

# HECM Trends

HECMs Endorsed thru September 2017

Next Release Date: Week 3 of December



**REVERSE MARKET**  
INSIGHT

## Endorsement Growth Rate

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

YTD	Units	% Chg.
Sep 16	36,280	-17.1 %
Sep 17	42,839	18.1 %

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)

### Product/Solution Inquiries:

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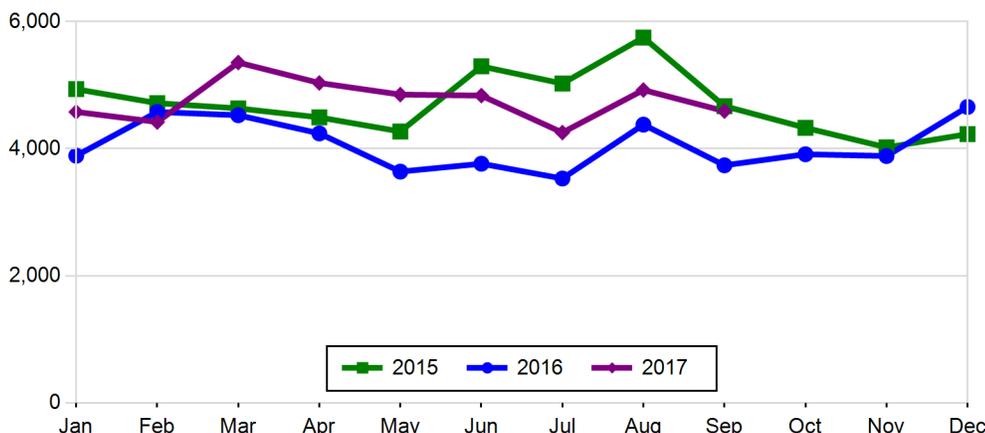
We are happy to assist members of the media with commentary or special data requests

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## Sales Performance

### Year Over Year Endorsement Trend



### Endorsement Rank by Geographic Area (YTD) Units and Growth %

Rank	State	Units	Growth	Rank	City	St	Units	Growth	
1	California	10,197	25.3 %	1	LOS ANGELES	CA	514	33.2 %	
2	Florida	3,705	16.7 %	2	DENVER	CO	442	40.8 %	
3	Texas	3,217	16.3 %	3	SAN DIEGO	CA	363	23.9 %	
4	Colorado	2,401	72.0 %	4	WASHINGTON	DC	301	29.2 %	
5	New York	1,766	6.6 %	5	LAS VEGAS	NV	290	44.3 %	
6	Arizona	1,635	19.8 %	6	HOUSTON	TX	263	-13.5 %	
7	Washington	1,443	38.5 %	7	MIAMI	FL	247	-9.5 %	
8	Oregon	1,072	47.1 %	8	PHOENIX	AZ	239	44.0 %	
9	Pennsylvania	1,059	5.7 %	9	PORTLAND	OR	230	45.6 %	
10	North Carolina	1,002	11.5 %	10	BROOKLYN	NY	217	5.3 %	
<b>27,497</b>				<b>3,106</b>				<b>22.6 %</b>	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,481	30.2 %	1	84790	UT	104	3.0 %
2	SAN DIEGO	CA	1,102	35.2 %	2	32162	FL	87	-15.5 %
3	MARICOPA	AZ	981	13.5 %	3	90047	CA	69	109.1 %
4	ORANGE	CA	940	20.2 %	3	95648	CA	69	-4.2 %
5	RIVERSIDE	CA	887	26.9 %	5	20011	DC	64	20.8 %
6	SAN BERNARDINO	CA	529	21.6 %	6	90043	CA	59	63.9 %
7	KING	WA	491	61.5 %	7	80014	CO	58	61.1 %
8	CLARK	NV	471	39.3 %	8	80247	CO	52	642.9 %
9	HARRIS	TX	428	-4.5 %	9	92056	CA	50	11.1 %
10	CONTRA COSTA	CA	421	39.4 %	9	94513	CA	50	25.0 %
<b>8,731</b>				<b>662</b>				<b>25.9 %</b>	

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**Originator Growth Rate**  
(unique origination companies in period)

Year	Active Originators	% Chg.
2015	2,197	8.8 %
2016	2,104	-4.2 %

Month	Active Originators	% Chg.
Sep 16	576	-21.5 %
Sep 17	665	15.5 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2015	10.6 %	6 %
2016	11.3 %	-1 %

Mth	% Refi	% Chg.
Sep 16	11.7 %	1 %
Sep 17	17.4 %	6 %

**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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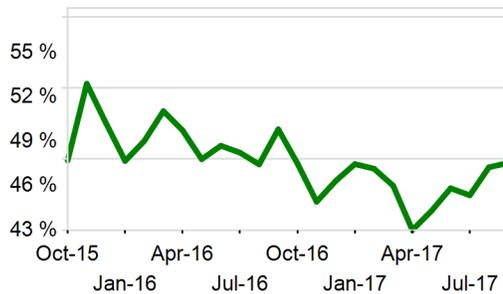
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	7,919
2	0	ONE REVERSE MORTGAGE LL	2,287
3	0	REVERSE MORTGAGE FUNDIN	1,923
4	0	LIBERTY HOME EQUITY SOL	1,438
5	1	FINANCE OF AMERICA REVE	1,421
6	1	SYNERGY ONE LENDING INC	1,246
7	1	NATIONWIDE EQUITIES COR	933
8	1	LIVE WELL FINANCIAL INC	870
9	2	REVERSE MORTGAGESCOM IN	781
10	0	HIGHTECHLENDING INC	775
Total:			19,593

**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	193	1.4	1	90043	CA	43	1.0
2	SAN DIEGO	CA	107	1.4	2	90047	CA	42	1.1
3	DENVER	CO	96	1.6	3	90650	CA	37	1.1
4	MIAMI	FL	80	1.4	4	92056	CA	36	1.0
5	LONG BEACH	CA	75	1.1	5	32162	FL	34	1.4
6	SAN JOSE	CA	71	1.4	6	92692	CA	33	1.0
7	RIVERSIDE	CA	70	1.0	7	80219	CO	29	1.0
8	PHOENIX	AZ	66	1.5	8	92057	CA	28	1.1
8	ANAHEIM	CA	66	1.1	8	90746	CA	28	1.0
10	SACRAMENTO	CA	64	1.4	10	80247	CO	27	1.2

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	17.0 %
2	UT	5.4 %	2	Opa Locka	FL	15.1 %
3	CA	4.3 %	3	Compton	CA	13.6 %
4	MD	4.0 %	4	Hialeah	FL	11.7 %
5	NV	3.9 %	5	Lady Lake	FL	10.2 %
6	CO	3.8 %	6	Jamaica	NY	10.0 %
7	OR	3.6 %	7	Portsmouth	VA	9.7 %
8	CT	3.3 %	8	Washington	DC	9.3 %
9	FL	3.3 %	9	Sun City	CA	9.2 %
10	NJ	3.2 %	10	Moreno Valley	CA	9.1 %

**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	INGLEWOOD	CA	\$522	\$68	1	43123	OH	\$300	\$94
2	SEATTLE	WA	\$542	\$52	2	94565	CA	\$395	\$72
3	HAYWARD	CA	\$560	\$50	3	90018	CA	\$574	\$67
4	NORWALK	CA	\$450	\$50	4	86301	AZ	\$304	\$67
5	VANCOUVER	WA	\$307	\$50	5	80003	CO	\$350	\$66
6	PLANO	TX	\$289	\$49	6	20019	DC	\$309	\$63
7	HENDERSON	NV	\$329	\$47	7	92056	CA	\$479	\$60
8	NEW ORLEANS	LA	\$292	\$45	8	80123	CO	\$381	\$60
9	NAPA	CA	\$585	\$41	9	91001	CA	\$599	\$55
10	WEST COVINA	CA	\$518	\$40	10	90044	CA	\$399	\$52

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$264,271	\$76,061	1	90047	CA	\$29,083	\$16,646
2	DENVER	CO	\$153,017	\$43,717	2	94595	CA	\$15,969	\$13,467
3	SAN DIEGO	CA	\$186,894	\$38,179	3	90043	CA	\$31,344	\$12,419
4	LAKEWOOD	CO	\$36,965	\$35,587	4	92840	CA	\$18,141	\$11,835
5	WASHINGTON	DC	\$145,860	\$33,805	5	90650	CA	\$21,618	\$11,202
6	AURORA	CO	\$63,189	\$31,466	6	92078	CA	\$15,333	\$10,494
7	PORTLAND	OR	\$92,776	\$31,155	7	92804	CA	\$18,861	\$10,461
8	CENTENNIAL	CO	\$28,155	\$25,745	8	91941	CA	\$15,098	\$10,237
9	ANAHEIM	CA	\$61,178	\$25,514	9	94558	CA	\$22,953	\$10,120
10	OAKLAND	CA	\$66,946	\$25,347	10	90746	CA	\$17,811	\$9,906



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