

REPORT on AAG and FAC

American Advisors Group (AAG):

American Advisors Group (AAG) is a reverse mortgage lender that is headquartered in Irvine, California. The company was founded in 2004 by Reza Jahangiri, and it has since become one of the largest reverse mortgage lenders in the United States. AAG offers a variety of reverse mortgage products, including the Home Equity Conversion Mortgage (HECM). HECMs are government-insured loans that allow homeowners 62 years of age or older to tap into the equity in their homes without having to make monthly mortgage payments. The proceeds from a HECM can be used for a variety of purposes, such as paying for healthcare, home improvements, or simply living expenses.

AAG has a good reputation among consumers and financial professionals. The company has been awarded numerous honors, including being named the "No. 1 HECM Lender in the Nation" by Reverse Market Insight. AAG is also a member of the National Reverse Mortgage Lenders Association (NRMLA) and the Consumer Financial Protection Bureau's (CFPB) Home Equity Conversion Mortgage Advisory Council.

Website: <https://www.aag.com/>

Location: Irvine, California

Founded: 2004

Emails: The website sends out emails to customers and potential customers. The emails typically contain information about reverse mortgages, home equity loans, and other financial products and services offered by AAG. The reputation of the IP address is good.

Merger: Plano, Texas-based Finance of America Companies Inc. (FOA) said Monday it closed March 31 on its previously announced deal to acquire the assets of American Advisors Group (AAG), a direct-to-consumer reverse mortgage lender. [LINK](#)

Finance of America Companies Inc.:

- Company name: Finance of America Companies Inc.
- Headquarters: Plano, Texas
- Founded: 2013
- CEO: Graham A. Fleming
- Employees: 4000
- Website: <https://www.financeofamerica.com/>

Finance of America Companies Inc. is a diversified financial services company headquartered in Plano, Texas, United States. It operates through various subsidiaries and provides a wide range of lending and financial solutions to consumers, businesses, and mortgage professionals.

Key points about Finance of America Companies Inc.:

1. Services and Offerings: These include mortgage lending, reverse mortgages, personal loans, commercial loans, mortgage servicing, and other related financial services.
2. Mortgage Lending: They offer conventional loans, government-backed loans (such as FHA, VA, and USDA loans), jumbo loans, and specialized loan programs.
3. Reverse Mortgages: Finance of America is one of the prominent players in the reverse mortgage market. It offers Home Equity Conversion Mortgages (HECMs).
4. Technology and Digital Solutions: Finance of America emphasizes leveraging technology and digital platforms to enhance the lending process and customer experience.
5. Nationwide Presence: They have a network of mortgage professionals and loan officers to assist borrowers with their financing needs.





Header Details AAG:

After signing up we get this email from AAG: [LINK](#)

Learn more about ways to better your retirement.

Enter your email address to subscribe.

We respect your privacy. We do not sell our subscriber email list to other parties. As we are a financial institution, any personal identifying information submitted to us here will be used for the purpose of communicating with you or advertising to you now or in the future, with the hope of presenting you with financial products that may fit your need. Please see our [privacy notice](#) for additional details.



From: AAG <contactus@learn.aag.com>

Subject: Ready to retire better? Welcome to AAG.

Time: Just Now

If you are having trouble reading this email, [read the online version](#).



Hello Hello -

Thank you for subscribing to receive emails from AAG. Our goal is to provide you with the best materials to educate yourself on the ins and outs of retirement.

Before we email you the digital version of our info kit, as well as other informative content, we need you to confirm by clicking the link below.

[Email Me the Retirement Information Kit](#)

Keep an eye out for upcoming topics in your email inbox. And add contactus@learn.aag.com to your contact list.

If you have any questions, don't hesitate to contact us at **(888) 985-5885**.

[Licensing & Information](#) | [Privacy Policy](#) | [Unsubscribe](#)

NMLS# 9392 (nmlsconsumeraccess.org). American Advisors Group (AAG) is headquartered at 18200 Von Karman Ave., Suite 300, Irvine, CA, 92612. Borrowers remain responsible for paying property taxes and homeowners insurance, must occupy home as their primary residence, pay for ongoing maintenance, and otherwise comply with loan terms; otherwise the loan becomes due and payable. This ad and materials are not from HUD or FHA and were not approved by HUD or a government agency. Ad not intended for OR residents.

Header Details of the Successful Sign-Up Mail that we received:

from: **AAG** <contactus@learn.aag.com>
reply-to: **AAG** <contactus@learn.aag.com>
to: rsvermax@gmail.com
date: Jul 7, 2023, 10:10 PM
subject: Ready to retire better? Welcome to AAG.
mailed-by: learn.aag.com
signed-by: learn.aag.com
security: Standard encryption (TLS) [Learn more](#)
 : Important according to Google magic.

Here we can clearly see the IP address mentioned in the SPF section is 129.145.20.194

1. From: The Email is from 'contactus@learn.aag.com'.
2. Reply-To: If we had to reply to this email the reply would be sent directly to 'contactus@learn.aag.com' email address.
3. To: The email was sent to 'rsvermax@gmail.com'.
4. Date: The time at which the email was sent was 'Jun 7, 2023, 10:10 PM'.
5. Subject: The subject is 'Ready to retire better? Welcome to AAG'.
6. Mailed-By: The email client or server AAG used to send this email is 'learn.aag.com'.
7. Signed-By: AAG used the 'learn.aag.com' domain to sign the email using DKIM.
8. Security: The security measure used to deliver the message is 'standard encryption (TLS)'.

Original Message:

Original Message	
Message ID	<f39addfaff364ee89e6614c77f8c755b@910072208>
Created at:	Fri, Jul 7, 2023 at 10:10 PM (Delivered after 1 second)
From:	AAG <contactus@learn.aag.com>
To:	rsvermax@gmail.com
Subject:	Ready to retire better? Welcome to AAG.
SPF:	PASS with IP 129.145.20.194 Learn more
DKIM:	'PASS' with domain learn.aag.com Learn more
DMARC:	'PASS' Learn more

1. Message ID: Each email message is given a different identity known as the Message-ID header. It facilitates keeping track of and referring to certain emails in email threads or chats. There are about 50 letters and digits in it. The message ID is 'ff39addfaff364ee89e6614c77f8c755b@910072208'.
2. SPF: It is an email authentication method also known as Sender Policy Framework that verifies the sender's identity by comparing the IP address of the server delivering the email to a list of authorized IP addresses published in the DNS records of the sender's domain. Here, it says "PASS" so it's from a trusted server (AAG official server) and here the IP address is '129.145.20.194'.
3. DKIM: The authentication mechanism that makes use of cryptographic signatures to confirm an email's authenticity and integrity is DomainKeys Identified Mail (DKIM). The digital signature sent to the email's headers or body by the sender's domain may be verified by the recipient's mail server using the public key made available in the sender's domain's DNS records. Here, it says 'PASS' with the domain learn.aag.com which means it is verified using the key available in the sender domain 'learn.aag.com'
4. DMARC: In order to provide domain owner control over how email servers handle rejected or unauthenticated emails, Domain-based Message Authentication, Reporting, and Conformance(DMARC) is a policy framework. It allows domain owners to define the actions that recipients should take when emails fail SPF or DKIM tests. As it is 'PASS', it means it's from a trusted, original source and has been verified on the recipient's side as well.

IP Reputation Check: [LINK](#)

IP/Domain Reputation Check

Check IP and domain reputation in popular blacklists. Get real-time results.

Domain or IP:

[Check](#)

Check results for **129.145.20.194** ip

IP Listed

Not listed

Blacklists

Host	Status	Reference
AntiCapcha.NET IPv4	Not listed	Check Blacklist
ANTISPOAM-LFWJ.dynw	Not listed	Check Blacklist
ANTISPOAM-LFWJ.rbl	Not listed	Check Blacklist
Antispam.org.id	Not listed	Check Blacklist
Backscatterer.org	Not listed	Check Blacklist
Barracuda Reputation Block List	Not listed	Check Blacklist
CICCF's own black list	Not listed	Check Blacklist
CRISA DBL	Not listed	Check Blacklist
Cymru Blogon List	Not listed	Check Blacklist
dbw.mt.edu	Not listed	Check Blacklist
DroneBL	Not listed	Check Blacklist
Dweep Systems insight	Not listed	Check Blacklist
Dweep Systems proxy	Not listed	Check Blacklist
Dweep Systems relays	Not listed	Check Blacklist
Edkasec Infotringer List	Not listed	Check Blacklist
Edkasec local blacklist	Not listed	Check Blacklist
Exonima blacklist	Not listed	Check Blacklist
Empire-DNSBL	Not listed	Check Blacklist
JIPPO's RBL Project (Setup Listings)	Not listed	Check Blacklist
JIPPO's RBL Project (Email-abuse Listings)	Not listed	Check Blacklist
JustSpam.org	Not listed	Check Blacklist
Kemget.net DNS Black List	Not listed	Check Blacklist
Leadmon.net's Spamhaus Listings (DNSBL)	Not listed	Check Blacklist
Malware Blacklist	Not listed	Check Blacklist

IP Check returns “Reputed” and IP isn’t listed in any Blacklists.

Domain Health Check: [LINK](#)

AAG.COM Domain Health Report

Complete

These results are for **aag.com**. Did you really mean to run **learn.aag.com**? [Click Here](#)

Overwhelmed with becoming DMARC compliant?

[➔](#)

Problems

1 Errors
1 Warning
243 Passed

Blacklist

0 Errors
0 Warning
189 Passed

Mail Server

1 Errors
0 Warning
31 Passed

Web Server

0 Errors
0 Warning
8 Passed

DNS

0 Errors
1 Warning
15 Passed

2 Problems

Category	Host	Result	
spf	aag.com	Too many included lookups (12)	More Info
dns	aag.com	SOA Serial Number Format is Invalid	More Info

[Show All Tests](#)

Here, we get the result “SOA Serial Number Format is Invalid” which causes a warning and “Too many included lookups (12)” which causes an error.

Header Details FAC:

After signing up we get this email from FAC: [LINK](#)

Please fill out the form below to receive company press releases via email when they occur.

First Name:*

Last Name:*

Email:*

Contact Type:

CHOOSE NOTIFICATIONS

Company Information	SEC Filings
<input checked="" type="checkbox"/> All Press Releases	<input type="checkbox"/> All SEC Filings
<input type="checkbox"/> End of Day Stock Quote	<input type="checkbox"/> Annual & Quarterly Reports
<input type="checkbox"/> Weekly Summary Report	<input type="checkbox"/> Current Reports
	<input type="checkbox"/> Insider Transactions
	<input type="checkbox"/> Proxy Information
	<input type="checkbox"/> End of Day SEC Filings



Header Details of the Successful Sign-Up Mail that we received:

from: **Finance of America Companies Inc.** <noreply@em.equisolve.com>
to: rsvermax@gmail.com
date: Jul 7, 2023, 10:44 PM
subject: Finance of America Companies Inc. - Signup Confirmation
mailed-by: em.equisolve.com
signed-by: equisolve.com
security: Standard encryption (TLS) [Learn more](#)
 : Important according to Google magic.

Original Message of FAC:

Original Message

Message ID	<rxgi9f.buhf8p@ir.financeofamerica.com>
Created at:	Fri, Jul 7, 2023 at 10:44 PM (Delivered after 1 second)
From:	"Finance of America Companies Inc." <noreply@em.equisolve.com> Using htmlMimeMail5 <http://www.phpguru.org/>
To:	rsvermax@gmail.com
Subject:	Finance of America Companies Inc. - Signup Confirmation
SPF:	PASS with IP 167.89.22.109 Learn more
DKIM:	'PASS' with domain equisolve.com Learn more
DMARC:	'PASS' Learn more

[Download Original](#)[Copy to clipboard](#)

IP Reputation Check: [LINK](#)

IP/Domain Reputation Check

Check IP and domain reputation in popular blacklists. Get real-time results.

Domain or IP ⓘ

167.89.22.109

Check

Check results for **167.89.22.109** ip

IP Listed

in 1 lists

Blacklists

Host	Status	Reference
UCEPROTECT Level 3	Listed	Check Blacklist
AntiCapcha.NET IPv4	Not listed	Check Blacklist
ANTISPAM-UFRJ duinv	Not listed	Check Blacklist
ANTISPAM-UFRJ rsbl	Not listed	Check Blacklist
Antispam.or.id	Not listed	Check Blacklist
Backscatterer.org	Not listed	Check Blacklist
Barracuda Reputation Block List	Not listed	Check Blacklist
C&CZ's own black list	Not listed	Check Blacklist
CASA CBL*	Not listed	Check Blacklist
Cymru Bogon List	Not listed	Check Blacklist
dev.null.dk	Not listed	Check Blacklist

Here we can see the IP used in the email of FAC is in one blacklist which is “UCEPROTECT LEVEL 3”. This makes the IP “Not Reputed”.

Domain Health Check: [LINK](#)

EQUISOLVE.COM Domain Health Report

Complete

X

Overwhelmed with becoming DMARC compliant?

Problems

0 Errors

0 Warning

721 Passed

Blacklist

0 Errors

0 Warning

643 Passed

Mail Server

0 Errors

0 Warning

60 Passed

Web Server

0 Errors

0 Warning

3 Passed

DNS

0 Errors

1 Warning

15 Passed

8 Problems

Category	Host	Result	
smtp	aspmx1.google.com	Reverse DNS does not match SMTP Banner	More Info
smtp	aspmx3.googlemail.com	Reverse DNS does not match SMTP Banner	More Info
smtp	aspmx5.googlemail.com	Reverse DNS does not match SMTP Banner	More Info
smtp	aspmx2.googlemail.com	Reverse DNS does not match SMTP Banner	More Info
smtp	alt2.aspmx1.google.com	Reverse DNS does not match SMTP Banner	More Info
dns	equisolve.com	SOA Serial Number Format is Invalid	More Info
smtp	alt1.aspmx1.google.com	Reverse DNS does not match SMTP Banner	More Info
smtp	aspmx4.googlemail.com	Reverse DNS does not match SMTP Banner	More Info

Show All Tests

Here, we get the result “Reverse DNS does not match SMTP Banner” and “SOA Serial Number Format is Invalid” which raises 7 warnings.