

# HECM Trends

HECMs Endorsed thru July 2016

Next Release Date: Week 3 of October



**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.
Jul 15	33,368	5.1 %
Jul 16	28,164	-15.6 %

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)

### Product/Solution Inquiries:

Looking for a tailored business solution? Call us for a free sample report on your business.

### Media Inquiries:

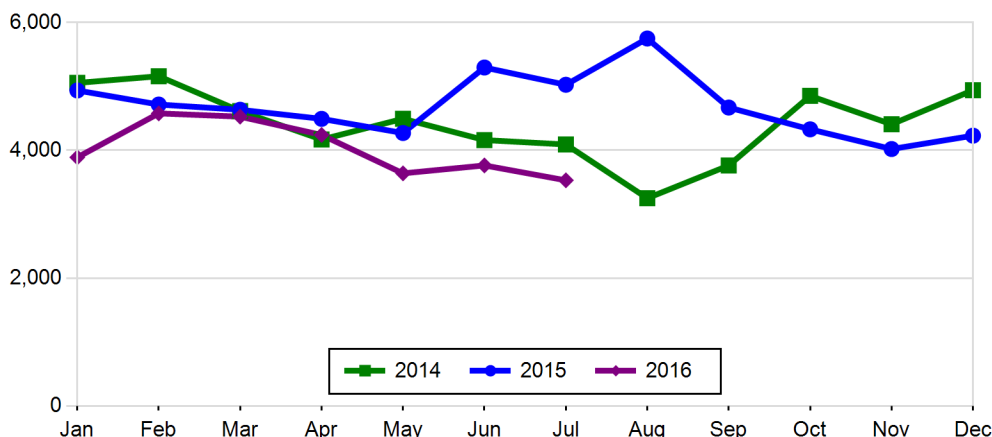
We are happy to assist members of the media with commentary or special data requests

John K. Lunde, President  
[john@rminsight.net](mailto:john@rminsight.net)

Ph.: (949) 429-0452

## 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	6,319	2.0 %	1	LOS ANGELES	CA	464	42.8 %	
2	Florida	2,369	-19.4 %	2	SAN DIEGO	CA	271	27.2 %	
3	Texas	2,165	-13.0 %	3	DENVER	CO	229	51.7 %	
4	New York	1,274	-37.3 %	4	HOUSTON	TX	207	-13.4 %	
5	Arizona	1,075	5.4 %	5	MIAMI	FL	171	-43.6 %	
6	Colorado	1,038	25.7 %	6	WASHINGTON	DC	144	-49.3 %	
7	Washington	796	13.6 %	7	BROOKLYN	NY	141	-41.3 %	
8	Pennsylvania	779	-37.1 %	8	LAS VEGAS	NV	140	-23.1 %	
9	New Jersey	731	-34.4 %	9	RIVERSIDE	CA	131	87.1 %	
10	North Carolina	700	-16.6 %	10	AUSTIN	TX	130	12.1 %	
<b>17,246</b>				<b>2,028</b>				<b>-11.1 %</b>	<b>-4.5 %</b>
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,491	-4.9 %	1	84790	UT	82	-15.5 %
2	MARICOPA	AZ	681	13.9 %	2	32162	FL	78	-31.6 %
3	SAN DIEGO	CA	631	6.9 %	3	95648	CA	58	45.0 %
4	ORANGE	CA	601	6.9 %	4	85375	AZ	41	20.6 %
5	RIVERSIDE	CA	546	-9.5 %	4	20011	DC	41	-46.1 %
6	HARRIS	TX	352	-1.9 %	6	92692	CA	35	25.0 %
7	SAN BERNARDINO	CA	323	-5.6 %	7	92056	CA	34	30.8 %
8	COOK	IL	305	-30.5 %	8	85374	AZ	33	94.1 %
9	MIAMI-DADE	FL	261	-34.3 %	9	94513	CA	32	146.2 %
9	CLARK	NV	261	-13.9 %	10	84770	UT	31	34.8 %
<b>5,452</b>				<b>-5.4 %</b>	<b>465</b>				<b>-0.6 %</b>

\*Paid Advertisement

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

Year	Active Originators	% Chg.
2014	2,022	4.8 %
2015	2,198	8.7 %

Month	Active Originators	% Chg.
Jul 15	723	8.4 %
Jul 16	594	-17.8 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Jul 15	11 %	186 %
Jul 16	10 %	-35 %

**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.

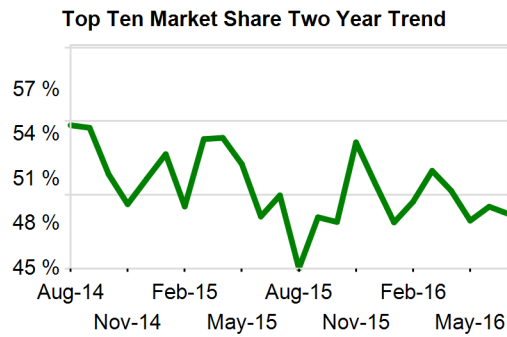
Visit us on the web at [www.rminsight.net](http://www.rminsight.net)

\*Paid Advertisement

This Ad Space is available. Please see our [media kit](#) for more information.

# Competitive Landscape -YTD

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	5,017
2	0	ONE REVERSE MORTGAGE LL	2,125
3	1	LIBERTY HOME EQUITY SOL	1,236
4	-1	RMS/SECURITY ONE LENDIN	1,082
5	2	REVERSE MORTGAGE FUNDIN	1,023
6	-1	FINANCE OF AMERICA REVE	753
7	133	SYNERGY ONE LENDING INC	737
8	0	LIVE WELL FINANCIAL INC	626
9	14	NATIONWIDE EQUITIES COR	595
10	1	HIGHTECHLENDING INC	569
Total:			13,763

**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	169	1.5	1	92692	CA	26	1.1
2	SAN DIEGO	CA	93	1.4	2	32162	FL	25	1.6
3	RIVERSIDE	CA	73	1.1	2	92056	CA	25	1.1
4	MIAMI	FL	63	1.4	4	95648	CA	22	1.5
5	ORANGE	CA	61	1.1	4	90016	CA	22	1.1
6	DENVER	CO	60	1.7	4	90043	CA	22	1.1
7	SAN JOSE	CA	51	1.4	4	92128	CA	22	1.0
8	BROOKLYN	NY	46	1.6	8	92211	CA	21	1.1
9	SACRAMENTO	CA	45	1.2	9	94513	CA	20	1.1
10	SEATTLE	WA	43	1.3	9	90047	CA	20	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Opa Locka	FL	15.7 %
2	UT	5.1 %	2	Saint George	UT	15.7 %
3	CA	4.1 %	3	Compton	CA	13.5 %
4	MD	4.1 %	4	Hialeah	FL	12.0 %
5	NV	3.7 %	5	Jamaica	NY	10.1 %
6	OR	3.5 %	6	Portsmouth	VA	10.0 %
7	CO	3.4 %	7	Lady Lake	FL	9.9 %
8	CT	3.3 %	8	Washington	DC	9.4 %
9	NJ	3.3 %	9	Chesapeake	VA	9.0 %
10	FL	3.3 %	10	Moreno Valley	CA	8.9 %

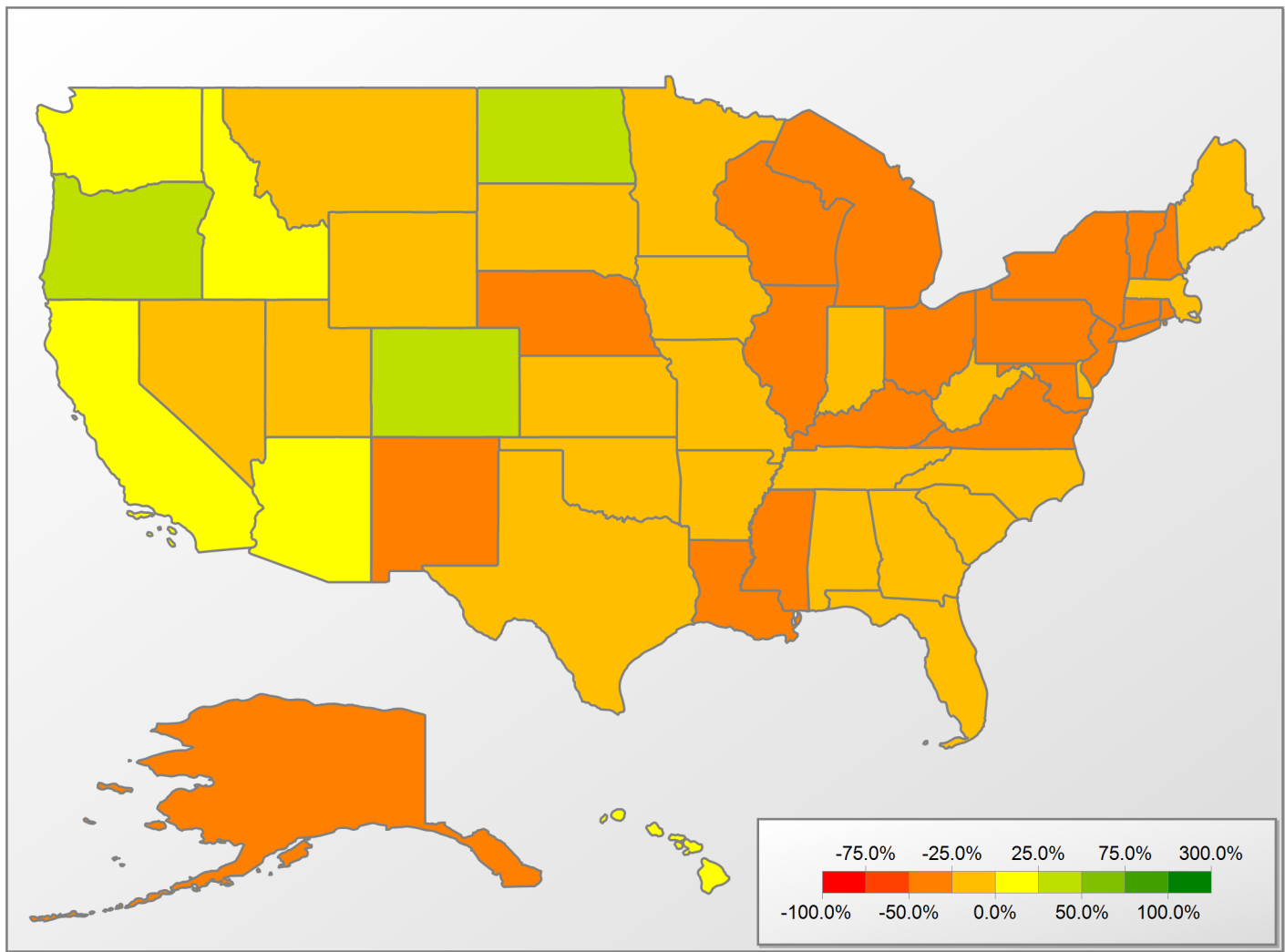
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	MARICOPA	AZ	\$278	\$126	1	85395	AZ	\$334	\$52
2	SAN BERNARDINO	CA	\$295	\$84	2	93012	CA	\$456	\$48
3	STOCKTON	CA	\$271	\$79	3	95747	CA	\$415	\$47
4	CAMARILLO	CA	\$504	\$66	4	85374	AZ	\$260	\$46
5	PORTLAND	OR	\$382	\$64	5	85375	AZ	\$242	\$43
6	JACKSONVILLE	FL	\$261	\$63	6	34748	FL	\$178	\$43
7	SALT LAKE CITY	UT	\$313	\$60	7	90043	CA	\$508	\$40
8	OAKLAND	CA	\$511	\$59	8	94513	CA	\$495	\$40
9	BIRMINGHAM	AL	\$187	\$57	9	33437	FL	\$332	\$38
10	WEST PALM BEACH	FL	\$289	\$54	10	90047	CA	\$377	\$38

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	LOS ANGELES	CA	\$231,549	\$79,221	1	94513	CA	\$15,831	\$9,917
2	ORANGE	CA	\$56,541	\$38,574	2	95648	CA	\$25,918	\$8,978
3	SAN DIEGO	CA	\$135,376	\$32,690	3	93010	CA	\$11,372	\$7,750
4	DENVER	CO	\$78,588	\$32,228	4	95409	CA	\$16,989	\$7,432
5	MARICOPA	AZ	\$32,576	\$31,360	5	98382	WA	\$8,786	\$5,480
6	RIVERSIDE	CA	\$44,980	\$22,032	6	80014	CO	\$5,825	\$5,375
7	ALAMEDA	CA	\$20,881	\$17,249	7	85395	AZ	\$8,348	\$5,247
8	SANTA CLARA	CA	\$23,324	\$16,444	8	85374	AZ	\$8,592	\$4,951
9	PORTLAND	OR	\$43,495	\$14,917	9	92646	CA	\$13,725	\$4,867
10	SAN BERNARDINO	CA	\$18,302	\$12,605	10	92692	CA	\$19,612	\$4,542

# 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.

*Disclaimer: Although a significant effort is made to assure the accuracy and completeness of the information provided, Reverse Market Insight, Inc., makes no express or implied warranty as to the accuracy, adequacy, completeness, or legality of the information.*