

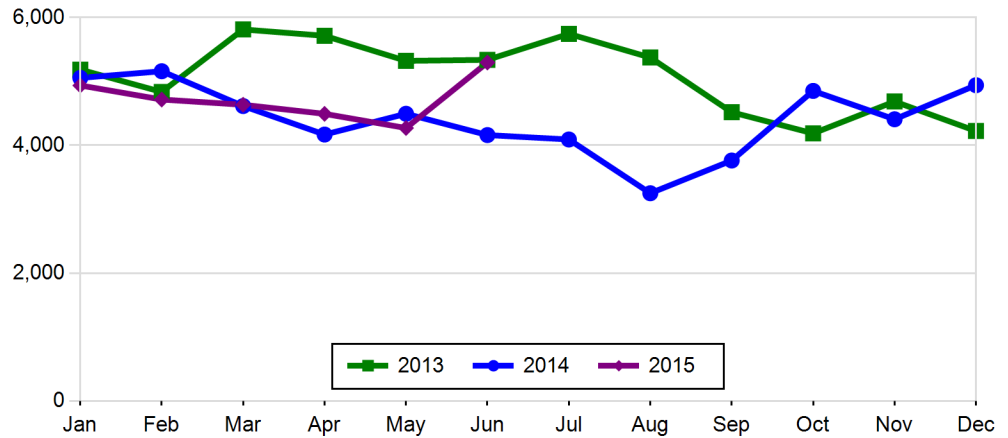
HECM Trends

HECMs Endorsed thru June 2015

Next Release Date: Week 3 of September

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.
Jun 14	27,648	-14.1 %
Jun 15	28,343	2.5 %

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	5,320	12.9 %	1	LOS ANGELES	CA	275	25.6 %	
2	Florida	2,471	26.1 %	2	WASHINGTON	DC	228	15.2 %	
3	Texas	2,137	8.9 %	3	MIAMI	FL	218	-8.8 %	
4	New York	1,734	2.6 %	4	BROOKLYN	NY	205	6.8 %	
5	Pennsylvania	1,037	-15.1 %	4	PHILADELPHIA	PA	205	-29.8 %	
6	New Jersey	930	-3.2 %	6	HOUSTON	TX	204	26.7 %	
7	Arizona	894	-8.4 %	7	SAN DIEGO	CA	183	-4.2 %	
8	Virginia	777	-7.7 %	8	CHICAGO	IL	170	-11.5 %	
9	Illinois	741	2.2 %	9	LAS VEGAS	NV	159	31.4 %	
10	North Carolina	718	1.1 %	10	SAN JOSE	CA	136	33.3 %	
		16,759	6.4 %				1,983	4.0 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,337	14.3 %	1	32162	FL	97	59.0 %
2	MARICOPA	AZ	527	-11.3 %	2	84790	UT	70	11.1 %
3	RIVERSIDE	CA	522	39.2 %	3	20011	DC	58	23.4 %
4	SAN DIEGO	CA	514	-3.2 %	4	20002	DC	40	14.3 %
5	ORANGE	CA	474	6.8 %	5	95648	CA	36	-10.0 %
6	COOK	IL	377	2.2 %	6	92223	CA	32	146.2 %
7	MIAMI-DADE	FL	329	2.8 %	7	85375	AZ	31	-26.2 %
8	HARRIS	TX	304	31.0 %	8	78633	TX	30	275.0 %
9	SAN BERNARDINO	CA	294	23.5 %	9	32159	FL	29	123.1 %
10	SUFFOLK	NY	278	-4.8 %	10	85351	AZ	27	35.0 %
		4,956	8.6 %				450	31.6 %	

*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

Ph.: (949) 429-0452

Reverse Loans.
One Platform.
All Connected.

REVERSEVISION

WWW.REVERSEVISION.COM | 858.433.4970 | CONNECT@REVERSEVISION.COM

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.
Jun 14	590	-13.6 %
Jun 15	742	25.8 %

Refinance Transactions (% of endorsements)

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

Mth	% Refi	% Chg.
Jun 14	4 %	-30 %
Jun 15	9 %	232 %

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

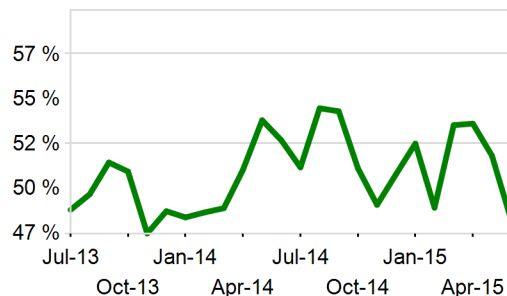
*Paid Advertisement

This Ad Space is available.
Please see our [media kit](#) for more information.

Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	5,472
2	0	ONE REVERSE MORTGAGE LL	2,938
3	0	RMS/SECURITY ONE LENDIN	1,825
4	0	LIBERTY HOME EQUITY SOL	1,108
5	1	URBAN FINANCIAL OF AMER	744
6	-1	PROFICIO MORTGAGE VENTU	679
7	295	REVERSE MORTGAGE FUNDIN	492
8	34	LIVE WELL FINANCIAL INC	454
9	0	NET EQUITY FINANCIAL IN	363
10	3	OPEN MORTGAGE LLC	351
Total:			14,426

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	105	1.5	1	32162	FL	29	1.9
2	SAN DIEGO	CA	83	1.3	2	92223	CA	21	1.1
3	MIAMI	FL	73	1.7	3	20011	DC	20	1.6
4	PHILADELPHIA	PA	58	1.8	3	95648	CA	20	1.2
5	BROOKLYN	NY	56	1.6	3	90043	CA	20	1.1
6	SAN JOSE	CA	50	1.6	3	92056	CA	20	1.0
7	HOUSTON	TX	49	2.0	7	90016	CA	19	1.0
8	DENVER	CO	38	1.5	8	92586	CA	18	1.1
9	PHOENIX	AZ	37	1.5	8	92677	CA	18	1.1
9	OCEANSIDE	CA	37	1.1	8	92692	CA	18	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	13.8 %
3	MD	4.1 %	3	Compton	CA	13.5 %
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	CT	3.3 %	7	Lady Lake	FL	9.5 %
8	NJ	3.3 %	8	Washington	DC	9.4 %
9	FL	3.3 %	9	Chesapeake	VA	9.1 %
10	CO	3.3 %	10	Norfolk	VA	9.0 %

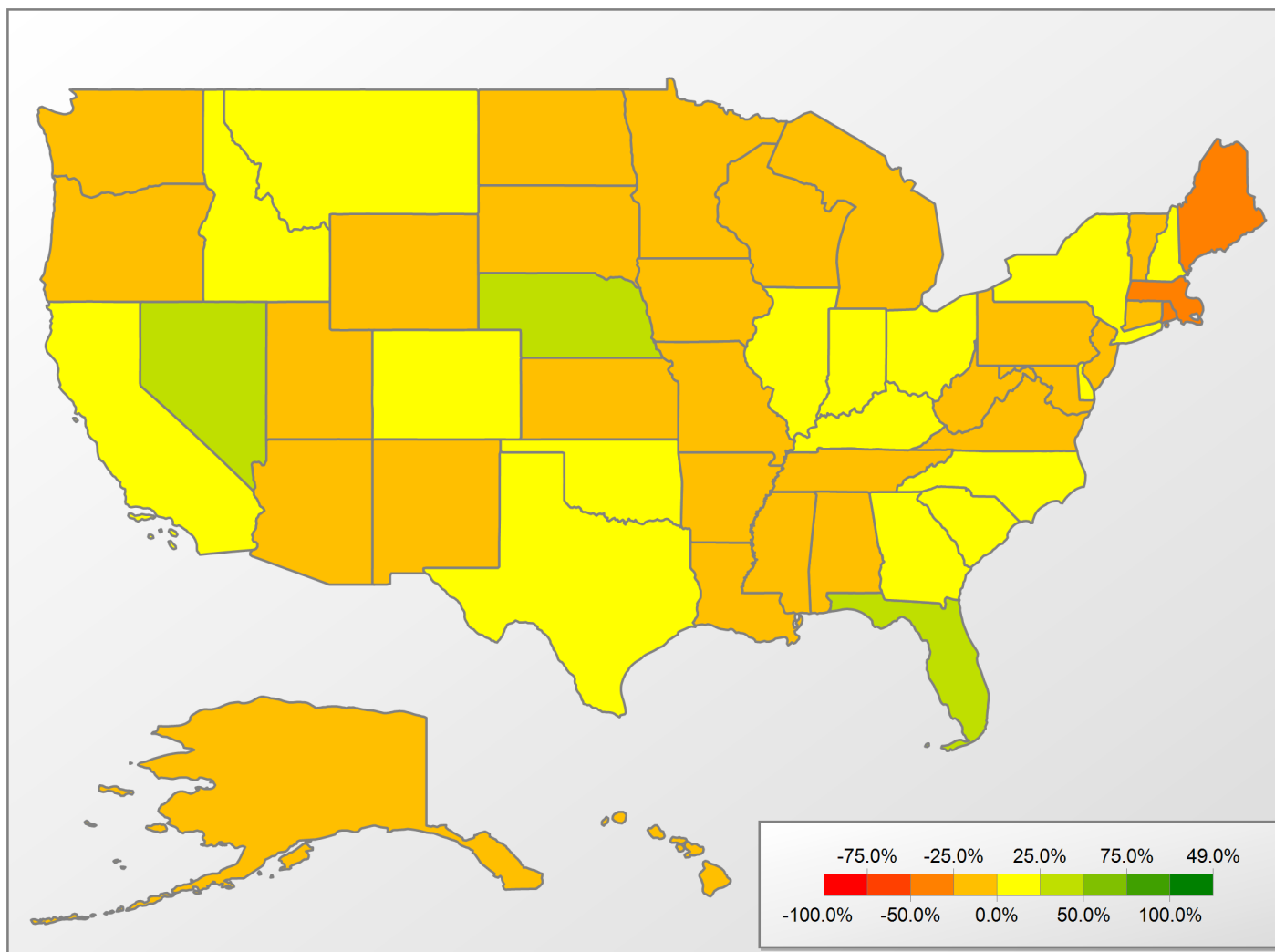
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NAPLES	FL	\$356	\$98	1	33176	FL	\$422	\$158
2	HOLLYWOOD	FL	\$304	\$78	2	20017	DC	\$522	\$112
3	SPRING	TX	\$240	\$73	3	92253	CA	\$454	\$99
4	PITTSBURGH	PA	\$198	\$61	4	90016	CA	\$536	\$82
5	LITTLETON	CO	\$397	\$57	5	84770	UT	\$343	\$80
6	MIAMI	FL	\$323	\$53	6	94605	CA	\$463	\$72
7	ARLINGTON	TX	\$176	\$52	7	32159	FL	\$210	\$70
8	ARVADA	CO	\$333	\$51	8	20019	DC	\$250	\$62
9	SEATTLE	WA	\$443	\$49	9	90043	CA	\$472	\$60
10	DELRAY BEACH	FL	\$297	\$48	10	20011	DC	\$518	\$55

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$129,452	\$30,390	1	32162	FL	\$26,932	\$10,768
2	SAN JOSE	CA	\$78,452	\$20,722	2	20011	DC	\$30,055	\$8,267
3	WASHINGTON	DC	\$109,571	\$19,022	3	20017	DC	\$11,995	\$6,677
4	HOUSTON	TX	\$46,345	\$14,572	4	92691	CA	\$12,703	\$6,640
5	THE VILLAGES	FL	\$28,927	\$12,762	5	33176	FL	\$8,434	\$6,058
6	BROOKLYN	NY	\$112,813	\$11,157	6	78633	TX	\$8,351	\$5,952
7	SANTA ROSA	CA	\$27,146	\$9,324	7	90043	CA	\$11,812	\$5,218
8	MISSION VIEJO	CA	\$24,712	\$9,187	8	94553	CA	\$8,808	\$5,011
9	LAS VEGAS	NV	\$37,025	\$9,186	9	90016	CA	\$11,789	\$4,983
10	NAPLES	FL	\$13,531	\$8,886	10	92223	CA	\$7,730	\$4,620

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.



PRC
PREMIER REVERSE CLOSINGS
DIVISIONS OF NCS & PTC

JUST LOOK AT
OUR NUMBERS!



OVER
150,000
REVERSE
MORTGAGE
TRANSACTIONS
CLOSED...
AND
COUNTING

FIRST IN REVERSE
WWW.PRCLOSINGS.COM
(800) 542-4113