



Grow forward.

**The Best-Kept
Secret in the Industry**

careers@fairwaymc.com





A Message from the CEO

We are committed to the individual success of every employee, which means we will always support you in reaching your career goals.

We believe in instilling confidence in those around us, building knowledgeable consumers and self-assured team members.

We empower people to be creative, make decisions and think outside the box.

A white, stylized cursive signature of Steve Jacobson on a dark green background.

Steve Jacobson, CEO



“It’s not about the loans we do; it is about the hearts we change and the people we help.”

— Steve Jacobson, CEO

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Introduction

At Fairway, we are dedicated to creating a fun, enlightening environment for our team members and clients alike. We aim to provide great customer service, speed and support by being kind, humble and giving 100% every day. It’s what we do and who we are.

CORE VALUE

1 Humility First

Who We Are

Over



YEARS

OF SERVICE, SPEED
& SATISFACTION

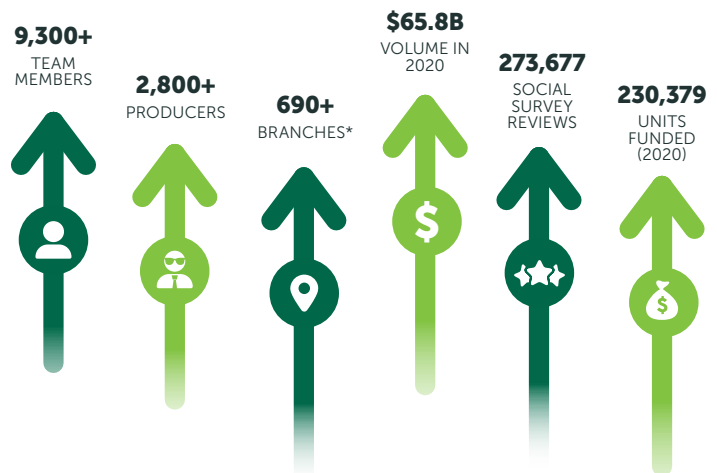
Since 1996

LICENSED IN
ALL 50 STATES



Expect the best.

- High-quality loan processes and procedures
- Early delivery of closing documents and loan funds
- Some of the fastest turn times in the industry
- Outstanding customer service
- BBB rating of A+



IN USDA
PURCHASE UNITS
& VOLUME
(FY2020)



IN FHA
PURCHASE
VOLUME
(FY2019)



IN VA
PURCHASE UNITS
& VOLUME
(FY2020)

**Includes satellite locations*

Support

Guiding You Every Step of the Way

Each of our departments offers unparalleled support to ensure that our team members have the resources they need to be successful at Fairway.

Products

We listen to you! We're consistently adding cutting-edge products to ensure our buyers have the right options to achieve their needs and goals.

Branch Support

Branch Support is our frontline and gateway to the entire organization. We understand urgency and make every effort to respond in minutes, allowing each branch to sustain maximum efficiency.

Marketing

Our full, in-house Marketing Department is a one-stop shop for all your communication needs. We offer a state-of-the-art marketing system (Fairway My Way) and lead programs that will help propel your business to the next level. Our incredible Support team is also here to help get you started on your path to marketing success!

Learning & Development

We're here to help you grow.



CORE VALUE

5 Speed to Respond

Marketing



Full-Service Creative

From content creation to design, our team works with you directly to ensure that your needs are met and we are creating unique items that you can use in your market.

Social Media Assistance

Are you new to marketing on social media or looking for new ways to grow? Schedule a social media one-on-one to learn more about how to expand your business.

Lead Gen Assistance

Our Lead Gen team offers Fairway Loan Officers with the tools they need to bring in quality leads. We offer one-on-one consultations, webinars and trainings to help you get started.

Build your brand.

Grow your
business.

CORE VALUE

9

Consistent, Honest
Communication



Fairway My Way

Need marketing in a flash? Our marketing portal, Fairway My Way, is your one-stop shop for pre-created marketing flyers, postcards, business cards and more!



FAIRWAY
Company Store

Company Store

If you are in need of Fairway promo items or apparel, the company store has you covered. Never miss an opportunity again to promote your business in a fun way at an open house or other events.

CORE VALUE

7 Respect, Listen and Stay Balanced

Servicing

Where You and Your Clients Are **Top Priority**

We are dedicated to supporting our branch network and their clients. We have resources to help your buyers, whether we service their loan or not.



Servicing 911

- Critical assistance to our branch network with responses on a priority basis
- Guidance that empowers Loan Officers to help their customers after their loan closes
- Resources for all things servicing and transfer related through Servicing KnowledgeOwl
- Interim servicing prior to transfer to a new servicer
- Unparalleled advocacy for customers post-servicing
- Retained servicing, which simplifies loan administration for the buyer:
 - Premium, private-label sub-servicing platform
 - In-house customer service on retained loans, which allows us to provide a great client experience
 - Easy-to-use website and mobile app



FairwayNEXT

- Gives convenient, 24/7 access (via web, mobile or tablet) to mortgage loan and servicing transfer details for customers and Loan Officers
- Allows customers to make one-time ACH payments
- Sends customers important servicing loan status texts, with pre-closing eConsent
- Answers the top questions after a loan closes:
 - Where do I make my first payment?
 - Is my loan transferring?
If so, who is my new servicer?

CLICK TO LEARN MORE.

What sets Fairway apart from our competitors?

Creditool®

FAIRWAY INDEPENDENT MORTGAGE CORPORATION

Creditool is a registered trademark of Fairway Independent Mortgage Corporation or its subsidiaries.

Fairway offers an in-house credit improvement department with FCRA-certified analysts who work with our loan officers and applicants to increase credit scores and improve credit as needed to qualify for financing.

- The Creditool team helped 2,361 borrowers complete their credit improvement plans and reach their credit score goals in 2020!
- Creditool® is registered and branded for Fairway

"The Creditool team surprises our borrowers every time with how fast, simple and effective they work. You make us look so good!!! Thank you!" — **Julie C.**, Loan Officer

"I'm still hopeful and quite proud that I am making strides. I thank you for giving me a plan to get my credit on track. Words cannot express how grateful I am." — **Sophia L.**, Borrower/Client

"The co-borrower increased her scores from 597 to 670, right around 30 days!"
— **Kris W.**, Branch Manager

The Credit Improvement Process

- 1 **Client applies for a mortgage.**
- 2 Client's credit is pulled.
- 3 If client has no credit history or scores that need improvement, the Loan Officer explains the Creditool program to the client and provides an authorization form.
- 4 Client returns signed Creditool authorization form.
- 5 Loan Officer submits the signed request via Encompass to Creditool.
- 6 File enters Creditool queue and is assigned to a credit analyst.
- 7 Credit analyst reviews incoming request and current credit report to create an improvement plan.
- 8 Analyst provides a copy of the plan to the Loan Officer and reaches out to the client to explain the plan and answer any follow-up questions.
- 9 Analyst follows up with responsive clients, informs the Loan Officer of the status, and rescues (if needed) until plan is complete.
- 10 Analyst informs the Loan Officer when to pull the new credit report.
- 11 **File is marked as complete.**

Mortgage Technology



Put Tech To Work for Your Business

Fairway offers a wide range of mortgage technology products that are designed to grow your business and make you a reliable, informative source for your associates.

Fairway Products

At Fairway, we listen to the wants and needs of our Loan Officers. We have designed cutting-edge software that serves our clients' and associates' needs. This includes a mobile mortgage app, eClosing options and other streamlined digital mortgage experiences from our partners.



Fairway Express is a homegrown consumer experience that allows your clients to easily complete a

loan application and manage their loan tasks from a web browser.

- Intelligent web-based loan applications
- Optional up-front verifications
- Status tracking and document collection
- Automated needs list
- BombBomb & Social Survey



Fairway ExpressClose is a home-grown, web-based portal that digitizes the mortgage experience.

- Improved loan application workflow
- Improved questions and logic
- Improved overall web and mobile experience

CORE VALUE

4

Create an Amazing Experience for You



Fairway My Way is our convenient marketing portal with CRM functionality that is specifically tuned to fit your needs as a mortgage professional.



by Fairway Independent Mortgage Corporation | NMLS# 2289

Today's mortgage borrowers demand a robust mobile experience, so why not give them just that! Our **FairwayNOW** mobile app is the answer. Apply, scan documents and more!



CORE VALUE

6

SEEK WISE COUNSEL



TOOLS_AND_SERVICES



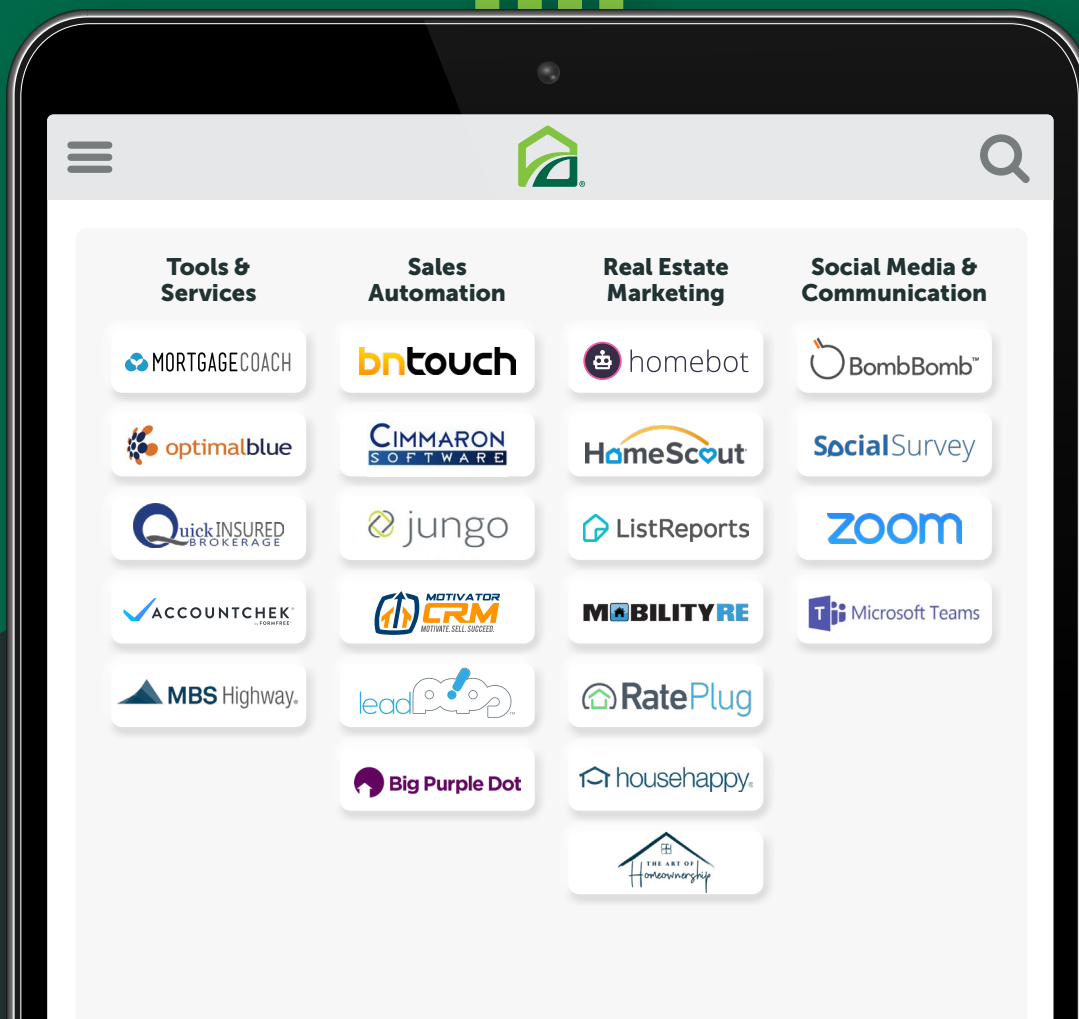
SALES_AUTOMATION



REAL_ESTATE_MARKETING_SERVICES



SOCIAL_MEDIA_AND_COMMUNICATION



HR and Benefits

3 ^{CORE VALUE}
HAVE FUN!



Discount Programs

Travel

Tech and Gadgets

Insurance



Coaching



Options to Give Back

Give-a-Day, Get-a-Day

Charity Volunteer Paid Days Off



Wellness Initiatives

Fitness Machines

Diagnostic Body Scans

Weight Loss & Wellness Support

Free Online Fitness Classes



Growth

Discover the Best Version of You



American Warrior Real Estate Professional (AWREP)

AWREP Boot Camps are hosted by Fairway branches throughout the nation to provide real estate agents with continuing education credits as well as the certification of American Warrior Real Estate Professional. They are trained and equipped to handle the home purchase needs of active and former military clients with excellence.



Military Mortgage Specialist (MMS)

Exclusive to Fairway Loan Officers, Processors, Closers, Loan Officer Assistants and Branch Managers, the Military Mortgage Specialist designation thoroughly trains and equips our loan professionals to handle the home loan needs of active and former military clients with excellence.



Events

The goal of every Fairway event is to provide additional training and insights and to encourage our team members to grow.

- Managers Meeting
- Dream Big Sales Summit
- Annual Meeting



Ignite

Fairway Ignite is personalized leadership and sales coaching from top-producing Fairway Loan Officers and Branch Managers who not only know Fairway's systems and tools, but also understand the critical aspects of helping you achieve your goals.

2

CORE VALUE

Foster Growth & Knowledge

Building Community

AWI

The objective of the nonprofit, the American Warrior Initiative (AWI), is to educate, encourage and inspire Americans to give back to active duty military, military veterans, their families and first responders. Louise Thaxton, director of the Military Mortgage Specialists, a designation exclusive to employees of Fairway, and Sean Parnell, New York Times best-selling author of the book, "Outlaw Platoon," are the co-directors of AWI.

AWI has spearheaded hundreds of give-back initiatives for these heroes. They have been served through service dogs, business grants, home upgrades, mortgage-free housing and much, much more.

The AWI Team has taken this message to over 30,000 professionals around the country, through the education platform of the American Warrior Real Estate Professional (AWREP) Boot Camps, bringing awareness of the challenges facing the men and women who have served in the military or as first responders.

In 2018, AWI launched Freedom Tours with Gold Star Mother, Karen Vaughn. From her unique perspective — as a mom whose son was killed in action in Afghanistan — Karen shares a powerful message on our obligation as everyday citizens to honor the sacrifice of those who've given so much for our freedom.

Also, exclusive to Fairway loan professionals is the Military Mortgage Specialist™ Designation. This designation trains and equips mortgage loan professionals, loan processors, closers, loan assistants and branch managers to handle the mortgage loan needs of our active duty military and veteran clients.

For the past few years, AWI has served hundreds of veterans by placing a service dog in their hands, hearts and lives. In 2020, we were blessed with the funding of 50 service dogs. In 2021, we want to bring that up to 100 dogs. We believe service dogs save lives because we have had so many veterans tell us just that.

To learn more about AWI, please visit www.AmericanWarriorInitiative.com.



AMERICAN
WARRIOR
INITIATIVE

8 CORE VALUE
COMMITTED
to serve



FAIRWAY *Cares*

CORE VALUE

10

Family
Focused



**CLICK
TO WATCH**

Fairway Cares

Fairway Cares is a charitable arm of Fairway Independent Mortgage Corporation. Through employee referrals, Fairway Cares offers comfort and encouragement to those who are facing critical illness, physical trauma or loss of a loved one. Currently our programs include sending care packages and providing

financial assistance. Fairway generously underwrites the operating costs, so 100% of donated funds go directly to support our care packages and financial grants. Fairway Cares is supported by the generous contributions of Fairway employees.



The Best-Kept Secret in the Industry

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