



## LEGAL

Copyright © 2018 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-877-699-0353. 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. Fairway is not affiliated with any government agencies. Equal Housing Lender.

Fairway is required to disclose the following license information. Alaska Mortgage Lender License No. AK2289; Arizona Mortgage Banker License No. 0904162; CA Bureau of Real Estate Company License #01391174, Licensed by the Department of Business Oversight under the Consumer Finance Lenders Law; Georgia Residential Mortgage Licensee, GA Mortgage Lender License #21158; Illinois Residential Mortgage Licensee No. MB. 0005475; Kansas Licensed Mortgage Company, KS License #MC.0001375; MA Mortgage Broker and Lender License #MC2289; Minnesota: MN-MO-20183136. This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; NV: Licensed Nevada Mortgage Lender; NH: Licensed by the New Hampshire Banking Department; NJ: Licensed by the NJ Department of Banking and Insurance; NY: Licensed Mortgage Banker - NYS Department of Financial Services; OH MBA License #MB.802711.000; Oregon Mortgage Lender License ML-3791; Rhode Island Licensed Broker & Lender; VA: NMLS Entity ID # 2289; Washington Consumer Loan Company License No. CL-2289.

## REVERSE MORTGAGES

Fairway is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency. Reverse mortgage borrowers are required to obtain an eligibility certificate by receiving counseling sessions with a HUD-approved agency. Youngest borrower must be at least 62 years old. Your monthly reverse mortgage advances may affect your eligibility for some other programs. At the conclusion of the term of the reverse mortgage loan contract, some or all of the equity in the property that is the subject of the reverse mortgage no longer belongs to you and you may need to sell or transfer the property to repay the proceeds of the reverse mortgage with interest from your assets. We will charge an origination fee, a mortgage insurance premium, closing costs or servicing fees for the reverse mortgage, all or any of which we will add to the balance of the reverse mortgage loan. The balance of the reverse mortgage loan grows over time and interest will be charged on the outstanding loan balance. You retain title to the property that is the subject of the reverse mortgage until you sell or transfer the property and you are therefore responsible for paying property taxes, insurance, and maintenance. Failing to pay these amounts may cause the reverse mortgage loan to become due immediately. Interest on reverse mortgage is not deductible to your income tax return until you repay all or part of the reverse mortgage loan. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply.



## LOAN MODIFICATION

Fairway Independent Mortgage Corporation offers loan modifications to help those who may be having difficulty making mortgage payments. If you are having difficulty making your mortgage payment, call us today and give us the opportunity to help you find the solution that's right for you. Call 1-877-699-0353 to speak with a Fairway Independent Mortgage Corporation specialist.

Please gather the information you will need to complete the application, including billing statements for all your debts, recent pay stubs, and your income tax returns.

## REPAYMENT PLANS

For customers experiencing a temporary hardship, Fairway Independent Mortgage Corporation offers repayment plans to help you get back on track. If you qualify, you can pay an amount larger than your contractual monthly payment over a period of time (usually no longer than 6 months) until your loan is current.

To learn more about our Repayment Plans, call 1-877-699-0353. Please be prepared to discuss your monthly income and expenses in detail with a Fairway Independent Mortgage Corporation representative who will assist in finding the payment that's right for you.

## HUD RESOURCES

HUD-approved counseling agencies provide helpful information and resources to homeowners who are experiencing hardship. Visit [www.HUD.gov](http://www.HUD.gov) to find an agency in your area or call: 800-FED-INFO (800-333-4636)

---

## HELPFUL LINKS

[Fannie Mae Website](#)

[HUD Website](#)

[Freddie Mac Website](#)

[HUD Approved Housing Counseling Agencies](#)

[Hope Now Website](#)

---

## WATCH OUT FOR FORECLOSURE SCAMS

Find out what to do and what to avoid as many companies claim to guarantee to save your home. [Read More](#)