



THE BUZZ

from east to west

LETTER FROM LEADERSHIP: Steve Reich

It is a privilege to walk through the doors of our FAM Horsham office; each day greets me with the reminder of how we truly have the best people in the industry working for us. Branches, recruits and vendors who visit often comment on our great group of people that genuinely care about each other and the success of the company. I couldn't agree more.

Voice, Growth and Technology...

As head of production for FAM for the East and Midwest regions, I am the voice for the sales force to various corporate departments as well as a spokesperson for the company, back out to the sales force. I appreciate the opportunity to provide the necessary insight and representation as we continue our growth and expansion of new products and technology. I believe that, in the very near future, we will be able to witness the inception and implementation of solutions within our company that will uniquely shape our business in a way that sets us further apart from our competitors.

Ultimate Camaraderie...

Amongst our sales force and throughout our branches, the loyalty and camaraderie is undeniably present. Partnership shows in its truest sense when I see our people helping each other; it's incredibly impactful. Our branches, some of which have been with us for over 10 years, have experienced the highs and endured the lows of the industry and changing times but ultimately maintained commitment to our company and our leadership in a way that I have yet to see replicated in any other establishment.



Steve Reich
SVP of Production and Branch Support,
Finance of America Mortgage

A large part of this culture has been shaped by Bruno, for whom I have worked for the past 11 years. During these years, I have grown simply by watching him grow this culture and imparting the values of family and relationships.

Appreciation...

When I talk to coworkers and they say that they feel like they found their home, I know we've been able to make a difference. We work hard to make this more than just a company, but a FAMily that supports its employees and cares about their success. And that is the heart of the matter.

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The Human Insights Missing from Big Data

Tricia Wang

With stories from Nokia to Netflix to the oracles of ancient Greece, Tricia Wang demystifies big data and identifies its pitfalls, suggesting that we focus instead on "thick data" -- precious, unquantifiable insights from actual people -- to make the right business decisions and thrive in the unknown.

[CLICK HERE](#) 
TO WATCH TEDTALK



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PRODUCTION NUMBERS - JUNE 2017

Total Company Production

JUNE 2017
Total volume \$ 1,658,273,259
Total units 6,339 units

YEAR-TO-DATE 2017
Total volume \$ 7,828,527,594
Total units 30,642 units

Volume by Lending Channel

FINANCE OF AMERICA MORTGAGE

Total volume \$ 1,493,667,468
Total units 5,289 units
Retail volume \$ 1,226,270,379
Retail units 4,515 units
Wholesale volume \$ 267,397,089
Wholesale units 774 units

FINANCE OF AMERICA REVERSE

Total volume \$ 129,681,945
Total units 882 units
Retail volume \$ 17,449,413
Retail units 141 units
Wholesale volume \$ 112,232,532
Wholesale units 741 units

FINANCE OF AMERICA COMMERCIAL

Total volume \$ 34,923,846
Total units 168 units
Retail volume \$ 30,930,566
Retail units 150 units
Wholesale volume \$ 3,993,280
Wholesale units 18 units

Top Producers

FINANCE OF AMERICA MORTGAGE

RETAIL Volume

Christopher Fenoglio \$11,651,075
Adrienne Pozzi \$10,482,866
Thomas Jussila \$9,393,835

RETAIL Units

Blaise Menzoni 41 units
Amy Procaccino 36 units
Thomas Jussila 34 units

WHOLESALE Volume

Andrea Nicoli \$23,584,125
Adrian Santos \$20,387,279
Lynne Gonzales \$19,899,482

WHOLESALE Units

Adrian Santos 57 units
Andrea Nicoli 57 units
Michael Meyers 54 units

FINANCE OF AMERICA REVERSE

RETAIL Volume

Olivia Shinavar \$1,445,841
Toby Beers \$1,139,774
Julie Lobacz \$1,086,476

RETAIL Units

Olivia Shinavar 9 units
Toby Beers 6 units
Carol Lynne Giery 5 units
Julie Lobacz 5 units
Diana Rogers 5 units

WHOLESALE Volume

Ryan Menerey \$32,850,956
Kris Buglino \$27,747,244
Kevin Lee \$17,613,665

WHOLESALE Units

Kris Buglino 203 units
Ryan Menerey 182 units
Kevin Lee 132 units

FINANCE OF AMERICA COMMERCIAL

RETAIL Volume

Eric Van Deusen \$5,156,493
Jim Gallagher \$3,953,606
Kelly Rossow-Soto \$2,770,250

RETAIL Units

Eric Van Deusen 30 units
Jim Gallagher 25 units
Greg Sarver 14 units

WHOLESALE Volume

Vince Jacobs \$1,421,250
Kelly Frazee \$871,600
Ryan Dunphey \$637,980

WHOLESALE Units

Vince Jacobs 5 units
Kelly Frazee 4 units
Ryan Dunphey 2 units
Ken Stoner 2 units
Kelly Rossow-Soto 2 units

IN THE MEDIA FINANCE OF AMERICA

FAR President Kristen Sieffert Named to 2017 Mortgage Professional America Elite Women List and HousingWire Women of Influence List

<http://www.mpamag.com/contents/e-magazine.aspx?id=74253>

<https://www.housingwire.com/articles/40878-women-of-influence-kristen-sieffert>

Mortgage Daily Highlights Finance of America Q2 Results

<http://www.mortgagedaily.com/stories/FinanceAmericaProduction072417MBA.asp>

CNBC Talks Refinancing with Boca Raton Branch Manager

<http://www.cnbc.com/video/2017/07/07/is-now-the-time-to-refinance.html?play=1>





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FAM MORTGAGE ADVISORS: Vote for FAM!



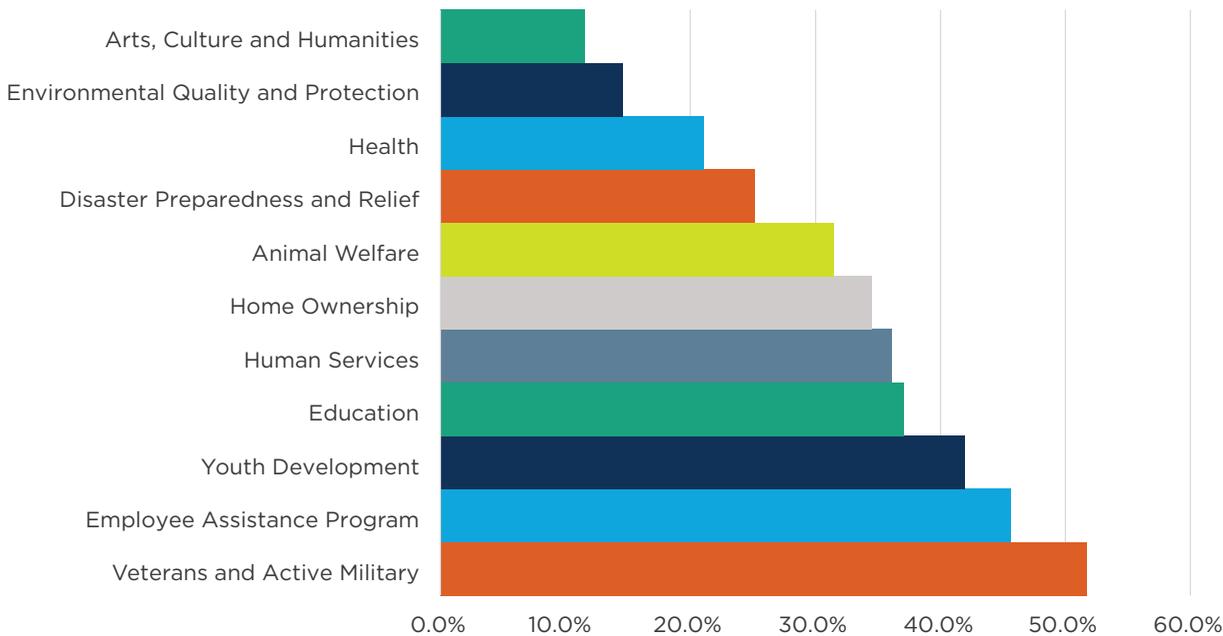
Calling all of Finance of America's Mortgage Advisors!

Voting is now open for the 2017 Mortgage Executive Magazine 50 Best Places to Work. Voting is limited to licensed MLOs that are presently employed by the company that they are rating and **closes August 25, 2017**. If you believe FAM deserves a place on the Best Places to Work list, please take a few minutes to vote today!

[CLICK HERE TO VOTE NOW!](#)

FINANCE OF AMERICA CARES Nonprofit Survey!

The Survey **CLOSES AUGUST 18!** Here is what you've told us so far...



Do you see the causes that are most important to you reflected above?

Don't miss your chance to take part in the development of our company's own nonprofit by taking the survey!

We want to hear about what you're passionate about, as a part of our ongoing efforts to strategically build our nonprofit in a way that reflects the employee's sentiments about charitable efforts. If the causes that are most important to you are reflected in the current survey results, reinforce it...and if not, let us know what you care about!

[CLICK HERE TO TAKE THE SURVEY!](#)

Join Our Cause

Application and Nomination Opportunities will be available in the upcoming months for those who wish to volunteer their time on our Board of Directors and Regional Impact Committees!

Have Questions? Let us know!

Contact us at Cares@FinanceofAmerica.com.



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HR CORNER New Employee Handbook!

We are pleased to release the new Employee Handbook!

The Handbook supersedes all previous versions and provides a standard of mutual expectations by knowing what applies, how situations will be handled, and what our options and obligations are within the organization. Employees can reference Policies such as PTO, Holiday, Social Media, Open Door, and Reviews.

As an organization that is continuing to work towards the standardization and centralization of policies, processes and practices, please note that there may be a section of the Handbook that may or may not pertain to your particular business unit/office or division; certain policies will be phased out over time in some areas of the business given the time of year this new Handbook has been distributed. The ultimate vision is that every policy contained in the Handbook will apply to every employee across all divisions beginning 1/1/2018. Until then, we urge you to contact your divisional HR office for any questions you may have or to clarify your understanding of any specific policy.

Going forward, you can access the Employee Handbook both via ADP (Company section) and The HUB (HR page).

EMPLOYEE ACTION REQUIRED

All employees are required to read the Handbook and provide acknowledgment on or before Friday, August 4.

Acknowledgment is completed in the following easy steps:

1. **Log into ADP Vantage** (<https://my.adp.com>)
2. **Click “Policy to acknowledge”** (found on the dashboard in the section “Things To Do”)
3. **Click “View”** (found below the message “Policies Require Acknowledgment”)
4. **Click the check box and “Agree”** to certify that you’ve read the policy.

SALES ANGLE

3 Steps to Transform Your Business for the Age of the Customer

In the Age of the Customer, technology has empowered customers to take their business elsewhere and identify alternatives. It has also radically changed expectations of how companies should interact with customers. Sixty-four percent of customers now expect real-time responses and interactions with brands; 75% expect companies to provide consistent experiences, regardless of channel; while 89% of business buyers expect companies to understand their unique business needs and expectations.

The stakes are high for brands that fall short. Two-thirds of customers say they’ll switch brands if they feel treated like a number, not an individual, while half of consumers say they are likely to switch brands if a company doesn’t anticipate their needs.

Business leaders must prepare for the inevitable disruptions in their own industry, and doing so requires a three-step strategic transformation that includes the following:

Step 1: Put the customer at the center of your business. Thriving in this challenging new environment requires leaders of every organization to reorient the focus and function of the entire company. Top business leaders are redesigning their company’s structures, organizational models, workflows, and processes to ensure that the customer is at the center.

Step 2: Seize the opportunity of AI to deepen customer relationships. As competitive advantage is increasingly defined by one’s control of and insights from customer data, the opportunities of AI become impossible to ignore. Organizations face pressure to move fast to gather, manage, and leverage customer data in real time, and deliver consistent performance at scale across each customer’s preferred channels.

Step 3: Drive change beyond customer-facing departments. According to Klaus Schwab, Founder and Executive Chairman of the World Economic Forum, the disruptions that brought us the Age of the Customer are “disrupting almost every industry in every country. And the breadth and depth of these changes herald the transformation of entire systems of production, management, and governance.”

Business leaders must not simply focus on modernizing their marketing, service, and sales departments. The impact of the Age of the Customer is far broader. The most successful companies are those that put the customer at the center of every business function — from product development to talent management and beyond.

Want to continue reading? Click here to read the full article!

<https://www.salesforce.com/blog/2017/07/3-steps-to-transform-your-business.html>

Johnson, N. (2017, July 24). *3 Steps to Transform Your Business for the Age of the Customer*. Retrieved from www.salesforce.com.



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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.



Kyle Flin

Business Analyst, Finance of America Mortgage

HOW WOULD YOU DESCRIBE YOUR JOB AT FINANCE OF AMERICA?

"Roles as Funder, Funding Lead, TRID/CD Lead, National Operations Training Specialist, and now Business Analyst, has meant that every single day at FAM has been both challenging and rewarding. Recently, my duties in the Wholesale Lending Channel have included; assisting with the roll-out and ramp-up of Non-Delegated Correspondent Lending, acclimation training for new Account Executives, answer-bank for all things BytePro when it comes to disclosures, documents, funding & compliance, enhancing the existing web Portal, and helping to define the user experience of the new wholesale web portal ("the Dash") that will be launching soon."

WHEN DID YOU JOIN THE COMPANY?

"I joined the company (as Pinnacle Capital Mortgage) in September, 2011. Best decision I could have ever made for myself."

HOW WOULD YOU DESCRIBE YOUR WORK ENVIRONMENT/CULTURE?

"This is going to sound odd once I tell you that I recently chose to relocate from the wholesale location in Concord, CA to the wholesale location in Wayne, PA, but the almost 6 years I spent in Concord have been the absolute best years of my life, both personally and professionally. Not only have I been presented with the most amazing opportunities for growth in my career, I also made some of my very best friends, and had a whole lot of fun! I'm very much looking forward to the new opportunities and experiences that PA has to offer!"



WHAT IS YOUR FAVORITE PASTIME?

"My favorite pastime is hands down exploring new places. Whether it's an airplane ride to somewhere exotic or even just a 30 minute drive from my front door, I'm always looking to see what this planet has to offer. While I've traveled to places like Hawaii, Mexico, Cayman, NYC, Korea, Thailand, Dubai, and the western states, my main motivation for relocating to PA was its proximity to all things East Coast... and Europe! Even my drive here was an amazing adventure. We spent 8 days traveling from Concord to Palm Springs to San Antonio to Austin to Waco to Memphis to Nashville to Roanoke to Baltimore to PA, and had the best time checking out at least one special thing in each place. Once I get settled in here, I look forward to new adventures in Washington D.C., Boston, Toronto, Niagara Falls, Turks and Caicos & Ireland!"

FAVORITE PLACE TO BE?

"Not to be sappy, but honestly my favorite place to be is in a car with my Mom, Sister & Nephew. My mom is in Seattle, my sister and nephew in Boise, and I've been in California for the last almost 8 years. So it's not often we get to all be together. A couple weeks ago we met up to attend my cousin's wedding. Not that anything really exciting happened, but the 2 hour car ride in traffic with the 3 of them is one of the best times of my life."

WHAT WORDS DO YOU LIVE BY, AND HOW DOES IT POSITIVELY AFFECT YOUR LIFE?

"Better an Ops than a what if." So I totally stole this from Google image search this morning, but it really sums up how I feel about life in general. We are constantly faced with having to make choices that seem impossible. Sometimes we win, sometimes we learn (I stole this too!). While I might not accomplish everything I set out to do on a daily basis, I am not so afraid of failure that I won't give things a shot."

WHAT THREE WORDS BEST DESCRIBE YOU?

"Smart. Funny. Inappropriate"

WHAT IS YOUR FAVORITE CORE VALUE AND WHY?

"Excellence. We are human, and we won't always be perfect, but I feel that it's important that our customers, vendors, and associates see us demonstrate that we love our line of work and strive to be great at what we do."

"It is with great pleasure and pride that we elect Kyle Flin for the employee spotlight. Kyle has made his mark as one of the most and relied upon employees in our wholesale division. He is the go-to guy for just about anything operations related! Most recently, Kyle has assisted on the national wholesale training team. He was instrumental in the buildout of our new NDC channel and he is our project manager for our next level of NDC services, FAM Express and FAM Express Plus. If that was not enough, Kyle is our business analyst and a major contributor to the buildout of our new wholesale portal-The Dash!

He is a great friend and co-worker; we love Kyle!"

- Terri Buckman, SVP, Wholesale Division



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MARKETING MINUTE

Marketing Compliance Guideline Release

New Finance of America Marketing Compliance Guidelines are now available! This Guide helps to ensure that we market consistently and cohesively and in no way harm our consumers. Our company prides itself on being the leader in our industry by doing the right thing for our clientele, and this guide compliments that effort.

The updated Guidelines now include content that is applicable to all FOA companies (i.e. Reverse, Mortgage, and Commercial). The Marketing team is also finalizing their submission process so sales teams receive expedited approvals as well as clear explanations and documentation to their questions.

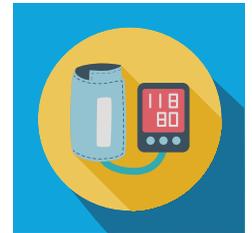
These Guidelines will continue to be updated, improved and changed as regulations change. Please make sure that you always defer to the most current version that is located within the Marketing section of The HUB.



REMINDER: Federal and state regulations significantly restrict how financial services providers can advertise to consumers and customers. This guide provides guidelines for governing day to day marketing conduct but is not a complete list of all requirements. Accordingly, Finance of America requires employees to have marketing materials, in whatever form, approved prior to publication/distribution as further described in this guide.

HEALTH AND WELLNESS High Blood Pressure

If you're among the one in three Americans who have high blood pressure (hypertension), take note: it's not something you can afford to ignore. High blood pressure typically has no symptoms. Since symptoms can be strong motivators, it can be tough to make lifestyle changes or see the need for treatment when you feel fine. But here's why you need to follow "doctor's orders." High blood pressure is a "silent killer" and not treating it can have serious consequences.



What high blood pressure does to your body:

Blood pressure is the force of blood that travels through your arteries. If pressure is too high, it can damage your blood vessels and organs in your body. The higher your blood pressure is, and the longer it stays untreated, the greater your risk for serious medical problems, including: Heart failure, Heart attack, Stroke, Kidney Damage, Vision problems and Memory loss.

How to reduce your risk:

To prevent complications, follow your high blood pressure treatment plan as directed by your doctor: Take all medications as prescribed, reach or maintain a healthy weight, follow the Dietary Approaches to Stop Hypertension (DASH) diet, Limit sodium intake, Get Active, Avoid alcohol and don't smoke.

DASH to lower blood pressure:

What you eat has a lot to do with good blood pressure control. Find out what delicious foods to include in your diet to help combat high blood pressure. <http://dashdiet.org/default.asp>

OPS MEETING PHOTO

FAM Operations teamed up in Dallas to discuss Retail process workflow alignment. A big thank you goes out to all of the attendees!

(Pictured Here): Allison Bauer; Heather Eline; Mike Potter; Tara Scanlan; Jill Baldassi; Susan Roy; Greg Freeman; Liz Brandon.

(Not Pictured): Ryan White; Sandi Sicilia; Maureen Simmons; Erik Anderson; Darcie Freeman; Maria Deen; Denise Cardoso; Anthony Cimino; Valerie Pressley; John Hutchens; Michael Fant.





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NEW EMPLOYEES

We extend the warmest welcome to our newest Finance of America employees!

Abigail Shirvinski
Adison Cramer
Adrian Webb
Alexander Simpson
Alicia Crump
Andrea Castillo
Andrea Martinez
Andrew Myers
Andrew Tobin
Ann Majoros
Annemarie March
Anthony Canonico
Benjamin Hill
Bobbi Johnson
Bradley Morrell
Brandon Payne
Brenda Alfrey
Brennon Watkins
Brian Ali
Brian Barbour
Brinlee Davis
Carol Johnson

Casey Mitten
Cassandra Oliver
Chris Bongirno
Christopher Boliard
Christylanium
McKeever
Cynthia Saulter
Daniel Ramirez
Danielle Diehl
Danielle Filardo
David Holdeman
David McIntosh
Debra Burk
Debra Price
Denise Williams
Derrick Nelson
Dewayne Renner
Diana Short
Elias Abiyou
Eric Credle
Eric Hagan
Erin Boyer

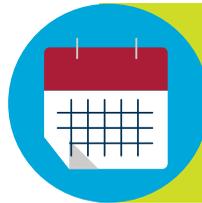
Eva Brooks
Gabriel Valerio
George Leppert
Glenn McCarthy
Jaime Teran
Janel Hoyt
Jason Boley
Jason McMunn
Jeffrey Moenning
Jeffry Larson
Jennifer Kanoff
Jennifer Novak
Jessica Byrnes
Jody Mincey
Joel Panduro
John Jackson
Joseph Cunningham
Joshua Campo
Joshua Sommerfield
Julian Bustamante
Katie Hwang
Keilani Temple

Keith Henderson
Keith Rumenser
Kelly Humphrey
Kendra Knight
Kennidy McDonald
Kieu Luu
Kimberly Linker
Kimberly Widmann
Kirsten Kassapian
Kole Buzzeo
Kristen Berry
Kyeshia Wickware
Larry Penland
Larry Warner
Len Sprouse Jr.
Marcus Nielson
Markus Snodgrass
Martha Hernandez
Reyna
Megan Miller
Meghan Sarver
Melissa Campion

Melissa Parisi
Michele Waldren
Michelle Williams
Momina Faridi
Myranda Vig
Nancy Frisina
Nicholas Arnold
Nocona Mellish
Patricia Armstrong
Paul Brown
Paul Tschieder
Rebecca House
Rebecca Meyer
Robert Bronson
Robert Volko
Roberta Gordon
Roland Bordon
Rosangela Robinson
Rosemary Rikal
Ryan Otten
Sabrina Saldana
Samantha Incardona

Samantha Pavlovich
Sara Pierce
Sarah Micael
Scott Reynolds
Sean Reid
Sergio Mayorga
Shaun Sproul
Steven Scott
Tanya Dodds
Tara D'Adamo
Teresa Robinson
Test Employee
Timothy Barfield
Tommy Mendoza-Morales
Truong Luu
Valerie Gefert
Vicente Orduno Jr.
Victoria Williams

CLICK HERE
to watch videos within
the "Getting Personal
with Leadership"



UPCOMING HOLIDAYS

Labor Day | Monday, September 4
Thanksgiving Day | Thursday, November 23
Day After Thanksgiving | Friday, November 24
Christmas Day | Monday, December 25



perks at work

Back to School Savings Event

July 24 - August 27

Click [HERE](#) to start shopping!



PERKS STATS July 2017

Registered Employees: 3,636
Registered Referrals (Friends & Family): 1,604
Annual Savings: \$331,008
Lifetime WOWPoints Earned: 2,407,952

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