LETTER FROM LEADERSHIP

“When you talk, you are only repeating what you already know. But if you listen, you may learn something new.”

“These wise words from the Dali Lama, which live on our Horsham office board room wall, can be so powerful; it is so important to take some moments to deepen your level of understanding of others’ points of view.”

—Bruno Pasceri, President of FAM East

“2016 was a great year for FAR in many ways. Our retail team is growing and contributing to the company’s profitability, our wholesale team increased its market share from 18% to over 25%, and our servicing team continues to increase overall performance, creating increased value in our portfolio. Most importantly, everyone on our team faced some challenge and still found a way to pull together to produce amazing results. This truly is the FAR story. Our team lives our core values each day, and as a result no challenge is ever too large to overcome. I have the utmost appreciation for the people who make us who we are and allow us to set the bar for industry excellence year after year.”

—Kristen Sieffert, President of Finance of America Reverse

“As we move into 2017 and what we anticipate to be a completely different market than 2016, we are as excited about our future as ever. The Company is strong and nimble and will continue on a progressive path with great plans to enhance software systems, develop loan products and, more importantly, provide an opportunity for continued growth. At the root of all of these plans is our most valuable asset and what can help us succeed—our employees. I cannot find just the right words to express my gratitude for the efforts that are being made day in and day out at all of our centers and branches. We have seen partnership and service at its best in the past year and my hope is that we can all beam with pride for the dedication we demonstrate and the difference we are making in our communities.”

—Robert Boliard, President of FAM Retail West and National Wholesale

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PHOTO CONTEST! CAPTURE YOUR WORK DAY IN A PHOTO!

We’ve extended the contest deadline and encourage you to submit photos that best represent the spirit of our new Core Values (Excellence, Service, Empowerment, and Excellence)! With the Core Values in mind, how would you capture your work day in a photo? Tell your story using the best visual interpretation of your work day! Check out Page 4 for more details!
**2016 IN REVIEW**

December 31, 2016 capped what was an extraordinary run of accomplishments. It’s easy to get caught up in forward momentum, but let’s take a moment and revel in the major Company milestones that paved a smooth path for our 2017 initiatives.

<table>
<thead>
<tr>
<th></th>
<th>TOTAL COMPANY YEAR-END</th>
<th>TOTAL FAM YEAR-END</th>
<th>TOTAL FAR YEAR-END</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total volume</td>
<td>$19.2 Billion</td>
<td>$17.97 Billion</td>
<td>$1.21 Billion</td>
</tr>
<tr>
<td>Total units</td>
<td>71,310 units</td>
<td>63,125 units</td>
<td>8,185 units</td>
</tr>
<tr>
<td>2015: $13.07 Billion</td>
<td>53,057 units</td>
<td>43,620 units</td>
<td>9,437 units</td>
</tr>
</tbody>
</table>

**PRODUCTION MILESTONES.** The production increase from 2015 to 2016 outlined above is extremely noteworthy and commendable!

**LENDER RANKINGS.** In 2016, Finance of America became the 7th largest lender in the nation.

**FAM RANKINGS.** In June 2016, FAM was ranked nationally as #7 in Retail volume, #11 in Total volume and #14 in Wholesale volume by the Scotsman Guide.

**FAR RANKINGS.** FAR Wholesale ranked nationally as #1 in Reverse Mortgages by Consumer Affairs.

**THE HUB.** The HUB is designed to be a user-friendly tool that will connect all of our employees and offer important Shared Service information in one easy-to-navigate portal. To access, go to HUB. FinanceofAmerica.com. If you receive a login prompt, single sign-on functionality allows you to use the same credentials that you use when accessing your online Office 365 email account.

**CORE VALUES.** The Core Values are the cornerstone of our culture and serve as a unifying guide for all employees. They are designed to stand the test of time as our company evolves and grows and we are enthusiastic about the significance of their integration into our organization. CLICK HERE to watch our Core Values video!

**ENGAGEMENT SURVEY.** 62% company-wide participation in our first Employee Engagement Survey with 83% favorable ratings overall (18% greater than similar companies!). Action plans were developed that will address situations or issues that impact employee performance, improve policies to make them more relatable and effective, and ensure that leaders are positively engaging their employees.

**PERKS AT WORK.** Use your exclusive Perks at Work employee discounts to save with hundreds of manufacturers, retailers, and name brands. Access your account at www.PerksAtWork.com.

**ADP VANTAGE.** The Vantage solution is an all-in-one HR Information System that unifies the functionality & business services needed to support our employees. Vantage will provide our organization with the capability to develop and execute strategic plans for everything from HR to payroll to talent management.

**SERVICE MANAGEMENT PLATFORM.** ServiceNow provides a single, consistent and intuitive Self-Service Portal for submitting and managing IT/Service Desk tickets. The Service Desk team processes over 7,000 requests per month.

**COMPLIANCE LEARNING MANAGEMENT SYSTEM.** Fidelity Information Services houses a library of over 400 courses covering many relevant topics to multiple lines of business.

**NEW INVESTORS AND LOAN PRODUCTS.** Introduced 16 new investors and 36 new loan products for forward mortgages.

**BROKERING TO FAR.** Over 200 FAM Originators and staff attended Reverse Sales Academy, a phase 1 approach to generating reverse mortgages as part of their book of business. The Academy provides Reverse Mortgage Training via instructor-led classes and webinars.

**RENOVATION & CONSTRUCTION LENDING DEPARTMENT.** In 2016, the department focused on building a fresh team that is wholeheartedly committed to providing superior service while maintaining accuracy and efficiency. The biggest accomplishment was changing the perception of 203k lending for our loan officers and customers, finishing the year closing 149 units and $32.4M – a 300% increase over 2015.

**BRAND IDENTITY.** Our Brand Identity is who we are, what we stand for, and how we want to be seen. It is the image and message that supports Finance of America’s attributes and is a representation of our company spirit. CLICK HERE to check out Finance of America’s Brand Vision Video!

**MAILBOX MIGRATION.** The migration of all email accounts to the corporate financeofamerica.com domain has completed for the FAM East, FAM West and FAR. We will continue to migrate new branches and companies as they become part of our family.

**ZOOM ENTERPRISE CONFERENCING SOLUTION.** Zoom makes communication easier than ever by allowing you to collaborate with anyone, anywhere. With Zoom’s high quality video and audio conferencing, you can collaborate with colleagues and business partners with ease.

**INFORMATION SECURITY.** Established a dedicated Information Security team and a suite of tools to monitor and protect Finance of America and affiliated companies from threats on a round-the-clock basis. New Policies introduced to address Information Security and Business Resilience for the new combined company.

**EMERGENCY NOTIFICATION SYSTEM.** Finance of America implemented an Emergency Notification system to contact employees during emergency-related events.

**SPEAR PHISHING AWARENESS PROGRAM.** Our Information Security team has initiated a new, immersive spear-phishing awareness program. This program is designed to increase vigilance all year round.

**FIRST COMPANYWIDE PINK DAY.** All funds were donated to the National Breast Cancer Foundation and we witnessed creativity and charitable efforts throughout the company.

UP NEXT 2017: WHAT’S IN THE HOPPER?  Page 2
2017 WHAT’S IN THE HOPPER?

FAM RANKINGS. Finance of America was included in Mortgage Executive Magazine’s 50 Best Companies (January/Winter issue).

NEW WEBSITES. In the upcoming weeks, we will be launching new corporate and FAM retail websites to better support our company’s structure and brand with enhanced navigation and informational site aspects. These state-of-the-art websites will be packed full of new features and functionality.

MOTIVITY SOLUTIONS. The Motivity mortgage business intelligence system was developed in 2016 to help manage sales and operations reporting; full rollout to occur during 1st Quarter 2017.

REVERSE MORTGAGE TRAINING. Development of a Reverse phase 2 for FAM Originators who want to devote 50% or more of their energy into Reverse Sales.

FINANCE OF AMERICA CARES NONPROFIT. For decades, Finance of America’s legacy companies have provided assistance to those in need both internally and within the community. Finance of America Cares, a 501(c)(3) nonprofit public charity, is preparing to reinvent its philanthropic mission by expanding to a regional platform. With a mission of providing financial support and services to enhance the health, wellbeing and quality of life of those in need within the communities it serves, Finance of America Cares nonprofit serves as an opportunity for service of those in need within the communities it serves, Finance of America's legacy companies have provided assistance to those in need both internally and within the community. Finance of America Cares, a 501(c)(3) nonprofit public charity, is preparing to reinvent its philanthropic mission by expanding to a regional platform. With a mission of providing financial support and services to enhance the health, wellbeing and quality of life of those in need within the communities it serves, Finance of America Cares nonprofit serves as an opportunity for service on a variety of levels. Be on the lookout for the exciting Cares launch and to learn about ways all employees can get involved!

NEW COMPANY-WIDE ENGAGEMENT SURVEY, using 2016 information as a benchmarking tool.

NEW 401(K) PLAN. In our ongoing efforts to improve employee benefits, we announced participation in a new 401k retirement plan through Empower Retirement™ (“Empower”) that will be available to all eligible employees.

CONTINUED ACTION ITEMS FROM ’16 ENGAGEMENT SURVEY. Senior management analyzed the 2016 survey results and determined the best action plans that are designed to address situations or issues that impact employee performance, improve policies to make them more relatable and effective, and ensure that leaders are positively engaging their employees.

JOB TITLE ALIGNMENT. Expanding on the engagement survey initiatives and the off-site that the HR team held in Dallas, step one of the job title alignment process is in the works and will set the foundation for the establishment of career paths, training curriculum, salary grading and administration process. More news in the coming months!

INTRODUCING PR COMPANY-WIDE. In addition to introducing a new brand vision, Finance of America is focusing on ensuring the company has a consistent and positive reputation among all of our customers in all of the markets we serve. Over the coming year, look for PR to promote the Finance of America family of companies through a variety of channels including media, awards and on-the-ground efforts in communities across the country, among many others!

NEW POINT-OF-SALE SYSTEM. For enhanced communication with our borrowers and strategic partners, a new point-of-sale tool will allow our customers to easily submit a loan application and required documents. This system will be used in conjunction with a new LO portal to facilitate communication with the borrower and expedited submission to processing. The system will be rolled out gradually to a limited number of users in the 1st Quarter, followed by a company-wide rollout.

FAM’S RENOVATION & CONSTRUCTION LENDING. Having set a new standard for 203k lending, we are looking forward to continuing the trend of excellent service and increased production in 2017. Look for new products such as the Fannie Mae HomeStyle® as well as the piloting of a one-time close construction to perm product (in select states).

CONTINUED NATIONAL BRANDING INITIATIVES such as accolade accomplishments and educational pieces will build brand credibility.

EXPANSION OF STRATEGIC PARTNER RELATIONSHIPS including initiatives with our Mike Ferry partnership, Increased loan product collateral and marketing support for sales teams.

SERVICE MANAGEMENT PLATFORM UPGRADES. Look for system enhancements including an updated look and feel of email communications and a new self-help portal that will make it easy to submit and track incidents and requests.

EXPANSION TO OTHER LINES OF BUSINESS that will further support Finance of America's lending vision.

ENHANCED INFORMATION SECURITY TOOLS AND PROCESSES. InfoSec will leverage existing tools and work to establish transparency in processes. They are also working to standardize security architecture and perform technical recoveries of each LOS.

EMPLOYEE ADVISORY COMMITTEE. Develop an employee advisory committee to facilitate the communication of issues that affect employment relationships.
CORE VALUES

They are finally here! The Finance of America Core Values are the cornerstone of our culture and serve as a unifying guide for all employees. They are designed to stand the test of time as our company evolves and grows; we are enthusiastic about the significance of their integration into our organization. An upcoming companywide Core Values day will further incorporate these important beliefs into Finance of America.

Customer first, last, and always: Who is our customer? You. Me. The borrower who just closed a loan through our company. Our Realtor partner. Our co-workers. Our staff. Our managers. We are all customers - and we focus on each other from the first minute to the last minute of each day to build a lifetime relationship.

PARTNERSHIP
We are trustworthy because we always show our customers that we are giving our very best, in every situation.

SERVICE
We give our time, energy and money out of the goodness of our hearts. Because we are good people.

EMPOWERMENT
We want the very best for others and provide the proper tools and resources to help them succeed.

EXCELLENCE
We know that perfection cannot be obtained, but by striving for it in everything we do we establish great merit.

PHOTO CONTEST DEADLINE EXTENDED

With the spirit of the Core Values in mind (Excellence, Service, Empowerment, and Excellence), how would you capture your work day experience in a photo? We’ve extended the contest deadline and encourage submission of unique photos that tell your story of your work experience at Finance of America! We appreciate all previous submissions and they remain in the running (unless of course you’d like to swap it out for an alternate picture).

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.

TED TALK HOW TO HAVE BETTER CONVERSATIONS

In this insightful talk, Celeste Headlee shares 10 useful rules for having better conversations.
THE HUB NEW COMPANY INTRANET

In December, Finance of America announced a fresh new company intranet, The HUB. The HUB is designed to be a user-friendly tool that will connect all of our employees and offer important information in one easy-to-navigate portal.

ACCESSING THE HUB. Accessing The HUB is simple! Go to HUB FinanceofAmerica.com. If you receive a login prompt, single sign-on functionality allows you to use the same credentials that you use when accessing your online Office 365 email account.

TAKE A VIDEO TOUR. We are happy to show you all of the beneficial resources our new intranet has to offer.

DIVISIONAL INTRANETS. It is important to note that The HUB does NOT replace existing divisional intranets. The only content shift on existing divisional intranets at this time is that Shared Service information will now be accessible on The HUB. Shared Services are departments that provide services to the company as a whole, such as Human Resources, Information Technology, Marketing, and Corporate Communications. Employees should still refer to their division’s intranet for division-specific information.

IN THE MEDIA FINANCE OF AMERICA

Biggest Q3 Mortgage Companies Mortgage Daily
New Homeowners Will Get Savings Under Fed Change San Diego Union Tribune
Your Buyers Can Get a Lower Mortgage Rate Realtor Magazine
Is this the end of mortgage rates that start with a 3? The Kansas City Star
Build vs. Buy Takes on New Meaning in Digital Mortgage Era American Banker

WEBSITE LAUNCH

New Websites for FOA Corporate and FAM Retail!

We will soon launch new websites to better support our company’s structure and brand with enhanced navigation, design, and informational site aspects.

FinanceofAmerica.com is now the window into the Finance of America family of companies. It will serve 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. We’ll be updating this new site often, so be sure to check in for new information, features and more.
**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.

**Julie King**
*Corporate Underwriter, Finance of America Mortgage East*

**DEScribing her job**

“I am a Corporate Underwriter with FAM East. As an underwriter, you must balance production and quality. I am very diligent in making sure that I have my loans done timely (even if it means finishing a new loan or sets of conditions late at night). I really try to make every loan work (while staying within guidelines) and offer solutions as necessary. Behind every loan and every rush request, there is a borrower (family) that will have a change in their life because of the mortgage we are closing. I am transitioning from an underwriter role to the Underwriting Team Lead for Corporate Underwriting under Mike Potter. I look forward to the new role and my ability to use my knowledge to help others with underwriting questions.”

**DEScribing her work environment**

“The work culture is very positive at FAM. It is important to have the right group of people who can interact and form a work “family.” This keeps good employees with the company. It is easy to find knowledgeable people in the industry but you have to have the right people to create the culture we have here.”

**Favorite place to be**

“My favorite place to be is the beach. I love to watch the waves and listen to the sounds of the ocean; it is very relaxing.”

**Words she lives by**

“Do things right the first time! Don’t rush to get things done only to find that it comes back to you later. Other people are counting on you to do your part!”

“Treat people with a high level of respect. If you tell them that you will do something, then do it. If you cannot meet your timeframe, then communication is key.”

“Julie continues to go above and beyond for our entire team, truly making a difference to FAM-East. While Julie has only been with us for a little over one year, her team members and other underwriters have come accustomed to utilizing her skillset as someone to go to in time of need for additional support on a file. In 2016, Julie received the FAM-East award of Operations Person of the Year and was promoted to Underwriting Team Lead. We are excited for 2017 as Julie will be able to use her knowledge and expertise to assist both the operational and sales staff on their individual loans.”

—Michael Potter, Assistant Vice President of National Underwriting Manager, East Coast

—Maureen Simmons, Director of Operations for FAM-EAST

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

Michael Dafnis is a Mortgage Originator for Finance of America Mortgage East.

God Bless you all and Merry Xmas.” - Felix & Vanessa Capone

Prior to obtaining your services, we were turned down for our mortgage by another bank. We were devastated because even to this day, we don’t know why. We were assured by them that our mortgage would be approved, so we moved forward and closed on our home we sold. Two days after we closed, they sent us an email that said, ‘Sorry, you did not qualify.’ Then we were referred to your Company, and you literally saved my wife and I from being homeless. I am a 65 year-old Disabled Veteran, and from day one we were told that you would do everything in your power to help a veteran, and as promised you did just that. My wife & I want to personally thank Mr. Michael Dafnis, for if it were not for Michael, and his constant hard work, and lots of encouragement when we needed it the most, we would not be home owners today. Michael never promised us that we would receive our mortgage, but what he promised from day one to us was that he and his team, would give us 150% of hard work and dedication to do their best to make us home owners. Even if we did not get our mortgage, my wife and I would always felt that we would be able to place our heads on our pillow at night knowing that Michael did everything he could to fulfill his promise of giving us his best. We want to take this time Michael, to personally Thank You, your staff and CEO for restoring our trust and faith in the mortgage process and never forgetting the Veterans. My wife & I can honestly say that we think of Michael not only as a top professional in his field, but a good man who truly cares about people. Michael will always be thought of as our Friend. Thank you Michael, Thank you Finance of America Mortgage and to all of you that made our dreams a reality and restored our faith in the mortgage process.

God Bless you all and Merry Xmas.” - Felix & Vanessa Capone

Michael Dafnis is a Mortgage Originator for Finance of America Mortgage East.

Do you have a memorable, rewarding or motivating customer review or success story to share? We want to hear it! Please send details about the story to Communications@FinanceofAmerica.com.

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

Aaron McNeer
Alexander Borcich
Amie Cavins
Anatoliy Pavlin
Andrew Snoadgrass
Anna Lopez
Antoinette Geddes
Barbara Curran
Barbara Jaye
Barry Huggins
Bethany Armstrong
Brandi Foscailna
Bridget Irwin
Camrya Johnson
Carissa Cassatt
Carmen McDonald
Carol Bacon
Carolyn Dodson
Cassandra Anton
Cassandra Saenz
Chalandoes Johnson-Miller
Charles Napolitano
Christina Albert
Christina Villasenor
Christine Cruz
Christopher Carrel
Christopher Sulser
Claudia Diarte
Cori Stroud
Courtney Brocco
Cynthia Yearout
Daniel Davidsmeyer
David Davis
Desi Stewart
Destiny Clark
Donnisio Saenz
Dominick Scoll
Donald Blockel
Eadin Omelas
Elizabeth Creydlt
Evelyn Lester
Garrett Bruce
Gary Bowie
Glenn Finn
Harish Suri
Harpreet Rai
Heather Cole
Ivy Collier
Jason MacDonald
Jayme Collman
Jeffery Deloche
Jenifer Eldabas
Jennifer Goldston
Jennifer Stockdale-Brown
Joel Postma
Jolynn Clark
Josefina Morales
Joseph Jeffreys
Joshua Tiffee
Juan Santos Camau
Judith Valentine
Judy Hoffman
Juliette Spadaccini
Justin Andrews
Karyn Bevins
Kathryn Amor
Keun Lee
Khanyi Elia
Krysten Aguilar
Kyle Sexton
Letteese Pettigrew
Lissa Burton
Loreth Lozano
Luan Fagile
Lucero Cuevas
Marissa Miller
Mark Lewis
Mark Moore
Marsha Pennington
Marky Fliech
Matthew
Broncatello
Melissa Fix
Melissa Morris
Mershon Morgan
Michael Cook
Michael Dumas
Michele Cruz
Michelle Bell
Michelle Eshete
Michelle Limbrick
Michelle Matteson-Clark
Nannette Moyer
Nicole Alston
Nicole Cuarto
Padeira Ansbro
Patrick Brunner
Philip McCrea
Praguypet Erawan
Priscilla Railey
Randy Bevins
Reese Hamilton
Regina Dabich
Remmy Jorge
Richard Bassett
Rick Bargioni
Rick Spence
Robert Castro
Robert Cohen
Robin Angermeier
Ronald Williams
Rosanna Ronguilo
Samatha Hay
Sarah Shinsato
Sarah France
Shane Kelley
Sheri Dennis
Sonia Morales
Stacey Oldaker
Stephanie Barratt
Stephanie Livingstone
Stephanie Semler
Tari Mosby
Tatyana Posheuyzynn
Ted Wasson
Terence Vessel
Teresita Sedano
Thomas Werbeckes
Tia Parker
Timothy Asuncion
Timothy Horr
Tony Abou Jaoude
Vicky Kinvald
Yolanda Arciniega
Zachary Everett

HOLIDAYS

Presidents' Day | Monday, February 20
Holidays that fall on a Saturday will be observed on Friday, Holidays that fall on a Sunday will be observed on Monday.
SALES ANGLE

Strengthening Broker Relationships: Important questions to ask yourself

Who are you working with and is your account base manageable? Do you have so many accounts you’re not able to visit them all on a regular basis? Do you have accounts that take up your time but don’t send quality business? A bigger account base is not necessarily a better one. It’s important that you are working with the right accounts and the right amount of accounts. The less accounts you have, the more time you have to work those accounts that are good partners – good volume, good quality loans, well processed loans and accounts that see your relationship as a partnership, not just what you can do for them. Take a look at your accounts and decide if you have accounts that you don’t get into see, are time wasters or just not a good fit with your sales style and consider transferring them or moving them inactive. Your time is important, be sure you’re spending it on the right customers. Whether it’s a cold call, warm call or a training/presentation, it’s extremely important that you’re visiting your brokers on a regular basis. There is a lot of competition and those AEs are aggressively marketing to your broker base. You don’t want to make the mistake of thinking you have an account “locked in” so no need to visit them, because another sales rep is in that office, and often, and they may be taking your business. Identify those offices that you need to be in every week – maybe it’s a new office, a large office or an office who wants to have you in to help with files on the same day each week – and make sure you have them on the calendar for weekly visits.

Do you know all the LOs and processors in your accounts? Processor relationships are just as important as loan officers as they can direct the business, so be sure you’re getting to know everyone in the office. When you’re not in their office, be sure you are email marketing to them and be sure you are strategic with your marketing pieces as all marketing pieces don’t work for all brokers.

Are you adding value? Are you training your brokers on new programs or offering refreshers for programs they’re a little rusty on? How can you help your broker increase their production?

Training a customer on a new program gives them an opportunity to increase their customer base by reaching those borrowers they might not have been able to help otherwise (i.e. VA, 97% financing, FHA). It’s important your LOs have all the tools they need to recruit realtors and by offering that training to your broker, you are helping them increase their production which is an invaluable service you can provide. Are you an industry expert? Are you keeping your brokers up to date on what’s going on in our industry? Staying up to date on your own programs and process is critical but take it one step further and be the “go to” person for your brokers when they want to know what’s going on in the mortgage industry.

Are you thanking others? A thank you card goes a long way. Be sure your brokers know how much you appreciate their business. Everyone likes to be recognized. Have you ever sent a plaque acknowledging excellent processing or high volume or valued partner? I see plaques on walls for companies that no longer exist so these plaques are important to our brokers and processors. Find out birthday’s and recognize special occasions – weddings, baby showers, etc. Let your broker know they are more than just a customer, they are a valued relationship.

Carol Commiskey
Carol has been in the mortgage industry for 25 years and has been a Wholesale Account Executive for Pinnacle Capital/Finance of America since 2008. She has been a FAM-West President’s Club Attendee each year since joining the Company.

perks at work

Valentine’s Day Fair
Wednesday, February 1st - Tuesday, February 14

Featuring over 25 merchants with the best in market prices and extra WOWPoints. Go to PerksAtWork.com > Visit the Valentine’s Day Fair

PERKS STATS December 2016

Registered users: 4,563
12-month savings: $292,176
Lifetime WOWPoints earned: 1,625,205