

HECM Trends

HECMs Endorsed thru January 2016

Next Release Date: Week 3 of April



REVERSE MARKET
INSIGHT

Endorsement Growth Rate

Year	Units	% Chg.
2013	60,929	15.2 %
2014	52,949	-13.1 %
2015	56,363	6.4 %

YTD	Units	% Chg.
Jan 15	4,936	-2.3 %
Jan 16	3,889	-21.2 %

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.

Solutions Include:

Retail Trilogy

- Sales Performance Analysis
- Competitive Analysis
- Market Opportunity

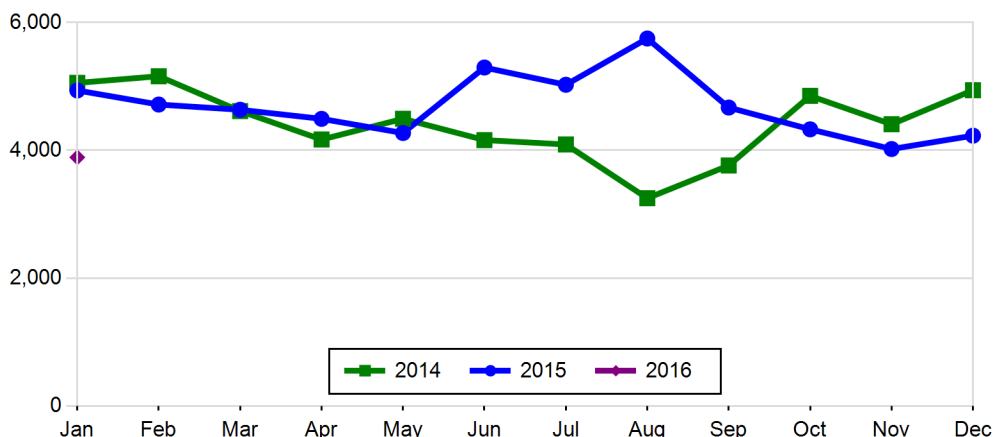
Wholesale Analytics

Business Consulting

- Servicing Rights Valuation
- Market Intelligence
- Business Intelligence (BI)

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	890	-11.5 %	1	LOS ANGELES	CA	53	-1.9 %	
2	Florida	296	-18.7 %	2	SAN DIEGO	CA	33	3.1 %	
3	Texas	268	-21.6 %	3	PHOENIX	AZ	32	77.8 %	
4	New York	177	-41.8 %	3	WASHINGTON	DC	32	-11.1 %	
5	Arizona	140	-15.2 %	3	HOUSTON	TX	32	-3.0 %	
6	Colorado	138	34.0 %	6	SAN JOSE	CA	29	26.1 %	
7	Pennsylvania	125	-31.7 %	7	PHILADELPHIA	PA	27	8.0 %	
8	New Jersey	113	-24.7 %	8	DENVER	CO	26	85.7 %	
9	North Carolina	109	-14.2 %	9	CHICAGO	IL	22	-12.0 %	
10	Washington	102	14.6 %	10	BROOKLYN	NY	21	-40.0 %	
2,358				307				4.1 %	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	236	1.3 %	1	20011	DC	11	83.3 %
2	MARICOPA	AZ	92	-14.8 %	2	84790	UT	10	-41.2 %
3	RIVERSIDE	CA	85	-2.3 %	2	32162	FL	10	11.1 %
4	ORANGE	CA	82	-21.9 %	4	84770	UT	7	40.0 %
5	SAN DIEGO	CA	74	-20.4 %	4	20002	DC	7	40.0 %
6	HARRIS	TX	46	-6.1 %	4	90016	CA	7	16.7 %
7	COOK	IL	40	-24.5 %	7	85375	AZ	6	-14.3 %
7	SANTA CLARA	CA	40	0.0 %	7	94546	CA	6	50.0 %
9	SAN BERNARDINO	CA	39	-38.1 %	7	95648	CA	6	-14.3 %
10	MIAMI-DADE	FL	35	-36.4 %	7	92253	CA	6	200.0 %
769				76				11.8 %	

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

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Originator Growth Rate
(unique origination companies in period)

Year	Active Originators	% Chg.
2014	2,049	5.6 %
2015	2,223	8.5 %

Month	Active Originators	% Chg.
Jan 15	704	1.4 %
Jan 16	643	-8.7 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2014	5 %	15 %
2015	11 %	121 %

Mth	% Refi	% Chg.
Jan 15	10 %	63 %
Jan 16	13 %	3 %

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.

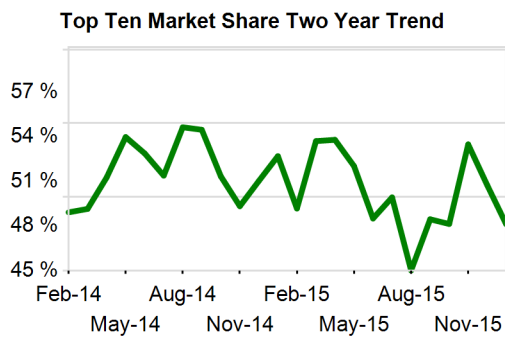
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Competitive Landscape -YTD

Endorsement and Originator Trends



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	636
2	1	ONE REVERSE MORTGAGE LL	287
3	-1	RMS/SECURITY ONE LENDIN	275
4	0	LIBERTY HOME EQUITY SOL	148
5	3	REVERSE MORTGAGE FUNDIN	114
6	-1	FINANCE OF AMERICA REVE	113
7	347	SYNERGY ONE LENDING INC	103
8	5	LIVE WELL FINANCIAL INC	77
9	236	NATIONWIDE EQUITIES COR	55
10	10	HOME POINT FINANCIAL CO	50
Total:			1,858

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	40	1.3	1	20011	DC	8	1.4
2	SAN DIEGO	CA	25	1.3	2	32162	FL	7	1.4
3	WASHINGTON	DC	21	1.5	2	90016	CA	7	1.0
4	PHOENIX	AZ	16	2.0	2	20002	DC	7	1.0
4	HOUSTON	TX	16	2.0	5	85373	AZ	6	1.0
4	SAN JOSE	CA	16	1.8	5	94546	CA	6	1.0
4	BROOKLYN	NY	16	1.3	5	95648	CA	6	1.0
8	DENVER	CO	15	1.7	5	92056	CA	6	1.0
8	MIAMI	FL	15	1.3	5	92253	CA	6	1.0
10	PHILADELPHIA	PA	14	1.9	10	94521	CA	5	1.2

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.3 %	1	Opa Locka	FL	16.0 %
2	UT	5.0 %	2	Saint George	UT	15.0 %
3	MD	4.1 %	3	Compton	CA	13.5 %
4	CA	4.1 %	4	Hialeah	FL	12.2 %
5	NV	3.6 %	5	Portsmouth	VA	10.3 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CO	3.3 %	7	Lady Lake	FL	9.8 %
8	CT	3.3 %	8	Washington	DC	9.4 %
9	NJ	3.3 %	9	Chesapeake	VA	9.1 %
10	FL	3.3 %	10	Norfolk	VA	8.9 %

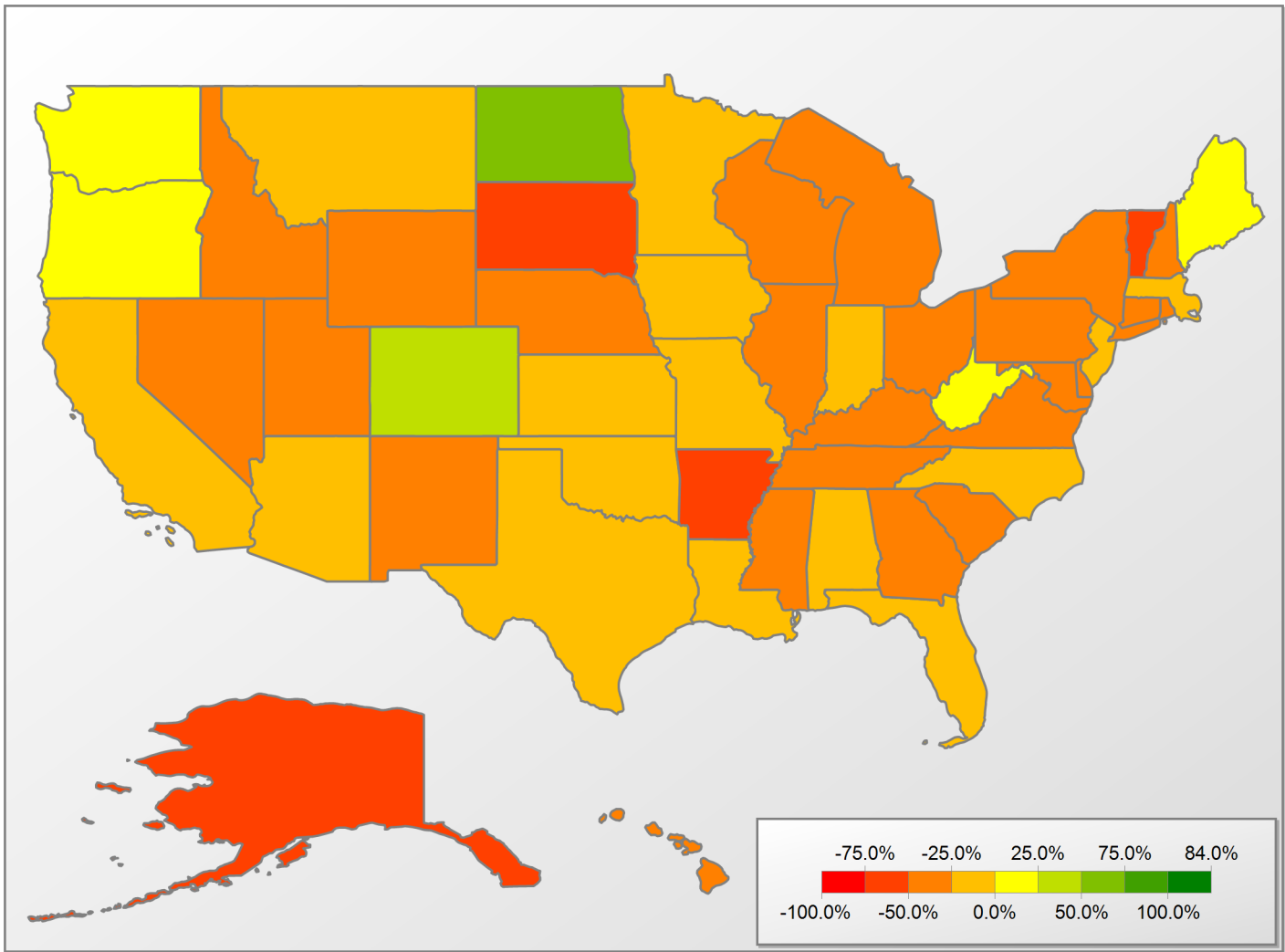
Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	FORT MYERS	FL	\$345	\$208	1	92102	CA	\$519	\$254
2	BEND	OR	\$455	\$174	2	18017	PA	\$392	\$248
3	HACIENDA HEIGHTS	CA	\$559	\$126	3	29464	SC	\$444	\$224
4	PORTLAND	OR	\$363	\$121	4	92111	CA	\$576	\$181
5	CAMARILLO	CA	\$527	\$106	5	95409	CA	\$575	\$179
6	MESA	AZ	\$286	\$103	6	11040	NY	\$567	\$177
7	BOISE	ID	\$273	\$98	7	92832	CA	\$559	\$154
8	ROSEVILLE	CA	\$438	\$94	8	89441	NV	\$406	\$143
9	SPARKS	NV	\$320	\$93	9	21811	MD	\$325	\$143
10	TULSA	OK	\$240	\$93	10	94954	CA	\$463	\$138

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	DENVER	CO	\$9,395	\$5,236	1	20011	DC	\$5,285	\$2,146
2	ANAHEIM	CA	\$6,245	\$3,854	2	95409	CA	\$2,875	\$2,083
3	PHOENIX	AZ	\$7,500	\$3,514	3	92253	CA	\$2,786	\$1,994
4	SAN JOSE	CA	\$17,242	\$3,513	4	92647	CA	\$2,502	\$1,876
5	DELRAY BEACH	FL	\$4,098	\$3,173	5	95127	CA	\$2,306	\$1,839
6	TORRANCE	CA	\$4,032	\$2,919	6	90808	CA	\$2,297	\$1,777
7	AURORA	CO	\$3,878	\$2,459	7	92886	CA	\$2,882	\$1,681
8	NEW ORLEANS	LA	\$3,799	\$2,337	8	94546	CA	\$3,682	\$1,593
9	RENO	NV	\$3,984	\$2,004	9	91745	CA	\$2,796	\$1,496
10	LOS ANGELES	CA	\$26,074	\$1,999	10	94521	CA	\$2,687	\$1,492

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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