

# About Us

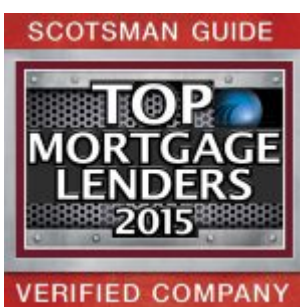
Shining Star Funding is a full service mortgage banker, offering a diverse portfolio of home loan products. We have the resources to expand our product offering and develop new services for our customers and partners. Our knowledgeable and seasoned mortgage specialists are committed to delivering an innovative, high-touch, high-tech lending experience for consumers, brokers, and our industry partners across the country.

At Shining Star Funding, we do everything we can to put more knowledge, initiative, and power back into the borrower's hands – where it belongs.

Shining Star Funding is a Division of Finance Of America Mortgage LLC

With over 3, 500 Employees, we have funded more than \$12 Billion in volume and originated in excess of 45,000 loans in 2015. With market presence in West and East Coast

We are Top Rated Mortgage Lender – 3 Years in a Row



## Our Mission

Shining Star Funding is committed to providing extraordinary customer service by making our customers' satisfaction the top priority. Shining Star Funding is also dedicated to delivering quality mortgage solutions that support you in Opening Doors to Home Ownership.

## Our Four Core Values



### TEAMWORK

We always achieve more  
by working together



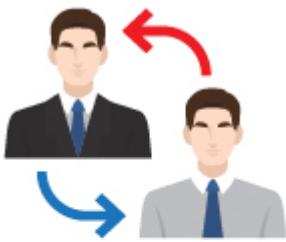
### EMPOWERMENT

We empower others by  
giving them every  
opportunity to succeed



### POSITIVITY

We consistently maintain a positive attitude in everything we do



### EXCELLENCE

We strive for excellence by pursuing continual improvement in every aspect of our business

## Our Other Accomplishments

- Freddie Mac & Ginnie Mae Approved
- We are a top 5 lender in many of our market according to starts from DataQuick
- FNMA approved seller/ servicer-allowing us to offer our FNMA direct product
- We win awards in several of our regions! Voted an

anonymously by our own employees and clients

So what's the difference between Shining Star Funding Vs the Banks?

Bank have internal overlays [DTI, Collateral and Credit] creating a wall that some borrowers cannot cross

We have special loan products mirrored to

- Fannie Mae
- Freddie Mac
- Ginnie Mae

## **Our Commitment**

We dedicate ourselves everyday to helping our customers obtain a home mortgage loan. Our committed team works tirelessly to provide the good old fashioned personal touch that allows our customers to feel more in control, have a better sense of clarity and feel completely connected and cared for. We are about CONSTANT PROGRESS. CONSTANT SUPPORT.