

# HECM Trends

HECMs Endorsed thru February 2016

Next Release Date: Week 3 of May



**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.
Feb 15	9,652	-5.5 %
Feb 16	8,466	-12.3 %

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)

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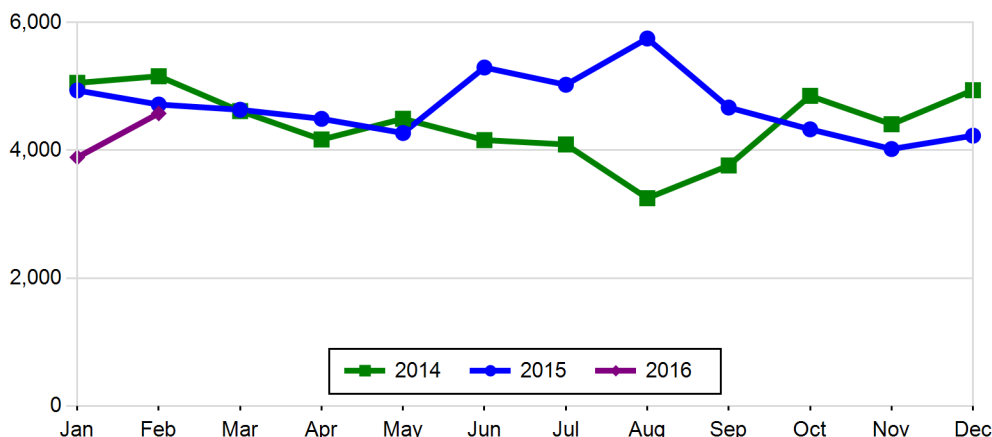
**Media Inquiries:**  
We are happy to assist members of the media with commentary or special data requests

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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	1,930	-2.0 %	1	LOS ANGELES	CA	92	-8.0 %	
2	Texas	656	-8.1 %	2	SAN DIEGO	CA	74	0.0 %	
3	Florida	655	-8.9 %	2	HOUSTON	TX	74	15.6 %	
4	New York	378	-37.0 %	4	DENVER	CO	56	47.4 %	
5	Colorado	318	45.9 %	5	MIAMI	FL	53	-27.4 %	
6	Arizona	310	3.3 %	5	BROOKLYN	NY	53	-34.6 %	
7	Washington	237	20.9 %	7	WASHINGTON	DC	52	-35.0 %	
7	North Carolina	237	4.4 %	7	SAN JOSE	CA	52	10.6 %	
9	New Jersey	217	-23.6 %	9	CHICAGO	IL	48	-9.4 %	
10	Pennsylvania	208	-40.7 %	10	PHOENIX	AZ	45	9.8 %	
<b>5,146</b>				<b>-7.8 %</b>				<b>599</b>	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	488	0.6 %	1	84790	UT	30	3.4 %
2	MARICOPA	AZ	201	9.2 %	2	32162	FL	22	10.0 %
3	SAN DIEGO	CA	183	-7.1 %	3	84770	UT	15	66.7 %
4	ORANGE	CA	171	-3.9 %	3	85375	AZ	15	36.4 %
5	RIVERSIDE	CA	166	-8.3 %	5	95648	CA	14	-17.6 %
6	HARRIS	TX	100	-1.0 %	6	20011	DC	13	-31.6 %
7	COOK	IL	98	-14.8 %	7	95409	CA	12	100.0 %
8	SAN BERNARDINO	CA	89	-20.5 %	7	20002	DC	12	-7.7 %
9	MIAMI-DADE	FL	82	-17.2 %	9	90660	CA	11	175.0 %
10	SANTA CLARA	CA	81	3.8 %	9	92692	CA	11	37.5 %
<b>1,659</b>				<b>-4.1 %</b>		<b>155</b>			
<b>14.0 %</b>									

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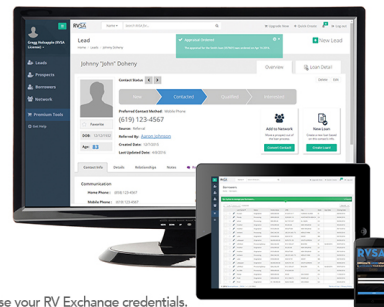
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**Originator Growth Rate**  
(unique origination companies in period)

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

Month	Active Originators	% Chg.
Feb 15	698	-2.5 %
Feb 16	716	2.6 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Feb 15	11 %	141 %
Feb 16	12 %	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!

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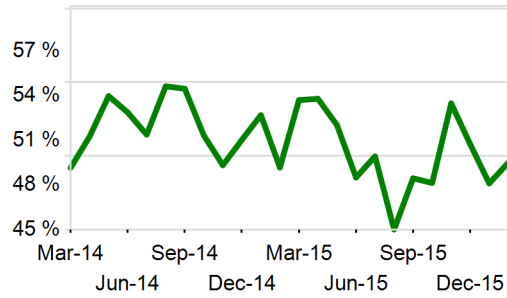
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**

Top Ten Market Share Two Year Trend



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	1,362
2	0	ONE REVERSE MORTGAGE LL	617
3	0	RMS/SECURITY ONE LENDIN	604
4	0	LIBERTY HOME EQUITY SOL	420
5	3	REVERSE MORTGAGE FUNDIN	245
5	0	FINANCE OF AMERICA REVE	245
7	381	SYNERGY ONE LENDING INC	209
8	21	NATIONWIDE EQUITIES COR	147
9	0	LIVE WELL FINANCIAL INC	136
10	2	HIGH TECH LENDING INC	123
Total:			4,108

**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	57	1.4	1	32162	FL	12	1.5
2	SAN DIEGO	CA	45	1.3	1	84770	UT	12	1.2
3	MIAMI	FL	32	1.4	3	85375	AZ	10	1.4
4	SAN JOSE	CA	30	1.5	3	20002	DC	10	1.3
5	BROOKLYN	NY	29	1.4	3	92692	CA	10	1.1
6	DENVER	CO	26	1.7	3	90660	CA	10	1.0
7	WASHINGTON	DC	25	1.6	3	92056	CA	10	1.0
8	HOUSTON	TX	22	2.2	8	95648	CA	9	1.2
8	PHOENIX	AZ	22	1.6	8	92128	CA	9	1.1
8	AUSTIN	TX	22	1.4	8	80504	CO	9	1.0

**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	15.2 %
3	CA	4.1 %	3	Compton	CA	13.6 %
4	MD	4.1 %	4	Hialeah	FL	12.2 %
5	NV	3.7 %	5	Portsmouth	VA	10.3 %
6	OR	3.5 %	6	Jamaica	NY	10.1 %
7	CO	3.4 %	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	8.8 %

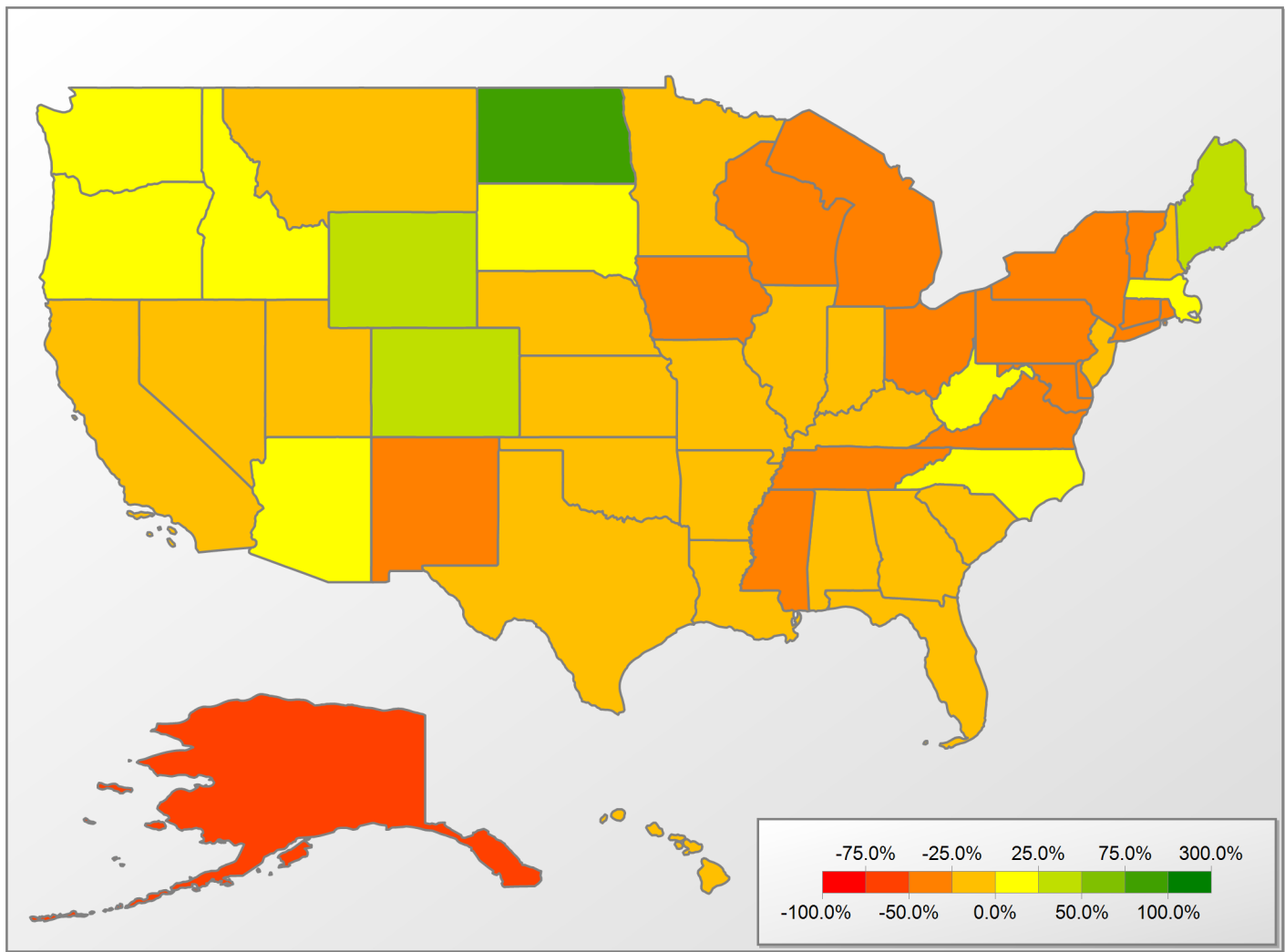
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAINT PETERSBURG	FL	\$333	\$122	1	92562	CA	\$475	\$165
2	GILBERT	AZ	\$360	\$117	2	80504	CO	\$375	\$157
3	BEND	OR	\$413	\$101	3	97702	OR	\$402	\$145
4	CHARLOTTE	NC	\$285	\$83	4	91701	CA	\$483	\$116
5	JACKSONVILLE	FL	\$257	\$75	5	91773	CA	\$487	\$107
6	SEATTLE	WA	\$513	\$75	6	95407	CA	\$410	\$107
7	BOYNTON BEACH	FL	\$359	\$75	7	89509	NV	\$383	\$107
8	LAKEWOOD	CA	\$516	\$74	8	91745	CA	\$569	\$98
9	JAMAICA	NY	\$421	\$72	9	94803	CA	\$464	\$87
10	TULSA	OK	\$208	\$72	10	92253	CA	\$457	\$83

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	DENVER	CO	\$20,154	\$8,578	1	95409	CA	\$6,616	\$3,790
2	RENO	NV	\$9,432	\$6,233	2	92647	CA	\$4,338	\$3,712
3	AURORA	CO	\$7,816	\$5,077	3	91765	CA	\$3,964	\$3,389
4	WHITTIER	CA	\$8,377	\$4,417	4	92111	CA	\$3,898	\$3,023
5	ANAHEIM	CA	\$10,403	\$3,685	5	90660	CA	\$4,379	\$2,709
6	SAINT GEORGE	UT	\$15,943	\$3,596	6	95127	CA	\$5,043	\$2,586
7	SAN JOSE	CA	\$30,419	\$3,504	7	80504	CO	\$3,375	\$2,501
8	SCOTTSDALE	AZ	\$10,688	\$3,225	8	95148	CA	\$3,720	\$2,490
9	IRVINE	CA	\$6,518	\$3,136	9	94544	CA	\$2,910	\$2,452
10	HUNTINGTON BEACH	CA	\$11,429	\$3,118	10	90018	CA	\$3,880	\$2,355

# 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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