

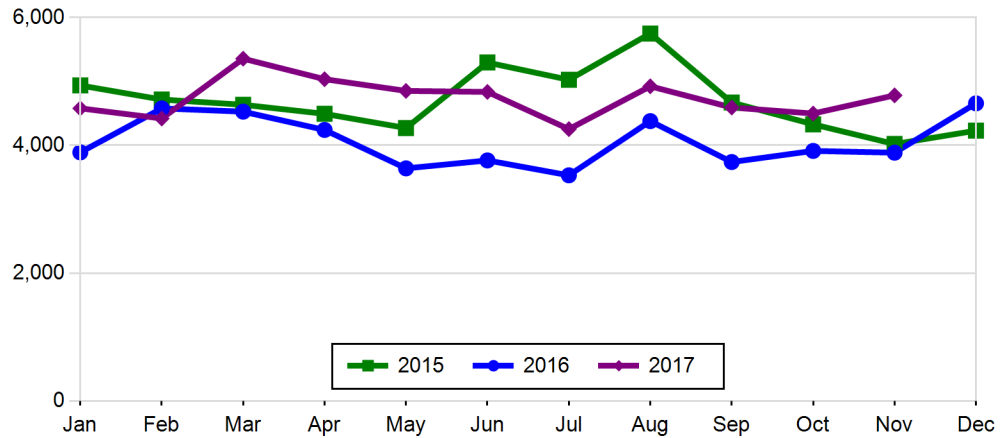
HECM Trends

HECMs Endorsed thru November 2017

Next Release Date: Week 3 of February

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.
Nov 16	44,076	-15.5 %
Nov 17	52,117	18.2 %

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	12,267	23.0 %	1	LOS ANGELES	CA	611	32.5 %	
2	Florida	4,339	13.3 %	2	DENVER	CO	548	49.3 %	
3	Texas	3,952	16.5 %	3	SAN DIEGO	CA	432	18.4 %	
4	Colorado	3,053	74.8 %	4	LAS VEGAS	NV	368	46.6 %	
5	New York	2,089	2.8 %	5	WASHINGTON	DC	346	24.5 %	
6	Arizona	2,016	24.6 %	6	HOUSTON	TX	300	-19.4 %	
7	Washington	1,796	43.5 %	7	MIAMI	FL	293	-7.6 %	
8	Oregon	1,314	49.0 %	8	PHOENIX	AZ	287	41.4 %	
9	Pennsylvania	1,285	5.9 %	9	PORTLAND	OR	282	43.9 %	
10	North Carolina	1,242	13.4 %	10	AURORA	CO	278	90.4 %	
		33,353	23.4 %				3,745	26.7 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,983	26.5 %	1	84790	UT	135	13.4 %
2	SAN DIEGO	CA	1,316	30.8 %	2	32162	FL	109	-11.4 %
3	MARICOPA	AZ	1,204	17.8 %	3	95648	CA	88	-2.2 %
4	RIVERSIDE	CA	1,096	28.2 %	4	90047	CA	81	97.6 %
5	ORANGE	CA	1,091	15.2 %	5	20011	DC	77	24.2 %
6	SAN BERNARDINO	CA	648	23.4 %	6	80014	CO	68	61.9 %
7	KING	WA	597	65.8 %	7	90043	CA	65	30.0 %
8	CLARK	NV	590	41.1 %	8	92056	CA	63	6.8 %
9	JEFFERSON	CO	558	87.9 %	9	94513	CA	59	28.3 %
10	DALLAS	TX	508	49.4 %	10	90650	CA	57	90.0 %
		10,591	30.3 %					802	21.1 %

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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.
2015	2,197	8.8 %
2016	2,104	-4.2 %

Month	Active Originators	% Chg.
Nov 16	613	0.5 %
Nov 17	687	12.1 %

Refinance Transactions (% of endorsements)

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

Mth	% Refi	% Chg.
Nov 16	12.2 %	1 %
Nov 17	17.7 %	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!

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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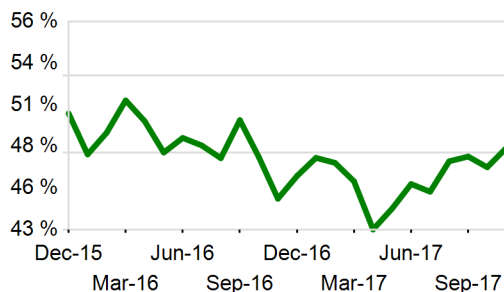
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Competitive Landscape -YTD

Endorsement and Originator Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	9,684
2	0	ONE REVERSE MORTGAGE LL	2,814
3	0	REVERSE MORTGAGE FUNDIN	2,346
4	1	FINANCE OF AMERICA REVE	1,811
5	-1	LIBERTY HOME EQUITY SOL	1,636
6	1	SYNERGY ONE LENDING INC	1,587
7	2	LIVE WELL FINANCIAL INC	1,142
8	0	NATIONWIDE EQUITIES COR	1,077
9	1	HIGHTECHLENDING INC	939
10	1	REVERSE MORTGAGESCOM IN	935
Total:			23,971

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	211	1.4	1	90047	CA	48	1.1
2	SAN DIEGO	CA	118	1.4	2	90043	CA	46	1.0
3	DENVER	CO	106	1.7	3	90650	CA	43	1.1
4	MIAMI	FL	87	1.4	4	92056	CA	42	1.0
5	LONG BEACH	CA	84	1.1	5	92692	CA	41	1.0
6	RIVERSIDE	CA	82	1.0	6	32162	FL	39	1.4
7	PHOENIX	AZ	77	1.5	7	92057	CA	35	1.1
8	SAN JOSE	CA	72	1.4	8	93065	CA	34	1.1
9	SACRAMENTO	CA	71	1.4	9	92220	CA	33	1.0
10	ANAHEIM	CA	70	1.1	10	80020	CO	32	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	17.4 %
2	UT	5.4 %	2	Opa Locka	FL	15.0 %
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	3.9 %	6	Jamaica	NY	9.9 %
7	OR	3.6 %	7	Portsmouth	VA	9.7 %
8	CT	3.3 %	8	Washington	DC	9.3 %
9	FL	3.2 %	9	Sun City	CA	9.2 %
10	NJ	3.2 %	10	Moreno Valley	CA	9.2 %

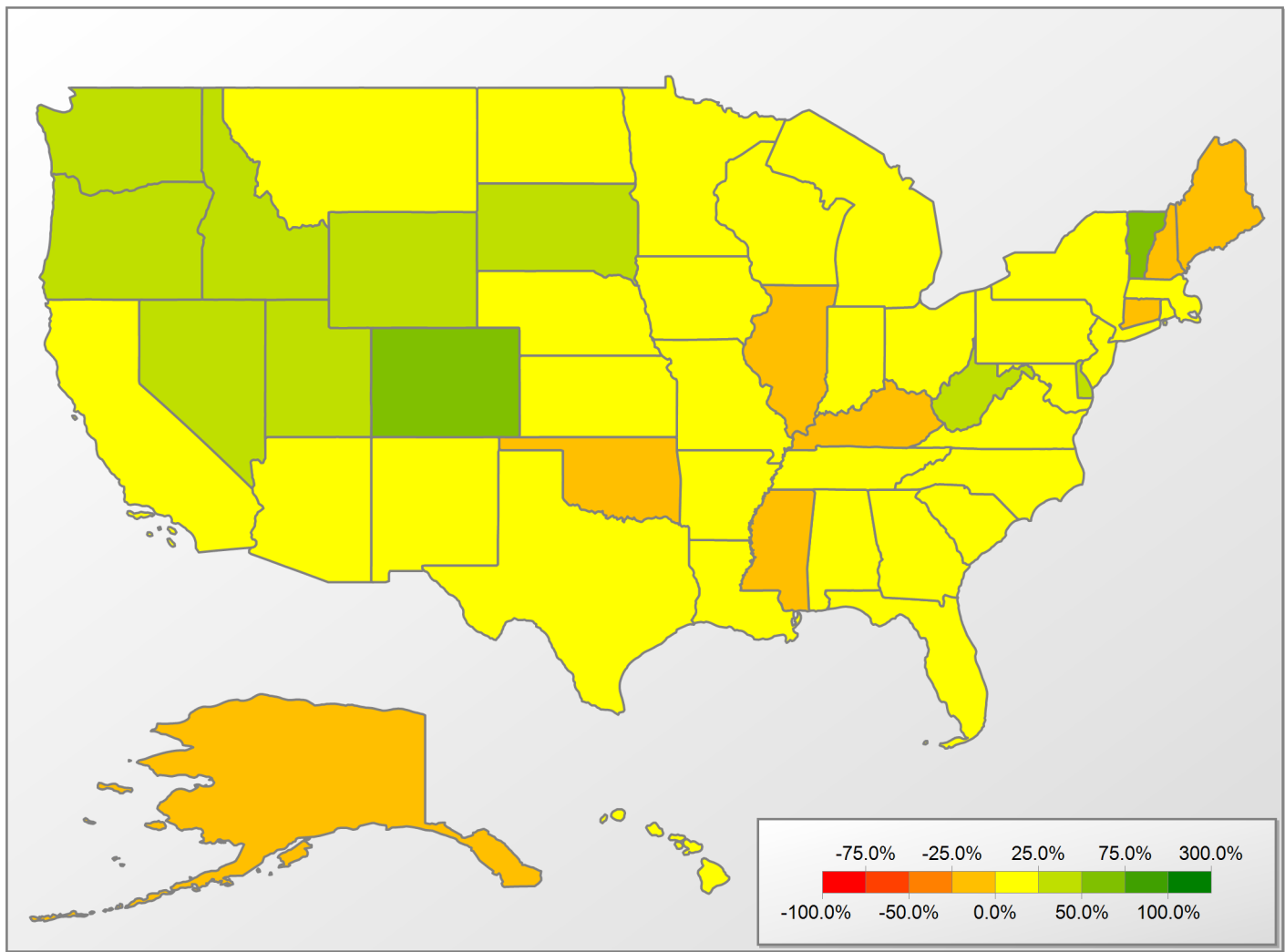
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	INGLEWOOD	CA	\$523	\$61	1	90305	CA	\$533	\$88
2	SPOKANE	WA	\$250	\$60	2	43123	OH	\$290	\$84
3	NORWALK	CA	\$449	\$51	3	86301	AZ	\$321	\$81
4	CAPE CORAL	FL	\$284	\$48	4	80003	CO	\$354	\$70
5	STATEN ISLAND	NY	\$528	\$45	5	90018	CA	\$573	\$66
6	SEATTLE	WA	\$542	\$44	6	92563	CA	\$371	\$64
7	PEORIA	AZ	\$294	\$42	7	93446	CA	\$438	\$60
8	BRONX	NY	\$517	\$42	8	92545	CA	\$266	\$57
9	EL CAJON	CA	\$502	\$40	9	20019	DC	\$306	\$55
10	PRESCOTT VALLEY	AZ	\$267	\$40	10	80015	CO	\$356	\$54

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$314,003	\$85,610	1	90047	CA	\$34,840	\$19,032
2	DENVER	CO	\$194,298	\$65,842	2	94595	CA	\$21,202	\$18,700
3	LAKEWOOD	CO	\$52,193	\$45,190	3	90650	CA	\$25,620	\$13,662
4	AURORA	CO	\$84,014	\$44,453	4	80003	CO	\$18,043	\$12,927
5	PORTLAND	OR	\$116,150	\$39,281	5	90018	CA	\$18,901	\$11,801
6	SAN DIEGO	CA	\$224,684	\$37,882	6	90305	CA	\$19,195	\$11,625
7	WASHINGTON	DC	\$167,756	\$34,762	7	92057	CA	\$22,388	\$11,257
8	LAS VEGAS	NV	\$98,225	\$32,225	8	92675	CA	\$19,922	\$11,069
9	CENTENNIAL	CO	\$35,147	\$27,975	9	92840	CA	\$18,751	\$10,847
10	ARVADA	CO	\$50,655	\$26,798	10	80127	CO	\$18,715	\$10,387

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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