

# HECM Trends

HECMs Endorsed thru June 2016

Next Release Date: Week 3 of September



**REVERSE MARKET**  
INSIGHT

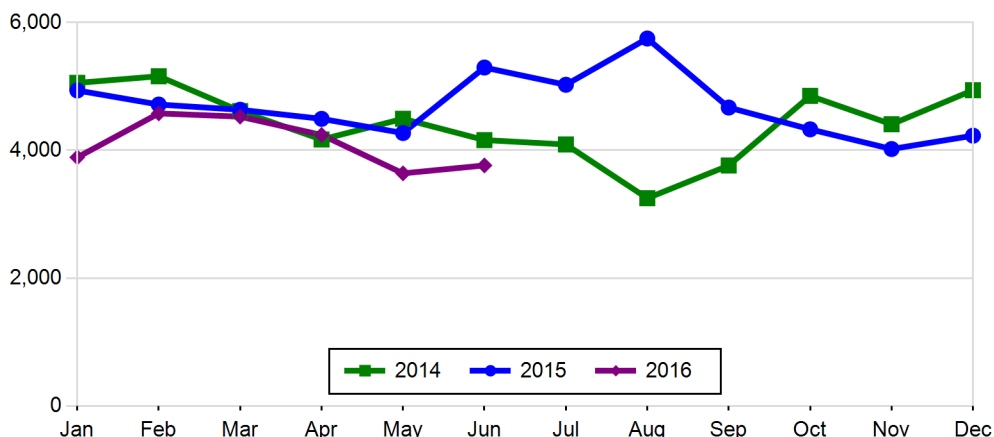
## Endorsement Growth Rate

Year	Units	% Chg.
2013	60,929	15.2 %
2014	52,949	-13.1 %
2015	56,363	6.4 %

YTD	Units	% Chg.
Jun 15	28,343	2.5 %
Jun 16	24,634	-13.1 %

## Sales Performance

Year Over Year Endorsement Trend



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

Rank	State	Units	Growth
1	California	5,552	4.4 %
2	Florida	2,068	-16.3 %
3	Texas	1,897	-11.2 %
4	New York	1,109	-36.0 %
5	Arizona	915	2.3 %
6	Colorado	900	27.3 %
7	Washington	693	16.9 %
8	Pennsylvania	672	-35.2 %
9	New Jersey	631	-32.2 %
10	North Carolina	611	-14.9 %
		<b>15,048</b>	<b>-9.0 %</b>

Rank	City	St	Units	Growth
1	LOS ANGELES	CA	269	-2.9 %
2	DENVER	CO	208	65.1 %
3	HOUSTON	TX	205	0.5 %
4	SAN DIEGO	CA	199	8.7 %
5	MIAMI	FL	171	-31.9 %
6	WASHINGTON	DC	144	-36.8 %
7	BROOKLYN	NY	141	-31.2 %
8	LAS VEGAS	NV	140	-11.9 %
9	AUSTIN	TX	129	34.4 %
10	CHICAGO	IL	118	-30.6 %
			<b>1,724</b>	<b>-9.2 %</b>

Rank	County	St	Units	Growth
1	LOS ANGELES	CA	1,297	-3.0 %
2	MARICOPA	AZ	574	8.7 %
3	SAN DIEGO	CA	559	8.8 %
4	ORANGE	CA	528	11.4 %
5	RIVERSIDE	CA	469	-10.2 %
6	HARRIS	TX	299	-1.6 %
7	SAN BERNARDINO	CA	286	-2.7 %
8	COOK	IL	271	-28.1 %
9	CLARK	NV	236	-9.2 %
10	ALAMEDA	CA	228	6.0 %
			<b>4,747</b>	<b>-1.6 %</b>

Rank	Zip	St	Units	Growth
1	84790	UT	69	-1.4 %
2	32162	FL	68	-29.9 %
3	95648	CA	51	41.7 %
4	85375	AZ	39	25.8 %
5	20011	DC	32	-44.8 %
6	85374	AZ	29	107.1 %
7	92692	CA	28	27.3 %
7	84770	UT	28	47.4 %
9	92056	CA	27	8.0 %
9	95409	CA	27	68.8 %
			<b>398</b>	<b>2.6 %</b>

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

Year	Active Originators	% Chg.
2014	2,022	4.8 %
2015	2,198	8.7 %

Month	Active Originators	% Chg.
Jun 15	737	25.8 %
Jun 16	626	-15.1 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2014	5 %	15 %
2015	11 %	121 %

Mth	% Refi	% Chg.
Jun 15	9 %	232 %
Jun 16	11 %	-20 %

**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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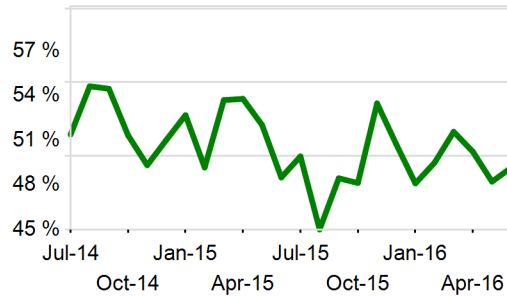
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	4,315
2	0	ONE REVERSE MORTGAGE LL	1,854
3	1	LIBERTY HOME EQUITY SOL	1,148
4	-1	RMS/SECURITY ONE LENDIN	1,048
5	2	REVERSE MORTGAGE FUNDIN	841
6	-1	FINANCE OF AMERICA REVE	665
7	213	SYNERGY ONE LENDING INC	624
8	0	LIVE WELL FINANCIAL INC	567
9	14	NATIONWIDE EQUITIES COR	518
10	1	HIGHTECHLENDING INC	508
Total:			12,088

**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	114	1.4	1	32162	FL	24	1.6
2	SAN DIEGO	CA	80	1.3	2	92692	CA	21	1.1
3	MIAMI	FL	63	1.4	2	92056	CA	21	1.1
4	DENVER	CO	58	1.7	2	90043	CA	21	1.1
5	SAN JOSE	CA	51	1.4	5	95648	CA	20	1.5
6	BROOKLYN	NY	46	1.6	5	90016	CA	20	1.1
7	SEATTLE	WA	43	1.3	5	92128	CA	20	1.0
8	HOUSTON	TX	41	1.9	8	85375	AZ	18	1.3
9	PORTLAND	OR	40	1.4	8	90660	CA	18	1.0
9	RIVERSIDE	CA	40	1.1	8	95747	CA	18	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Opa Locka	FL	15.7 %
2	UT	5.1 %	2	Saint George	UT	15.6 %
3	CA	4.1 %	3	Compton	CA	13.5 %
4	MD	4.1 %	4	Hialeah	FL	12.0 %
5	NV	3.7 %	5	Jamaica	NY	10.1 %
6	OR	3.5 %	6	Portsmouth	VA	10.1 %
7	CO	3.4 %	7	Lady Lake	FL	9.9 %
8	CT	3.3 %	8	Washington	DC	9.4 %
9	NJ	3.3 %	9	Chesapeake	VA	9.0 %
10	FL	3.3 %	10	Moreno Valley	CA	8.9 %

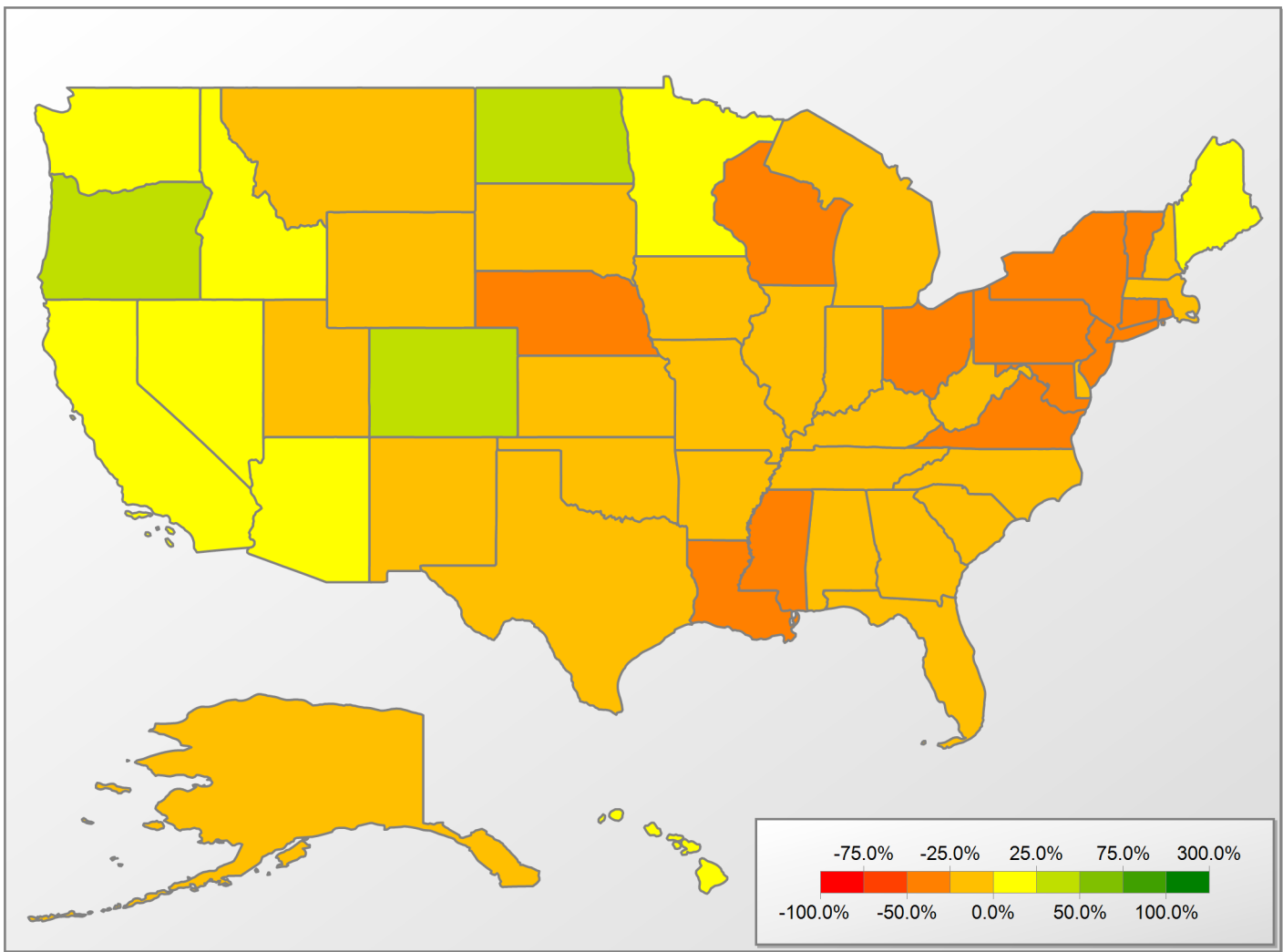
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	RENO	NV	\$355	\$78	1	92024	CA	\$603	\$67
2	STOCKTON	CA	\$271	\$71	2	33437	FL	\$340	\$63
3	JACKSONVILLE	FL	\$261	\$68	3	85374	AZ	\$262	\$56
4	BIRMINGHAM	AL	\$187	\$67	4	95135	CA	\$550	\$52
5	SALT LAKE CITY	UT	\$313	\$66	5	93012	CA	\$462	\$50
6	PORTLAND	OR	\$382	\$65	6	85375	AZ	\$242	\$47
7	CAMARILLO	CA	\$504	\$61	7	85395	AZ	\$328	\$44
8	CHULA VISTA	CA	\$461	\$57	8	94558	CA	\$545	\$43
9	ATLANTA	GA	\$305	\$57	9	34748	FL	\$176	\$43
10	SEATTLE	WA	\$484	\$56	10	90047	CA	\$379	\$40

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	DENVER	CO	\$71,158	\$32,126	1	95648	CA	\$22,947	\$7,898
2	PORTLAND	OR	\$43,495	\$20,101	2	94513	CA	\$12,941	\$7,028
3	AURORA	CO	\$21,563	\$12,710	3	95409	CA	\$15,283	\$6,665
4	RENO	NV	\$22,028	\$12,333	4	93010	CA	\$9,827	\$6,204
5	HUNTINGTON BEACH	CA	\$30,459	\$11,918	5	94521	CA	\$9,167	\$4,918
6	SAN DIEGO	CA	\$99,072	\$11,090	6	85374	AZ	\$7,591	\$4,712
7	ANAHEIM	CA	\$26,285	\$10,671	7	80014	CO	\$5,149	\$4,699
8	WHITTIER	CA	\$19,200	\$10,278	8	85395	AZ	\$6,883	\$4,612
9	AUSTIN	TX	\$38,652	\$8,303	9	92646	CA	\$12,724	\$4,492
10	SEATTLE	WA	\$44,531	\$8,163	10	95135	CA	\$10,459	\$4,475

# 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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