



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 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!
The Perfect Pairing: 2nd TD HELOCs to 90% CLTV Now Available!
Please Note: NEW lower LLPAs on fixed Government loans with FICO 620-639!!

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

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, 15 YR FIXED, and HIGH BALANCE.

CONFORMING FIXED - DU FANNIE MAE (Plus) table with columns for 30 YR FIXED PLUS, 20 YR FIXED PLUS, 15 YR FIXED PLUS, and HIGH BALANCE - DU FANNIE MAE (Plus).

CONFORMING FIXED - LP FREDDIE MAC (Choice) table with columns for 30 YR FIXED CHOICE, 20 YEAR FIXED CHOICE, 15 YR FIXED CHOICE, and HIGH BALANCE - LP FREDDIE MAC (Choice).

CREDIT SCORE (applies to loan terms > 15 years) table with columns for LTV%, CASH OUT, STATE ADJUSTMENTS, DU REFI PLUS, MISCELLANEOUS, NON-OWNER RESIDENCES, PROPERTY TYPE, SUBORDINATE FINANCING, and HOME READY ADJUSTMENT CAPS.

See Page 6 for Lender Paid and Split Mortgage Insurance Options



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LOCK EXPIRATIONS	
15 day lock	12/4/2017
30 day lock	12/18/2017
45 day lock	1/2/2018
60 day lock*	1/16/2018

*60 day lock add .12 to 45 day price

CURRENT INDEX	
PRIME	4.250
1yr LIBOR	1.906
US Treasury 1 Year	1.541

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!

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Not available in all states, call your AE for details

Please Note: **NEW** lower LLPAs
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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
4.125	N/A	N/A	N/A
4.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.750	(1.96)	(1.89)	(1.82)
3.625	(1.73)	(1.66)	(1.59)
3.500	(1.45)	(1.38)	(1.31)
3.375	(1.13)	(1.06)	(0.99)
3.250	(0.80)	(0.74)	(0.66)
3.125	(0.46)	(0.39)	(0.32)
3.000	(0.11)	(0.05)	0.03
2.875	0.23	0.30	0.37
2.750	0.58	0.65	0.72

CONF ARM 7/1 PLUS CA7/1CP - CA7/1CPHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.375	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.000	N/A	N/A	N/A
3.875	(2.17)	(2.11)	(2.03)
3.750	(1.87)	(1.80)	(1.73)
3.625	(1.53)	(1.47)	(1.39)
3.500	(1.19)	(1.13)	(1.05)
3.375	(0.81)	(0.74)	(0.67)
3.250	(0.40)	(0.33)	(0.26)
3.125	0.02	0.09	0.16
3.000	0.43	0.50	0.57

CONF ARM 10/1 PLUS CA10/1CP - CA10/1CPHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
4.375	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.125	(1.85)	(1.79)	(1.71)
4.000	(1.77)	(1.71)	(1.63)
3.875	(1.51)	(1.44)	(1.37)
3.750	(1.19)	(1.12)	(1.05)
3.625	(0.82)	(0.75)	(0.68)
3.500	(0.40)	(0.33)	(0.26)
3.375	0.07	0.14	0.21
3.250	0.54	0.61	0.68
3.125	1.07	1.13	1.20
3.000	1.71	1.78	1.85

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
5.000	(2.86)	(2.73)	(2.60)
4.875	(2.76)	(2.63)	(2.51)
4.750	(2.59)	(2.47)	(2.35)
4.625	(2.38)	(2.26)	(2.15)
4.500	(2.23)	(2.12)	(2.01)
4.375	(2.08)	(1.98)	(1.88)
4.250	(1.94)	(1.83)	(1.74)
4.125	(1.79)	(1.69)	(1.60)
4.000	(1.64)	(1.55)	(1.46)
3.875	(1.49)	(1.40)	(1.32)
3.750	(1.22)	(1.14)	(1.06)
3.625	(0.87)	(0.79)	(0.72)

CONF ARM 7/1 CHOICE CA7/1CC - CA7/1CCHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
5.375	(2.81)	(2.67)	(2.53)
5.250	(2.76)	(2.62)	(2.48)
5.125	(2.75)	(2.61)	(2.48)
5.000	(2.67)	(2.54)	(2.41)
4.875	(2.59)	(2.46)	(2.34)
4.750	(2.37)	(2.24)	(2.13)
4.625	(2.04)	(1.93)	(1.82)
4.500	(1.87)	(1.76)	(1.65)
4.375	(1.69)	(1.59)	(1.49)
4.250	(1.59)	(1.49)	(1.39)
4.125	(1.53)	(1.43)	(1.34)
4.000	(1.40)	(1.31)	(1.22)

CONF ARM 10/1 CHOICE CA10/1CC - CA10/1CCHB 5-2-5 caps, 2.25 margin			
	15 day	30 day	45 day
5.250	(2.88)	(2.73)	(2.60)
5.125	(2.57)	(2.43)	(2.30)
5.000	(2.42)	(2.29)	(2.16)
4.875	(2.28)	(2.15)	(2.03)
4.750	(2.05)	(1.93)	(1.81)
4.625	(1.77)	(1.65)	(1.54)
4.500	(1.57)	(1.46)	(1.35)
4.375	(1.37)	(1.26)	(1.16)
4.250	(1.41)	(1.31)	(1.21)
4.125	(1.61)	(1.51)	(1.42)
4.000	(1.57)	(1.48)	(1.39)
3.875	(1.53)	(1.44)	(1.36)

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)	0.250
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	700-739	≥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

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

NON-OWNER RESIDENCES

Non-Owner with LTV <=75%	2.125
Non-Owner with LTV >75% - 80%	3.375
Non-Owner with LTV >80% - 85%	4.125

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

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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	12/4/2017	3 day	0.050	PRIME	4.250
30 day lock	12/18/2017	5 day	0.125	1yr LIBOR	1.906
45 day lock	1/2/2018	10 day	0.200	US Treasury 1 Year	1.541
60 day lock*	1/16/2018	15 day	0.300		
*60 day lock add .12 to 45 day price		Relock	0.30 + Worse Case	GOVERNMENT IDs	
				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 30 YEAR FIXED				FHA 15 YR FIXED				FHA PROGRAMS				FHA 5/1 ARM TREASURY			
FHAF30-FHAPL				FHAF15				FHA 30 YR HIGH BALANCE				FHA 5/1 ARM TREASURY			
15 day 30 day 45 day				15 day 30 day 45 day				FHAF30HB-FHAPLHB				FHA 5/1 ARM TREASURY			
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	(6.51)	(6.51)	(6.50)	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	(6.20)	(6.20)	(6.20)	4.375	(4.09)	(4.06)	(4.03)	4.750	(4.43)	(4.41)	(4.39)	3.750	(1.93)	(1.87)	(1.80)
4.875	(5.86)	(5.86)	(5.86)	4.250	(3.85)	(3.82)	(3.78)	4.625	(4.17)	(4.15)	(4.13)	3.625	(1.69)	(1.63)	(1.55)
4.750	(5.93)	(5.91)	(5.89)	4.125	(3.60)	(3.57)	(3.54)	4.500	(3.89)	(3.87)	(3.86)	3.500	(1.45)	(1.38)	(1.31)
4.625	(5.67)	(5.65)	(5.63)	4.000	(3.36)	(3.32)	(3.29)	4.375	(3.55)	(3.53)	(3.51)	3.375	(1.12)	(1.05)	(0.98)
4.500	(5.39)	(5.37)	(5.36)	3.875	(3.08)	(3.05)	(3.02)	4.250	(3.88)	(3.81)	(3.74)	3.250	(0.69)	(0.63)	(0.56)
4.375	(5.05)	(5.03)	(5.01)	3.750	(2.56)	(2.52)	(2.47)	4.125	(3.56)	(3.49)	(3.42)	3.125	(0.30)	(0.23)	(0.16)
4.250	(4.96)	(4.89)	(4.82)	3.625	(2.32)	(2.27)	(2.23)	4.000	(3.24)	(3.17)	(3.10)	3.000	(0.05)	0.01	0.09
4.125	(4.64)	(4.57)	(4.50)	3.500	(2.02)	(1.97)	(1.92)	3.875	(2.88)	(2.81)	(2.74)	2.875	0.28	0.34	0.41
4.000	(4.31)	(4.24)	(4.17)	3.375	(1.70)	(1.66)	(1.61)	3.750	(2.50)	(2.43)	(2.36)	2.750	0.70	0.77	0.84
3.875	(3.95)	(3.88)	(3.81)	3.250	(0.75)	(0.71)	(0.66)	3.625	(1.36)	(1.30)	(1.24)	2.625	1.78	1.85	1.92
3.750	(3.57)	(3.50)	(3.43)					3.500	(0.99)	(0.93)	(0.87)	2.500	N/A	N/A	N/A
3.625	(2.26)	(2.20)	(2.14)					3.375	(0.57)	(0.51)	(0.45)	1-1-5 caps, 2.0 margin			
3.500	(1.89)	(1.83)	(1.77)					3.250	(0.15)	(0.09)	(0.03)				
3.375	(1.47)	(1.41)	(1.35)					3.125	N/A	N/A	N/A				
3.250	(1.05)	(0.99)	(0.93)												
3.125	N/A	N/A	N/A												

High Balance ARMs and Standard Balance ARMs use the same base pricing grid.

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

VA 30 YEAR FIXED				VA 15 YR FIXED				VA PROGRAMS				VA 5/1 ARM TREASURY			
VAF30-VAF30PL				VAF15				VA 30 YR HIGH BAL/JUMBO				VA 5/1 ARM TREASURY			
15 day 30 day 45 day				15 day 30 day 45 day				VAF30HB-VAF30PLHB-VAF30JB				VAA5/1PL-VAA5/1PLHB			
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	(6.26)	(6.26)	(6.25)	4.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.625	(1.69)	(1.63)	(1.55)
5.000	(5.95)	(5.95)	(5.95)	4.375	(4.09)	(4.06)	(4.03)	4.750	(4.43)	(4.41)	(4.39)	3.500	(1.45)	(1.38)	(1.31)
4.875	(5.61)	(5.61)	(5.61)	4.250	(3.85)	(3.82)	(3.78)	4.625	(4.17)	(4.15)	(4.13)	3.375	(1.12)	(1.05)	(0.98)
4.750	(5.68)	(5.66)	(5.64)	4.125	(3.60)	(3.57)	(3.54)	4.500	(3.89)	(3.87)	(3.86)	3.250	(0.69)	(0.63)	(0.56)
4.625	(5.42)	(5.40)	(5.38)	4.000	(3.36)	(3.32)	(3.29)	4.375	(3.55)	(3.53)	(3.51)	3.125	(0.30)	(0.23)	(0.16)
4.500	(5.14)	(5.12)	(5.11)	3.875	(3.08)	(3.05)	(3.02)	4.250	(3.88)	(3.81)	(3.74)	3.000	(0.05)	0.01	0.09
4.375	(4.80)	(4.78)	(4.76)	3.750	(2.56)	(2.52)	(2.47)	4.125	(3.56)	(3.49)	(3.42)	2.875	0.28	0.34	0.41
4.250	(4.71)	(4.64)	(4.57)	3.625	(2.32)	(2.27)	(2.23)	4.000	(3.24)	(3.17)	(3.10)	2.750	0.70	0.77	0.84
4.125	(4.39)	(4.32)	(4.25)	3.500	(2.02)	(1.97)	(1.92)	3.875	(2.88)	(2.81)	(2.74)	2.625	1.78	1.85	1.92
4.000	(4.06)	(3.99)	(3.92)	3.375	(1.70)	(1.66)	(1.61)	3.750	(2.50)	(2.43)	(2.36)	2.500	N/A	N/A	N/A
3.875	(3.70)	(3.63)	(3.56)	3.250	(0.75)	(0.71)	(0.66)	3.625	(1.36)	(1.30)	(1.24)	2.375	N/A	N/A	N/A
3.750	(3.32)	(3.25)	(3.18)					3.500	(0.99)	(0.93)	(0.87)	2.250	N/A	N/A	N/A
3.625	(2.01)	(1.95)	(1.89)					3.375	(0.57)	(0.51)	(0.45)	1-1-5 caps, 2.0 margin			
3.500	(1.64)	(1.58)	(1.52)					3.250	(0.15)	(0.09)	(0.03)				
3.375	(1.22)	(1.16)	(1.10)					3.125	N/A	N/A	N/A				
3.250	(0.80)	(0.74)	(0.68)												
3.125	N/A	N/A	N/A												

High Balance ARMs and Standard Balance ARMs use the same base pricing grid.

VA High Balance/Jumbo pricing is applied when the total loan amount exceeds conforming loan limits.

USDA				FHA 203K				FHA 203K HIGH BALANCE				Streamline Product Codes			
USDAF30-USDAF30SAR				FHAF30203K				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, FHAPLSRHB, VAF30SRPL, VAF30HBSRPL			
15 day 30 day 45 day				15 day 30 day 45 day				15 day 30 day 45 day							
4.750	(5.68)	(5.66)	(5.64)	5.000	(4.20)	(4.20)	(4.20)	4.625	(2.17)	(2.15)	(2.13)				
4.625	(5.42)	(5.40)	(5.38)	4.875	(3.86)	(3.86)	(3.86)	4.500	(1.89)	(1.87)	(1.86)				
4.500	(5.14)	(5.12)	(5.11)	4.750	(3.93)	(3.91)	(3.89)	4.375	(1.55)	(1.53)	(1.51)				
4.375	(4.80)	(4.78)	(4.76)	4.625	(3.67)	(3.65)	(3.63)	4.250	(1.88)	(1.81)	(1.74)				
4.250	(4.71)	(4.64)	(4.57)	4.500	(3.39)	(3.37)	(3.36)	4.125	(1.56)	(1.49)	(1.42)				
4.125	(4.39)	(4.32)	(4.25)	4.375	(3.05)	(3.03)	(3.01)	4.000	(1.24)	(1.17)	(1.10)				
4.000	(4.06)	(3.99)	(3.92)	4.250	(2.96)	(2.89)	(2.82)	3.875	(0.88)	(0.81)	(0.74)				
3.875	(3.70)	(3.63)	(3.56)	4.125	(2.64)	(2.57)	(2.50)	3.750	(0.50)	(0.43)	(0.36)				
3.750	(3.32)	(3.25)	(3.18)	4.000	(2.31)	(2.24)	(2.17)	3.625	0.64	0.70	0.76				
3.625	(2.01)	(1.95)	(1.89)	3.875	(1.95)	(1.88)	(1.81)	3.500	1.01	1.07	1.13				
3.500	(1.64)	(1.58)	(1.52)	3.750	(1.57)	(1.50)	(1.43)	3.375	1.43	1.49	1.55				
3.375	(1.22)	(1.16)	(1.10)	3.625	(0.26)	(0.20)	(0.14)	3.250	1.85	1.91	1.97				
3.250	(0.80)	(0.74)	(0.68)	3.500	0.11	0.17	0.23	3.125	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.375	0.53	0.59	0.65								

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 - \$424,100	(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		
>= 720	(0.125)	(0.125)		FHA Streamline
680-719	0.000	0.000		VA IRRRL
660-679	0.375	0.500		Fixed FHA/VA PLUS
640-659	0.500	0.625		FHA Plus Streamline NOO
620-639	1.000	1.875		VA Plus IRRRL NOO
600-619	1.750	2.625		USDA Streamline Assist Refi
580-599	3.000	3.500		

STATE ADJUSTMENTS	
State 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



FINANCE of AMERICA - MORTGAGE -

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

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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 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!

The Perfect Pairing: 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

Large table with multiple columns for different mortgage programs: ENHANCED DU REFI PLUS LTV <=105, ENHANCED DU REFI PLUS LTV <=125, HOME READY, OPEN ACCESS <= 105% LTV, OPEN ACCESS LTV <=125, HOME POSSIBLE.

Table for ENHANCED DU REFI PLUS* with columns for LTV% and FICO score ranges.

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

Table for ENHANCED DU REFI PLUS CLTV with columns for CLTV and FICO score ranges.

Table for PROPERTY TYPE with columns for property type and LTV.

Table for ENHANCED DU REFI PLUS OCCUPANCY with columns for occupancy type and LTV.

Table for ADJUSTMENT CAPS with columns for occupancy, LTV, term, and adjustment cap.

Table for OPEN ACCESS PRICE ADJUSTMENTS* with columns for LTV% and FICO score ranges.

Table for ENHANCED DU REFI PLUS ADJUSTMENT CAPS with columns for occupancy, LTV, term, and adjustment cap.

Table for OPEN ACCESS CLTV with columns for LTV%, CLTV%, and FICO score ranges.

Table for OPEN ACCESS ADJUSTMENT CAPS with columns for occupancy, LTV, term, and adjustment cap.

Table for HOME POSSIBLE & HOME READY LPMI with columns for LTV, Coverage, and FICO score ranges.

Table for HOME POSSIBLE PRICE ADJUSTMENT CAP with columns for LTV, FICO, and adjustment cap.

Table for HOME READY ADJUSTMENT CAPS with columns for LTV, FICO, and adjustment cap.

Table for HOME READY ADJUSTMENT CAPS with columns for LTV, FICO, and adjustment cap.

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 12/4/2017
30 day lock 12/18/2017
45 day lock 1/2/2018
60 day lock* 1/16/2018
*60 day lock add .12 to 45 day price

CURRENT INDEX
PRIME 4.250
1yr LIBOR 1.906
US Treasury 1 Year 1.541

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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Please Note: NEW lower LLPA
on fixed Government loans with FICO 620-639!!

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NON-CONFORMING

FUJI JUMBO FIXED AND ARMS

PURCHASE PRICING

JUMBO 30 YR FIXED JF30WF
15 day 30 day 45 day
5.250 (4.32) (4.28) (4.16)
5.125 (3.94) (3.91) (3.78)
5.000 (3.57) (3.53) (3.41)
4.875 (3.19) (3.16) (3.03)
4.750 (2.82) (2.78) (2.66)
4.625 (2.44) (2.41) (2.28)
4.500 (1.94) (1.91) (1.78)
4.375 (1.44) (1.41) (1.28)
4.250 (0.94) (0.91) (0.78)
4.125 (0.44) (0.41) (0.28)

JUMBO 15 YR FIXED JF15WF
15 day 30 day 45 day
5.000 (3.35) (3.31) (3.19)
4.875 (3.04) (3.00) (2.88)
4.750 (2.72) (2.69) (2.56)
4.625 (2.41) (2.38) (2.25)
4.500 (2.04) (2.00) (1.88)
4.375 (1.66) (1.63) (1.50)
4.250 (1.29) (1.25) (1.13)
4.125 (0.91) (0.88) (0.75)
4.000 (0.54) (0.50) (0.38)
3.875 (0.16) (0.13) 0.00

JUMBO 5/1 ARM JA5/1WF
15 day 30 day 45 day
4.750 (3.58) (3.55) (3.42)
4.625 (3.27) (3.23) (3.11)
4.500 (2.96) (2.92) (2.80)
4.375 (2.64) (2.61) (2.48)
4.250 (2.33) (2.30) (2.17)
4.125 (1.96) (1.92) (1.80)
4.000 (1.58) (1.55) (1.42)
3.875 (1.21) (1.17) (1.05)
3.750 (0.83) (0.80) (0.67)
3.625 (0.46) (0.42) (0.30)

JUMBO 7/1 ARM JA7/1WF
15 day 30 day 45 day
4.625 N/A N/A N/A
4.500 N/A N/A N/A
4.375 (2.83) (2.80) (2.67)
4.250 (2.52) (2.48) (2.36)
4.125 (2.21) (2.17) (2.05)
4.000 (1.83) (1.80) (1.67)
3.875 (1.46) (1.42) (1.30)
3.750 (1.08) (1.05) (0.92)
3.625 (0.71) (0.67) (0.55)
3.500 (0.33) (0.30) (0.17)

JUMBO 10/1 ARM JA10/1WF
15 day 30 day 45 day
4.625 (2.76) (2.73) (2.60)
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 0.18 0.21 0.34
3.500 0.55 0.59 0.71

Jumbo products must be in approved status prior to locking!

Jumbo products must be in approved status prior to locking!

ACH payment withdrawal required on this program.

ACH payment withdrawal required on this program.

10 & 20 Year Fixed available online!

10 & 20 Year Fixed available online!

FUJI JUMBO ADJUSTMENTS
FICO/LTV
FICO <=60.0 60.01-70 70.01-75 75.01-80
>800 (0.875) (0.750) (0.500) (0.250)
780-799 (0.750) (0.625) (0.375) (0.125)
760-779 (0.500) (0.375) (0.125) 0.250
740-759 (0.250) (0.125) 0.125 0.625
720-739 0.000 0.250 0.500 1.000
700-719 0.125 0.625 0.875 1.375
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: CT, IL, KS, MO, NJ 30 Year Fixed (0.500)
Property State: CT, IL, KS, MO, NJ 15 Year Fixed & ARM's (0.375)
ARM Caps 2/2/5
ARM Margin 2.25
ARM Index 1 Year LIBOR

REFINANCE PRICING

JUMBO 30 YR FIXED JF30WF
15 day 30 day 45 day
5.375 N/A N/A N/A
5.250 (4.07) (4.03) (3.91)
5.125 (3.69) (3.66) (3.53)
5.000 (3.32) (3.28) (3.16)
4.875 (2.94) (2.91) (2.78)
4.750 (2.57) (2.53) (2.41)
4.625 (2.19) (2.16) (2.03)
4.500 (1.69) (1.66) (1.53)
4.375 (1.19) (1.16) (1.03)
4.250 (0.69) (0.66) (0.53)

JUMBO 15 YR FIXED JF15WF
15 day 30 day 45 day
5.125 (3.41) (3.38) (3.25)
5.000 (3.10) (3.06) (2.94)
4.875 (2.79) (2.75) (2.63)
4.750 (2.47) (2.44) (2.31)
4.625 (2.16) (2.13) (2.00)
4.500 (1.79) (1.75) (1.63)
4.375 (1.41) (1.38) (1.25)
4.250 (1.04) (1.00) (0.88)
4.125 (0.66) (0.63) (0.50)
4.000 (0.29) (0.25) (0.13)

JUMBO 5/1 ARM JA5/1WF
15 day 30 day 45 day
4.875 N/A N/A N/A
4.750 (3.33) (3.30) (3.17)
4.625 (3.02) (2.98) (2.86)
4.500 (2.71) (2.67) (2.55)
4.375 (2.39) (2.36) (2.23)
4.250 (2.08) (2.05) (1.92)
4.125 (1.71) (1.67) (1.55)
4.000 (1.33) (1.30) (1.17)
3.875 (0.96) (0.92) (0.80)
3.750 (0.58) (0.55) (0.42)

JUMBO 7/1 ARM JA7/1WF
15 day 30 day 45 day
4.625 N/A N/A N/A
4.500 N/A N/A N/A
4.375 (2.58) (2.55) (2.42)
4.250 (2.27) (2.23) (2.11)
4.125 (1.96) (1.92) (1.80)
4.000 (1.58) (1.55) (1.42)
3.875 (1.21) (1.17) (1.05)
3.750 (0.83) (0.80) (0.67)
3.625 (0.46) (0.42) (0.30)
3.500 (0.08) (0.05) 0.08

JUMBO 10/1 ARM JA10/1WF
15 day 30 day 45 day
4.750 N/A N/A N/A
4.625 N/A N/A N/A
4.500 (2.82) (2.79) (2.66)
4.375 (2.51) (2.48) (2.35)
4.250 (2.20) (2.16) (2.04)
4.125 (1.82) (1.79) (1.66)
4.000 (1.45) (1.41) (1.29)
3.875 (1.07) (1.04) (0.91)
4.000 (0.70) (0.66) (0.54)
3.750 (0.32) (0.29) (0.16)

MT. TAMALPAIS JUMBO

JUMBO 30 YR FIXED JF30RW
15 day 30 day 45 day
4.875 (2.55) (2.36) (2.16)
4.750 (2.33) (2.13) (1.94)
4.625 (2.01) (1.81) (1.61)
4.500 (1.67) (1.46) (1.25)
4.375 (1.31) (1.10) (0.89)
4.250 (0.95) (0.74) (0.53)
4.125 (0.50) (0.30) (0.09)
4.000 (0.03) 0.17 0.37
3.875 0.44 0.64 0.83
3.750 0.95 1.14 1.33
PRICE CAP
<=1,000,000 (2.30)
>1,000,000 (1.80)

JUMBO 15 YR FIXED JF15RW
15 day 30 day 45 day
4.375 (1.58) (1.45) (1.30)
4.250 (1.42) (1.28) (1.14)
4.125 (1.27) (1.14) (1.00)
4.000 (1.06) (0.92) (0.78)
3.875 (0.79) (0.65) (0.50)
3.750 (0.46) (0.33) (0.18)
3.625 (0.10) 0.04 0.19
3.500 0.29 0.43 0.57
3.375 0.75 0.89 1.03
3.250 1.29 1.42 1.56
PRICE CAP
<=1,000,000 (1.80)
>1,000,000 (1.55)

JUMBO 5/1 ARM JA5/1RW
15 day 30 day 45 day
4.125 (1.40) (1.30) (1.20)
4.000 (1.21) (1.11) (1.01)
3.875 (0.99) (0.89) (0.79)
3.750 (0.75) (0.64) (0.54)
3.625 (0.51) (0.41) (0.31)
3.500 (0.25) (0.15) (0.05)
3.375 0.06 0.17 0.27
3.250 0.39 0.50 0.60
3.125 0.81 0.91 1.01
3.000 N/A N/A N/A
PRICE CAP
<=1,000,000 (1.175)
>1,000,000 (1.05)

JUMBO 7/1 ARM JA7/1RW
15 day 30 day 45 day
4.250 (1.58) (1.46) (1.34)
4.125 (1.37) (1.26) (1.14)
4.000 (1.15) (1.03) (0.91)
3.875 (0.93) (0.81) (0.69)
3.750 (0.66) (0.54) (0.42)
3.625 (0.30) (0.18) (0.06)
3.500 0.12 0.24 0.37
3.375 0.56 0.69 0.81
3.250 1.09 1.21 1.34
3.125 1.65 1.77 1.89
PRICE CAP
<=1,000,000 (1.175)
>1,000,000 (1.05)

JUMBO 10/1 ARM JA10/1RW
15 day 30 day 45 day
4.500 (1.74) (1.61) (1.47)
4.375 (1.47) (1.34) (1.20)
4.250 (1.17) (1.04) (0.90)
4.125 (0.76) (0.62) (0.48)
4.000 (0.28) (0.14) 0.01
3.875 0.18 0.32 0.47
3.750 0.62 0.76 0.91
3.625 1.26 1.40 1.54
3.500 2.02 2.15 2.30
3.375 N/A N/A N/A
PRICE CAP
<=1,000,000 (1.55)
>1,000,000 (1.30)

All jumbos must be in approved status prior to locking!

MT. TAMALPAIS JUMBO ADJUSTMENTS

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

Price caps apply to the Mt. Tamalpais Jumbo, for accurate pricing please utilize the Pricing Engine. Price caps are inclusive of lender paid compensation and LLPA's.

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- MORTGAGE -

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30 day lock	12/18/2017
45 day lock	1/2/2018
60 day lock*	1/16/2018
*60 day lock add .12 to 45 day price	

CURRENT INDEX	
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1yr LIBOR	1.906
US Treasury 1 Year	1.541

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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

MT. TAMALPAIS SELECT 90 QM JUMBO

JUMBO 30 YR FIXED JF30RW90QM			
	15 day	30 day	45 day
4.875	(1.30)	(1.10)	(0.90)
4.750	(0.89)	(0.68)	(0.47)
4.625	(0.50)	(0.29)	(0.08)
4.500	(0.08)	0.13	0.34
4.375	0.48	0.69	0.89
4.250	1.10	1.30	1.51
4.125	1.72	1.92	2.12
PRICE CAP			
	<=1,000,000	(1.80)	
	>1,000,000	(1.30)	

MT. TAMALPAIS SELECT 90 QM ADJUSTMENTS					
FICO/LTV/CLTV /HCLTV			STATE		
	80.01-85	85.01-90		80.01-85	85.01-90
>=760	(0.250)	0.000	FL,NV	0.750	1.000
740-759	0.000	0.250	CA	0.125	0.250
720-739	0.375	0.625			
LOAN AMOUNT/LTV/CLTV/HCLTV			MISCELLANEOUS		
	80.01-85	85.01-90		80.01-85	85.01-90
<= \$1,000,000	0.000	0.000	PURCHASE	(0.375)	(0.375)
\$1,000,001 - \$1,500,000	0.375	0.375	WAIVE ESCROWS	0.250	0.250

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	Term <=25 Years	>=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	0.700	0.850	1.000	1.150	1.250	1.550	1.700	1.850	0.150	(0.150)	(0.150)	(0.150)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)										
85.01-90	25%	1.250	1.250	1.250	1.450	1.700	2.100	2.150	3.400	3.750	4.100	0.500	0.500	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	1.300	1.300										
90.01-95	30%	1.650	1.650	1.650	2.050	2.300	3.000	3.050	4.950	5.200	5.800	0.000	0.000	0.000	0.000	0.000	0.550	0.550	1.050	1.050	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	0.000	0.000	0.000	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)	(0.250)	(0.250)	(0.350)	(0.350)	(0.350)											
												Loan Amt Adj do not apply in HI if >424,100-636,150*																					
												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

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Matt Bulleri 925-785-4406
Patterson Gaughf 831-241-8412

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