

# HECM Trends

HECMs Endorsed thru September 2016

Next Release Date: Week 3 of December



**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.
Sep 15	43,786	13.0 %
Sep 16	36,280	-17.1 %

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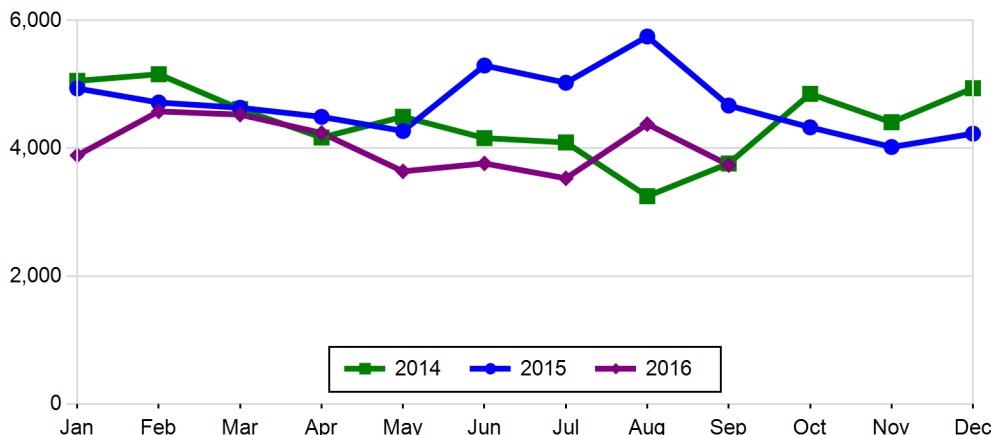
We are happy to assist members of the media with commentary or special data requests

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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	8,141	-10.3 %	1	LOS ANGELES	CA	386	-18.0 %			
2	Florida	3,176	-15.2 %	2	DENVER	CO	314	52.4 %			
3	Texas	2,767	-9.9 %	3	HOUSTON	TX	304	3.4 %			
4	New York	1,657	-35.6 %	4	SAN DIEGO	CA	293	-10.4 %			
5	Colorado	1,396	30.8 %	5	MIAMI	FL	273	-30.4 %			
6	Arizona	1,365	-6.1 %	6	WASHINGTON	DC	233	-31.3 %			
7	Washington	1,042	2.2 %	7	BROOKLYN	NY	206	-33.8 %			
8	Pennsylvania	1,002	-36.9 %	8	LAS VEGAS	NV	201	-17.3 %			
9	New Jersey	904	-35.7 %	9	AUSTIN	TX	172	21.1 %			
10	North Carolina	899	-12.5 %	10	PHOENIX	AZ	166	-8.8 %			
<b>22,349</b>				<b>-14.1 %</b>				<b>2,548</b>			
<b>22,349</b>		<b>-14.1 %</b>		<b>2,548</b>		<b>-12.3 %</b>					
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth		
1	LOS ANGELES	CA	1,905	-17.4 %	1	32162	FL	103	-25.4 %		
2	MARICOPA	AZ	864	0.7 %	2	84790	UT	101	-13.7 %		
3	SAN DIEGO	CA	815	-11.1 %	3	95648	CA	72	10.8 %		
4	ORANGE	CA	782	-4.2 %	4	20011	DC	53	-39.8 %		
5	RIVERSIDE	CA	699	-17.5 %	5	85375	AZ	51	8.5 %		
6	HARRIS	TX	448	1.1 %	6	92692	CA	46	9.5 %		
7	SAN BERNARDINO	CA	435	-9.9 %	7	92056	CA	45	21.6 %		
8	MIAMI-DADE	FL	378	-26.0 %	8	85374	AZ	41	105.0 %		
9	COOK	IL	371	-33.2 %	9	94513	CA	40	81.8 %		
10	CLARK	NV	338	-17.0 %	9	20002	DC	40	-33.3 %		
<b>7,035</b>				<b>-13.6 %</b>				<b>592</b>		<b>-6.9 %</b>	

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**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.
Sep 15	734	22.1 %
Sep 16	576	-21.5 %

**Refinance Transactions**  
(% of endorsements)

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

Mth	% Refi	% Chg.
Sep 15	10 %	161 %
Sep 16	12 %	-10 %

**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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Our **Wholesale Analytics Report** analyzes your customers' volume and identifies and quantifies new/existing wholesale relationships.

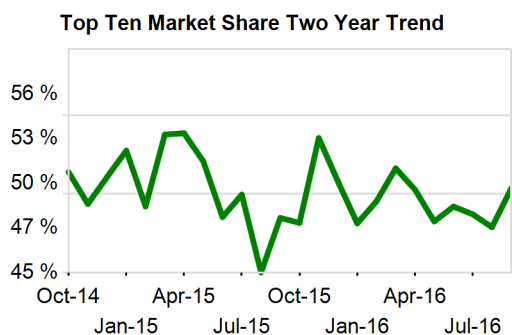
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# Competitive Landscape -YTD

**Endorsement and Originator Trends**



Rank	Chg	Originator	Units
1	0	AMERICAN ADVISORS GROUP	6,426
2	0	ONE REVERSE MORTGAGE LL	2,670
3	4	REVERSE MORTGAGE FUNDIN	1,537
4	0	LIBERTY HOME EQUITY SOL	1,424
5	-2	RMS/SECURITY ONE LENDIN	1,164
6	-1	FINANCE OF AMERICA REVE	1,064
7	19	SYNERGY ONE LENDING INC	958
8	14	NATIONWIDE EQUITIES COR	827
9	-1	LIVE WELL FINANCIAL INC	786
10	0	HIGHTECHLENDING INC	775
Total:			17,631

**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	140	1.4	1	92692	CA	33	1.1
2	SAN DIEGO	CA	96	1.4	2	32162	FL	30	1.6
3	MIAMI	FL	85	1.5	2	90043	CA	30	1.1
4	DENVER	CO	71	1.7	4	92056	CA	28	1.1
5	SAN JOSE	CA	61	1.4	5	95648	CA	27	1.4
6	BROOKLYN	NY	58	1.6	5	90047	CA	27	1.0
7	ANAHEIM	CA	53	1.1	7	92128	CA	26	1.1
8	HOUSTON	TX	52	1.9	8	90016	CA	24	1.1
8	SACRAMENTO	CA	52	1.2	9	33437	FL	23	1.1
10	LONG BEACH	CA	50	1.2	9	92220	CA	23	1.0

**Penetration Rank by Geographic Area**

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.2 %	1	Saint George	UT	15.8 %
2	UT	5.1 %	2	Opa Locka	FL	15.6 %
3	CA	4.2 %	3	Compton	CA	13.5 %
4	MD	4.0 %	4	Hialeah	FL	11.9 %
5	NV	3.7 %	5	Jamaica	NY	10.1 %
6	OR	3.5 %	6	Lady Lake	FL	10.0 %
7	CO	3.5 %	7	Portsmouth	VA	10.0 %
8	CT	3.3 %	8	Washington	DC	9.3 %
9	NJ	3.3 %	9	Chesapeake	VA	9.0 %
10	FL	3.3 %	10	Sun City	CA	8.9 %

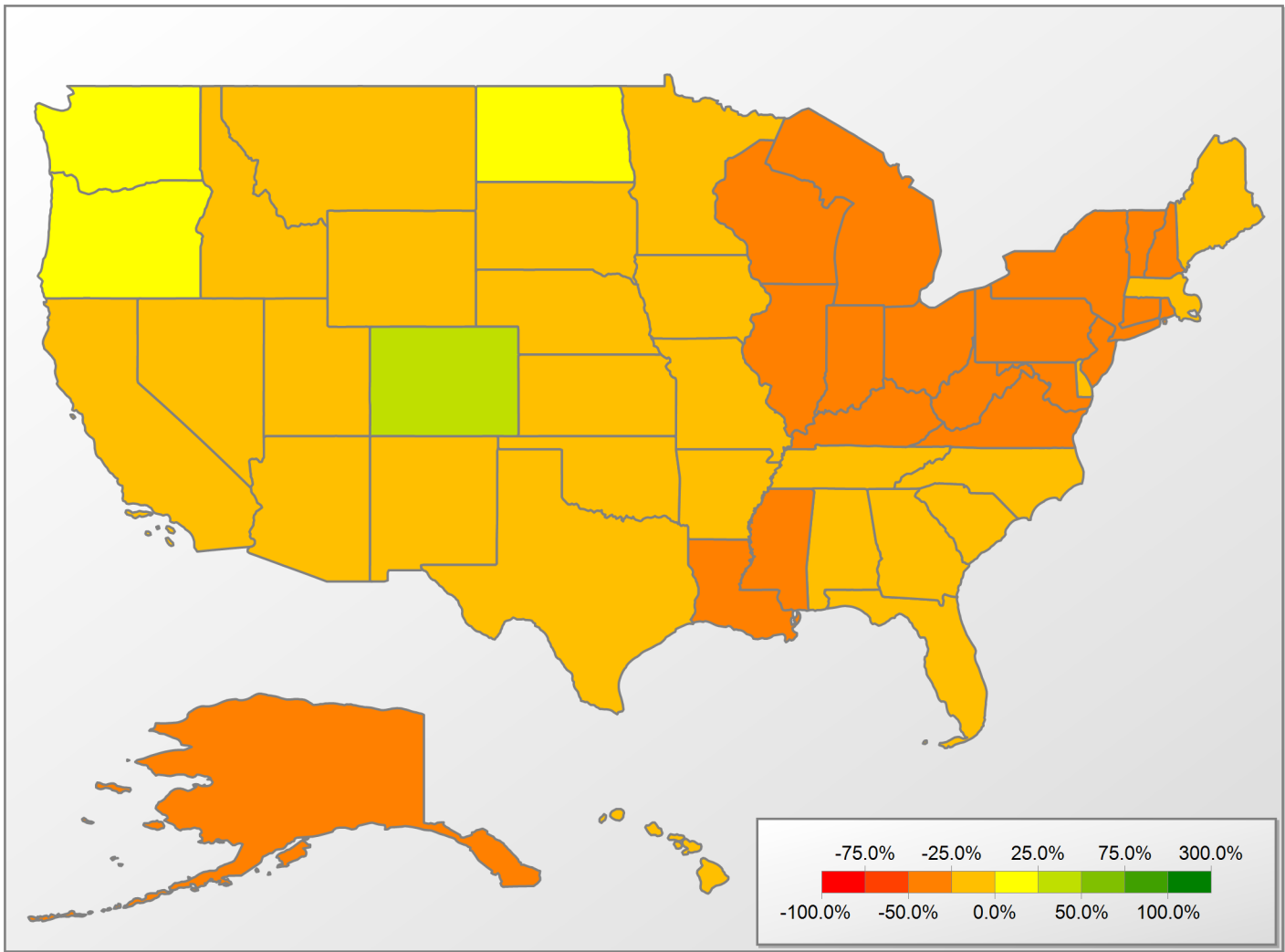
**Geography Rank by Avg MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	STOCKTON	CA	\$267	\$71	1	90043	CA	\$526	\$55
2	PORTLAND	OR	\$390	\$63	2	90047	CA	\$377	\$42
3	OAKLAND	CA	\$514	\$62	3	85374	AZ	\$253	\$39
4	SEATTLE	WA	\$490	\$61	4	85375	AZ	\$247	\$39
5	BIRMINGHAM	AL	\$196	\$56	5	92692	CA	\$565	\$34
6	JACKSONVILLE	FL	\$250	\$55	6	95135	CA	\$566	\$34
7	TULSA	OK	\$189	\$55	7	08757	NJ	\$165	\$34
8	JAMAICA	NY	\$447	\$51	8	95747	CA	\$428	\$32
9	COLORADO SPRINGS	CO	\$269	\$51	9	33437	FL	\$324	\$30
10	NASHVILLE	TN	\$267	\$51	10	34748	FL	\$176	\$28

**Geography Rank by Total MCA Growth**

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	DENVER	CO	\$109,300	\$45,113	1	94513	CA	\$19,488	\$9,274
2	PORTLAND	OR	\$61,622	\$18,412	2	93010	CA	\$14,884	\$9,122
3	AURORA	CO	\$31,723	\$16,165	3	95409	CA	\$21,926	\$8,878
4	LITTLETON	CO	\$46,969	\$13,756	4	80014	CO	\$7,570	\$6,709
5	CAMARILLO	CA	\$28,164	\$10,747	5	85374	AZ	\$10,368	\$6,091
6	RENO	NV	\$31,526	\$10,138	6	98382	WA	\$9,814	\$6,088
7	HOUSTON	TX	\$76,974	\$8,956	7	92128	CA	\$17,248	\$5,307
8	AUSTIN	TX	\$52,684	\$7,206	8	92646	CA	\$18,307	\$4,180
9	LONG BEACH	CA	\$47,344	\$7,134	9	95648	CA	\$32,256	\$3,717
10	SEATTLE	WA	\$62,673	\$6,911	10	92692	CA	\$26,005	\$3,699

# 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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