

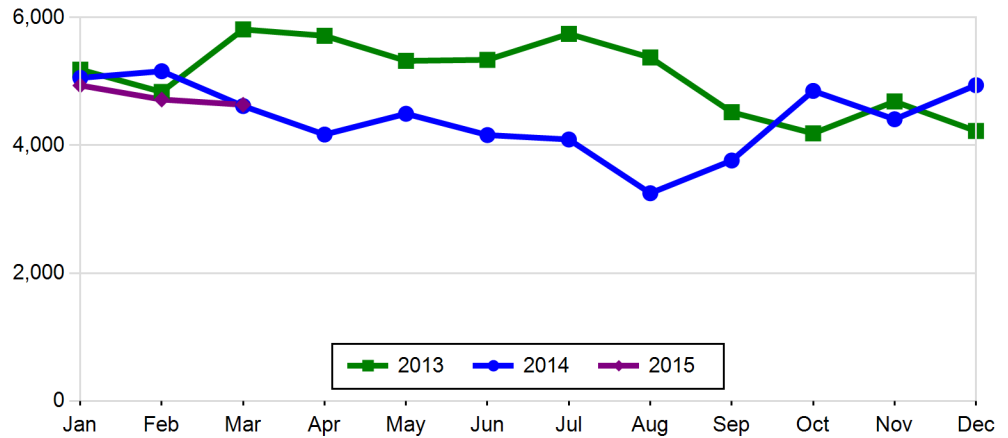
HECM Trends

HECMs Endorsed thru March 2015

Next Release Date: Week 3 of June

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.
Mar 14	14,827	-6.3 %
Mar 15	14,286	-3.6 %

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	2,797	7.3 %	1	LOS ANGELES	CA	141	27.0 %	
2	Florida	1,132	15.9 %	2	BROOKLYN	NY	116	-4.9 %	
3	Texas	1,042	-0.4 %	3	WASHINGTON	DC	114	21.3 %	
4	New York	889	-10.6 %	4	MIAMI	FL	112	0.9 %	
5	Pennsylvania	519	-20.2 %	5	SAN DIEGO	CA	104	-11.1 %	
6	New Jersey	441	-20.8 %	6	HOUSTON	TX	98	21.0 %	
7	Arizona	432	0.2 %	7	PHILADELPHIA	PA	96	-33.8 %	
8	Virginia	393	-12.7 %	8	LAS VEGAS	NV	87	42.6 %	
9	North Carolina	352	-7.6 %	9	CHICAGO	IL	79	-16.0 %	
10	Illinois	343	-10.4 %	10	SAN JOSE	CA	67	8.1 %	
		8,340	-1.6 %				1,014	1.6 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	695	12.5 %	1	32162	FL	38	72.7 %
2	SAN DIEGO	CA	273	-13.1 %	2	84790	UT	37	0.0 %
3	RIVERSIDE	CA	262	22.4 %	3	20011	DC	24	14.3 %
4	ORANGE	CA	259	-1.9 %	4	92223	CA	20	233.3 %
5	MARICOPA	AZ	256	3.6 %	4	95648	CA	20	-23.1 %
6	COOK	IL	169	-10.1 %	6	20002	DC	19	26.7 %
7	SAN BERNARDINO	CA	160	42.9 %	7	90047	CA	17	142.9 %
8	MIAMI-DADE	FL	153	3.4 %	8	11203	NY	16	23.1 %
9	HARRIS	TX	150	24.0 %	9	11413	NY	15	150.0 %
10	SUFFOLK	NY	140	-23.5 %	9	85375	AZ	15	7.1 %
		2,517	4.5 %					221	32.3 %

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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.
Mar 14	691	-6.1 %
Mar 15	673	-2.6 %

Refinance Transactions

(% of endorsements)

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

Mth	% Refi	% Chg.
Mar 14	3 %	33 %
Mar 15	10 %	193 %

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!

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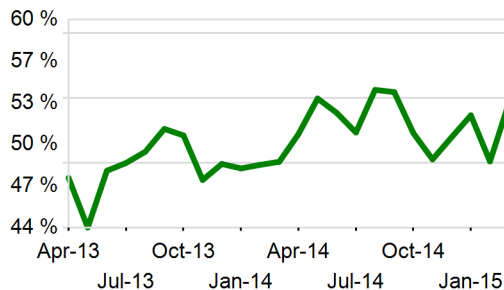
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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	2,841
2	0	ONE REVERSE MORTGAGE LL	1,447
3	0	RMS/SECURITY ONE LENDIN	1,052
4	0	LIBERTY HOME EQUITY SOL	523
5	1	URBAN FINANCIAL OF AMER	387
6	-1	PROFICIO MORTGAGE VENTU	350
7	150	LIVE WELL FINANCIAL INC	185
8	2	NET EQUITY FINANCIAL IN	176
9	1173	REVERSE MORTGAGE FUNDIN	175
10	10	HOME POINT FINANCIAL CO	158
Total:			7,294

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	66	1.6	1	32162	FL	15	1.6
2	SAN DIEGO	CA	55	1.3	1	95648	CA	15	1.2
3	BROOKLYN	NY	40	1.8	1	92223	CA	15	1.2
4	MIAMI	FL	39	1.9	1	90047	CA	15	1.1
5	PHILADELPHIA	PA	37	1.8	5	11413	NY	14	1.0
6	HOUSTON	TX	31	2.1	6	20011	DC	12	1.4
6	SAN JOSE	CA	31	1.6	6	11203	NY	12	1.1
8	FORT LAUDERDALE	FL	27	1.3	6	92692	CA	12	1.0
9	WASHINGTON	DC	26	2.4	6	84003	UT	12	1.0
9	PHOENIX	AZ	26	1.6	10	92056	CA	11	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.5 %
2	UT	4.8 %	2	Compton	CA	13.6 %
3	MD	4.1 %	3	Saint George	UT	13.5 %
4	CA	4.0 %	4	Hialeah	FL	12.5 %
5	NV	3.6 %	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	9.3 %
9	DE	3.1 %	9	Chesapeake	VA	9.1 %
10	ID	3.0 %	10	Norfolk	VA	9.0 %

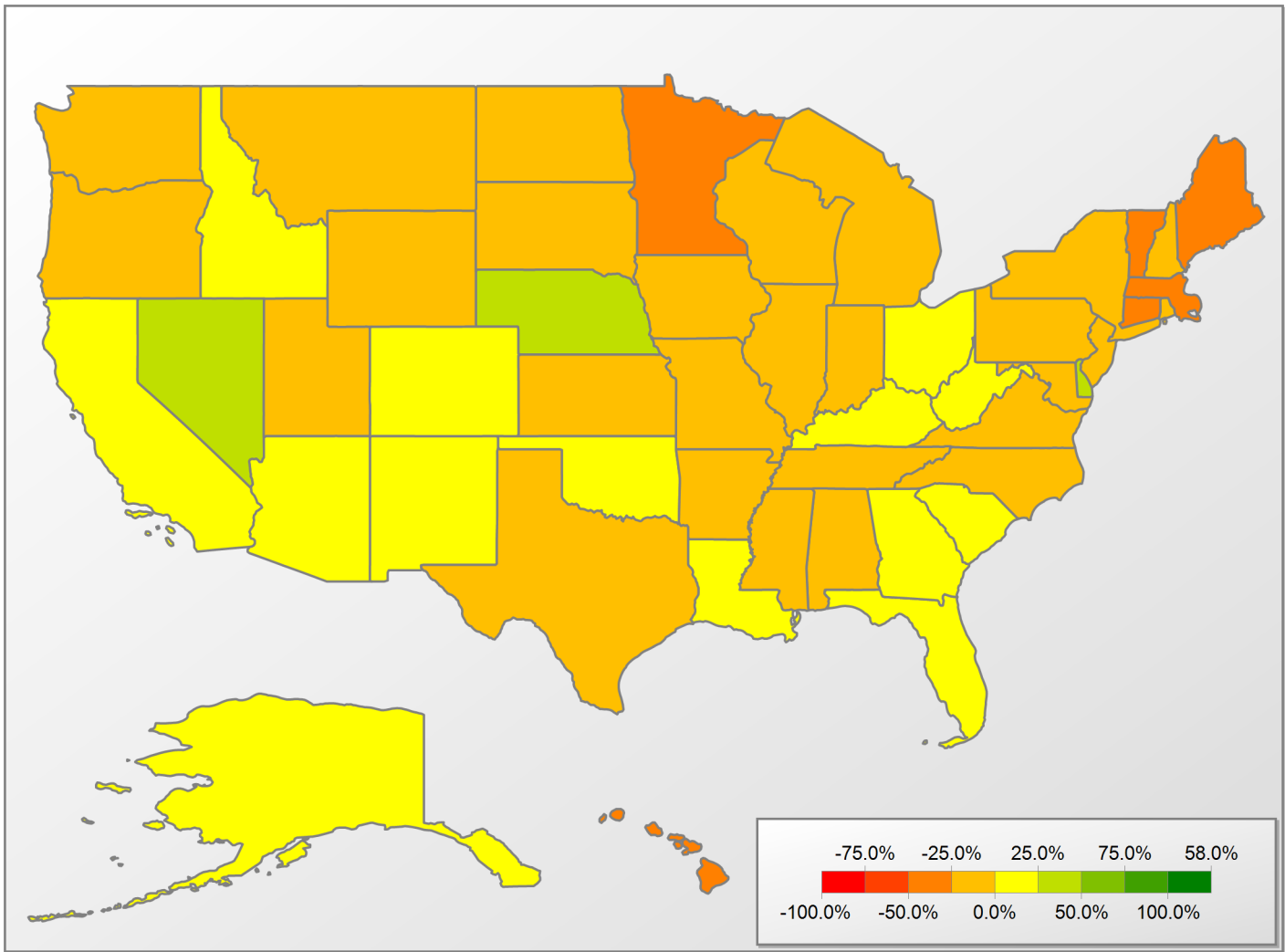
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	ARVADA	CO	\$335	\$103	1	94605	CA	\$485	\$120
2	PITTSBURGH	PA	\$221	\$97	2	20017	DC	\$519	\$108
3	LITTLETON	CO	\$414	\$91	3	84770	UT	\$350	\$99
4	BOCA RATON	FL	\$367	\$86	4	20019	DC	\$261	\$98
5	MODESTO	CA	\$282	\$84	5	89052	NV	\$380	\$91
6	CONCORD	CA	\$516	\$81	6	91342	CA	\$485	\$91
7	LOUISVILLE	KY	\$197	\$76	7	80501	CO	\$344	\$79
8	DELRAY BEACH	FL	\$310	\$73	8	90047	CA	\$344	\$77
9	MIAMI	FL	\$326	\$69	9	94513	CA	\$462	\$76
10	FORT LAUDERDALE	FL	\$308	\$63	10	29483	SC	\$246	\$76

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$64,835	\$16,185	1	92691	CA	\$8,548	\$4,671
2	WASHINGTON	DC	\$55,480	\$12,318	2	32162	FL	\$10,482	\$4,223
3	LAS VEGAS	NV	\$20,634	\$8,002	3	20017	DC	\$5,710	\$4,064
4	MIAMI	FL	\$36,507	\$7,953	4	90047	CA	\$5,855	\$3,985
5	HOUSTON	TX	\$23,362	\$6,813	5	11413	NY	\$5,968	\$3,811
6	SANTA ROSA	CA	\$14,566	\$5,716	6	94605	CA	\$4,368	\$3,638
7	MISSION VIEJO	CA	\$15,116	\$5,625	7	92223	CA	\$4,949	\$3,416
8	SEATTLE	WA	\$21,412	\$5,454	8	20002	DC	\$10,459	\$3,285
9	ARVADA	CO	\$7,370	\$4,823	9	90008	CA	\$4,976	\$2,945
10	RANCHO CUCAMONGA	CA	\$6,828	\$4,418	10	90660	CA	\$4,545	\$2,841

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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