

HECM Trends

HECMs Endorsed thru December 2017

Next Release Date: Week 3 of March



REVERSE MARKET
INSIGHT

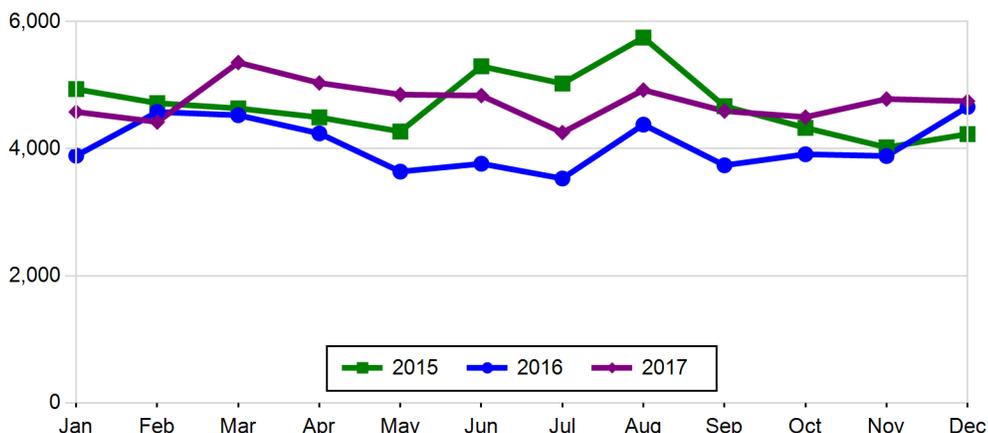
Endorsement Growth Rate

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

YTD	Units	% Chg.
Dec 16	48,732	-13.5 %
Dec 17	56,864	16.7 %

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	13,294	20.1 %	1	LOS ANGELES	CA	658	26.8 %			
2	Florida	4,741	11.0 %	2	DENVER	CO	590	41.1 %			
3	Texas	4,343	15.0 %	3	SAN DIEGO	CA	470	17.5 %			
4	Colorado	3,355	68.0 %	4	LAS VEGAS	NV	399	41.0 %			
5	New York	2,290	4.2 %	5	WASHINGTON	DC	360	20.8 %			
6	Arizona	2,194	22.4 %	6	HOUSTON	TX	331	-18.7 %			
7	Washington	1,973	41.6 %	7	MIAMI	FL	314	-10.5 %			
8	Oregon	1,419	44.6 %	7	PHOENIX	AZ	314	42.1 %			
9	Pennsylvania	1,418	6.1 %	9	AURORA	CO	304	83.1 %			
10	North Carolina	1,361	14.5 %	10	PORTLAND	OR	302	39.8 %			
36,388				21.3 %				4,042		23.3 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth		
1	LOS ANGELES	CA	3,180	20.8 %	1	84790	UT	145	8.2 %		
2	SAN DIEGO	CA	1,417	26.5 %	2	32162	FL	115	-12.2 %		
3	MARICOPA	AZ	1,310	16.0 %	3	95648	CA	104	3.0 %		
4	ORANGE	CA	1,196	14.7 %	4	90047	CA	88	79.6 %		
5	RIVERSIDE	CA	1,182	25.7 %	5	20011	DC	80	17.6 %		
6	SAN BERNARDINO	CA	701	18.4 %	6	80014	CO	75	74.4 %		
7	KING	WA	646	53.8 %	7	90043	CA	72	26.3 %		
8	CLARK	NV	644	38.2 %	8	92056	CA	66	-1.5 %		
9	JEFFERSON	CO	625	86.0 %	9	94513	CA	64	28.0 %		
10	DALLAS	TX	559	43.3 %	10	90650	CA	60	87.5 %		
11,460				26.4 %		869				18.7 %	

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John K. Lunde, President
john@rminsight.net

Ph.: (949) 429-0452

Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2015	2,198	8.8 %
2016	2,105	-4.2 %

Month	Active Originators	% Chg.
Dec 16	657	9.1 %
Dec 17	678	3.2 %

Refinance Transactions
(% of endorsements)

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

Mth	% Refi	% Chg.
Dec 16	13.3 %	1 %
Dec 17	15.9 %	3 %

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?

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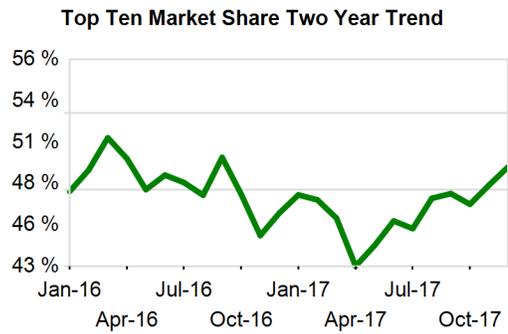
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Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	10,648
2	0	ONE REVERSE MORTGAGE LL	3,079
3	0	REVERSE MORTGAGE FUNDIN	2,625
4	1	FINANCE OF AMERICA REVE	1,970
5	2	SYNERGY ONE LENDING INC	1,804
6	-2	LIBERTY HOME EQUITY SOL	1,721
7	2	LIVE WELL FINANCIAL INC	1,267
8	0	NATIONWIDE EQUITIES COR	1,145
9	2	REVERSE MORTGAGESCOM IN	1,024
10	0	HIGHTECHLENDING INC	1,002
Total:			26,285

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	219	1.4	1	90047	CA	50	1.1
2	SAN DIEGO	CA	124	1.5	2	90043	CA	48	1.1
3	DENVER	CO	111	1.7	3	90650	CA	46	1.1
4	MIAMI	FL	92	1.4	4	92056	CA	45	1.0
5	RIVERSIDE	CA	88	1.0	5	92692	CA	42	1.0
6	LONG BEACH	CA	86	1.1	6	32162	FL	39	1.4
7	PHOENIX	AZ	80	1.5	7	93065	CA	38	1.1
8	SAN JOSE	CA	77	1.4	8	92057	CA	35	1.1
9	ANAHEIM	CA	75	1.1	9	95648	CA	34	1.6
10	SACRAMENTO	CA	72	1.4	9	92677	CA	34	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	17.5 %
2	UT	5.5 %	2	Opa Locka	FL	15.0 %
3	CA	4.3 %	3	Compton	CA	13.6 %
4	MD	4.0 %	4	Hialeah	FL	11.6 %
5	CO	3.9 %	5	Lady Lake	FL	10.2 %
6	NV	3.9 %	6	Jamaica	NY	9.9 %
7	OR	3.6 %	7	Portsmouth	VA	9.6 %
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	SPOKANE	WA	\$249	\$57	1	90305	CA	\$536	\$80
2	INGLEWOOD	CA	\$525	\$51	2	92563	CA	\$377	\$69
3	NORWALK	CA	\$450	\$49	3	80003	CO	\$352	\$67
4	CAPE CORAL	FL	\$279	\$48	4	93446	CA	\$444	\$64
5	SEATTLE	WA	\$544	\$48	5	92545	CA	\$265	\$54
6	BRONX	NY	\$524	\$47	6	43123	OH	\$285	\$54
7	STATEN ISLAND	NY	\$530	\$47	7	86301	AZ	\$327	\$54
8	VALLEJO	CA	\$365	\$42	8	80015	CO	\$355	\$53
9	PEORIA	AZ	\$289	\$42	9	90018	CA	\$572	\$53
10	SACRAMENTO	CA	\$336	\$41	10	90044	CA	\$400	\$53

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$338,886	\$80,814	1	94595	CA	\$24,587	\$21,459
2	DENVER	CO	\$211,576	\$64,680	2	90047	CA	\$37,778	\$18,921
3	LAKEWOOD	CO	\$59,400	\$49,459	3	90650	CA	\$26,987	\$14,170
4	AURORA	CO	\$92,141	\$46,179	4	80003	CO	\$19,336	\$13,925
5	SAN DIEGO	CA	\$244,974	\$40,647	5	93065	CA	\$25,967	\$12,807
6	PORTLAND	OR	\$124,917	\$40,078	6	90305	CA	\$20,903	\$12,248
7	WASHINGTON	DC	\$174,934	\$32,547	7	92840	CA	\$22,196	\$12,118
8	LAS VEGAS	NV	\$107,315	\$32,070	8	90018	CA	\$20,603	\$11,778
9	CENTENNIAL	CO	\$38,747	\$29,723	9	80127	CO	\$20,518	\$11,533
10	ARVADA	CO	\$57,074	\$29,118	10	92677	CA	\$27,668	\$11,370

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