

HECM Trends

HECMs Endorsed thru November 2013

Next Release Date: Week 3 of February

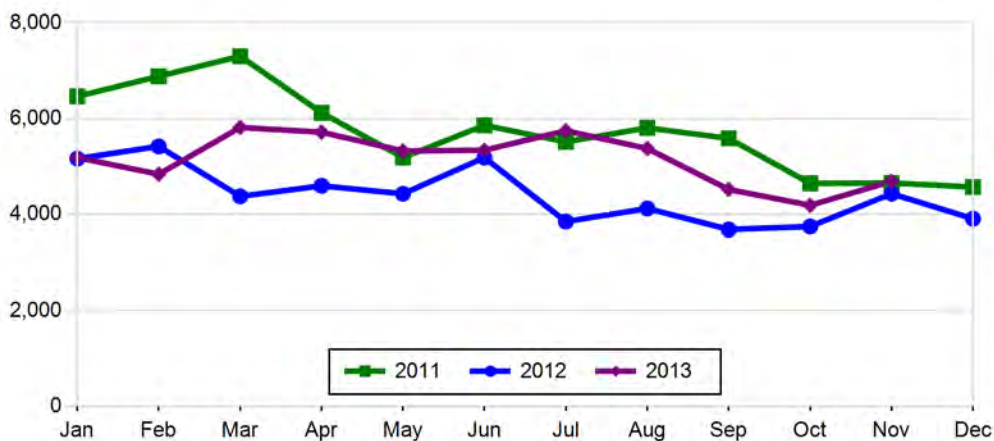


Endorsement Growth Rate

Year	Units	% Chg.
2010	72,683	-35.0 %
2011	68,566	-5.7 %
2012	52,883	-22.9 %
YTD		
Nov 12	48,977	-23.5 %
Nov 13	56,706	15.8 %

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	8,536	33.9 %	1	PHILADELPHIA	PA	586	-8.4 %			
2	Texas	4,744	8.1 %	2	LOS ANGELES	CA	473	30.3 %			
3	Florida	3,697	21.9 %	3	BROOKLYN	NY	437	8.4 %			
4	New York	3,544	3.1 %	4	HOUSTON	TX	387	-3.0 %			
5	Pennsylvania	2,616	11.6 %	5	WASHINGTON	DC	386	9.0 %			
6	New Jersey	2,049	6.0 %	6	CHICAGO	IL	350	3.2 %			
7	Virginia	1,757	4.0 %	7	MIAMI	FL	345	10.9 %			
8	North Carolina	1,677	18.0 %	8	SAN DIEGO	CA	336	36.6 %			
9	Arizona	1,443	60.9 %	9	BALTIMORE	MD	327	-6.0 %			
10	Illinois	1,390	10.3 %	10	SAN ANTONIO	TX	306	12.9 %			
31,453				17.4 %				3,933			
7.0 %											
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth		
1	LOS ANGELES	CA	2,253	25.2 %	1	84790	UT	159	16.1 %		
2	ORANGE	CA	978	38.9 %	2	32162	FL	125	34.4 %		
3	SAN DIEGO	CA	927	32.2 %	3	20011	DC	94	11.9 %		
4	MARICOPA	AZ	814	70.3 %	4	95648	CA	78	81.4 %		
5	RIVERSIDE	CA	695	36.5 %	5	20002	DC	76	26.7 %		
6	COOK	IL	683	9.6 %	5	84770	UT	76	90.0 %		
7	SUFFOLK	NY	595	6.4 %	7	00725	PR	60	11.1 %		
8	PHILADELPHIA	PA	586	-8.4 %	8	92692	CA	59	168.2 %		
9	HARRIS	TX	565	-1.6 %	9	92211	CA	51	45.7 %		
10	MIAMI-DADE	FL	556	8.6 %	10	84780	UT	49	58.1 %		
8,652				21.9 %				827		38.1 %	

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2011	2,025	-11.3 %
2012	1,847	-8.8 %

Month	Active Originators	% Chg.
Nov 12	563	-7.7 %
Nov 13	687	22.0 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2011	3 %	-44 %
2012	2 %	-46 %

Mth	% Refi	% Chg.
Nov 12	2 %	-28 %
Nov 13	6 %	237 %

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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Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	2	AMERICAN ADVISORS GROUP	6,165
2	0	ONE REVERSE MORTGAGE LL	5,029
3	1	SECURITY ONE LENDING/RM	4,425
4	1	LIBERTY HOME EQUITY SOL	3,783
5	17	PROFICIO MORTGAGE VENTU	2,407
6	3	REVERSE MORTGAGE USA IN	1,453
7	0	URBAN FINANCIAL GROUP	1,314
8	10	ASSOCIATED MORTGAGE BAN	770
9	-1	GENERATION MORTGAGE COM	750
10	0	NEW DAY FINANCIAL LLC	655
Total:			26,751

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	123	1.5	1	92692	CA	33	1.2
2	SAN DIEGO	CA	84	1.5	2	20002	DC	29	1.3
3	MIAMI	FL	72	1.5	2	92677	CA	29	1.1
4	PHILADELPHIA	PA	68	2.3	4	20011	DC	28	1.3
4	BROOKLYN	NY	68	1.8	5	92691	CA	25	1.1
6	SAN JOSE	CA	57	1.6	6	32162	FL	24	1.8
7	HOUSTON	TX	54	2.1	6	91001	CA	24	1.2
8	CHICAGO	IL	53	2.2	6	90047	CA	24	1.0
9	BALTIMORE	MD	50	1.8	6	11234	NY	24	1.0
9	STATEN ISLAND	NY	50	1.1	10	92117	CA	23	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	10.0 %	1	Opa Locka	FL	17.7 %
2	UT	5.6 %	2	Compton	CA	14.1 %
3	MD	5.1 %	3	Hialeah	FL	13.2 %
4	CA	4.6 %	4	Saint George	UT	11.6 %
5	OR	4.2 %	5	Portsmouth	VA	11.1 %
6	NV	4.2 %	6	Washington	DC	10.0 %
7	CO	4.0 %	7	Jamaica	NY	9.8 %
8	DE	3.8 %	8	Norfolk	VA	9.6 %
9	FL	3.8 %	9	Chesapeake	VA	9.3 %
10	ID	3.6 %	10	Miami	FL	9.2 %

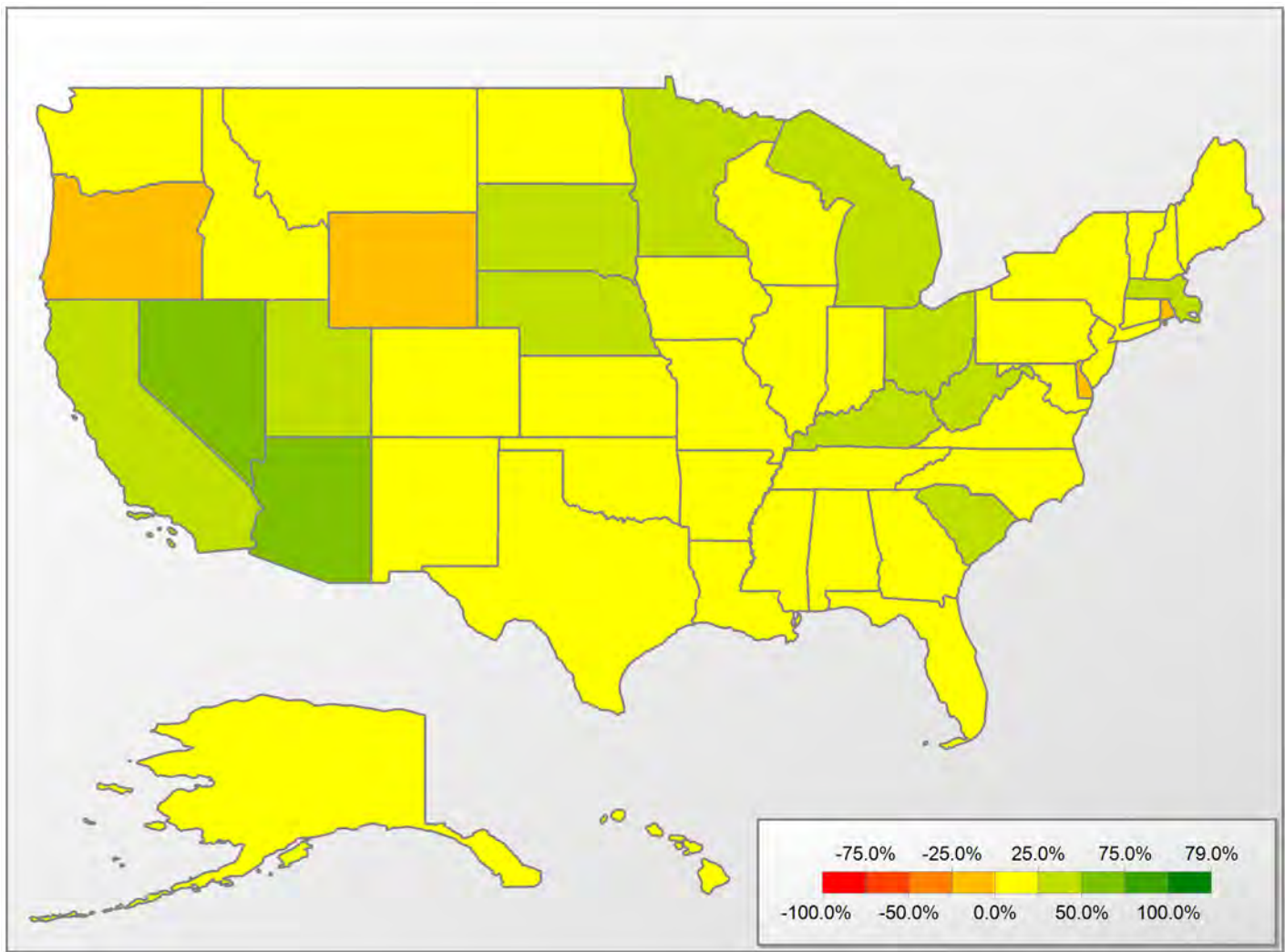
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	WALNUT CREEK	CA	\$496	\$120	1	94595	CA	\$434	\$121
2	SANTA ROSA	CA	\$439	\$69	2	92117	CA	\$489	\$108
3	SAN JOSE	CA	\$547	\$58	3	95409	CA	\$448	\$87
4	LAS VEGAS	NV	\$236	\$55	4	91001	CA	\$511	\$67
5	RIVERSIDE	CA	\$272	\$52	5	92026	CA	\$360	\$65
6	HUNTINGTON BEACH	CA	\$572	\$50	6	92691	CA	\$556	\$51
7	ANAHEIM	CA	\$445	\$50	7	92677	CA	\$575	\$47
8	GARDEN GROVE	CA	\$428	\$49	8	11221	NY	\$554	\$40
9	PHOENIX	AZ	\$218	\$49	9	85375	AZ	\$220	\$33
10	SAINT LOUIS	MO	\$213	\$48	10	20002	DC	\$461	\$32

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$209,395	\$55,086	1	92692	CA	\$26,856	\$16,658
2	SAN DIEGO	CA	\$157,244	\$51,668	2	95648	CA	\$30,458	\$14,707
3	SAN JOSE	CA	\$116,523	\$50,047	3	92677	CA	\$27,623	\$13,347
4	MISSION VIEJO	CA	\$45,206	\$26,421	4	92117	CA	\$18,597	\$13,254
5	WASHINGTON	DC	\$169,570	\$22,182	5	11221	NY	\$23,281	\$11,956
6	SCOTTSDALE	AZ	\$48,398	\$21,737	6	84770	UT	\$22,916	\$11,615
7	BROOKLYN	NY	\$220,976	\$21,569	7	32162	FL	\$29,953	\$9,769
8	LAS VEGAS	NV	\$40,124	\$21,451	8	92691	CA	\$18,351	\$9,763
9	PHOENIX	AZ	\$34,617	\$21,259	9	20002	DC	\$35,069	\$9,305
10	SAINT GEORGE	UT	\$50,330	\$21,140	10	95409	CA	\$15,232	\$9,100

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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