

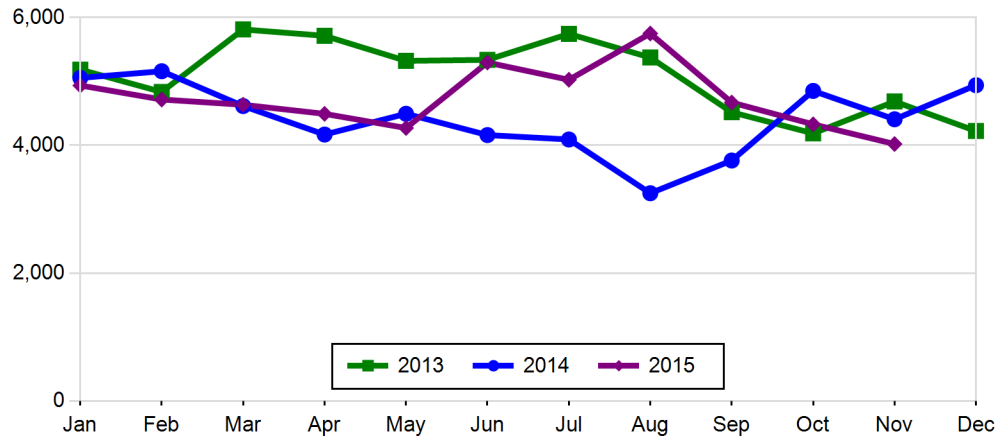
# HECM Trends

HECMs Endorsed thru November 2015

Next Release Date: Week 3 of February

## 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.
Nov 14	48,009	-15.3 %
Nov 15	52,134	8.6 %

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	10,657	25.9 %	1	LOS ANGELES	CA	535	33.4 %
2	Florida	4,481	30.3 %	2	MIAMI	FL	433	12.2 %
3	Texas	3,718	9.2 %	3	WASHINGTON	DC	400	13.0 %
4	New York	3,039	7.6 %	4	SAN DIEGO	CA	391	23.3 %
5	Pennsylvania	1,878	-13.6 %	5	BROOKLYN	NY	379	28.0 %
6	Arizona	1,690	9.7 %	6	HOUSTON	TX	365	22.9 %
7	New Jersey	1,668	-0.1 %	7	PHILADELPHIA	PA	345	-35.3 %
8	Virginia	1,392	-3.3 %	8	CHICAGO	IL	290	-22.9 %
9	Colorado	1,370	36.6 %	9	LAS VEGAS	NV	275	14.6 %
10	Illinois	1,287	-5.8 %	10	SAN JOSE	CA	256	29.3 %
		<b>31,180</b>	<b>14.1 %</b>				<b>3,669</b>	<b>8.0 %</b>

Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,679	30.3 %	1	32162	FL	162	40.9 %
2	SAN DIEGO	CA	1,075	23.3 %	2	84790	UT	152	32.2 %
3	RIVERSIDE	CA	991	37.1 %	3	20011	DC	105	12.9 %
4	MARICOPA	AZ	984	5.6 %	4	95648	CA	79	9.7 %
5	ORANGE	CA	960	18.2 %	5	20002	DC	73	17.7 %
6	COOK	IL	641	-10.5 %	6	92692	CA	53	82.8 %
7	MIAMI-DADE	FL	599	13.9 %	7	92223	CA	51	54.5 %
8	SAN BERNARDINO	CA	581	35.4 %	7	85375	AZ	51	-3.8 %
9	HARRIS	TX	545	30.4 %	9	90047	CA	48	50.0 %
10	SUFFOLK	NY	495	-2.4 %	10	85351	AZ	45	21.6 %
			<b>9,550</b>	<b>19.5 %</b>				<b>819</b>	<b>27.8 %</b>

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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	1,941	5.3 %
2014	2,049	5.6 %

Month	Active Originators	% Chg.
Nov 14	670	-2.0 %
Nov 15	614	-8.4 %

## Refinance Transactions (% of endorsements)

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

Mth	% Refi	% Chg.
Nov 14	8 %	22 %
Nov 15	11 %	37 %

## 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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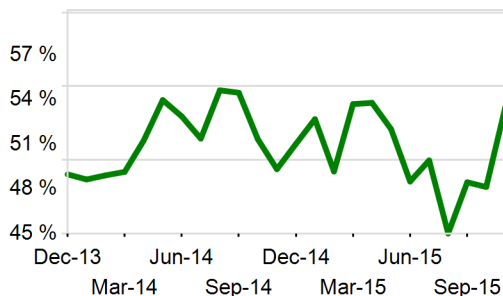
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# Competitive Landscape -YTD

## Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	10,096
2	0	ONE REVERSE MORTGAGE LL	4,690
3	0	RMS/SECURITY ONE LENDIN	3,061
4	0	LIBERTY HOME EQUITY SOL	2,035
5	1	URBAN FINANCIAL OF AMER	1,383
6	22	REVERSE MORTGAGE FUNDIN	1,127
7	-2	PROFICIO MORTGAGE VENTU	1,098
8	16	LIVE WELL FINANCIAL INC	874
9	2	HIGH TECH LENDING INC	612
10	-2	NET EQUITY FINANCIAL IN	583
Total:			25,559

## 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	168	1.5	1	92692	CA	38	1.0
2	SAN DIEGO	CA	125	1.4	2	32162	FL	36	1.7
3	MIAMI	FL	105	1.7	3	20011	DC	34	1.5
4	SAN JOSE	CA	76	1.5	4	90043	CA	33	1.0
5	BROOKLYN	NY	70	1.7	5	95648	CA	32	1.2
6	PHILADELPHIA	PA	69	1.8	5	90047	CA	32	1.0
7	LONG BEACH	CA	65	1.1	7	92223	CA	31	1.0
8	HOUSTON	TX	63	1.9	7	90650	CA	31	1.0
8	DENVER	CO	63	1.6	9	92056	CA	29	1.2
10	RIVERSIDE	CA	58	1.3	9	92563	CA	29	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	14.7 %
3	MD	4.1 %	3	Compton	CA	13.5 %
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	9.1 %
10	FL	3.3 %	10	Norfolk	VA	8.9 %

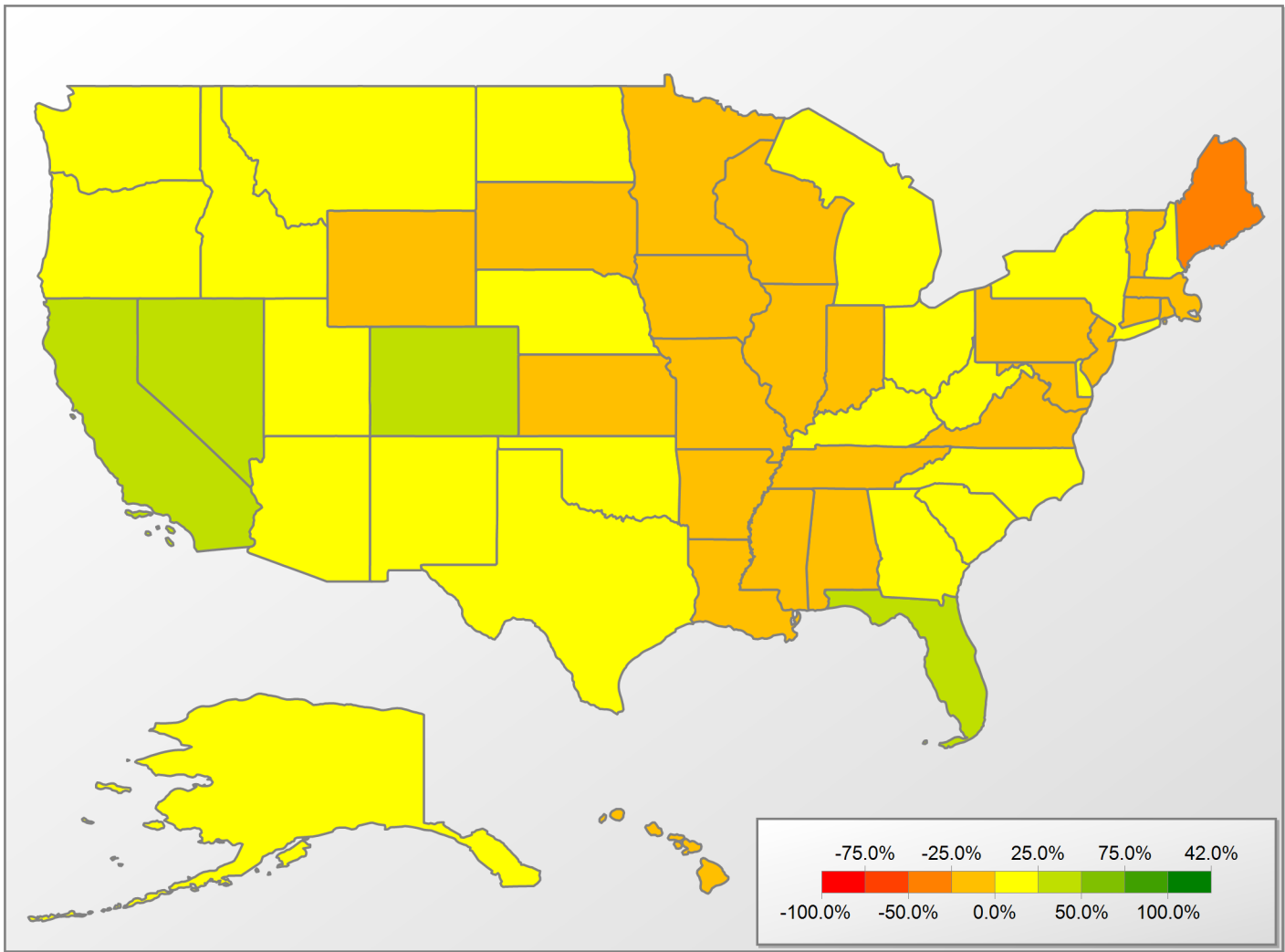
## Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	WHITTIER	CA	\$453	\$53	1	20017	DC	\$509	\$67
2	ROSEVILLE	CA	\$391	\$48	2	92253	CA	\$428	\$58
3	HOLLYWOOD	FL	\$281	\$47	3	20019	DC	\$262	\$56
4	NAPLES	FL	\$363	\$44	4	90043	CA	\$472	\$44
5	LITTLETON	CO	\$372	\$43	5	95127	CA	\$537	\$43
6	SIMI VALLEY	CA	\$481	\$41	6	92117	CA	\$537	\$42
7	HOUSTON	TX	\$236	\$40	7	94595	CA	\$518	\$39
8	FRESNO	CA	\$230	\$40	8	92691	CA	\$611	\$38
9	AUSTIN	TX	\$321	\$40	9	84770	UT	\$314	\$36
10	MIAMI	FL	\$318	\$38	10	95747	CA	\$395	\$34

## Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$250,639	\$68,605	1	32162	FL	\$44,417	\$14,524
2	BROOKLYN	NY	\$212,724	\$54,681	2	84790	UT	\$51,854	\$14,029
3	SAN DIEGO	CA	\$192,120	\$41,965	3	92692	CA	\$28,569	\$13,493
4	SAN JOSE	CA	\$147,944	\$36,098	4	94553	CA	\$18,860	\$12,202
5	MIAMI	FL	\$137,700	\$29,558	5	95127	CA	\$18,809	\$11,884
6	WASHINGTON	DC	\$191,370	\$28,863	6	90043	CA	\$20,288	\$9,583
7	HOUSTON	TX	\$86,241	\$27,966	7	90650	CA	\$16,404	\$9,569
8	MISSION VIEJO	CA	\$51,163	\$21,761	8	10314	NY	\$17,771	\$9,562
9	NAPLES	FL	\$30,520	\$18,072	9	90746	CA	\$15,383	\$9,423
10	AUSTIN	TX	\$54,299	\$17,730	10	20011	DC	\$53,827	\$9,322

# 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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