

# HECM Trends

HECMs Endorsed thru February 2018

Next Release Date: Week 3 of May



**REVERSE MARKET**  
INSIGHT

### Endorsement Growth Rate

Year	Units	% Chg.
2015	56,363	6.4 %
2016	48,732	-13.5 %
2017	56,864	16.7 %

YTD	Units	% Chg.
Feb 17	8,997	6.3 %
Feb 18	11,503	27.9 %

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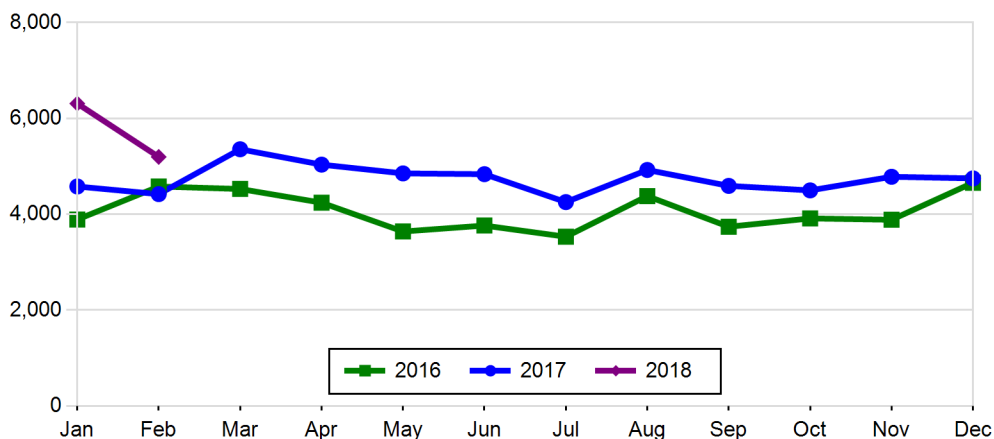
We are happy to assist members of the media with commentary or special data requests

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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	2,968	41.1 %	1	Denver	CO	132	1.5 %	
2	Florida	961	22.1 %	2	San Diego	CA	128	34.7 %	
3	Texas	732	-0.5 %	3	Los Angeles	CA	120	29.0 %	
4	Colorado	657	35.5 %	4	Portland	OR	95	75.9 %	
5	Washington	577	92.3 %	5	Seattle	WA	87	112.2 %	
6	Arizona	467	42.8 %	6	Miami	FL	84	29.2 %	
7	New York	409	10.8 %	7	Las Vegas	NV	82	18.8 %	
8	Oregon	360	106.9 %	8	Phoenix	AZ	67	34.0 %	
9	Pennsylvania	289	20.4 %	8	Dallas	TX	67	34.0 %	
10	Utah	274	73.4 %	10	Aurora	CO	58	23.4 %	
<b>7,694</b>				<b>35.5 %</b>	<b>920</b>				<b>32.6 %</b>
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	659	43.0 %	1	84790	UT	29	38.1 %
2	SAN DIEGO	CA	340	43.5 %	2	95648	CA	21	61.5 %
3	ORANGE	CA	292	46.0 %	2	80014	CO	21	61.5 %
4	MARICOPA	AZ	263	26.4 %	4	92128	CA	17	88.9 %
5	RIVERSIDE	CA	251	44.3 %	4	92692	CA	17	54.5 %
6	KING	WA	192	86.4 %	6	92586	CA	16	100.0 %
7	SAN BERNARDINO	CA	160	53.8 %	6	92545	CA	16	Infinity
8	SACRAMENTO	CA	153	64.5 %	6	95747	CA	16	166.7 %
9	JEFFERSON	CO	136	60.0 %	9	32162	FL	15	-42.3 %
10	CLARK	NV	119	13.3 %	9	90660	CA	15	200.0 %
<b>2,565</b>				<b>44.9 %</b>	<b>183</b>				<b>63.4 %</b>

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

Year	Active Originators	% Chg.
2016	2,103	-4.2 %
2017	2,372	12.8 %

Month	Active Originators	% Chg.
Feb 17	691	-2.8 %
Feb 18	790	14.3 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2016	11.3 %	-1 %
2017	15.5 %	6 %

Mth	% Refi	% Chg.
Feb 17	13.9 %	2 %
Feb 18	13.7 %	0 %

**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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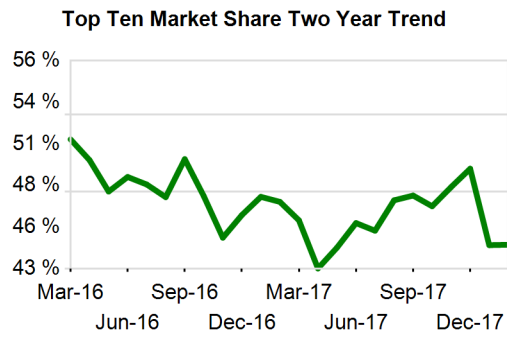
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	2,018
2	0	ONE REVERSE MORTGAGE LL	548
3	1	LIBERTY HOME EQUITY SOL	481
4	-1	REVERSE MORTGAGE FUNDIN	461
5	2	FINANCE OF AMERICA REVE	329
6	-1	SYNERGY ONE LENDING INC	320
7	9	FAIRWAY INDEPENDENT MOR	256
8	17	LONGBRIDGE FINANCIAL LL	224
9	1	LIVE WELL FINANCIAL INC	218
10	-4	HIGHTECHLENDING INC	209
Total:			5,064

**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	75	1.3	1	80014	CO	16	1.2
2	San Diego	CA	58	1.7	1	92128	CA	16	1.0
3	Denver	CO	50	2.0	3	95747	CA	15	1.1
4	Miami	FL	39	1.7	4	90660	CA	14	1.1
5	Portland	OR	37	1.9	4	92586	CA	14	1.1
6	Las Vegas	NV	33	1.8	4	92545	CA	14	1.0
6	Littleton	CO	33	1.4	7	95648	CA	13	1.4
8	Dallas	TX	32	1.7	7	90047	CA	13	1.1
8	Phoenix	AZ	32	1.7	7	95949	CA	13	1.1
10	Seattle	WA	31	2.0	10	95628	CA	12	1.1

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	17.8 %
2	UT	5.5 %	2	Opa Locka	FL	15.0 %
3	CA	4.4 %	3	Compton	CA	13.6 %
4	CO	4.0 %	4	Hialeah	FL	11.6 %
5	NV	3.9 %	5	Lady Lake	FL	10.3 %
6	MD	3.9 %	6	Jamaica	NY	10.0 %
7	OR	3.6 %	7	Portsmouth	VA	9.6 %
8	CT	3.3 %	8	Sun City	CA	9.4 %
9	FL	3.3 %	9	Washington	DC	9.3 %
10	NJ	3.2 %	10	Moreno Valley	CA	9.3 %

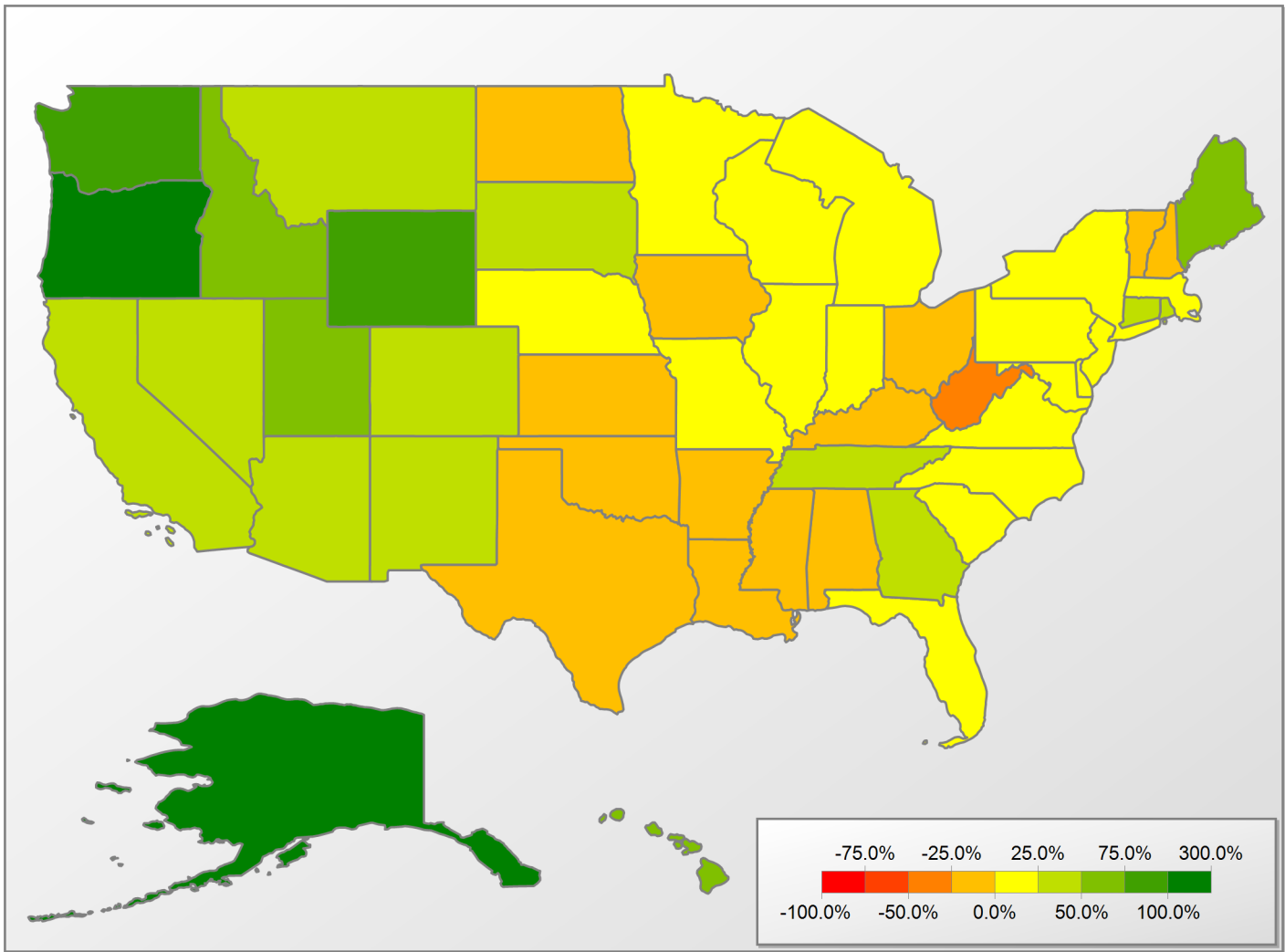
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	Wichita	KS	\$229	\$132	1	85258	AZ	\$537	\$230
2	Grass Valley	CA	\$460	\$122	2	85737	AZ	\$388	\$216
3	Oxnard	CA	\$534	\$120	3	95949	CA	\$479	\$172
4	Longmont	CO	\$450	\$116	4	98282	WA	\$515	\$169
5	Hollister	CA	\$530	\$116	5	97703	OR	\$567	\$168
6	Scottsdale	AZ	\$472	\$109	6	80504	CO	\$509	\$163
7	Tampa	FL	\$261	\$106	7	95405	CA	\$585	\$162
8	Pasadena	CA	\$617	\$106	8	98133	WA	\$568	\$155
9	Renton	WA	\$458	\$104	9	28215	NC	\$230	\$155
10	Chicago	IL	\$290	\$100	10	89131	NV	\$362	\$152

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	Seattle	WA	\$47,303	\$27,358	1	95949	CA	\$7,188	\$6,573
2	San Diego	CA	\$68,949	\$22,022	2	90660	CA	\$7,246	\$5,093
3	Portland	OR	\$39,855	\$19,013	3	95747	CA	\$7,177	\$4,767
4	Los Angeles	CA	\$63,557	\$16,227	4	95648	CA	\$10,147	\$4,653
5	Reno	NV	\$18,404	\$9,971	5	92128	CA	\$8,798	\$4,530
6	Scottsdale	AZ	\$14,638	\$9,553	6	95023	CA	\$5,296	\$4,469
7	Arvada	CO	\$15,592	\$8,658	7	91307	CA	\$4,987	\$4,361
8	Orange	CA	\$9,073	\$7,918	8	84790	UT	\$10,831	\$4,285
9	Miami	FL	\$29,845	\$7,909	9	80439	CO	\$5,229	\$4,279
10	Riverside	CA	\$15,818	\$7,685	10	90250	CA	\$5,576	\$4,130

# 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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