



# WHY AGENTS LOVE WORKING WITH FAIRWAY

## 1. Our reputation speaks for itself.

"From the beginning, the overall communication at Fairway was above outstanding! We will definitely recommend Fairway to future buyers and also for any refinance or future properties for our own family! Thank you very much!" — C. Jones

"The entire team at Fairway works like a well-oiled machine! They made the whole experience, especially as a first-time buyer, very educational and easy. They constantly communicated and were available to me, and helped me to make sure I didn't leave anything unfinished! Great team, great company." — C. Cranford

## 2. Communication is the cornerstone of every transaction.

Automated systems keep all parties updated on loan process status and all important milestones, including appraisal, conditional approval and clear to close. We call the listing agent when offers are submitted to reinforce your clients' qualification and to help get the offer accepted.

## 3. We're all about exceeding expectations.

We employ strategies to win the deal, no matter what the state of the market is. We have tools to win in highly competitive situations and tools to help our borrowers save a little money in the loan process as well. We strive to close your loan early, making sure that all docs, and more importantly, the funds, are in place ahead of schedule.

## 4. Fairway is consistently ranked amongst the top retail lenders in the U.S.

2024 FREDDIE MAC HOME POSSIBLE RISE AWARD® WINNER  
\$25.28B IN COMPANY VOLUME (2025)

## 5. Loans in progress are handled 100% in house.

From origination to closing, every step in the loan process will be handled by Fairway team members. We originate the loans, process them, underwrite them, close and fund all loans for your clients. This allows us to get started quickly and keeps your clients from dealing with lengthy delays in closing you may have seen with other lenders.

## 6. We offer competitive loan programs and out-of-the-box loan options.

Whatever your client's financial profile, we have a loan product that can help them become a homeowner.

- Self-employed borrowers
- Real estate investors
- Low-doc qualifying loans
- DSCR

- Bank statement loans
- 1099 home loans
- ITIN home loans
- Zero-down option with VA\* or USDA\*\*

## 7. Your clients can compete with cash offers

The Fairway Advantage® Pre-Approval\*\*\* allows your clients to get pre-approved without having a predetermined property address, so your clients' offers will stack up with a cash offer with the listing agent.

**Reach out to learn more about what we can offer your clients!**



\* A down payment is required if the borrower does not have full VA entitlement or when the loan amount exceeds the VA county limits. VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit guidelines, and property limits. \*\* USDA Guaranteed Rural Housing loans subject to USDA-specific requirements and applicable state income and property limits. \*\*\* Fairway Advantage pre-approval is based on a full review of the borrower's creditworthiness and is contingent upon there being no material changes in the borrower's financial condition or creditworthiness at the time of final loan approval. Final loan approval is subject to the following conditions: (1) borrower has identified a suitable property, and a valid appraisal supports the proposed loan amount; (2) a valid title insurance binder has been issued; and (3) borrower selects a mortgage program and locks in an interest rate that will support the pre-approved monthly payment amount. Loan must close before the expiration date provided in the pre-approval. Offer not available on bond, brokered or USDA loans. Please note that submitting verifying documentation is not a requirement to receive an estimate of allowable closing costs associated with a mortgage loan. Fairway Home Mortgage is not affiliated with any government agencies. Copyright©2026 Fairway Independent Mortgage Corporation doing business as Fairway Home Mortgage. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. www.fairway.com. Intended for industry professionals only. All rights reserved. Fairway Home Mortgage is not affiliated with any government agencies. Materials are not from HUD or FHA. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, License No 41DBO-78367. Licensed by the Department of Financial Protection and Innovation under the California Financing Law, NMLS #2289. Loans made or arranged pursuant to a California Residential Mortgage Lending Act License. Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential, is intended only for the use of the intended recipient, and is the property of Fairway Home Mortgage NMLS #2289 or its affiliates and subsidiaries. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately return this communication to the sender and delete the original message and any copy of it in your possession. Equal Housing Opportunity.

