fairway midwest

REALTOR GUIDE

We are committed to assisting all individuals with homeownership, whether it's a straightforward purchase or for those who have encountered challenges and been turned down by multiple lenders



helpful JOB AIDES

FLIP PROPERTY

Overview

PURCHASE & REFINANCE

Checklist

CREDIT REPAIR

MORTGAGE ACRONYMS

WHEN IS AN INSPECTION NEEDED?

BUYERS

Checklist
Do's and Don'ts

AND MORE...

The Heichel Team

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EQUAL HOUSING OPPORTUNITY



FLIP PROPERTY OVERVIEW

At Fairway, we have home loan options available that allow borrowers to flip a property and resell. Below is a look at a few key guidelines that borrowers should be aware of.

FHA

- The property cannot be resold within 90 days from the acquisition date.
- Properties sold between 91 and 180 days of acquisition date must obtain another FHA appraisal only
- Exceptions are available to these guidelines

Conventional

- Appraisal will be reviewed to make sure there are no valuation issues.
- Property cannot be sold at an artificially inflated price or appraisal.
- The appraisal report and the contract for the property sale must be reviewed and analyzed for purchase transactions.
- The sales price must be reasonable and representative of the market.

USDA

- If there is a significant difference in price from when the property is purchased to when it is sold, the underwriter must determine if the property's value is supported.
- The appraisal report must be reviewed to determine the property's value and protect applicants.

VA

- The underwriter is responsible for reviewing the transaction; no specific guidelines are addressed.

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PURCHASE & REFINANCE ELIGIBILITY CHECKLIST

For Manufactured Homes

If you have a client who is looking to purchase a manufactured home, here is a quick checklist to help determine which homes are eligible and which homes are not eligible.

FHA

Eligible Manufactured Homes

- ☐ Double-wide
- ☐ Property is taxed as a real property
- ☐ Engineer certified and meets HUD requirements
- ☐ Meets Federal Manufactured Home Construction and Safety Standards
- ☐ Foundation has been inspected

Ineligible Manufactured Homes

- ☐ Single-wide
- ☐ Has been relocated
- ☐ Built before June 15, 1976
- ☐ Community land trusts, condos, co-ops, mixed use, vacant land, leaseholds, properties with <600 sq. feet, deed restrictions and Illinois land trusts

VA

Eligible Manufactured Homes

- ☐ Permanently affixed to the foundation
- ☐ Property is taxed as a real property
- ☐ Single-wide or double-wide
- ☐ Will be borrower's principal residence
- ☐ Built on or after June 15, 1976, and has never moved
- ☐ Meets HUD Manufactured Home Construction and Safety Standards
- ☐ Has a new contract with a 10-year warranty insurance backing**

Ineligible Manufactured Homes

- ☐ Located in a leasehold estate or trailer park
- ☐ Has been traded in
- ☐ Community land trusts, condos, co-ops, mixed use, modular, prefabricated, panelized or sectional housing

USDA

Eligible Manufactured Homes

- ☐ Property is in a rural area as determined by the USDA
- ☐ Double-wide
- ☐ Purchase agreement date is less than 12 months from manufacture date for new construction
- ☐ Never occupied and is built on a site for new construction
- ☐ Loan covers the home as well as the property site
- ☐ Built on or after January 1, 2006, and has never moved
- ☐ Meets Federal Manufactured Home Construction and Safety Standards
- ☐ Builder has provided dealer certification
- ☐ If a new construction, evidence of construction inspection has been provided

Ineligible Manufactured Homes

- ☐ Has a manufacture date that exceeds 12 months from the purchase agreement date
- ☐ Cash-out refinance
- ☐ Singe-wide
- ☐ Community land trusts, condos, co-ops, mixed use, deed restrictions, leaseholds, p[roperties <600 sq. feet and manufactured homes from original sites

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PURCHASE & REFINANCE ELIGIBILITY CHECKLIST

For Manufactured Homes

If you have a client who is looking to purchase a manufactured home, here is a quick checklist to help determine which homes are eligible and which homes are not eligible.

FANNIE MAE

Eligible Manufactured Homes

- ☐ Home is 12 feet wide with a minimum of 600 square feet of total living area
- ☐ Property is taxed as a real property
- ☐ Single-wide or double-wide
- ☐ Permanently connected to a septic tank or sewage system
- ☐ Property the home is on is owned by the borrower
- ☐ Built on or after June 15, 1976 and has not moved
- ☐ Meets Federal Manufactured Home Construction and Safety Standards

Ineligible Manufactured Homes

- ☐ Has been traded in
- ☐ Has been moved
- ☐ Property is on a leasehold
- ☐ Property is not considered to be livable year-round
- ☐ Property is planned unit development
- ☐ Community land trusts, condos, co-ops and deed restrictions

FREDDIE MAC

Note: single-wide homes require that the date of manufacture is 10 years or less as of the appraisal effective date.

Eligible Manufactured Homes

- ☐ Built and resides on a permanent structure
- ☐ Single-wide or double-wide
- ☐ Property is taxed as a real property
- ☐ Anchoring system meets HUD's requirements
- ☐ For new construction, and engineer has certified that the permanent foundation meets manufacturer's instructions and abides by all local, state and federal codes
- ☐ Built on or after June 15, 1976, and has not been moved
- ☐ Meets Federal Manufactured Home Construction and Safety Standards

Ineligible Manufactured Homes

- ☐ Intended to be used as an investment property
- ☐ Has been traded in
- ☐ Has been moved, previously occupied or installed on a permanent foundation
- ☐ Is on a leasehold
- ☐ Mortgage proceeds have been used to pay a land contract's balance or deed contract
- ☐ Community land trusts, condos, co-ops, deed restrictions and properties <600 sq. feet

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YOU CAN BUY AGAIN



Fairway Independent Mortgage Corporation may be able to help you secure your dream home if you've recently undergone foreclosure, short sale, or bankruptcy.

	FHA Loans	VA*	USDA	Freddie Mac	Fannie Mae
Foreclosure	**3 years** from the date of completion and case number assignment	**2 years** from discharge date or date transferred out of borrower name	**3 years** from transfer of ownership and case number assignment	**7 years** from completion date	**7 years** from completion date. If mortgage is included in the BK, then BK waiting periods may apply
Short Sale	**3 years** from transfer of ownership and case number assignment	**No waiting period** if voluntary and payment history was not impacted	**3 years** from the date of completion and case number assignment	**No seasoning period** if you have an LPA Accept with accurate credit reporting	**4 years** from discharge or dismissal date
Chapter 7 Bankruptcy	**2 years** from the date of discharge at the time of case number assignment	**2 years** from finish line discharge date	**3 years** from discharge date or dismissal date	**No seasoning period** if you have an LPA Accept with accurate credit reporting	**4 years** from discharge or dismissal date
Chapter 13 Bankruptcy	**1 year** of the payout period elapsed and must have permission from bankruptcy court and satisfactory payment performance	**1 year** of satisfactory payments must be made in the year of elapsed payout period and must have permission from bankruptcy court	**1 year** of the payment period elapsed and must have permission from bankruptcy court	**No seasoning period** if you have an LPA Accept with accurate credit reporting	**2 years** from discharge date, 4 years from dismissal date

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Making Sense of MORTGAGE ACRONYMS



ACRONYM	WHAT IT STANDS FOR
AMI	Area Median Income
ARM	Adjustable-Rate Mortgage
AUS	Automated Underwriting System
CAIVRS	Credit Alert Verification Reporting System
CCA	Credit Card Authorization
CD	Closing Disclosure
CLL	Conforming Loan Limit
CLTV	Combined Loan to Value
COC	Change of Circumstance
DD	Due Diligence
DPA	Down Payment Assistance
DTI	Debt-to-Income Ratio*
DU	Fannie Underwriting System
EMD	Earnest Money Deposit
EOI	Evidence of Insurance
FHA	Federal Housing Administration
FHLMC	Freddie Mac
FNMA	Fannie Mae
FPL	First Payment Letter
GMI	Gross Monthly Income
GUS	Guaranteed Underwriting Service
HBE	Home Buyer Education
HELOC	Home Equity Line of Credit

ACRONYM	WHAT IT STANDS FOR
IBTS	Institute for Building Technology
IEAD	Initial Escrow Account Disclosure
JBA	Join Bank Account
LE	Loan Estimate
LOX	Letter of Explanation
LP	Freddie Underwriting System
LTV	Loan-to-Value Ratio**
MI	Mortgage Insurance
NCHFA	North Carolina Housing Finance Authority (provides down-payment assistance)
NOI	Notice of Importance
NOV	Notice of Value
NPS	Non-Purchasing Spouse
PITI	Principle, Interest, Taxes, Insurance
PITIA	Principle, Interest, Taxes, Insurance, Association
PIW	Property Inspection Waiver (Appraisal Waiver)
PMI	Private Mortgage Insurance
POC	Paid Outside of Closing
PUD	Planned Unit Development
PVE	Pricing Variance Exception
RCE	Replacement Cost Estimator
VOD	Verification of Deposit
VOE	Verification of Employment
VOM	Verification of Mortgage
WVOE	Written Verification of Employment

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WHEN IS AN INSPECTION NEEDED?

	FHA Loans	VA Loans	Conventional Loans	USDA Loans
Termite Inspection	Only required if contract or appraisal specifies	Always required	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies
Radon Inspection	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies
Septic Inspection	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies	Only required if contract or appraisal specifies, or if the underwriter requests it	Always required
Well Inspection	Only required if contract or appraisal specifies - also required for newly constructed property	Always required	Only required if contract or appraisal specifies, or if the underwriter requests it	Always required
Private Road Maintenance Agreement	Always required	Always required	Always required	Always required
Appraisal	Valid for 120 days	Valid for 180 days	Valid for 120 days	Valid for 150 days

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Buyer's CHECKLIST

1 Early-Phase Buyer's Agent Checklist



- [ ] Ask if your prospective buyers have a home they need to sell
- [ ] Provide a Buyer's Guide to your prospective buyers
  - How to get pre-approved* for a mortgage
  - What to pay special attention to during the housing hunt
  - What to expect during escrow
- [ ] Get your clients pre-approved
- [ ] Get your clients to commit via the Buyer Representation Agreement

2 House-Hunt Checklist

- [ ] Get the prospective buyer's details, including their search criteria
- [ ] Help your clients keep track as they tour prospective homes
  - Home Tour Checklist

3 Buyer's Agent Checklist for Making an Offer

- [ ] Let the listing agent know an offer is coming
- [ ] Review MLS report for instructions on submitting offers
- [ ] Complete a quick CMA
- [ ] Draft the offer documents
- [ ] Provide instructions for buyer to wire earnest money deposit AND OPTION FEE
- [ ] Create "Under Contract" and "Just Sold" social media posts in Total Expert. Post the "Under Contract" marketing piece.

4 Buyer's Agent Checklist: Contract-to-Close

- [ ] Open Escrow
- [ ] Schedule the home inspection(s)
- [ ] Order any surveys, if needed
- [ ] Order the appraisal
- [ ] Order the title search
- [ ] Confirm the status of the loan funding
- [ ] Review the inspection with buyers
- [ ] Have the buyers arrange homeowners insurance
- [ ] Have the buyers review the settlement statement
- [ ] Schedule the final walkthrough
- [ ] Remind the buyers to transfer utilities to the new home
- [ ] Confirm clear-to-close with the lender
- [ ] Attend closing, if necessary
- [ ] Give your buyers their keys
- [ ] Collect your commission

5 Post-Close Checklist

- [ ] Give a thoughtful closing gift
- [ ] Ask for an online review
- [ ] Post "Just Sold" piece on social media
- [ ] Follow up after three days to see if your buyers have questions
- [ ] Ask for referrals
- [ ] Add to your ongoing client base marketing campaigns
- [ ] Add to calendar/task one-year anniversary card/gift, homestead exemption

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* Pre-approval is based on a preliminary review of credit information provided to , which has not been reviewed by Underwriting. If you have submitted verifying documentation, you have done so voluntarily. Final loan approval is subject to a full Underwriting review of support documentation including, but not limited to, applicants' creditworthiness, assets, income information, and a satisfactory appraisal. Copyright© 2023 The Kris Heichel Team. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Distribution to general public is prohibited. All rights reserved.

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LOOKING FOR BUYERS?

Build your own list of contacts from the list below.
Attach a name to each entity.

1. Accountants
2. Agriculture
3. American Legion
4. Apartment Managers
5. Appraisers
6. Architects
7. Attorneys
8. Auto Maintenance
9. Auto Sales
10. Babysitter
11. Board Members
12. Car Clubs
13. Car Rentals
14. Catering Services
15. Cellular Phones
16. Chamber of Commerce
17. Children's Activities
18. Children's Friends' Parents
19. Chiropractor
20. Civic Organizations
21. Civic Panels
22. College Friends
23. Community Boards
24. Computer Repairs
25. Computer Sales
26. Conference Attendees
27. Construction/Building
28. Consultants
29. Copy Machines
30. Counselors
31. Country Club Clubs
32. Credit Advisors
33. Daycare
34. Dentist
35. Driving Schools
36. Drug Stores
37. Economic Panels
38. Economic Panels
39. Engineers
40. Entertainment Industry
41. Equipment Sales
42. Escrow Officers
43. Family
44. Federal Express
45. Financial Planner/Institution
46. Firewood Companies
47. Fishing Friends
48. Florists
49. Friends of Parents
50. Friends of Spouse
51. Furniture Stores
52. Garden Clubs
53. Gardeners
54. Gas Station Owners
55. Golf Club Friends
56. Government Services
57. Grocery Stores
58. Hairdressers
59. Hardware Stores
60. Health Clubs
61. Health Insurance
62. Hearing Services
63. High Schools
64. Highway Patrol
65. Hobbies
66. Homeowners Association
67. Hotels/Motels
68. House Cleaning
69. House Painters
70. HVAC Companies
71. Insurance Agents
72. Insurance Services
73. Investigators
74. Jewelers
75. Limousine Services
76. Local Business Owners
77. Manufacturing Sales
78. Martial Arts
79. Military
80. Motor Home Rentals
81. Motorcycles
82. Moving Companies
83. Music Lessons
84. Neighbors
85. Newspapers
86. Office Supplies
87. Optometrists
88. Paging Systems
89. Paralegals
90. Parent Teacher Association
91. Party Services
92. Past Buyers/Sellers
93. Pawn Brokers
94. Pediatrician
95. Personnel Consultants
96. Pest Control
97. Pharmacy
98. Photography
99. Physical Therapy
100. Piano Lessons
101. Pizza Shops
102. Planning Commission
103. Police
104. Post Office
105. Postman
106. Printers
107. Probate Services
108. Public Storage
109. Real Estate Management
110. Relatives
111. Religious Leaders
112. Religious Members
113. Restaurant Owners
114. Retail & Service Business
115. Retirement Homes
116. Roofers
117. Rotary Club
118. School Administrators
119. School Teachers
120. School, Other
121. Scientists
122. Scouting
123. Secretarial Services
124. Self-Improvement
125. Seminar Attendees
126. Service Organizations
127. Skiing
128. Sports Clubs
129. Sports Teams
130. Stock, Mutual Funds Sales
131. Swim Clubs
132. Tax Preppers
133. Telephone Company
134. Television Repair
135. Television Sales
136. Temporary Help
137. Tennis Club
138. Tire Services
140. Transportation
141. Travel Services
142. UPS
143. Veterans Foreign Wars
144. Veterinarians
145. Video Rentals
146. Water Company
147. Website Services
148. Wedding Services
149. Wholesale Suppliers
150. YWCA/YMCA

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REAL ESTATE AGENT

Do's and Don'ts

DOs

- Send a complete copy of the sales contract with numbered pages.
- Put personal property on a separate personal property agreement.
- Read through loan updates throughout the process.
- Notify the seller and/or the seller's agent verbally and in writing of a veteran's entitlement to zero down payment financing.
- Ask us to call the agent as you're submitting an offer to validate our letter.
- If you're using Idaho form RE-10 and the seller is going to credit the buyer an amount of money in lieu of repairs, let us review the form. We may be required to make some of the noted repairs.
- Note any agent concessions in the addendum. Certain rules apply, and the amount that will be credited to the buyer should be contracted.
- Verify the address with USPS so the contract matches the loan address. We'll validate for correct disclosures.
- Ask us to review the numbers for the particular offer to make sure the payment doesn't exceed the approval for the borrower. Expenses associated with payment (e.g., property taxes, condo association dues, etc.)
- Have the lender review the offer prior to submission so that closing costs can be more accurately estimated. This will allow you to better negotiate any seller concessions. If there are concessions in excess of the estimated closing costs, they can be used toward a home warranty or even as a buffer in the event of a last-minute change to the sales price.

DON'Ts

- Don't assume the title company has notified us of any changes in closing date, time or location. Tell us if this occurs!
- Don't assume the purchase price is the only qualifier. Ask us to review numbers before writing an offer.
- Don't forget any personal items included in the sale. They must be omitted, noted as no value given by the appraiser, or left at the home for the seller's convenience.
- Don't wait until after you write the contract to check you buyer's ID! The name on the addendum must match the name on their ID.
- Don't ignore items of concern from the inspection! If they're noted by the inspector but not properly addressed or remediated, the lender can require evidence that the issues have been resolved, regardless of the buyer and/or seller agreement. Mold and other safety issues shouldn't be neglected.

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resources for YOUR CLIENTS



FAIRWAY NOW
The Mobile Mortgage

DOCUMENT CHECKLIST
DO'S & DON'TS

TEMPORARY BUYDOWNS
Explained

COMPETE WITH CASH

ASK ABOUT CO-MARKETING OPPORTUNITIES

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Document CHECKLIST



ALL BORROWERS:

- ☐ W-2s for the previous two years
- ☐ Paycheck stubs for the last 30 days
- ☐ Employment history for the last two years (address any gaps of employment)
- ☐ Checking and savings account statements for last two months (all pages)
  - *Note: All non-payroll deposits must be documented; please make a copy of the check before you deposit.*
- ☐ Most recent statements for 401(k)s, stocks and other investments
- ☐ Signed federal tax returns from the last two years
- ☐ Residency history over the last two years, copies of HUD-1 or release/satisfaction
- ☐ Photo identification (valid driver's license or passport) for applicant and co-applicant
- ☐ Check or credit card information for credit report and appraisal fee

DOCUMENTS NEEDED FOR VA LOANS:

- ☐ Veteran DD214 or Veteran Reservists DD256
  - *Note: Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan.*

DOCUMENTS NEEDED FROM SELF-EMPLOYEED BORROWERS:

- ☐ Copies of most recent two years' business tax returns (with all schedules)
- ☐ Year-to-date profit & loss statement and balance sheer
- ☐ Copy of business license or CPA contact information
- ☐ 1099s or K-1 forms

DOCUMENTS THAT MAY BE REQUIRED:

- ☐ If refinancing: copy of note, deed of trust or mortgage, HUD-1 settlement statement, survey and homeowners insurance information
- ☐ If you've previously filed for bankruptcy: copies of petition and discharge, including supporting schedules A through K
- ☐ If applicable: divorce decree
- ☐ If relocating, and the relocation is financed by an employer: buyout agreement, plus documentation outlining company-paid closing costs/benefits
- ☐ If applicable: documentation supporting monies received from Social Security/retirement/disability, i.e., copies of direct deposit bank statements, awards letter and evidence that income will continue for at least three years
- ☐ If you own one or more rental properties: copies of leases, mortgage statements, homeowners insurance, and property tax statements

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Do's and Don'ts
APPLYING FOR A MORTGAGE

DOs

- Keep originals or be able to access on your employer/bank websites all pay stubs, bank statements and other important financial documents.
- Provide your earnest money deposit from your own personal bank account or acceptable gift funds.
- Notify your Fairway Mortgage Advisor if you plan to receive gift funds for closing. Gift funds are acceptable only if certain criteria are met.
- Notify your Fairway Mortgage Advisor of any employment changes, such as a recent raise, promotion, transfer or change of pay status (for example, from salary to commission).
- Be aware that a new credit report could be pulled just prior to closing.

DON'Ts

- Keep originals or be able to access on your employer/bank websites all pay stubs, bank statements and other important financial documents.
- Provide your earnest money deposit from your own personal bank account or acceptable gift funds.
- Notify your Fairway Mortgage Advisor if you plan to receive gift funds for closing. Gift funds are acceptable only if certain criteria are met.
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Checklist
AFTER CLOSING & BEYOND



Now that your dream home has funded with Fairway Independent Mortgage Corporation, you need to know the next steps to take! Below is a quick checklist that may help you complete a few to-do items while moving into your new home.

- ☐ Store housing documents in a safe and secure location.
- ☐ Make sure you are aware of when your first home loan payment is due.
- ☐ Watch for a transfer of servicing notice from Fairway, which will be delivered in a green envelope.
- ☐ Look into potential tax benefits that may be available to homebuyers in your area. Schedule a home cleaning, if necessary.
- ☐ Make a list of any necessary home repairs or updates.
- ☐ Check and adjust the water heater.
- ☐ Change your locks and keypad passwords.
- ☐ Transfer all applicable warranties to your name.
- ☐ Inform your bank, employer, creditors, and the United States Post Office of your move and change of address.
- ☐ Update your driver's license, car registration, auto policy and voter registration.
- ☐ Register your children at their new school or update their address at their current school.

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CLOSING & UP-FRONT COSTS EXPLAINED

Closing Costs

Let us customize your quote.

Down Payment

Down Payment Minimum Requirements

- Primary Residences
  - FHA: 3.5% of sales price
  - Conventional: 5% of sales price, 3% of sales price for first-time homebuyers
  - USDA: 0%* of sales price for eligible borrowers
  - VA: 0%** of sales price for eligible borrowers
- Second and Vacation Homes
  - Conventional: 10% of sales price
- Investment Properties
  - Conventional: 20% of sales price

Appraisals and Inspections

The appraisal is part of the buyer's closing costs; however, it is required that the buyer pay for the appraisal at the time of ordering it. This usually happens after the buyer is under contract on a home and usually costs around $650.

Additionally, the buyer has the option to obtain a home and pest inspection. Those are not a requirement and, together, are about $500 or more.

If the home has a well, septic tank, pool, fireplace or other amenities, there are other inspection options available as well. Sometimes a well or septic tank inspection is required for the loan. These are usually $500 or more.

Due Diligence Deposit

This deposit is paid by the buyer directly to the seller in the form of a check. The purpose of this deposit is to take the home off the market while the buyer does their due diligence and makes the decision of whether or not they will buy the home. If the buyer decides not to buy, the seller keeps the money.

Earnest Money Deposit

This payment is made to an attorney and is held in escrow. It shows the seller how serious the buyer is about buying the property. Should the buyer back out of the deal and void the contract, this money is given to the seller.

If the buyer goes to closing and does not cancel the contract, both the due diligence and earnest money deposits are credited to the buyer's bottom line, meaning it comes off the amount the buyer owes at closing as a credit. Additionally, if the buyer's credit ends up being more than their closing costs; they could walk away with cash back.

There is no set amount on what these deposits should equal. However, depending on the market, the borrower may need their offer to stand out. This part of the transaction is more on the real estate side, so it's best to discuss with an agent.

Acceptable Sources of Funds for Deposits & Closing

- Checking and savings accounts
- Gifts from family
- 401(k) loans or withdrawals
- Sale of personal assets, if documented properly
- Secured borrowed funds
- Upcoming payroll deposits before closing

Unacceptable Sources of Funds for Deposits and Closing:

- Cash - Any deposits of cash in the buyer's account in the last 60 days should be discussed with the buyer's agent.
- Unsecured funds like a title or personal loan

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EQUAL HOUSING OPPORTUNITY

helpful TECHNOLOGY



FAIRWAY NOW
The Mobile Mortgage

HOMEBOT

MBS HIGHWAY

CUSTOMER INTELLIGENCE

ASK ABOUT CO-MARKETING OPPORTUNITIES

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2025

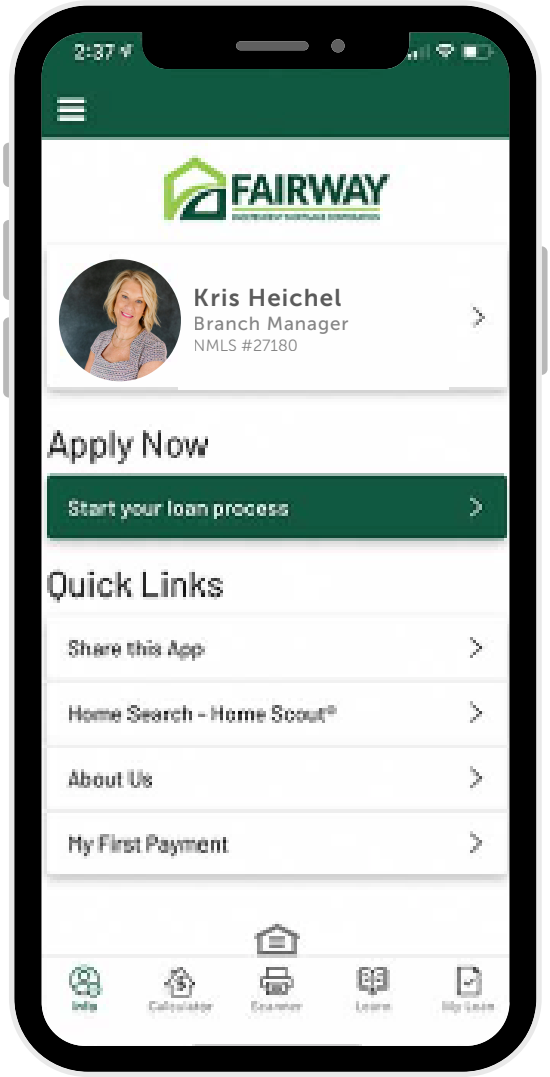
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THE MOBILE MORTGAGE

FAIRWAYNOW®
by Fairway Independent Mortgage Corporation | NMLS# 2289

The FairwayNow app is your all-in-one home buying experience. It allows you to digitally upload all of your needed documents and check the status of your loan. Anytime. Anywhere.



GET YOUR REAL ONLINE APPROVAL IN MINUTES

Apply for a loan in under 10 minutes.

COMMUNICATE WITH YOUR FAIRWAY MORTGAGE ADVISOR & REALTOR

- Connect to home searching sites in the app
- Receive property alerts

SCAN DOCUMENTS

Quickly and securely scan loan documents with your phone's camera.

HOME SEARCH

Connect to home searching sites in the app

24/7 PROGRESS TRACKING

Easily track loan progress with real-time push notifications

Scan me
TO DOWNLOAD

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HOMEBOT

Homebot delivers personalized, actionable insights, with your branding, to help your clients track and build wealth with their home

Retain Clients for Life

Homebot positions you as the go–to real estate expert for homeowners. Estimated home values direct them back to you for a CMA or additional information. Leverage Homebot to ensure you're the first-person past clients and new prospects contact about buying and selling.

Homebot for Buyers

Buyers can choose specific neighborhoods or cities they're interested in, receiving tailored information for each area. Reports consider the buyer's budget and desired closing date, highlighting properties within their reach and suggesting realistic timelines.

Enhanced Home Search

As your clients use Homebot Home Search, you'll see their activity in your Homebot Activity Feed. You'll know the moment someone starts their house hunt, and you can leverage your Activity Feed to know who you should call to connect with buyers who are nearly transaction-ready.

Generate & Nurture New Prospects

Homebot helps you extend your reach by generating new conversations with prospects. Share your personalized lead capture pages through different social media & marketing outlets to automatically capture leads and nurture them with relevant content, simplifying lead generation and conversion.

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MBS HIGHWAY

MBS Highway Realtor will allow you to co-brand meaningful real estate reports, financial scenarios, charts, and crucial market data.

Market to your client's specific needs. Show them what is happening in their local market

Build your business with your partners and get your customers into the house they always wanted.

Engage your clients with personalized pieces that will keep them informed throughout the buying process.

Utilizing MBS Highway Realtor's marketing tools with our team, you will be able to solidify your relationships with potential customers and close more business!

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CUSTOMER INTELLIGENCE

The Customer Intelligence (CI) feature in Total Expert offers real-time insights on clients' life and financial events, enabling realtors and Fairway Mortgage Advisors to stay proactive with shared clients. Key highlights include:

Rate Alerts: Notifies you when market rates drop, allowing a client to potentially refinance at a lower rate.

Equity Alerts: Monitors equity buildup for cash-out or other financing opportunities.

Mortgage Credit Inquiry Alerts: Alerts when a client applies for a mortgage elsewhere, helping you stay competitive.

Life Event Alerts: Detects changes like marriage, divorce, or new births that may indicate a need for housing changes.

By collaborating in Total Expert, realtors and Fairway Mortgage Advisors can access these insights to offer timely guidance and anticipate clients' needs, turning insights into opportunities.

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EQUAL HOUSING OPPORTUNITY

your guide to

LOAN PRODUCTS

CONVENTIONAL MORTGAGE LOAN

ADJUSTABLE-RATE MORTGAGE (ARM)

FIXED-RATE MORTGAGE

FHA LOAN

USDA LOAN

VA LOAN

JUMBO LOAN

RENOVATION LOAN

REFINANCE OPTIONS

REVERSE (HECM) LOAN
PURCHASE OR REFI

AND MORE...

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EQUAL HOUSING OPPORTUNITY

Traditional

LOAN PROGRAMS

you have options



Conventional Mortgage Loan

If you have good credit and stable income, a Conventional loan might be the right option for you, since Conventional loan programs traditionally offer more options to the borrower.

highlights

- Lower interest rates for borrowers with good credit
- Fewer penalties and fees
- Down payments that range from 3%–20%

Down Payment:
Conventional mortgages often require a down payment of at least 5-20% of the home's purchase price. However, some lenders offer loans with down payments as low as 3% for qualified buyers.

Credit Requirements:
These loans typically require a higher credit score compared to government-backed loans. The minimum credit score varies by lender, but it's typically around 620.

Private Mortgage Insurance (PMI):
If your down payment is less than 20%, you'll typically need to pay for PMI. This protects the lender in case you default on your loan. Once you reach 20% equity in your home, you can request to have PMI removed.

Loan Limits:
Conventional loans have limits set by Fannie Mae and Freddie Mac, the two government-sponsored enterprises that buy mortgages from lenders.

Loan Terms:
You can get a conventional loan with a variety of terms, typically ranging from 10 to 30 years

Conventional Loan FAQ

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Adjustable-Rate Mortgage Loan (ARM)

An adjustable-rate mortgage loan is any home loan where the interest rate can change periodically after its initial fixed-rate period. The increases or decreases in the mortgage rate after the initial fixed-rate period are dictated by fluctuations in the market, so it is hard to tell what your interest rate on the loan will be after the initial period.

The term "adjustable-rate" describes differences in loan term, not necessarily loan type. You can get a Conventional ARM loan, an FHA ARM loan, VA ARM loan or USDA ARM loan, just like you can with fixed-rate home loans.



highlights

- Fixed-rate mortgages provide more of a sense of predictability and security.
- ARM loan interest rates remain fixed for the introductory period (either five, seven or 10 years).
- Fixed-rate home loans show exactly how much interest you will pay over the life of the loan.
- If mortgage rates go down, with an ARM loan you will see that benefit reflected in your new rate.
- You may be able to qualify for a higher loan amount with an adjustable-rate mortgage loan.

When is an adjustable-rate mortgage a good idea?

Most consumers choose to go with a fixed-rate mortgage over an adjustable-rate mortgage (ARM loan), because of the predictability that is baked into a fixed interest rate over the course of the loan.

However, if mortgage rates in the market are relatively high at the time you are home shopping, or if you know that you are only going to live in the home for a few years (fewer than the length of the introductory fixed-rate period of the ARM you are considering), then an ARM loan might be the right home loan solution for you. As always, though, it is important to weigh the pros and the cons of fixed-rate mortgage programs vs. ARMs with your Fairway mortgage advisor, as every individual's situation is unique.

ARM Loan FAQ

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Fixed-Rate Mortgage Loan

Fixed-rate mortgage is any home mortgage whose interest rate stays the same over the life of the loan, whether that lifespan is the traditional 30 years or 15 years, as some borrowers choose. The interest rate at the time you purchased your home is the same interest rate you pay from your very first mortgage payment, to your last at the end of the loan term.

Fixed-rate mortgages protect homebuyers and homeowners from rising rates. Plus, with Fairway, you get the flexibility of selecting the length of your loan term: 10 years, 15 years,20 years, 25 years or 30 years, depending on loan type. The shorter the loan term, the higher your monthly mortgage payment will be and the faster you will build equity in your home.

keep in mind

Fixed-rate mortgage loans can be a Conventional mortgage loan, an FHA mortgage loan, a VA mortgage loan, a USDA mortgage loan, a Jumbo mortgage loan — any of these! Describing a mortgage loan as "fixed-rate" only means that, whoever is backing or insuring the loan, the interest rate associated with the home mortgage loan **will not change at all over the life of the home mortgage loan.**

highlights

If you plan on staying in your home for a longer time frame, a fixed-rate mortgage could be the right solution for you since this option features:

- Interest rate stays the same over the life of the loan
- Protect you from rising rates in the future
- Predictability is the big plus
- Fairway offers fixed-rate loans with terms of 10 years, 15 years, 20 years, 25 years and 30 years
- ARM loan introductory rates may be lower than what you qualify for in a fixed-rate mortgage

Fixed-Rate FAQ

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FHA Mortgage Loan



The FHA was formed in 1934 to spur greater homeownership numbers in the U.S. The FHA mortgage loan is designed to help low- to moderate-income families attain homeownership.

highlights

- Low down payment requirements
- Flexible income and credit requirements
- Fixed- and adjustable-rate loan options
- Offering loans for 1- to 4-unit properties and condos in some cases
- Allowing gift funds from a relative or employer*to be used for down payment
- Allowing home sellers to contribute up to 6% of applicant's closing costs
- *Subject to underwriting review and approval.

Down Payment:
FHA loans have a lower down payment requirement, typically 3.5% of the purchase price, if your credit score is 580 or higher. If your score falls between 500-579, you might still qualify but may need to put down 10%.

Credit Requirements:
FHA loans are more forgiving when it comes to credit scores. You may be eligible with a score as low as 500, although a score of 580 or higher is ideal for the lower down payment.

Private Mortgage Insurance (PMI):
FHA loans require two types of mortgage insurance. Upfront mortgage insurance is paid at closing, and an annual premium is included in your monthly payment. Unlike conventional loans, this insurance remains for the life of the loan if you put down less than 10%.

Loan Limits:
FHA loans have limits that vary by location and the number of units in the property. These limits are generally lower than those for conventional loans.

Property Standards:
Properties purchased with an FHA loan must meet specific safety, security, and soundness (structural integrity) standards.

Loan Terms:
FHA loans typically come in 15-year or 30-year terms.

FHA Loan FAQ

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USDA Mortgage Loan

LIVE COMFORTABLY OUTSIDE OF CITY LIMITS

Home loans guaranteed by the United States Department of Agriculture (USDA) provide affordable financing options for properties located in designated small towns, suburbs and exurbs. This program helps eligible low- to moderate-income families achieve homeownership by offering a no down payment option.



highlights

With flexible requirements, USDA loans feature:

- Finance up to 100% of the appraised value
- The ability to finance the upfront portion of the guarantee fee
- Lower credit score requirements
- Lower interest rates
- Lower closing costs
- Gift funds may be used for closing costs
- Offers a 30-year fixed-rate mortgage

Zero Down Payment:
One of the biggest benefits of a USDA loan is that it requires no down payment, making homeownership more accessible to those who may not have a lot of savings.

Location-Specific:
The property needs to be in a USDA-eligible area, which is usually rural, but some suburban areas may qualify as well.

Income Requirements:
There are income limits to qualify for a USDA loan, which vary by region and family size. These loans are meant for those with lower incomes.

Mortgage Insurance:
While there is no down payment, USDA loans do require an upfront guarantee fee and an annual fee, similar to PMI (Private Mortgage Insurance) to help protect the lender.

Credit Requirements:
While the USDA doesn't set a minimum credit score, many lenders require a score of at least 640.

USDA Loan FAQ

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VA Mortgage Loan

welcoming veterans home

Here at Fairway, we are proud to help our Service Members & Veterans achieve the American Dream of homeownership.

VA home loans often require no down payment* and help keep your savings secure and offer more flexibility for active-duty military personnel, veterans and eligible surviving spouses.



highlights

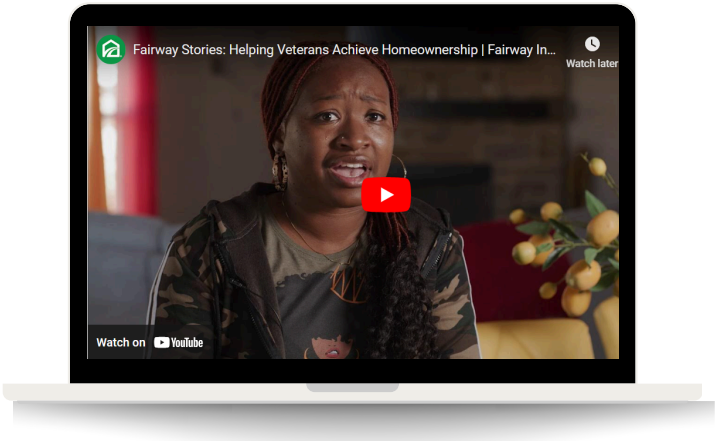
VA loans are fully backed by the government and offer a myriad of advantages for your home purchase or refinance:

- No prepayment penalties
- Fewer credit restrictions
- No private mortgage insurance (PMI)
- 100% financing with full VA entitlement*
- Fixed- and adjustable-rate mortgages
- VA financing fees can be lumped into the total loan amount
- A variety of eligible property types, including townhomes and VA-approved condos
- Seller assistance
- Easy refinance
- Home improvement

**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.*

AMERICAN WARRIOR INITIATIVE

Helping Veterans Achieve Homeownership



VA Loan FAQ

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Jumbo Mortgage Loan

A jumbo loan mortgage is one whose loan amount is **higher than the loan limits set by the FHFA**.

highlights

If you have good credit, but don't have enough funds on hand to bring your home loan amount under the FHFA's current conforming loan limit, consider a Jumbo Home Loan.

- Higher purchase limits allow borrowers to purchase more home
- Convenience of one loan for the entire loan amount, even on larger, more expensive properties
- Jumbo loans are available for primary residences, second homes or rental properties
- - Higher down payment requirements for second homes and rental properties
- Jumbo mortgage rates are typically higher than Conventional mortgage rates for conforming home loans and require larger down payments
- Jumbo loans are available in the form of a fixed-rate mortgage or an adjustable-rate mortgage (ARM)
- Jumbo loans are available in the form of VA loans, Conventional, and even renovation loans

Down Payment:

That depends on several factors, including the purpose of the property being financed with the jumbo loan. At Fairway, our core jumbo mortgage program allows for down payments as low as 10% for the purchase of a primary residence, whereas a typical 30-year, fixed-rate Conventional conforming loan allows for a down payment as low as 3%.

Down payment requirements sometimes shift due to the cyclical nature of the real estate and mortgage markets, and your Fairway mortgage advisor may have access to other jumbo loans programs, so be sure to ask about all your jumbo loan mortgage options as you consult with your Fairway mortgage advisor!

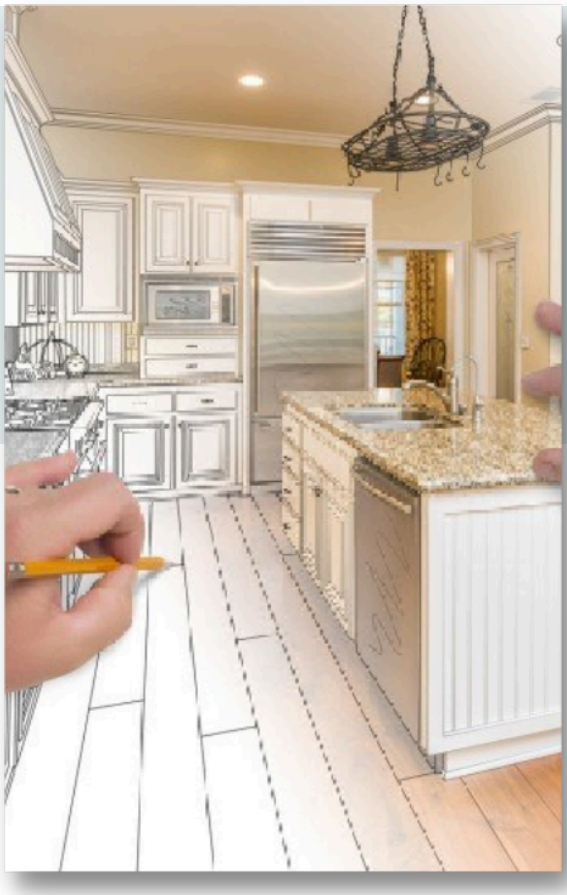
JUMBO Loan FAQ

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Renovation Loan

Make a home's potential come to life!

When shopping for a home, you may come across properties that aren't quite what you are looking for but are oozing with potential. With one of Fairway's renovation loan options, you can roll the cost of those repairs and improvements into one loan, which can save you both time and money.



highlights

- HomeStyle Renovation Loan
- Limited 203(k) Rehabilitation Mortgage
- Standard 203(k) Rehabilitation Mortgage
- Can be utilized at the time of purchasing your home

How Does a Renovation Loan Work?

For example, if the Jones family found a home in their ideal location listed for sale at $250,000, they could opt for a traditional home loan to finance the purchase of the property. While the Jones family may have enough money for a decent sized down payment, they may not have the funds needed to pay for desired upgrades or repairs out of pocket at this time. This is precisely where the benefits of a renovation mortgage come into play.

Using a renovation loan at the time of purchase, the Joneses can **not only finance the purchase price of the property, but the costs of the necessary repairs and home improvements** as well. So, if the home needed $50,000 of upgrades in the bathrooms, the Joneses could roll all $300,000 of the home's price, plus the project price into one home loan.

Minimum down payment requirements vary from loan program to loan program, of course. But imagine the savings (in both cash and in headaches) of being able to finance 95-97% of the total$300,000 loan amount it would take to turn this home the Joneses are considering into their dream home.

Renovation mortgage loans are also a great way to upgrade your home at the time of refinance, rather than at the time of purchase. This is especially true if the home's current value — before repairs — is significantly limiting the amount you might be able to borrow in a refinance.

Renovation Loan FAQ

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Refinance

Refinancing could save you a considerable amount of money over the life of your loan and potentially improve your overall financial outlook.

You may also be able to tap into your home's equity with cash-out refinance and use the cash to fund home improvements, college tuition, and other major expenses.



highlights

Refinancing a mortgage loan may be the right decision for you if your home's value has significantly increased or current interest rates are considerably lower than they were when you purchased your home.
Through a refinance with Fairway, you may be able to:

- Shorten your loan's term to save even more money
- Refinance into a lower interest rate, which might also lower your monthly mortgage payments
- Convert your adjustable-rate mortgage (ARM) to a fixed-rate mortgage, which will keep your payments safe from possible interest rate increases in the future
- Combine a first and second lien to a single loan for simplicity and possible savings
- Consolidate debt from higher interest rate credit cards or subordinate financed loans into one loan, which may result in lower monthly payments
- Turn your home equity into cash

A refinance loan on your home means that you are **trading in your existing loan for a new one** — hopefully one with more favorable terms. When you refinance your home loan, your new lender pays off your old home mortgage loan with the new loan. That, in essence, is the reason for the term "refinance" — you are financing the same home again, just with a different loan.

Many people refinance their home mortgage loan when rates have gone down significantly from when they initially bought their home. This way, the new home mortgage loan they receive may charge them less in interest over the life of the new home mortgage loan.

Refinance Loan FAQ

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Reverse (HECM) Purchase

- Just a fraction of the purchase price down (as low as 45%-70%*)
- No required monthly mortgage payments (must still pay critical property charges, like taxes and insurance)
- Protection against declining home values

Today's Home Equity Conversion Mortgage for Purchase (H4P) loans have the potential to significantly enhance home purchasing power and retirement cash flow strategy.

H4P LOAN BENEFITS:

- ✓ **Preserve Your Cash Reserves.** An alternative to a cash purchase, an H4P loan allows you to purchase a new home and bypass the obligation of monthly mortgage payments. With an initial down payment of 45%-70% of the home's purchase price,* you can liberate a significant portion of your finances for other purposes. You must reside in the home and pay for essential property expenses, such as taxes and insurance.
- ✓ **Non-Recourse Feature.** The FHA insurance assures that you (or your heirs) won't be responsible for mortgage debt exceeding the home's value when the loan matures (the loan generally becomes due and payable when the last surviving borrower permanently vacates the home or passes away).**
- ✓ **Generally Easier To Qualify For.** In contrast to a traditional mortgage, H4P loans focus primarily on the borrower's capacity to pay ongoing property charges without mandating monthly principal and interest payments. H4P loans don't impose minimum credit score requirements.

In short, an H4P loan combines the advantages of both a cash transaction and a traditional mortgage.

Contact me to learn more.

*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.
**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.

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Reverse (HECM) Refinance

- Free up Cash Flow in Retirement
- Eliminate Monthly Mortgage Payments (must still pay critical property charges, like taxes and insurance)
- Access a Portion of your Home Equity as Cash for Any Use

Today's Home Equity Conversion Mortgage (HECM) loans have the potential to significantly enhance your retirement cash flow strategy.

HECM LOAN BENEFITS:

- ✓ Access a percentage of your built-up housing wealth as cash, fixed monthly advances or a line of credit
- ✓ Use HECM loan proceeds at closing to refinance (pay off) your monthly-payment-required traditional mortgage
- ✓ Use any remaining HECM loan proceeds as you wish, such as to:
  - Pay for aging-in-place home renovations
  - Pay off high-interest credit cards
  - Pay for a large purchase, like a new car
  - Pay for in-home care or long-term care insurance
  - Establish a rainy-day fund
- ✓ Pay as much or as little toward the loan balance each month as you want, or you can defer repayment — make no monthly principal and interest payments — for as long as you live in your home. You still own your home. You just have to maintain it and pay property-related charges, like taxes and insurance
- ✓ FHA-insured guarantee that you (or your heirs) will never owe more than the home is worth when the loan becomes due and payable and the home is sold*

Contact me to learn more.

*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

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EQUAL HOUSING OPPORTUNITY

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your guide to

SPECIALTY PRODUCTS

SELF-EMPLOYED BORROWERS

INVESTOR LOANS
Renovation and Spec Build

DOWN PAYMENT ASSISTANCE PROGRAMS

QUALIFY YOUR CLIENTS
On Property Cashflow

FIRST GENERATION HOMEBUYER PROGRAMS

FOREIGN NATIONAL INVESTORS

AND MORE...

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DOWN PAYMENT ASSITANCE

With FHA Financing



At Fairway Independent Mortgage Corporation, we have the Chenoa Fund DPA program available to qualified borrowers who are looking to finance with an FHA loan. This program provides borrowers with down payment assistance* of 3.5% or 5% of the property's sales price or the adjusted value of the property, whichever is less.

PROGRAM DETAILS:

- **Only Available on FHA Purchase Transactions**
- **Minimum FICO 600**
- **Maximum Debt-To-Income (DTI)** ratio per AUS approval**
- **Assistance Must Be Repaid**
- **No First-Time Homebuyer Requirements**
- **Homebuyer education may be required based on borrower's credit score**
- **Income Limits May Apply**

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EQUAL HOUSING OPPORTUNITY

Down Payment Assistance Programs

Equip yourself with the knowledge of these valuable programs to better serve your clients and help them achieve their homeownership dreams.

MN Housing Programs

- **Start Up:** Aimed at first-time homebuyers, this program provides loans up to $18,000 to help cover down payment and closing costs. Eligible borrowers must meet certain income and purchase price limits.
- **Step Up:** For repeat homebuyers, this program offers loans for down payment and closing costs. It's designed to make homeownership more affordable for those looking to move up in the housing market.
- **First Generations:** Specifically for first-generation homebuyers, this program helps individuals who do not have a parent who owned a home. It provides tailored assistance to overcome unique challenges in achieving homeownership.

Mower County

This local program provides down payment assistance for homebuyers in Mower County. It is designed to support low-to-moderate-income families in achieving their dream of homeownership by covering a portion of the down payment.

Rochester Area Foundation

The Rochester Area Foundation offers a down payment assistance program to help residents of Rochester and surrounding areas. This program aims to make homeownership accessible by providing financial support for down payment and closing costs.

Chenoa Fund

The Chenoa Fund is a nationwide down payment assistance program that offers help in the form of a second mortgage. It's designed to make homeownership possible for borrowers who may not have enough funds for a down payment. No income limits.

BorrowSmart

BorrowSmart is a grant program that provides up to $2,500 to eligible homebuyers. It is designed to help those with low-to-moderate incomes cover down payment and closing costs, making homeownership more attainable.

Three Rivers

Provides for down payment assistance loans (in some cases forgivable) and closing costs, aimed at supporting low to moderate-income families in achieving homeownership.

Reach out to learn more!



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UNLOCK HOMEOWNERSHIP WITH THE FIRST GENERATION HOMEBUYER PROGRAMS!

Are you a first-generation homebuyer? These special programs are designed just for you to make the dream of owning a home a reality!



What is a First Generation Homebuyer Loan?

The First Generation Homebuyer Products are designed to help individuals whose parents have not owned a home. This product offers unique benefits to make homeownership more accessible and affordable.

Features & Benefits

- Achieve Homeownership: Break the cycle of renting and own your first home.
- Affordable Entry: Lower initial costs make it easier to step into homeownership.
- Personalized Assistance: Get the support you need to understand and succeed in the homebuying journey.

How it Works:

- Forgivable Downpayment Assistant Loans: Up to $35,000 in assistance and forgiven as soon as five years in the home.
- Special Financing Options: Access loan programs specifically tailored for first-generation homebuyers.
- Educational Support: Receive guidance through workshops and counseling to navigate the homebuying process confidently.

By utilizing the First Generation Homebuyer Products, you can take a significant step toward securing your future and building wealth through homeownership. Let us help you make your dream of owning a home a reality!



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EQUAL HOUSING OPPORTUNITY

Investor Rehab/Spec Build

We offer lending solutions and flexibility for your Real Estate Investment financing needs; we follow the path of your growth and strategy, and partner to provide the financing needed to help you achieve your goals.

REHAB + NEW CONSTRUCTION LOANS

STANDARD REHAB | $100K-$1M | Min. FICO 660

- 12 months IO
- 2+ experience
- No PPP
- 100% Holdback
- Entity only
- Up to 90% LTC/70% LTV
- Non-structural improvements
- Purchase & Delayed Refi only

EXPANDED REHAB | $100K-$3M | Min. FICO 660

- 12, 18, 24 months IO
- No experience OK
- No PPP
- Self-funded, partial, full
- Multi-Family OK
- Individual or Entity
- Up to 90% LTC
- Up to 75% LTV
- Non-structural improvements

HEAVY REHAB | $100K-$3M | Min. FICO 660

- 12, 18, 24 months IO
- 2+ experience
- No PPP
- Structural Reno OK
- Additional sq. ft. OK
- Individual or Entity
- Up to 85% LTC/75% LTV
- Multi-Family OK

SPEC BUILDER | $100K-$3M | Min. FICO 660

- 12, 18, 24 months IO
- 2+ experience
- No PPP
- In-fill building
- Up to 85% LTC/75% ARV
- No new- construction experience OK
- Multi-Family OK

PRODUCTION BUILDER | $150K-$1M | Min. FICO 660

- SFR – 12 months IO
- No PPP
- Up to 85% LTC/75% ARV
- 30+ Builds in last 3 years
- 2+units - 12, 18, 24 months IO

RENTAL LOANS

PREMIER RENTAL | $150K - $2M | Min. FICO 720

- 30 yr fixed
- 1.20 Min. DSCR
- Vacant Refinance OK
- Up to 80% LTV Purchase
- Up to 75% LTV Cash-out
- Single Family only
- PPP 0-5 Years
- Premium Pricing

STANDARD RENTAL | $90K - $3M | Min. FICO 700

- 30 yr fixed
- 1.00 Min. DSCR
- Vacant Refinance OK
- Up to 80% LTV Purchase
- Up to 75% LTV Cash-out
- SFR, 2-4 Units, Warrantable Condos
- PPP 0-5 Years
- Rate Protection eligible

EXPANDED RENTAL | $100K - $3M | Min. FICO 660

- Short-term Rentals OK
- Foreign Nationals OK
- PPP 0-5 years
- Rate Protection eligible
- 30/40-yr fixed, 5/6 ARM (IO options)
- No Min. DSCR
- No experience OK
- Non-Warrantable Condos OK

MULTI-FAMILY / MIXED-USE | $400K - $2M | Min. FICO 660

- Mixed Use 2-8 units
- Foreign Nationals OK
- PPP 0-5 years
- Rate Protection eligible
- 30 yr fixed, 5/6 ARM (IO options)
- 1.00 Min. DSCR
- 1+ experience
- Multi-family 5-8 units

BRIDGE LOANS

STANDARD BRIDGE | $100k - $3M | Min. FICO 660

- 12, 18, 24 months IO
- No experience OK
- No PPP
- Up to 85% LTC/75% LTV
- Individual or Entity
- Multi-Family OK

BRIDGE FLEX | $100k - $2M | Min. FICO 660

- 30-yr fixed (P&I or IO)
- No PPP
- No experience OK
- Foreign Nationals OK
- Short-Term Rentals OK
- With or without DSCR
- Max LTV 75%
- Rate Protection eligible

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EQUAL HOUSING OPPORTUNITY

Help Your Clients
INVEST WISER



*We now allow qualification based on the **AirDNA "Rentalizer"** for short term rentals.*

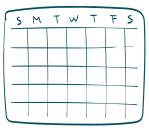
AirDNA offers more flexibility when qualifying your investor clients. As well, you now have another opportunity to help them build on their asset portfolio



AirBnB Calculator



Market Research



Smart Pricing

- **AirDNA gathers data from AirBNB and VRBO**
- **Data gathered provides short term rental income history for potential properties**

Program Highlights

- **700 Minimum Credit Score**
- **75% Max LTV for Investors with 1 Year Experience Operating STRs**
- **70% Max LTV for Investors with Less than 1 Year Experience Operating STRs**
- **Projected Annual Revenue Divided by 12 Months**

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EQUAL HOUSING OPPORTUNITY

Self-Employed
Doesn't Have to Mean Unqualified



Just because your client doesn't have a conventional type of income, doesn't mean they are unqualified to get a mortgage.

Our **BANK STATEMENT LOAN** is designed for self-employed individuals who can show business cash flow on bank statements for qualifying income rather than what is traditionally reported on tax returns.

BANK STATEMENT LOAN: A flexible loan option for self-employed individuals

- **Provide 12 or 24 Months Personal or Business Statements (we'll review and determine qualifying income)**
- **Expense Factors Down to Zero**
- **No CPA Letters**
- **Okay to Combine Self Employment with Other Income Sources**
- **Credit Scores Starting at 620**
- **Loan Amounts up to $3.5 Million**
- **As Little as 10% Down and Debt-to-Income to 50%**

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EQUAL HOUSING OPPORTUNITY



1 YEAR SELF EMPLOYED
BANK STATEMENT PROGRAM

HIGHLIGHTS

- 720 FICO
- 80% LTV Purchase/Rate Term
- 75% LTV Cash-Out
- Self-Employed 1 Year. Similar Line of Work for 2 Full Years.
- Primary Residence Only
- We calculate the business bank statement income for you.

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EQUAL HOUSING OPPORTUNITY

Lending Solutions for **1099 Borrowers**

Real Estate Agents and Independent Contractors can qualify with 1099 Income and no Tax Returns!



The **1099 program** is designed for independent contractors or commission only borrowers.

- **Qualify Using 90% of Gross 1099 Earnings**
  - 2 years 1099 plus YTD (Full Documentation)
  - 1-year 1099 plus YTD (Express Documentation)
- **No Tax Returns Required**
- **Combine 1099 with other income sources (W2, SSI/Pension, Bank Statements, Asset Depletion**
- **Minimum 2 Years Self-Employed (less than 2 years considered if in the same line of work)**

Program Highlights

- **Purchase, Rate & Term or Cash Out**
- **Primary, Second Home or Investment**
- **620 Minimum Credit Score**
- **90% Max LTV**

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EQUAL HOUSING OPPORTUNITY

DO AWAY WITH EMPLOYMENT & INCOME DOCS & QUALIFY YOUR CLIENTS ON PROPERTY CASHFLOW



Our INVESTOR CONNECT LOAN: Designed specifically for property investors.
Your clients can build their portfolios faster by qualifying off the property cashflow using the Debt Service Coverage Ratio (DSCR).

INVESTOR CONNECT LOAN: An easy-to-close loan option for your property investors

- **Qualify based on rental property income**
- **No tax returns or income required**
- **Loan amounts up to $2,500,000**
- **Credit scores as low as 620 FICO**
- **SFR, 2-4 units, warrantable and non-warrantable condos allowed**
- **Close in an LLC or Corporation**
- **1031 exchange transactions allowed**
- **No limit to number of financed properties**

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EQUAL HOUSING OPPORTUNITY



YOUR BORROWER HAS ASSETS. WE CAN HELP.

ASSET UTILIZATION

- Assets: 120 Days Statements
- Draw Schedule 60 Months
- Other Types of Income Allowed
- Rents, Pension, S/E, W2, Bank Stmts
- O/O and 2nd Homes to 80% LTV
- Investment Properties to 65% LTV
- Cash Out up to 60% LTV
- FICO as low as 620

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EQUAL HOUSING OPPORTUNITY



Property Ownership Isn't Out Of Reach
For Your Foreign National Investors

Your Foreign National clients can buy investment property
with our **Investor Connect Debt Service Coverage Ratio (DSCR) Program!**

INVESTOR CONNECT DSCR PROGRAM:
A flexible lending solution offering a path toward investment property ownership.

Program Highlights

- **Loans up to $1,500,000**
- **LTV's up to 70%**
- **Minimum 6 months reserves** (Business accounts eligible for reserves)
- **Title can be vested in the borrower's name or an LLC**
- **1–2 Unit Properties**
- **Cash-Out Available up to 65% LTV**
- **No Employment Required**
- **No Housing History Required**
- **No Income or Credit Score Required**
- **Only 2 Credit Reference Letters Needed**

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EQUAL HOUSING OPPORTUNITY

Lending Solutions for **ITIN Borrowers**



An ITIN loan is for individuals who don't have a Social Security Number (SSN) but have an Individual Taxpayer Identification Number (ITIN). These loans are typically for non-U.S. citizens or residents who may not be eligible for traditional mortgage loans due to their immigration status.

Program Highlights

- **Purchase, Rate & Term or Cash Out**
- **Primary, Second Home or Investment**
- **660 FICO Score**
- **90% Max LTV**
- **No Tax Returns Required**
- **No W2s Needed**

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CANADIAN FOREIGN NATIONALS

Fairway Independent Mortgage Corporation is one of the very few lenders offering American Home financing options for Canadian Foreign Nationals.



Guidelines

- 75% maximum loan-to-value (LTV)
- Investment properties are ok
- Minimum $75,000 loan amount
- No pre-payment penalties
- 3/1, 5/1, and 7/1 ARM products
- SFR, townhomes, and condos
- Loan amounts up to $3 million

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EQUAL HOUSING OPPORTUNITY

Compete with Cash Offers with

FAIRWAY CASH GUARANTEED

FAIRWAY Cash Guarantee™

A PROGRAM FOR TODAY'S MARKET

At Fairway Independent Mortgage Corporation, we understand the importance of being the most favorable deal on the table. The winning combination of a Fairway Cash Guarantee™ and the Fairway Advantage® Pre-Approval **will give you the buying power you need to compete with cash offers.**

FAIRWAY CASH GUARANTEE™ ADVANTAGES:

- Seller will receive a cash guarantee.
- Buyer can compete with cash offers.
- Borrower does not have to pay any additional fees to use this program.
- If the guarantee is triggered, the seller may opt for Fairway to NOT buy their home, and instead walk away from the deal with $10,000 paid by Fairway, and the contract will be terminated.

Note: if the seller opts to have Fairway purchase their home, fairway will pay the appraised value or the contract price, whichever is lower.

Additional Requirements/Details:

- Borrower must have a Fairway Advantage® Pre-Approval
- Borrower must be financing with a Conventional, FHA, VA, or Jumbo Loan (up to $1,000,000 purchase price)
- Borrower must be purchasing a single-family residence or condo

Reach out to learn more!



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EQUAL HOUSING OPPORTUNITY



LOCK SHOP & GO

Concerned about interest rates rising before your borrower finds the right home?

The Lock, Shop, and Go* program provides assurance that the rate remains in place for a period of time, allowing your borrower more time to find the right home!

Your borrower can take action by securing the rate today while shopping for a home. Lock in the rate for 90 days** with NO additional fee!

- **Eligible on purchase transactions only**
- **Available on Fairway's Conventional, FHA, VA*** and USDA fixed-rate programs If the rates decrease, Fairway has that covered!**
  - Borrower must provide their signed purchase agreement within three days of signing. Fairway will re-lock the loan for up to 60 days at the improved market rate if market conditions allow.

Let Fairway's Lock, Shop and Go Program bring peace of mind to the home-buying process for you and your borrower!

The Heichel Team
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Copyright© 2025 Fairway Independent Mortgage Corporation. NMLS #2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. Other restrictions and limitations may apply. Equal Housing Opportunity. * The Lock, Shop, and Go Program is for purchase transactions. It provides borrowers with an Initial Lock with a rate adjustment for a period of up to 90 days while they look for a property to purchase. Rate adjustments are subject to change based on market conditions. There is no upfront fee requirement. The loan must be pre-approved by Fairway Underwriting prior to rate lock. Pre-approval includes review of credit, income and assets to meet applicable AUS. The Initial Lock will be converted to a Final Lock within 3 days of entering into a fully executed purchase contract with an option to a one-time float down option at that time. Pre-approval includes review of credit, income and assets to meet applicable AUS. Eligible products are conventional fixed rate – Fannie Mae and Freddie Mac direct, and government fixed rate – Ginnie Mae direct. Not eligible for renovation and ARM loan products. If the Initial Lock price is better than the current market interest rate when comparing the 60 day price the Initial Lock interest rate will remain valid for a lock period of up to 60 days. ** A pre-approval does not constitute a full loan approval or a commitment to lend. Full approval is subject to underwriting approval based on program guideline requirements including but not limited to a satisfactory appraisal. *** 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. Fairway Independent Mortgage Corporation is not affiliated with any government agencies. These materials are not from VA, HUD or FHA, and were not approved by VA, HUD or FHA, or any other government agency.

EQUAL HOUSING OPPORTUNITY

MAKE YOUR MOVE EASY WITH THE "BUY NOW, SELL LATER" MORTGAGE!



What is Buy Now, Sell Later?

The "Buy Now, Sell Later" Mortgage allows you to purchase your new home before selling your current one. This product helps bridge the gap between buying and selling, ensuring a seamless transition to your next dream home.

Features & Benefits

- No Rush to Sell: Avoid the pressure of selling your home quickly and potentially at a lower price.
- Move When Ready: Take your time to move into your new home without the stress of back-to-back closings.
- Market Advantage: Buy your new home when the market is right, not when you're forced to sell.

How it Works:

- Secure Your New Home First: Purchase your new home without waiting to sell your current one.
- Stress-Free Transition: Move into your new home at your own pace, then sell your exiting property when you're ready.
- Flexible Financing: Use the equity in your current home to finance the purchase of your new home.



The HEICHEL Team

TeamHeichel@fairwaymc.com

507.460.4500

yourwaymortgage.com

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EQUAL HOUSING OPPORTUNITY



BUY BEFORE YOU SELL

Move into your new home now - and sell your current home with peace of mind.

Unlock equity from your home with ease

Your Fairway Mortgage Advisor will submit your property for the program, and HomeLight will let you know how much of your equity you can unlock for the purchase of your new home with 0% interest.

Buy your dream home with confidence

Make a strong offer on your new home without a home sale contingency — and avoid moving twice.

Sell your current home with peace of mind

List your home vacant on the market to attract the strongest offer possible.

Qualify for more on purchase of new home

Program allows us to exclude your current mortgage payment on the vacating home allowing you to qualify for a higher purchase price/loan amount on your new home.

Reach Out Today To Learn More!



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SECURE YOUR BUYER'S INTEREST WITH LOCK AND LIST!



What is a Lock and List?

Lock and List allows you to lock in today's mortgage rates for the future buyer of your home. This protects the buyer from potential rate increases and makes your home more attractive in a fluctuating market. The seller does **not** have to pay the difference if rates rise; the benefit is entirely for the buyer's peace of mind.

Features & Benefits

- Protect Against Rate Hikes: Offer peace of mind to buyers by securing today's rates, even if they buy in the future.
- Increase Buyer Interest: Stand out in the market by offering a stable and predictable financial option.
- Sell with Confidence: Attract committed buyers who are reassured by the rate lock, making your home more appealing without any cost to you.

How it Works:

- Lock Today's Rate: Lock in the current mortgage rate for potential buyers.
- Market with Confidence: Highlight the rate lock in your marketing materials.
- Attract and Close: Draw more interest from buyers looking for stability and make your sale smoother.



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EQUAL HOUSING OPPORTUNITY

SELL YOUR HOME FASTER WITH A TEMPORARY RATE BUYDOWN!

What is a Temporary Rate Buydown?

A Temporary Rate Buydown allows you to lower the buyer's mortgage interest rate for the first few years of their loan. This makes your home more attractive to buyers, helping you sell your property quickly.



Features & Benefits

- Attract More Buyers: Lower initial mortgage payments can appeal to more potential buyers.
- Sell Faster: Stand out in the market with an enticing offer that helps buyers afford your home.
- Boost Your Selling Price: With lower payments, buyers may be willing to offer more for your home.

By investing in a temporary rate buydown, you can enhance the attractiveness of your property, making it easier to sell at your desired price point and on your preferred timeline.



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FAIRWAY Rate Rescue+

RESCUE YOUR RATE WITH A TEMPORARY BUYDOWN

What is a temporary buydown?

A temporary buydown is an up-front interest payment that lowers the interest on a fixed-rate mortgage for the first one, two or three years of the mortgage, after which the interest rate reverts to the full note rate for the remainder of the loan.

The table below lists the temporary buydown options by the loan type.

	TEMPORARY BUYDOWN TYPE	WHO CAN FUND THE BUYDOWN?
Conventional	1/0, 2/1 or 3/2/1	Seller/Borrower/Lender**
FHA	1/0 or 2/1	Seller
VA	1/0 or 2/1	Seller
USDA	1/0 or 2/1	Seller
Jumbo* **	1/0 or 2/1	Seller/Lender**

**A 3/2/1 temporary buydown is only available as a seller-paid buydown. **Lender-paid buydown is only available using premium pricing and may not be available for every scenario. ***Not available through all Jumbo investors.*

How does a 3/2/1 temporary buydown work?

A 3/2/1 temporary buydown is a temporary reduction below note rate three percent (3%) during the first year, a reduction below note rate of two percent (2%) during the second year of the loan, and a reduction below note rate of one percent (1%) during the third year, after which the interest rate reverts to the full note rate for the remainder of the loan. The interest rate change each year is automatic, and the borrower is not required to requalify for the loan.

Below is an example of the breakdown of a 3/2/1 temporary buydown:

3/2/1 TEMPORARY BUYDOWN PAYMENTS ON A $100,00 LOAN (30-YEAR FIXED-RATE MORTGAGE WITH 6.5% INTEREST RATE, 6.717% APR)

Year	Payment By Borrower	Payment From Escrow	Payment Received By Lender
1	$449.04	$183.03	$632.07
2	$506.69	$125.38	$632.07
3	$567.79	$64.28	$632.07
4-30	$632.07	$0.00	$632.07

How does a 2/1 temporary buydown work?

A 2/1 temporary buydown is a temporary reduction below note rate of two percent (2%) during the first year and a reduction below note rate of one percent (1%) during the second year of the loan, after which the interest rate reverts to the full note rate for the remainder of the loan. The interest rate change from year 1 to 2 is automatic, and the borrower is not required to requalify for the laon.

2/1 TEMPORARY BUYDOWN PAYMENTS ON A $100,00 LOAN (30-YEAR FIXED-RATE MORTGAGE WITH 6.5% INTEREST RATE, 6.717% APR)

Year	Payment By Borrower	Payment From Escrow Account	Payment Received By Lender
1	$506.69	$125.38	$632.07
2	$567.79	$64.28	$632.07
3	$632.07	$0.00	$632.07

For the example above, taxes and insurance are not included in the monthly payment.

FAIRWAY Rate Rescue+

RESCUE YOUR RATE WITH A TEMPORARY BUYDOWN

How does a 1/0 temporary buydown work?

A 1/0 temporary buydown is a temporary reduction below note rate of one percent (1%) during the first year, after which the interest rate reverts to the full note rate for the remainder of the loan. The interest rate change after the first year is automatic, and the borrower is not required to requalify for the loan.

Below is an example of the breakdown of a 1/0 temporary buydown:

1/0 TEMPORARY BUYDOWN PAYMENTS ON A $100,00 LOAN (30-YEAR FIXED-RATE MORTGAGE WITH 6.5% INTEREST RATE, 6.717% APR)			
Year	**Payment By Borrower**	**Payment From Escrow Account**	**Payment Received By Lender**
1	$567.79	$64.28	$632.07
2-30	$632.07	$0.00	$632.07

For the example above, taxes and insurance are not included in the monthly payment.

Details on the application of the buydown funds under certain circumstances:

1. **If the home goes through foreclosure:**
If the home goes through foreclosure, the balance remaining in the buydown account will be used to reduce the mortgage debt.

2.**If the mortgage loan is paid in full:**
If the mortgage is paid in full during the buydown period, any unused buydown funds will be deducted from the final playoff amount due.

3.**If the property is sold:**
If the property is sold during the buydown period, any unused funds will be deducted from the final playoff amount due.

Note: The borrower will not be relieved of the obligation to make the full monthly mortgage required by the terms of the mortgage not if, for any reason, the buydown funds are not paid. Buydown funds cannot be used to pay past-due payments. A temporary buydown is not the right strategy for all homebuyers. You are strongly encouraged to talk with your Fairway loan originator, who will explain these programs and run scenarios to help you decide whether this strategy meets your needs.

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EQUAL HOUSING OPPORTUNITY



8,000 +	2,000+	500+	$27.5B	468,000+	86,334+
TEAM MEMBERS	MORTGAGE ADVISORS	BRANCHES	VOLUME 2022	VERIFIED REVIEWS	UNITS 2022

SINCE 1996

FAIRWAY IMC.

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

Our mortgage Fairway Mortgage Advisors 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.



HEAR FROM **OUR CEO**

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+

#1 IN FHA PURCHASE VOLUME (FY 2021)

TOP EMPLOYERS FOR WOMEN — A TOP EMPLOYER FOR WOMEN (Mortgage Women Mag)

#1 IN USDA PURCHASE UNITS & VOLUME (FY 2020)

TOP WORK PLACES 2021 USA · TOP WORK PLACES 2023 USA · TOP WORK PLACES 2022 USA

National Mortgage News 2022 Best Mortgage Companies to Work for

LOVE STRENGTH COURAGE HOPE — FAIRWAY Cares CHAMPION

ABOUT *fairway midwest*

Like most Mortgage Advisor's, Kris didn't grow up dreaming of doing home loans, but once she began, it ended up being her dream! She has been helping families with the financing of purchasing and refinancing homes since 2004.

In 2016, she joined forces with Fairway Independent Mortgage Corporation. The culture of Fairway is what brought her to her decision to make the move to them. The attitude of servant leadership and humility aligned with the components she was missing with previous mortgage companies.

The Heichel Team is #1 in MN for number of families served for purchasing homes and for is ranked in the top 1% of Mortgage Originators in the nation.

She and her team strive for excellence. They are determined to create clients for life and raving fans. The agility and speed that Fairway Independent Mortgage and The Heichel team prides themselves on certainly helps with those desires.

For our team, it's more about building relationships than mere transactions. The Heichel Team consistently provides solutions to various challenges in the real estate market, whether it's dealing with inventory issues or navigating multiple offers.



Kris Heichel
Branch Manager
NMLS #27180

OUR FOCUS: EFFICIENCY & EXCELLENCE

Creating an exclusive experience for our Fairway Mortgage Advisors and their agent partners.

- SPEED TO RESPOND OPERATIONS TEAM
- PREMIUM, HANDS-ON SUPPORT FOR GROWTH AND SCALING
- CREATING CULTURE
- STRONG BUSINESS DEVELOPMENT STRATEGY
- OPTIMIZING SALES TOOLS
- STRONG BRAND FOUNDATION
- NETWORKING & RELATIONSHIPS
- CONFIDENCE ACROSS SOCIAL MEDIA

VISIT ONE OF OUR **THREE LOCATIONS**

1403 15th Ave NW, Ste A
Austin, MN 55912

3273 19th St NW, Ste 3
Rochester, MN 55901

204 Lake Ave, Ste 204
Fairmont, MN 56031

The Heichel Team

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#FairwayMidwest

TOP 1% MORTGAGE ORIGINATORS In America 2022

WHY WE'RE **DIFFERENT**

Fairway Features

- VERY FEW OVERLAYS! We sell directly to investors on CONV, FHA, VA, & USDA!
- Local Processing, Underwriting, and Funding
- Ability to close in as little as 10 business days
- Figures go to closing right at "clear to close"
- Wire arrives the day before closing for morning closings
- Escrow Holdbacks on Conventional/FHA
- Professional Co-Branded Marketing



Programs

- **Conventional VA, FHA, USDA & Reverse (HECM)**
- **In House Jumbo Products**
- **Asset Depletion Products**
- **Up to 25 financed properties allowed**
- **Investor Financing with only rental income for qualifying**
- **FHA/VA 580 FICO**
- **Down Payment Assistance Programs Available**
- **Buy Down Options Available**
- **Renovation Lending**
- **Financing for Foreign Nationals**

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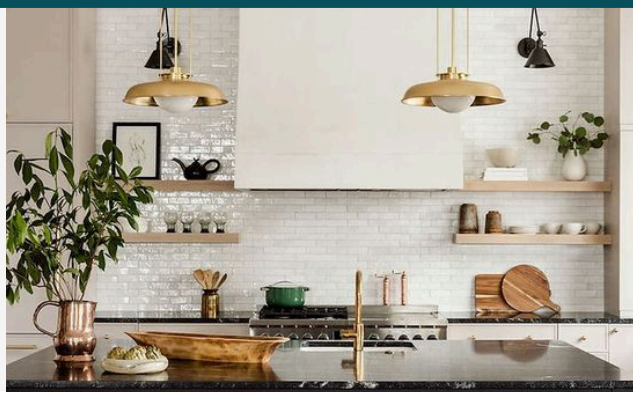
EQUAL HOUSING OPPORTUNITY

WHAT OUR CLIENTS *Are Saying*

I had so many challenges along the way to include getting really sick the week of closing. Holly and Holly were very supportive and positive. They helped me so much! I was treated with respect. I was impressed with everyone. Thank you!

★★★★★

- Brenda D.
Glenville, MN





Everyone on the team was so friendly and helpful. All of my questions were answered. This was my first home purchase so the whole process was new and confusing to me, but the team explained everything very well and I felt well informed at every step. Everyone was also very responsive and fast, communication came often and quickly. Very good experience overall.

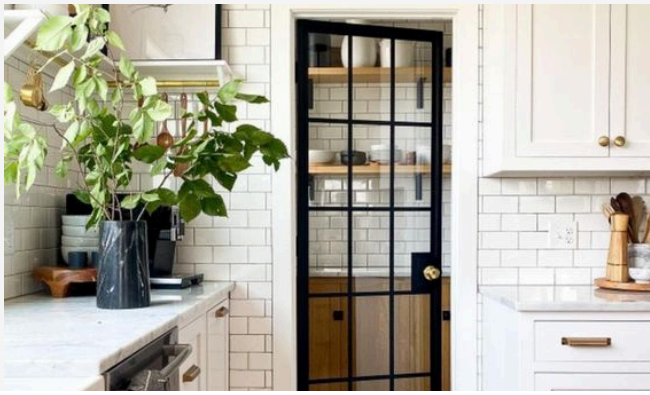
★★★★★

- Jessica R.
Rochester, MN

We had a very unique purchase that others couldn't make happen. This team did the work and we couldn't be more grateful. They strive for excellence. Experienced, knowledgeable, transparent , and kind- this is Team Heichel!

★★★★★

- Kat R.



Scan me
TO SEE ALL REVIEWS

The Heichel Team

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EQUAL HOUSING OPPORTUNITY

I had been working with a different lender, who ended up going on vacation 4 days before my closing date and was unable to be reachable. My realtor suggested Fairway, who he trusted very well. What made it GREAT was that they told me we would we close within two weeks and we did! The app was amazing to be able to watch the process as the steps where being completed. Their communication about the process, how everything would be completed and when was top notch. Thank you again for taking a stressful situation and making it easy for a buyer.

★★★★★

- Danielle S.
Adams, MN



From day one till my closing day Heichel was very helpful and walk through all the way i would definitely work with her sometime in the future. And thank you for all the support.

★★★★★

- Martin R.

Rochester, MN

The communication was the key! I knew what was next each step of the way and never felt forgotten about.

★★★★★

- Kristen W.
Austin, MN





Friendliness, kindness, great service! It was our first homeowner experience and everyone made it a pleasant experience.

★★★★★

- Nancy F.
Rochester, MN

The Heichel Team

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EQUAL HOUSING OPPORTUNITY

WHITE GLOVE MARKETING

Reliable Marketing Solutions to Southwest Minnesota and Beyond



VISION

Empowering Success Through Trusted Connections

MISSION

At The Heichel Team Marketing, we are dedicated to fostering high-trust relationships, amplifying our real estate partners' success, and nurturing lifelong connections with our valued clients. We strive to be the bridge that connects dreams to reality, all while building a community of trust and support.

Bri Masching, Marketing Specialist

Brand Discovery & Building

Brand basics, print collateral, social media presence and day-to-day interactions.
We help you discover the opportunities that already exist in your everyday activities to create a memorable brand experience for your sphere.

Classes & Events

We host **two classes each month** for agents!
Join us on the 1st Thursday and 3rd Wednesday at 11AM CST

Custom Collateral

Crafting collateral that not only echoes your unique brand but also appeals to clients, and is easy to comprehend, is pivotal for establishing a cohesive brand identity. With our graphic design services, we ensure every design element, from color palettes to typography, is tailored to mirror your brand's persona.

Innovative Technology & Training

To keep our partners ahead of the curve, our team is constantly researching, utilizing and training on the latest tools. Fairway offered and vendor tools can be overwhelming. Our team offers a complete audit of what you really need, want and use. Saving you money and allowing you to utilize tools to their full potential.

Social Sales VS Social Media

We craft a *custom* strategy for your unique voice across each social platform:
Instagram, Facebook, LinkedIn, YouTube, Twitter, etc.
Connect with your current sphere
Create authentic content
Organic local growth

The Heichel Team

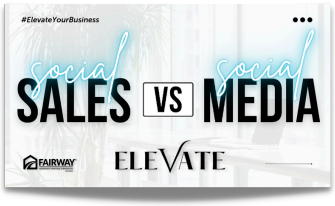
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EQUAL HOUSING OPPORTUNITY

Classes & Workshops

Presenting a selection of our top-rated classes, meticulously curated by our expert team. These are crafted to equip you with the most current tools and strategies, empowering you to elevate your brand and business.

Have a request for one of our monthly classes? We're always crafting new presentations and would love your input!













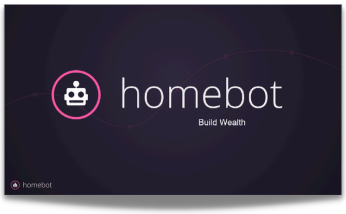




































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American Warrior Initiative

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.

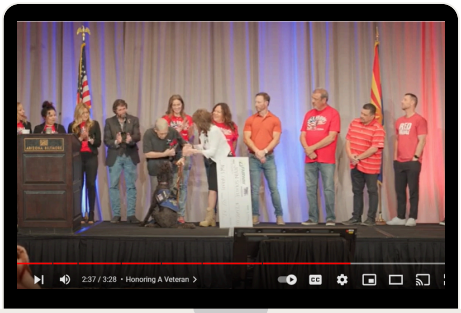


www.americanwarriorinitative.com

I'm a veteran and could use some assistance.

Scan for Veteran Support form

2023 Phoenix American Warrior Initiative





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

FAIRWAY® INDEPENDENT MORTGAGE CORPORATION

AMERICAN WARRIOR INITIATIVE

American Warrior Initiative is a non-profit, bringing awareness to the challenges facing the men and women who have served in the military, police force, fire departments, and more.

It is fully underwritten by Fairway Mortgage so that every dollar donated goes directly to a local veteran in need. Along with finding and filling the need of veterans, AWI's mission is to bridge the military-civilian divide by educating real estate professionals on how to best serve veterans when they are looking to purchase a home.



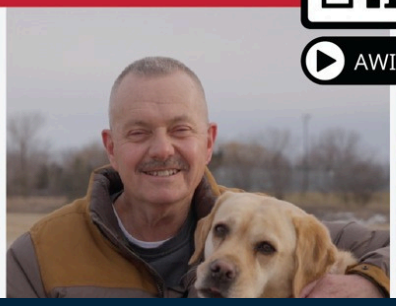
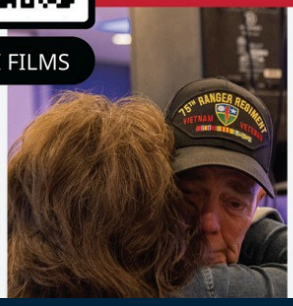
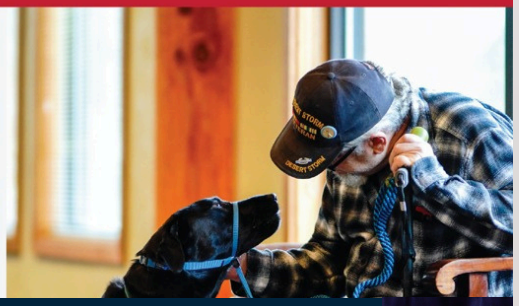
A LOCAL SOLUTION TO A NATIONAL PROBLEM

Veterans are being left behind...
AWI's Mission is to Fix That.

EVERY DOLLAR DONATED TO AWI (100%) GOES TO A DESERVING LOCAL VETERAN

WWW.AMERICANWARRIORINITIATIVE.COM

AWI FILMS

AMERICAN WARRIOR INITIATIVE

THE IMPACT!

Since 2015

376 *Funded Service Dogs & Their Training*

38k+ *Real Estate Agents Trained as American Warrior Real Estate Professionals*

$8m *In Financial/Family Grants, service dogs and other initiatives to Veterans, Active Duty & First Responders*



#DoOneThing

As our CEO and founder, Louise Thaxton says: "None of us can do everything to help veterans and first responders, but ALL of us, can ***Do One Thing***"

For more information on ways to get involved, visit our website or email us at:
awi@fairwaymc.com

Raising Heroes

Fairway employees are now volunteering as Puppy Raisers. They have the unique chance to raise adorable puppy dogs from infancy until they are ready to embark on their journey as fully trained service dogs.

With a growing waiting list for veterans seeking service dogs, these Puppy Raisers are bridging the gap by partnering with organizations like Custom Canines to ensure these incredible animals receive the necessary preparation.



FAIRWAY CARES

Fairway Cares is the charitable arm of Fairway Independent Mortgage Corporation. For over twenty years, Fairway and its 5,000 nationwide employees have demonstrated a deep caring for the communities and people they work with and serve.

Through employee referrals, Fairway Cares provides the comfort of a care package or the support of financial assistance.

FAIRWAY CARES IMPACT

Since 2016, **12,000+ Care Packages** and **2,000+ approved Financial Grants** have been received nationwide. Special thanks to the employees of Fairway Independent Mortgage, because of you, Fairway Cares continues to expand and make a difference. Without your requests and financial contributions, we wouldn't be able to reach so many people.

PROGRAMS

Our core programs are care packages and financial assistance. Packages are specifically tailored for adults or children diagnosed with a critical illness, have sustained a physical trauma, or for those who have lost a loved one. We also send care packages to caregivers.

WHO WE SERVE

Currently Fairway Cares is designed to meet the caring requests of Fairway employees.

Fairway Cares Documentary



FAIRWAY Cares

2025 Loan Limits
FHA & Conforming

Conforming Loan Limit Increase
Effective January 2025

$806,500

FHA Loan Limit Increase
FHA's loan limits vary by county.

SE MN COUNTIES*

- ONE UNIT $524,225
- TWO UNITS $671,200
- THREE UNITS $811,275
- FOUR UNITS $1,008,300

To **search** the limits in your county **scan**:

The Heichel Team

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