

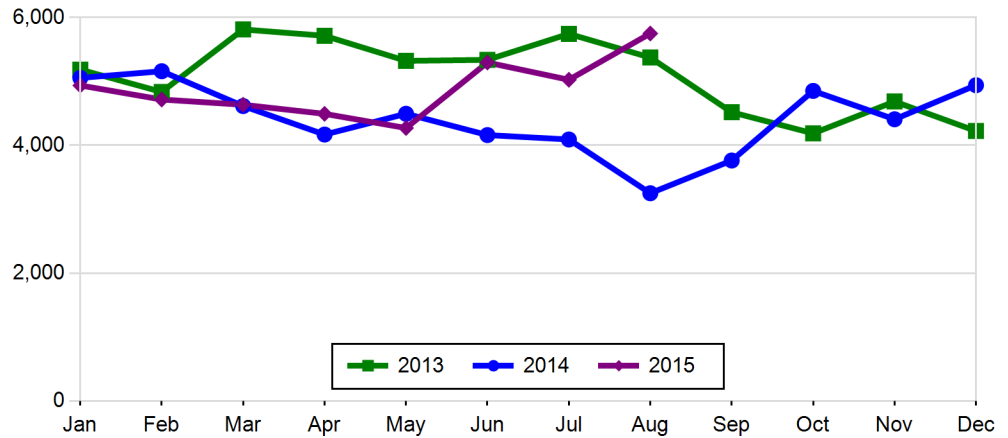
# HECM Trends

HECMs Endorsed thru August 2015

Next Release Date: Week 3 of November

## 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 %
<b>YTD</b>		
Aug 14	34,989	-19.2 %
Aug 15	39,117	11.8 %

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	7,917	30.5 %	1	LOS ANGELES	CA	412	45.6 %	
2	Florida	3,358	35.0 %	2	MIAMI	FL	341	15.2 %	
3	Texas	2,792	13.7 %	3	WASHINGTON	DC	316	24.4 %	
4	New York	2,305	10.6 %	4	BROOKLYN	NY	280	22.3 %	
5	Pennsylvania	1,408	-9.7 %	5	SAN DIEGO	CA	279	18.7 %	
6	New Jersey	1,282	4.1 %	6	HOUSTON	TX	271	30.3 %	
7	Arizona	1,268	8.0 %	7	PHILADELPHIA	PA	266	-30.2 %	
8	Virginia	1,087	1.9 %	8	CHICAGO	IL	226	-14.4 %	
9	Illinois	1,018	6.9 %	9	LAS VEGAS	NV	216	29.3 %	
10	Colorado	947	31.7 %	10	SAN JOSE	CA	193	35.9 %	
23,38218.1 %				2,80013.9 %					
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,020	35.9 %	1	32162	FL	124	55.0 %
2	SAN DIEGO	CA	778	17.5 %	2	84790	UT	108	42.1 %
3	RIVERSIDE	CA	746	51.9 %	3	20011	DC	82	30.2 %
4	MARICOPA	AZ	742	3.2 %	4	95648	CA	58	20.8 %
5	ORANGE	CA	700	17.4 %	5	20002	DC	56	43.6 %
6	COOK	IL	506	2.2 %	6	92223	CA	42	90.9 %
7	MIAMI-DADE	FL	467	17.9 %	7	90047	CA	41	127.8 %
8	SAN BERNARDINO	CA	429	40.2 %	8	85375	AZ	40	-20.0 %
9	HARRIS	TX	404	38.8 %	9	85351	AZ	38	35.7 %
10	SUFFOLK	NY	378	5.0 %	10	92692	CA	37	76.2 %
7,17023.6 %				62640.7 %					

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### Product/Solution Inquiries:

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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	5.3 %
2014	2,049	5.5 %

Month	Active Originators	% Chg.
Aug 14	565	-19.4 %
Aug 15	854	51.2 %

Refinance Transactions  
(% of endorsements)

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

Mth	% Refi	% Chg.
Aug 14	5 %	-31 %
Aug 15	11 %	292 %

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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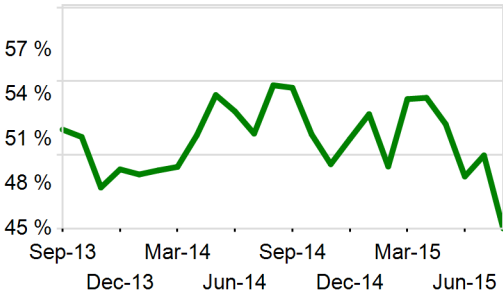
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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend		Rank	Chg	Originator	Units
		1	0	AMERICAN ADVISORS GROUP	7,418
		2	0	ONE REVERSE MORTGAGE LL	3,663
		3	0	RMS/SECURITY ONE LENDIN	2,451
		4	0	LIBERTY HOME EQUITY SOL	1,565
		5	1	URBAN FINANCIAL OF AMER	1,045
		6	-1	PROFICIO MORTGAGE VENTU	921
		7	114	REVERSE MORTGAGE FUNDIN	769
		8	21	LIVE WELL FINANCIAL INC	632
		9	-1	NET EQUITY FINANCIAL IN	508
		10	5	OPEN MORTGAGE LLC	455
		Total:			19,427

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	139	1.5	1	32162	FL	31	1.8
2	SAN DIEGO	CA	105	1.4	2	92223	CA	28	1.1
3	MIAMI	FL	95	1.7	2	92692	CA	28	1.1
4	PHILADELPHIA	PA	61	1.9	4	90047	CA	27	1.0
4	SAN JOSE	CA	61	1.6	5	95648	CA	26	1.2
6	BROOKLYN	NY	60	1.6	6	20011	DC	25	1.6
7	HOUSTON	TX	58	1.9	6	90043	CA	25	1.1
8	DENVER	CO	50	1.6	8	92056	CA	24	1.1
9	LONG BEACH	CA	48	1.1	8	92584	CA	24	1.0
10	FORT LAUDERDALE	FL	47	1.3	8	90650	CA	24	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.3 %
2	UT	4.9 %	2	Saint George	UT	14.3 %
3	MD	4.1 %	3	Compton	CA	13.6 %
4	CA	4.0 %	4	Hialeah	FL	12.3 %
5	NV	3.6 %	5	Portsmouth	VA	10.4 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CT	3.4 %	7	Lady Lake	FL	9.6 %
8	NJ	3.3 %	8	Washington	DC	9.4 %
9	CO	3.3 %	9	Chesapeake	VA	9.2 %
10	FL	3.3 %	10	Norfolk	VA	9.0 %

Geography Rank by Avg MCA Growth

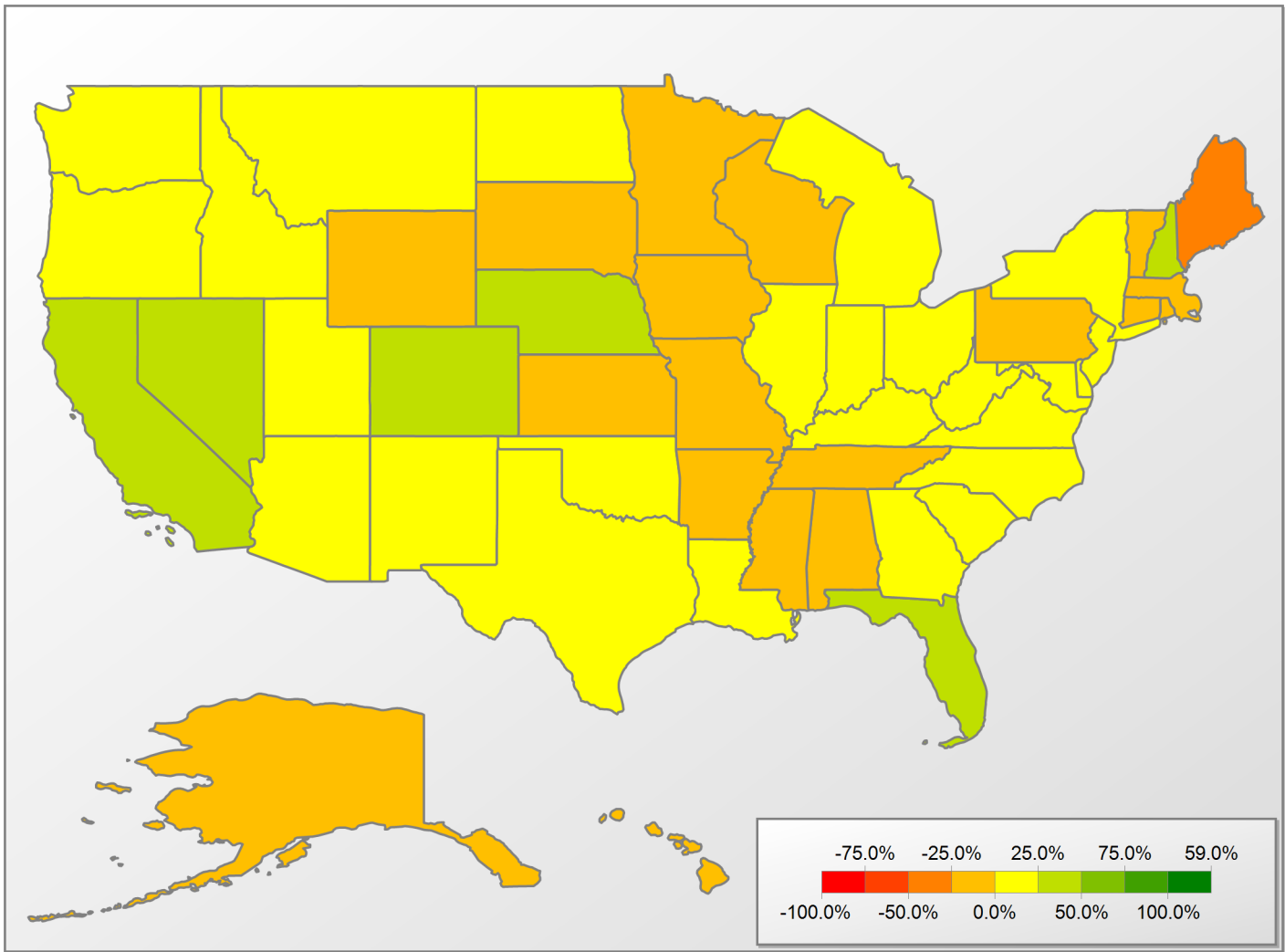
Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NAPLES	FL	\$355	\$91	1	90016	CA	\$533	\$90
2	SPRING	TX	\$229	\$63	2	20017	DC	\$508	\$86
3	ARVADA	CO	\$328	\$59	3	94605	CA	\$451	\$67
4	ROSEVILLE	CA	\$393	\$58	4	92253	CA	\$446	\$65
5	CONCORD	CA	\$502	\$57	5	90042	CA	\$536	\$60
6	RENO	NV	\$311	\$53	6	90043	CA	\$465	\$55
7	MIAMI	FL	\$322	\$51	7	92026	CA	\$421	\$51
8	DELRAY BEACH	FL	\$300	\$51	8	20019	DC	\$248	\$50
9	SIMI VALLEY	CA	\$480	\$48	9	32159	FL	\$209	\$48
10	ARLINGTON	TX	\$185	\$47	10	20002	DC	\$544	\$47

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$192,824	\$64,175	1	32162	FL	\$34,841	\$14,014
2	WASHINGTON	DC	\$150,680	\$34,210	2	20011	DC	\$41,764	\$12,323
3	BROOKLYN	NY	\$154,879	\$33,224	3	20002	DC	\$30,482	\$11,078
4	SAN JOSE	CA	\$111,130	\$29,968	4	84790	UT	\$36,520	\$10,720
5	MIAMI	FL	\$109,691	\$29,541	5	94553	CA	\$14,159	\$9,146
6	SAN DIEGO	CA	\$135,961	\$26,968	6	95127	CA	\$13,237	\$8,875
7	HOUSTON	TX	\$62,389	\$21,874	7	92692	CA	\$19,505	\$8,594
8	AUSTIN	TX	\$42,444	\$16,083	8	90047	CA	\$13,610	\$8,423
9	MISSION VIEJO	CA	\$36,556	\$14,825	9	90746	CA	\$11,708	\$8,048
10	SEATTLE	WA	\$46,671	\$14,778	10	92683	CA	\$13,469	\$7,778



# 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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