

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through November 2015

Next Release Date: Week 1 of January

Endorsement Growth Change

**-7.1 %**

Competition Growth

**-9.1 %**

Active Lender Change

**-21**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	Trend
1 Pacific/Hawaii	1,121	1,269	1,181	1,045	1,003	996	1,195	1,083	2,090	1,427	1,045	911	▼
2 Southeast/Caribbean	1,147	971	853	1,033	997	1,007	1,056	1,081	932	902	864	897	▲
3 Southwest	563	554	587	506	536	441	684	540	473	410	456	539	▲
4 Mid-Atlantic	498	486	475	466	463	422	508	601	457	400	432	343	▼
5 Midwest	535	461	459	440	388	406	466	455	440	401	355	332	▼
6 New York/New Jersey	369	454	436	446	420	429	487	484	440	391	424	306	▼
7 Rocky Mountain	228	234	226	222	217	177	329	263	231	231	285	278	▼
8 Northwest/Alaska	186	191	224	217	174	154	215	206	395	243	182	174	▼
9 New England	191	215	173	159	193	155	205	232	194	175	190	128	▼
10 Great Plains	104	111	133	106	106	86	151	84	98	91	99	115	▲
<b>Total</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>5,750</b>	<b>4,671</b>	<b>4,332</b>	<b>4,023</b>	<b>▼</b>

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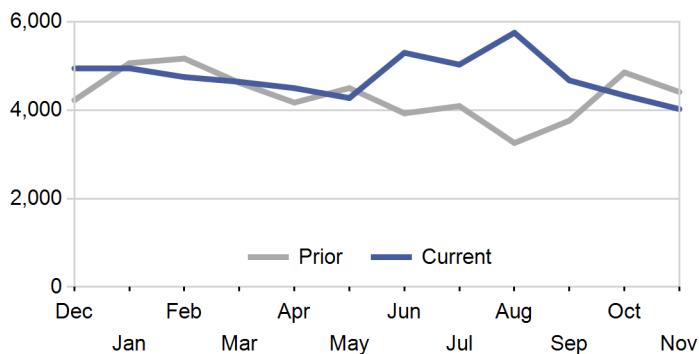
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# Competition

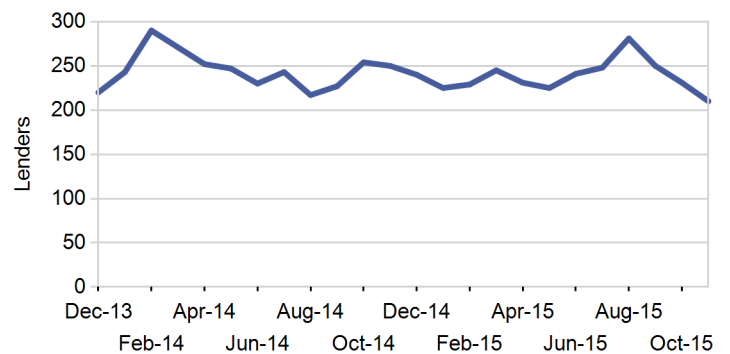
## Top 10 Lenders

Rank / Lender	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	Total	Trend
1 AMERICAN ADVISORS GROUP	1,162	1,219	1,132	1,155	1,078	1,010	1,201	1,256	1,220	1,239	1,092	1,022	13,786	▼
2 ONE REVERSE MORTGAGE LLC	540	461	501	487	439	518	534	333	393	353	317	358	5,234	▲
3 RMS/SECURITY ONE LENDING	497	645	392	362	423	244	343	389	474	265	282	320	4,636	▲
4 URBAN FINANCIAL OF AMERICA LLC	344	381	396	339	338	270	326	478	495	315	322	302	4,306	▼
5 LIBERTY HOME EQUITY SOLUTIONS INC	271	258	264	390	307	321	433	370	570	401	340	143	4,068	▼
6 REVERSE MORTGAGE FUNDING LLC	215	179	177	142	259	165	200	251	236	175	197	192	2,388	▼
7 LIVE WELL FINANCIAL INC	133	106	150	139	161	173	218	177	208	131	132	203	1,931	▲
8 PROFICIO MORTGAGE VENTURES LLC	159	128	103	119	106	110	113	111	131	71	65	41	1,257	▼
9 HOME POINT FINANCIAL CORPORATION	104	67	115	139	90	96	149	88	88	122	115	71	1,244	▼
10 HIGH TECH LENDING INC	55	43	63	68	45	66	107	77	100	86	74	58	842	▼
<b>Top 10 SubTotal</b>	<b>3,480</b>	<b>3,487</b>	<b>3,293</b>	<b>3,340</b>	<b>3,246</b>	<b>2,973</b>	<b>3,624</b>	<b>3,530</b>	<b>3,915</b>	<b>3,158</b>	<b>2,936</b>	<b>2,710</b>	<b>39,692</b>	<b>▼</b>
<b>Industry Total</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>5,750</b>	<b>4,671</b>	<b>4,332</b>	<b>4,023</b>	<b>57,146</b>	<b>▼</b>

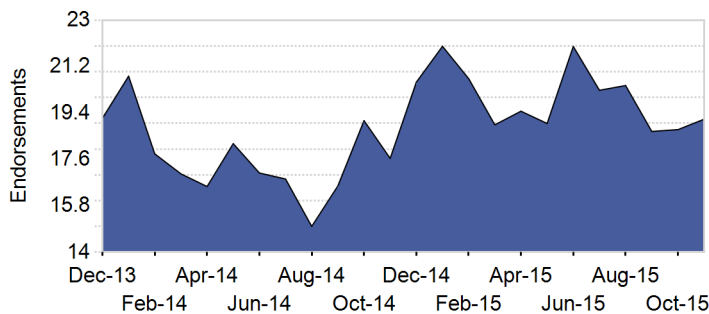
### Endorsement Volume



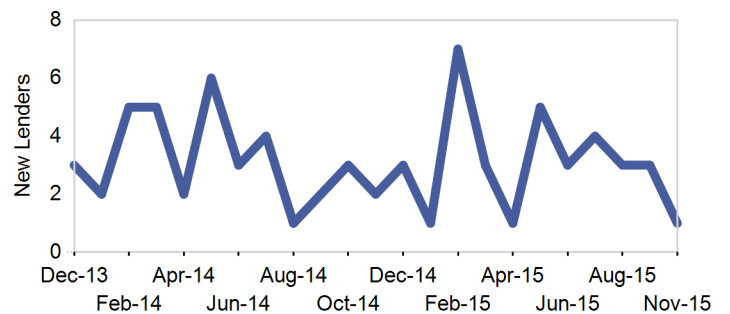
### Active Lenders



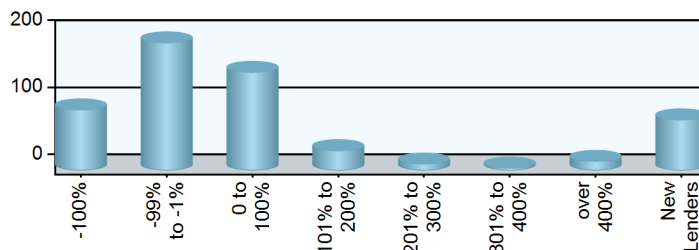
### Endorsements per Lender



### New Lenders by Month



### Lender Distribution by YTD Growth Rate



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# Market Performance

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
<b>Great Plains</b>									
KANSAS CITY	349	363	-3.9 %	31	29	6.9 %	2.9	2.9	-2.6 %
ST. LOUIS	251	311	-19.3 %	19	27	-29.6 %	2.8	2.8	0.5 %
DES MOINES	241	281	-14.2 %	21	23	-8.7 %	3.1	3.7	-15.9 %
TOPEKA	181	189	-4.2 %	22	26	-15.4 %	2.2	2.4	-9.2 %
OMAHA	158	149	6.0 %	19	17	11.8 %	2.1	2.1	3.8 %
<b>Region Total</b>	<b>1,180</b>	<b>1,293</b>	<b>-8.7 %</b>	<b>47</b>	<b>52</b>	<b>-9.6 %</b>	<b>5.0</b>	<b>5.3</b>	<b>-5.2 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	1,430	1,696	-15.7 %	63	74	-14.9 %	4.9	5.6	-13.5 %
RICHMOND	1,197	1,216	-1.6 %	53	52	1.9 %	4.5	4.4	3.2 %
WASH. D.C.	827	815	1.5 %	53	59	-10.2 %	4.4	3.7	19.2 %
BALTIMORE	766	816	-6.1 %	51	60	-15.0 %	3.6	3.7	-1.7 %
PITTSBURGH	448	480	-6.7 %	32	35	-8.6 %	3.3	3.7	-10.2 %
CHARLESTON	210	188	11.7 %	18	15	20.0 %	3.5	2.9	18.8 %
WILMINGTON	175	159	10.1 %	25	25	0.0 %	1.8	1.7	9.0 %
<b>Region Total</b>	<b>5,053</b>	<b>5,370</b>	<b>-5.9 %</b>	<b>110</b>	<b>121</b>	<b>-9.1 %</b>	<b>8.9</b>	<b>8.7</b>	<b>1.6 %</b>
<b>Midwest</b>									
CHICAGO	1,049	1,132	-7.3 %	53	62	-14.5 %	4.4	4.7	-5.9 %
INDIANAPOLIS	623	618	0.8 %	38	43	-11.6 %	4.0	3.6	12.0 %
CLEVELAND	472	439	7.5 %	37	33	12.1 %	3.8	3.6	6.5 %
MILWAUKEE	454	518	-12.4 %	41	33	24.2 %	3.1	3.5	-11.2 %
MINN. ST. PAUL	452	472	-4.2 %	35	32	9.4 %	3.3	3.4	-2.9 %
COLUMBUS	348	312	11.5 %	29	31	-6.5 %	3.4	3.3	1.4 %
GRAND RAPIDS	344	342	0.6 %	27	27	0.0 %	3.3	3.5	-5.1 %
DETROIT	343	313	9.6 %	27	28	-3.6 %	2.9	2.8	1.7 %
SPRINGFIELD	239	236	1.3 %	24	30	-20.0 %	2.8	2.7	4.6 %
CINCINNATI	184	189	-2.6 %	14	17	-17.6 %	2.6	2.7	-5.0 %
FLINT	95	104	-8.7 %	17	18	-5.6 %	1.7	2.1	-18.5 %
<b>Region Total</b>	<b>4,603</b>	<b>4,675</b>	<b>-1.5 %</b>	<b>112</b>	<b>121</b>	<b>-7.4 %</b>	<b>8.8</b>	<b>8.6</b>	<b>2.3 %</b>
<b>New England</b>									
BOSTON	833	958	-13.0 %	41	41	0.0 %	4.7	5.4	-12.8 %
HARTFORD	542	639	-15.2 %	47	43	9.3 %	3.3	3.6	-9.1 %
BANGOR	212	284	-25.4 %	19	24	-20.8 %	2.6	2.9	-10.4 %
MANCHESTER	205	172	19.2 %	23	20	15.0 %	2.1	2.1	2.1 %
PROVIDENCE	125	142	-12.0 %	18	17	5.9 %	1.9	2.0	-3.8 %
BURLINGTON	102	114	-10.5 %	14	17	-17.6 %	2.4	2.1	13.5 %
<b>Region Total</b>	<b>2,019</b>	<b>2,309</b>	<b>-12.6 %</b>	<b>73</b>	<b>74</b>	<b>-1.4 %</b>	<b>6.1</b>	<b>6.6</b>	<b>-7.8 %</b>
<b>New York/New Jersey</b>									
NEW YORK	2,229	2,004	11.2 %	68	65	4.6 %	6.2	5.7	8.6 %
NEWARK	978	969	0.9 %	71	74	-4.1 %	3.5	3.3	4.6 %
CAMDEN	694	701	-1.0 %	61	64	-4.7 %	3.0	2.9	4.6 %
ALBANY	533	520	2.5 %	36	30	20.0 %	3.1	3.3	-5.6 %
BUFFALO	283	303	-6.6 %	21	19	10.5 %	3.1	3.7	-17.6 %
<b>Region Total</b>	<b>4,717</b>	<b>4,497</b>	<b>4.9 %</b>	<b>121</b>	<b>114</b>	<b>6.1 %</b>	<b>7.7</b>	<b>7.5</b>	<b>3.2 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	1,040	868	19.8 %	62	57	8.8 %	3.5	3.4	2.8 %
PORTLAND	778	667	16.6 %	54	59	-8.5 %	3.0	2.9	3.8 %
BOISE	335	270	24.1 %	34	33	3.0 %	2.5	2.3	9.7 %
SPOKANE	163	160	1.9 %	33	27	22.2 %	1.6	1.8	-9.1 %
ANCHORAGE	59	54	9.3 %	7	9	-22.2 %	2.1	1.9	6.9 %
<b>Region Total</b>	<b>2,375</b>	<b>2,019</b>	<b>17.6 %</b>	<b>86</b>	<b>85</b>	<b>1.2 %</b>	<b>5.2</b>	<b>5.0</b>	<b>4.6 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	3,216	2,500	28.6 %	102	99	3.0 %	7.2	6.0	21.4 %

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
SANTA ANA	2,536	1,966	29.0 %	96	91	5.5 %	6.3	5.5	15.0 %
SAN FRANCISCO	2,213	1,780	24.3 %	74	73	1.4 %	6.2	5.5	13.5 %
PHOENIX	1,425	1,190	19.7 %	63	57	10.5 %	5.0	4.8	4.1 %
SACRAMENTO	1,114	954	16.8 %	66	67	-1.5 %	3.9	3.6	8.6 %
SAN DIEGO	1,083	879	23.2 %	74	59	25.4 %	4.0	3.8	7.4 %
FRESNO	506	384	31.8 %	49	47	4.3 %	2.6	2.6	-0.9 %
LAS VEGAS	499	385	29.6 %	33	27	22.2 %	3.8	3.1	20.3 %
TUCSON	265	213	24.4 %	25	25	0.0 %	2.7	2.4	12.1 %
RENO	211	154	37.0 %	23	22	4.5 %	2.3	2.0	15.5 %
HONOLULU	177	178	-0.6 %	19	18	5.6 %	1.9	1.9	-4.0 %
<b>Region Total</b>	<b>13,245</b>	<b>10,583</b>	<b>25.2 %</b>	<b>177</b>	<b>174</b>	<b>1.7 %</b>	<b>14.8</b>	<b>12.1</b>	<b>21.9 %</b>
<b>Rocky Mountain</b>									
DENVER	1,372	1,003	36.8 %	64	55	16.4 %	4.6	4.5	2.3 %
SALT LAKE CITY	919	824	11.5 %	40	39	2.6 %	4.2	4.2	0.7 %
HELENA	218	187	16.6 %	19	18	5.6 %	2.7	2.4	13.4 %
CASPER	79	99	-20.2 %	14	22	-36.4 %	1.6	1.6	-4.7 %
SIOUX FALLS	56	63	-11.1 %	10	9	11.1 %	1.8	2.0	-10.0 %
FARGO	49	40	22.5 %	10	7	42.9 %	1.7	1.8	-9.5 %
<b>Region Total</b>	<b>2,693</b>	<b>2,216</b>	<b>21.5 %</b>	<b>93</b>	<b>82</b>	<b>13.4 %</b>	<b>6.1</b>	<b>5.9</b>	<b>2.7 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	1,825	1,470	24.1 %	88	87	1.1 %	4.9	4.4	11.2 %
GREENSBORO	1,254	1,241	1.0 %	41	36	13.9 %	5.8	5.9	-2.2 %
TAMPA	1,103	820	34.5 %	63	63	0.0 %	4.6	3.4	37.2 %
ATLANTA	1,099	977	12.5 %	37	45	-17.8 %	5.8	5.3	8.4 %
COLUMBIA	890	777	14.5 %	38	44	-13.6 %	4.0	3.7	8.2 %
ORLANDO	825	590	39.8 %	58	54	7.4 %	3.6	2.9	24.9 %
JACKSONVILLE	737	562	31.1 %	50	47	6.4 %	3.7	3.1	20.3 %
BIRMINGHAM	700	693	1.0 %	32	28	14.3 %	4.5	4.7	-4.5 %
KNOXVILLE	513	507	1.2 %	33	31	6.5 %	3.4	4.0	-13.5 %
CARIBBEAN	425	521	-18.4 %	21	21	0.0 %	4.6	5.1	-10.9 %
LOUISVILLE	382	356	7.3 %	20	25	-20.0 %	3.8	4.2	-10.0 %
JACKSON	362	397	-8.8 %	14	18	-22.2 %	4.5	4.4	3.2 %
NASHVILLE	326	351	-7.1 %	25	27	-7.4 %	3.1	3.3	-5.9 %
MEMPHIS	152	173	-12.1 %	18	16	12.5 %	2.3	2.5	-6.9 %
<b>Region Total</b>	<b>10,593</b>	<b>9,435</b>	<b>12.3 %</b>	<b>179</b>	<b>169</b>	<b>5.9 %</b>	<b>12.9</b>	<b>11.4</b>	<b>12.8 %</b>
<b>Southwest</b>									
HOUSTON	1,054	882	19.5 %	56	51	9.8 %	4.3	4.0	8.6 %
SAN ANTONIO	888	807	10.0 %	48	56	-14.3 %	3.7	3.6	2.0 %
DALLAS	762	763	-0.1 %	50	51	-2.0 %	3.5	3.4	3.4 %
FT. WORTH	674	664	1.5 %	47	55	-14.5 %	3.1	3.5	-10.3 %
NEW ORLEANS	607	630	-3.7 %	32	31	3.2 %	4.1	4.1	-1.5 %
ALBUQUERQUE	375	327	14.7 %	29	34	-14.7 %	3.2	2.5	27.9 %
LUBBOCK	344	290	18.6 %	34	40	-15.0 %	2.6	2.5	6.0 %
LITTLE ROCK	313	373	-16.1 %	22	21	4.8 %	3.6	3.5	3.3 %
OKLAHOMA CITY	288	265	8.7 %	25	20	25.0 %	2.9	3.3	-12.2 %
TULSA	251	245	2.4 %	19	16	18.8 %	3.2	2.9	8.9 %
SHREVEPORT	170	169	0.6 %	15	23	-34.8 %	2.3	2.0	13.5 %
<b>Region Total</b>	<b>5,726</b>	<b>5,415</b>	<b>5.7 %</b>	<b>99</b>	<b>101</b>	<b>-2.0 %</b>	<b>10.7</b>	<b>9.8</b>	<b>8.6 %</b>
<b>Grand Total</b>	<b>52,204</b>	<b>47,812</b>	<b>9.2 %</b>	<b>465</b>	<b>480</b>	<b>-3.1 %</b>	<b>19.9</b>	<b>17.5</b>	<b>13.9 %</b>

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