

# HECM Trends

HECMs Endorsed thru July 2014

Next Release Date: Week 3 of October

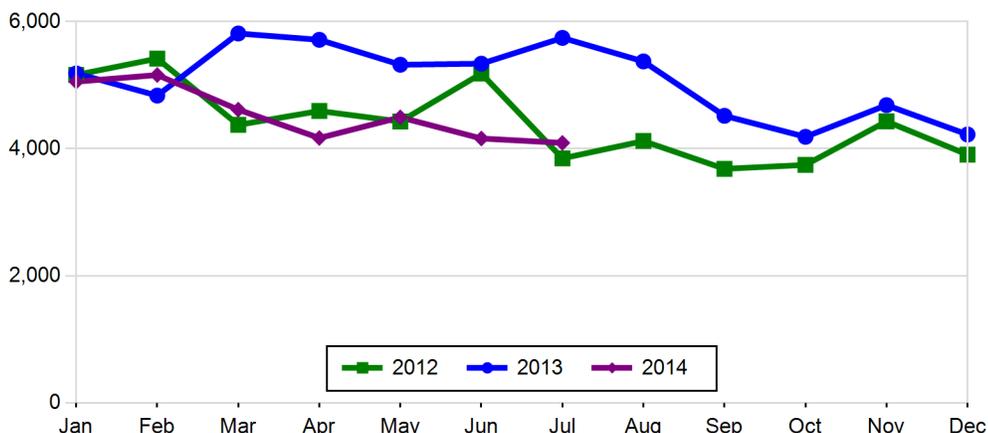


## Endorsement Growth Rate

Year	Units	% Chg.
2011	68,566	-5.7 %
2012	52,883	-22.9 %
2013	60,929	15.2 %
<b>YTD</b>		
Jul 13	37,945	15.0 %
Jul 14	31,739	-16.4 %

## 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	5,471	0.1 %	1	PHILADELPHIA	PA	334	-20.1 %		
2	Florida	2,274	-6.5 %	2	LOS ANGELES	CA	251	-20.6 %		
3	Texas	2,225	-31.6 %	3	CHICAGO	IL	236	4.9 %		
4	New York	1,916	-22.8 %	4	WASHINGTON	DC	227	-3.0 %		
5	Pennsylvania	1,390	-22.4 %	5	SAN DIEGO	CA	220	0.0 %		
6	New Jersey	1,109	-19.0 %	6	MIAMI	FL	219	5.8 %		
7	Arizona	1,089	18.5 %	7	BROOKLYN	NY	218	-29.7 %		
8	Virginia	960	-20.0 %	8	HOUSTON	TX	186	-32.4 %		
9	Illinois	854	-6.6 %	9	PHOENIX	AZ	162	63.6 %		
10	North Carolina	839	-26.9 %	10	LAS VEGAS	NV	148	52.6 %		
<b>18,127</b>				<b>-13.6 %</b>				<b>2,201</b>		
<b>Rank</b>		<b>County</b>	<b>St</b>	<b>Units</b>	<b>Growth</b>	<b>Rank</b>	<b>Zip</b>	<b>St</b>	<b>Units</b>	<b>Growth</b>
1	LOS ANGELES	CA	1,349	-9.4 %	1	84790	UT	70	-40.2 %	
2	MARICOPA	AZ	659	29.0 %	1	32162	FL	70	-19.5 %	
3	SAN DIEGO	CA	610	2.5 %	3	20011	DC	54	-3.6 %	
4	ORANGE	CA	528	-16.6 %	4	85375	AZ	46	100.0 %	
5	RIVERSIDE	CA	441	0.7 %	5	95648	CA	44	-17.0 %	
6	COOK	IL	437	-2.2 %	6	20002	DC	38	-20.8 %	
7	MIAMI-DADE	FL	364	4.6 %	7	19143	PA	32	23.1 %	
8	PHILADELPHIA	PA	334	-20.1 %	8	95747	CA	31	47.6 %	
9	SUFFOLK	NY	327	-22.0 %	8	92056	CA	31	47.6 %	
10	NASSAU	NY	275	-11.0 %	10	19148	PA	30	50.0 %	
<b>5,324</b>				<b>-5.0 %</b>		<b>446</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.
Jul 13	750	28.2 %
Jul 14	668	-10.9 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Jul 13	5 %	168 %
Jul 14	5 %	-31 %

**The competitive landscape is changing.**

- What is your company doing to keep up with this dynamic environment?
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**Competitive Landscape -YTD**

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	5,669
2	0	ONE REVERSE MORTGAGE LL	2,834
3	0	RMS/SECURITY ONE LENDIN	2,169
4	0	LIBERTY HOME EQUITY SOL	1,874
5	0	PROFICIO MORTGAGE VENTU	1,065
6	1	URBAN FINANCIAL OF AMER	732
7	1	GENERATION MORTGAGE COM	431
8	1	ASSOCIATED MORTGAGE BAN	410
9	10	NET EQUITY FINANCIAL IN	360
10	3	IREVERSE HOME LOANS LLC	295
Total:			15,839

**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	93	1.4	1	20011	DC	24	1.4
2	SAN DIEGO	CA	82	1.5	2	85375	AZ	23	1.3
3	MIAMI	FL	71	1.5	3	92646	CA	22	1.0
4	BROOKLYN	NY	61	1.6	4	92056	CA	21	1.1
5	PHILADELPHIA	PA	60	2.6	5	95648	CA	20	1.3
6	SAN JOSE	CA	47	1.5	5	92028	CA	20	1.1
7	CHICAGO	IL	45	2.6	7	32162	FL	19	1.8
7	HOUSTON	TX	45	2.1	7	20002	DC	19	1.4
9	WASHINGTON	DC	43	2.0	7	33175	FL	19	1.1
10	STATEN ISLAND	NY	42	1.1	7	92563	CA	19	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	16.6 %	1	Opa Locka	FL	33.7 %
2	UT	9.4 %	2	Compton	CA	27.3 %
3	MD	8.3 %	3	Hialeah	FL	25.2 %
4	CA	7.8 %	4	Saint George	UT	24.8 %
5	NV	7.0 %	5	Portsmouth	VA	21.0 %
6	OR	6.9 %	6	Jamaica	NY	19.7 %
7	FL	6.5 %	7	Washington	DC	18.9 %
8	CO	6.3 %	8	Norfolk	VA	18.2 %
9	DE	6.1 %	9	Chesapeake	VA	18.0 %
10	ID	5.8 %	10	Lady Lake	FL	18.0 %

**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	PORT SAINT LUCIE	FL	\$177	\$65	1	92114	CA	\$318	\$75
2	MISSION VIEJO	CA	\$546	\$58	2	92028	CA	\$475	\$68
3	BOYNTON BEACH	FL	\$275	\$54	3	91001	CA	\$568	\$68
4	DENVER	CO	\$318	\$51	4	94595	CA	\$498	\$66
5	OAKLAND	CA	\$476	\$49	5	23322	VA	\$327	\$54
6	LINCOLN	CA	\$420	\$45	6	95648	CA	\$420	\$45
7	WALNUT CREEK	CA	\$540	\$42	7	11203	NY	\$464	\$44
8	CHESAPEAKE	VA	\$272	\$41	8	20002	DC	\$498	\$43
9	RIVERSIDE	CA	\$301	\$40	9	85351	AZ	\$147	\$41
10	THE VILLAGES	FL	\$261	\$38	10	92056	CA	\$387	\$39

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	PHOENIX	AZ	\$37,285	\$16,452	1	92028	CA	\$12,348	\$7,870
2	OCEANSIDE	CA	\$25,366	\$12,579	2	92056	CA	\$12,011	\$4,692
3	LAS VEGAS	NV	\$33,388	\$9,769	3	92114	CA	\$7,317	\$4,637
4	CHICAGO	IL	\$45,351	\$8,709	4	92057	CA	\$6,273	\$4,496
5	MIAMI	FL	\$57,931	\$8,633	5	85375	AZ	\$9,436	\$4,147
6	ROSEVILLE	CA	\$16,437	\$7,518	6	95747	CA	\$11,051	\$4,116
7	SANTA ROSA	CA	\$23,632	\$6,443	7	94595	CA	\$11,455	\$4,110
8	TUCSON	AZ	\$26,630	\$5,399	8	33175	FL	\$4,985	\$2,439
9	MESA	AZ	\$15,317	\$4,934	9	91001	CA	\$11,927	\$2,424
10	OAKLAND	CA	\$25,252	\$4,748	10	19148	PA	\$5,564	\$2,323

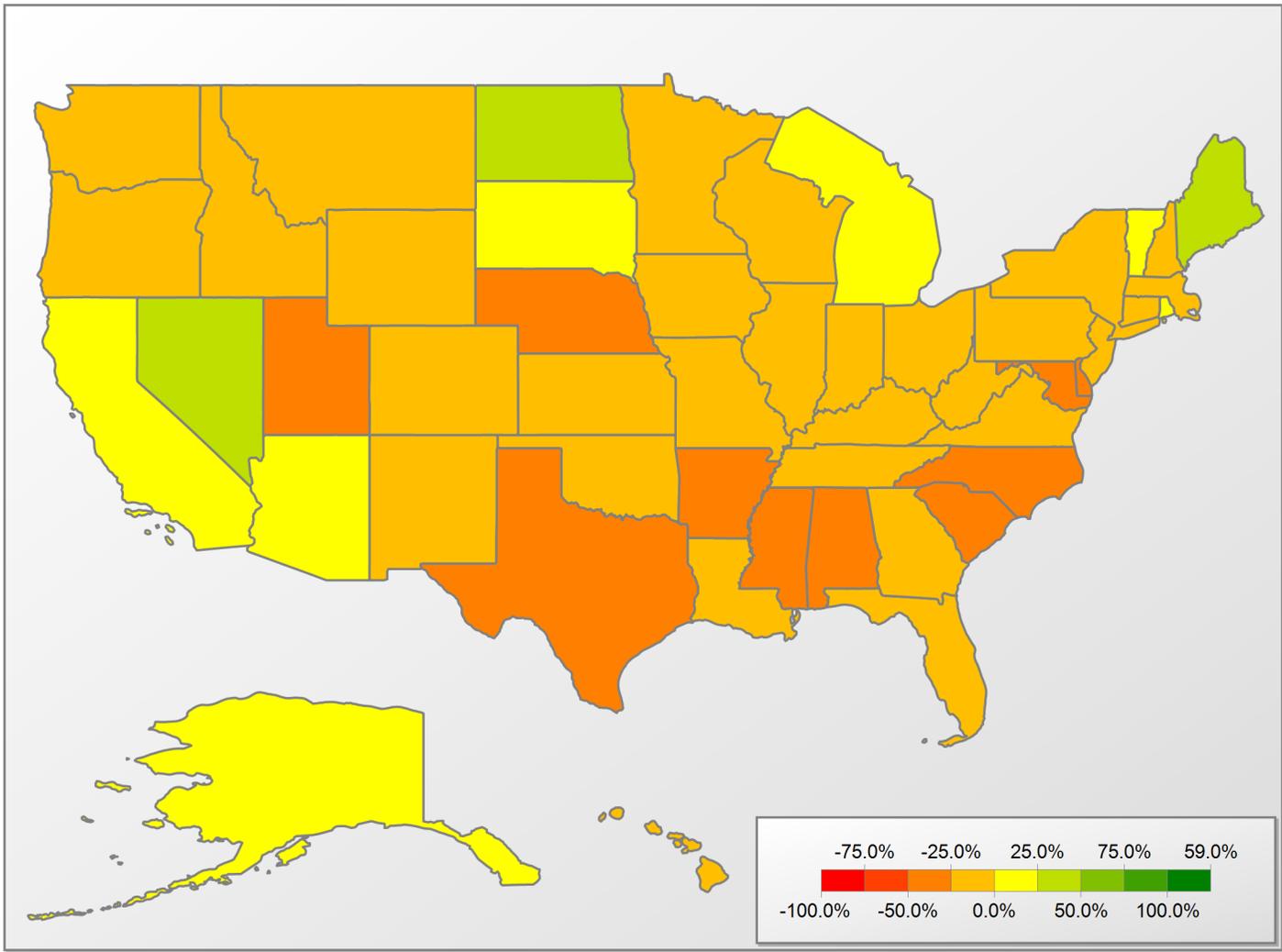
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# YTD Endorsement Growth Heatmap



## 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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