

HECM Trends

HECMS Endorsed through July 2011

Next Release Date: Week 3 of October



Endorsement Growth Rate

Year	Units	% Chg.
2008	115,157	6.4 %
2009	111,864	-2.9 %
2010	72,683	-35.0 %
YTD		
Jul 10	41,695	-39.3 %
Jul 11	43,314	3.9 %

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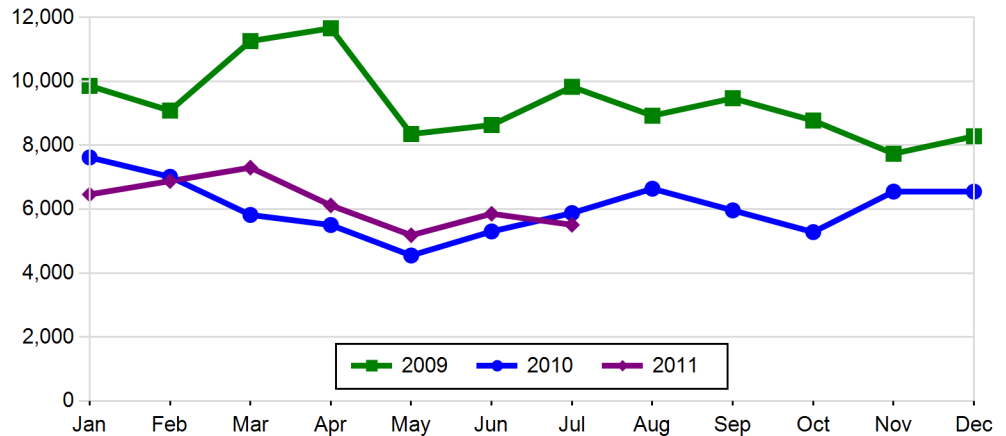
We are happy to assist members of the media with commentary or special data requests

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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	5,955	3.7 %	1	PHILADELPHIA	PA	586	22.9 %	
2	Texas	3,770	13.0 %	2	BALTIMORE	MD	409	-45.2 %	
3	Florida	2,919	-21.4 %	3	HOUSTON	TX	383	12.3 %	
4	New York	2,602	10.6 %	4	WASHINGTON	DC	343	4.6 %	
5	Pennsylvania	1,978	27.0 %	5	BROOKLYN	NY	323	4.9 %	
6	New Jersey	1,856	14.1 %	6	CHICAGO	IL	322	-50.6 %	
7	Virginia	1,692	4.4 %	7	LOS ANGELES	CA	307	3.7 %	
8	Maryland	1,458	-21.9 %	8	SAN ANTONIO	TX	283	21.5 %	
9	North Carolina	1,148	38.3 %	9	MIAMI	FL	281	-41.2 %	
10	Illinois	1,145	-20.8 %	10	SAN DIEGO	CA	246	21.8 %	
		24,523	1.8 %				3,483	-14.3 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,653	3.3 %	1	20011	DC	96	37.1 %
2	ORANGE	CA	661	5.9 %	2	32162	FL	70	20.7 %
3	SAN DIEGO	CA	640	17.9 %	3	19143	PA	58	3.6 %
4	COOK	IL	609	-36.8 %	4	20002	DC	52	10.6 %
5	PHILADELPHIA	PA	586	22.9 %	4	21215	MD	52	-51.9 %
6	HARRIS	TX	530	3.3 %	6	84790	UT	51	183.3 %
7	MIAMI-DADE	FL	448	-42.4 %	7	00725	PR	48	29.7 %
8	SUFFOLK	NY	434	9.3 %	7	00926	PR	48	-21.3 %
9	MARICOPA	AZ	422	-2.3 %	9	60628	IL	45	-29.7 %
10	NASSAU	NY	360	10.1 %	10	21229	MD	42	-47.5 %
		6,343	-4.7 %				562	-6.2 %	

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Originator Growth Rate (unique origination companies in period)

Year	Active Originators	% Chg.
2009	3,152	6.9 %
2010	2,286	-27.5 %

Month	Active Originators	% Chg.
Jul 10	739	-35.2 %
Jul 11	567	-23.3 %

Refinance Transactions (% of endorsements)

Year	% Refi	% Chg.
2009	9 %	128 %
2010	6 %	-58 %

Mth	% Refi	% Chg.
Jul 10	5 %	-65 %
Jul 11	3 %	-53 %

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 (949) 429-0452 for a FREE sample today!

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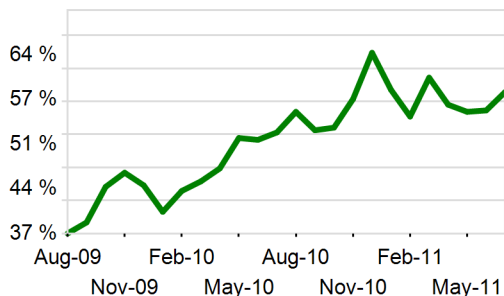
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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	WELLS FARGO BANK NA	10,739
2	2	METLIFE BANK	3,620
3	-1	BANK OF AMERICA NA CHAR	3,465
4	-1	ONE REVERSE MORTGAGE LL	2,523
5	1	GENERATION MORTGAGE COM	899
6	5	AMERICAN ADVISORS GROUP	856
7	1	GUARDIAN FIRST FUNDING	651
8	1	REVERSE MORTGAGE USA IN	564
9	-4	URBAN FINANCIAL GROUP	547
10	9	GENWORTH FINANCIAL HM E	442
Total:			24,306

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	82	2.0	1	20011	DC	26	2.0
2	BROOKLYN	NY	80	1.9	2	32162	FL	23	1.6
3	SAN DIEGO	CA	67	1.9	3	11203	NY	22	1.2
4	PHILADELPHIA	PA	63	4.4	4	21207	MD	21	1.1
4	MIAMI	FL	63	2.0	5	20002	DC	20	1.3
6	CHICAGO	IL	61	2.3	5	11413	NY	20	1.1
7	BALTIMORE	MD	60	2.8	7	21122	MD	19	1.0
8	WASHINGTON	DC	48	2.7	8	60628	IL	18	1.5
9	DALLAS	TX	44	2.1	9	92646	CA	17	1.1
10	HOUSTON	TX	43	3.2	9	11412	NY	17	1.1

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	RALEIGH	NC	\$270	\$97	1	20011	DC	\$421	\$35
2	SAINT GEORGE	UT	\$314	\$67	2	84790	UT	\$321	\$32
3	NAPLES	FL	\$391	\$59	3	20002	DC	\$399	\$19
4	ANAHEIM	CA	\$434	\$38	4	08757	NJ	\$129	\$7
5	LOUISVILLE	KY	\$176	\$38	5	19138	PA	\$129	\$6
6	WASHINGTON	DC	\$407	\$35	6	32162	FL	\$227	(\$4)
7	SHREVEPORT	LA	\$142	\$31	7	19143	PA	\$108	(\$14)
8	INDIANAPOLIS	IN	\$143	\$27	8	21215	MD	\$150	(\$17)
9	ATLANTA	GA	\$233	\$27	9	60628	IL	\$110	(\$25)
10	MESA	AZ	\$195	\$26	10	21229	MD	\$128	(\$30)

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	WASHINGTON	DC	\$139,707	\$17,704	1	20011	DC	\$40,376	\$13,411
2	SAINT GEORGE	UT	\$22,294	\$14,375	2	84790	UT	\$16,389	\$11,185
3	SAN DIEGO	CA	\$107,791	\$13,613	3	20002	DC	\$20,735	\$2,867
4	PHILADELPHIA	PA	\$82,249	\$11,633	4	32162	FL	\$15,869	\$2,485
5	DENVER	CO	\$29,720	\$10,324	5	19138	PA	\$4,778	\$1,822
6	RALEIGH	NC	\$9,457	\$7,033	6	08757	NJ	\$4,530	\$1,582
7	ANAHEIM	CA	\$20,389	\$6,921	7	95648	CA	\$14,432	\$297
8	TOMS RIVER	NJ	\$13,319	\$6,628	8	19143	PA	\$6,254	(\$546)
9	CHARLOTTE	NC	\$17,574	\$6,280	9	60628	IL	\$4,955	(\$3,718)
10	CARLSBAD	CA	\$22,723	\$6,206	10	60620	IL	\$4,544	(\$6,645)



Marc Helm

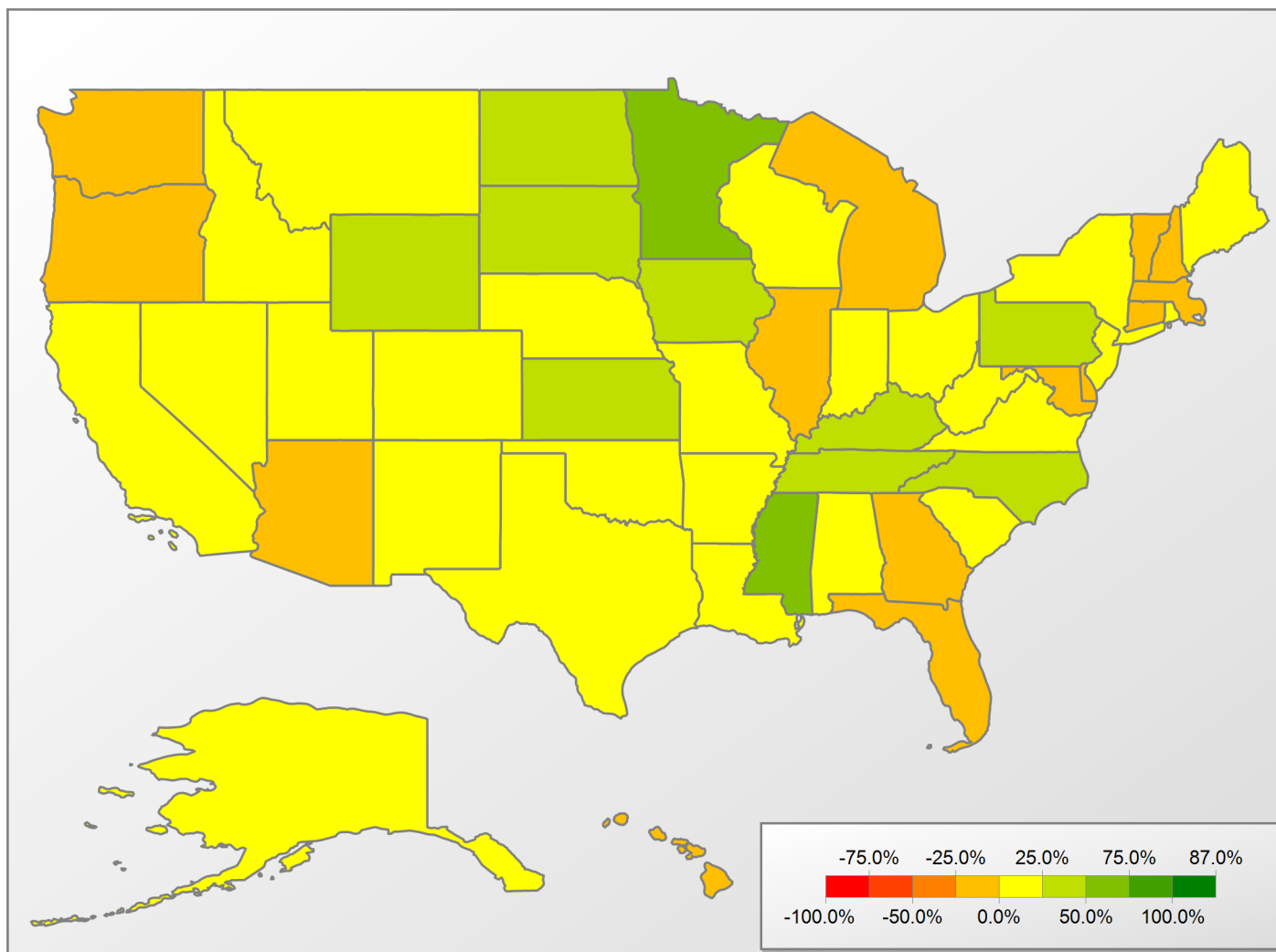
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YTD Endorsement Growth Heatmap



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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