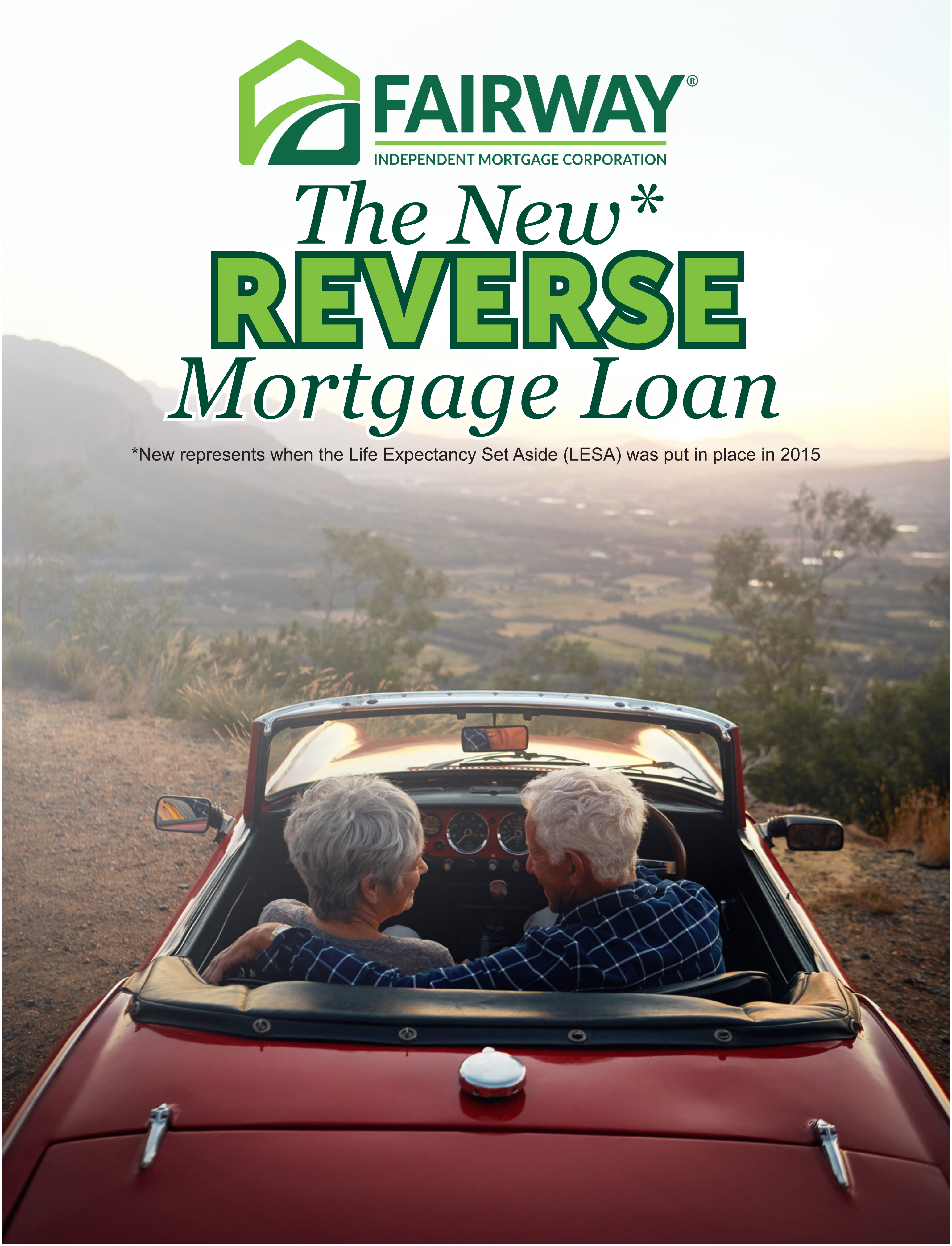
FAIRWAY®
INDEPENDENT MORTGAGE CORPORATION

The New* REVERSE Mortgage Loan

*New represents when the Life Expectancy Set Aside (LESA) was put in place in 2015



THE THREE BASICS
of Reverse Mortgages

Most, but not all, reverse mortgages today are federally insured through the Federal Housing Administration's Home Equity Conversion Mortgage (HECM) Program. This advertisement talks about HECM loans only.

1 *Tax-Free Money from Your Home Equity*

A reverse mortgage can be used to turn a portion of the equity in your home into cash that can be used for many different purposes that may enhance and extend your retirement. If you currently have a mortgage, a reverse mortgage could eliminate your mortgage payment (taxes and insurance must still be paid, and the home must be maintained) and also allow you to access any additional equity (over and above your mortgage balance) to create accessible cash that is not readily available while in the form of home equity. You have spent many years putting your money into your home equity, and now with a reverse mortgage, you may be able to convert some of that equity into tax-free cash.*

*This advertisement does not constitute tax advice. Please consult your tax advisor for your specific situation.

2 *Never a Mortgage Payment During the Life of the Loan*

A reverse mortgage is the only type of mortgage that never requires a payment of principal and interest until the last surviving borrower passes away or moves out of the home, as long as all loan terms are met. You are always required to pay household expenses such as taxes and insurance, and maintain your home, but whether you take the reverse mortgage as a line of credit, monthly draws or a lump sum, you will never be required to make a payment during your lifetime as long as you live in your home and meet all other loan terms. You always have the option to make a payment if you wish. If you choose to make a payment toward your line of credit, the money may increase your available funds in your line of credit.

3 *Never Owe More Than What the Home Is Worth***

When you permanently move out of the home, whether you sell it or pass away, neither you nor your estate nor your heirs are responsible for paying the deficit if the balance owed on your reverse mortgage exceeds the home value. However, should your heirs want to keep your home, they may purchase it for 95% of the current appraised value.

**There are some circumstances that will cause the loan to mature and the balance to become due and payable. Borrower is still responsible for paying property taxes and insurance and maintaining the home. Credit subject to age, property and some limited debt qualifications. Program rates, fees, terms, and conditions are not available in all states and subject to change.

REVERSE MORTGAGE LOANS
At a Glance

What Is a HECM Reverse Mortgage Loan?

A HECM reverse mortgage is a way to turn a portion of the equity in your home into cash. The proceeds from a reverse mortgage can be used to pay for unexpected expenses, such as nursing home costs or long-term care. It could also provide you with additional cash flow for all the expenses you have. As long as all loan terms are met, the loan does not require repayment until the last surviving borrower permanently moves out of the home or passes away.

Eligibility

- Borrower(s) must be 62 years old or older
- Must be a homeowner and either own the home outright or have significant equity; must live in home as the primary residence (live there 6+ months per year)
- The property must be a single-family home, a 2- to 4-unit dwelling or FHA-approved condo
- Must meet minimal credit and property requirements
- Must receive reverse mortgage counseling from a HUD-approved counseling agency
- Must not be delinquent on any federal debt

Potential Advantages

- Keep the title to their home
- Tax-free cash from equity 30–74%*
- As long as all loan terms are met, mortgage payments are optional; however, payment of taxes and insurance are required, and the home must be maintained. The borrower must also live in the house as their primary residence.
- Does NOT require repayment until last living borrower permanently leaves the home or loan terms are not met
- The borrower may choose to sell the property if they so wish
- Never owe more than the home value with a HECM reverse mortgage loan**
- Can purchase a home for 30–70% down***
- Generally will not affect Social Security and Medicare*
- Access a growing line of credit (applies to unused funds)

*This advertisement does not constitute tax advice. Please consult a tax advisor regarding your specific situation. The actual reverse mortgage available funds are based on current interest rates, current charges associated with loan, borrower age (and non-borrowing spouse's age, if applicable), property sales price (or appraised value, whichever is lower), and standard closing costs. Interest rates and loan fees are subject to change without notice. **There are some circumstances that will cause the loan to mature and the balance to become due and payable. Borrower is still responsible for paying property taxes and insurance, and maintaining the home. Credit is subject to age, property and some limited debt qualifications. Program rates, fees, terms, and conditions are not available in all states and subject to change. ***The down payment required is determined on a number of factors, including borrower(s)' age (and non-borrowing spouse's age, if applicable); current interest rates; and the lesser of the home's appraised value or purchase price.

SAMPLE REVERSE MORTGAGE
Loan Scenario

Paul and Karen, age 63, have a $350,000 home with a mortgage of $112,900 left. They have $15,000 in credit card debt, and they have an anticipated cost of $15,600 for healthcare costs before Medicare will kick in.*

Goal

They would like to find a way to offset their healthcare costs and pay off their debts so they can retire.

How a Reverse Mortgage Could Potentially Help Them

112,900	PAY OFF CURRENT, TRADITIONAL MORTGAGE
+ 15,000	PAY OFF CREDIT CARD DEBT
+ 15,600	PAY HEALTHCARE COSTS UNTIL 65 WHEN MEDICARE STARTS
$143,500	REVERSE MORTGAGE PROCEEDS

If they qualify, Paul and Karen could use a reverse mortgage loan to refinance their current mortgage and cover their other debts and anticipated healthcare costs.

*The persons depicted herein are fictional, and any resemblance to actual persons is a coincidence. The story is used for illustration purposes only. House may not be available for purchase. This information is provided as a guideline; the actual reverse mortgage available funds are based on current interest rates, current charges associated with the loan, borrower date of birth, the property sales price and standard closing cost. Interest rates and loan fees are subject to change without notice.

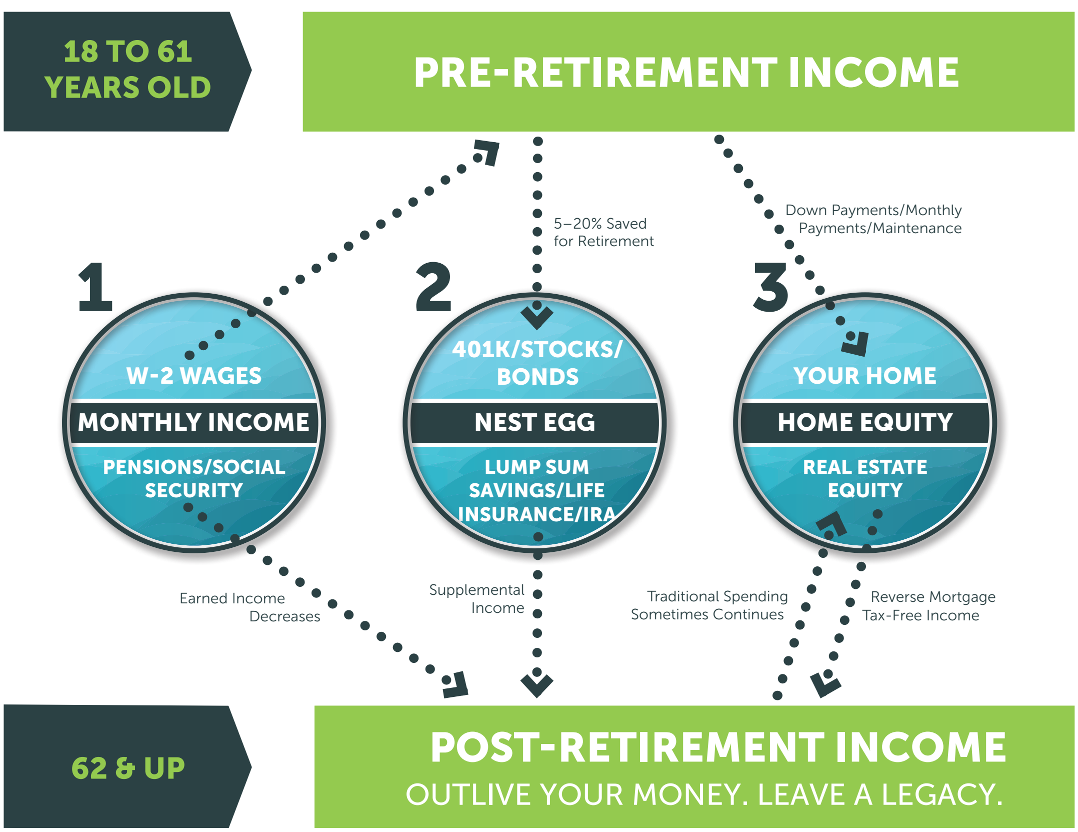
THE THREE BUCKETS
& The Sacred Cow of Home Equity

Many people feel that paying off their home and having no mortgage with lots of equity is the holy grail of retirement. Several people wait until their home is paid off before they retire and then feel they are safe to do so. The truth is that home equity is good, but it is not great because it is not liquid. In the face of fluctuating home prices along with nursing home costs and long-term care threats, it is typically better to have your equity in cash — in a form that you can control — instead of relying on uncontrollable factors.

With people losing their homes in the depression era of the '30s and the latest round of the housing foreclosure crisis starting in 2008, there are many people who feel that having a paid-off home in retirement is the safest way to go. The fact is that when a reverse mortgage enters the picture, the rules change because there is no payment and no risk of foreclosure as long as you live in the home as your primary residence and pay insurance and property taxes and maintain the home. (Of course, you have to pay property taxes even if you don't have a reverse mortgage.) If you can use home equity without risk of foreclosure from missing payments, then the old rule of having a paid-off home in order to be secure may no longer be the best option. The truth is that a home is a great place to store memories but not a great place to store assets.

Once you understand that home equity is good, but cash is better, then the three buckets illustrated below will make a great deal of sense. During our earning years, we take money from the first bucket (W-2 income) and put it into the second bucket (retirement). What we also do is put quite a bit of our income into the third bucket (our home) purchasing it, making payments, improving it, etc. When we come to retirement, it is normal and expected to start drawing from bucket #2 (and stop contributing). Our first bucket decreases into just Social Security and pension income. However, most people continue to put money into bucket #3 when they don't need to. They sometimes continue to make payments when there is more than enough equity in bucket #3 that they should let that bucket take care of its own expenses as well as give them a cash flow that is not taxable. What they don't realize is that with a reverse mortgage, they can take cash out of bucket #3 just like bucket #2.

Note the direction of the arrows and how they should change to maximize your retirement income on the lower rectangle. If you adopt this strategy as proven by Texas Tech research[1] and Boston College for Retirement Research,[2] your retirement funds will give you more income and be far more likely to outlast you! This is a big mental paradigm change. However, it is very imperative for you to understand the retirement rules, from taxation to home equity and especially long-term care issues. What happens in retirement is very different from what happened during your earning years. Retirement is a different game and has different rules. The better you understand those rules, the better your retirement income will be. Let us explain why bucket #3 is so valuable for your retirement.



1 Pfeiffer, S., Ph.D., Salter, J., Ph.D., CFP®, AIFA®, & Evensky, H., CFP®, AIF®. (2013). Increasing the sustainable withdrawal rate using the standby reverse mortgage.

2 Ellis, C. D., Munnell, A. H., & Eschtruth, A. D. (2014). Falling Short: The Coming Retirement Crisis and What to Do About It.

WHAT A REVERSE MORTGAGE *Is Not*

A Reverse Mortgage is NOT a Sale

The deed is still in your name. The bank never owns the house and has no say as to what you do with the house as long as you keep it insured, pay the taxes, maintain it, and of course, live there. If you want to remodel it, paint it a different color, or even sell it, you are the one in control because your name is on the deed — just like it is now.

The HECM is NOT a Loan of Last Resort for the Poor

Many folks think a reverse mortgage should only be used when all other accounts and options are exhausted. This could not be further from the truth. While it is a great loan product that may help a senior who may be facing foreclosure or other hard times, talk to your financial planner about how using a reverse mortgage loan at an earlier age may work with your overall retirement needs, along with helping you "age in place."

A Reverse Mortgage is NOT a Lifetime Commitment

You can move whenever you want. As a lender, we cannot ask you ever to move or sell your home earlier than you want to as long as you continue to pay your taxes and insurance and maintain the home. We have to honor that commitment for life or as long as you live in your home. However, you are allowed to change your mind and sell the home whenever you want if you wish to move to a warmer climate, a smaller home, or closer to your children — whatever your choice may be. Only you will make that decision, not the lender or the government.

The HECM FHA Program is NOT a Failed Government Program or One that Costs the Taxpayers Money and Adds to the Deficit

The HECM program is what is called in government-speak "Revenue Neutral." That means the government authorizes the guarantees, but the costs are paid by FHA mortgage insurance premiums, which are part of every loan that is done and paid out of the equity of the home. The taxpayers do not fund the program; it is merely made possible by the Federal Housing Administration, which monitors lenders to make sure seniors are being treated fairly and equitably.

NOTE: While Fairway as the lender does loan the money for the reverse mortgage loan, it is not affiliated in any way with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

A Reverse Mortgage Gives You Tax-Free Money But It Is Not Free Money*

The money you receive is required to be paid back when you permanently move out of the house, along with interest agreed upon in the beginning. The difference is that you will not be required to pay the loan back out of your money or your estate's money. It will be paid back by equity in the house, which may increase with inflation over time. If it does not, the mortgage insurance, which is built into the loan as one of FHA's requirements, will be responsible for the payoff if your home does not have enough equity. You will not be required to pay more on the loan than what your home value is worth, no matter what the time period or economic conditions at the time you want to move or sell the home. However, should your heirs want to keep your home, they may purchase it for 95% of the current appraised value.**

WHAT A REVERSE MORTGAGE *Is*

A Loan that Converts Equity to Cash for Many Different Uses

A reverse mortgage can enhance your cash flow and/or pay off (refinance) your current mortgage when mortgage payments are no longer as easy to make. You are still required to pay property taxes and homeowner insurance and maintain the home. The primary reason to use a reverse mortgage should be proactive, not reactive to a cash flow problem. When things are good, it is a great time to get a life preserver in case the economic waters get rough later in life.

Use for Lengthening or Increasing Retirement Cash Flow

Create memories that you will be glad to have at the sunset of life. It is sad when folks sit at home on top of thousands of dollars in equity and miss vacations, grandchildrens' college graduations, or even a dinner out because the budget is too tight. No well-meaning child would ever ask you to pinch pennies so they could have a more substantial home equity inheritance when you pass away. They would rather have you enjoy life with them. Just ask them!

*Opportunities that Require Cash Immediately**

There are many things that you can take advantage of if you have cash. You can purchase a vacation home in Arizona or a condo in Florida when you see below market prices! You could help a grandchild save their home from foreclosure or help them with college as costs soar over $20,000 per year at public universities. Think about it: If you had an extra $100,000 in your hand today, whom could you give it to, or what else could you do with it? With your wisdom and experience, we know you can think of lots of options.

*Consult your tax advisor regarding potential tax implications and your specific situation.

*Legacy for Charity or the Next Generation**

If you work with a professional financial advisor in the life insurance industry, you may find there are many products designed for those with excess cash, including some that may accomplish more than a paid-off house could by itself. Talk to your financial advisor about products that may be available to you and your specific situation.

*This is not financial advice; please consult with your financial advisor about your specific situation.

*Other Investments**

Using the loan proceeds from a reverse mortgage loan can potentially help all of your investments last longer. Talk to your financial advisor about how to incorporate this loan into your overall financial plan. Other ways a reverse mortgage loan can help with your total cash flow is by bridging the Medicare gap between the ages of 62–65, and take into consideration that the loan proceeds are tax-free.

*This is not tax or financial advice. Please consult your tax and/or financial advisor for your specific situation.

SHOULD YOU CONSIDER AN *FHA HECM Reverse Mortgage?*

Ask yourself these questions to see whether you may want to consider this specialized loan product. **If you answer yes to two or more of the questions below, we need to talk — soon!**

- Am I purposely not doing special things like going out to eat or going on vacation because of my tight budget?
- Am I concerned about losing my house to nursing home/long-term care issues?
- Am I concerned about running out of money before I run out of life?
- Have I missed out on spending time with family and friends because of money issues?
- Am I a little afraid of how much I have in my nest egg and retirement accounts?
- Would I like to have a condo, lake house, or a place where it is warm in the winter?
- Would I like to live in a newer or smaller home on one level?
- Do I have enough money for my future lifestyle if I live into my 90s?
- Is there a specific legacy that I would like to leave my family or a charity but don't really know how?
- Would I like to help out my family, my church, or other causes, but just don't feel I have enough for myself?
- Have I not taken the time or the money to pay an attorney to do my estate plan, powers of attorney, etc. so my children will not have to pay double or triple costs in probate fees later?

THE TOP
MYTHS & MISUNDERSTANDINGS

In the early 1960s, when reverse mortgage loans were first introduced, they did not have any government programs backing it. It wasn't until 1983 when the Senate approved the proposal of having the Federal Housing Administration (FHA) insure reverse mortgages. The Federal Housing Administration has been guaranteeing HECM mortgages ever since it was passed into law in 1988 by President Reagan. Since then, FHA and HUD have made many amendments to the program to improve consumer protections.

It is our job to give you the best education available with the most up-to-date facts so you can make a bright and educated decision. Our Reverse Mortgage Planners are well trained and very experienced with a variety of senior, real estate, and retirement issues so you can feel much more secure about making a decision with one of your most valuable assets: your home. Some of the most common myths that we hear are below.

MYTH: Reverse mortgages are too expensive.

FACT: There have been changes in FHA's HECM reverse mortgage program in recent years that reduced a borrower's costs. While any reverse mortgage is still more expensive than a traditional mortgage, they may provide you with more options than a traditional mortgage, such as no mortgage payments and a growth option (growth applies to the credit line's unused funds). You must still continue to pay home expenses such as taxes and insurance and maintain the home.

MYTH: Your home will be taken away when you pass away, and the family loses the rights to the property.

FACT: Because the house is in your name, you or your heirs make the decision to sell or pay off the mortgage balance. If the mortgage balance is too high, your payoff is limited to the value of the house, and the remaining amount is paid by the FHA mortgage insurance fund. Remember that your heirs can always purchase the home for 95% of the appraised value or the mortgage balance, whichever is lower.

MYTH: I could lose my home and be forced to move.

FACT: As long as all loan terms are met, you cannot be forced to sell the home and/or move. Terms include living in the home as your primary residence, maintaining the home, and paying home expenses such as taxes and insurance.

MYTH: I will be giving up the deed to my home and I won't own it anymore.

FACT: The deed always stays in your name, and you have all the rights that you do now. You can sell it, remodel it, and keep any equity that is left when you move.

MYTH: A reverse mortgage loan should only be considered as a loan of last resort.

FACT: Many folks think a reverse mortgage can only be used when all other accounts and options are exhausted. While it is a great loan to add cash flow for a borrower 62 and older that has fallen on hard times (including potentially a foreclosure situation*), it should also be used earlier in retirement to avoid future problems by keeping the home safe with the retiree "aging in place."

*This information does not constitute legal advice. You should consult an attorney for your specific situation.

MYTH: The safest thing is a house "free and clear."

FACT: In the event of an extended nursing home stay or a lawsuit, all your home equity can be lost that you spent your whole life to create. A reverse mortgage can unlock that equity and allow you to manage it properly for the benefit of your family. Talk to your financial advisor about how a reverse mortgage can help you do this, including helping you pay for longer-term expenses such as medical and/or nursing home expenses.

MYTH: My children could get stuck with a big mortgage debt if I live too long.

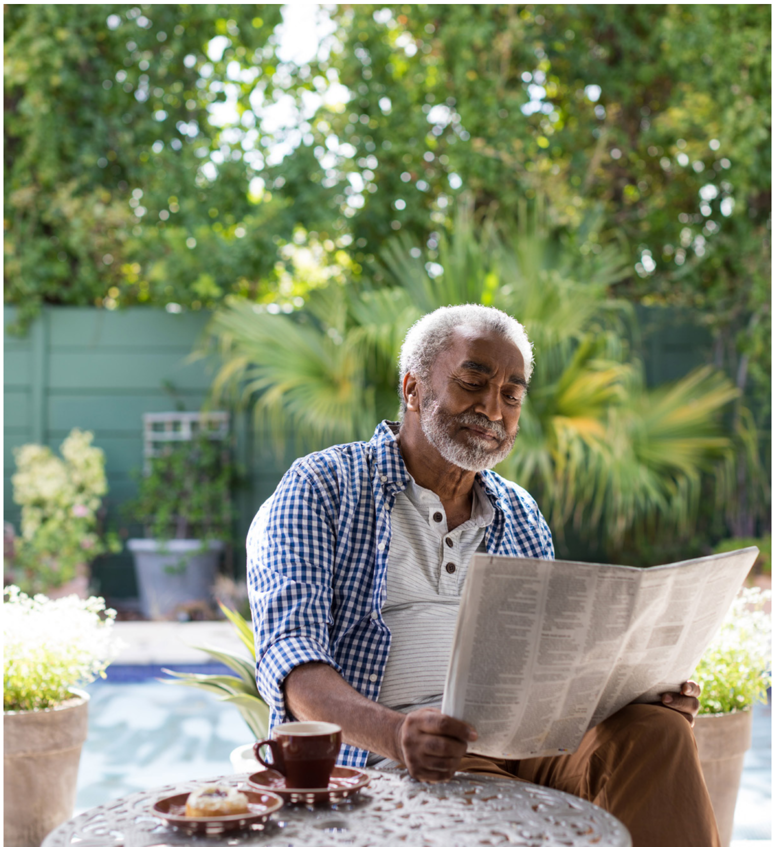
FACT: Your children can never be liable for any amount over the value of the home because the loan is guaranteed by the FHA Mortgage Insurance Fund (FHA/HUD).

MYTH: Your house must be debt-free to qualify for a reverse mortgage.

FACT: You can use a reverse mortgage to pay off a current mortgage, provided that the available FHA borrowing limit is high enough to cover your balance.

REVIEW QUESTIONS & ANSWERS

About Reverse Mortgages



When you have a reverse mortgage, who owns your house (whose name is on the title/deed)?

You remain the owner of your property. There is no change to the deed or title of your home when completing a reverse mortgage. What happens if you change your mind later and want to change your payment plan? As long as you still have money available to borrow from your reverse mortgage, you can change your disbursement option for a small, one-time fee.

When you have a reverse mortgage, do you have to make a monthly mortgage payment to the bank?

No, but for tax or cash flow purposes, including Medicaid planning, you may wish to do so.* Remember, you are always required to pay home expenses, such as taxes and insurance, and maintain the home.

*This is not tax or financial advice. Please consult your tax or financial advisor for your specific situation.

What primary responsibilities will you continue to have after you get a reverse mortgage?

The borrower remains responsible for the payment of home-related expenses, such as property taxes and homeowners insurance (and homeowner association dues, if applicable), as well as basic upkeep of the property. You must also live in the home as your primary residence.

When does the reverse mortgage have to be paid back?

Your reverse mortgage will become due when one of these things happens:

1. You sell your home.
2. You permanently move out of your home.
3. The last person on the title passes away. Your heirs will have two options. They can choose to sell the property, pay off the reverse mortgage balance and keep any remaining equity, or they can choose to keep the property by refinancing the balance of your reverse mortgage with a new mortgage in their name.
4. You fail to keep up with the loan terms.

Remember, if the loan balance ever exceeds the home value, it does NOT trigger an early payoff or cause you to have to move out of your home.

If you took all of the money from the reverse mortgage in a lump sum and spent every bit of it, would you be able to go on living in your home?

Yes, your reverse mortgage will not become due until you pass away, sell your home, are no longer living in the home as your primary residence, or fail to comply with loan terms. If you use all of the available proceeds, you will not have any more money available, and interest will continue to accrue.

If you get a reverse mortgage, how does that change the amount of money that you will leave to your children (or other heirs)?

Most likely, it will decrease the amount of money the heirs will receive from the value of the home. However, your overall net worth has the potential to get better, depending on what you spend from your other investments/accounts. Because this is not financial advice, however, you should consult your financial advisor about how a reverse mortgage can work best for your specific situation.

Will your heirs receive more or less after you pass away than they would have received without a reverse mortgage?

It depends on what you do with your overall finances. Some families will receive more by being more efficient with the use of their portfolio of assets; however, again, because this is not financial advice, it is essential that you consult with your financial advisor to make the best use of a reverse mortgage for your specific situation.

What if I live in Florida for half the year?

That's fine; you just need to live in your primary residence for

six months and a day.

What happens if you do not keep up these responsibilities as a borrower?

If you do not keep up with these basic responsibilities, you will be subject to foreclosure as required by HUD (the U.S. Department of Housing and Urban Development) and the terms of your loan agreement.

What if I go into a nursing home?

As long as you are merely rehabilitating and getting better, your home and reverse mortgage are still yours until two doctors agree it is impossible for you to ever return to your home.

What happens if at any time the amount you owe under a reverse mortgage is greater than what your home is worth?

Nothing as long as you still live in your home and pay taxes and homeowners insurance and maintain the home.

REFINANCE QUESTIONS:

If you refinance your current HECM, will you still have to pay mortgage insurance? How does this work?

In general, mortgage insurance is paid for with an upfront premium that is included with your closing costs and a monthly premium that is added to your loan balance each month. When you refinance a reverse mortgage, you will receive credit for the upfront premium you paid on the original loan; you would only have to pay mortgage insurance on the increased value of your home since you took out the original HECM.

What are some additional costs you will incur with a refinance?

Other than the reduced upfront mortgage insurance premium, closing costs associated with a HECM refinance are the same or lower as on your original loan. You may be charged an origination fee and all other third-party costs (appraisal, title insurance, etc).

QUESTIONS ABOUT HECMS FOR PURCHASE: (Not available in all states)

When you purchase a home with a HECM, will the HECM be held on your existing home or your newly purchased home?

The HECM will be held on the newly purchased home as your primary residence. The down payment you will need to bring to closing is usually between 30–70%.

How will the lender determine how much money you will need at closing?

The required down payment on your new home is determined on a number of factors, including your age or eligible non-borrowing spouse's age, if applicable; current interest rates; and the lesser of the home's appraised value or purchase price.

What sources of funds (money) are allowed when you purchase a home with a HECM?

The money must come from your liquid assets (bank accounts, CDs, retirement accounts, etc.) or from the documented sale of other assets you may have (your present home for example).

Why is my down payment higher with a reverse mortgage?

Your down payment is higher initially because you will not be required to make a mortgage payment. (You will, however, be responsible for taxes and insurance, and the home must be maintained.) With a traditional mortgage, you would potentially lose more in cash flow over the years because of the consistently required payments.

Remember the HECM for Purchase also can allow you to purchase a more expensive home than what you would otherwise be willing to commit to in payments for the next 20–30 years.

HOW MUCH MONEY
Can I Get From My Home?

The amount of money you qualify for varies based on the down payment you will need to bring to closing (varies from 30–74%), which will be determined based on your age, or age of non-borrowing spouse, if applicable, current interest rates and the sales price (or appraised value, whichever is less) of the home you are buying.

Unlike a traditional mortgage, which is usually a lump sum, there are a variety of ways you can use a reverse mortgage to fit your specific needs and wants.

1. Lump Sum
   a. Opportunity to purchase
   b. Refinance
2. Line of Credit
   a. Flexibility with payment
   b. Growth option (applies to unused funds)
3. Monthly Cash Flow Payment
   a. Tenure
   b. Term

A reverse mortgage may increase your cash flow, preventing having to pull your assets from other sources to make mortgage payments that are no longer necessary. Anybody over the age of 62 and still making a mortgage payment needs to take a serious look at refinancing their mortgage into a reverse mortgage loan. If they take out a line of credit, they can allow for a guaranteed increase in the credit line.

“Saving 2% is nice, but could you imagine no monthly payments except for taxes, insurance, and maintenance? I remember back in the 1980s when I refinanced our home from 20% to 18%. That night we went out for a steak and lobster dinner thinking of all the money that we had saved."

—Harlan Accola, Fairway’s National Reverse Mortgage Director

THE CHECKLIST

What needs to be done next:

- ☐ Meet with a Reverse Mortgage Planner
- ☐ Sign an application
- ☐ Provide basic income documentation
- ☐ Approved FHA counseling
- ☐ Appraisal
- ☐ Underwriting
- ☐ Closing
- ☐ Receive checks of payoffs

The average time period is 4–6 weeks.

SO YOU DON'T *Need* A REVERSE MORTGAGE NOW?

Advantages of Using a Reverse Mortgage Line of Credit

Your financial advisor may encourage you to have a line of credit for unexpected (or planned) purchases or shortfalls in cash flow. However, a HECM reverse mortgage has a clear-cut advantage over the traditional credit line in that it has a growth option (growth applies to unused funds). While the cost of setup for a HECM is higher, the advantages may outweigh the costs, depending on your situation. The unused funds in your line is guaranteed to grow regardless of the general economy, interest rates, or the underlying value of your home. If you take out a HECM at age 62 instead of 82 and leave the funds to grow instead of using them, it's possible that the credit line could grow to be higher than the value of your home, especially in areas of the country where home values don't increase substantially.*

The earlier you set up your line of credit but don't use the funds, the more growth in the credit line would occur. You could potentially have a substantial credit line available in your later years when you may need it the most. Even though your cash flow and your investments may be fine now, 20 to 30 years of retirement is a long time, which is why it's prudent to ensure that a portion of your home equity, an essential part of your nest egg, is readily available in cash without having to sell your home. You can draw out that home equity and still live in your home by only paying your necessary home expenses, such as taxes and insurance and maintaining the home. This is an example of having your cake and eating it too!

MOST COMMON USES OF A REVERSE MORTGAGE WHEN YOU DON'T NEED THE MONEY NOW:

1. Use as a standby line of credit
2. Bridge the Medicare gap from 62–65
3. Pay for life insurance
4. Purchase a second home

Everyone has a different situation, set of needs, wants and challenges. It will be well worth your time to meet with one of our reverse mortgage planners to receive a personalized, no-obligation consultation to see if a reverse mortgage is right for you.

*This advertisement does not constitute tax or financial advice. Please consult a tax and/or financial advisor for your specific situation.

WHY WORK WITH US?

We're dedicated to providing you an amazing experience every day.

Why work with Fairway Reverse Mortgage Planners?

1. Professional team approach
2. Specialized training for Fairway's Reverse Mortgage Planners
3. Trusted advisors know options and tools
4. National in-person appointments

Fairway at a Glance

At Fairway Independent Mortgage Corporation, customer service is a way of life. We 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 advisor, providing highly personalized service and helping you 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. Since opening our doors more than 20 years ago, our team has helped thousands of Americans achieve their dream of homeownership. Ranked as one of the top 10 mortgage companies in America by Mortgage Executive Magazine, we have funded more than $26.7 billion in 2018 alone.

OUR CUSTOMERS
Say It Best

Here at Fairway Independent Mortgage Corporation, customer service is our way of life. We offer a variety of loan options to help make homeownership more affordable with the speed and service you deserve.

If you are interested in the reverse mortgage loan, our Fairway Reverse Mortgage Planners are happy to help! Here are some great testimonials from previous clients who financed with a reverse mortgage loan through Fairway. These testimonials have been gathered from all Fairway Loan Officers and may not correspond directly to this Loan Officer.

"Our purchase transaction went extremely well and very timely, in fact, we closed earlier than expected. Our Fairway Loan Officer is such a hands on servicer and his staff was extremely helpful all along the way. We were guided through the reverse mortgage process with knowledge and expediency. Fairway's customer service is outstanding."

—Bill & Dolores T.

"This is an invaluable loan for seniors. The staff was terrific helping us navigate through the process and explaining the benefits this provides."

—Gwen R.

"My wife and I really appreciated the huge financial help from Fairway Independent Mortgage Corporation. Our lives have been better than before. Thank you again."

—Donald Y.

"We are enjoying the benefits of our reverse mortgage and wanted to thank you for introducing us to this incredible program providing us with increased financial security for our senior years. Although we are using it as a line of credit, it is nice to know we can also use it for cash flow should the need arise."

—Tom & Elaine K.

"I was very happy with the process. There were questions that were answered and everything was explained thoroughly."

—Marcine S.

"Doing the reverse mortgage with Fairway was a very pleasant and informative experience for us. Also relieved us of the financial stress we were feeling. Our Fairway Loan Officer and assistant, were great to work with. All of our questions were answered in a timely, pleasant, and professional manner."

—Gary & Marie M.

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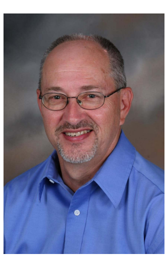

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