

HECM Trends

HECMs Endorsed thru January 2017

Next Release Date: Week 3 of April



REVERSE MARKET
INSIGHT

Endorsement Growth Rate

Year	Units	% Chg.
2014	52,949	-13.1 %
2015	56,363	6.4 %
2016	48,732	-13.5 %

YTD	Units	% Chg.
Jan 16	3,889	-21.2 %
Jan 17	4,578	17.7 %

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:

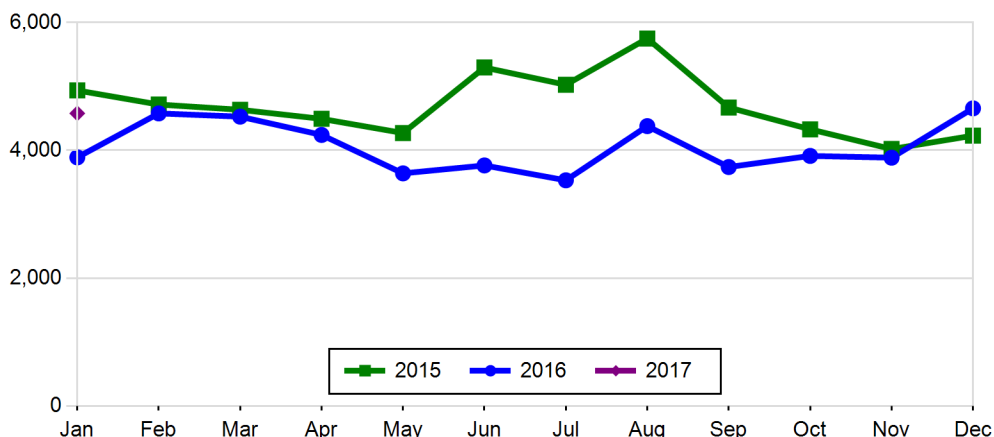
We are happy to assist members of the media with commentary or special data requests

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	1,012	13.7 %	1	DENVER	CO	53	29.3 %		
2	Texas	415	54.9 %	2	SAN DIEGO	CA	49	53.1 %		
3	Florida	399	34.8 %	3	LOS ANGELES	CA	46	-14.8 %		
4	Colorado	255	84.8 %	4	LAS VEGAS	NV	40	185.7 %		
5	New York	190	7.3 %	5	HOUSTON	TX	34	6.3 %		
6	Arizona	145	3.6 %	6	WASHINGTON	DC	29	-9.4 %		
7	Washington	140	37.3 %	7	PHOENIX	AZ	25	-21.9 %		
8	Pennsylvania	137	9.6 %	7	SAN ANTONIO	TX	25	150.0 %		
9	North Carolina	106	-2.8 %	7	BROOKLYN	NY	25	19.0 %		
10	New Jersey	96	-15.0 %	10	AURORA	CO	24	33.3 %		
2,895				22.8 %				350		22.4 %
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth	
1	LOS ANGELES	CA	210	-11.0 %	1	32162	FL	12	20.0 %	
2	SAN DIEGO	CA	109	47.3 %	2	84790	UT	11	10.0 %	
3	MARICOPA	AZ	93	0.0 %	3	43082	OH	9	Infinity	
4	ORANGE	CA	88	7.3 %	4	90043	CA	8	100.0 %	
5	RIVERSIDE	CA	84	-1.2 %	4	80014	CO	8	Infinity	
6	CLARK	NV	62	181.8 %	6	94558	CA	7	250.0 %	
7	HARRIS	TX	59	28.3 %	6	92128	CA	7	40.0 %	
8	SAN BERNARDINO	CA	57	46.2 %	6	80537	CO	7	250.0 %	
9	TARRANT	TX	53	178.9 %	6	95628	CA	7	250.0 %	
9	DALLAS	TX	53	152.4 %	6	92040	CA	7	600.0 %	
868				21.1 %	83				130.6 %	

*Paid Advertisement

Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2015	2,199	8.7 %
2016	2,106	-4.2 %

Month	Active Originators	% Chg.
Jan 16	639	-8.6 %
Jan 17	661	3.4 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2015	11 %	121 %
2016	11 %	-8 %

Mth	% Refi	% Chg.
Jan 16	13 %	3 %
Jan 17	13 %	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?

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!

Looking for a Wholesale Reporting Solution?

Our [Wholesale Analytics Report](#) analyzes your customers' volume and identifies and quantifies new/existing wholesale relationships.

Visit us on the web at www.rminsight.net

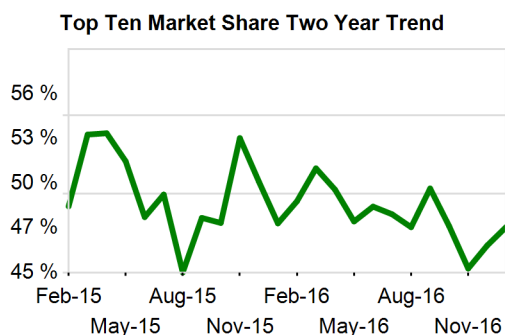
*Paid Advertisement

This Ad Space is available.

Please see our [media kit](#) for more information.

Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	812
2	3	REVERSE MORTGAGE FUNDIN	291
3	-1	ONE REVERSE MORTGAGE LL	287
4	2	FINANCE OF AMERICA REVE	141
5	2	SYNERGY ONE LENDING INC	136
6	-2	LIBERTY HOME EQUITY SOL	113
7	2	NATIONWIDE EQUITIES COR	106
8	0	LIVE WELL FINANCIAL INC	100
9	-6	RMS/SECURITY ONE LENDIN	96
10	4	ADVISORS MORTGAGE GROUP	95
Total:			2,177

Active Originator Rank by Geographic Area

Rank	City	St	Act Origs	Avg. Unit/Mo	Rank	Zip	St	Act Origs	Avg. Unit/Mo
1	DENVER	CO	34	1.6	1	32162	FL	10	1.2
2	LOS ANGELES	CA	33	1.4	2	90043	CA	8	1.0
3	SAN DIEGO	CA	31	1.6	3	92040	CA	7	1.0
4	PHOENIX	AZ	19	1.3	3	92128	CA	7	1.0
5	AURORA	CO	18	1.3	5	85351	AZ	6	1.2
6	WASHINGTON	DC	17	1.7	5	94558	CA	6	1.2
7	HOUSTON	TX	16	2.1	5	90650	CA	6	1.0
7	LITTLETON	CO	16	1.5	5	92804	CA	6	1.0
7	PHILADELPHIA	PA	16	1.2	5	94513	CA	6	1.0
7	OAKLAND	CA	16	1.2	5	94518	CA	6	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	16.2 %
2	UT	5.2 %	2	Opa Locka	FL	15.4 %
3	CA	4.2 %	3	Compton	CA	13.5 %
4	MD	4.0 %	4	Hialeah	FL	11.9 %
5	NV	3.8 %	5	Lady Lake	FL	10.1 %
6	CO	3.6 %	6	Jamaica	NY	10.0 %
7	OR	3.5 %	7	Portsmouth	VA	9.9 %
8	CT	3.3 %	8	Washington	DC	9.3 %
9	NJ	3.3 %	9	Sun City	CA	9.0 %
10	FL	3.3 %	10	Moreno Valley	CA	9.0 %

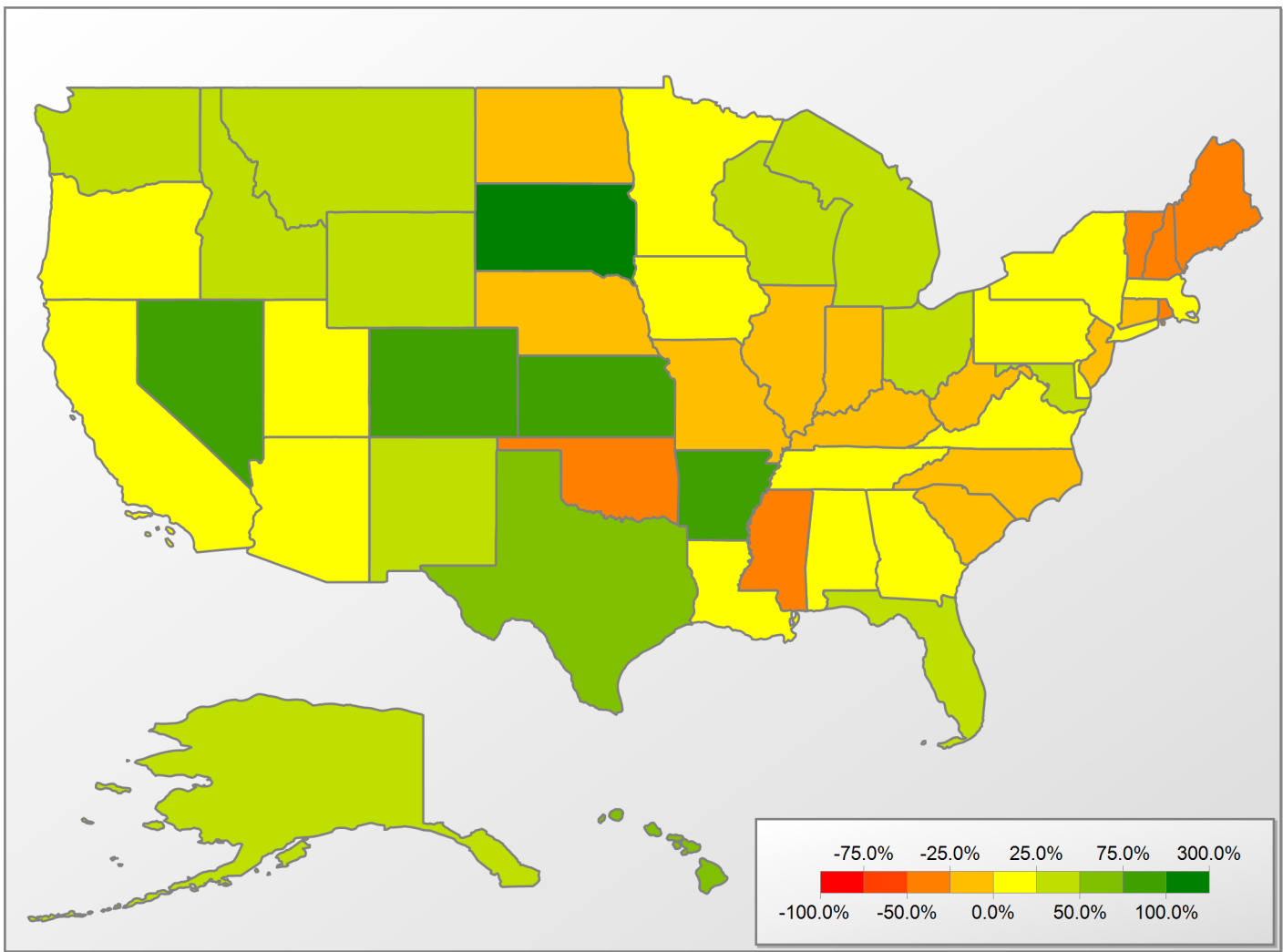
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	GROVE CITY	OH	\$342	\$201	1	80127	CO	\$476	\$306
2	CONCORD	CA	\$558	\$113	2	93422	CA	\$626	\$266
3	OCEANSIDE	CA	\$493	\$96	3	96003	CA	\$416	\$254
4	OCALA	FL	\$189	\$95	4	70117	LA	\$346	\$232
5	MARTINEZ	CA	\$556	\$88	5	28031	NC	\$522	\$227
6	NAMPA	ID	\$197	\$85	6	70115	LA	\$450	\$223
7	PETALUMA	CA	\$588	\$85	7	43123	OH	\$342	\$201
8	OAKLAND	CA	\$550	\$82	8	92056	CA	\$548	\$189
9	SALT LAKE CITY	UT	\$391	\$82	9	92860	CA	\$519	\$186
10	BRENTWOOD	CA	\$573	\$80	10	94521	CA	\$622	\$174

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$23,734	\$8,232	1	94558	CA	\$4,137	\$3,032
2	OAKLAND	CA	\$10,450	\$7,174	2	92040	CA	\$3,104	\$2,529
3	LITTLETON	CO	\$9,143	\$7,011	3	92677	CA	\$3,128	\$2,502
4	LAS VEGAS	NV	\$10,893	\$6,986	4	80127	CO	\$2,381	\$2,211
5	GARDEN GROVE	CA	\$5,656	\$5,061	5	91001	CA	\$2,502	\$1,967
6	STATEN ISLAND	NY	\$6,431	\$3,960	6	92804	CA	\$3,323	\$1,943
7	DENVER	CO	\$17,888	\$3,781	7	95628	CA	\$2,477	\$1,923
8	NAPA	CA	\$5,368	\$3,748	8	90650	CA	\$2,731	\$1,896
9	CONCORD	CA	\$7,253	\$3,694	9	95476	CA	\$3,482	\$1,812
10	DALLAS	TX	\$6,111	\$3,521	10	90043	CA	\$3,917	\$1,771

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.

Disclaimer: Although a significant effort is made to assure the accuracy and completeness of the information provided, Reverse Market Insight, Inc., makes no express or implied warranty as to the accuracy, adequacy, completeness, or legality of the information.