

HECM Trends

HECMs Endorsed thru December 2013

Next Release Date: Week 3 of March



Endorsement Growth Rate

Year	Units	% Chg.
2010	72,683	-35.0 %
2011	68,566	-5.7 %
2012	52,883	-22.9 %

YTD	Units	% Chg.
Dec 12	52,883	-22.9 %
Dec 13	60,929	15.2 %

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.

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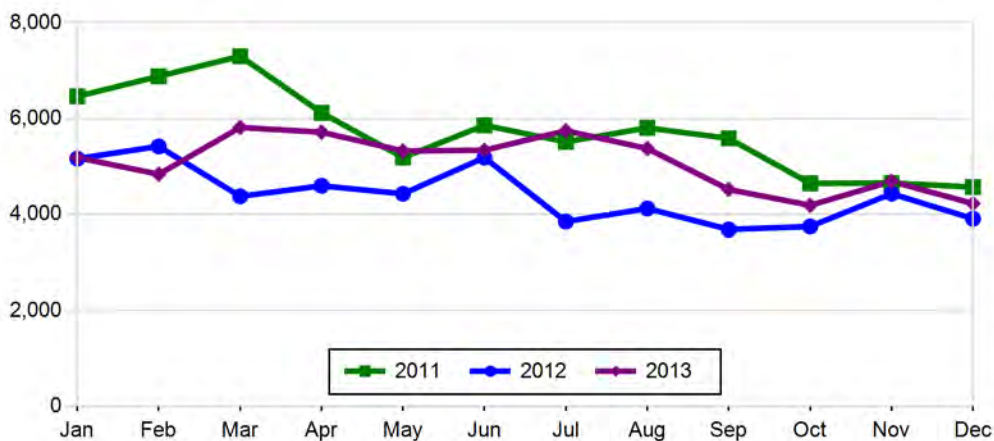
We are happy to assist members of the media with commentary or special data requests

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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	9,335	36.4 %	1	PHILADELPHIA	PA	623	-10.6 %	
2	Texas	5,091	7.5 %	2	LOS ANGELES	CA	511	30.4 %	
3	Florida	3,961	21.4 %	3	BROOKLYN	NY	459	4.3 %	
4	New York	3,798	2.2 %	4	WASHINGTON	DC	410	7.9 %	
5	Pennsylvania	2,817	10.9 %	5	HOUSTON	TX	409	-3.5 %	
6	New Jersey	2,201	6.8 %	6	SAN DIEGO	CA	371	43.2 %	
7	Virginia	1,883	3.3 %	7	CHICAGO	IL	367	0.8 %	
8	North Carolina	1,781	15.3 %	8	MIAMI	FL	358	10.2 %	
9	Arizona	1,551	60.7 %	9	BALTIMORE	MD	346	-7.0 %	
10	Illinois	1,475	8.2 %	10	SAN ANTONIO	TX	326	14.0 %	
33,893				17.5 %				4,180	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,435	25.9 %	1	84790	UT	179	20.9 %
2	ORANGE	CA	1,075	42.2 %	2	32162	FL	132	32.0 %
3	SAN DIEGO	CA	1,025	38.5 %	3	20011	DC	100	12.4 %
4	MARICOPA	AZ	890	72.1 %	4	84770	UT	83	93.0 %
5	RIVERSIDE	CA	760	40.7 %	4	95648	CA	83	69.4 %
6	COOK	IL	724	8.7 %	6	20002	DC	80	29.0 %
7	SUFFOLK	NY	654	8.8 %	7	00725	PR	67	19.6 %
8	PHILADELPHIA	PA	623	-10.6 %	8	92692	CA	64	190.9 %
9	HARRIS	TX	596	-2.8 %	9	92211	CA	58	52.6 %
10	MIAMI-DADE	FL	580	7.0 %	10	00926	PR	54	-15.6 %
9,362				23.1 %				900	

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2011	2,022	-11.4 %
2012	1,842	-8.9 %

Month	Active Originators	% Chg.
Dec 12	564	-8.9 %
Dec 13	584	3.5 %

Refinance Transactions
(% of endorsements)

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

Mth	% Refi	% Chg.
Dec 12	2 %	-26 %
Dec 13	7 %	324 %

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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- Aggregation Partnering



Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	2	AMERICAN ADVISORS GROUP	6,659
2	0	ONE REVERSE MORTGAGE LL	5,405
3	1	SECURITY ONE LENDING/RM	4,872
4	1	LIBERTY HOME EQUITY SOL	3,878
5	13	PROFICIO MORTGAGE VENTU	2,550
6	3	REVERSE MORTGAGE USA IN	1,565
7	0	URBAN FINANCIAL OF AMER	1,385
8	7	ASSOCIATED MORTGAGE BAN	861
9	-1	GENERATION MORTGAGE COM	801
10	1	CHERRY CREEK MORTGAGE C	749
Total:			28,725

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	127	1.5	1	92692	CA	34	1.2
2	SAN DIEGO	CA	88	1.5	2	20002	DC	30	1.2
3	MIAMI	FL	73	1.5	2	92677	CA	30	1.1
4	PHILADELPHIA	PA	69	2.3	4	20011	DC	29	1.3
4	BROOKLYN	NY	69	1.8	5	92691	CA	27	1.1
6	SAN JOSE	CA	63	1.6	6	90047	CA	26	1.0
7	HOUSTON	TX	55	2.1	7	32162	FL	25	1.8
8	CHICAGO	IL	53	2.2	8	95648	CA	24	1.5
9	BALTIMORE	MD	52	1.7	8	91001	CA	24	1.2
10	WASHINGTON	DC	51	2.0	8	92807	CA	24	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 %

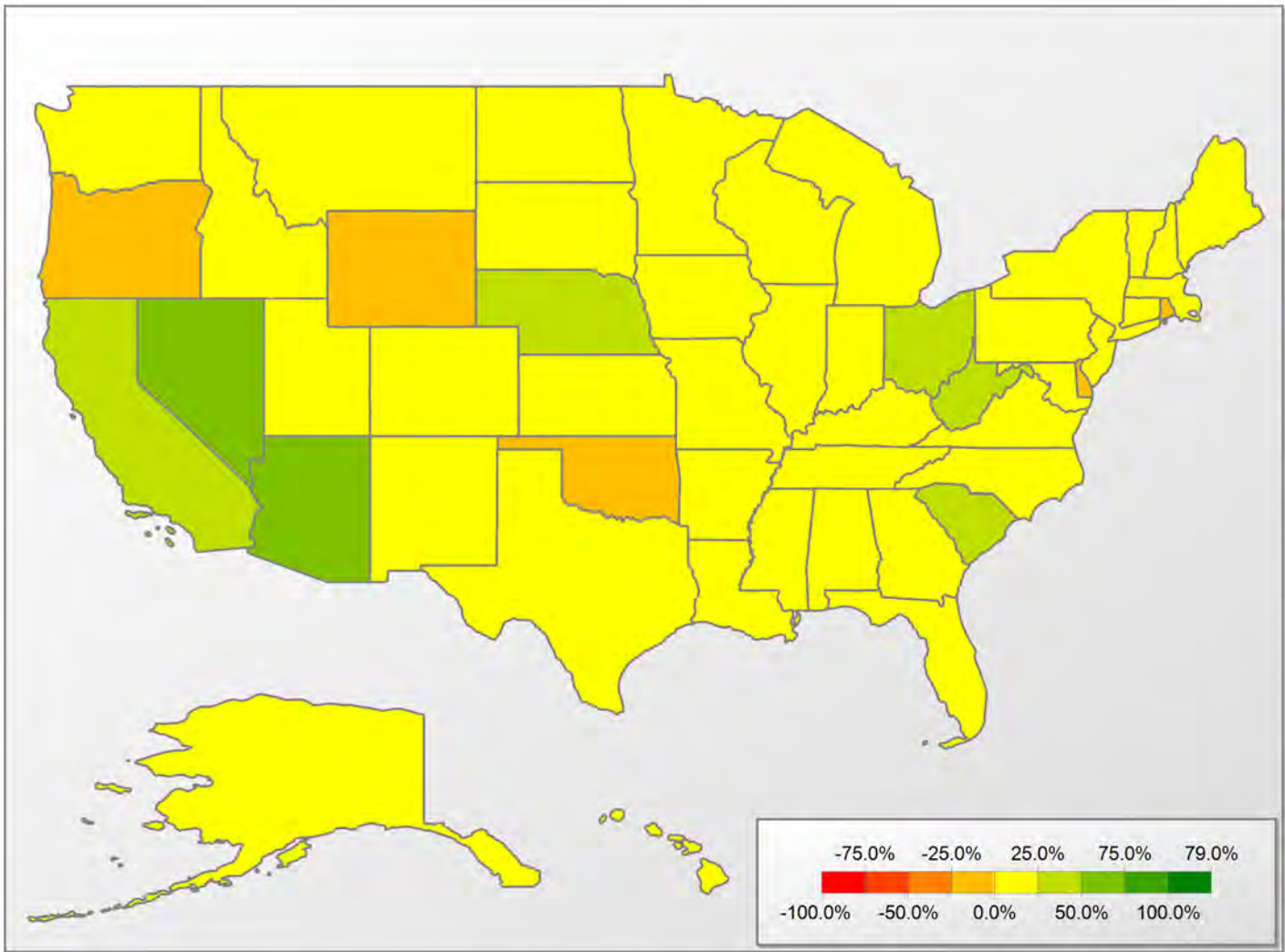
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	WALNUT CREEK	CA	\$504	\$119	1	94595	CA	\$457	\$144
2	SANTA ROSA	CA	\$437	\$69	2	92117	CA	\$489	\$91
3	SAN JOSE	CA	\$548	\$58	3	92026	CA	\$363	\$67
4	ANAHEIM	CA	\$454	\$57	4	92677	CA	\$573	\$49
5	GARDEN GROVE	CA	\$432	\$56	5	11221	NY	\$556	\$48
6	LAS VEGAS	NV	\$235	\$55	6	92691	CA	\$553	\$46
7	RIVERSIDE	CA	\$276	\$54	7	84780	UT	\$285	\$42
8	HUNTINGTON BEACH	CA	\$572	\$50	8	11203	NY	\$415	\$35
9	HENDERSON	NV	\$254	\$48	9	20011	DC	\$464	\$32
10	OCEANSIDE	CA	\$387	\$46	10	84770	UT	\$306	\$32

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN JOSE	CA	\$137,116	\$65,486	1	92692	CA	\$29,614	\$19,416
2	SAN DIEGO	CA	\$173,891	\$62,664	2	95648	CA	\$32,496	\$14,223
3	LOS ANGELES	CA	\$226,351	\$59,443	3	92677	CA	\$29,804	\$14,078
4	MISSION VIEJO	CA	\$50,086	\$30,765	4	84770	UT	\$25,128	\$13,339
5	SAINT GEORGE	UT	\$58,522	\$28,790	5	92117	CA	\$18,597	\$12,629
6	LAS VEGAS	NV	\$44,583	\$24,241	6	92691	CA	\$20,472	\$11,349
7	PHOENIX	AZ	\$39,984	\$23,592	7	11221	NY	\$23,906	\$11,196
8	WASHINGTON	DC	\$181,496	\$23,364	8	84790	UT	\$57,807	\$10,730
9	SCOTTSDALE	AZ	\$50,885	\$21,945	9	32162	FL	\$31,882	\$10,330
10	ANAHEIM	CA	\$39,471	\$21,637	10	20002	DC	\$37,197	\$10,258

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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