

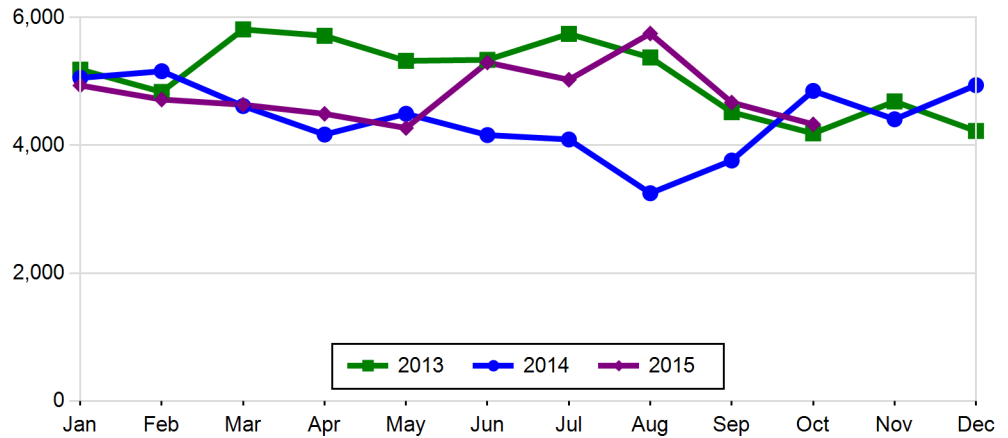
HECM Trends

HECMs Endorsed thru October 2015

Next Release Date: Week 3 of January

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.
Oct 14	43,602	-16.2 %
Oct 15	48,114	10.3 %

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	9,914	32.0 %	1	LOS ANGELES	CA	498	40.3 %
2	Florida	4,110	31.8 %	2	MIAMI	FL	400	11.7 %
3	Texas	3,356	7.4 %	3	WASHINGTON	DC	374	20.3 %
4	New York	2,841	9.6 %	4	SAN DIEGO	CA	364	24.7 %
5	Pennsylvania	1,754	-10.9 %	5	BROOKLYN	NY	354	29.2 %
6	Arizona	1,582	13.5 %	6	HOUSTON	TX	328	23.3 %
7	New Jersey	1,560	2.2 %	7	PHILADELPHIA	PA	324	-33.2 %
8	Virginia	1,298	-2.3 %	8	CHICAGO	IL	264	-21.7 %
9	Colorado	1,205	30.7 %	9	LAS VEGAS	NV	260	24.4 %
10	Illinois	1,192	-2.9 %	10	SAN JOSE	CA	237	35.4 %
		28,812	16.6 %				3,403	11.1 %

Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,500	38.4 %	1	32162	FL	152	44.8 %
2	SAN DIEGO	CA	1,004	26.0 %	2	84790	UT	138	30.2 %
3	MARICOPA	AZ	921	8.0 %	3	20011	DC	101	26.3 %
4	RIVERSIDE	CA	916	44.0 %	4	95648	CA	71	14.5 %
5	ORANGE	CA	893	21.5 %	5	20002	DC	67	17.5 %
6	COOK	IL	599	-6.6 %	6	85375	AZ	48	-7.7 %
7	MIAMI-DADE	FL	550	13.9 %	6	92692	CA	48	92.0 %
8	SAN BERNARDINO	CA	538	43.5 %	6	90047	CA	48	84.6 %
9	HARRIS	TX	488	29.8 %	9	92223	CA	47	62.1 %
10	SUFFOLK	NY	461	0.2 %	10	85351	AZ	44	29.4 %
			8,870	23.8 %				764	32.6 %

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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.
Oct 14	675	13.3 %
Oct 15	697	3.3 %

Refinance Transactions

(% of endorsements)

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

Mth	% Refi	% Chg.
Oct 14	6 %	63 %
Oct 15	10 %	46 %

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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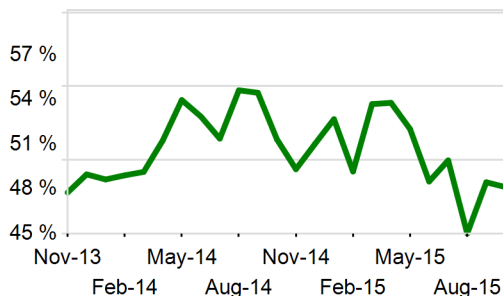
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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	9,284
2	0	ONE REVERSE MORTGAGE LL	4,333
3	0	RMS/SECURITY ONE LENDIN	2,763
4	0	LIBERTY HOME EQUITY SOL	1,948
5	1	URBAN FINANCIAL OF AMER	1,270
6	-1	PROFICIO MORTGAGE VENTU	1,057
7	25	REVERSE MORTGAGE FUNDIN	1,013
8	17	LIVE WELL FINANCIAL INC	768
9	-1	NET EQUITY FINANCIAL IN	582
10	4	HIGH TECH LENDING INC	564
Total:			23,582

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	161	1.5	1	92692	CA	36	1.0
2	SAN DIEGO	CA	122	1.4	2	32162	FL	35	1.8
3	MIAMI	FL	104	1.7	3	20011	DC	34	1.5
4	SAN JOSE	CA	71	1.5	4	90047	CA	32	1.0
5	BROOKLYN	NY	67	1.6	5	90650	CA	31	1.0
6	PHILADELPHIA	PA	66	1.8	6	95648	CA	30	1.2
7	LONG BEACH	CA	61	1.1	6	92223	CA	30	1.0
8	HOUSTON	TX	60	1.9	6	90043	CA	30	1.0
9	DENVER	CO	57	1.6	9	92683	CA	27	1.1
10	RIVERSIDE	CA	56	1.3	9	90746	CA	27	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.1 %
2	UT	5.0 %	2	Saint George	UT	14.6 %
3	MD	4.1 %	3	Compton	CA	13.6 %
4	CA	4.1 %	4	Hialeah	FL	12.3 %
5	NV	3.6 %	5	Portsmouth	VA	10.3 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CT	3.3 %	7	Lady Lake	FL	9.7 %
8	CO	3.3 %	8	Washington	DC	9.4 %
9	NJ	3.3 %	9	Chesapeake	VA	9.2 %
10	FL	3.3 %	10	Norfolk	VA	9.0 %

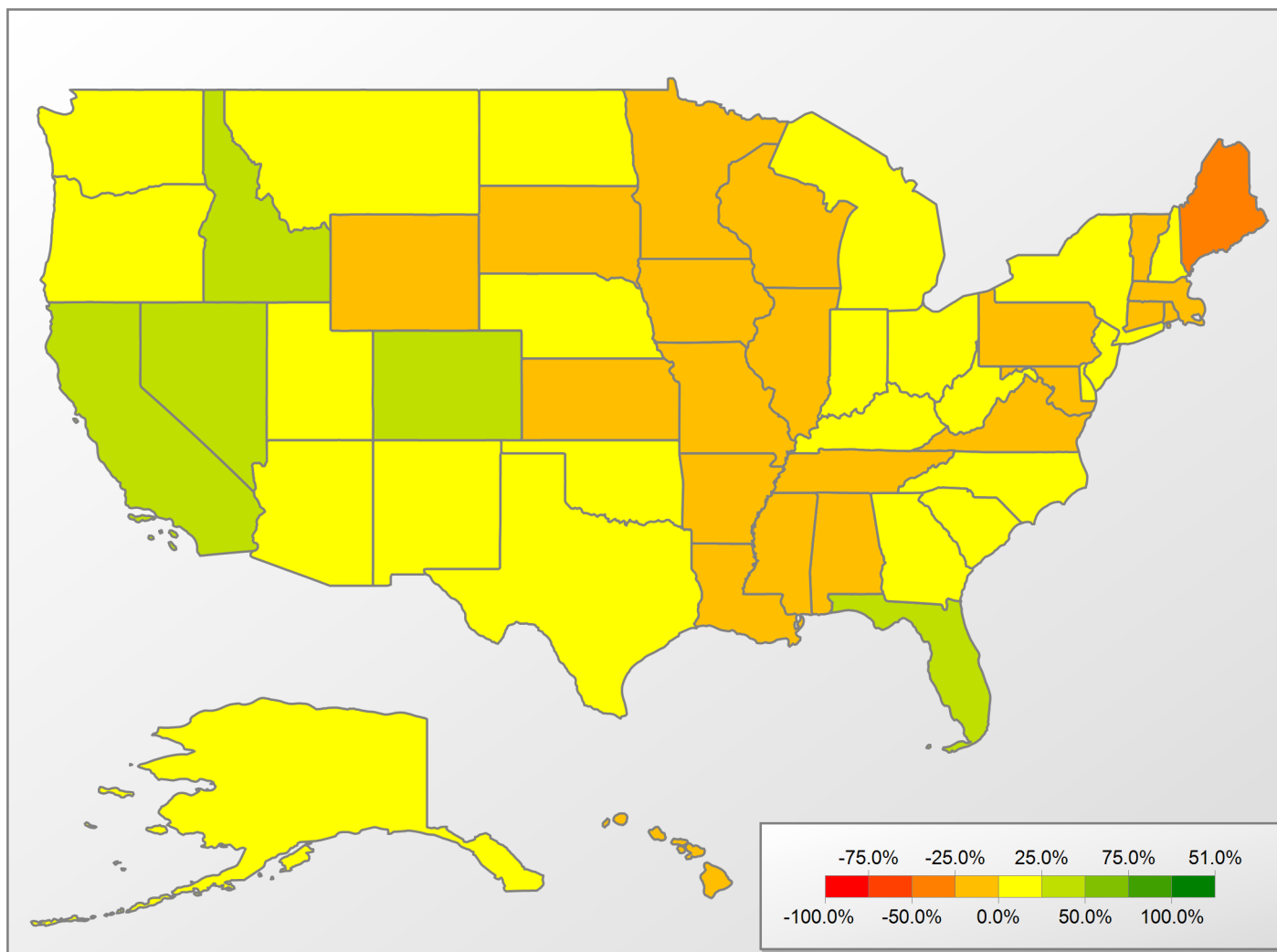
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SPRING	TX	\$233	\$54	1	20017	DC	\$507	\$75
2	ROSEVILLE	CA	\$394	\$52	2	20019	DC	\$257	\$56
3	ORANGE	CA	\$572	\$49	3	95127	CA	\$545	\$56
4	NAPLES	FL	\$364	\$47	4	92253	CA	\$427	\$55
5	WHITTIER	CA	\$449	\$47	5	92026	CA	\$408	\$48
6	SIMI VALLEY	CA	\$478	\$46	6	20002	DC	\$549	\$40
7	RENO	NV	\$311	\$45	7	90043	CA	\$466	\$39
8	MIAMI	FL	\$322	\$45	8	92691	CA	\$610	\$38
9	AUSTIN	TX	\$325	\$42	9	20011	DC	\$514	\$37
10	FRESNO	CA	\$234	\$41	10	95747	CA	\$400	\$37

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$232,026	\$69,903	1	32162	FL	\$41,882	\$14,488
2	BROOKLYN	NY	\$198,071	\$52,605	2	20011	DC	\$51,927	\$13,796
3	SAN DIEGO	CA	\$178,051	\$40,287	3	95127	CA	\$18,519	\$13,144
4	SAN JOSE	CA	\$137,527	\$38,097	4	92692	CA	\$25,758	\$12,818
5	WASHINGTON	DC	\$180,149	\$36,781	5	84790	UT	\$47,285	\$12,304
6	MIAMI	FL	\$128,709	\$29,461	6	94553	CA	\$17,360	\$11,107
7	HOUSTON	TX	\$76,745	\$25,017	7	90650	CA	\$16,404	\$9,999
8	MISSION VIEJO	CA	\$46,491	\$20,400	8	90746	CA	\$14,864	\$9,874
9	SEATTLE	WA	\$55,631	\$18,219	9	90043	CA	\$18,642	\$8,818
10	AUSTIN	TX	\$51,013	\$17,370	10	92672	CA	\$17,680	\$8,342

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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