

# HECM Trends

HECMs Endorsed thru January 2018

Next Release Date: Week 3 of April



**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.
Jan 17	4,578	17.7 %
Jan 18	6,308	37.8 %

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)

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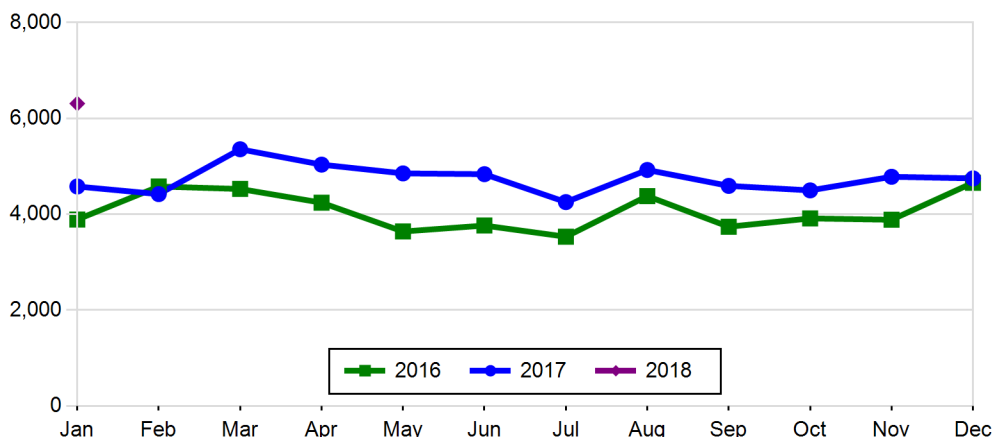
We are happy to assist members of the media with commentary or special data requests

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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	1,667	64.7 %	1	SAN DIEGO	CA	72	46.9 %		
2	Florida	546	36.8 %	2	LOS ANGELES	CA	71	54.3 %		
3	Texas	414	-0.2 %	3	DENVER	CO	62	17.0 %		
4	Colorado	374	46.7 %	4	LAS VEGAS	NV	48	20.0 %		
5	Washington	325	132.1 %	5	PORTLAND	OR	47	161.1 %		
6	Arizona	245	69.0 %	6	MIAMI	FL	41	95.2 %		
7	Oregon	222	212.7 %	7	PHOENIX	AZ	36	44.0 %		
8	New York	200	5.3 %	8	DALLAS	TX	33	50.0 %		
9	Pennsylvania	166	21.2 %	9	AURORA	CO	32	33.3 %		
10	North Carolina	140	32.1 %	10	SEATTLE	WA	31	181.8 %		
<b>4,299</b>				<b>49.8 %</b>				<b>473</b>		<b>53.1 %</b>
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth	
1	LOS ANGELES	CA	380	81.0 %	1	84790	UT	17	54.5 %	
2	SAN DIEGO	CA	196	79.8 %	2	95648	CA	16	166.7 %	
3	ORANGE	CA	162	84.1 %	3	92692	CA	14	250.0 %	
4	MARICOPA	AZ	145	55.9 %	4	92128	CA	12	71.4 %	
5	RIVERSIDE	CA	125	48.8 %	5	80014	CO	11	37.5 %	
6	KING	WA	108	125.0 %	6	92586	CA	10	233.3 %	
7	SAN BERNARDINO	CA	100	75.4 %	6	95747	CA	10	233.3 %	
8	JEFFERSON	CO	82	74.5 %	8	92126	CA	9	350.0 %	
9	SACRAMENTO	CA	79	51.9 %	8	84770	UT	9	200.0 %	
10	CLARK	NV	67	8.1 %	8	92040	CA	9	28.6 %	
<b>1,444</b>				<b>69.9 %</b>				<b>117</b>		<b>116.7 %</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.
Jan 17	662	3.6 %
Jan 18	851	28.5 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Jan 17	13.5 %	0 %
Jan 18	20.9 %	7 %

**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.

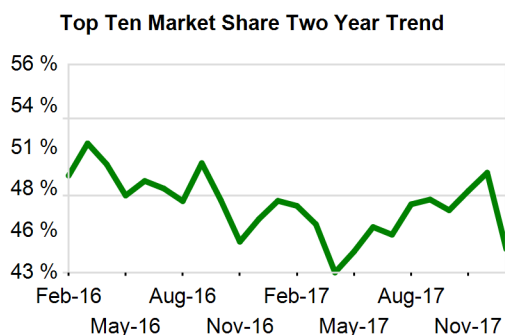
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# Competitive Landscape -YTD

## Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	999
2	0	REVERSE MORTGAGE FUNDIN	322
3	0	ONE REVERSE MORTGAGE LL	296
4	2	LIBERTY HOME EQUITY SOL	267
5	0	SYNERGY ONE LENDING INC	199
6	-2	FINANCE OF AMERICA REVE	167
7	9	FAIRWAY INDEPENDENT MOR	157
8	14	LONGBRIDGE FINANCIAL LL	147
9	-1	LIVE WELL FINANCIAL INC	130
10	9	ALL REVERSE MORTGAGE IN	118
Total:			2,802

## 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	51	1.4	1	92128	CA	12	1.0
2	SAN DIEGO	CA	39	1.8	2	95648	CA	11	1.5
3	DENVER	CO	33	1.9	3	92692	CA	10	1.4
4	LAS VEGAS	NV	24	2.0	4	80014	CO	9	1.2
4	PORTLAND	OR	24	2.0	4	95747	CA	9	1.1
6	MIAMI	FL	23	1.8	4	92586	CA	9	1.1
7	DALLAS	TX	22	1.5	4	90638	CA	9	1.0
7	AURORA	CO	22	1.5	4	94513	CA	9	1.0
9	AUSTIN	TX	18	1.7	4	95610	CA	9	1.0
9	OAKLAND	CA	18	1.2	10	92545	CA	8	1.0

## Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	17.7 %
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	MD	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	Sun City	CA	9.3 %
9	FL	3.2 %	9	Washington	DC	9.3 %
10	NJ	3.2 %	10	Moreno Valley	CA	9.3 %

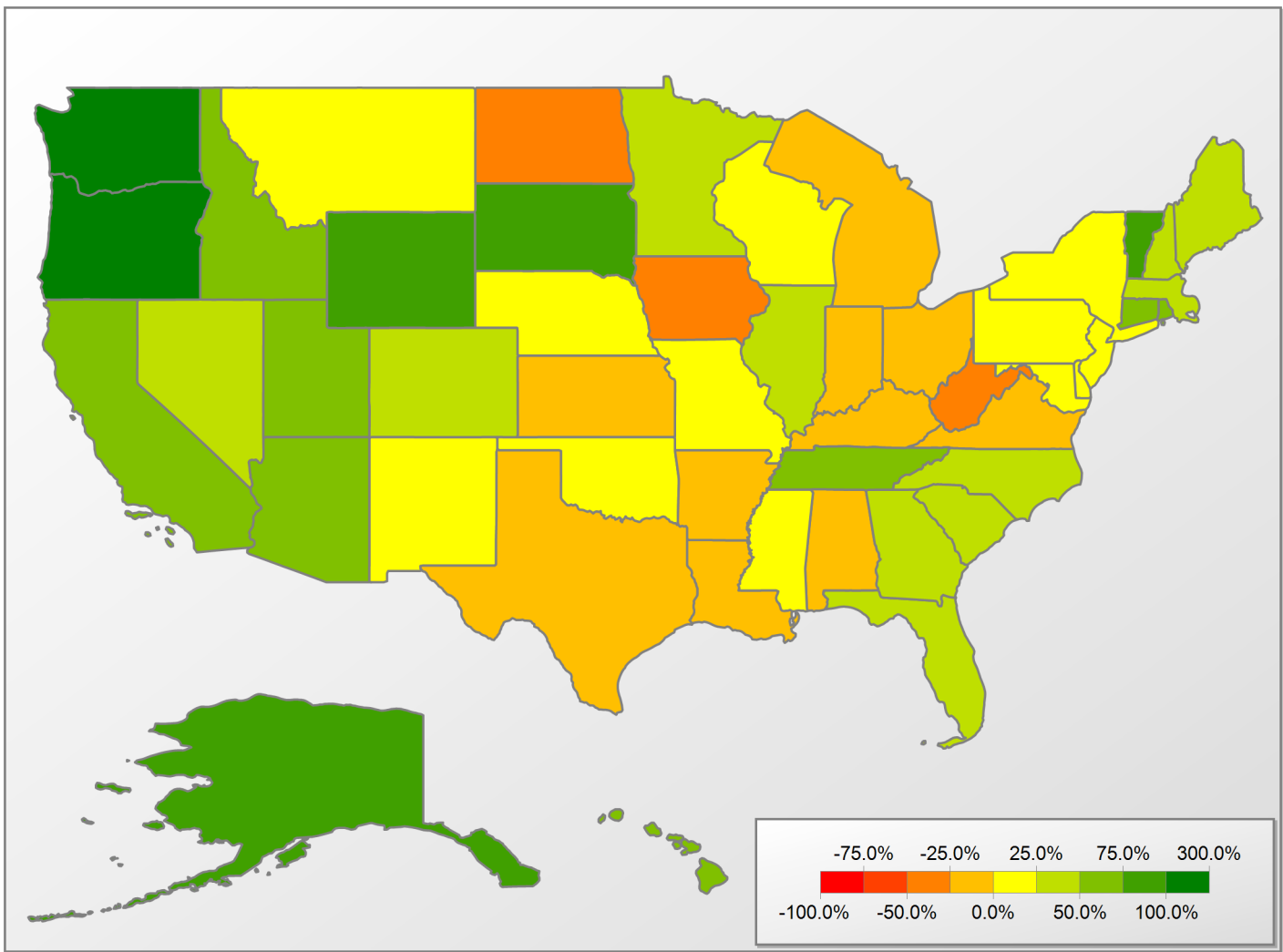
## Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	ENGLEWOOD	CO	\$393	\$183	1	84604	UT	\$549	\$304
2	EL CAJON	CA	\$564	\$183	2	98106	WA	\$531	\$271
3	POWAY	CA	\$607	\$157	3	92110	CA	\$636	\$266
4	EVERGREEN	CO	\$628	\$153	4	97128	OR	\$507	\$265
5	CHICAGO	IL	\$311	\$151	5	85258	AZ	\$510	\$262
6	BOISE	ID	\$380	\$147	6	98133	WA	\$540	\$220
7	PUYALLUP	WA	\$342	\$147	7	98077	WA	\$559	\$209
8	NASHVILLE	TN	\$292	\$141	8	92054	CA	\$617	\$197
9	SANTA FE	NM	\$524	\$137	9	95405	CA	\$611	\$190
10	TAMPA	FL	\$252	\$133	10	33064	FL	\$334	\$187

## Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$39,440	\$15,706	1	92692	CA	\$8,514	\$6,158
2	LOS ANGELES	CA	\$37,688	\$14,847	2	95648	CA	\$7,908	\$5,437
3	PORTLAND	OR	\$20,214	\$13,074	3	92126	CA	\$5,169	\$4,074
4	SEATTLE	WA	\$17,671	\$12,053	4	90305	CA	\$4,435	\$4,007
5	SANTA ROSA	CA	\$12,261	\$9,121	5	98155	WA	\$4,226	\$3,676
6	INGLEWOOD	CA	\$9,259	\$7,866	6	90016	CA	\$4,104	\$3,525
7	MIAMI	FL	\$14,018	\$7,032	7	90638	CA	\$4,918	\$3,362
8	MISSION VIEJO	CA	\$11,058	\$6,912	8	91307	CA	\$3,817	\$3,191
9	SANTA ANA	CA	\$7,765	\$6,160	9	95747	CA	\$4,307	\$3,165
10	OCEANSIDE	CA	\$9,411	\$5,471	10	92128	CA	\$6,310	\$3,149

# 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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