

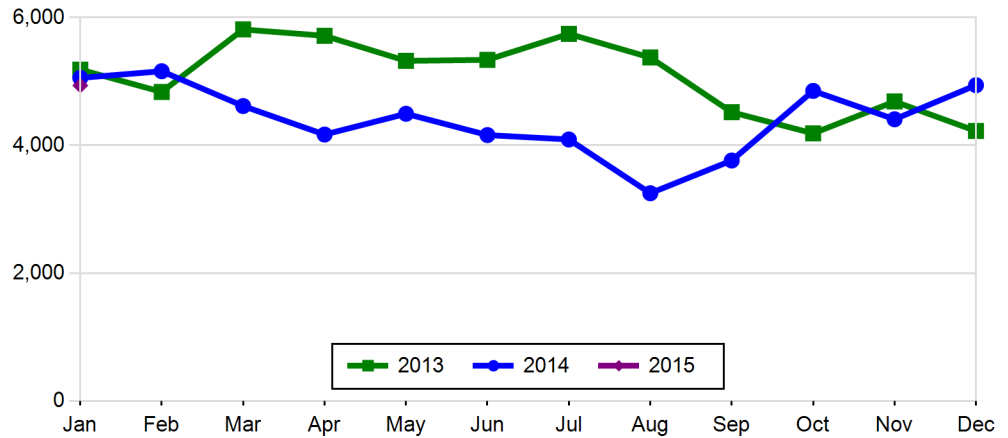
# HECM Trends

HECMs Endorsed thru January 2015

Next Release Date: Week 3 of April

## Sales Performance

### Year Over Year Endorsement Trend



### Endorsement Growth Rate

Year	Units	% Chg.
2012	52,883	-22.9 %
2013	60,929	15.2 %
2014	52,949	-13.1 %

YTD	Units	% Chg.
Jan 14	5,054	-2.5 %
Jan 15	4,936	-2.3 %

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)

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

Rank	State	Units	Growth	Rank	City	St	Units	Growth	
1	California	1,006	-0.3 %	1	Los Angeles	CA	52	23.8 %	
2	Florida	364	15.2 %	2	Washington	DC	36	-5.3 %	
3	Texas	342	-4.7 %	3	Brooklyn	NY	35	-2.8 %	
4	New York	304	0.0 %	4	Houston	TX	33	13.8 %	
5	Pennsylvania	183	-14.5 %	4	Miami	FL	33	-5.7 %	
6	Arizona	165	7.1 %	6	San Diego	CA	32	-36.0 %	
7	New Jersey	150	-6.3 %	7	Baltimore	MD	26	100.0 %	
8	North Carolina	127	-7.3 %	7	Las Vegas	NV	26	85.7 %	
9	Virginia	122	-30.7 %	9	Chicago	IL	25	-19.4 %	
10	Illinois	115	0.0 %	9	Philadelphia	PA	25	-45.7 %	
		2,878	-2.2 %				323	-3.3 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	233	-4.5 %	1	84790	UT	17	21.4 %
2	MARICOPA	AZ	106	21.8 %	2	32162	FL	9	0.0 %
3	ORANGE	CA	105	0.0 %	3	91911	CA	7	250.0 %
4	SAN DIEGO	CA	93	-28.5 %	3	94595	CA	7	-36.4 %
5	RIVERSIDE	CA	87	17.6 %	3	90047	CA	7	40.0 %
6	SAN BERNARDINO	CA	63	53.7 %	3	94523	CA	7	75.0 %
7	MIAMI-DADE	FL	55	17.0 %	3	95648	CA	7	0.0 %
8	COOK	IL	53	-3.6 %	3	85375	AZ	7	40.0 %
9	SUFFOLK	NY	52	-13.3 %	9	90016	CA	6	500.0 %
10	HARRIS	TX	49	16.7 %	9	92672	CA	6	200.0 %
		896	1.2 %				80	33.3 %	

\*Paid Advertisement

### 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](mailto:john@rminsight.net)

Ph.: (949) 429-0452

## RVUNIVERSITY

## REVERSEVISION'S ONLINE REVERSE MORTGAGE TRAINING



- ✓ Earn CRMP CE Credits
- ✓ Earn NMLS CE Credits
- ✓ Internet-Based and Self-Paced
- ✓ Cost and Time Effective
- ✓ Consistent Training Across Staff
- ✓ SAFE Act Compliant, Prepare for Audits
- ✓ Learn More at [www.ReverseVision.com/RVU](http://www.ReverseVision.com/RVU)

**ENROLL  
TODAY!**

Originator Growth Rate  
(unique origination companies in period)

Year	Active Originators	% Chg.
2013	1,942	5.5 %
2014	2,049	5.5 %

Month	Active Originators	% Chg.
Jan 14	694	2.8 %
Jan 15	704	1.4 %

Refinance Transactions  
(% of endorsements)

Year	% Refi	% Chg.
2013	4 %	90 %
2014	5 %	15 %

Mth	% Refi	% Chg.
Jan 14	6 %	201 %
Jan 15	10 %	63 %

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.

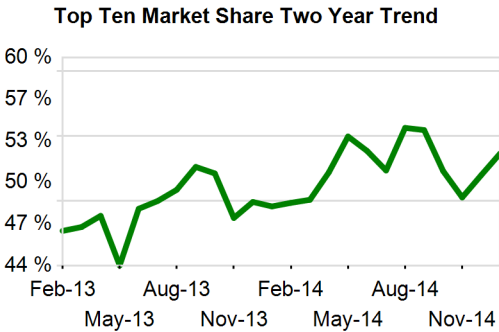
Visit us on the web at  
[www.rminsight.net](http://www.rminsight.net)

\*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	1	AMERICAN ADVISORS GROUP	986
2	-1	RMS/SECURITY ONE LENDIN	488
3	0	ONE REVERSE MORTGAGE LL	460
4	2	LIBERTY HOME EQUITY SOL	143
5	2	URBAN FINANCIAL OF AMER	138
6	-2	PROFICIO MORTGAGE VENTU	128
7	250	THE MONEY STORE	75
8	687	REVERSE MORTGAGE FUNDIN	65
9	9	NET EQUITY FINANCIAL IN	57
10	6	CHERRY CREEK MORTGAGE C	47
Total:			2,587

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	34	1.5	1	91911	CA	7	1.0
2	SAN DIEGO	CA	24	1.3	2	84790	UT	6	2.8
3	BROOKLYN	NY	23	1.5	2	90047	CA	6	1.2
4	MIAMI	FL	19	1.7	2	92026	CA	6	1.0
5	WASHINGTON	DC	18	2.0	2	90016	CA	6	1.0
6	HOUSTON	TX	16	2.1	6	85375	AZ	5	1.4
6	BALTIMORE	MD	16	1.6	6	92056	CA	5	1.0
8	PHILADELPHIA	PA	14	1.8	6	91001	CA	5	1.0
9	SAN JOSE	CA	13	1.8	6	91342	CA	5	1.0
9	DALLAS	TX	13	1.5	6	91360	CA	5	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.6 %
2	UT	4.8 %	2	Compton	CA	13.6 %
3	MD	4.2 %	3	Saint George	UT	13.3 %
4	CA	4.0 %	4	Hialeah	FL	12.5 %
5	NV	3.5 %	5	Portsmouth	VA	10.5 %
6	OR	3.5 %	6	Jamaica	NY	10.0 %
7	FL	3.3 %	7	Washington	DC	9.5 %
8	CO	3.2 %	8	Lady Lake	FL	9.2 %
9	DE	3.1 %	9	Chesapeake	VA	9.1 %
10	ID	2.9 %	10	Norfolk	VA	9.1 %

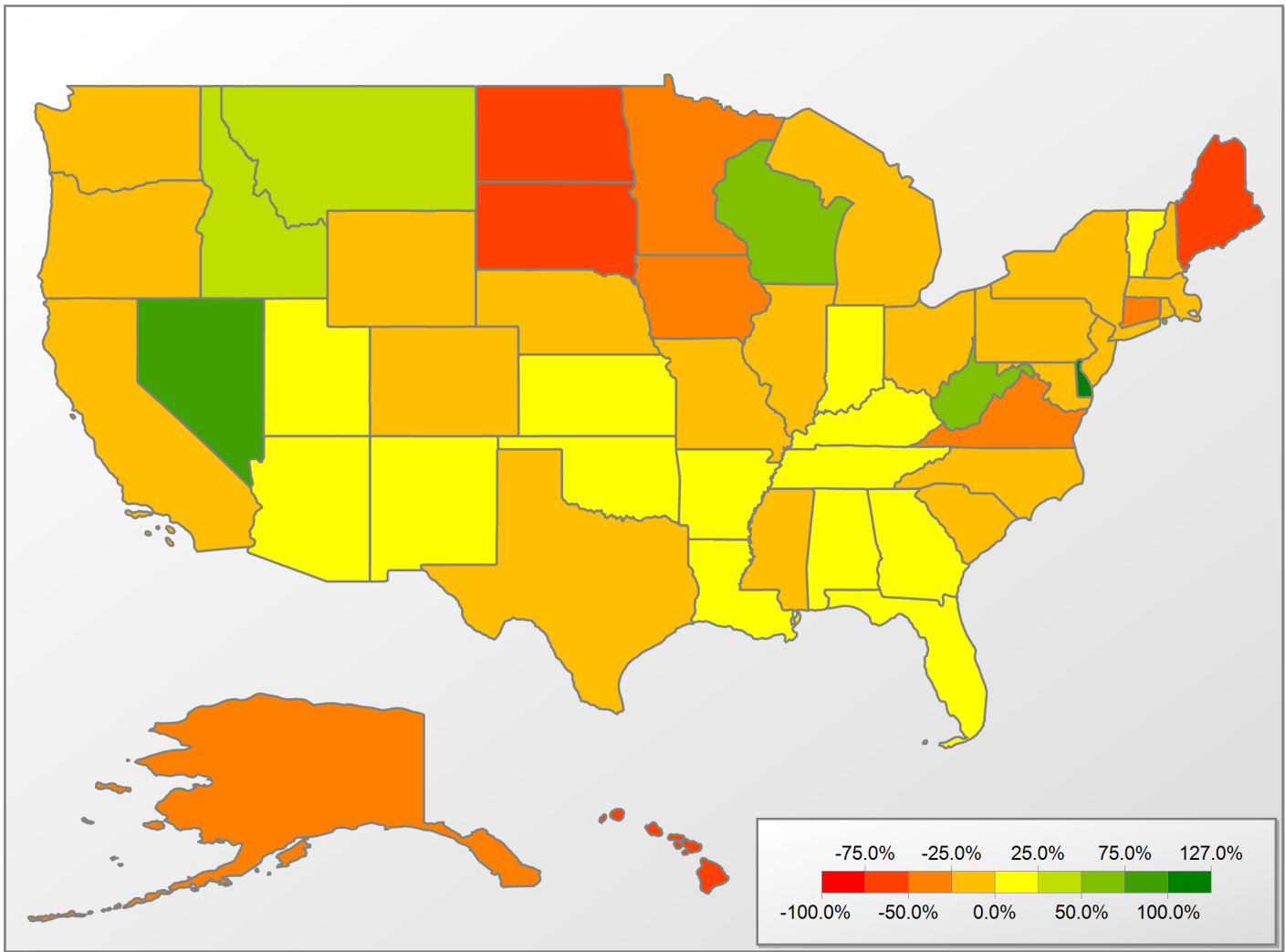
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LITTLETON	CO	\$455	\$144	1	95350	CA	\$350	\$177
2	SYLMAR	CA	\$493	\$138	2	91607	CA	\$626	\$176
3	LOUISVILLE	KY	\$266	\$136	3	95403	CA	\$488	\$171
4	ARVADA	CO	\$332	\$126	4	90042	CA	\$585	\$166
5	NAPLES	FL	\$303	\$100	5	32225	FL	\$344	\$159
6	CORONA	CA	\$458	\$94	6	89134	NV	\$324	\$159
7	CHULA VISTA	CA	\$426	\$91	7	92027	CA	\$396	\$141
8	MODESTO	CA	\$316	\$90	8	91342	CA	\$493	\$138
9	CONCORD	CA	\$499	\$85	9	20012	DC	\$612	\$134
10	BATON ROUGE	LA	\$222	\$84	10	28031	NC	\$293	\$131

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$22,975	\$5,732	1	92672	CA	\$3,636	\$2,521
2	ORANGE	CA	\$5,962	\$4,711	2	90016	CA	\$2,960	\$2,500
3	SAN CLEMENTE	CA	\$4,707	\$3,591	3	92869	CA	\$3,102	\$2,477
4	HOUSTON	TX	\$7,874	\$3,397	4	91911	CA	\$2,861	\$2,223
5	BALTIMORE	MD	\$4,833	\$2,818	5	95125	CA	\$2,502	\$1,877
6	LAS VEGAS	NV	\$6,096	\$2,787	6	92026	CA	\$2,379	\$1,472
7	SANTA ANA	CA	\$5,221	\$2,726	7	91607	CA	\$1,877	\$1,427
8	MESA	AZ	\$3,306	\$2,468	8	20017	DC	\$2,201	\$1,361
9	RIVERSIDE	CA	\$4,138	\$2,310	9	11434	NY	\$1,634	\$1,329
10	BRONX	NY	\$4,406	\$2,076	10	95403	CA	\$1,952	\$1,318

# 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.

Experience | Dedication | Commitment | Excellence



PRC has been  
**FIRST IN REVERSE**  
15 years running

**PRC**

PREMIER REVERSE CLOSINGS  
DIVISIONS OF NCS & PTC

Toll-Free: 800.542.4113

[www.PRClosings.com](http://www.PRClosings.com)

*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.*