

# HECM Trends

HECMs Endorsed thru February 2015

Next Release Date: Week 3 of May



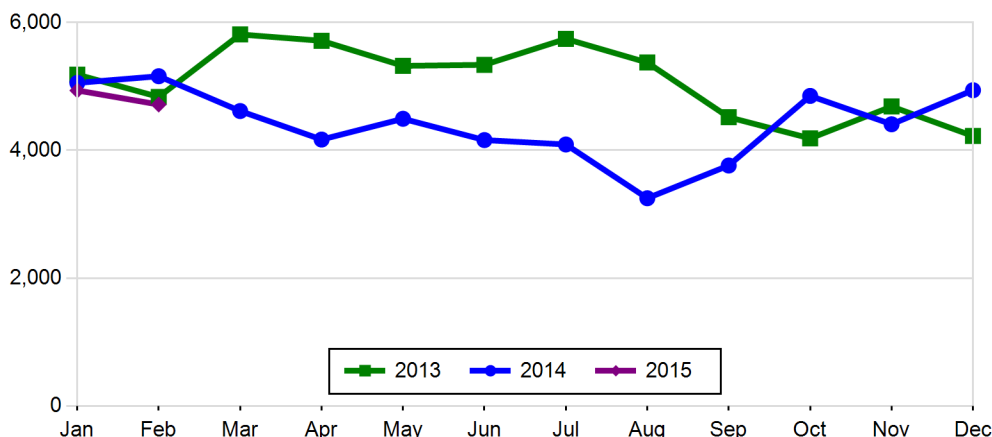
### Endorsement Growth Rate

Year	Units	% Chg.
2012	52,883	-22.9 %
2013	60,929	15.2 %
2014	52,949	-13.1 %

YTD	Units	% Chg.
Feb 14	10,213	1.9 %
Feb 15	9,652	-5.5 %

## Sales Performance

Year Over Year Endorsement Trend



### Endorsement Rank by Geographic Area (YTD) Units and Growth %

Rank	State	Units	Growth
1	California	1,970	3.1 %
2	Florida	719	16.0 %
3	Texas	714	-1.1 %
4	New York	600	-6.4 %
5	Pennsylvania	351	-18.0 %
6	Arizona	300	-2.3 %
7	New Jersey	284	-23.5 %
8	Virginia	253	-25.6 %
9	Illinois	236	-6.7 %
10	North Carolina	227	-15.9 %
		<b>5,654</b>	<b>-3.6 %</b>

Rank	City	St	Units	Growth
1	Los Angeles	CA	95	10.5 %
2	Brooklyn	NY	81	6.6 %
3	Washington	DC	80	6.7 %
4	San Diego	CA	74	-12.9 %
5	Houston	TX	64	25.5 %
6	Miami	FL	63	-19.2 %
7	Las Vegas	NV	62	77.1 %
8	Philadelphia	PA	57	-40.0 %
9	Chicago	IL	53	-13.1 %
10	San Jose	CA	47	6.8 %
			<b>676</b>	<b>-1.5 %</b>

Rank	County	St	Units	Growth
1	LOS ANGELES	CA	485	6.4 %
2	SAN DIEGO	CA	197	-13.6 %
3	MARICOPA	AZ	184	4.5 %
4	RIVERSIDE	CA	181	27.5 %
5	ORANGE	CA	178	-11.0 %
6	COOK	IL	115	-8.0 %
7	SAN BERNARDINO	CA	112	33.3 %
8	HARRIS	TX	101	26.3 %
9	MIAMI-DADE	FL	99	-2.0 %
10	CLARK	NV	97	76.4 %
			<b>1,749</b>	<b>6.2 %</b>

Rank	Zip	St	Units	Growth
1	84790	UT	29	3.6 %
2	32162	FL	20	17.6 %
3	20011	DC	19	18.8 %
4	95648	CA	17	-22.7 %
5	92223	CA	15	275.0 %
6	90047	CA	14	180.0 %
7	11203	NY	13	62.5 %
7	20002	DC	13	-7.1 %
9	85375	AZ	11	10.0 %
10	11434	NY	10	233.3 %
			<b>161</b>	<b>26.8 %</b>

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

Year	Active Originators	% Chg.
2013	1,942	5.5 %
2014	2,049	5.5 %

Month	Active Originators	% Chg.
Feb 14	716	12.1 %
Feb 15	697	-2.7 %

**Refinance Transactions**  
(% of endorsements)

Year	% Refi	% Chg.
2013	4 %	90 %
2014	5 %	15 %

Mth	% Refi	% Chg.
Feb 14	4 %	96 %
Feb 15	11 %	141 %

**The competitive landscape is changing.**

- What is your company doing to keep up with this dynamic environment?

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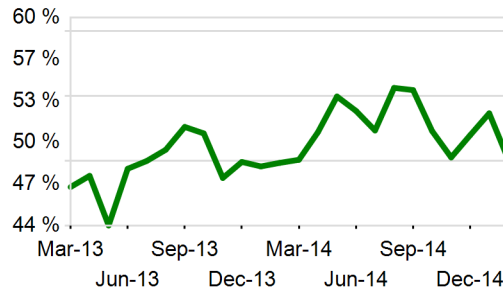
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	1,878
2	1	ONE REVERSE MORTGAGE LL	960
3	-1	RMS/SECURITY ONE LENDIN	775
4	0	LIBERTY HOME EQUITY SOL	288
5	2	URBAN FINANCIAL OF AMER	260
6	-1	PROFICIO MORTGAGE VENTU	231
7	9	NET EQUITY FINANCIAL IN	135
8	988	REVERSE MORTGAGE FUNDIN	122
9	201	LIVE WELL FINANCIAL INC	106
10	411	THE MONEY STORE	102
Total:			4,857

**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	49	1.7	1	95648	CA	13	1.3
2	SAN DIEGO	CA	44	1.4	2	90047	CA	12	1.2
3	BROOKLYN	NY	34	1.8	3	32162	FL	11	1.5
4	HOUSTON	TX	27	1.9	3	92223	CA	11	1.2
5	Miami	FL	26	1.9	5	20011	DC	10	1.6
6	PHILADELPHIA	PA	24	1.8	5	11203	NY	10	1.1
6	SAN JOSE	CA	24	1.6	7	11434	NY	9	1.1
6	BALTIMORE	MD	24	1.4	7	11413	NY	9	1.0
9	WASHINGTON	DC	22	2.5	7	92056	CA	9	1.0
10	Dallas	TX	21	1.4	7	92114	CA	9	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.5 %
2	UT	4.8 %	2	Compton	CA	13.6 %
3	MD	4.1 %	3	Saint George	UT	13.5 %
4	CA	4.0 %	4	Hialeah	FL	12.5 %
5	NV	3.6 %	5	Portsmouth	VA	10.5 %
6	OR	3.5 %	6	Jamaica	NY	10.0 %
7	FL	3.3 %	7	Washington	DC	9.5 %
8	CO	3.2 %	8	Lady Lake	FL	9.2 %
9	DE	3.1 %	9	Chesapeake	VA	9.1 %
10	ID	2.9 %	10	Norfolk	VA	9.0 %

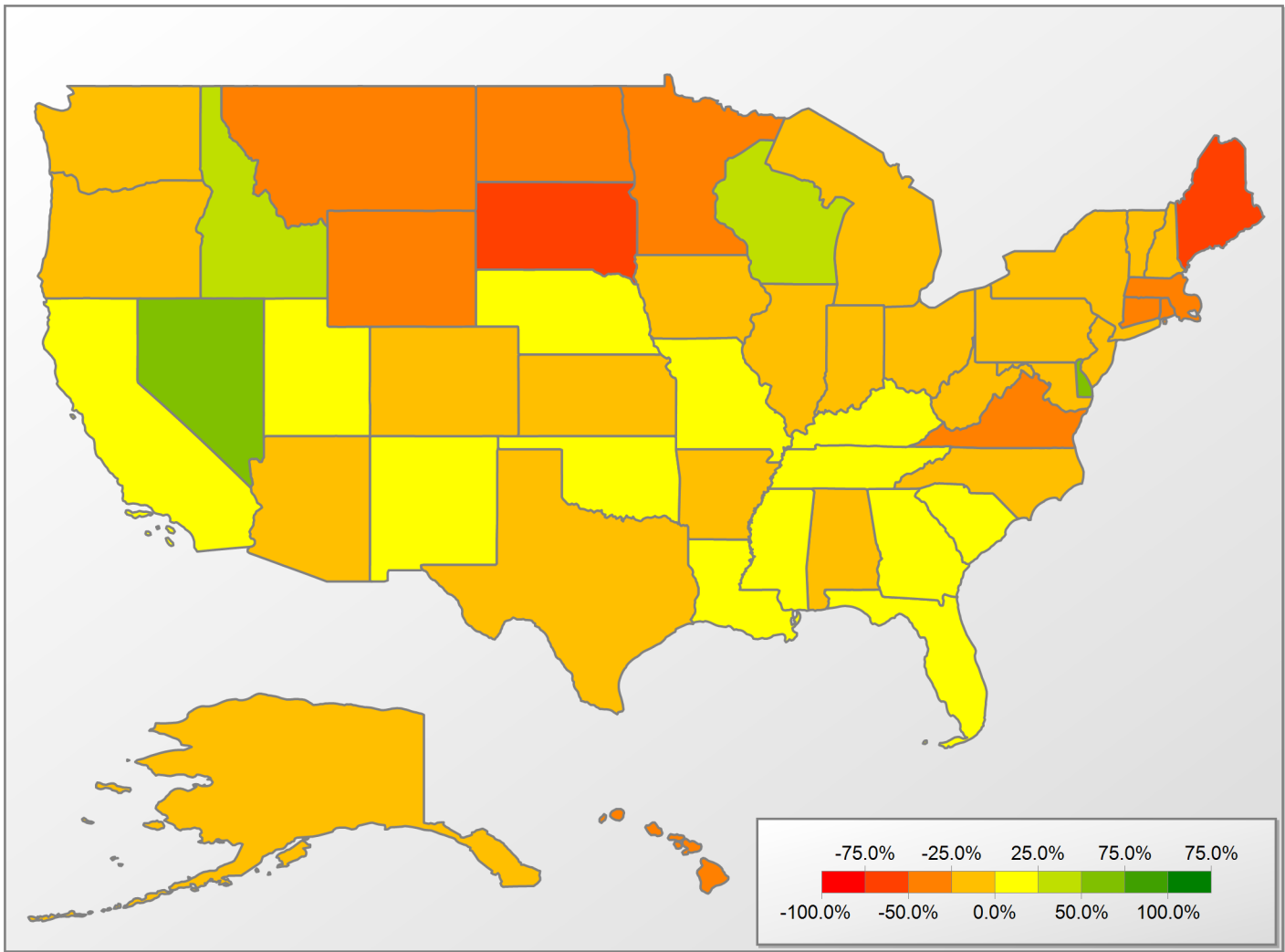
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	ARVADA	CO	\$352	\$131	1	90250	CA	\$495	\$150
2	Fort Lauderdale	FL	\$372	\$128	2	91342	CA	\$493	\$124
3	Louisville	KY	\$234	\$114	3	20019	DC	\$277	\$114
4	Pittsburgh	PA	\$215	\$91	4	89123	NV	\$274	\$111
5	MODESTO	CA	\$284	\$89	5	90042	CA	\$536	\$110
6	CONCORD	CA	\$518	\$84	6	94605	CA	\$468	\$103
7	KATY	TX	\$205	\$75	7	90016	CA	\$497	\$102
8	MIAMI	FL	\$321	\$74	8	84770	UT	\$345	\$100
9	NASHVILLE	TN	\$224	\$71	9	90043	CA	\$503	\$92
10	HOUSTON	TX	\$237	\$69	10	91911	CA	\$409	\$88

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	HOUSTON	TX	\$15,142	\$6,575	1	90047	CA	\$4,619	\$3,304
2	LAS VEGAS	NV	\$14,392	\$6,363	2	80501	CO	\$3,093	\$2,828
3	LOS ANGELES	CA	\$43,172	\$6,050	3	90016	CA	\$3,975	\$2,790
4	WASHINGTON	DC	\$38,883	\$4,173	4	11434	NY	\$3,604	\$2,629
5	BROOKLYN	NY	\$43,651	\$3,855	5	90250	CA	\$2,971	\$2,626
6	ARVADA	CO	\$5,284	\$3,514	6	92223	CA	\$3,729	\$2,601
7	SANTA ANA	CA	\$7,906	\$3,440	7	11233	NY	\$4,263	\$2,528
8	Santa Rosa	CA	\$11,402	\$3,344	8	92078	CA	\$2,934	\$2,514
9	Compton	CA	\$3,987	\$3,257	9	95125	CA	\$3,753	\$2,502
10	BOYNTON BEACH	FL	\$6,825	\$3,231	10	11413	NY	\$3,423	\$2,421

# 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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