



FINANCE of AMERICA
- R E V E R S E -

Broker Proprietary Products

Effective Date	5/4/21
Expiration Date	5/17/21
Index Libor 3M	0.176%
10 Year Swap	1.620%
APOR 30 Year	3.030%

HomeSafe Standard		HomeSafe	HomeSafe LESA
Orig Fees Paid to FAR		\$0 Orig Fee	\$0 Orig Fee
Tier	Premium*	Rate	Rate
Tier 1	104.00	4.90* OF	5.15 OF
Tier 2	104.00	5.875	6.125
	104.00	6.000 * LC	6.250 * LC
Tier 3	104.00	6.375	6.625
	104.00	6.50* LC	6.75* LC
Tier 4	104.00	6.990	7.240
	104.00	7.115 * LC	7.365 * LC
NY Tier 1	104.00	4.90 OF	N/A
NY Tier 2	104.00	5.875	N/A
	104.00	6.00 * LC	N/A
NY Tier 3	104.00	5.990	N/A

* LC: FAR will pay an additional lender credit to cover customary closing costs, excluding counseling fees and state, city, and county tax and recording fees.

* OF: 2% Origination Fee based on principal limit.

HomeSafe to HomeSafe refinances with a minimum of 18 months' seasoning are priced at 104.00

HomeSafe: Premium paid on Unpaid Principal Balance.

Lender Credit does not apply to HomeSafe to HomeSafe refinances.

Match Commitment
On HomeSafe Standard, FAR is committed to review and match any competitive quote for Rate and LTV

HomeSafe Lender Credit
* On HomeSafe identified in the product chart, FAR will pay an additional lender credit to cover customary closing costs, excluding counseling fees and state, city and county taxes and recording fees, subject to any limits cited in the pricing table above and accompanying footnote.

EquityAvail	Rate*	Price
California - Non-Jumbo	4.470%	102.00
California- Jumbo	5.470%	102.00
All Other States	5.470%	103.00
Origination Fees	\$0	\$0

*The product will be offered as a fixed rate loan product. Refer to the pricing sheet for current rate.

HomeSafe Select - New										
Rate Type	Margin	LESA Margin	PLU	25.00-30%	30.01-40%	40.01-50%	50.01-60%	60.01-70%	70.01-75%	75.01-90%
3 Month Libor	5.250%	5.500%	Premium	107.125	107.000	106.000	105.675	105.500	105.375	104.250
3 Month Libor	5.124%	5.374%	Premium	106.375	106.250	105.375	105.250	105.000	104.750	103.500
3 Month Libor	4.990%	5.240%	Premium	105.250	105.000	104.375	104.250	104.000	103.875	102.750
3 Month Libor	4.875%	5.125%	Premium	104.000	103.750	103.250	103.250	103.250	103.125	102.000

HomeSafe Select

Premium paid on Unpaid Principal Balance based on principal limit utilization table above.

OF Paid to Broker: 2% on the first \$200,000, 1% on amounts over \$200,000. Maximum OF \$15,000.

HomeSafe Approved States
HomeSafe Standard
AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, MA, MI, NV, NJ, NY, OH, OR, PA, RI, SC, TX, UT, VA, WA
EquityAvail
CA, FL, VA, NJ
HomeSafe Select- New
CA, CO, CT, DC, FL, GA, HI, IL, OR, TX, VA

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Broker HECM CMT

Effective Date	5/4/21
Expiration Date	5/17/21
Index CMT 1 Year	0.050%
10 Year CMT	1.630%

Monthly Adjustable Rate HECM (10% Life Rate Cap) - 10 Day Lock												
Rate Type: 1 Year CMT			Premium - by PLU % ==>>									
Margin	Initial Rate	Expect. Rate	0.01%- 10.00%	10.01%- 20.00%	20.01%- 30.00%	30.01%- 40.00%	40.01%- 50.00%	50.01%- 60.00%	60.01%- 70.00%	70.01%- 80.00%	80.01%- 90.00%	90.01%- 100.00%
3.250	3.300	4.880	122.000	118.500	116.300	114.100	113.150	112.500	111.550	111.400	111.225	110.625
3.125	3.175	4.755	121.550	118.250	116.075	113.925	112.975	112.325	111.375	111.225	111.025	110.425
3.000	3.050	4.630	121.200	118.000	115.700	113.650	112.725	111.975	111.025	110.975	110.875	110.275
2.875	2.925	4.505	120.450	117.400	115.325	113.375	112.475	111.775	110.725	110.675	110.475	109.925
2.750	2.800	4.380	119.650	116.800	114.525	112.775	111.925	111.275	110.325	110.275	110.025	109.525
2.625	2.675	4.255	118.300	115.700	113.400	111.875	111.050	110.525	109.625	109.575	109.375	108.975
2.500	2.550	4.130	117.050	114.400	112.250	111.050	110.275	109.825	109.025	108.875	108.625	108.325
2.375	2.425	4.005	115.500	113.600	111.250	110.300	109.475	108.975	108.275	108.125	107.875	107.575
2.250	2.300	3.880	113.950	112.650	110.050	109.250	108.475	108.075	107.475	107.325	107.075	106.825
2.125	2.175	3.755	112.350	111.200	108.800	108.200	107.475	107.175	106.775	106.725	106.475	106.175
2.000	2.050	3.630	110.850	109.450	107.425	106.925	106.375	106.175	105.775	105.725	105.525	105.325
1.875	1.925	3.505	109.000	107.550	105.875	105.375	105.200	105.150	104.800	104.750	104.650	104.450
1.750	1.800	3.380	107.650	106.400	104.950	104.600	104.500	104.350	104.150	104.100	104.000	103.800
1.625	1.675	3.255	105.700	104.650	103.550	103.550	103.450	103.450	103.425	103.325	103.175	103.050
1.500	1.550	3.130	103.950	102.900	102.100	102.100	102.100	102.100	102.000	101.950	101.925	101.875
1.375	1.425	3.005	101.325	101.250	100.900	100.900	100.900	100.900	100.900	100.900	100.900	100.900

Monthly Adjustable Rate HECM (10% Life Rate Cap) - 3.06, 3.18 and 3.31 Expected Rates												
1.680	1.730	3.310	106.558	105.420	104.166	104.012	103.912	103.846	103.744	103.666	103.538	103.380
1.550	1.600	3.180	104.650	103.600	102.680	102.680	102.640	102.640	102.570	102.500	102.425	102.345
1.430	1.480	3.060	102.480	101.976	101.428	101.428	101.428	101.428	101.384	101.362	101.351	101.329

Monthly Adjustable Rate HECM (5% Life Rate Cap) - 10 Day Lock												
Rate Type: 1 Year CMT			Premium - by PLU % ==>>									
Margin	Initial Rate	Expect. Rate	0.01%- 10.00%	10.01%- 20.00%	20.01%- 30.00%	30.01%- 40.00%	40.01%- 50.00%	50.01%- 60.00%	60.01%- 70.00%	70.01%- 80.00%	80.01%- 90.00%	90.01%- 100.00%
3.250	3.300	4.880	120.700	117.750	115.650	113.500	112.600	111.950	111.100	110.850	110.700	110.150
3.125	3.175	4.755	120.400	117.400	115.500	113.350	112.450	111.850	110.950	110.750	110.600	110.050
3.000	3.050	4.630	120.050	117.150	115.100	113.100	112.200	111.600	110.700	110.650	110.500	109.950
2.875	2.925	4.505	119.300	116.600	114.600	112.850	111.950	111.400	110.450	110.400	110.150	109.600
2.750	2.800	4.380	118.500	116.000	113.800	112.250	111.400	110.900	110.050	110.000	109.750	109.200
2.625	2.675	4.255	117.200	114.850	112.750	111.350	110.550	110.150	109.350	109.300	109.100	108.650
2.500	2.550	4.130	115.950	113.650	111.550	110.550	109.750	109.450	108.650	108.600	108.350	108.050
2.375	2.425	4.005	114.350	112.450	110.600	109.800	108.950	108.600	107.900	107.850	107.600	107.300
2.250	2.300	3.880	112.900	111.750	109.400	108.750	107.950	107.700	107.100	107.050	106.800	106.550
2.125	2.175	3.755	111.250	109.850	108.150	107.700	106.950	106.800	106.500	106.450	106.200	105.900
2.000	2.050	3.630	109.800	108.600	106.750	106.400	105.850	105.800	105.500	105.450	105.250	105.050
1.875	1.925	3.505	107.900	106.700	105.200	104.900	104.800	104.750	104.550	104.500	104.400	104.200
1.750	1.800	3.380	106.550	105.600	104.300	104.100	104.050	104.000	103.850	103.800	103.750	103.550
1.625	1.675	3.255	104.600	104.050	103.400	103.350	103.300	103.250	103.200	103.050	102.950	102.800
1.500	1.550	3.130	102.850	102.400	102.100	102.050	102.000	101.950	101.800	101.800	101.700	101.700
1.375	1.425	3.005	101.250	101.050	100.850	100.850	100.850	100.850	100.850	100.850	100.850	100.850

Monthly Adjustable Rate HECM (5% Life Rate Cap) - 3.06, 3.18 and 3.31 Expected Rates												
1.680	1.730	3.310	105.458	104.732	103.796	103.680	103.630	103.580	103.486	103.380	103.302	103.130
1.550	1.600	3.180	103.550	103.060	102.620	102.570	102.520	102.470	102.360	102.300	102.200	102.140
1.430	1.480	3.060	101.954	101.644	101.400	101.378	101.356	101.334	101.268	101.268	101.224	101.224

Loans must be purchased within the valid lock period in order to receive the lock price. Price paid on UPB. If lock expires before the loan is purchased, the lock price will default to the lower of the original locked price or the price at the time the loan is purchased. Calendar days exclude Saturdays, Sundays, and Holidays. If such date falls on a weekend or holiday then the lock shall expire on the first business day after that or the loan is subject to current market price at FAR's discretion.

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Broker HECM CMT

Effective Date	5/4/21
Expiration Date	5/17/21
Index CMT 1 Year	0.050%
10 Year CMT	1.630%

*Annual Adjustable Rate HECM - 10 Day Lock												
Rate Type: 1 Year CMT			Premium - by PLU % ==>>									
Margin	Initial Rate	Expect. Rate	0.01%- 10.00%	10.01%- 20.00%	20.01%- 30.00%	30.01%- 40.00%	40.01%- 50.00%	50.01%- 60.00%	60.01%- 70.00%	70.01%- 80.00%	80.01%- 90.00%	90.01%- 100.00%
3.250	3.300	4.880	100.190	100.180	100.170	100.160	100.150	100.140	100.130	100.120	100.110	100.100
3.125	3.175	4.755	100.140	100.130	100.120	100.110	100.100	100.090	100.080	100.070	100.060	100.050
3.000	3.050	4.630	100.090	100.080	100.070	100.060	100.050	100.040	100.030	100.020	100.010	100.000

*Contact your Account Executive for product details.

Loans must be purchased within the valid lock period in order to receive the lock price. Price paid on UPB. If lock expires before the loan is purchased, the lock price will default to the lower of the original locked price or the price at the time the loan is purchased. Calendar days exclude Saturdays, Sundays, and Holidays. If such date falls on a weekend or holiday then the lock shall expire on the first business day after that or the loan is subject to current market price at FAR's discretion.

HECM ARM Adj: Add'l Compensation	
Life Expectancy Set Aside	+100bps Premium on LESA Balance

Fixed Rate HECM - 10 Day Lock *												
Broker Standard Option				Lender Credit Option I				Lender Credit Option II				
Rate	Premium	Orig Fee	Lender Credit	Rate	Premium	Orig Fee	Lender Credit	Rate	Premium	Orig Fee	Lender Credit	
4.43	106.250	\$0	2.150	4.06	104.250	\$0	2.900	3.68	102.750	\$0	2.500	
4.31	106.250	\$0	1.700	3.93	104.250	\$0	2.300	3.56	102.750	\$0	1.900	
4.18	106.250	\$0	1.400	3.81	104.250	\$0	1.700	3.43	102.750	\$0	1.200	
4.06	106.250	\$0	0.900	3.68	104.250	\$0	1.000	3.31	102.750	\$0	0.300	
3.93	106.250	\$0	0.300	3.56	104.250	\$0	0.400	3.18	102.750	\$1,500	0.000	
3.81	106.250	\$750	0.000	3.43	104.250	\$750	0.000	3.06	102.750	\$3,750	0.000	
3.68	106.250	\$2,500	0.000	3.31	104.250	\$3,000	0.000	2.99	102.750	\$4,250	0.000	
3.56	106.250	\$4,000	0.000	3.18	104.250	\$5,250	0.000					
3.43	106.250	\$5,750	0.000									

* All Fixed Rate HECM must conform to your assigned pricing plan. Loans may not vary between Standard and Lender Credit Option. Fixed Rate HECM: Single Disbursement not available for draw less than 60% of PL.

LOCK BOX												
locks@fareverse.com	Lock Date (10-Day)				COMPANY NAME							
LOAN NUMBER					LOCKED BY							
BORROWER NAME					CHECK ONE:							
					Fixed				Monthly			
					Fixed: Broker Standard				10% Cap		Annual	
					Fixed: Lender Credit I				Monthly		CMT	
					Fixed: Lender Credit II				5% Cap			
SIGNATURE					Fixed: Rate				Margin:		Margin:	
					HECM to HECM Refi				Yes		No	
www.farwholesale.com 8909 South Yale Ave., Tulsa OK 74137 (918) 477-7771 (888) 777-3311												

