

## COMPANY ACCOLADES

- **VOTED #1 BEST MORTGAGE COMPANY TO WORK FOR 5 YEARS IN A ROW** by *Mortgage Executive Magazine* based on Loan Officer votes
- Licensed in all 50 states
- **RANKED #4 OUT OF THE TOP 100 MORTGAGE COMPANIES IN AMERICA 2017** by *Mortgage Executive Magazine*
- Funded more than \$26.5 billion in 2018 alone
- **RANKED #5 FOR TOTAL VA PURCHASE LOAN VOLUME IN FISCAL YEAR 2018** by the VA
- In collaboration with the American Warrior Initiative, we have raised **\$2.2 million** to help wounded warriors in need



Contact us today!



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\*A pre-qualification is not an approval of credit and does not signify that underwriting requirements have been met. \*\*VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit standards, and property limits. Fairway is not affiliated with any government agencies. These materials are not from VA, HUD or FHA, and were not approved by VA, HUD or FHA, or any other government agency. \*\*\*USDA Guaranteed Rural Housing loans subject to program stipulations and applicable state income and property limits. Copyright © 2019 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender. Fairway Independent Mortgage Corporation ID NMLS de la Entidad #2289. Fairway Independent Mortgage Corporation NMLS Entity ID #2289 (www.nmlsconsumeraccess.org).



Why Pay  
**RENT?**



Start building  
**EQUITY TODAY!**



# RENTING VS. BUYING

Whether you are buying your first home, moving across town, or refinancing your current mortgage, Fairway Independent Mortgage Corporation is here to help.

## WE KEEP THE PROCESS AS SIMPLE AS POSSIBLE BY:

- Providing application options — in person, over the phone, securely online, or through our mobile app
- Offering loan products that meet your financial needs and goals
- Helping you make informed decisions by educating you about your best loan options
- Guiding you through the entire loan process from the application to closing and beyond



**PUT YOUR MONTHLY RENT PAYMENTS TO WORK FOR YOU!** Get on the path to homeownership with great home financing options from Fairway Independent Mortgage Corporation. Below is an example of how monthly rent can compare with a 30-year, fixed-rate mortgage.

MONTHLY PAYMENTS ADD UP OVER TIME				
MONTHLY RENT		5 YEARS	10 YEARS	30 YEARS
\$1,000		\$60,000	\$120,000	\$360,000
HOME SALES PRICE		30-YEAR, FIXED-RATE MORTGAGE AT 4.25% INTEREST, APR 5.264%*		
		MONTHLY PAYMENT	TOTAL PAYMENTS OVER 30 YEARS	
\$125,00		\$614.92	\$221,371	
PRINCIPAL AND INTEREST	TAXES	HAZARD INSURANCE	MORTGAGE INSURANCE	PRINCIPAL, INTEREST, TAXES AND INSURANCE
\$614.92	\$104.17	\$55	\$85.44	\$859.53

\*Note: Assumes 20% down payment. Taxes and insurance estimate will vary.

# OUR PRODUCTS

We're a national lender that offers a variety of home financing products. With low down payment options and flexible terms, you may be able to buy a home with monthly payments that are comparable to your current rent. Products and services for homebuyers include:

- Low down payment options
- Flexible terms and qualifying guidelines
- Competitive rates and fees
- Fixed- and adjustable-rate mortgages (ARMs)
- Lender-paid loan pre-qualifications\*
- Regional processing and underwriting for quick decisions and closings

LOAN TYPE
<b>FHA</b> <ul style="list-style-type: none"><li>• Financing for first-time and repeat homebuyers</li><li>• Low down payment options</li><li>• Both fixed-rate and adjustable-rate loans available</li></ul>
<b>U.S. DEPARTMENT OF VETERANS AFFAIRS LOAN (VA)**</b> <ul style="list-style-type: none"><li>• Low or no down payment requirement</li><li>• Lower closing costs</li><li>• A wide range of rate, term and cost options</li></ul>
<b>USDA***</b> <ul style="list-style-type: none"><li>• Low FICO score requirements</li><li>• No down payment required</li><li>• Flexible credit underwriting requirements</li></ul>
<b>CONVENTIONAL</b> <ul style="list-style-type: none"><li>• Standard mortgage not directly insured by the federal government</li><li>• Typically administered through Fannie Mae® or Freddie Mac</li><li>• Low rates with flexible terms</li></ul>