



FUEL YOUR FUTURE *WITH FAIRWAY*



EMPOWERING EXCELLENCE

Our Commitment, Your Success.

#WHYNOTYOU

Creating Momentum & Scaling Your Business



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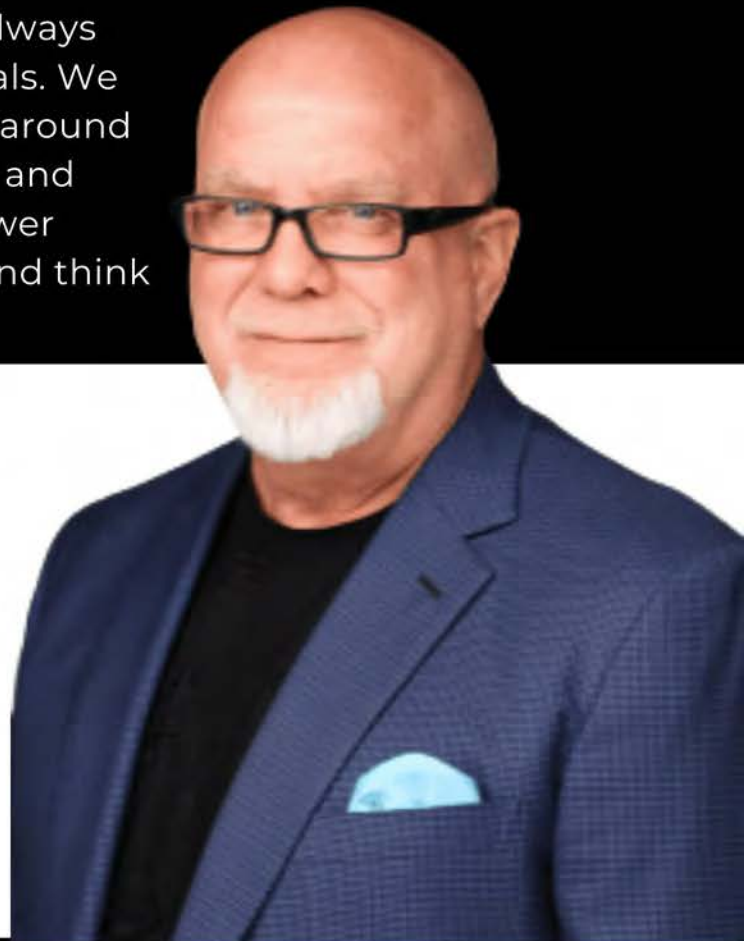


A MESSAGE FROM THE CEO

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.

*"It's not about the loans
we do; it is about the
hearts we change and the
people we help."*

— **Steve Jacobson, CEO**





WHO WE ARE

LICENSED IN **ALL 50 STATES**



4,499
TEAM
MEMBERS



529
BRANCHES*



1,357
LOAN OFFICERS



\$24.26B
VOLUME FOR
2024

At Fairway Independent Mortgage Corporation, we strongly believe the way we do things is just as important as what we do.

Our mortgage loan officers are dedicated to finding great rates and loan options for our customers while offering some of the *fastest turn times in the industry*. Our goal is to act as a trusted mortgage advisor, providing highly personalized service and helping your clients through every step of the loan process — from application to closing and beyond. It's all designed to exceed expectations, provide satisfaction and earn trust.

We strive to provide exceptional customer service, speed and support by being kind, humble and giving 100% every day — it's WHAT we do and it's WHO we are. **#FairwayNation**

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+



252 TOP LOAN ORIGINATORS
SCOTSMAN GUIDE



216 TOP 1% ORIGINATORS
MORTGAGE EXECUTIVE MAGAZINE

www.fairway.com

#2 TOP RETAIL LENDER
by SCOTSMAN GUIDE (2024)

#3 TOP NATIONAL GUARANTEED RURAL HOUSING LENDER
by USDA (2024)

TOP EMPLOYER FOR WOMEN
Named by MORTGAGE WOMEN MAGAZINE (2024)

BEST REVERSE MORTGAGE LENDER
Named by CNN (2024)

DIVERSITY LEADER
Named by NATIONAL MORTGAGE PROFESSIONAL MAGAZINE (2024)

5,894 veterans achieved homeownership with Fairway in 2024!



NAMED TOP WORKPLACE
USA TOP WORKPLACES 2025
FIFTH YEAR IN A ROW!



*Includes branch and satellite locations.



FAIRWAY CORE VALUES

We strongly believe that the way we do things is just as important as what we do. Every team member is guided by our core values, which define how we interact with each other and serve our customers, team members and local communities. We strive to make our team members and customers feel a part of the Fairway family while providing exceptional customer service, speed and support by being kind, humble and giving 100% every day. It's WHAT we do and it's WHO we are.

1 HUMILITY FIRST

We are grateful for the opportunities we have and continue to work hard, always striving to BE better and DO better.

2 FOSTER GROWTH & KNOWLEDGE

We understand the importance of education and training, which is why we provide extensive onboarding support for new team members. It's also why we deliver access to discounted industry events, further nurturing professional growth.

3 HAVE FUN!

We enjoy where we work and the people we work with, so we always strive to have fun each and every day.

4 Create an Amazing Experience for You

From the day a new team member walks through the door, it's our goal to provide a smooth and seamless transition for you, your team, customers and business partners to ensure an amazing experience.

5 Speed to Respond

This is the mantra of Fairway's Support Teams, which continuously distinguishes us in the marketplace.

6 SEEK WISE COUNSEL

We value the input and perspective of others so we can make the best decisions possible.

7 RESPECT, LISTEN & STAY BALANCED

We understand the importance of open communication between our originators, also known as "The Street," and support staff. Major decisions and changes to policies and procedures are always vetted first, before implementation.

8 COMMITTED TO SERVE

We are committed to serving our branches and origination teams, allowing them to focus on originating and closing loans.

9 CONSISTENT, HONEST COMMUNICATION

Communication to our team members and management is fully transparent with daily posts being sent to communicate events, trainings, underwriting guideline changes, new programs and more.

10 FAMILY FOCUSED

We are committed to protecting the well-being of our team members, and we consistently promote a healthy work/life balance.



BRINGING THE BEST OF MARKETING & BUSINESS DEVELOPMENT TO YOU

Unlock **innovative approaches** to expanding your network, nurturing **strategic partnerships**, and identifying **new market opportunities**, empowering you to stay ahead and achieve sustained success.

➤ **INDIVIDUALIZED BRANDING & SOCIAL STRATEGY FOR MAXIMUM ENGAGEMENT**

Establish credibility through personalized content and position yourself as the go-to expert in your market.

➤ **TARGETED MARKETING & LOCAL EXPERTISE**

Leverage custom materials and market-specific strategies to showcase your expertise, attract clients and maximize impact.

VISION

With an emphasis on being best in class, Fairway remains focused on helping our originators and agent community through an established reputation for excellence in the industry.

➤ **HIGH-IMPACT EVENTS & NETWORKING**

Expand influence, build key relationships, and create lasting connections with top agents and brokerages.

➤ **CUSTOM MARKETING COLLATERAL**

Access tailored marketing pieces that convert leads into loyal clients

MISSION

We offer exclusive services that set us apart from competition to attract more clients and increase visibility. We are dedicated to building long-term relationships, with a positive attitude based on trust and mutual respect.

HALEY PARKER

Chief Marketing & Business Development Officer

STAY AHEAD. STAND OUT. SUCCEED.



EMPOWERING YOUR BUSINESS:

Fairway's Digital Edge: Built to Find, Nurture, and Close



FAIRWAYLEADS

Exclusive Opportunities for Your Success

FairwayLeads makes buying leads easy. We do the work for you in finding and acquiring non-shared, statewide (with local priority) leads, so you can benefit from quality leads at an affordable price — with an added benefit of leads you can't get elsewhere.

- Fast Results: With 35% of leads responding and booking appointments the same day, you'll see immediate opportunities to grow your pipeline.

FAIRWAYFIRST

FairwayFirst makes appointment setting easy, keeping your focus where it belongs: on your clients.

- Our team works with you during your entire onboarding journey with easy-to-follow steps, one-on-one follow-ups, and notifications along the way.
- Pair with our FairwayLeads program or any lead program from another approved vendor. Your leads are sent to the FairwayFirst contact center where a concierge works to get an appointment set for you to meet with the lead.

CAPTURE. ENGAGE. MEET.



FAIRWAY TECH

Put Tech To Work for Your Business

Fairway delivers powerful tech solutions to grow your business and enhance the loan experience — all while giving you the freedom to choose the tools that fit your needs.

FAIRWAYNOW
by Fairway Independent Mortgage Corporation | NMLS# 2289

Meet Borrowers Where They Are — On Their Mobile Devices

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!

Tools & Services



Sales Automation



Real Estate Marketing



Social Media & Communication



Customize Your Marketing

Total Expert is a FREE marketing operations system available to licensed Fairway team members. With hundreds of customizable flyers, email templates and automated campaigns to choose from, you can grow your business while using your own personalized marketing strategy. Interested in even more? Total Expert Premium is a paid CRM option that helps you nurture relationships with partners, prospects and customers. Total Expert Premium stats:



STREAMLINED UNDERWRITING & CLOSING

Fairway's commitment to quality ensures efficiency and speed throughout the loan process.



EARLY DELIVERY OF CLOSING DOCUMENTS & LOAN FUNDS

Our CEO has maintained his steadfast commitment to loan officers, branch managers and customers for nearly 30 years. This commitment is what drives our Closing Department to consistently provide early delivery of closing documents and loan funds.

QUALITY OF LOAN PROCESS

We are dedicated to maximizing our time and efficiency throughout the entire loan process, including processing and underwriting, as well as expedited decision making.

Closing911

Closing911 is a direct line to key members of the closing and wires team. Our dedicated team is here to quickly and efficiently resolve any issues that may arise at the closing table.



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

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

SPEED MEETS PRECISION



IN-HOUSE SERVICING

Our in-house servicing platform empowers loan officers to maintain strong client relationships.

Fairway has launched in-house servicing, giving **YOU** more control and a direct connection with **YOUR** clients from start to finish. In-house servicing positions you to deliver a more personalized and seamless experience, helping you strengthen relationships and boost client retention.

- **In-house servicing:** You maintain a direct connection with your clients, from application through servicing.
- **Increased client retention:** Your contact information appears on every statement, keeping you top-of-mind for future business.
- **Streamlined process:** We handle the servicing, making your clients' experience smoother and ensuring they come back to you for refinancing or future needs.



- 24/7 access to loan and servicing details via web, mobile or tablet
- Convenient features for customers:
 - One-time ACH payments
 - Text alerts for servicing updates and pre-closing eConsent
 - Answers to common post-closing questions like payment instructions and servicer transfer details
 - Premium, private-label sub-servicing platform with in-house customer service for retained loans



- Priority assistance for branch networks with fast, critical responses
- Expert guidance to help loan officers support clients after closing
- Comprehensive resources for servicing and transfer-related inquiries through Servicing KnowledgeOwl
- Interim servicing support before loans are transferred
- Retained servicing options available, ensuring no transfer and exceptional advocacy for customers

SEAMLESS SERVICE, BUILT FOR LOAN OFFICERS



EXTENSIVE PRODUCT OPTIONS

FAIRWAY CONTINUOUSLY LISTENS TO "THE STREET," DELIVERING INNOVATIVE SOLUTIONS TO MEET DIVERSE CUSTOMER NEEDS.

- **All the standard Conventional and government options**
- **Non-QM options**
 - High DTI features
 - Fixed-rate and ARM options
 - Interest-only programs
 - DSCR investor programs
 - Investment programs vesting in LLC
 - Bank statement programs
 - 1099 programs
 - Individual Taxpayer Identification Number (ITIN)
- **Reverse mortgage loans**
 - Home Equity Conversion Mortgage (HECM)
 - HECM for Purchase (H4P)
 - Jumbo Reverse Mortgage
- **Affordable lending program**
 - 70+ state housing approvals
 - 400+ local city and county DPA programs
 - MCC programs
- **Niche products**
 - Medical professional programs (100% LTV available)
 - HUD 184
 - 203(h) programs
 - Energy-efficient programs
 - Foreign national loans
 - ITIN financing options available
 - First lien HELOCs
- **Second lien options**
 - Closed-end fixed-rate seconds
 - HELOC second
 - Bridge loan financing
- **Renovation loan options**
 - Freddie Mac CHOICERenovation®
 - FHA 203(k) Limited/Standard
 - VA Renovation
 - USDA Renovation
 - Fannie Mae HomeStyle
- **Investor relationships**
- **National and regional broker products**
- **Jumbo financing options** (including, but not limited to):
 - National and regional partnerships
 - High LTV programs (including no MI programs)
 - Fixed-rate and ARM products available
 - AUS programs
 - Full doc programs
 - Interest-only programs
 - Non-warrantable condo options
- **FIMC Specialty Programs**
 - Lock, Shop and GO!
 - Fairway Advantage® Pre-Approval
 - Extended lock options
 - Fairway Cash Guarantee®
 - Lock It and List It™
 - Fairway Build & Save™
 - Fairway Buy & Save™
 - Fairway Spec Lock™
 - Forward commitments
 - HomeBenefit360™

DIVERSE PRODUCTS. PROVEN SUCCESS.



SPECIALTY PROGRAMS

Looking to stand out in a competitive market? Fairway offers several specialty programs that can give your borrowers an edge.



The American Frontline Rewards™ program offers eligible heroes a closing cost discount. Eligible borrowers include veterans and active-duty military, first responders, medical professionals, law enforcement and firefighters.



The Fairway Advantage® Pre-Approval* allows your clients to be conditionally approved by a Fairway underwriter before they even begin searching for a home. This program comes at no cost to the borrower!



Lock It & List It™ is a program that allows the seller to lock in an interest rate for the home they are selling before there is a buyer. In an ever-changing market, this may be a huge advantage for a seller who can potentially offer a lower interest rate to their buyers.



The Fairway Cash Guarantee® is a guarantee to the seller that the sale of their property will close even if the buyer is unable to qualify for financing by the closing date.**

*This is not an offer to enter into an agreement. Not all customers will qualify. Subject to full underwriting review and approval of income, credit, and property appraisal or evaluation, other terms and conditions may apply. Please note that submitting verifying documentation is not a requirement to receive an estimate of closing costs associated with a mortgage loan. **Fairway Cash Guarantee™ requires a Fairway Advantage® Pre-Approval. Talk to your Fairway loan officer for more details. Terms and conditions apply.



FAIRWAY REVERSE

*Empowering You to Dominate the
Reverse Mortgage Market*

At Fairway, we equip you to thrive in the reverse mortgage space with the best products, people, and platforms in the business. We're not just following industry trends — we're setting them.

INDUSTRY-LEADING OPERATIONS & SUPPORT

- Fast, reliable closings backed by high-touch support teams
- Reverse-only processing centers for specialized, efficient loan flow
- Direct underwriting access to reduce delays and clarify conditions
- Real-time scenario desk for structuring complex borrower files
- National sales support team to guide documentation and loan packaging

COACHING & MENTORSHIP

- Weekly reverse training calls
- One-on-one mentorship with top-producing SVPs
- Fairway University and IGNITE coaching
- Access to top sales and leadership strategies

PRODUCT SUITE THAT STANDS OUT

- HECM | HECM for Purchase (H4P)
- Fairway Signature Products:
 - Reserve: LOC with growth potential
 - Select: Fixed rate, lower LTV
 - Advantage: Fixed rate, higher LTV
- Proprietary Brokered Products:
 - Finance of America: HomeSafe, Select 4.0, LESA and Second
 - Longbridge: Platinum Series (3.0 & 4.0 options)
 - And more!

MARKETING THAT MOVES THE NEEDLE

- Customized CRM and partner automation
- Direct digital ad opportunities
- New Reverse Marketing Hub with turnkey flyers, videos and nurture campaigns
- Custom microsites and Branding Kits: Elevate your online presence with your own branded site and marketing identity
- Expert creators delivering high-converting flyers, social media, presentations and videos

TECH + DATA TO DRIVE GROWTH

- RMI (Reverse Market Insight): Real-time data by zip code, state and national trends
- EquityTrax Tool: Visual home equity planning software to simplify complex conversations
- Preferred Lender for Circle of Wealth® Advisors — trusted by financial professionals nationwide

BUSINESS DEVELOPMENT MADE EASY

- Strategic referral-building support
- Events-in-a-Box: Host powerful workshops and webinars with fully prepared marketing and educational tools
- Event execution support from our Reverse Events Team with education through webinars and in-person workshops

BACKED BY A NATION. POWERED BY YOU.



Fairway IGNITE provides **leadership and sales coaching** from top-producing Fairway loan officers and managers who not only know Fairway's systems and tools, but also understand the critical aspects of how to coach someone **up to the next level.**

- One-on-ones
- Pods: Coaching 3–4 team members together
- Branch unplugged events
- G.R.I.T. (loan officers with less than one year in the business)
- Operational coaching
- Dream Big Sales Summit
- Coach the coaches
- Leadership series

***Originator inside
Ignite close 3x as
many units!***



GROW FASTER. LEAD SMARTER. CLOSE MORE.



SUPPORT — GUIDING YOU EVERY STEP OF THE WAY



At Fairway, we're dedicated to providing exceptional support to empower our team members with the resources they need for success.

BRANCH SUPPORT

We don't just offer support; we deliver solutions that drive success.

- **Speed to Respond:** Branch Support prioritizes quick replies, often within minutes, to keep operations running smoothly.
- **Frontline Assistance:** Acts as the gateway to the entire organization, ensuring branches sustain maximum efficiency and performance.
- **Dedicated to helping branches** navigate challenges and capitalize on opportunities.

FAST, EFFICIENT AND ALWAYS READY

BENEFITS AT FAIRWAY



SUPPORTING YOUR TOTAL WELL-BEING



1 COMPREHENSIVE BENEFITS AND PERKS

- **Health and Wellness:** A variety of healthcare plans to fit your needs, including fertility support.
- **Financial Security:** Competitive retirement benefits to help you plan for the future.
- **Education Support:** Student scholarships for employees and their families.
- **Lifestyle Perks:** Discounts on tech, gadgets, travel, and recreational activities.
- **EMPLOYEE STOCK OWNERSHIP PLAN** Through our Employee Stock Ownership Plan (ESOP), every employee has a stake in the company's growth and future. As an employee-owner, you directly benefit from our collective achievements, reinforcing a culture of dedication and teamwork.

2 ELIGIBILITY AND ACTIVATION

- Available to employees scheduled for 30+ hours per week.
- Temporary, limited-term, and seasonal employees may participate in retirement plans and the Employee Assistance Program.
- Benefits are effective on the first of the month after 30 days of employment.

For detailed information, connect with your Fairway recruiter or email careers@fairwaymc.com.

Discover how Fairway supports you at every stage of your journey.



ONBOARDING & TRANSITION PROCESS

Seamless Transitions, Tailored to You

At Fairway, we prioritize a smooth onboarding experience and a warm welcome into our culture. Recognizing that every team is unique, our onboarding experts customize the process to fit your structure, culture and goals.

- **Dedicated Support:** A personal onboarding specialist will guide your team through every step, from strategizing to executing a 120-day transition plan.
- **Collaborative Process:** Weekly calls with dedicated onboarding specialists ensure seamless communication, updates and the opportunity for managers to ask questions.
- **Focus on Success:** Our streamlined approach allows you to focus on training, acclimating and thriving in the Fairway environment.

SUPPORT BEYOND ONBOARDING

From pre-hire to retirement, Fairway offers unmatched support through specialized teams and resources designed to make your success our priority.





LEADERSHIP



STEVE JACOBSON
CEO



LEN KRUPINSKI
Chief Operations Officer



SCOTT FLETCHER
Chief Credit Officer



TODD GAVINSKI
Chief Financial Officer



MICHAEL BLAKE
President of Capital Markets



JULIE FRY
Chief HR Officer



HALEY PARKER
Chief Marketing & Business
Development Officer



PAOLA KIELBLOCK
President of Retail Products



LOUISE THAXTON
AWI CEO and
Branch Manager



RANDY ALLEN
Chief Information Officer



JOY JOHNSON
Chief Strategy Officer



JOHN HOTCHKISS
Chief Risk Officer



SHERRI ANDERSON
CEO Fairway Cares



TRISTA MAYER
Chief Compliance Officer



TOM WESTERFIELD
President - FLS



JON TOBIAS
President Branch Production



KIM YOWELL
EVP Servicing



KATHLEEN WENZEL
SVP Conventional
Underwriting Manager



ANGIE ALVARO
SVP Government
Underwriting Manager



LYNN MARINO
SVP Credit Policy



DAN VENTURA
President, Reverse Lending

SCAN ME TO VIEW
ON MOBILE DEVICE





LIFE AT FAIRWAY

A Culture Like No Other

Once called "The best-kept secret in the industry," Fairway is now known far and wide for its exceptional work culture and commitment to making a difference. With over 4,400 team members, we're proud to deliver not only life-changing mortgages but also an unparalleled workplace environment that fosters growth, collaboration and success.

Discover what makes Fairway more than just a place to work. See the heart of our culture through our social media channels and career resources.

EXPLORE FAIRWAY'S VIBRANT COMMUNITY

→ Social Media Accounts



@FAIRWAYIMC



LINKEDIN.COM/COMPANY
/FAIRWAY-
INDEPENDENT-
MORTGAGE-
CORPORATION



FACEBOOK.COM/FAIRWAYMORTGAGE



@FAIRWAYMC

→ Fairway Careers Page

Learn about exciting opportunities and join a company where people and purpose come first.



SCAN ME TO
VIEW ON
MOBILE DEVICE



American Warrior Initiative

Educating, Inspiring and Giving Back to our Military Families and Veterans

Louise Thaxton has traveled extensively for the past few years for the American Warrior Initiative, inspiring and educating Americans on the importance of giving back to the men and women of the United States military.



AWI has spearheaded hundreds of give-back initiatives to the wounded heroes of America. These wounded heroes have been served through the gifting of service dogs, business grants, home upgrades, mortgage-free housing and more.



www.americanwarriorinitiative.com

**2023 Phoenix
American Warrior Initiative**

**I'm a veteran and could
use some assistance.**

Scan for Veteran Support Form



**Boots on the ground for the men
and women of the U.S. military**



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 grants.



FAIRWAY CARES IMPACT

Since 2016, **13,300+** care packages and **2,000+** approved financial grants have been received nationwide.



PROGRAMS

Our core programs are **specifically tailored** care packages and financial assistance. We also send care packages to caregivers.



WHO WE SERVE

Currently, Fairway Cares is designed to meet the caring requests of Fairway employees. When someone in **our family**, our community, our office, or within our business circles is experiencing a loss or hardship, we are here to show our support.





OUR GOAL: TO BE BEST IN CLASS

**GET IN TOUCH
WITH US!**



Careers@fairwaymc.com



www.fairway.com/careers

We strive to deliver the best experience for both our clients and employees. Success isn't about being the biggest; it's about making a real, lasting difference in every interaction.



FAIRWAY. ALL ROADS LEAD HOME.™





FAIRWAY. ALL ROADS LEAD HOME.™

Our Commitment, Your Success.

#WHYNOTYOU



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