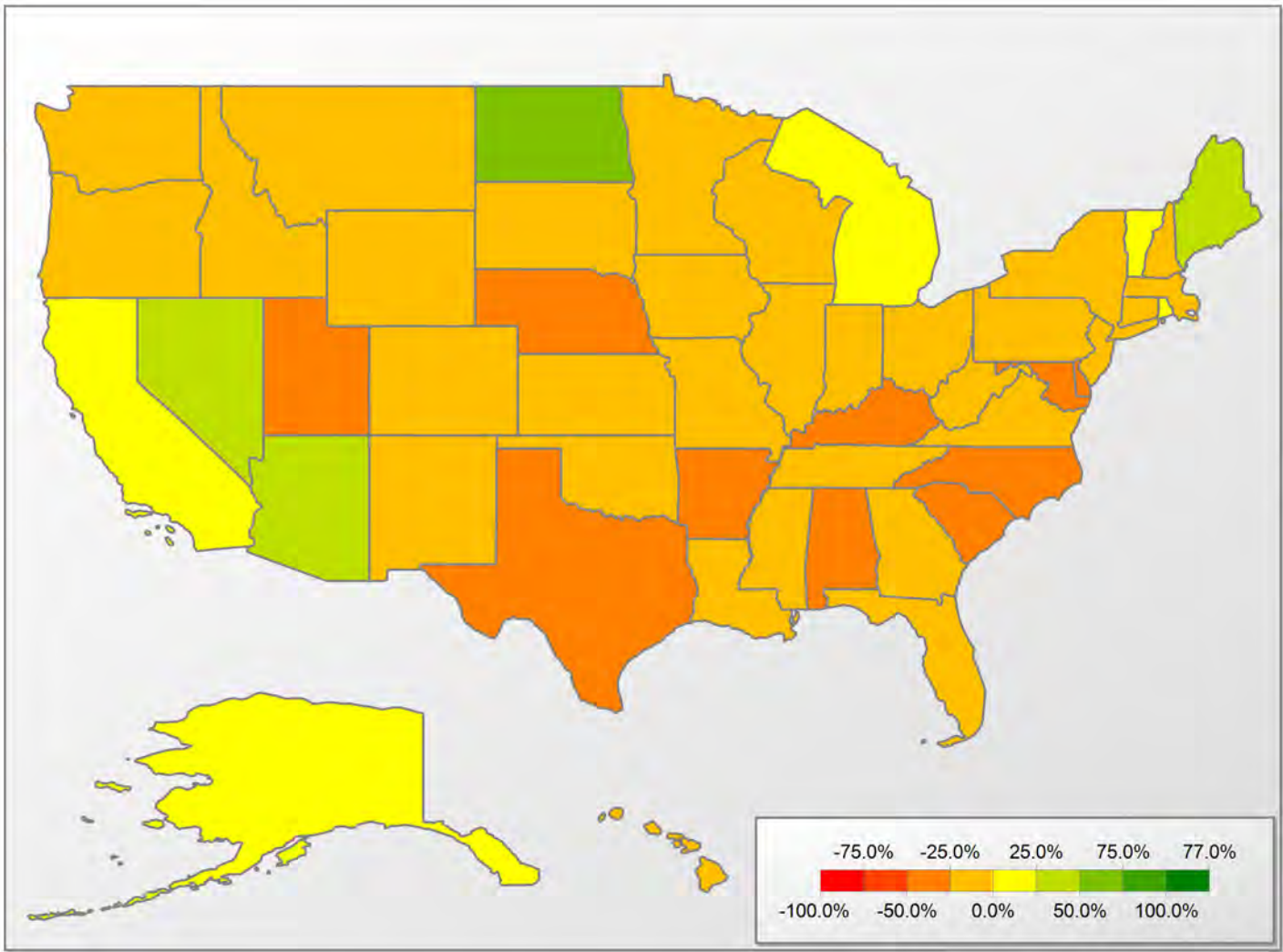
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# YTD Endorsement Growth Heatmap



## 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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