



Broker Proprietary Products

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

Effective Date	9/22/21
Expiration Date	10/5/21
Index Libor 3M	0.124%
10 Year Swap	1.350%
APOR 30 Year	2.910%

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 (2 Pt OF) / 5.125 (1 Pt OF) / 5.375 (No OF)*	5.15 (2 Pt OF) / 5.375 (1 Pt OF) / 5.625 (No 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, except Tier 1 HomeSafe as noted in table above.

HomeSafe to HomeSafe refinances with a minimum of 12 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/Connecticut - Non-Jumbo	4.350%	102.00
California/Connecticut- Jumbo	5.350%	102.00
All Other States	5.350%	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, CT, FL, NJ, SC, VA
HomeSafe Select- New
CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, NV, NC, NJ, OR, SC, TX, UT, VA

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Broker HECM CMT

Effective Date	9/22/21
Expiration Date	10/5/21
Index CMT 1 Year	0.070%
10 Year CMT	1.330%

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	3.320	4.580	121.500	117.900	114.950	112.850	111.650	110.750	109.500	109.050	108.750	108.250
3.125	3.195	4.455	121.050	117.650	114.750	112.550	111.450	110.550	109.300	108.950	108.650	108.150
3.000	3.070	4.330	120.700	117.400	114.500	112.250	111.250	110.350	109.100	108.850	108.550	108.050
2.875	2.945	4.205	119.950	116.800	114.000	111.850	110.950	110.150	108.900	108.750	108.450	107.950
2.750	2.820	4.080	119.150	116.200	113.500	111.450	110.600	109.950	108.700	108.650	108.350	107.850
2.625	2.695	3.955	117.800	115.100	112.350	110.650	109.800	109.300	108.350	108.300	108.050	107.650
2.500	2.570	3.830	116.550	113.800	111.200	109.800	109.050	108.600	107.750	107.600	107.300	107.000
2.375	2.445	3.705	115.000	113.000	110.200	109.050	108.250	107.750	107.000	106.850	106.550	106.250
2.250	2.320	3.580	113.450	112.050	109.000	108.050	107.300	106.900	106.200	106.050	105.750	105.500
2.125	2.195	3.455	111.850	110.600	107.750	107.050	106.350	106.050	105.550	105.500	105.200	104.900
2.000	2.070	3.330	110.350	108.850	106.500	105.900	105.350	105.150	104.650	104.600	104.350	104.150
1.875	1.945	3.205	108.600	107.050	105.150	104.550	104.350	104.300	103.750	103.700	103.550	103.350
1.750	1.820	3.080	107.250	105.900	104.300	103.850	103.750	103.600	103.150	103.100	102.950	102.750
1.625	1.695	2.955	105.550	104.400	103.200	103.100	103.000	103.000	102.950	102.850	102.650	102.500
1.500	1.570	2.830	103.800	102.650	101.950	101.850	101.850	101.850	101.700	101.650	101.600	101.550
1.375	1.445	2.705	101.200	101.000	100.750	100.650	100.650	100.650	100.600	100.600	100.550	100.550

Monthly Adjustable Rate HECM (10% Life Rate Cap) - 3.06, 3.18 and 3.31 Expected Rates												
1.980	2.050	3.310	110.070	108.562	106.284	105.684	105.190	105.014	104.506	104.456	104.222	104.022
1.850	1.920	3.180	108.330	106.820	104.980	104.410	104.230	104.160	103.630	103.580	103.430	103.230
1.730	1.800	3.060	106.978	105.660	104.124	103.730	103.630	103.504	103.118	103.060	102.902	102.710

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	3.320	4.580	120.300	117.250	114.450	112.550	111.350	110.600	109.450	109.000	108.700	108.150
3.125	3.195	4.455	120.000	116.900	114.250	112.250	111.150	110.400	109.250	108.900	108.600	108.050
3.000	3.070	4.330	119.650	116.650	114.000	111.950	110.950	110.200	109.050	108.800	108.500	107.950
2.875	2.945	4.205	118.900	116.100	113.500	111.550	110.650	110.000	108.850	108.700	108.400	107.850
2.750	2.820	4.080	118.100	115.500	113.000	111.150	110.300	109.800	108.650	108.600	108.300	107.750
2.625	2.695	3.955	116.800	114.350	111.950	110.350	109.550	109.150	108.300	108.250	108.000	107.550
2.500	2.570	3.830	115.550	113.150	110.750	109.550	108.750	108.450	107.600	107.550	107.250	106.950
2.375	2.445	3.705	113.950	111.950	109.800	108.800	107.950	107.600	106.850	106.800	106.500	106.200
2.250	2.320	3.580	112.500	111.250	108.600	107.800	107.000	106.750	106.050	106.000	105.700	105.450
2.125	2.195	3.455	110.850	109.350	107.350	106.800	106.050	105.900	105.500	105.450	105.150	104.850
2.000	2.070	3.330	109.400	108.100	106.000	105.550	105.000	104.950	104.550	104.500	104.250	104.050
1.875	1.945	3.205	107.600	106.300	104.650	104.250	104.150	104.100	103.700	103.650	103.500	103.300
1.750	1.820	3.080	106.250	105.200	103.800	103.500	103.450	103.400	103.000	102.950	102.850	102.650
1.625	1.695	2.955	104.550	103.900	103.150	103.000	102.950	102.900	102.800	102.650	102.500	102.350
1.500	1.570	2.830	102.800	102.250	101.950	101.800	101.750	101.700	101.500	101.500	101.350	101.350
1.375	1.445	2.705	101.200	100.900	100.700	100.600	100.600	100.600	100.550	100.550	100.500	100.500

Monthly Adjustable Rate HECM (5% Life Rate Cap) - 3.06, 3.18 and 3.31 Expected Rates												
1.980	2.050	3.310	109.112	107.812	105.784	105.342	104.864	104.814	104.414	104.364	104.130	103.930
1.850	1.920	3.180	107.330	106.080	104.480	104.100	104.010	103.960	103.560	103.510	103.370	103.170
1.730	1.800	3.060	105.978	104.992	103.696	103.420	103.370	103.320	102.968	102.902	102.794	102.602

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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Annual Adjustable Rate HECM

Rates and pricing available on request. Contact your Account Executive for product details.

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	2.000	4.06	104.250	\$0	2.375	3.68	102.750	\$0	2.100
4.31	106.250	\$0	1.500	3.93	104.250	\$0	1.800	3.56	102.750	\$0	1.500
4.18	106.250	\$0	0.875	3.81	104.250	\$0	1.300	3.43	102.750	\$0	1.100
4.06	106.250	\$0	0.375	3.68	104.250	\$0	0.600	3.31	102.750	\$0	0.100
3.93	106.250	\$500	0.000	3.56	104.250	\$0	0.000	3.18	102.750	\$1,500	0.000
3.81	106.250	\$1,750	0.000	3.43	104.250	\$1,000	0.000	3.06	102.750	\$3,250	0.000
3.68	106.250	\$3,500	0.000	3.31	104.250	\$3,500	0.000	2.99	102.750	\$4,250	0.000
3.56	106.250	\$5,000	0.000	3.18	104.250	\$5,250	0.000				
3.43	106.250	Max	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

LOAN NUMBER	_____	Lock Date (10-Day)	_____
BORROWER NAME	_____	CHECK ONE:	
COMPANY NAME	_____	Fixed	Monthly
		Fixed: Broker Standard	10% Cap
		Fixed: Lender Credit I	Monthly
LOCKED BY	_____	Fixed: Lender Credit II	5% Cap
		Fixed: Rate	Margin:
SIGNATURE	_____	HECM to HECM Refi	
		Yes	No

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