



**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	
15 day lock	2/5/2018
30 day lock	2/20/2018
45 day lock	3/5/2018
60 day lock*	3/20/2018

\*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	4.500
1yr LIBOR	2.227
US Treasury 1 Year	1.725

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  
See page 5, call your AE for details

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

For a complete list of Account Executives and contact info please see bottom of page 6.

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**CONFORMING FIXED**

STANDARD CONFORMING FIXED													HIGH BALANCE											
30 & 25 YR FIXED CF30-CF30DUP-CF25				20 YR FIXED CF20				15 YR FIXED CF15-CF15DUP					15 YR FIXED HIGH BAL CF15HB				30 YR FIXED HIGH BAL CF30HB							
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							
5.000	(5.53)	(5.45)	(5.38)	5.000	(5.85)	(5.77)	(5.69)	4.375	(3.79)	(3.72)	(3.67)	4.750	N/A	N/A	N/A	5.250	(4.01)	(3.94)	(3.86)					
4.875	(5.29)	(5.20)	(5.13)	4.875	(5.73)	(5.64)	(5.55)	4.250	(3.51)	(3.44)	(3.39)	4.625	(2.94)	(2.86)	(2.77)	5.125	(4.56)	(4.48)	(4.41)					
4.750	(4.87)	(4.79)	(4.72)	4.750	(5.43)	(5.34)	(5.26)	4.125	(3.19)	(3.12)	(3.07)	4.500	(3.21)	(3.14)	(3.09)	5.000	(4.35)	(4.26)	(4.19)					
4.625	(4.39)	(4.30)	(4.23)	4.625	(5.02)	(4.93)	(4.85)	4.000	(2.80)	(2.73)	(2.68)	4.375	(2.88)	(2.81)	(2.76)	4.875	(4.05)	(3.96)	(3.89)					
4.500	(3.86)	(3.78)	(3.71)	4.500	(4.59)	(4.50)	(4.41)	3.875	(2.40)	(2.34)	(2.29)	4.250	(2.66)	(2.59)	(2.54)	4.750	(3.64)	(3.55)	(3.48)					
4.375	(3.34)	(3.25)	(3.18)	4.375	(4.08)	(3.99)	(3.90)	3.750	(2.02)	(1.95)	(1.90)	4.125	(2.39)	(2.32)	(2.27)	4.625	(3.12)	(3.03)	(2.96)					
4.250	(2.73)	(2.64)	(2.57)	4.250	(3.65)	(3.56)	(3.48)	3.625	(1.58)	(1.51)	(1.46)	4.000	(2.06)	(1.99)	(1.94)	4.500	(2.82)	(2.73)	(2.66)					
4.125	(2.03)	(1.94)	(1.87)	4.125	(2.70)	(2.61)	(2.53)	3.500	(1.15)	(1.09)	(1.04)	3.875	(1.68)	(1.61)	(1.56)	4.375	(2.42)	(2.33)	(2.26)					
4.000	(1.42)	(1.33)	(1.26)	4.000	(2.22)	(2.13)	(2.05)	3.375	(0.75)	(0.68)	(0.63)	3.750	(1.36)	(1.29)	(1.24)	4.250	(1.85)	(1.76)	(1.69)					
3.990	(1.29)	(1.20)	(1.13)	3.875	(1.70)	(1.61)	(1.52)	3.250	(0.34)	(0.27)	(0.22)	3.625	(1.00)	(0.94)	(0.89)	4.125	(1.19)	(1.10)	(1.03)					
3.875	(0.74)	(0.65)	(0.58)	3.750	(1.18)	(1.09)	(1.01)	3.125	0.33	0.39	0.43	3.500	(0.65)	(0.58)	(0.53)	4.000	(0.55)	(0.46)	(0.39)					
3.750	(0.08)	0.01	0.08	3.625	(0.46)	(0.39)	(0.31)	3.000	0.81	0.87	0.91	3.375	(0.28)	(0.21)	(0.16)	3.875	0.07	0.16	0.23					
3.625	0.84	0.91	0.97	3.500	0.08	0.16	0.24	2.875	1.28	1.34	1.38	3.250	0.09	0.16	0.21	3.750	0.70	0.79	0.86					

CONFORMING FIXED - DU FANNIE MAE (Plus)													HIGH BALANCE - DU FANNIE MAE (Plus)											
30 YR FIXED PLUS CF30CP				20 YR FIXED PLUS CF20CP				15 YR FIXED PLUS CF15CP					15 YR FIXED HB PLUS CF15HBCP				30 YR FIXED HB PLUS CF30HBCP							
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							
5.000	(5.43)	(5.35)	(5.28)	5.000	(5.75)	(5.67)	(5.59)	4.375	(3.69)	(3.62)	(3.57)	4.750	N/A	N/A	N/A	5.250	(3.91)	(3.84)	(3.76)					
4.875	(5.19)	(5.10)	(5.03)	4.875	(5.63)	(5.54)	(5.45)	4.250	(3.41)	(3.34)	(3.29)	4.625	(2.84)	(2.76)	(2.67)	5.125	(4.46)	(4.38)	(4.31)					
4.750	(4.77)	(4.69)	(4.62)	4.750	(5.33)	(5.24)	(5.16)	4.125	(3.09)	(3.02)	(2.97)	4.500	(3.11)	(3.04)	(2.99)	5.000	(4.25)	(4.16)	(4.09)					
4.625	(4.29)	(4.20)	(4.13)	4.625	(4.92)	(4.83)	(4.75)	4.000	(2.70)	(2.63)	(2.58)	4.375	(2.78)	(2.71)	(2.66)	4.875	(3.95)	(3.86)	(3.79)					
4.500	(3.76)	(3.68)	(3.61)	4.500	(4.49)	(4.40)	(4.31)	3.875	(2.30)	(2.24)	(2.19)	4.250	(2.56)	(2.49)	(2.44)	4.750	(3.54)	(3.45)	(3.38)					
4.375	(3.24)	(3.15)	(3.08)	4.375	(3.98)	(3.89)	(3.80)	3.750	(1.92)	(1.85)	(1.80)	4.125	(2.29)	(2.22)	(2.17)	4.625	(3.02)	(2.93)	(2.86)					
4.250	(2.63)	(2.54)	(2.47)	4.250	(3.55)	(3.46)	(3.38)	3.625	(1.48)	(1.41)	(1.36)	4.000	(1.96)	(1.89)	(1.84)	4.500	(2.72)	(2.63)	(2.56)					
4.125	(1.93)	(1.84)	(1.77)	4.125	(2.60)	(2.51)	(2.43)	3.500	(1.05)	(0.99)	(0.94)	3.875	(1.58)	(1.51)	(1.46)	4.375	(2.32)	(2.23)	(2.16)					
4.000	(1.32)	(1.23)	(1.16)	4.000	(2.12)	(2.03)	(1.95)	3.375	(0.65)	(0.58)	(0.53)	3.750	(1.26)	(1.19)	(1.14)	4.250	(1.75)	(1.66)	(1.59)					
3.990	(1.19)	(1.10)	(1.03)	3.875	(1.60)	(1.51)	(1.42)	3.250	(0.24)	(0.17)	(0.12)	3.625	(0.90)	(0.84)	(0.79)	4.125	(1.09)	(1.00)	(0.93)					
3.875	(0.64)	(0.55)	(0.48)	3.750	(1.08)	(0.99)	(0.91)	3.125	0.43	0.49	0.53	3.500	(0.55)	(0.48)	(0.43)	4.000	(0.45)	(0.36)	(0.29)					
3.750	0.02	0.11	0.18	3.625	(0.36)	(0.29)	(0.21)	3.000	0.91	0.97	1.01	3.375	(0.18)	(0.11)	(0.06)	3.875	0.17	0.26	0.33					
3.625	0.94	1.01	1.07	3.500	0.18	0.26	0.34	2.875	1.38	1.44	1.48	3.250	0.19	0.26	0.31	3.750	0.80	0.89	0.96					

CONFORMING FIXED - LP FREDDIE MAC (Choice)													HIGH BALANCE - LP FREDDIE MAC (Choice)											
30 YR FIXED CHOICE CF30CC				20 YEAR FIXED CHOICE CF20CC				15 YR FIXED CHOICE CF15CC					15 YR FIXED HB CHOICE CF15CCHB				30 YR FIXED HB CHOICE CF30CCHB							
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							
5.250	(6.32)	(6.25)	(6.17)	5.000	N/A	N/A	N/A	4.375	(3.69)	(3.62)	(3.57)	4.750	N/A	N/A	N/A	5.250	(3.91)	(3.84)	(3.76)					
5.125	(5.90)	(5.83)	(5.75)	4.875	(5.63)	(5.54)	(5.45)	4.250	(3.41)	(3.34)	(3.29)	4.625	(2.84)	(2.76)	(2.67)	5.125	(4.46)	(4.38)	(4.31)					
5.000	(5.43)	(5.35)	(5.28)	4.750	(5.33)	(5.24)	(5.16)	4.125	(3.09)	(3.02)	(2.97)	4.500	(3.11)	(3.04)	(2.99)	5.000	(4.25)	(4.16)	(4.09)					
4.875	(5.19)	(5.10)	(5.03)	4.625	(4.92)	(4.83)	(4.75)	4.000	(2.70)	(2.63)	(2.58)	4.375	(2.78)	(2.71)	(2.66)	4.875	(3.95)	(3.86)	(3.79)					
4.750	(4.77)	(4.69)	(4.62)	4.500	(4.49)	(4.40)	(4.31)	3.875	(2.30)	(2.24)	(2.19)	4.250	(2.56)	(2.49)	(2.44)	4.750	(3.54)	(3.45)	(3.38)					
4.625	(4.29)	(4.20)	(4.13)	4.375	(3.98)	(3.89)	(3.80)	3.750	(1.92)	(1.85)	(1.80)	4.125	(2.29)	(2.22)	(2.17)	4.625	(3.02)	(2.93)	(2.86)					
4.500	(3.76)	(3.68)	(3.61)	4.250	(3.55)	(3.46)	(3.38)	3.625	(1.48)	(1.41)	(1.36)	4.000	(1.96)	(1.89)	(1.84)	4.500	(2.72)	(2.63)	(2.56)					
4.375	(3.24)	(3.15)	(3.08)	4.125	(2.60)	(2.51)	(2.43)	3.500	(1.05)	(0.99)	(0.94)	3.875	(1.58)	(1.51)	(1.46)	4.375	(2.32)	(2.23)	(2.16)					
4.250	(2.63)	(2.54)	(2.47)	4.000	(2.12)	(2.03)	(1.95)	3.375	(0.65)	(0.58)	(0.53)	3.750	(1.26)	(1.19)	(1.14)	4.250	(1.75)	(1.66)	(1.59)					
4.125	(1.93)	(1.84)	(1.77)	3.875	(1.60)	(1.51)	(1.42)	3.250	(0.24)	(0.17)	(0.12)	3.625	(0.90)	(0.84)	(0.79)	4.125	(1.09)	(1.00)	(0.93)					
4.000	(1.32)	(1.23)	(1.16)	3.750	(1.08)	(0.99)	(0.91)	3.125	0.43	0.49	0.53	3.500	(0.55)	(0.48)	(0.43)	4.000	(0.45)	(0.36)	(0.29)					
3.990	(1.19)	(1.10)	(1.03)	3.625	(0.36)	(0.29)	(0.21)	3.000	0.91	0.97	1.01	3.375	(0.18)	(0.11)	(0.06)	3.875	0.17	0.26	0.33					
3.875	(0.64)	(0.55)	(0.48)	3.500	0.18	0.26	0.34	2.875	1.38	1.44	1.48	3.250	0.19	0.26	0.31	3.750	0.80	0.89	0.96					

CREDIT SCORE (applies to loan terms > 15 years)								MISCELLANEOUS		
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	>=740	Escrow Waiver (Non-CA)	0.250	
<=60	0.500	0.500	0.000	0.000	0.000	0.000	0.000	Conforming Plus Student Loan Program (Use SLC Program code in pricing engine)	0.000	
60.01-70	1.500	1.250	1.000	0.500	0.500	0.250	0.250	Conforming Plus Future Income Program (Use FI Program code in pricing engine)	0.000	
70.01-75	3.000	2.750	2.250	1.250	1.000	0.500	0.250	<b>LOAN AMOUNT</b>		
75.01-80	3.000	3.000	2.750	1.750	1.250	0.750	0.500	High Balance Loan Amts - Cash Out	1.000	
80.01-85	3.250	3.250	2.750	1.500	1.000	0.500	0.250	High Balance Loan Amts - Purchase/Rate & Term	0.250	
85.01-90	3.250	2.750	2.250	1.250	1.000	0.500	0.250	Loan Amount >=\$100,000 - \$149,999	0.100	
90.01-95	3.250	2.750	2.250	1.250	1.000	0.500	0.250	Loan Amount \$75,000 - \$99,999	0.250	
95.01-97*	3.500	2.750	2.250	1.500	1.500	1.000	0.750	Loan Amount \$50,000 - \$74,999	0.750	
*95.01-97* LTV allowed on Plus, Home Possible and Home Ready Only								Loan Amount <\$50,000	1.500	
<b>CASH OUT**</b>								<b>NON-OWNER RESIDENCES</b>		
LTV%	620-639	640-659	660-679	680-699	700-719	720-739	>=740	Non-Owner with LTV <=75%	2.125	
<=60	0.625	0.625	0.625	0.375	0.375	0.375	0.375	Non-Owner with LTV >75% - 80%	3.375	
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625	0.625	Non-Owner with LTV >80% - 85% (Plus or Choice product Only)	4.125	
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625	0.625	<b>PROPERTY TYPE</b>		
75.01 - 80	3.125	2.625	1.875	1.750	1.125	0.875	0.875	Condo LTV > 75% and > 15yr term	0.750	
**See Loan Amount section for High Balance Cash Out Adjustment								2-4 Units	1.000	
<b>STATE ADJUSTMENTS</b>										



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**CONFORMING ARMS**

CONFORMING ARM - DU FANNIE MAE (Plus)												HIGH BALANCE ARM - DU FANNIE MAE (Plus)		
CONF ARM 5/1 PLUS CA5/1CP - CA5/1CPHB				CONF ARM 7/1 PLUS CA7/1CP - CA7/1CPHB				CONF ARM 10/1 PLUS CA10/1CP - CA10/1CPHB						
2-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin						
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day						
4.000	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A			
3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.125	(1.42)	(1.34)	(1.25)			
3.750	(1.22)	(1.14)	(1.06)	3.875	(1.56)	(1.48)	(1.39)	4.000	(1.13)	(1.05)	(0.96)			
3.625	(0.96)	(0.87)	(0.79)	3.750	(1.18)	(1.09)	(1.01)	3.875	(0.78)	(0.70)	(0.61)			
3.500	(0.65)	(0.57)	(0.49)	3.625	(0.77)	(0.69)	(0.60)	3.750	(0.41)	(0.33)	(0.24)			
3.375	(0.35)	(0.27)	(0.18)	3.500	(0.36)	(0.28)	(0.19)	3.625	0.00	0.08	0.17			
3.250	0.00	0.08	0.17	3.375	0.05	0.13	0.22	3.500	0.48	0.56	0.65			
3.125	0.34	0.43	0.51	3.250	0.46	0.54	0.63	3.375	0.97	1.05	1.13			
3.000	0.69	0.77	0.86	3.125	0.87	0.95	1.04	3.250	1.46	1.54	1.63			
2.875	1.05	1.13	1.22	3.000	1.28	1.36	1.45	3.125	2.00	2.08	2.17			
2.750	1.41	1.49	1.58	2.875	1.71	1.79	1.87	3.000	2.67	2.75	2.84			
2.625	1.92	2.00	2.08	2.750	2.13	2.21	2.30	2.875	3.37	3.45	3.54			

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)												HIGH BALANCE ARM - LP FREDDIE MAC (Choice)		
CONF ARM 5/1 CHOICE CA5/1CC - CA5/1CCHB				CONF ARM 7/1 CHOICE CA7/1CC - CA7/1CCHB				CONF ARM 10/1 CHOICE CA10/1CC - CA10/1CCHB						
2-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin				5-2-5 caps, 2.25 margin						
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day						
5.000	(2.07)	(1.97)	(1.85)	5.375	(2.09)	(1.97)	(1.83)	5.250	(2.16)	(2.05)	(1.91)			
4.875	(1.98)	(1.88)	(1.76)	5.250	(2.02)	(1.91)	(1.77)	5.125	(1.79)	(1.68)	(1.55)			
4.750	(1.82)	(1.73)	(1.61)	5.125	(1.95)	(1.84)	(1.71)	5.000	(1.66)	(1.55)	(1.43)			
4.625	(1.63)	(1.53)	(1.43)	5.000	(1.89)	(1.78)	(1.66)	4.875	(1.53)	(1.43)	(1.31)			
4.500	(1.49)	(1.40)	(1.30)	4.875	(1.82)	(1.72)	(1.60)	4.750	(1.31)	(1.22)	(1.10)			
4.375	(1.36)	(1.27)	(1.18)	4.750	(1.61)	(1.51)	(1.40)	4.625	(1.05)	(0.95)	(0.85)			
4.250	(1.22)	(1.14)	(1.05)	4.625	(1.30)	(1.20)	(1.10)	4.500	(0.86)	(0.77)	(0.67)			
4.125	(1.09)	(1.01)	(0.92)	4.500	(1.13)	(1.05)	(0.94)	4.375	(0.67)	(0.59)	(0.49)			
4.000	(0.95)	(0.88)	(0.80)	4.375	(0.97)	(0.89)	(0.79)	4.250	(0.72)	(0.64)	(0.55)			
3.875	(0.82)	(0.75)	(0.67)	4.250	(0.88)	(0.80)	(0.71)	4.125	(0.93)	(0.85)	(0.77)			
3.750	(0.50)	(0.44)	(0.37)	4.125	(0.83)	(0.76)	(0.67)	4.000	(0.90)	(0.83)	(0.75)			
3.625	(0.06)	0.00	0.06	4.000	(0.72)	(0.65)	(0.56)	3.875	(0.87)	(0.80)	(0.73)			

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)								MISCELLANEOUS	
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	Escrow Waiver (Non-CA)	0.250
60.01-70	1.500	1.250	1.000	0.500	0.500	0.250	0.250	ARM > 90% LTV	0.250
70.01-75	3.000	2.750	2.250	1.250	1.000	0.500	0.250	Conforming Plus Student Loan Program (Use SLC Program code in pricing engine)	0.000
75.01-80	3.000	3.000	2.750	1.750	1.250	0.750	0.500	Conforming Plus Future Income Program (Use FI Program code in pricing engine)	0.000
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		

  

CASH OUT**								NON-OWNER RESIDENCES	
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		Non-Ow ner with LTV <=75%	2.125
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625		Non-Ow ner with LTV >75% - 80%	3.375
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625		Non-Ow ner with LTV >80% - 85%	4.125
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

LOAN AMOUNT			PROPERTY TYPE		
High Balance Loan Armts - Cash Out		1.000	Condo	LTV > 75% and > 15yr term	0.750
High Balance Loan Armts - Purchase/Rate & Term		0.250	2-4 Units		1.000
High Balance Loan Armts ARM <= 75%		0.750			
High Balance Loan Armts ARM > 75% - 90%		1.500			
High Balance Loan Armts 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			

  

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

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		EXTENSION & RELOCK FEES		CURRENT INDEX	
15 day lock	2/5/2018	3 day	0.050	PRIME	4.500
30 day lock	2/20/2018	5 day	0.125	1yr LIBOR	2.227
45 day lock	3/5/2018	10 day	0.200	US Treasury 1 Year	1.725
60 day lock*	3/20/2018	15 day	0.300		
*60 day lock add .12 to 45 day price		Relock	0.30 + Worse Case	<b>GOVERNMENT IDs</b>	
				Concord Center FHA ID#: 77745-03183	
				Chino Center FHA ID#: 77745-02375	
				Wayne Center FHA ID#: 77745-04093	
				All Centers VA ID # 605020000	

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Not available in all states, call your AE for details

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**GOVERNMENT**

FHA 30 YEAR FIXED FHAF30-FHAPL				FHA 15 YR FIXED FHAF15				FHA 30 YR HIGH BALANCE FHAF30HB-FHAPLHB				FHA 5/1 ARM TREASURY FHAA5/1PL-FHAA5/1PLHB			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day	
5.125	(5.34)	(5.31)	(5.27)	4.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
5.000	(5.04)	(5.00)	(4.97)	4.375	N/A	N/A	N/A	4.750	(3.87)	(3.82)	(3.77)	3.750	(1.24)	(1.16)	(1.07)
4.875	(4.70)	(4.66)	(4.63)	4.250	(3.22)	(3.15)	(3.08)	4.625	(3.61)	(3.56)	(3.51)	3.625	(0.99)	(0.91)	(0.82)
4.750	(4.93)	(4.88)	(4.83)	4.125	(2.97)	(2.91)	(2.84)	4.500	(3.34)	(3.28)	(3.23)	3.500	(0.74)	(0.66)	(0.57)
4.625	(4.68)	(4.62)	(4.57)	4.000	(2.73)	(2.66)	(2.59)	4.375	(2.99)	(2.94)	(2.89)	3.375	(0.41)	(0.33)	(0.25)
4.500	(4.40)	(4.35)	(4.30)	3.875	(2.48)	(2.41)	(2.34)	4.250	(2.80)	(2.73)	(2.65)	3.250	0.01	0.09	0.18
4.375	(4.06)	(4.00)	(3.95)	3.750	(2.21)	(2.14)	(2.07)	4.125	(2.48)	(2.41)	(2.34)	3.125	0.50	0.58	0.67
4.250	(3.72)	(3.65)	(3.58)	3.625	(1.39)	(1.32)	(1.26)	4.000	(2.15)	(2.08)	(2.01)	3.000	0.75	0.83	0.92
4.125	(3.40)	(3.33)	(3.26)	3.500	(1.15)	(1.08)	(1.01)	3.875	(1.79)	(1.72)	(1.65)	2.875	1.08	1.16	1.25
4.000	(3.08)	(3.00)	(2.93)	3.375	(0.84)	(0.78)	(0.71)	3.750	(1.41)	(1.34)	(1.27)	2.750	1.50	1.59	1.67
3.875	(2.72)	(2.65)	(2.57)	3.250	(0.53)	(0.46)	(0.40)	3.625	(0.22)	(0.15)	(0.08)	2.625	2.57	2.65	2.74
3.750	(2.34)	(2.26)	(2.19)					3.500	0.15	0.22	0.29	2.500	N/A	N/A	N/A
3.625	(0.93)	(0.86)	(0.80)					3.375	0.57	0.64	0.71	1-1.5 caps, 2.0 margin			
3.500	(0.56)	(0.49)	(0.42)					3.250	0.99	1.06	1.13	High Balance ARMs and Standard Balance ARMs use the same base pricing grid.			
3.375	(0.14)	(0.07)	(0.01)					3.125	N/A	N/A	N/A				
3.250	0.28	0.35	0.42												
3.125	N/A	N/A	N/A												

FHA High Balance pricing is applied when the base loan amount exceeds conforming loan limits.

**VA PROGRAMS**

VA 30 YEAR FIXED VAF30-VAF30PL				VA 15 YR FIXED VAF15				VA 30 YR HIGH BAL/JUMBO VAF30HB-VAF30PLHB-VAF30JB				VA 5/1 ARM TREASURY VAA5/1PL-VAA5/1PLHB				VA 30 YR JUMBO XL 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					
5.125	(5.09)	(5.06)	(5.02)	4.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.625	(0.99)	(0.91)	(0.82)				
5.000	(4.79)	(4.75)	(4.72)	4.375	N/A	N/A	N/A	4.750	(3.87)	(3.82)	(3.77)	3.500	(0.74)	(0.66)	(0.57)				
4.875	(4.45)	(4.41)	(4.38)	4.250	(3.22)	(3.15)	(3.08)	4.625	(3.61)	(3.56)	(3.51)	3.375	(0.41)	(0.33)	(0.25)				
4.750	(4.68)	(4.63)	(4.58)	4.125	(2.97)	(2.91)	(2.84)	4.500	(3.34)	(3.28)	(3.23)	3.250	0.01	0.09	0.18				
4.625	(4.43)	(4.37)	(4.32)	4.000	(2.73)	(2.66)	(2.59)	4.375	(2.99)	(2.94)	(2.89)	3.125	0.50	0.58	0.67				
4.500	(4.15)	(4.10)	(4.05)	3.875	(2.48)	(2.41)	(2.34)	4.250	(2.80)	(2.73)	(2.65)	3.000	0.75	0.83	0.92				
4.375	(3.81)	(3.75)	(3.70)	3.750	(2.21)	(2.14)	(2.07)	4.125	(2.48)	(2.41)	(2.34)	2.875	1.08	1.16	1.25				
4.250	(3.47)	(3.40)	(3.33)	3.625	(1.39)	(1.32)	(1.26)	4.000	(2.15)	(2.08)	(2.01)	2.750	1.50	1.59	1.67				
4.125	(3.15)	(3.08)	(3.01)	3.500	(1.15)	(1.08)	(1.01)	3.875	(1.79)	(1.72)	(1.65)	2.625	2.57	2.65	2.74				
4.000	(2.83)	(2.75)	(2.68)	3.375	(0.84)	(0.78)	(0.71)	3.750	(1.41)	(1.34)	(1.27)	2.500	N/A	N/A	N/A				
3.875	(2.47)	(2.40)	(2.32)	3.250	(0.53)	(0.46)	(0.40)	3.625	(0.22)	(0.15)	(0.08)	2.375	N/A	N/A	N/A				
3.750	(2.09)	(2.01)	(1.94)					3.500	0.15	0.22	0.29	2.250	N/A	N/A	N/A				
3.625	(0.68)	(0.61)	(0.55)					3.375	0.57	0.64	0.71	1-1.5 caps, 2.0 margin							
3.500	(0.31)	(0.24)	(0.17)					3.250	0.99	1.06	1.13	High Balance ARMs and Standard Balance ARMs use the same base pricing grid.							
3.375	0.11	0.18	0.24					3.125	N/A	N/A	N/A								
3.250	0.53	0.60	0.67																
3.125	N/A	N/A	N/A																

VA HB/Jumbo/XL pricing is applied when the total loan amount exceeds conforming loan limits.

**GOVERNMENT PROGRAMS**

USDA USDAF30-USDAF30SAR				FHA 203K FHAF30203K				FHA 203K HIGH BALANCE FHAF30203KHB				Streamline Product Codes			
15 day	30 day	45 day		15 day	30 day	45 day		15 day	30 day	45 day		FHAF30SR, FHAF15SR, FHAF30HBSR, VAF30SR, VA15SR, FHAPLSR, FHAPLSRH, VAF30SRPL, VAF30HBSRPL			
4.750	(4.68)	(4.63)	(4.58)	5.000	(3.04)	(3.00)	(2.97)	4.625	(1.61)	(1.56)	(1.51)				
4.625	(4.43)	(4.37)	(4.32)	4.875	(2.70)	(2.66)	(2.63)	4.500	(1.34)	(1.28)	(1.23)				
4.500	(4.15)	(4.10)	(4.05)	4.750	(2.93)	(2.88)	(2.83)	4.375	(0.99)	(0.94)	(0.89)				
4.375	(3.81)	(3.75)	(3.70)	4.625	(2.68)	(2.62)	(2.57)	4.250	(0.80)	(0.73)	(0.65)				
4.250	(3.47)	(3.40)	(3.33)	4.500	(2.40)	(2.35)	(2.30)	4.125	(0.48)	(0.41)	(0.34)				
4.125	(3.15)	(3.08)	(3.01)	4.375	(2.06)	(2.00)	(1.95)	4.000	(0.15)	(0.08)	(0.01)				
4.000	(2.83)	(2.75)	(2.68)	4.250	(1.72)	(1.65)	(1.58)	3.875	0.21	0.28	0.35				
3.875	(2.47)	(2.40)	(2.32)	4.125	(1.40)	(1.33)	(1.26)	3.750	0.59	0.66	0.73				
3.750	(2.09)	(2.01)	(1.94)	4.000	(1.08)	(1.00)	(0.93)	3.625	1.78	1.85	1.92				
3.625	(0.68)	(0.61)	(0.55)	3.875	(0.72)	(0.65)	(0.57)	3.500	2.15	2.22	2.29				
3.500	(0.31)	(0.24)	(0.17)	3.750	(0.34)	(0.26)	(0.19)	3.375	2.57	2.64	2.71				
3.375	0.11	0.18	0.24	3.625	1.07	1.14	1.20	3.250	2.99	3.06	3.13				
3.250	0.53	0.60	0.67	3.500	1.44	1.51	1.58	3.125	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.375	1.86	1.93	1.99								

**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
680-719	0.000	0.000	0.000	\$50,000-\$74,999	1.500	1.750
660-679	0.125	0.250	0.500	\$75,000-\$99,999	0.875	1.000
640-659	0.375	0.500	0.625	\$100,000-\$149,999	0.500	0.500
620-639	1.250	1.500	2.250	\$300,000 - \$453,100	(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				
STATE ADJUSTMENTS						
Slate adjustments only apply to 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)			

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 EXPIRATIONS table with columns for lock type and expiration date.

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

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

SPECIALS, ANNOUNCEMENTS AND REMINDERS! Introducing THE REVEAL JUMBO! A suite of products for High LTV, QM and Non-QM See page 5, call your AE for details

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

Grid of mortgage rates for DU REFI PLUS/HARP, OPEN ACCESS, HOME READY, and HOME POSSIBLE programs.

Grid of mortgage rates for OPEN ACCESS <= 105% LTV and HOME POSSIBLE programs.

ENHANCED DU REFI PLUS\* table with columns for LTV% and rows for various LTV ranges.

ESCROW WAIVER table with columns for Loan Amount and Investment Properties.

ENHANCED DU REFI PLUS CLTV table with columns for CLTV and rows for various CLTV ranges.

PROPERTY TYPE table with columns for Property Type and rows for Condo, 2 Units, etc.

ENHANCED DU REFI PLUS OCCUPANCY table with columns for Occupancy and rows for N/O <= 75 LTV, etc.

ADJUSTMENT CAPS table with columns for Occupancy, LTV, Term, and Adjustment Cap.

OPEN ACCESS PRICE ADJUSTMENTS\* table with columns for LTV% and rows for various LTV ranges.

ENHANCED DU REFI PLUS ADJUSTMENT CAPS table with columns for Occupancy, LTV, Term, and Adjustment Cap.

OPEN ACCESS CLTV table with columns for LTV%, CLTV%, and rows for various LTV/CLTV ranges.

OPEN ACCESS ADJUSTMENT CAPS table with columns for Occupancy, LTV, Term, and Adjustment Cap.

HOME POSSIBLE & HOME READY LPMI table with columns for LTV, Coverage, and rows for various LTV/Coverage ranges.

HOME POSSIBLE PRICE ADJUSTMENT CAP table with columns for LTV% and rows for various LTV% ranges.

HOME READY ADJUSTMENT CAPS table with columns for LTV and rows for various LTV ranges.

HOME READY ADJUSTMENT CAPS table with columns for LTV and rows for various LTV ranges.





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LOCK EXPIRATIONS
15 day lock 2/5/2018
30 day lock 2/20/2018
45 day lock 3/5/2018
60 day lock\* 3/20/2018
\*60 day lock add .12 to 45 day price

CURRENT INDEX
PRIME 4.500
1yr LIBOR 2.227
US Treasury 1 Year 1.725

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 SELECT JUMBO

Table with columns for 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, and SELECT 90 QM ADJUSTMENTS. Includes rate grids and price caps.

REVEAL SELECT JUMBO ADJUSTMENTS

Table with columns for FICO, LOAN PURPOSE, LOAN AMOUNT/LTV/CLTV/HCLTV, PROPERTY TYPE/OCCUPANCY, and MISCELLANEOUS. Includes rate grids and product details.

REVEAL CHOICE JUMBO

Table with columns for CHOICE QM 30 YR JF30RWCHQM, CHOICE QM 5/1 ARM JA5/1RWCHQM, CHOICE QM 10/1 ARM JA10/1RWCHQM, CHOICE NON-QM 30 YR JF30RWCHNQM, CHOICE NON-QM 5/1 ARM JA5/1RWCHNQM, CHOICE NON-QM 7/1 ARM JA7/1RWCHNQM, and CHOICE NON-QM 10/1 ARM JA10/1RWCHNQM. Includes rate grids and price caps.

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

REVEAL CHOICE JUMBO ADJUSTMENTS

Table with columns for FICO, LOAN PURPOSE, LOAN AMOUNT/LTV/CLTV, PROPERTY TYPE/OCCUPANCY, and MISCELLANEOUS. Includes rate grids and product details.

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





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LOCK EXPIRATIONS table with columns for lock type and expiration date

CURRENT INDEX table with PRIME, 1yr LIBOR, and US Treasury 1 Year rates

EXTENSION & RELOCK FEES table with rates for 3, 5, 10, 15 day extensions and relock fees

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

Introducing THE REVEAL JUMBO!
A suite of products for High LTV, QM and Non-QM
See page 5, call your AE for details

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

\*\*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

FUJI JUMBO FIXED AND ARMS

PURCHASE PRICING

JUMBO 30 YR FIXED JF30WF pricing table

JUMBO 15 YR FIXED JF15WF pricing table

JUMBO 5/1 ARM JA5/1WF pricing table

JUMBO 7/1 ARM JA7/1WF pricing table

JUMBO 10/1 ARM JA10/1WF pricing table

Jumbo products must be in approved status prior to locking!

ACH payment withdrawal required on this program.

10 & 20 Year Fixed available online!

FUJI JUMBO ADJUSTMENTS table with columns for LTV, FICO, and various fees

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 pricing table

JUMBO 15 YR FIXED JF15WF pricing table

JUMBO 5/1 ARM JA5/1WF pricing table

JUMBO 7/1 ARM JA7/1WF pricing table

JUMBO 10/1 ARM JA10/1WF pricing table

LENDER PAID MORTGAGE INSURANCE

LENDER PAID MORTGAGE INSURANCE table with columns for LTV, Coverage, and various insurance rates

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.

UNDERWRITING FEE\* - PRICE ADJUSTMENT CONVERSION

NEW UNDERWRITING FEE CONVERSION AVAILABLE IN THE FINANCE OF AMERICA PRICING ENGINE!\*

Non-Streamline (Conforming, Non-Conforming, Government) All States Except: CA, WA, OR, HI, NV \$895.00

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

Streamline (FHA & VA Streamlines) \$495.00

\*In NJ this is an application fee

Choose "Include U/W Fee as LLPA" in the online pricing engine to convert the Underwriting Fee into a price adjustment

WHOLESALE ACCOUNT EXECUTIVE CONTACT INFORMATION

CHINO OPERATIONS CENTER

California: Daniel Lam, Arlene Varela, Arturo Martinez, Deb Wood, Jenny Wright, Kristen Jerger, Leslie Tempongko, Rebecca Grizzell, Stephanie Morgan
Texas: Garrett Griffin, Carol Drolette, Tim Verinder, Ernest Terry

CONCORD OPERATIONS CENTER

Regional Sales Manager: Greg Woolsey
California: Cassie Quinn, Carol Commiskey, Jim Ketchum, Julie Alheim, Ken Halverson, Lynne Gonzales, Sheldon Smith
Arizona, Colorado, New Mexico, Oregon, Washington, Hawaii and In-house Account Executive: Andrea Nicoli, Jeff Martin, Ken Janzen, Robin Harris, Tammy Frangoulis
Idaho, Nevada and Utah: Mark Marquardson, Frank Seidman, Terri Duncan

WAYNE, PA OPERATIONS CENTER

Northeast U.S.: Brian Gillespie, Marilyn Deschenes, Michael Meyers, Michael Royal, Paul Durkin, Rob Volko
Midwest U.S.: Carol Crowley, Kim Carroll
Southeast U.S.: Rockie Traugott, Matt McGuinn, Kelly Little, Scott Dean

SAN JOSE OPERATIONS CENTER

California: South Bay to San Benito County, Orange & San Diego Counties, Oregon, Washington, Montana, Wyoming
Raoul Badde: Area Sales Manager
Adrian Santos, Angela Adams, Matt Bulleri, Patterson Gaughf, William Chu

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

CA, HI, NV, OR and WA Underwriting fee is \$995. All other states is \$895 (Application fee in NJ). ALL streamlines (FHA, VA and USDA) are \$495