





**FINANCE of AMERICA**  
- MORTGAGE -

**FAMWHOLESAL.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	5/10/2018
30 day lock	5/25/2018
45 day lock	6/11/2018
60 day lock*	6/25/2018

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

CURRENT INDEX	
PRIME	4.750
1yr LIBOR	2.771
US Treasury 1 Year	2.185

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!**

**NEW - Cella Suite of Solutions - Page 6!**  
Bank Statement, Asset Income & 1 Year Tax Return  
Non-QM & Expanded Criteria Options, IO Options  
Vesting in LLCs, 1 day short sale/foreclosure seasoning  
From \$50k to \$4m loan amounts!

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

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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				CONF ARM 7/1 PLUS CA7/1CP - CA7/1CPHB 5-2-5 caps, 2.25 margin				CONF ARM 10/1 PLUS CA10/1CP - CA10/1CPHB 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
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	(0.49)	(0.39)	(0.31)
4.125	N/A	N/A	N/A	4.125	(0.62)	(0.52)	(0.44)	4.125	(0.16)	(0.06)	0.02
4.000	(0.50)	(0.40)	(0.32)	4.000	(0.34)	(0.24)	(0.16)	4.000	0.26	0.36	0.44
3.875	(0.21)	(0.11)	(0.03)	3.875	(0.01)	0.09	0.17	3.875	0.72	0.82	0.94
3.750	0.10	0.19	0.28	3.750	0.35	0.45	0.53	3.750	1.18	1.28	1.36
3.625	0.42	0.51	0.60	3.625	0.72	0.82	0.90	3.625	1.66	1.76	1.84
3.500	0.77	0.87	0.95	3.500	1.13	1.22	1.31	3.500	2.15	2.25	2.33
3.375	1.13	1.23	1.31	3.375	1.53	1.63	1.71	3.375	2.64	2.74	2.82
3.250	1.48	1.58	1.66	3.250	1.94	2.04	2.12	3.250	3.14	3.24	3.32
3.125	1.84	1.94	2.02	3.125	2.37	2.46	2.55	3.125	3.67	3.77	3.85
3.000	2.22	2.32	2.40	3.000	2.79	2.89	2.97	3.000	4.26	4.36	4.44

**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				CONF ARM 7/1 CHOICE CA7/1CC - CA7/1CCHB 5-2-5 caps, 2.25 margin				CONF ARM 10/1 CHOICE CA10/1CC - CA10/1CCHB 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	(1.42)	(1.32)	(1.21)	5.625	N/A	N/A	N/A	5.750	N/A	N/A	N/A
4.875	(1.36)	(1.26)	(1.16)	5.500	(1.28)	(1.16)	(1.03)	5.625	N/A	N/A	N/A
4.750	(1.18)	(1.08)	(0.98)	5.375	(1.12)	(1.00)	(0.87)	5.500	(1.45)	(1.32)	(1.20)
4.625	(0.91)	(0.82)	(0.73)	5.250	(1.16)	(1.04)	(0.92)	5.375	(1.21)	(1.09)	(0.96)
4.500	(0.77)	(0.68)	(0.59)	5.125	(1.33)	(1.22)	(1.11)	5.250	(1.20)	(1.08)	(0.97)
4.375	(0.63)	(0.54)	(0.46)	5.000	(1.30)	(1.19)	(1.08)	5.125	(1.25)	(1.24)	(1.12)
4.250	(0.36)	(0.29)	(0.21)	4.875	(1.27)	(1.17)	(1.06)	5.000	(1.36)	(1.15)	(1.05)
4.125	(0.02)	0.05	0.12	4.750	(1.03)	(0.93)	(0.83)	4.875	(1.17)	(1.07)	(0.97)
4.000	0.20	0.27	0.34	4.625	(0.65)	(0.56)	(0.46)	4.750	(0.93)	(0.83)	(0.73)
3.875	0.42	0.48	0.55	4.500	(0.48)	(0.39)	(0.30)	4.625	(0.57)	(0.48)	(0.38)
3.750	0.82	0.88	0.94	4.375	(0.31)	(0.23)	(0.14)	4.500	(0.38)	(0.29)	(0.20)
3.625	1.34	1.39	1.45	4.250	0.00	0.08	0.16	4.375	(0.18)	(0.10)	(0.02)

**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	0.250	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)	0.250
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

**CASH OUT\*\***

LTV%	620-639	640-659	660-679	680-699	700-719	720-739	≥740
<=60	0.625	0.625	0.625	0.375	0.375	0.375	0.375
60.01-70	1.625	1.625	1.125	1.125	1.000	0.625	0.625
70.01-75	1.625	1.625	1.125	1.125	1.000	0.625	0.625
75.01 - 80	3.125	2.625	1.875	1.750	1.125	0.875	0.875

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

**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

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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Table with columns: LOCK EXPIRATIONS, EXTENSION & RELOCK FEES, CURRENT INDEX, GOVERNMENT IDs. Includes lock dates, fees, and government ID numbers for various centers.

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

NEW - Cella Suite of Solutions - Page 6!
Bank Statement, Asset Income & 1 Year Tax Return
Non-QM & Expanded Criteria Options, IO Options
Vesting in LLCs, 1 day short sale/foreclosure seasoning
From \$50k to \$4m loan amounts!

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Not available in all states, call your AE for details

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GOVERNMENT

FHA PROGRAMS

Table with columns: FHA 30 YEAR FIXED, FHA 15 YR FIXED, FHA 30 YR HIGH BALANCE, FHA 5/1 ARM TREASURY. Includes interest rates for various terms and programs.

VA PROGRAMS

Table with columns: VA 30 YEAR FIXED, VA 15 YR FIXED, VA 30 YR HIGH BAL JUMBO, VA 5/1 ARM TREASURY, VA 30 YR JUMBO XL. Includes interest rates for various terms and programs.

GOVERNMENT PROGRAMS

Table with columns: USDA, FHA 203K, FHA 203K HIGH BALANCE. Includes interest rates for various programs and terms.

GOVERNMENT ADJUSTMENTS

Table with columns: FIXED CREDIT SCORE (FHA/VA/USDA), LOAN AMOUNT ADJUSTMENTS. Shows adjustments based on credit score and loan amount.

ARM CREDIT SCORE (FHA/VA)

Table with columns: ARM CREDIT SCORE (FHA/VA), MISCELLANEOUS. Shows adjustments based on ARM credit score and other factors.

STATE ADJUSTMENTS

Table with columns: STATE ADJUSTMENTS. Lists adjustments for various states.

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

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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 Rerlock

SPECIALS, ANNOUNCEMENTS AND REMINDERS!

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

Large table containing mortgage rate sheets for various programs like ENHANCED DU REFI PLUS LTV, HOME READY, OPEN ACCESS, and HOME POSSIBLE

Table containing various mortgage criteria and adjustments including ESCROW WAIVER, INVESTMENT PROPERTIES, PROPERTY TYPE, ADJUSTMENT CAPS, and HOME POSSIBLE PRICE ADJUSTMENT CAP

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LOCK EXPIRATIONS table with columns for lock type and date

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

EXTENSION & RELOCK FEES table with 3 day, 5 day, 10 day, 15 day, and Relock fees

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!

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NON-CONFORMING

REVEAL SELECT JUMBO

REVEAL SELECT JUMBO table with columns for SELECT QM 30 YR, 15 YR, 5/1 ARM, 7/1 ARM, and 10/1 ARM

SELECT NON-QM 30 YR and SELECT 90 30 YR tables

REVEAL SELECT 90 QM ADJUSTMENTS table with FICO/LTV/CLTV, STATE, and MISCELLANEOUS columns

REVEAL SELECT JUMBO ADJUSTMENTS

REVEAL SELECT JUMBO ADJUSTMENTS table with FICO/LTV/CLTV, LOAN PURPOSE, PRODUCTS, SPECIAL, and MISCELLANEOUS columns

REVEAL CHOICE JUMBO

REVEAL CHOICE JUMBO table with CHOICE QM 30 YR, 5/1 ARM, 7/1 ARM, and 10/1 ARM, and CHOICE NON-QM variants

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

REVEAL CHOICE JUMBO ADJUSTMENTS table with FICO/LTV/CLTV, LOAN PURPOSE, PROPERTY TYPE/OCCUPANCY, and MISCELLANEOUS columns

Jumbo products must be in approved status prior to locking!

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**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)	
<b>Asset Income Product Codes:</b>	
JA5/1BOCAI	
JA5/1BOCAIO	
JA7/1BOCAI	
JA7/1BOCAIO	
JA10/1BOCAI	
JA10/1BOCAIO	

**CELLA 5/1 ALT DOC**

15 day	30 day	45 day
6.500 (2.47) (2.34) (2.09)		
6.375 (2.22) (2.09) (1.84)		
6.250 (1.97) (1.84) (1.59)		
6.125 (1.72) (1.59) (1.34)		
6.000 (1.47) (1.34) (1.09)		
5.875 (1.22) (1.09) (0.84)		
5.750 (0.97) (0.84) (0.59)		
5.625 (0.72) (0.59) (0.34)		
5.500 (0.47) (0.34) (0.09)		
5.375 (0.09) (0.03) (0.28)		
5.250 0.41 0.53 0.78		

**CELLA 7/1 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 10/1 ALT DOC**

15 day	30 day	45 day
7.125 (2.47) (2.34) (2.09)		
7.000 (2.22) (2.09) (1.84)		
6.875 (1.97) (1.84) (1.59)		
6.750 (1.72) (1.59) (1.34)		
6.625 (1.47) (1.34) (1.09)		
6.500 (1.22) (1.09) (0.84)		
6.375 (0.97) (0.84) (0.59)		
6.250 (0.72) (0.59) (0.34)		
6.125 (0.47) (0.34) (0.09)		
6.000 (0.09) (0.03) (0.28)		
5.875 0.41 0.53 0.78		

Cella products must be in approved status prior to locking!

**1 Year Tax Return Product Codes:**

JA5/1BOC1YT
JA5/1BOC1YTO
JA7/1BOC1YT
JA7/1BOC1YTO
JA10/1BOC1YT
JA10/1BOC1YTO

**CELLA ALT DOC RATE ADJUSTMENTS**

FICOLT					MISCELLANEOUS				
FICO	<=60	60.01-65	65.01-70	70.01-75	Cash Out Refi	Second Home	NOO	2-4 Units	Condo
>= 740	(0.250)	(0.125)	0.000	0.125	0.250	0.125	0.500	0.250	0.125
720-740	(0.250)	(0.125)	0.000	0.125	0.250	0.125	0.500	0.250	0.125
700-720	(0.125)	0.000	0.125	0.375	0.250	0.125	0.500	0.250	0.125
All adjustments are to rate					Interest Only Payment	Loan Amt <=\$453,100	Owner Occupied Purchase Special!	All adjustments are to rate	Margin: 3.00% Caps: 2/2/6 Index: LIBOR

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

**CELLA NON-QM**

**Non-QM Product Codes:**

JA5/1BOCQM
JA5/1BOCQMIO (Interest Only)
JA7/1BOCQM
JA7/1BOCQMIO (Interest Only)
JA10/1BOCQM
JA10/1BOCQMIO (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 (1.34) (1.09) (0.84)		
5.375 (0.97) (0.84) (0.59)		
5.250 (0.84) (0.72) (0.47)		
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**

FICOLT					MISCELLANEOUS				
FICO	<=60	60.01-65	65.01-70	70.01-75	Cash Out Refi	Second Home	NOO	2-4 Units	Condo
>= 740	(0.250)	(0.125)	0.000	0.125	0.125	0.125	0.250	0.500	0.125
720-739	(0.125)	(0.125)	0.000	0.125	0.250	0.125	0.250	0.500	0.125
700-719	(0.125)	0.000	0.125	0.250	0.250	0.125	0.500	0.250	0.125
680-699	0.000	0.125	0.250	0.375	0.125	0.125	0.250	0.250	0.125
All adjustments are to rate					Non-Warrantable Condo	Interest Only Payment	Loan Amt <=\$453,100	Owner Occupied Purchase Special! (.25) Rate Improvement!	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**

FICOLT					MISCELLANEOUS				
FICO	<=60	60.01-65	65.01-70	70.01-75	Interest Only Payment	Condo	Non-Warrantable Condo	Loan Amt <=\$453,100	Loan Amt >=\$1,000,000
>= 720	(0.375)	(0.250)	(0.125)	0.125	0.125	0.125	0.250	0.000	0.125
700-719	(0.250)	(0.125)	0.125	0.250	0.125	0.125	0.250	0.000	0.125
680-699	(0.125)	0.000	0.250	0.500	0.125	0.125	0.250	0.000	0.125
660-679	0.000	0.125	0.500	0.625	0.125	0.125	0.250	0.000	0.125
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



**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	5/10/2018
30 day lock	5/25/2018
45 day lock	6/11/2018
60 day lock*	6/25/2018

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

CURRENT INDEX	
PRIME	4.750
1yr LIBOR	2.771
US Treasury 1 Year	2.185

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!

\*\*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	15 day 30 day 45 day		
	5.875	(4.77) (4.74) (4.61)	
5.750	(4.40) (4.36) (4.24)		
5.625	(4.02) (3.99) (3.86)		
5.500	(3.65) (3.61) (3.49)		
5.375	(3.27) (3.24) (3.11)		
5.250	(2.90) (2.86) (2.74)		
5.125	(2.40) (2.36) (2.24)		
5.000	(1.90) (1.86) (1.74)		
4.875	(1.40) (1.36) (1.24)		
4.750	(0.90) (0.86) (0.74)		

JUMBO 15 YR FIXED JF15WF	15 day 30 day 45 day		
	5.375	N/A N/A N/A	
5.125	(3.10) (3.07) (2.94)		
5.000	(2.73) (2.69) (2.57)		
4.875	(2.29) (2.26) (2.13)		
4.750	(1.85) (1.82) (1.69)		
4.625	(1.42) (1.38) (1.26)		
4.500	(0.98) (0.94) (0.82)		
4.375	(0.54) (0.51) (0.38)		
4.250	(0.10) (0.07) 0.06		
4.125	0.33 0.37 0.49		

JUMBO 5/1 ARM JA5/1WF	15 day 30 day 45 day		
	5.125	(3.56) (3.53) (3.40)	
5.000	(3.25) (3.21) (3.09)		
4.875	(2.94) (2.90) (2.78)		
4.750	(2.56) (2.53) (2.40)		
4.625	(2.19) (2.15) (2.03)		
4.500	(1.81) (1.78) (1.65)		
4.375	(1.44) (1.40) (1.28)		
4.250	(1.06) (1.03) (0.90)		
4.125	(0.69) (0.65) (0.53)		
4.000	(0.31) (0.28) (0.15)		

JUMBO 7/1 ARM JA7/1WF	15 day 30 day 45 day		
	5.125	(3.56) (3.52) (3.40)	
5.000	(3.24) (3.21) (3.08)		
4.875	(2.93) (2.90) (2.77)		
4.750	(2.56) (2.52) (2.40)		
4.625	(2.18) (2.15) (2.02)		
4.500	(1.81) (1.77) (1.65)		
4.375	(1.43) (1.40) (1.27)		
4.250	(1.06) (1.02) (0.90)		
4.125	(0.68) (0.65) (0.52)		
4.000	(0.31) (0.27) (0.15)		

JUMBO 10/1 ARM JA10/1WF	15 day 30 day 45 day		
	5.000	(2.79) (2.76) (2.63)	
4.875	(2.42) (2.38) (2.26)		
4.750	(2.04) (2.01) (1.88)		
4.625	(1.67) (1.63) (1.51)		
4.500	(1.29) (1.26) (1.13)		
4.375	(0.92) (0.88) (0.76)		
4.250	(0.54) (0.51) (0.38)		
4.125	(0.17) (0.13) (0.01)		
4.000	0.21 0.24 0.37		
3.875	0.71 0.74 0.87		

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					
FICO/TV					
FICO	≤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		
	5.875	N/A N/A N/A	
5.750	(4.15) (4.11) (3.99)		
5.625	(3.77) (3.74) (3.61)		
5.500	(3.40) (3.36) (3.24)		
5.375	(3.02) (2.99) (2.86)		
5.250	(2.65) (2.61) (2.49)		
5.125	(2.15) (2.11) (1.99)		
5.000	(1.65) (1.61) (1.49)		
4.875	(1.15) (1.11) (0.99)		
4.750	(0.65) (0.61) (0.49)		

JUMBO 15 YR FIXED JF15WF	15 day 30 day 45 day		
	5.375	(3.60) (3.57) (3.44)	
5.250	(3.23) (3.19) (3.07)		
5.125	(2.85) (2.82) (2.69)		
5.000	(2.48) (2.44) (2.32)		
4.875	(2.04) (2.01) (1.88)		
4.750	(1.60) (1.57) (1.44)		
4.625	(1.17) (1.13) (1.01)		
4.500	(0.73) (0.69) (0.57)		
4.375	(0.29) (0.26) (0.13)		
4.250	0.15 0.18 0.31		

JUMBO 5/1 ARM JA5/1WF	15 day 30 day 45 day		
	5.125	(3.31) (3.28) (3.15)	
5.000	(3.00) (2.96) (2.84)		
4.875	(2.69) (2.65) (2.53)		
4.750	(2.31) (2.28) (2.15)		
4.625	(1.94) (1.90) (1.78)		
4.500	(1.56) (1.53) (1.40)		
4.375	(1.19) (1.15) (1.03)		
4.250	(0.81) (0.78) (0.65)		
4.125	(0.44) (0.40) (0.28)		
4.000	(0.06) (0.03) 0.10		

JUMBO 7/1 ARM JA7/1WF	15 day 30 day 45 day		
	5.125	(3.31) (3.27) (3.15)	
5.000	(2.99) (2.96) (2.83)		
4.875	(2.68) (2.65) (2.52)		
4.750	(2.31) (2.27) (2.15)		
4.625	(1.93) (1.90) (1.77)		
4.500	(1.56) (1.52) (1.40)		
4.375	(1.18) (1.15) (1.02)		
4.250	(0.81) (0.77) (0.65)		
4.125	(0.43) (0.40) (0.27)		
4.000	(0.06) (0.02) 0.10		

JUMBO 10/1 ARM JA10/1WF	15 day 30 day 45 day		
	5.375	(3.54) (3.51) (3.38)	
5.250	(3.23) (3.19) (3.07)		
5.125	(2.92) (2.88) (2.76)		
5.000	(2.54) (2.51) (2.38)		
4.875	(2.17) (2.13) (2.01)		
4.750	(1.79) (1.76) (1.63)		
4.625	(1.42) (1.38) (1.26)		
4.500	(1.04) (1.01) (0.88)		
4.375	(0.67) (0.63) (0.51)		
4.250	(0.29) (0.26) (0.13)		

**LENDER PAID MORTGAGE INSURANCE**

LTV	Coverage	≤800	800-799	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	2.000
85.01-90	25%	1.250	1.250	1.450	1.700	2.100	2.150	3.400	3.750	4.100	4.400
90.01-95	30%	1.650	1.650	1.850	2.050	2.300	3.000	3.050	4.950	5.200	5.800
95.01-97	35%	2.000	2.000	2.000	3.000	3.200	4.050	4.100	6.900	7.150	7.400

This LPMI pricing available for standard conforming, HB, Plus and Choice Products

Term - ≤25 Years  
Cash-out Refi  
Rate & Term Refi  
Loan > \$453,100  
Investment  
Second Home  
Relocation  
DTI > 45%  
Loan Amt Adj do not apply in HI if > \$53,100-679,650\*  
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.

**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

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

