

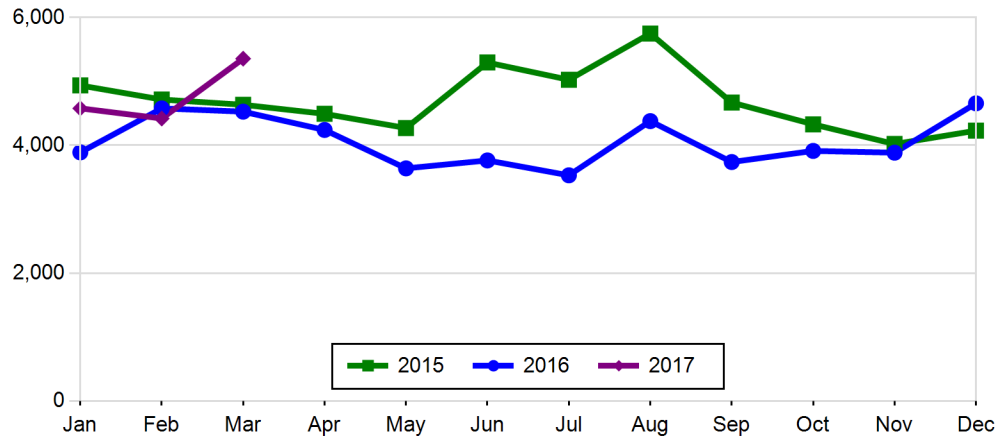
HECM Trends

HECMs Endorsed thru March 2017

Next Release Date: Week 3 of June

Sales Performance

Year Over Year Endorsement Trend



Endorsement Growth Rate

Year	Units	% Chg.
2014	52,949	-13.1 %
2015	56,363	6.4 %
2016	48,732	-13.5 %

YTD	Units	% Chg.
Mar 16	12,992	-9.1 %
Mar 17	14,352	10.5 %

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	3,394	14.2 %	1	DENVER	CO	165	48.6 %	
2	Florida	1,235	18.4 %	2	LOS ANGELES	CA	155	6.2 %	
3	Texas	1,095	14.2 %	3	SAN DIEGO	CA	142	26.8 %	
4	Colorado	805	76.5 %	4	LAS VEGAS	NV	102	30.8 %	
5	New York	611	2.9 %	5	HOUSTON	TX	101	-9.0 %	
6	Arizona	530	12.8 %	6	WASHINGTON	DC	89	7.2 %	
7	Washington	500	32.3 %	7	MIAMI	FL	73	-24.7 %	
8	Pennsylvania	366	9.3 %	8	AURORA	CO	72	56.5 %	
9	North Carolina	340	1.5 %	9	PHOENIX	AZ	71	6.0 %	
10	Oregon	318	25.2 %	9	AUSTIN	TX	71	9.2 %	
		9,194	17.9 %				1,041	13.6 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	777	8.2 %	1	32162	FL	38	8.6 %
2	SAN DIEGO	CA	368	30.5 %	2	84790	UT	34	-5.6 %
3	MARICOPA	AZ	323	9.1 %	3	80247	CO	26	Infinity
4	ORANGE	CA	322	15.4 %	3	90047	CA	26	160.0 %
5	RIVERSIDE	CA	279	10.3 %	5	95648	CA	20	11.1 %
6	SAN BERNARDINO	CA	175	10.8 %	6	80014	CO	19	46.2 %
7	KING	WA	166	49.5 %	6	20011	DC	19	-13.6 %
8	CLARK	NV	160	32.2 %	8	85351	AZ	18	100.0 %
9	HARRIS	TX	156	-1.3 %	8	92692	CA	18	0.0 %
10	SACRAMENTO	CA	149	33.0 %	10	92056	CA	16	6.7 %
		2,875	15.6 %					234	33.0 %

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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

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2015	2,199	8.7 %
2016	2,106	-4.2 %

Month	Active Originators	% Chg.
Mar 16	672	0.1 %
Mar 17	816	21.4 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2015	11 %	121 %
2016	11 %	-8 %

Mth	% Refi	% Chg.
Mar 16	11 %	4 %
Mar 17	14 %	57 %

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.

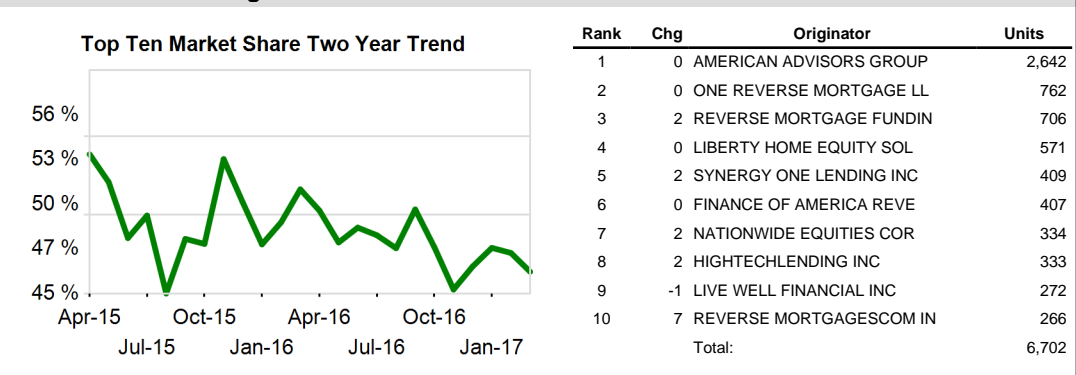
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Competitive Landscape -YTD

Endorsement and OriginatorTrends



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	80	1.5	1	32162	FL	22	1.4
2	DENVER	CO	68	1.7	2	80247	CO	21	1.1
2	SAN DIEGO	CA	68	1.6	3	90047	CA	20	1.1
4	MIAMI	FL	41	1.3	4	90043	CA	16	1.0
5	SACRAMENTO	CA	36	1.4	5	92692	CA	15	1.1
5	AURORA	CO	36	1.3	6	92220	CA	14	1.0
7	HOUSTON	TX	34	1.9	7	92223	CA	13	1.0
7	LITTLETON	CO	34	1.3	7	92677	CA	13	1.0
9	AUSTIN	TX	32	1.7	7	92691	CA	13	1.0
9	PHOENIX	AZ	32	1.4	7	92056	CA	13	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	16.4 %
2	UT	5.2 %	2	Opa Locka	FL	15.4 %
3	CA	4.2 %	3	Compton	CA	13.7 %
4	MD	4.0 %	4	Hialeah	FL	11.8 %
5	NV	3.8 %	5	Lady Lake	FL	10.1 %
6	CO	3.6 %	6	Jamaica	NY	10.0 %
7	OR	3.5 %	7	Portsmouth	VA	9.9 %
8	CT	3.3 %	8	Washington	DC	9.3 %
9	NJ	3.3 %	9	Sun City	CA	9.1 %
10	FL	3.3 %	10	Moreno Valley	CA	8.9 %

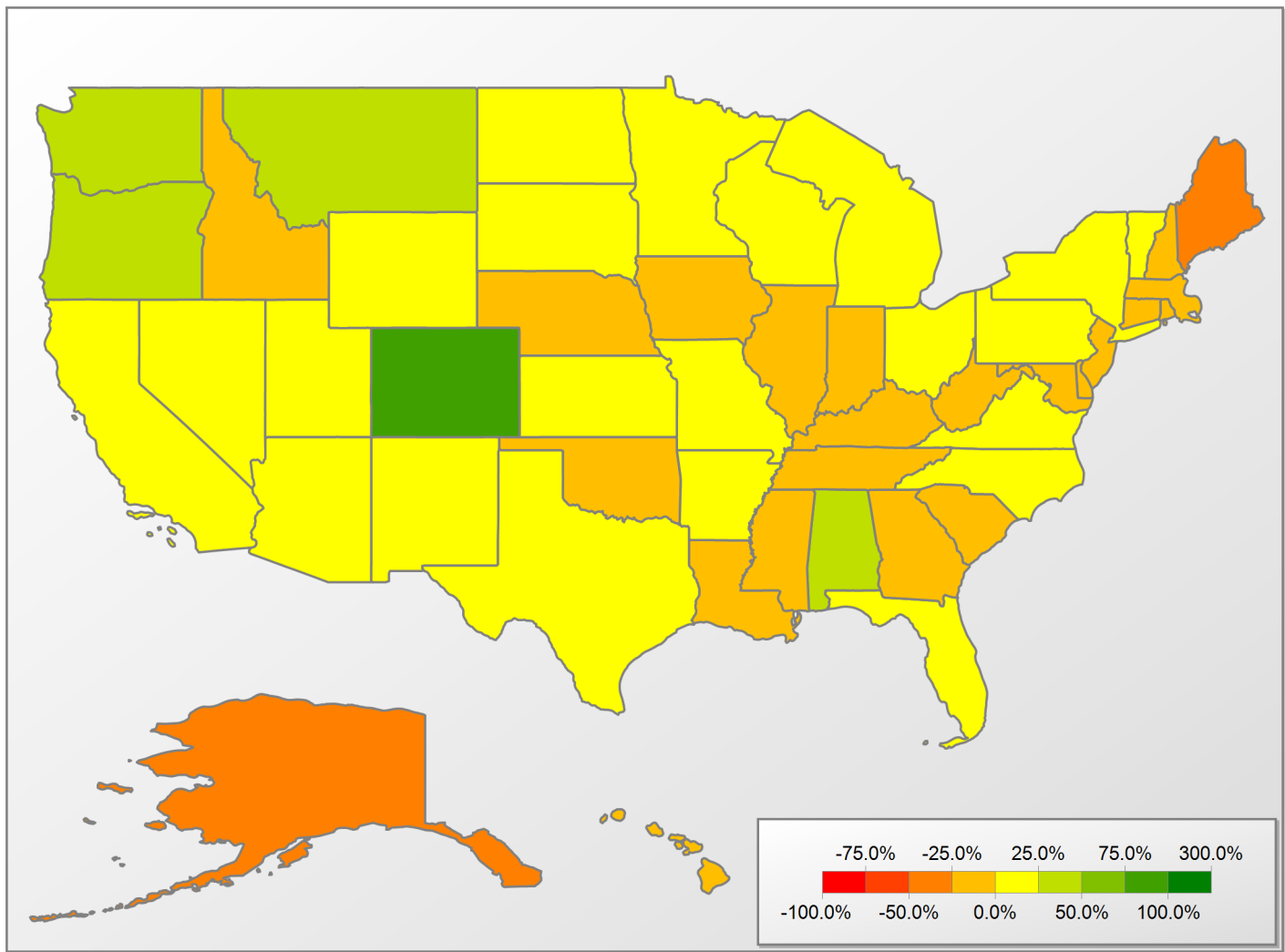
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	VACAVILLE	CA	\$454	\$100	1	89052	NV	\$464	\$162
2	SPOKANE	WA	\$259	\$94	2	43123	OH	\$296	\$156
3	NAPA	CA	\$593	\$93	3	84720	UT	\$283	\$152
4	SANDY	UT	\$374	\$89	4	92260	CA	\$470	\$150
5	PLANO	TX	\$302	\$78	5	80123	CO	\$369	\$139
6	PORT CHARLOTTE	FL	\$251	\$76	6	11207	NY	\$514	\$130
7	PALM DESERT	CA	\$429	\$76	7	95688	CA	\$479	\$120
8	OAKLAND	CA	\$559	\$73	8	70117	LA	\$261	\$117
9	INGLEWOOD	CA	\$519	\$68	9	89134	NV	\$394	\$112
10	SARASOTA	FL	\$314	\$66	10	92056	CA	\$487	\$111

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$71,533	\$16,735	1	90047	CA	\$10,417	\$6,602
2	DENVER	CO	\$54,710	\$15,935	2	95476	CA	\$9,185	\$5,960
3	OAKLAND	CA	\$26,836	\$14,189	3	90620	CA	\$6,553	\$5,558
4	LITTLETON	CO	\$23,068	\$11,473	4	92120	CA	\$6,392	\$5,282
5	LAS VEGAS	NV	\$29,724	\$9,471	5	92677	CA	\$7,866	\$4,997
6	AURORA	CO	\$20,906	\$9,066	6	80128	CO	\$5,715	\$4,813
7	SACRAMENTO	CA	\$20,780	\$8,839	7	94619	CA	\$6,019	\$4,768
8	STATEN ISLAND	NY	\$19,083	\$7,825	8	43082	OH	\$5,327	\$4,701
9	LOS ANGELES	CA	\$78,332	\$7,819	9	80123	CO	\$5,537	\$4,616
10	DALLAS	TX	\$17,296	\$6,700	10	89052	NV	\$5,571	\$4,361

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.

