FEBRUARY 2017 | FINANCE OF AMERICA NEWSLETTER

THE BUZZ

from east to west

LETTER ABOUT LEADERSHIP

Patti Cook

In a special announcement to all employees on February 17, we proudly shared the news that Patti Cook has become President of UFG Holdings, the parent company of Finance of America. In this new role, Patti will be leading the Finance of America team to achieve the goal of being the best non-bank lender in the country! Delivering high quality service to all of our constituents will be the at the center of our efforts.

Patti brings a wealth of expertise in the mortgage, asset management and capital markets industries to her new role. Her career, which spans more than three decades, has included senior leadership positions at Freddie Mac, Green Tree Servicing, Ditech and most recently as Senior Managing Director at Finance of America. Patti's experience is a tremendous asset to Finance of America and we are looking forward to many great things ahead.

“Our vision for Finance of America is ambitious; Patti is the ideal leader to achieve a symbiotic relationship between our entities to deliver quality and valuable services to our customers which will significantly improve our growth and efficiencies.” - Brian Libman

“Patti has been with the company for almost a year and her breadth and depth of knowledge of the lending industry is truly inspiring. Her ability to problem solve and make appropriate business decisions in any situation is unparalleled." - Graham Fleming

“Throughout the past year of working with Patti, I have developed a high level of respect for her knowledge and depth of understanding of our business. Her extensive lending industry experience and strategic execution has primed the company for incredible successes.” - Robert Boliard

"I have been working with Patti for the past year, and she is an awesome partner. Her enthusiasm and energy are infectious! She understands what it takes to make a business really successful." - Karen Tankersley

Be on the lookout for a **special video message from Patti!**

IN THIS **ISSUE**

TED IDEAS WORTH SPREADING

SIMON SINEK
HOW GREAT LEADERS INSPIRE ACTION

Simon discusses a simple but powerful model for inspirational leadership — starting with a golden circle and the question "Why?"

CLICK **HERE** TO WATCH TEDTALK

©2017 Finance of America Holdings LLC

FEBRUARY 2017 | FINANCE OF AMERICA NEWSLETTER

THE BUZZ

from east to west

MEET OUR EXECUTIVE LEADERSHIP TEAM!

Our goal at Finance of America is to be the nation's leading non-bank lender and we are fortunate to have an amazing team of leaders in place to help us do just that! This team ensures that we can deliver on our promise that Business is Always Personal by implementing business practices, strategies and products that always provide value to our customers and position us to lead our industry.

Patti Cook
President
UFG Holdings
As President of UFG Holdings, Patti will work with the Finance of America leadership team to continue to develop, refine and execute the business strategy for Finance of America.

Bruno Pasceri
President
Finance of America Mortgage
Bruno, together with Dave, is responsible for the management of Finance of America Mortgage.

Karen Tankersley
General Counsel
Finance of America
Karen is responsible for all Legal and Compliance activities for Finance of America. This includes an integral role in the acquisition activities that support Finance of America's growth strategy.

Dave Striplin
President
Finance of America Mortgage
Dave, together with Bruno, is responsible for the management of Finance of America Mortgage.

Graham Fleming
Chief Administrative Officer
Finance of America
Graham is responsible for the administrative efforts for the company including IT, Finance and Accounting, Treasury and HR. As such he plays a key role in the integration activities of new acquisitions.

Kristen Sieffert
President
Finance of America Reverse
Kristen is responsible for the management of Finance of America Reverse.

Robert Boliard
President
Finance of America
Robert is responsible for each lending channel of the Company, including Finance of America Mortgage, Finance of America Reverse and Finance of America Commercial.

Mark Filler
President
Finance of America Commercial
Mark is responsible for the management of Finance of America Commercial, our newest lending channel.

©2017 Finance of America Holdings LLC

THE BUZZ

from east to west

PRODUCTION NUMBERS - JANUARY 2017

FINANCE OF AMERICA TOTAL COMPANY PRODUCTION
JANUARY 2017
$1,073,128,528 4,254 units

FINANCE OF AMERICA MORTGAGE
JANUARY 2017

Total volume	$955,527,252
Total units	3,495
Retail volume	$743,151,681
Retail units	2,872
Wholesale volume	$212,375,571
Wholesale units	623

FINANCE OF AMERICA REVERSE
JANUARY 2017

Total volume	$108,901,044
Total units	719
Retail volume	$ 15,296,832
Retail units	150
Wholesale volume	$ 93,604,212
Wholesale units	569

FINANCE OF AMERICA COMMERCIAL
JANUARY 2017

Total volume	$ 8,700,232
Total units	40
Retail volume	$ 8,700,232
Retail units	40

WELCOME FINANCE OF AMERICA COMMERCIAL!

On February 14, we announced the launch of Finance of America Commercial ("FACo"), a new division designed to serve real estate investors.

FACo was established following Finance of America's acquisition of B2R Finance, and B2R's simultaneous acquisition of certain assets from Jordan Capital Finance. B2R Finance will now operate as Finance of America Commercial LLC and joins the entire Finance of America family in providing lending solutions designed to improve our customers' financial well-being.

FINANCE *of* AMERICA
– COMMERCIAL –

Finance of America Commercial will continue to serve borrowers from both Charlotte, NC and Chicago, IL as well as from regional offices throughout the country. In addition to maintaining direct relationships with real estate investors, FACo will expand its focus on independent mortgage brokers and leverage opportunities to work with mortgage advisors within the Finance of America family of companies.

We offer a warm welcome to Finance of America Commercial and we look forward to sharing more news and updates in the upcoming months!

IN THE MEDIA FINANCE OF AMERICA

(click on the title to be directed to the website)

Finance of America Expands, brings B2R Finance, Jordan Capital Finance into fold. Launches new division focused on lending to real estate investors
Housing Wire

Finance of America Expands into Real Estate Lending
Reverse Mortgage Daily

Mortgage Executive Magazine 50 Best Companies - FAM included
Mortgage Executive Magazine

Mortgage Professional America Hot 100 – Mike Potter
Mortgage Professional Magazine

Click Here for our PR Best Practices!

©2017 Finance of America Holdings LLC

REMINDER: EMPOWER AND METLIFE BENEFICIARY INFO

It is extremely important that all employees update their beneficiary information with Empower (401K plan) and MetLife (Life Insurance) immediately. Designating a beneficiary is the best way to ensure that there isn't a delay in the distribution of funds in the event of your passing. It only takes a minute to do, so take the time to login to the sites below or call the number listed to ensure that your loved ones are taken care of. Additional information can be found under the Benefits section of the HR page on the HUB site!

Empower

Policy Number: 500948-01 Phone Number: 800-338-4015 Website: www.empower-retirement.com/participant

MetLife

Once logged into Vantage, go to Benefits > Enrollment > My Links > Manage Beneficiary Information.

FIS COMPLIANCE COURSES

Finance of America requires that every employee complete compliance training. This is so the company and each employee may remain in compliance with applicable legal requirements and related policies adopted by Finance of America. Courses and due dates will vary by employee. Please login to FIS **HERE** to view your individual courses and due dates.

New employee will receive information from Compliance Training with instructions for account activation. Once the welcome email is received, follow the instructions to access the site and set up your account. After account setup, users are taken directly to their Assigned Lesson list. Here, users can view the assigned courses, as well as the status and due date of each.

Course and Testing Details

- At the end of each course is a test that the user must complete with a minimum score of 80%.
- Users have three attempts to complete a test before they are locked out from a course. Upon lockout, the user must contact ComplianceTraining@FinanceofAmerica.com to restore access.
- Test questions are alternated each time a test is accessed, and are presented in a different order.
- Upon successful completion, the system awards the user a certificate of completion.
- Finance of America strongly discourages employees from sharing test results.

Action Items for Employees

- Login into the FIS site **HERE** to view your individual courses and due dates for the 2017 courses.
- You may also access the FIS website from The HUB HERE. To launch the FIS site from The HUB, click the Compliance Training (FIS) link in the Quicklinks box at the bottom, right-hand corner of the page
- **If you do not have login credentials, or have forgotten them, please contact Compliance Training at ComplianceTraining@FinanceofAmerica.com.**

PHOTO CONTEST SUBMISSIONS DUE MARCH 3!

With the spirit of the Core Values in mind how would you capture your work day experience in a photo? Use your smartphone or your digital camera to tell your story using the best visual interpretation of your work day. Consider different types of photography - portraiture, conceptual, abstract or panoramic. Consider black and white or full color. Use your creativity to show your office culture, your work space, or anything that inspires you at work.

Will YOU be the winner? Send us your photo and find out!

The rules:

1. One (1) entry per employee

2. Submit your photo to Communications@FinanceofAmerica.com (subject line "Photo Contest Entry")

3. Submissions are due by Friday, March 3.

4. All employees will have a chance to vote on the winner!

5. The winner will have their photo featured in the new company intranet (HUB) and receive a fantastic prize (hint: it's an Apple product!)!

6. Please consider appropriateness and taste when submitting photos. The Company reserves the right to discard or exclude any submissions.

©2017 Finance of America Holdings LLC

THE BUZZ

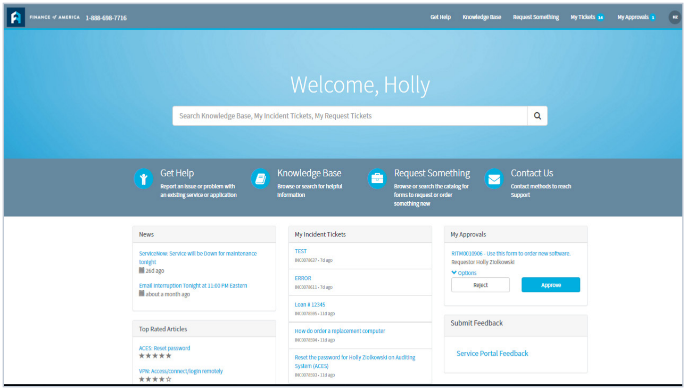
from east to west

NEW SERVICE PORTAL

Finance of America's Information Technology organization is delighted to announce the unveiling of our new and improved Service Portal! The new Portal was designed with users' feedback in mind so we could offer a service platform that truly meets the needs of our employees in the most efficient way possible.

FOR ACCESS TO THE NEW PORTAL, Click HERE
FOR A VIDEO TOUR, Click HERE

Highlights:



- Improved and updated site look, feel, and experience
- Homepage provides multiple ways to easily access the information you need
- Improved ticket view enables you to track the status of your issues and requests
- View real-time tracking of your tickets
- Ability to add Comments to a ticket and communicate with support
- For Approvers (Managers, Cost Center, etc.), visibility into all items which require your review and either approval or rejection. Note: As an Approver, you will continue to receive e-mail notifications unless you unsubscribe from notifications within your portal Profile.
- Improved Search functionality: Enables you to search Knowledge Base, Issues, and Requests and filter the results based on what you want to see.

PHISHING EMAIL SCAM AWARENESS

Communications to Finance of America employees over the past months have addressed the importance of evaluating all incoming email for possible Phishing scams.

We ask all employees to be especially wary over the next few months. Historically, this time of year brings Phishing scams related to payroll, taxes, and W-2 forms, and this year is no different. We have intelligence pointing to several active scams, including one confirmed scam purporting to come from ADP.

If you suspect that any email is a phishing lure, please do not click on any links and report the email to Information Security by using one of the contact methods below. Thank you for your diligence and for doing your part to protect Finance of America!

HOW TO report a suspicious email to Information Security:

Email iRespond@FinanceofAmerica.com

OR

Open a Service Desk ticket

Self-Service Portal: http://ServiceDesk.FinanceofAmerica.com
Email: ServiceDesk@FinanceofAmerica.com
Phone: (888) 698-7716

NEW EMPLOYEES

In the spirit of growth, we want to extend a warm welcome to our newest Finance of America employees!

Accursio Dimino
Aleta Caldwell
Alex Gallegos
Alisa Biell
Amanda Albrich
Andrea Seim
Beverly Henry
Brendon Moh
Brian Friis
Bruce Todd
Cecily Mitchell
Charles Williams
Cheryl Colsch
Christina Shields
Christol Morgan
Christopher Young
Craig Cimring
Cyndi Gonzales
Daniel Lane
Danielle Witrykus
Darren Kyle
David Rivas
Dean Larson
Deron Steinke
Edward Wigfield
Emmy Ward
Erica Parra
Erika Litman
Guy Tullio
Jaime Valencia
James Neese
Jamie Hoisington
Jared Titus
Jason Blair
Jenica Brown
Jessica Clarke
Jessica Nguyen
John Cate
John Grimes
John Stoneking
Jolene Regan
Jorelle Carson
Karen Mora Ramirez
Kelly Frazee
Kristin Schmidt
Kristina Urban-Venezia
Laura Holland
Laura Montes
Leonardo Noriega
Lisa Ping
Lourdes Rodriguez
Michael Robinson
Michelle Lassiter
Michelle Musselman
Paul Saechao
Peter Ward
Richard Collazo
Robert Salem
Rodney Gilmet
Sally Branch
Sarah Bowen
Sarah Inatomi
Sarah Risinger
Scott Kurahara
Stacey Joslin
Stephanie Fletcher
Stephen Beaven
Stephen Philipp
Stuart Hahn
Susan Sullivan
Thomas Rhoades
Tina Frangiosa
Troy Hahn
Tyler Mulcahey
Wesley Carson
William Colmenares
William Powers

©2017 Finance of America Holdings LLC

UP NEXT EMPLOYEE SPOTLIGHT

THE BUZZ

from east to west

EMPLOYEE SPOTLIGHT

The Employee Spotlight section recognizes a standout employee who provides consistent, invaluable support and represents the company with the highest level of integrity and skill.

Matt Epperson

AVP, National Operations, FAM

JOB ROLE

"I work in National Operations for FAM West. I oversee and assist the Auditors in the PFQC department and provide support to our Operations centers and branches. Additionally, I assist with reviewing underwriting guideline and workflow updates and review appraisals as needed."

ABOUT WORK CULTURE

"I think we all have a common goal to succeed without compromising quality or our relationships with others. We strive to do our best and do so by focusing on the correct way of doing things."

CARS, CARS, AND MORE CARS!

"My passion are cars and doing anything car related. I enjoy showing my classic car at car shows and competing with my track car in different road course events. My wife and daughter are great with putting up with me and my cars but don't always understand my passion. It's a bit of an obsession…so they tell me!"

WHERE IS YOUR FAVORITE PLACE TO BE

"My favorite place is Lake Tahoe. It's a short drive from my house and it offers all the activities my family and I like to do in a spectacular setting. We enjoy winter sports along with kayaking, hiking, horseback riding and camping during the rest of the year."

WORDS TO LIVE BY

"Be prepared. Strive for peace. Don't dwell on the negative. Stay away from gossip. Think before you speak. Observe your surroundings. The goal for me is to be happy and to make a positive impact on whatever I'm doing."

YEARS OF EXPERIENCE

"I've been in the mortgage industry since 1989, starting as a Real Estate Appraiser/Review Appraiser and moving over to the lending side about 15 years ago. In July 2008, I worked in the Folsom, CA office for Pinnacle Capital Mortgage when they first opened their doors. In 2010 I took a position in National Operations in the Roseville CA office. My career with the company has been a great experience and feel so fortunate to work with such a talented a diverse group of individuals."

MY FAMILY, MY LIFE

"My wife and I met in college and have been married for 23 years and we have one daughter. My wife is also in the mortgage industry which helps with understanding when either of us has had a challenging or successful day. Whoever said sales and ops don't understand each other? My daughter has one more year in high school and then she'll be off to college. She's planning on going to college across the county…I know I'm not yet ready for that change."

"Matt demonstrates excellence and professionalism in everything he does; has been a pleasure to work with him over the years. I've been able to rely on him in every situation and he's helped keep our team afloat through changing times. Matt is honest, hardworking, passionate, organized, and good natured. We are lucky to have someone with his talent and outlook on our team." -Susan Roy, National Operations Manager, FAM

NOMINATE AN EMPLOYEE!

Employee spotlight nominations should be escalated to, and submitted by, Department or Senior Management. Email Communications@FinanceofAmerica.com with the employee's name, a brief description of how he or she adds value to our organization, and a quote about the employee from the nominating manager!

©2017 Finance of America Holdings LLC

SALES ANGLE

A Successful Sales Approach

Scott Zmikly is the Assistant Team Lead for the Indianapolis Reverse Call Center, which hosts the largest Consumer Direct group. Since November of 2014, his work days at the call center are all a little different. He talks to new leads, touches base with existing clients to inform them about how their loan is progressing and works to clear stipulations so that loans are clear to close. He enjoys the variety of clients and customer situations, which keep his job interesting.

"I love my job. I do, I love my job!" Scott Zmikly exclaims during our phone call. We've come to recognize this as a common phrase, but as Scott expanded on the aspects of sales that produces more than money, like enjoyment and pride, it became apparent that he was a wealth of information for employees – sales and operations.

Mindset and Tone. "Mindset and attitude are everything and in my job in the call center. If I have a negative mindset, it can be picked up in the tone of my voice over the phone and directly to co-workers. Checking your emotional baggage at the door is a tough task, but when we do, we allow ourselves the opportunity to connect with a client, business partner or co-worker in a way that is authentic."

Have a song in your voice. "My managers taught me that I'd better 'have a song in my voice' when speaking to clients. And if you smile while you talk, that upbeat attitude will continue."

Work Ethic. "If you want to be successful, your work ethic should be solid and unwavering. Learn how to work smart in ways you are always bettering yourself."

Get Feedback. "Ask everyone for feedback. You WANT the bad with the good. At the same time, be prepared to take action and work on the tasks that are setting you back."

Be Humble. "Getting feedback requires humility and the mindset that our willingness to change improves our life and relationships with others."

Push, Persuade and Persist. "We must make a difference between being pushy and persuasive. In sales, we can push slightly and get a read on the level of interest and need in our service or product. It's important to know when it's time to stop pushing and persuade and persist, based on what stage your customer is in. It's a delicate balance that can help earn trust with our clients and business partners."

Go get it! "In telesales, clients are not necessarily looking for YOU. Because it's a lead. They are looking for someone who can understand their situation and offer a solution that meets their needs. If you can't deliver on that, they will find someone who will. So be responsive, keep them updated and meet their needs without them having to ask twice."

Learn from your Leadership. "The leadership we have at our call center is unbeatable. Tony Arnold and Scott Copas are good people and care deeply about their employees. They always operate with a high level of integrity and provide an incredible invaluable support and mentorship."

WEBSITE LAUNCH

New Websites for FOA Corporate and FAM Retail!

We have launched new websites to better support our company's structure and brand with enhanced navigation, design, and informational site aspects!

FinanceofAmerica.com now serves as the portal for our customers, colleagues and partners to stay up to date on the latest Finance of America news, find open employment opportunities, and learn about the products and services available across all of our business units.

FOAmortgage.com has become the new Finance of America Mortgage website, providing enhanced functionality and better design.

perks at work

PERKS STATS February 2016

Registered users: **4,609**
12-month savings: **$298,120**
Lifetime WOWPoints earned: **1,815,436**

Access your account at www.PerksAtWork.com. If you are a first-time user, click "Register for Free" and follow the instructions!

©2017 Finance of America Holdings LLC