

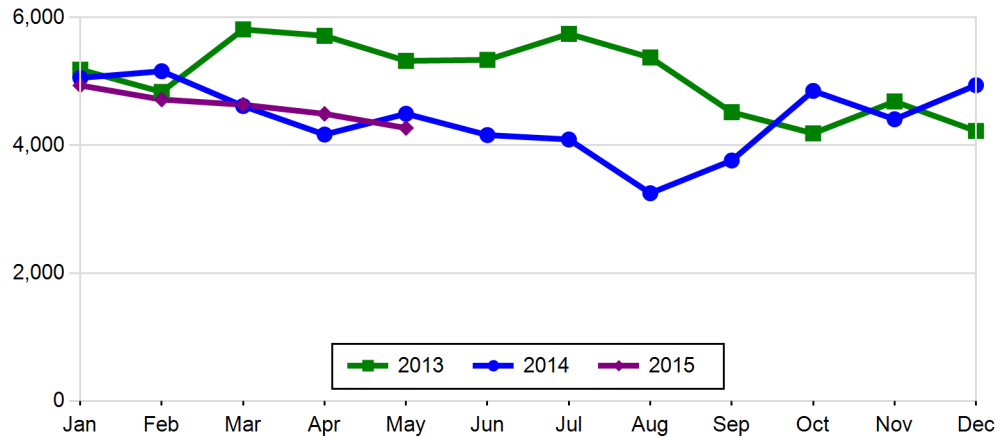
# HECM Trends

HECMs Endorsed thru May 2015

Next Release Date: Week 3 of August

## 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.
May 14	23,488	-12.6 %
May 15	23,048	-1.9 %

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
- 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	4,350	8.8 %	1	LOS ANGELES	CA	226	26.3 %	
2	Florida	1,995	19.6 %	2	WASHINGTON	DC	184	12.2 %	
3	Texas	1,678	-1.0 %	3	MIAMI	FL	171	-19.3 %	
4	New York	1,437	-1.8 %	4	BROOKLYN	NY	170	0.0 %	
5	Pennsylvania	843	-18.6 %	5	PHILADELPHIA	PA	158	-36.0 %	
6	New Jersey	740	-11.1 %	5	HOUSTON	TX	158	15.3 %	
7	Arizona	736	5.7 %	7	SAN DIEGO	CA	149	-10.8 %	
8	Virginia	646	-10.9 %	8	LAS VEGAS	NV	140	34.6 %	
9	North Carolina	599	-3.4 %	9	CHICAGO	IL	134	-13.5 %	
10	Illinois	597	-3.1 %	10	SAN JOSE	CA	108	17.4 %	
		13,621	2.0 %				1,598	-1.8 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,073	7.8 %	1	32162	FL	77	51.0 %
2	MARICOPA	AZ	441	8.1 %	2	84790	UT	56	1.8 %
3	RIVERSIDE	CA	430	31.1 %	3	20011	DC	49	25.6 %
4	SAN DIEGO	CA	410	-8.5 %	4	95648	CA	31	-8.8 %
5	ORANGE	CA	391	1.8 %	5	92223	CA	30	200.0 %
6	COOK	IL	295	-5.1 %	6	20002	DC	29	0.0 %
7	MIAMI-DADE	FL	255	-9.6 %	7	85375	AZ	26	-13.3 %
8	HARRIS	TX	241	21.7 %	8	85248	AZ	23	109.1 %
9	SAN BERNARDINO	CA	237	21.5 %	9	32159	FL	22	83.3 %
10	SUFFOLK	NY	234	-4.9 %	9	33437	FL	22	37.5 %
		4,007	5.6 %				365	27.2 %	

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### Media Inquiries:

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

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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.
May 14	618	-13.0 %
May 15	649	5.0 %

## Refinance Transactions

(% of endorsements)

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

Mth	% Refi	% Chg.
May 14	3 %	-29 %
May 15	9 %	191 %

## 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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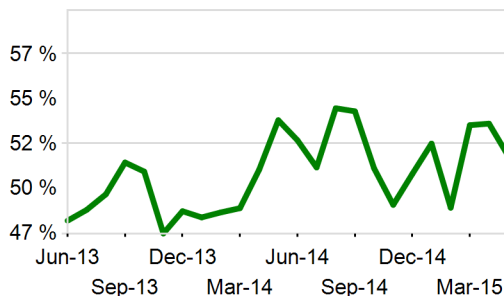
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# Competitive Landscape -YTD

## Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	4,533
2	0	ONE REVERSE MORTGAGE LL	2,404
3	0	RMS/SECURITY ONE LENDIN	1,574
4	0	LIBERTY HOME EQUITY SOL	856
5	1	URBAN FINANCIAL OF AMER	640
6	-1	PROFICIO MORTGAGE VENTU	566
7	824	REVERSE MORTGAGE FUNDIN	387
8	35	LIVE WELL FINANCIAL INC	365
9	0	NET EQUITY FINANCIAL IN	302
10	4	OPEN MORTGAGE LLC	268
Total:			11,895

## 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	89	1.5	1	32162	FL	26	1.6
2	SAN DIEGO	CA	73	1.3	2	92223	CA	21	1.1
3	MIAMI	FL	59	1.7	3	20011	DC	18	1.5
4	BROOKLYN	NY	52	1.6	3	95648	CA	18	1.2
5	PHILADELPHIA	PA	45	1.8	3	92586	CA	18	1.1
6	SAN JOSE	CA	44	1.6	3	92056	CA	18	1.0
7	HOUSTON	TX	42	1.9	7	90047	CA	17	1.1
8	PHOENIX	AZ	33	1.5	8	90043	CA	16	1.1
8	DALLAS	TX	33	1.4	9	85375	AZ	15	1.4
8	LONG BEACH	CA	33	1.0	9	92692	CA	15	1.0

## Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.4 %
2	UT	4.9 %	2	Saint George	UT	13.7 %
3	MD	4.1 %	3	Compton	CA	13.6 %
4	CA	4.0 %	4	Hialeah	FL	12.4 %
5	NV	3.6 %	5	Portsmouth	VA	10.5 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	FL	3.3 %	7	Lady Lake	FL	9.4 %
8	CO	3.2 %	8	Washington	DC	9.4 %
9	DE	3.1 %	9	Chesapeake	VA	9.1 %
10	ID	3.0 %	10	Norfolk	VA	9.0 %

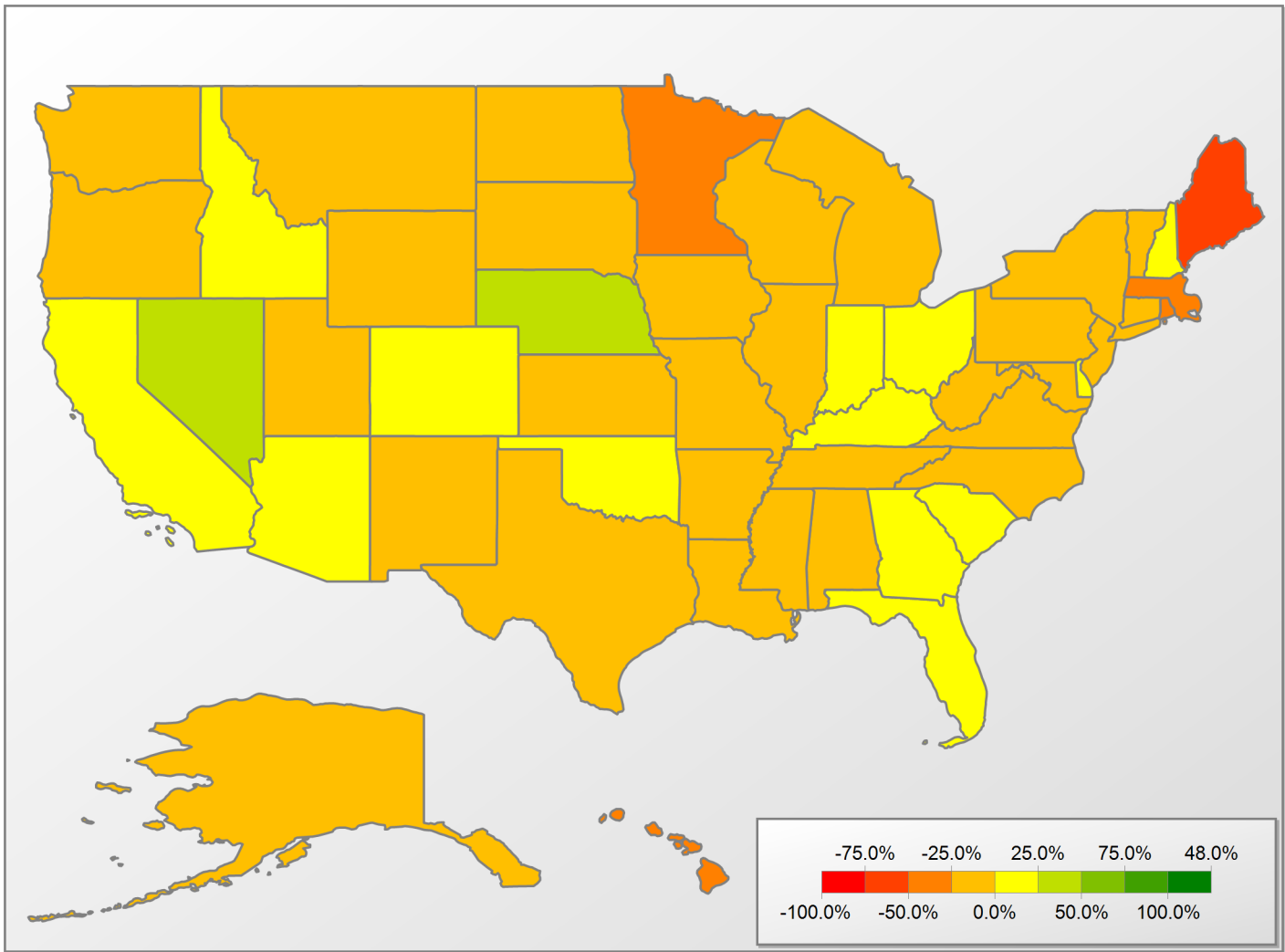
## Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NAPLES	FL	\$348	\$87	1	20017	DC	\$513	\$109
2	HOLLYWOOD	FL	\$309	\$87	2	94605	CA	\$473	\$89
3	LITTLETON	CO	\$403	\$69	3	92253	CA	\$446	\$79
4	BATON ROUGE	LA	\$216	\$64	4	90016	CA	\$533	\$76
5	CONCORD	CA	\$512	\$63	5	20019	DC	\$254	\$67
6	MODESTO	CA	\$253	\$62	6	32159	FL	\$210	\$65
7	PITTSBURGH	PA	\$195	\$62	7	90043	CA	\$458	\$63
8	BOCA RATON	FL	\$364	\$60	8	20002	DC	\$537	\$60
9	ARVADA	CO	\$322	\$56	9	20011	DC	\$517	\$60
10	DELRAY BEACH	FL	\$307	\$55	10	90047	CA	\$342	\$54

## Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$104,974	\$24,403	1	32162	FL	\$22,020	\$8,569
2	WASHINGTON	DC	\$88,742	\$14,361	2	92691	CA	\$12,703	\$7,606
3	HOUSTON	TX	\$36,656	\$10,024	3	20011	DC	\$25,342	\$7,506
4	THE VILLAGES	FL	\$23,466	\$10,015	4	94605	CA	\$7,574	\$5,268
5	SAN JOSE	CA	\$61,855	\$9,677	5	20017	DC	\$8,210	\$4,978
6	LAS VEGAS	NV	\$32,731	\$9,310	6	92223	CA	\$7,308	\$4,973
7	MISSION VIEJO	CA	\$21,437	\$8,404	7	90047	CA	\$7,518	\$3,776
8	SANTA ROSA	CA	\$23,049	\$7,754	8	11413	NY	\$6,908	\$3,636
9	OAKLAND	CA	\$22,161	\$7,656	9	90043	CA	\$9,154	\$3,626
10	COMPTON	CA	\$8,762	\$6,356	10	90016	CA	\$9,063	\$3,573

# 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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