



WE SERVE **PEOPLE.**

# A Message from the CEO

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**STEVE JACOBSON**

Founder & CEO

## AT FAIRWAY INDEPENDENT MORTGAGE CORPORATION,

we pledge to provide distinctive quality and unparalleled customer service. Whether we are serving a customer, a supplier or our branch network, we strive to provide a quick, precise and helpful response. We believe in instilling confidence in those around us, building knowledgeable consumers and self-assured team members.

At Fairway, we trust and depend on the expertise and efficiency of our personnel, since the organization's success is determined by the depth of our commitment to perform as a unified team. Our flat organizational structure empowers them to be creative, make decisions and think outside the box.

Fairway's management team is committed to the individual success of every employee, which means we will always support you in reaching your career goals.

Steve Jacobson

A handwritten signature in blue ink, appearing to read "Steve Jacobson". The signature is stylized and fluid.



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# Our Vision/Core Values

At Fairway, it is our responsibility to create a **fun, enlightening environment** where the team can live out our **Core Values**. We aim to make our team members and customers feel a part of the Fairway family while providing **great 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**.



## CORE values:

Fairway's Core Values define who we are and what we strive to accomplish every day. These values define how we work, how we interact with each other, and guide us in determining how we best serve our customers and team members.

- 1 Humility First**  
We are grateful for the opportunities we have and continue to work hard, always striving to BE better and DO better.
- 2 Foster Growth & Knowledge**  
We understand the importance of education and training and provide extensive on-boarding support for new team members and deliver access to discounted industry events further nurturing professional growth.
- 3 Have Fun**  
We enjoy where we work and the people we work with so we always strive to have fun each and every day.
- 4 Create An Amazing Experience For You**  
From the day a new team member walks through the door, it's our goal to provide a smooth and seamless transition for you, your team, customers and business partners to ensure an amazing experience.
- 5 Speed To Respond**  
This is the mantra of Fairway's Support Teams, which continuously distinguishes us in the marketplace.
- 6 Seek Wise Counsel**  
We value the input and perspective of others, so we can make the best decisions possible.
- 7 Respect, Listen & Stay Balanced**  
We understand the importance of open communication between our originators, also known as "The Street", and support staff. Major decisions to policies and procedures are always vetted first, before implementation.
- 8 Committed To Serve**  
We are committed to serving our branches and origination teams, allowing them to focus on originating and closing loans.
- 9 Consistent, Honest Communication**  
Communication to our team members and management is fully transparent with daily posts being sent to communicate events, trainings, underwriting guideline changes, new programs and more.
- 10 Family Focused**  
We are committed to protecting the well-being of our team members and consistently promote a healthy work/life balance.





**6,000+**  
TEAM MEMBERS



**400+**  
BRANCHES



**2,100+**  
PRODUCERS



**\$17.6B**  
VOLUME



- #1** IN USDA LOAN UNITS  
*Fiscal Year 2017*
- #1** BEST PLACE TO WORK BY  
*Madison Magazine 2017*
- #4** IN RETAIL VOLUME BY  
*Scotsman Guide 2016*
- #8** MORTGAGE LENDER  
IN THE NATION BY  
*Scotsman Guide 2016*
- #9** OUT OF THE TOP 100  
MORTGAGE COMPANIES  
IN THE NATION BY  
*Mortgage Executive  
Magazine 2017*

RANKED AS ONE OF AMERICA'S TOP  
MORTGAGE EMPLOYERS BY  
*National Mortgage Professional  
Magazine 2017*

RANKED IN THE TOP 20 AS ONE OF THE  
BEST COMPANIES FOR PROFESSIONAL  
MORTGAGE WOMEN TO WORK FOR BY  
*Mortgage Women Magazine 2016*



by *Mortgage Executive  
Magazine 2017*



## FAIRWAYCARES

Providing **HOPE, ENCOURAGEMENT AND RELIEF** in time of need.



Established the **EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)** that gives employees ownership of the company.



In collaboration with the American Warrior Initiative, **WE HAVE RAISED \$747,569** to help wounded warriors in need.



Run to the **ROAR**

**CUSTOMIZED COACHING** that will provide a focused plan to enable you to work with more clarity and purpose.



# Why Fairway?

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We're dedicated to providing an **AMAZING EXPERIENCE** for **YOU** every day.

## Quality of Loan Process

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

## Early Delivery of Closing Documents & Loan Funds

Our CEO has maintained his steadfast commitment to Loan Officers, Branch Managers and customers for more than 20 years. This commitment is what drives our Closing Department to consistently provide early delivery of closing documents and loan funds.

## Extensive Products

At Fairway, we continuously listen to our Loan Originators, also known as **"THE STREET,"** to add cutting-edge products to ensure our customers have the right options for all situations.

## Commitment to Providing Outstanding Service

We understand that customer service is imperative within every aspect of the organization. Our commitment to providing exceptional customer service to **"THE STREET"** flows through to every customer, ensuring an exceptional home loan experience.

## Speed & Support

We provide our branches with some of the fastest turn times in the industry giving a clear advantage in each market. Our dedication to making every effort to respond quickly is second to none.

## Branch Support

Branch Support is our frontline and gateway to the entire organization. Understanding urgency and making every effort to respond in minutes allows each branch to sustain maximum efficiency.

## Marketing Support

Our full, in-house Marketing Department consistently serves "The Street" by offering a one-stop shop for ALL marketing that is efficient, creative and always evolving. The department includes design, communications, events and support team members to assist with each and every request.

## Fairway Gives Back

One of the most amazing things about Fairway is the heart and willingness of its employees to share and give back. Fairway is a culture that has evolved entirely by the people that work within it and the initiatives such as the Fairway Cares and the American Warrior Initiative (AWI) allow Fairway to strive to make a difference in our communities and in people's lives both within the company and outside of the company.

*Being in the mortgage industry for 28 years and working at what I thought were a few great places – **MY ONLY REGRET IS I DIDN'T COME TO FAIRWAY YEARS AGO.***

*There is not another mortgage company that compares to Fairway – **HERE AT FAIRWAY WE DEFINITELY KNOW WE HAVE OUR OWN SMALL SLICE OF MORTGAGE HEAVEN.***

**-SARAH MIDDLETON,**  
EVP National Production & Marketing



# Our Leadership Team

**FOUNDED IN 1996** by Steve Jacobson, and named by a childhood best friend, colleague and forever member of the Fairway family, Randy Cross, Fairway Independent Mortgage Corporation is a mortgage lender headquartered in Madison, Wisconsin and Carrollton, Texas. **AT FAIRWAY, CUSTOMER SERVICE IS A WAY OF LIFE.**

Fairway is dedicated to finding great rates for customers and also offers some of the fastest turn times in the industry. The goal is to act as a trusted advisor, providing highly personalized service and helping through every step of the loan process. It's all designed to exceed expectations, guarantee satisfaction and earn trust.



**STEVE JACOBSON**  
Founder and Chief Executive Officer



**LEN KRUPINSKI**  
Chief Operating Officer



**PAUL WALNICK**  
President, Business Development/Service



**SARAH MIDDLETON**  
President, Sales Development/Recruiting



**SCOTT FLETCHER**  
President, Risk and Compliance



**MICHAEL BLAKE**  
President Capital Markets



**TODD GAVINSKI**  
Chief Financial Officer



**TOM DIXON**  
Executive Vice President, Operations



**PAOLA KIELBLOCK**  
Executive Vice President, Retail Products



**RANDY ALLEN**  
Chief Information Officer



**JULIE FRY**  
Executive Vice President, Human Resources



**ERIC BROWN**  
Executive Vice President, Business Development



**TRISTA MAYER**  
Chief Compliance Officer



**JOHN HOTCHKISS**  
Chief Risk Officer



**TIM VALENTYN**  
Chief Legal Officer, General Counsel



**JOY KNOCH**  
EVP Operational Training and Transition Support



**RON KLUK**  
EVP Mortgage Technology



# Products

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## Fairway Independent Mortgage Corporation is a Direct Seller/Servicer to all agencies!

- FNMA Seller Servicer
- FHLMC Seller Servicer
- GNMA Seller Servicer

## Fairway offers a wide variety of products!

- **FHA**
- **VA**
- **USDA**
- **JUMBO Product Offerings**
  - QM & Non-QM Products
  - Interest Only Programs
  - High LTV Products
  - Borrowers reduced FICO scores
- **FNMA & FHLMC**
  - Including Home Affordable Lending Programs
- **Mortgage Credit Certificates (MCC) Programs**
- **State Housing Finance Agency Programs with DPA Assistance**
- **Renovation Lending Products**
  - FNMA Home Style
  - FHA 203k Limited
  - FHA 203k Full
- **Condominium Lending Products**
  - Non-warrantable condos
  - Condotel products
- **Reverse Mortgage Loans**

## What makes us unique?

- Delegation for all product offerings which include: Government, Conventional and Jumbo Products
- The ability to partner with specialty lenders to offer products not available through agency product offerings
- Our Product Support Specialist Team that will serve as a concierge team that will respond in one hour or less to **"THE STREET"**
- Our Development Team dedicated to support NEW Product Requests from **"THE STREET"**
- Our Renovation Team specializing in agency renovation product offerings
- Our Product Training Team providing continued training for existing/new products and assisting our branches through the onboarding process
- Our Broker Team providing flexibility for non-retail loan programs
- Our Bond and Housing Team that supports over 63 State Housing Agency Programs

