



FINANCE of AMERICA - MORTGAGE -

FAMWHOLESALE.COM

LOCKS AVAILABLE UNTIL 9:00PM PACIFIC TIME
LOCK DESK CUSTOMER SERVICE AVAILABLE 8:00AM-4:30PM PACIFIC TIME
Lock Desk Support: Wholesalelocks@financeofamerica.com or call 855-844-2577

For assistance with loans in process please call your operations center:

Chino Hills, CA: Main Office: 888.999.2940

San Jose, CA: Main Office: 408.625.5500

Concord, CA: Main Office: 888.708.2713

Wayne, PA: Main Office: 888.762.2601

LOCK EXPIRATIONS table with columns for lock type and expiration date.

CURRENT INDEX table with values for PRIME, 1yr LIBOR, and US Treasury 1 Year.

EXTENSION & RELOCK FEES table with values for 3 day, 5 day, 10 day, 15 day, and Relock.

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Market Leading Government Pricing with Limited Overlays... Gives you the competitive Advantage you need. Use our Early CD process to close faster every time!

2nd TD HELOCs to 90% CLTV Now Available! Not available in all states, call your AE for details

Off sheet pricing may be available online. Please price online to see the full range of rates! This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

CONFORMING FIXED

STANDARD CONFORMING FIXED

Table with columns for 30 & 25 YR FIXED, 20 YR FIXED, and 15 YR FIXED, showing rates for various terms.

HIGH BALANCE

Table with columns for 15 YR FIXED HIGH BAL and 30 YR FIXED HIGH BAL, showing rates for various terms.

CONFORMING FIXED - DU FANNIE MAE (Plus)

Table with columns for 30 YR FIXED PLUS, 20 YR FIXED PLUS, and 15 YR FIXED PLUS, showing rates for various terms.

HIGH BALANCE - DU FANNIE MAE (Plus)

Table with columns for 15 YR FIXED HB PLUS and 30 YR FIXED HB PLUS, showing rates for various terms.

CONFORMING FIXED - LP FREDDIE MAC (Choice)

Table with columns for 30 YR FIXED CHOICE, 20 YR FIXED CHOICE, and 15 YR FIXED CHOICE, showing rates for various terms.

HIGH BALANCE - LP FREDDIE MAC (Choice)

Table with columns for 15 YR FIXED HB CHOICE and 30 YR FIXED HB CHOICE, showing rates for various terms.

CREDIT SCORE (applies to loan terms > 15 years)

Table mapping LTV% to credit score ranges (620-639, 640-659, etc.)

MISCELLANEOUS

Table listing various loan programs and their associated fees.

CASH OUT**

Table mapping LTV% to cash out amounts for different credit score ranges.

LOAN AMOUNT

Table listing loan amount ranges and their associated fees.

OCCUPANCY

Table listing occupancy types and their associated fees.

STATE ADJUSTMENTS

Table listing state adjustments for various states (AK, AL, AR, etc.).

PROPERTY TYPE

Table listing property types and their associated fees.

DU REFI PLUS <=90% LTV (applies to loan terms > 15 years)

Table mapping LTV% to DU Refi Plus rates for different credit score ranges.

SUBORDINATE FINANCING

Table mapping FICO scores to subordinate financing rates.

HOME READY ADJUSTMENT CAPS (Pricing grid page 4)

Table mapping LTV/FICO scenarios to home ready adjustment caps.

See Page 7 for Lender Paid and Split Mortgage Insurance Options

Locked loans will be evaluated on a case by case basis and may be subject to market conditions. ALL ADJUSTMENTS ARE CUMULATIVE





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LOCK EXPIRATIONS	
15 day lock	8/28/2018
30 day lock	9/12/2018
45 day lock	9/27/2018
60 day lock*	10/12/2018

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	5.000
1yr LIBOR	2.803
US Treasury 1 Year	2.340

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

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CONFORMING ARMS

CONFORMING ARM - DU FANNIE MAE (Plus)

CONF ARM 5/1 PLUS CA5/1CP - CA5/1CPHB 2-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.875	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.500	(1.69)	(1.63)	(1.57)
4.375	(1.49)	(1.43)	(1.37)
4.250	(1.19)	(1.13)	(1.07)
4.125	(0.87)	(0.81)	(0.75)
4.000	(0.56)	(0.50)	(0.45)
3.875	(0.26)	(0.20)	(0.14)
3.750	0.08	0.13	0.19
3.625	0.41	0.47	0.53
3.500	0.75	0.81	0.87

CONF ARM 7/1 PLUS CA7/1CP - CA7/1CPHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
5.000	N/A	N/A	N/A
4.875	N/A	N/A	N/A
4.750	(2.08)	(2.02)	(1.97)
4.625	(1.81)	(1.76)	(1.70)
4.500	(1.68)	(1.62)	(1.56)
4.375	(1.39)	(1.34)	(1.28)
4.250	(1.08)	(1.02)	(0.96)
4.125	(0.74)	(0.69)	(0.63)
4.000	(0.44)	(0.38)	(0.33)
3.875	(0.14)	(0.08)	(0.02)
3.750	0.20	0.26	0.32
3.625	0.55	0.60	0.66

CONF ARM 10/1 PLUS CA10/1CP - CA10/1CPHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
5.000	N/A	N/A	N/A
4.875	(1.77)	(1.72)	(1.66)
4.750	(1.62)	(1.56)	(1.50)
4.625	(1.43)	(1.38)	(1.32)
4.500	(1.36)	(1.30)	(1.25)
4.375	(1.09)	(1.03)	(0.98)
4.250	(0.74)	(0.68)	(0.62)
4.125	(0.37)	(0.31)	(0.25)
4.000	(0.03)	0.03	0.09
3.875	0.32	0.37	0.43
3.750	0.71	0.77	0.83
3.625	1.14	1.20	1.25

HIGH BALANCE ARM - DU FANNIE MAE (Plus)

High Balance and Standard Conforming ARMs use the same base pricing grid.
Apply High Balance LLPAs from the grid below.

CONFORMING ARM - LP FREDDIE MAC (Choice)

CONF ARM 5/1 CHOICE CA5/1CC - CA5/1CCHB 2-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.000	(0.01)	0.05	0.13
3.875	0.20	0.26	0.34
3.750	0.59	0.65	0.72
3.625	1.10	1.15	1.21
3.500	1.44	1.48	1.54
3.375	1.77	1.81	1.86
3.250	2.10	2.14	2.18
3.125	2.43	2.46	2.50
3.000	2.76	2.79	2.82
2.875	3.10	3.12	3.15
2.750	3.43	3.44	3.47
2.625	3.75	3.77	3.78

CONF ARM 7/1 CHOICE CA7/1CC - CA7/1CCHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.625	N/A	N/A	N/A
4.500	(0.82)	(0.73)	(0.63)
4.375	(0.66)	(0.57)	(0.48)
4.250	(0.35)	(0.28)	(0.19)
4.125	0.04	0.12	0.20
4.000	0.30	0.37	0.44
3.875	0.56	0.62	0.69
3.750	1.02	1.08	1.14
3.625	1.62	1.68	1.74
3.500	2.02	2.07	2.12
3.375	2.42	2.46	2.51
3.250	2.81	2.85	2.89

CONF ARM 10/1 CHOICE CA10/1CC - CA10/1CCHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.750	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.500	(0.53)	(0.44)	(0.34)
4.375	(0.34)	(0.26)	(0.17)
4.250	(0.09)	(0.01)	0.08
4.125	0.20	0.28	0.36
4.000	0.43	0.50	0.58
3.875	0.67	0.73	0.80
3.750	1.22	1.28	1.34
3.625	1.99	2.05	2.11
3.500	2.44	2.49	2.55
3.375	2.89	2.94	2.98

HIGH BALANCE ARM - LP FREDDIE MAC (Choice)

High Balance and Standard Conforming ARMs use the same base pricing grid.
Apply High Balance LLPAs from the grid below.

CREDIT SCORE (applies to loan terms > 15 years)

LTV%	620-639	640-659	660-679	680-699	700-719	720-739	≥740
<=60	0.500	0.500	0.000	0.000	0.000	0.000	0.000
60.01-70	1.500	1.250	1.000	0.500	0.500	0.250	0.250
70.01-75	3.000	2.750	2.250	1.250	1.000	0.500	0.250
75.01-80	3.000	3.000	2.750	1.750	1.250	0.750	0.500
80.01-85	3.250	3.250	2.750	1.500	1.000	0.500	0.250
85.01-90	3.250	2.750	2.250	1.250	1.000	0.500	0.250
90.01-95	3.250	2.750	2.250	1.250	1.000	0.500	0.250
95.01-97*	3.500	2.750	2.250	1.500	1.500	1.000	0.750

MISCELLANEOUS

Escrow Waiver (Non-CA)	0.100
ARM > 90% LTV	0.250
Conforming Plus Student Loan Program (Use SLC Program code in pricing engine)	0.000
Conforming Plus Future Income Program (Use FI Program code in pricing engine)	0.000
Conforming Choice Doctor Program (Use CDR Program code in pricing engine)	0.000

CASH OUT**

LTV%	620-639	640-659	660-679	680-699	700-739	≥740
<=60	0.625	0.625	0.625	0.375	0.375	0.375
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625
75.01 - 80	3.125	2.625	1.875	1.750	1.125	0.875

**See Loan Amount section for High Balance Cash Out Adjustment

OCCUPANCY

Non-Owner with LTV <=75%	2.125
Non-Owner with LTV >75% - 80%	3.375
Non-Owner with LTV >80% - 85%	4.125
2nd Home >85% LTV (Applies to Choice product only)	0.250

LOAN AMOUNT

High Balance Loan Amts - Cash Out	1.000
High Balance Loan Amts - Purchase/Rate & Term	0.250
High Balance Loan Amts ARM <= 75%	0.750
High Balance Loan Amts ARM > 75% - 90%	1.500
High Balance Loan Amts ARM > 90%	1.750
Loan Amount >= \$100,000 - \$149,999	0.100
Loan Amount \$75,000 - \$99,999	0.250
Loan Amount \$50,000 - \$74,999	0.750
Loan Amount < \$50,000	1.500

PROPERTY TYPE

Condo	LTV > 75% and > 15yr term	0.750
2-4 Units		1.000

SUBORDINATE FINANCING

	FICO < 720	FICO ≥720
All LTV/CLTV (cumulative w/ below)	0.375	0.375
LTV<=65% and CLTV 80.01 - 95%	0.500	0.250
LTV 65.01 - 75% and CLTV 80.01 - 95%	0.750	0.500
LTV > 75% and CLTV 76.01 - 95%	1.000	0.750
CLTV > 95%	1.500	1.500

See Page 6 for Lender Paid and Split Mortgage Insurance Options

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30 day lock	9/12/2018	5 day	0.125	1yr LIBOR	2.803
45 day lock	9/27/2018	10 day	0.200	US Treasury 1 Year	2.340
60 day lock*	10/12/2018	15 day	0.300	GOVERNMENT IDs	
*60 day lock add .12 to 45 day price		Relock	0.30 + Worse Case	Concord Center FHA ID#: 77745-03183	
				Chino Center FHA ID#: 77745-02375	
				Wayne Center FHA ID#: 77745-04093	
				All Centers VA ID # 6050200000	

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GOVERNMENT

FHA PROGRAMS

FHA 30 YEAR FIXED				FHA 15 YR FIXED				FHA 30 YR HIGH BALANCE				FHA 5/1 ARM TREASURY			
FHAF30-FHAPL				FHAF15				FHAF30HB-FHAPLHB				FHA5/1PL-FHA5/1PLHB			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day			
5.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A
5.625	(6.11)	(6.02)	(5.94)	4.875	N/A	N/A	N/A	5.500	N/A	N/A	N/A	3.750	(0.50)	(0.45)	(0.39)
5.500	(5.83)	(5.75)	(5.66)	4.750	(4.08)	(4.03)	(3.97)	5.375	N/A	N/A	N/A	3.625	(0.12)	(0.07)	(0.01)
5.375	(5.46)	(5.37)	(5.28)	4.625	(3.83)	(3.77)	(3.72)	5.250	(4.25)	(4.17)	(4.09)	3.500	0.13	0.18	0.24
5.250	(5.48)	(5.40)	(5.32)	4.500	(3.52)	(3.46)	(3.41)	5.125	(3.96)	(3.88)	(3.80)	3.375	0.45	0.51	0.57
5.125	(5.34)	(5.26)	(5.18)	4.375	(3.10)	(3.05)	(2.99)	5.000	(3.75)	(3.67)	(3.59)	3.250	0.88	0.93	0.99
5.000	(5.14)	(5.07)	(4.99)	4.250	(3.38)	(3.33)	(3.27)	4.875	(3.25)	(3.17)	(3.10)	3.125	1.60	1.65	1.71
4.875	(4.64)	(4.57)	(4.49)	4.125	(3.11)	(3.05)	(3.00)	4.750	(3.20)	(3.13)	(3.07)	3.000	1.85	1.90	1.96
4.750	(4.13)	(4.07)	(4.00)	4.000	(2.77)	(2.72)	(2.66)	4.625	(2.88)	(2.81)	(2.74)	2.875	2.17	2.23	2.29
4.625	(3.96)	(3.89)	(3.82)	3.875	(2.34)	(2.28)	(2.23)	4.500	(2.57)	(2.50)	(2.43)	2.750	2.60	2.65	2.71
4.500	(3.68)	(3.62)	(3.55)	3.750	(1.89)	(1.84)	(1.78)	4.375	(2.06)	(2.00)	(1.93)	2.625	3.80	3.86	3.91
4.375	(3.16)	(3.09)	(3.02)	3.625	(1.20)	(1.14)	(1.07)	4.250	(1.60)	(1.53)	(1.46)	2.500	N/A	N/A	N/A
4.250	(2.61)	(2.54)	(2.48)	3.500	(0.83)	(0.77)	(0.70)	4.125	(1.11)	(1.06)	(1.00)	1-1-5 caps, 2.0 margin			
4.125	(1.98)	(1.92)	(1.87)					4.000	(0.70)	(0.64)	(0.58)	High Balance ARMs and Standard Balance ARMs use the same base pricing grid.			
4.000	(1.64)	(1.58)	(1.53)					3.875	(0.18)	(0.12)	(0.07)				
3.875	(1.10)	(1.05)	(0.99)					3.750	0.36	0.41	0.47				
3.750	(0.54)	(0.48)	(0.43)									FHA High Balance pricing is applied when the base loan amount exceeds conforming loan limits.			

VA PROGRAMS

VA 30 YEAR FIXED				VA 15 YR FIXED				VA 30 YR HIGH BAL JUMBO				VA 5/1 ARM TREASURY				VA 30 YR JUMBO XL			
VAF30-VAF30PL				VAF15				VAF30HB-VAF30PLHB-VAF30JB				VAA5/1PL-VAA5/1PLHB				VAF30PLJXL			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day			
5.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.625	N/A	N/A	N/A	3.750	(0.50)	(0.45)	(0.39)	5.500	N/A	N/A	N/A
5.625	(5.93)	(5.84)	(5.76)	4.875	N/A	N/A	N/A	5.500	N/A	N/A	N/A	3.625	(0.12)	(0.07)	(0.01)	5.375	N/A	N/A	N/A
5.500	(5.65)	(5.57)	(5.48)	4.750	(4.08)	(4.03)	(3.97)	5.375	N/A	N/A	N/A	3.500	0.13	0.18	0.24	5.250	N/A	N/A	N/A
5.375	(5.28)	(5.19)	(5.10)	4.625	(3.83)	(3.77)	(3.72)	5.250	(4.25)	(4.17)	(4.09)	3.375	0.45	0.51	0.57	5.125	(3.06)	(2.98)	(2.90)
5.250	(5.30)	(5.22)	(5.14)	4.500	(3.52)	(3.46)	(3.41)	5.125	(3.96)	(3.88)	(3.80)	3.250	0.88	0.93	0.99	5.000	(2.85)	(2.77)	(2.69)
5.125	(5.16)	(5.08)	(5.00)	4.375	(3.10)	(3.05)	(2.99)	5.000	(3.75)	(3.67)	(3.59)	3.125	1.60	1.65	1.71	4.875	(2.35)	(2.27)	(2.20)
5.000	(4.96)	(4.89)	(4.81)	4.250	(3.38)	(3.33)	(3.27)	4.875	(3.25)	(3.17)	(3.10)	3.000	1.85	1.90	1.96	4.750	(1.94)	(1.87)	(1.79)
4.875	(4.46)	(4.39)	(4.31)	4.125	(3.11)	(3.05)	(3.00)	4.750	(3.20)	(3.13)	(3.07)	2.875	2.17	2.23	2.29	4.625	(2.07)	(2.00)	(1.94)
4.750	(3.95)	(3.89)	(3.82)	4.000	(2.77)	(2.72)	(2.66)	4.625	(2.88)	(2.81)	(2.74)	2.750	2.60	2.65	2.71	4.500	(1.76)	(1.70)	(1.63)
4.625	(3.78)	(3.71)	(3.64)	3.875	(2.34)	(2.28)	(2.23)	4.500	(2.57)	(2.50)	(2.43)	2.625	3.80	3.86	3.91	4.375	(1.26)	(1.19)	(1.12)
4.500	(3.50)	(3.44)	(3.37)	3.750	(1.89)	(1.84)	(1.78)	4.375	(2.06)	(2.00)	(1.93)	2.500	N/A	N/A	N/A	4.250	(0.79)	(0.72)	(0.66)
4.375	(2.98)	(2.91)	(2.84)	3.625	(1.20)	(1.14)	(1.07)	4.250	(1.60)	(1.53)	(1.46)	2.375	N/A	N/A	N/A	4.125	(0.35)	(0.30)	(0.24)
4.250	(2.43)	(2.36)	(2.30)	3.500	(0.83)	(0.77)	(0.70)	4.125	(1.11)	(1.06)	(1.00)	1-1-5 caps, 2.0 margin							
4.125	(1.80)	(1.74)	(1.69)					4.000	(0.70)	(0.64)	(0.58)	High Balance ARMs and Standard Balance ARMs use the same base pricing grid.							
4.000	(1.46)	(1.40)	(1.35)					3.875	(0.18)	(0.12)	(0.07)	VA HB/Jumbo/XL pricing is applied when the total loan amount exceeds conforming loan limits.							
3.875	(0.92)	(0.87)	(0.81)									VA HB/Jumbo/XL pricing is applied when the total loan amount exceeds conforming loan limits.							
3.750	(0.36)	(0.30)	(0.25)																

GOVERNMENT PROGRAMS

USDA				FHA 203K				FHA 203K HIGH BALANCE				Streamline Product Codes			
USDAF30-USDAF30SAR				FHAF30203K				FHAF30203KHB				FHAF30SR, FHAF15SR, FHAF30HBSR, VAF30SR, VA15SR, FHAPLSR, FHAPLSRHB, VAF30SRPL, VAF30HBSRPL			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day							
5.375	N/A	N/A	N/A	5.625	(4.11)	(4.02)	(3.94)	5.125	(1.96)	(1.88)	(1.80)				
5.250	(5.10)	(5.02)	(4.94)	5.500	(3.83)	(3.75)	(3.66)	5.000	(1.75)	(1.67)	(1.59)				
5.125	(4.96)	(4.88)	(4.80)	5.375	(3.46)	(3.37)	(3.28)	4.875	(1.25)	(1.17)	(1.10)				
5.000	(4.76)	(4.69)	(4.61)	5.250	(3.48)	(3.40)	(3.32)	4.750	(1.20)	(1.13)	(1.07)				
4.875	(4.26)	(4.19)	(4.11)	5.125	(3.34)	(3.26)	(3.18)	4.625	(0.88)	(0.81)	(0.74)				
4.750	(3.75)	(3.69)	(3.62)	5.000	(3.14)	(3.07)	(2.99)	4.500	(0.57)	(0.50)	(0.43)				
4.625	(3.58)	(3.51)	(3.44)	4.875	(2.64)	(2.57)	(2.49)	4.375	(0.06)	0.00	0.07				
4.500	(3.30)	(3.24)	(3.17)	4.750	(2.13)	(2.07)	(2.00)	4.250	0.40	0.47	0.54				
4.375	(2.78)	(2.71)	(2.64)	4.625	(1.96)	(1.89)	(1.82)	4.125	0.89	0.94	1.00				
4.250	(2.23)	(2.16)	(2.10)	4.500	(1.68)	(1.62)	(1.55)	4.000	1.30	1.36	1.42				
4.125	(1.60)	(1.54)	(1.49)	4.375	(1.16)	(1.09)	(1.02)	3.875	1.82	1.88	1.93				
4.000	(1.26)	(1.20)	(1.15)	4.250	(0.61)	(0.54)	(0.48)	3.750	2.36	2.41	2.47				
3.875	(0.72)	(0.67)	(0.61)	4.125	0.02	0.08	0.13	3.625	N/A	N/A	N/A				
3.750	(0.16)	(0.10)	(0.05)	4.000	0.36	0.42	0.47								

GOVERNMENT ADJUSTMENTS

FIXED CREDIT SCORE (FHA/VA/USDA)				LOAN AMOUNT ADJUSTMENTS			
	FHA	VA	USDA		FHA Base L/A	VA Total L/A	USDA Total L/A
>= 720	(0.125)	(0.125)	(0.125)	<\$50,000	1.500	2.500	2.500
680-719	0.000	0.000	0.000	\$50,000-\$74,999	1.500	1.750	1.750
660-679	0.125	0.250	0.500	\$75,000-\$99,999	0.875	1.000	1.000
640-659	0.375	0.500	0.625	\$100,000-\$149,999	0.500	0.500	0.500
620-639	1.250	1.500	2.250	\$300,000 - \$453,100	(0.125)	(0.125)	(0.125)
600-619	2.500	2.750	N/A				
580-599	3.500	3.750	N/A				
ARM CREDIT SCORE (FHA/VA)				MISCELLANEOUS			
	FHA	VA		FHA Streamline	0.250		
>= 720	(0.125)	(0.125)		VA IRRRL	0.250		
680-719	0.000	0.000		Fixed FHA/VA PLUS	0.100		
660-679	0.375	0.500		FHA Plus Streamline NOO	1.000		
640-659	0.500	0.625		VA Plus IRRRL NOO	0.750		
620-639	1.000	1.875		USDA Streamline Assist Refi	0.250		
600-619	1.750	2.625					
580-599	3.000	3.500		All adjustments are cumulative!			
STATE ADJUSTMENTS							
Fixed Rate FHA/VA:							
IA, UT, HI				0.100			
TN, NM, NV, WI, WV, ME, KS, AL, MO, MA, IN, NE				0.050			
CT, DE, IL, GA, SD, SC, CO, MN, WA, OK, LA				0.000			
NJ, VT, MI, MS, NC, CA, AR, KY, OH				0.000			
FL, VA, MT, DC, ID, MD, AZ, ND, NH, RI, PA, WY				(0.050)			
TX, AK, OR				(0.100)			
Fixed Rate FHA: (cumulative with state adjustments above)							
AZ, CO, FL, IL, NV, NJ, NC, PA, TX				(0.250)			

Off sheet pricing may be available online. Please price online to see the full range of rates!

ALL ADJUSTMENTS ARE CUMULATIVE





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Lock Desk Support: Wholesalelocks@financeofamerica.com or call 855-844-2577

For assistance with loans in process please call your operations center:

LOCK EXPIRATIONS table with columns for lock type and expiration date.

CURRENT INDEX table with values for PRIME, 1yr LIBOR, and US Treasury 1 Year.

EXTENSION & RELOCK FEES table with values for 3 day, 5 day, 10 day, 15 day, and Rerlock.

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Market Leading Government Pricing with Limited Overlays...

Gives you the competitive Advantage you need. Use our Early CD process to close faster every time!

2nd TD HELOCs to 90% CLTV Now Available! Not available in all states, call your AE for details

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DU REFI PLUS/HARP, OPEN ACCESS, HOME READY, HOME POSSIBLE

ENHANCED DU REFI PLUS LTV <=105

Table for Enhanced DU Refi Plus LTV <=105, 30 YR Fixed EDUP CF30EDUP.

Table for Enhanced DU Refi Plus LTV <=105, 15 YR Fixed EDUP CF15EDUP.

ENHANCED DU REFI PLUS LTV <=125

Table for Enhanced DU Refi Plus LTV <=125, 30 YR Fixed EDUP 125 CF30E125.

Table for Enhanced DU Refi Plus LTV <=125, 15 YR Fixed EDUP 125 CF15E125.

HOME READY

Table for Home Ready, 30 YR Fixed Home Ready CF30HR.

OPEN ACCESS <= 105% LTV

Table for Open Access <= 105% LTV, 30 YR Fixed CF30OA.

Table for Open Access <= 105% LTV, 15 YR Fixed CF15OA.

OPEN ACCESS LTV <=125

Table for Open Access LTV <=125, 30 YR Fixed CF30OA125.

Table for Open Access LTV <=125, 15 YR Fixed CF15OA125.

HOME POSSIBLE

Table for Home Possible, 30 YR Fixed Home Possible CF30HPS/CF30HPA.

ENHANCED DU REFI PLUS*

Table for Enhanced DU Refi Plus* showing LTV% and FICO score ranges.

ESCROW WAIVER

Table for Escrow Waiver showing conditions for Loan Amount and Investment Properties.

ENHANCED DU REFI PLUS CLTV

Table for Enhanced DU Refi Plus CLTV showing CLTV and FICO score ranges.

PROPERTY TYPE

Table for Property Type showing conditions for Condo, 2 Units, 3-4 Units, etc.

ENHANCED DU REFI PLUS OCCUPANCY

Table for Enhanced DU Refi Plus Occupancy showing N/O/O and LTV ranges.

ADJUSTMENT CAPS

Table for Adjustment Caps showing Occupancy, LTV, Term, and Adjustment Cap.

OPEN ACCESS PRICE ADJUSTMENTS*

Table for Open Access Price Adjustments* showing LTV% and FICO score ranges.

OPEN ACCESS ADJUSTMENT CAPS

Table for Open Access Adjustment Caps showing Occupancy, LTV, Term, and Adjustment Cap.

OPEN ACCESS CLTV

Table for Open Access CLTV showing LTV% and FICO score ranges.

HOME POSSIBLE & HOME READY LPMI

Table for Home Possible & Home Ready LPMI showing LTV and Coverage.

HOME POSSIBLE PRICE ADJUSTMENT CAP

Table for Home Possible Price Adjustment Cap showing LTV% and FICO score ranges.

HOME READY ADJUSTMENT CAPS

Table for Home Ready Adjustment Caps showing LTV and FICO score ranges.

Locked loans will be evaluated on a case by case basis and may be subject to market conditions.

ALL ADJUSTMENTS ARE CUMULATIVE





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For assistance with loans in process please call your operations center:

LOCK EXPIRATIONS	
15 day lock	8/28/2018
30 day lock	9/12/2018
45 day lock	9/27/2018
60 day lock*	10/12/2018

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	5.000
1yr LIBOR	2.803
US Treasury 1 Year	2.340

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Introducing THE REVEAL JUMBO!
A suite of products for High LTV, QM and Non-QM
Call your AE for details

All Jumbos must be in approved status prior to locking!

**This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

NON-CONFORMING

REVEAL SELECT JUMBO

SELECT QM 30 YR JF30RW				SELECT QM 15 YR JF15RW				SELECT QM 5/1 ARM JA5/1RW				SELECT QM 7/1 ARM JA7/1RW				SELECT 10/1 ARM JA10/1RW			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day	
5.375	(2.53)	(2.33)	(2.14)	5.125	(1.73)	(1.60)	(1.45)	4.875	(1.64)	(1.54)	(1.44)	4.875	(1.70)	(1.59)	(1.47)	5.125	(2.10)	(1.97)	(1.84)
5.250	(2.23)	(2.03)	(1.84)	5.000	(1.57)	(1.43)	(1.29)	4.750	(1.47)	(1.37)	(1.27)	4.750	(1.49)	(1.38)	(1.26)	5.000	(1.82)	(1.69)	(1.56)
5.125	(1.89)	(1.69)	(1.49)	4.875	(1.42)	(1.29)	(1.14)	4.625	(1.27)	(1.17)	(1.07)	4.625	(1.27)	(1.15)	(1.03)	4.875	(1.55)	(1.42)	(1.29)
5.000	(1.53)	(1.32)	(1.11)	4.750	(1.21)	(1.07)	(0.93)	4.500	(1.04)	(0.94)	(0.84)	4.500	(1.05)	(0.93)	(0.81)	4.750	(1.21)	(1.08)	(0.94)
4.875	(1.18)	(0.97)	(0.76)	4.625	(0.93)	(0.80)	(0.65)	4.375	(0.80)	(0.70)	(0.60)	4.375	(0.77)	(0.65)	(0.53)	4.625	(0.77)	(0.63)	(0.48)
4.750	(0.78)	(0.57)	(0.36)	4.500	(0.61)	(0.47)	(0.32)	4.250	(0.55)	(0.45)	(0.35)	4.250	(0.41)	(0.29)	(0.16)	4.500	(0.29)	(0.16)	(0.01)
4.625	(0.32)	(0.11)	0.09	4.375	(0.25)	(0.11)	0.04	4.125	(0.27)	(0.17)	(0.06)	4.125	0.02	0.14	0.27	4.375	0.15	0.29	0.44
4.500	0.18	0.39	0.59	4.250	0.14	0.28	0.43	4.000	0.05	0.15	0.26	4.000	0.47	0.59	0.72	4.250	0.68	0.82	0.96
4.375	0.77	0.97	1.17	4.125	0.60	0.74	0.88	3.875	0.41	0.51	0.62	3.875	1.00	1.12	1.24	4.125	1.38	1.51	1.65
4.250	1.50	1.69	1.88	4.000	1.14	1.27	1.41	3.750	N/A	N/A	N/A	3.750	1.56	1.68	1.80	4.000	N/A	N/A	N/A
PRICE CAP <=1,000,000 (2.45) >1,000,000 (1.95)				PRICE CAP <=1,000,000 (1.95) >1,000,000 (1.70)				PRICE CAP <=1,000,000 (1.325) >1,000,000 (1.20)				PRICE CAP <=1,000,000 (1.325) >1,000,000 (1.20)				PRICE CAP <=1,000,000 (1.70) >1,000,000 (1.45)			

SELECT NON-QM 30 YR JF30RWSNQM			
15 day	30 day	45 day	
5.875	(3.01)	(2.82)	(2.62)
5.750	(2.72)	(2.52)	(2.33)
5.625	(2.39)	(2.20)	(2.00)
5.500	(2.02)	(1.82)	(1.62)
5.375	(1.62)	(1.41)	(1.21)
5.250	(1.23)	(1.02)	(0.81)
5.125	(0.81)	(0.60)	(0.39)
5.000	(0.33)	(0.13)	0.08
4.875	0.12	0.32	0.52
4.750	0.61	0.81	1.00
PRICE CAP <=1,000,000 (2.45) >1,000,000 (1.95)			

SELECT NON-QM IO 30 YR JF30RWSNQMIO			
15 day	30 day	45 day	
6.000	(3.01)	(2.82)	(2.62)
5.875	(2.72)	(2.52)	(2.33)
5.750	(2.39)	(2.20)	(2.00)
5.625	(2.02)	(1.82)	(1.62)
5.500	(1.62)	(1.41)	(1.21)
5.375	(1.23)	(1.02)	(0.81)
5.250	(0.81)	(0.60)	(0.39)
5.125	(0.33)	(0.13)	0.08
5.000	0.12	0.32	0.52
4.875	0.61	0.81	1.00
PRICE CAP <=1,000,000 (2.45) >1,000,000 (1.95)			

REVEAL SELECT JUMBO ADJUSTMENTS

FICO/LTV/CLTV/HCLTV							LOAN PURPOSE						
FICO	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
>=760	(0.500)	(0.375)	(0.250)	(0.125)	0.125	1.000	Purchase	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
740-759	(0.375)	(0.125)	0.000	0.250	0.500	N/A	Cash Out Refinance	0.375	0.375	0.375	N/A	N/A	N/A
720-739	(0.250)	0.125	0.250	0.500	1.000	N/A	PRODUCTS						
700-719	(0.125)	0.375	0.500	N/A	N/A	N/A	5/1 ARM > 80%					(0.375)	
							7/1 ARM > 80%					(0.250)	
							10/1 ARM > 80%					0.500	
LOAN AMOUNT/LTV/CLTV/HCLTV							SPECIAL						
<= \$1,000,000	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
<= \$1,000,000	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000	30 Yr Fixed, Non CA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
\$1,000,001 - \$1,500,000	(0.250)	0.000	0.125	0.250	0.375	N/A	30 Yr Fixed, CA	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.250
\$1,500,001 - \$2,000,000	(0.125)	0.000	0.250	0.375	N/A	N/A	15 year fixed, all states	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)
\$2,000,001 - \$2,500,000	0.000	0.125	0.250	N/A	N/A	N/A	5/7/10 Yr ARM, CA	0.000	0.125	0.125	0.125	0.250	0.375
PROPERTY TYPE/OCCUPANCY							MISCELLANEOUS						
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	Escrow Waiver					0.125	
2 Unit	0.250	0.375	0.375	N/A	N/A	N/A	Florida/Nevada Property > 75-80% LTV					0.375	
3-4 Unit	0.375	0.500	0.625	N/A	N/A	N/A	Florida/Nevada Property > 80% LTV					0.750	
2nd Home	0.125	0.125	0.250	0.375	0.500	N/A	Caps: 2/2/5 Margin: 2.25% Index: LIBOR						
Investment	1.250	1.750	2.250	N/A	N/A	N/A	Jumbo products must be in approved status prior to locking						

SELECT 90 30 YR JF30RW90QM			
15 day	30 day	45 day	
5.500	(1.43)	(1.23)	(1.03)
5.375	(1.03)	(0.83)	(0.62)
5.250	(0.62)	(0.41)	(0.20)
5.125	(0.20)	0.01	0.22
5.000	0.42	0.63	0.83
4.875	1.04	1.24	1.44
4.750	1.69	1.88	2.08
PRICE CAP <=1,000,000 (1.95) >1,000,000 (1.45)			

REVEAL SELECT 90 QM ADJUSTMENTS			
FICO/LTV/CLTV/HCLTV		STATE	
>=760	80.01-85	85.01-90	
>=760	(0.250)	0.000	FL,NV
740-759	0.000	0.250	CA
720-739	0.375	0.625	
LOAN AMOUNT/LTV/CLTV/HCLTV		MISCELLANEOUS	
<= \$1,000,000	80.01-85	85.01-90	
<= \$1,000,000	0.000	0.000	Purchase
\$1,000,001 - \$1,500,000	0.375	0.375	Waive Escrows
Jumbo products must be in approved status prior to locking			

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For assistance with loans in process please call your operations center:

LOCK EXPIRATIONS	
15 day lock	1/0/1900
30 day lock	1/0/1900
45 day lock	1/0/1900
60 day lock*	1/0/1900

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	0.000
1yr LIBOR	0.000
US Treasury 1 Year	0.000

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

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NON-CONFORMING

REVEAL CHOICE JUMBO

CHOICE QM 30 YR
JF30RWCHQM

	15 day	30 day	45 day
6.500	(6.50)	(6.30)	(6.11)
6.375	(6.11)	(5.92)	(5.72)
6.250	(5.72)	(5.53)	(5.33)
6.125	(5.34)	(5.14)	(4.95)
6.000	(4.95)	(4.75)	(4.56)
5.875	(4.56)	(4.37)	(4.17)
5.750	(4.14)	(3.94)	(3.75)
5.625	(3.69)	(3.49)	(3.30)
5.500	(3.21)	(3.02)	(2.82)
5.375	(2.72)	(2.52)	(2.32)
5.250	(2.20)	(2.01)	(1.81)

PRICE CAP	
<=1,000,000	(1.95)
>1,000,000	(1.45)

CHOICE QM 5/1 ARM
JA5/1RWCHQM

	15 day	30 day	45 day
6.250	(3.83)	(3.73)	(3.63)
6.125	(3.61)	(3.51)	(3.41)
6.000	(3.40)	(3.30)	(3.19)
5.875	(3.18)	(3.08)	(2.98)
5.750	(2.96)	(2.86)	(2.76)
5.625	(2.73)	(2.63)	(2.53)
5.500	(2.49)	(2.39)	(2.29)
5.375	(2.24)	(2.14)	(2.03)
5.250	(1.98)	(1.88)	(1.78)
5.125	(1.71)	(1.61)	(1.51)
5.000	(1.44)	(1.34)	(1.24)

PRICE CAP	
<=1,000,000	(1.2)
>1,000,000	(1.075)

CHOICE QM 10/1 ARM
JA10/1RWCHQM

	15 day	30 day	45 day
6.750	(4.45)	(4.32)	(4.19)
6.625	(4.13)	(4.00)	(3.86)
6.500	(3.79)	(3.66)	(3.52)
6.375	(3.43)	(3.30)	(3.16)
6.250	(3.05)	(2.92)	(2.79)
6.125	(2.67)	(2.54)	(2.40)
6.000	(2.27)	(2.14)	(2.00)
5.875	(1.86)	(1.73)	(1.59)
5.750	(1.45)	(1.32)	(1.18)
5.625	(1.02)	(0.89)	(0.76)
5.500	(0.59)	(0.46)	(0.32)

PRICE CAP	
<=1,000,000	(1.325)
>1,000,000	(1.20)

Price caps apply to the Reveal Jumbo, for accurate pricing please utilize the Pricing Engine.

CHOICE NON-QM 30 YR
JF30RWCHNQM

	15 day	30 day	45 day
6.375	(5.72)	(5.53)	(5.33)
6.250	(5.34)	(5.14)	(4.95)
6.125	(4.95)	(4.75)	(4.56)
6.000	(4.56)	(4.37)	(4.17)
5.875	(4.14)	(3.94)	(3.75)
5.750	(3.69)	(3.49)	(3.30)
5.625	(3.21)	(3.02)	(2.82)
5.500	(2.72)	(2.52)	(2.32)
5.375	(2.20)	(2.01)	(1.81)
5.250	(1.67)	(1.48)	(1.28)
5.125	(1.13)	(0.94)	(0.74)

PRICE CAP	
<=1,000,000	(1.95)
>1,000,000	(1.45)

CHOICE NON-QM 5/1 ARM
JA5/1RWCHNQM

	15 day	30 day	45 day
6.500	(4.05)	(3.95)	(3.85)
6.375	(3.83)	(3.73)	(3.63)
6.250	(3.61)	(3.51)	(3.41)
6.125	(3.40)	(3.30)	(3.19)
6.000	(3.18)	(3.08)	(2.98)
5.875	(2.96)	(2.86)	(2.76)
5.750	(2.73)	(2.63)	(2.53)
5.625	(2.49)	(2.39)	(2.29)
5.500	(2.24)	(2.14)	(2.03)
5.375	(1.98)	(1.88)	(1.78)
5.250	(1.71)	(1.61)	(1.51)

PRICE CAP	
<=1,000,000	(1.2)
>1,000,000	(1.075)

CHOICE NON-QM 7/1 ARM
JA7/1RWCHNQM

	15 day	30 day	45 day
6.500	(4.14)	(4.03)	(3.91)
6.375	(3.88)	(3.76)	(3.64)
6.250	(3.61)	(3.50)	(3.38)
6.125	(3.34)	(3.23)	(3.11)
6.000	(3.06)	(2.94)	(2.82)
5.875	(2.75)	(2.64)	(2.52)
5.750	(2.44)	(2.32)	(2.20)
5.625	(2.11)	(1.99)	(1.87)
5.500	(1.77)	(1.65)	(1.53)
5.375	(1.42)	(1.30)	(1.18)
5.250	(1.06)	(0.95)	(0.83)

PRICE CAP	
<=1,000,000	(1.2)
>1,000,000	(1.075)

CHOICE NON-QM 10/1 ARM
JA10/1RWCHNQM

	15 day	30 day	45 day
7.000	(4.78)	(4.65)	(4.51)
6.875	(4.45)	(4.32)	(4.19)
6.750	(4.13)	(4.00)	(3.86)
6.625	(3.79)	(3.66)	(3.52)
6.500	(3.43)	(3.30)	(3.16)
6.375	(3.05)	(2.92)	(2.79)
6.250	(2.67)	(2.54)	(2.40)
6.125	(2.27)	(2.14)	(2.00)
6.000	(1.86)	(1.73)	(1.59)
5.875	(1.45)	(1.32)	(1.18)
5.750	(1.02)	(0.89)	(0.76)

PRICE CAP	
<=1,000,000	(1.325)
>1,000,000	(1.20)

CHOICE NON-QM IO 30 YR
JF30RWCHNQMIO

	15 day	30 day	45 day
6.375	(5.34)	(5.14)	(4.95)
6.250	(4.95)	(4.75)	(4.56)
6.125	(4.56)	(4.37)	(4.17)
6.000	(4.14)	(3.94)	(3.75)
5.875	(3.69)	(3.49)	(3.30)
5.750	(3.21)	(3.02)	(2.82)
5.625	(2.72)	(2.52)	(2.32)
5.500	(2.20)	(2.01)	(1.81)
5.375	(1.67)	(1.48)	(1.28)
5.250	(1.13)	(0.94)	(0.74)
5.125	(0.57)	(0.37)	(0.17)

PRICE CAP	
<=1,000,000	(1.95)
>1,000,000	(1.45)

CHOICE NON-QM IO 5/1 ARM
JA5/1RWCHNQMIO

	15 day	30 day	45 day
6.750	(4.27)	(4.16)	(4.06)
6.625	(4.05)	(3.95)	(3.85)
6.500	(3.83)	(3.73)	(3.63)
6.375	(3.61)	(3.51)	(3.41)
6.250	(3.40)	(3.30)	(3.19)
6.125	(3.18)	(3.08)	(2.98)
6.000	(2.96)	(2.86)	(2.76)
5.875	(2.73)	(2.63)	(2.53)
5.750	(2.49)	(2.39)	(2.29)
5.625	(2.24)	(2.14)	(2.03)
5.500	(1.98)	(1.88)	(1.78)

PRICE CAP	
<=1,000,000	(1.2)
>1,000,000	(1.075)

CHOICE NON-QM IO 7/1 ARM
JA7/1RWCHNQMIO

	15 day	30 day	45 day
6.875	(4.68)	(4.56)	(4.44)
6.750	(4.41)	(4.29)	(4.18)
6.625	(4.14)	(4.03)	(3.91)
6.500	(3.88)	(3.76)	(3.64)
6.375	(3.61)	(3.50)	(3.38)
6.250	(3.34)	(3.23)	(3.11)
6.125	(3.06)	(2.94)	(2.82)
6.000	(2.75)	(2.64)	(2.52)
5.875	(2.44)	(2.32)	(2.20)
5.750	(2.11)	(1.99)	(1.87)
5.625	(1.77)	(1.65)	(1.53)

PRICE CAP	
<=1,000,000	(1.2)
>1,000,000	(1.075)

Jumbo products must be in approved status prior to locking!

REVEAL CHOICE JUMBO ADJUSTMENTS							
FICO	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>=760	(0.375)	(0.250)	(0.125)	0.000	0.375	1.500	2.500
740-759	(0.250)	(0.125)	0.000	0.375	0.750	1.750	2.750
720-739	(0.125)	0.000	0.125	0.625	1.250	2.000	3.000
700-719	0.000	0.250	0.500	1.000	1.750	2.500	3.500
680-699	0.250	0.750	1.125	1.625	2.375	3.250	4.250
661-679	0.875	1.250	1.875	2.500	3.250	N/A	N/A
LOAN AMOUNT/LTV/CLTV							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<= \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.000	0.125	0.250	0.375	N/A	N/A
\$1,500,001 - \$2,000,000	0.000	0.125	0.250	0.375	N/A	N/A	N/A
PROPERTY TYPE/OCCUPANCY							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2 Unit	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-4 Unit	0.500	0.500	0.500	0.500	N/A	N/A	N/A
2nd Home	0.125	0.250	0.375	0.750	1.250	N/A	N/A
Investment	0.750	1.250	1.500	1.750	N/A	N/A	N/A
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.500	0.500	0.500
condotel	1.250	1.250	1.250	1.250	1.250	1.250	1.250
LOAN PURPOSE							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)
Cash Out Refinance	0.500	0.625	0.750	1.000	1.500	N/A	N/A
MISCELLANEOUS							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Florida/Nevada Property	0.000	0.000	0.000	0.250	0.500	0.750	1.000
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Caps: 2/2/5 Margin: 3.5% Index: LIBOR							
Jumbo products must be in approved status prior to locking							

Locked loans will be evaluated on a case by case basis and may be subject to market conditions.
ALL ADJUSTMENTS ARE CUMULATIVE





FINANCE of AMERICA
- MORTGAGE -

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Main Office: 888.999.2940

San Jose, CA:
Main Office: 408.625.5500

Concord, CA:
Main Office: 888.708.2713

Wayne, PA
Main Office: 888.762.2601

LOCK EXPIRATIONS	
15 day lock	8/28/2018
30 day lock	9/12/2018
45 day lock	9/27/2018
60 day lock*	10/12/2018

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	5.000
1yr LIBOR	2.803
US Treasury 1 Year	2.340

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Market Leading Government Pricing with Limited Overlays...

Gives you the competitive Advantage you need.
Use our Early CD process to **close faster every time!**

All Jumbos must be in approved status prior to locking!

**This information is intended for mortgage professionals only and is not an advertisement to extend credit. All rates and programs subject to change without notice.

NON-CONFORMING

CELLA ALT DOC

(Bank Statement, Asset Income & 1 Year Tax Return)

Bank Statement Product Codes:

JA5/1BOCBS
JA5/1BOCBSIO (Interest Only)
JA7/1BOCBS
JA7/1BOCBSIO (Interest Only)
JA10/1BOCBS
JA10/1BOCBSIO (Interest Only)

	CELLA 5/1 ALT DOC		
	15 day	30 day	45 day
6.125	(2.47)	(2.34)	(2.09)
6.000	(2.22)	(2.09)	(1.84)
5.875	(1.97)	(1.84)	(1.59)
5.750	(1.72)	(1.59)	(1.34)
5.625	(1.47)	(1.34)	(1.09)
5.500	(1.22)	(1.09)	(0.84)
5.375	(0.97)	(0.84)	(0.59)
5.250	(0.72)	(0.59)	(0.34)
5.125	(0.47)	(0.34)	(0.09)
5.000	(0.09)	0.03	0.28
4.875	0.41	0.53	0.78

	CELLA 7/1 ALT DOC		
	15 day	30 day	45 day
6.375	(2.47)	(2.34)	(2.09)
6.250	(2.22)	(2.09)	(1.84)
6.125	(1.97)	(1.84)	(1.59)
6.000	(1.72)	(1.59)	(1.34)
5.875	(1.47)	(1.34)	(1.09)
5.750	(1.22)	(1.09)	(0.84)
5.625	(0.97)	(0.84)	(0.59)
5.500	(0.72)	(0.59)	(0.34)
5.375	(0.47)	(0.34)	(0.09)
5.250	(0.09)	0.03	0.28
5.125	0.41	0.53	0.78

	CELLA 10/1 ALT DOC		
	15 day	30 day	45 day
6.750	(2.47)	(2.34)	(2.09)
6.625	(2.22)	(2.09)	(1.84)
6.500	(1.97)	(1.84)	(1.59)
6.375	(1.72)	(1.59)	(1.34)
6.250	(1.47)	(1.34)	(1.09)
6.125	(1.22)	(1.09)	(0.84)
6.000	(0.97)	(0.84)	(0.59)
5.875	(0.72)	(0.59)	(0.34)
5.750	(0.47)	(0.34)	(0.09)
5.625	(0.09)	0.03	0.28
5.500	0.41	0.53	0.78

Cella products must be in approved status prior to locking!

Asset Income Product Codes:

JA5/1BOCAI
JA5/1BOCAIO
JA7/1BOCAI
JA7/1BOCAIO
JA10/1BOCAI
JA10/1BOCAIO

CELLA ALT DOC RATE ADJUSTMENTS					
FICO	FICO/LTV				
	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>= 740	(0.375)	(0.250)	(0.125)	0.125	0.250
720-740	(0.250)	(0.125)	0.000	0.250	0.500
700-720	(0.125)	0.000	0.250	0.500	0.750
MISCELLANEOUS					
Cash Out Refi	0.250	0.125	0.125	0.125	0.250
Second Home	0.125	0.125	0.125	0.125	0.125
NOO	0.500	0.375	0.375	0.375	0.375
2-4 Units	0.250	0.125	0.125	0.125	0.125
Condo	0.125	0.125	0.125	0.125	0.125
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250

Purchase Special!
Owner Occupied Purchases:
(.25) to rate!

1 Year Tax Return Product Codes:

JA5/1BOC1YT
JA5/1BOC1YTIO
JA7/1BOC1YT
JA7/1BOC1YTIO
JA10/1BOC1YT
JA10/1BOC1YTIO

CELLA NON-QM

Non-QM Product Codes:

JA5/1BOCNQM
JA5/1BOCNQMIO (Interest Only)
JA7/1BOCNQM
JA7/1BOCNQMIO (Interest Only)
JA10/1BOCNQM
JA10/1BOCNQMIO (Interest Only)

	CELLA 5/1 NON-QM		
	15 day	30 day	45 day
5.500	(2.47)	(2.34)	(2.09)
5.375	(2.22)	(2.09)	(1.84)
5.250	(1.97)	(1.84)	(1.59)
5.125	(1.72)	(1.59)	(1.34)
5.000	(1.47)	(1.34)	(1.09)
4.875	(1.22)	(1.09)	(0.84)
4.750	(0.97)	(0.84)	(0.59)
4.625	(0.72)	(0.59)	(0.34)
4.500	(0.47)	(0.34)	(0.09)
4.375	(0.09)	0.03	0.28
4.250	0.41	0.53	0.78
4.125	0.91	1.03	1.28
4.000	1.41	1.53	1.78

	CELLA 7/1 NON-QM		
	15 day	30 day	45 day
5.750	(2.47)	(2.34)	(2.09)
5.625	(2.22)	(2.09)	(1.84)
5.500	(1.97)	(1.84)	(1.59)
5.375	(1.72)	(1.59)	(1.34)
5.250	(1.47)	(1.34)	(1.09)
5.125	(1.22)	(1.09)	(0.84)
5.000	(0.97)	(0.84)	(0.59)
4.875	(0.72)	(0.59)	(0.34)
4.750	(0.47)	(0.34)	(0.09)
4.625	(0.09)	0.03	0.28
4.500	0.41	0.53	0.78
4.375	0.91	1.03	1.28
4.250	1.41	1.53	1.78

	CELLA 10/1 NON-QM		
	15 day	30 day	45 day
6.125	(2.47)	(2.34)	(2.09)
6.000	(2.22)	(2.09)	(1.84)
5.875	(1.97)	(1.84)	(1.59)
5.750	(1.72)	(1.59)	(1.34)
5.625	(1.47)	(1.34)	(1.09)
5.500	(1.22)	(1.09)	(0.84)
5.375	(0.97)	(0.84)	(0.59)
5.250	(0.72)	(0.59)	(0.34)
5.125	(0.47)	(0.34)	(0.09)
5.000	0.03	0.16	0.41
4.875	0.53	0.66	0.91
4.750	0.91	1.03	1.28
4.625	1.41	1.53	1.78

Cella products must be in approved status prior to locking!

Purchase Special!
Owner Occupied Purchases:
(.25) to rate!

CELLA NON-QM RATE ADJUSTMENTS

FICO	FICO/LTV					MISCELLANEOUS				
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>= 740	(0.250)	(0.125)	0.000	0.000	0.125	Cash Out Refi	0.125	0.125	0.125	N/A
720-739	(0.125)	(0.125)	0.000	0.125	0.250	Second Home	0.125	0.125	0.125	0.125
700-719	(0.125)	0.000	0.125	0.250	0.375	NOO	0.375	0.375	0.375	N/A
680-699	0.000	0.125	0.250	0.375	0.500	2-4 Units	0.125	0.125	0.125	0.125
						Condo	0.125	0.125	0.125	0.125
						Non-Warrantable Condo	0.250	0.250	0.250	0.250
						Interest Only Payment	0.250	0.250	0.250	0.250
						Loan Amt <=\$453,100	0.375	0.375	0.375	0.375
						CLTV > 80	0.250	0.250	0.250	0.250
						Non-Occupying Co-Borr	0.125	0.125	0.125	0.125
						*Real Estate Owned 5-10	0.250	0.250	0.250	N/A
						Owner Occupied Purchase Special! (.25) Rate Improvement!				N/A
						Margin: 3.00% Caps: 2/2/6 Index: LIBOR				

*May require exception approval or manual pricing outside of the pricing engine

CELLA EXPANDED CRITERIA

	CELLA 5/1 EXPANDED		
	15 day	30 day	45 day
6.750	(2.47)	(2.34)	(2.09)
6.625	(2.22)	(2.09)	(1.84)
6.500	(1.97)	(1.84)	(1.59)
6.375	(1.72)	(1.59)	(1.34)
6.250	(1.47)	(1.34)	(1.09)
6.125	(1.22)	(1.09)	(0.84)
6.000	(0.97)	(0.84)	(0.59)
5.875	(0.72)	(0.59)	(0.34)
5.750	(0.47)	(0.34)	(0.09)
5.625	(0.09)	0.03	0.28
5.500	0.41	0.53	0.78
5.375	0.91	1.03	1.28
5.250	1.41	1.53	1.78

	CELLA 7/1 EXPANDED		
	15 day	30 day	45 day
7.000	(2.47)	(2.34)	(2.09)
6.875	(2.22)	(2.09)	(1.84)
6.750	(1.97)	(1.84)	(1.59)
6.625	(1.72)	(1.59)	(1.34)
6.500	(1.47)	(1.34)	(1.09)
6.375	(1.22)	(1.09)	(0.84)
6.250	(0.97)	(0.84)	(0.59)
6.125	(0.72)	(0.59)	(0.34)
6.000	(0.47)	(0.34)	(0.09)
5.875	(0.09)	0.03	0.28
5.750	0.41	0.53	0.78
5.625	0.91	1.03	1.28
5.500	1.41	1.53	1.78

CELLA EXPANDED CRITERIA RATE ADJUSTMENTS					
FICO	FICO/LTV				
	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>= 720	(0.375)	(0.250)	(0.125)	0.125	0.375
700-719	(0.250)	(0.125)	0.125	0.250	0.625
680-699	(0.125)	0.000	0.250	0.500	0.750
660-679	0.000	0.125	0.500	0.625	1.000
MISCELLANEOUS					
Interest Only Payment	<=60	60.01-65	65.01-70	70.01-75	75.01-80
Condo	0.125	0.125	0.125	0.125	0.250
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.375
Loan Amt <=\$453,100	0.000	0.000	0.125	0.125	0.250
Loan Amt >=\$1,000,000	0.000	0.125	0.250	0.250	0.375

All adjustments are to rate
Margin: 3.00% Caps: 2/2/6 Index: LIBOR

Cella products must be in approved status prior to locking!

Expanded Criteria Product Codes:
JA5/1BOCEXP
JA5/1BOCEXPPIO (Interest Only)
JA7/1BOCEXP
JA7/1BOCEXPPIO (Interest Only)

Locked loans will be evaluated on a case by case basis and may be subject to market conditions.
ALL ADJUSTMENTS ARE CUMULATIVE





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Main Office: 888.708.2713

Wayne, PA
Main Office: 888.762.2601

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LOCKS AVAILABLE UNTIL 9:00PM PACIFIC TIME
LOCK DESK CUSTOMER SERVICE AVAILABLE 8:00AM-4:30PM PACIFIC TIME
Lock Desk Support: Wholesalelocks@financeofamerica.com or call 855-844-2577

For assistance with loans in process please call your operations center:

LOCK EXPIRATIONS	
15 day lock	8/28/2018
30 day lock	9/12/2018
45 day lock	9/27/2018
60 day lock*	10/12/2018

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	5.000
1yr LIBOR	2.803
US Treasury 1 Year	2.340

EXTENSION & RELOCK FEES	
3 day	0.050
5 day	0.125
10 day	0.200
15 day	0.300
Relock	0.30 + Worse Case

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

All Jumbos must be in approved status prior to locking!

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NON-CONFORMING

FINIAL JUMBO FIXED AND ARMS

PURCHASE PRICING

JUMBO 30 YR FIXED JF30WF			
	15 day	30 day	45 day
5.750	(5.31)	(5.27)	(5.15)
5.625	(4.93)	(4.90)	(4.77)
5.500	(4.56)	(4.52)	(4.40)
5.375	(4.18)	(4.15)	(4.02)
5.250	(3.81)	(3.77)	(3.65)
5.125	(3.43)	(3.40)	(3.27)
5.000	(2.93)	(2.90)	(2.77)
4.875	(2.43)	(2.40)	(2.27)
4.750	(1.93)	(1.90)	(1.77)
4.625	(1.43)	(1.40)	(1.27)
4.500	(0.93)	(0.90)	(0.77)
4.375	(0.43)	(0.40)	(0.27)
4.250	0.08	0.11	0.24

JUMBO 15 YR FIXED JF15WF			
	15 day	30 day	45 day
5.375	(3.84)	(3.81)	(3.68)
5.000	(3.47)	(3.43)	(3.31)
4.875	(3.09)	(3.06)	(2.93)
4.750	(2.65)	(2.62)	(2.49)
4.625	(2.22)	(2.18)	(2.06)
4.500	(1.78)	(1.74)	(1.62)
4.375	(1.34)	(1.31)	(1.18)
4.250	(0.90)	(0.87)	(0.74)
4.125	(0.47)	(0.43)	(0.31)
4.000	(0.03)	0.02	0.14
3.875	0.54	0.58	0.70
3.750	1.11	1.14	1.27
3.625	1.67	1.70	1.83

JUMBO 5/1 ARM JA5/1WF			
	15 day	30 day	45 day
4.875	(3.52)	(3.48)	(3.36)
4.750	(3.20)	(3.17)	(3.04)
4.625	(2.83)	(2.79)	(2.67)
4.500	(2.45)	(2.42)	(2.29)
4.375	(2.08)	(2.04)	(1.92)
4.250	(1.70)	(1.67)	(1.54)
4.125	(1.33)	(1.29)	(1.17)
4.000	(0.95)	(0.92)	(0.79)
3.875	(0.58)	(0.54)	(0.42)
3.750	(0.20)	(0.17)	(0.04)
3.625	0.18	0.22	0.34
3.500	0.68	0.72	0.84
3.375	1.18	1.22	1.34

JUMBO 7/1 ARM JA7/1WF			
	15 day	30 day	45 day
5.000	(3.82)	(3.79)	(3.66)
4.875	(3.51)	(3.48)	(3.35)
4.750	(3.20)	(3.16)	(3.04)
4.625	(2.82)	(2.79)	(2.66)
4.500	(2.45)	(2.41)	(2.29)
4.375	(2.07)	(2.04)	(1.91)
4.250	(1.70)	(1.66)	(1.54)
4.125	(1.32)	(1.29)	(1.16)
4.000	(0.95)	(0.91)	(0.79)
3.875	(0.57)	(0.54)	(0.41)
3.750	(0.20)	(0.16)	(0.04)
3.625	0.19	0.22	0.35
3.500	0.69	0.72	0.85

JUMBO 10/1 ARM JA10/1WF			
	15 day	30 day	45 day
4.875	(2.92)	(2.88)	(2.76)
4.750	(2.54)	(2.51)	(2.38)
4.625	(2.17)	(2.13)	(2.01)
4.500	(1.79)	(1.76)	(1.63)
4.375	(1.42)	(1.38)	(1.26)
4.250	(1.04)	(1.01)	(0.88)
4.125	(0.67)	(0.63)	(0.51)
4.000	(0.29)	(0.26)	(0.13)
3.875	0.09	0.13	0.25
3.750	0.59	0.63	0.75
3.625	1.09	1.13	1.25
3.500	1.59	1.63	1.75
3.375	N/A	N/A	N/A

Jumbo products must be in approved status prior to locking!

ACH payment withdrawal required on this program.

10 & 20 Year Fixed available online!

FINIAL JUMBO ADJUSTMENTS					
FICO	FICO/LTV				
	<=60.0	60.01-70	70.01-75	75.01-80	80.01-85
>800	(0.750)	(0.625)	(0.500)	(0.250)	0.000
780-799	(0.625)	(0.500)	(0.375)	(0.125)	0.250
760-779	(0.500)	(0.375)	(0.125)	0.125	0.750
740-759	(0.375)	(0.125)	0.125	0.375	1.375
720-739	(0.125)	0.250	0.500	0.875	N/A
700-719	0.125	0.500	0.875	1.375	N/A
MISCELLANEOUS					
3 Unit	0.375				
4 Unit	1.000				
Second Home	0.250				
Investment Property	1.750				
Cash Out Refi <=50% LTV	0.125				
Cash Out Refi >50% <=60% LTV	0.250				
Cash Out Refi >60% LTV	0.375				
Loan Amount > \$1,000,000	(0.125)				
Property State: CA, IL, KS, MO 30 Yr Fixed	(0.250)				
Property State: CA, IL, KS, MO 15 Yr Fixed & ARMs	(0.125)				
Property State: CT, NJ 30 Yr Fixed, 15 Yr Fixed & 10/1 ARM	(0.375)				
Property State: CT, NJ 5/1 & 7/1 ARM	(0.500)				
Property State: DC, MD, VA All Terms	(0.125)				
ARM Caps	2/2/5				
ARM Margin	2.25				
ARM Index	1 Year LIBOR				

Jumbo products must be in approved status prior to locking!

ACH payment withdrawal required on this program.

10 & 20 Year Fixed available online!

REFINANCE PRICING

JUMBO 30 YR FIXED JF30WF			
	15 day	30 day	45 day
5.750	(5.06)	(5.02)	(4.90)
5.625	(4.68)	(4.65)	(4.52)
5.500	(4.31)	(4.27)	(4.15)
5.375	(3.93)	(3.90)	(3.77)
5.250	(3.56)	(3.52)	(3.40)
5.125	(3.18)	(3.15)	(3.02)
5.000	(2.68)	(2.65)	(2.52)
4.875	(2.18)	(2.15)	(2.02)
4.750	(1.68)	(1.65)	(1.52)
4.625	(1.18)	(1.15)	(1.02)
4.500	(0.68)	(0.65)	(0.52)
4.375	(0.18)	(0.15)	(0.02)
4.250	0.33	0.36	0.49

JUMBO 15 YR FIXED JF15WF			
	15 day	30 day	45 day
5.375	(4.34)	(4.31)	(4.18)
5.250	(3.97)	(3.93)	(3.81)
5.125	(3.59)	(3.56)	(3.43)
5.000	(3.22)	(3.18)	(3.06)
4.875	(2.84)	(2.81)	(2.68)
4.750	(2.40)	(2.37)	(2.24)
4.625	(1.97)	(1.93)	(1.81)
4.500	(1.53)	(1.49)	(1.37)
4.375	(1.09)	(1.06)	(0.93)
4.250	(0.65)	(0.62)	(0.49)
4.125	(0.22)	(0.18)	(0.06)
4.000	0.23	0.27	0.39
3.875	0.79	0.83	0.95

JUMBO 5/1 ARM JA5/1WF			
	15 day	30 day	45 day
4.875	(3.27)	(3.23)	(3.11)
4.750	(2.95)	(2.92)	(2.79)
4.625	(2.58)	(2.54)	(2.42)
4.500	(2.20)	(2.17)	(2.04)
4.375	(1.83)	(1.79)	(1.67)
4.250	(1.45)	(1.42)	(1.29)
4.125	(1.08)	(1.04)	(0.92)
4.000	(0.70)	(0.67)	(0.54)
3.875	(0.33)	(0.29)	(0.17)
3.750	0.06	0.09	0.22
3.625	0.43	0.47	0.59
3.500	0.93	0.97	1.09
3.375	1.43	1.47	1.59

JUMBO 7/1 ARM JA7/1WF			
	15 day	30 day	45 day
5.000	(3.57)	(3.54)	(3.41)
4.875	(3.26)	(3.23)	(3.10)
4.750	(2.95)	(2.91)	(2.79)
4.625	(2.57)	(2.54)	(2.41)
4.500	(2.20)	(2.16)	(2.04)
4.375	(1.82)	(1.79)	(1.66)
4.250	(1.45)	(1.41)	(1.29)
4.125	(1.07)	(1.04)	(0.91)
4.000	(0.70)	(0.66)	(0.54)
3.875	(0.32)	(0.29)	(0.16)
3.750	0.06	0.10	0.22
3.625	0.44	0.47	0.60
3.500	0.94	0.97	1.10

JUMBO 10/1 ARM JA10/1WF			
	15 day	30 day	45 day
5.250	(3.67)	(3.63)	(3.51)
5.125	(3.36)	(3.32)	(3.20)
5.000	(3.04)	(3.01)	(2.88)
4.875	(2.67)	(2.63)	(2.51)
4.750	(2.29)	(2.26)	(2.13)
4.625	(1.92)	(1.88)	(1.76)
4.500	(1.54)	(1.51)	(1.38)
4.375	(1.17)	(1.13)	(1.01)
4.250	(0.79)	(0.76)	(0.63)
4.125	(0.42)	(0.38)	(0.26)
4.000	(0.04)	(0.01)	0.13
3.875	0.34	0.38	0.50
3.750	0.84	0.88	1.00

LENDER PAID MORTGAGE INSURANCE

LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
<=85%	12%	0.700	0.700	0.850	1.000	1.150	1.250	1.550	1.700	1.850	1.850	Term <=25 Years	(0.150)	(0.150)	(0.150)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
85.01-90	25%	1.250	1.250	1.400	1.550	1.700	2.100	2.150	3.400	3.750	4.100	Cash-out Refi	0.500	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	
90.01-95	30%	1.650	1.650	1.800	2.050	2.300	3.000	3.050	4.950	5.200	5.800	Rate & Term Refi	0.000	0.000	0.000	0.000	0.550	0.550	1.050	1.050	1.050	
95.01-97	35%	2.000	2.000	2.000	3.000	3.200	4.050	4.100	6.900	7.150	7.400	Loan > \$453,100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
This LPMI pricing available for standard conforming, HB, Plus and Choice Products												Investment	1.200	1.200	1.200	1.200	1.350	1.750	1.750	N/A	N/A	N/A
												Second Home	0.250	0.250	0.250	0.250	0.500	0.700	0.700	1.250	1.250	1.250
												Relocation	(0.100)	(0.100)	(0.100)	(0.100)	(0.140)	(0.140)	(0.250)	(0.250)	(0.350)	(0.350)
												DTI > 45%	0.000	0.000	0.000	0.000	0.000	0.000	1.000	1.000	1.000	1.000
												Loan Amt Adj do not apply in HI if >453,100-679,650*										
												All LPMI Adjustments are cumulative. Floor Rate is .700										

Finance of America offers several alternative mortgage insurance options including: Single Premium Borrower Paid MI, Financed MI, and Split MI. Please use the online pricing engine to view options. All loans must adhere to FAM and MI company guidelines and rates.

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(Conforming, Non-Conforming, Government)
Only States: CA, HI, NV, WA, OR
\$995.00

Streamline
(FHA & VA Streamlines)
\$495.00

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Choose "Include U/W Fee as LLPA" in the online pricing engine to