

Enlist us for your VA MORTGAGE



VA LOAN OVERVIEW

Fairway Independent Mortgage Corporation was ranked #5 for total VA purchase units and volume in fiscal year 2022 by the U.S. Department of Veterans Affairs (VA). We have given several mortgage-free homes as well as grants and service dogs to wounded veterans in collaboration with the American Warrior Initiative (AWI). If you are a military veteran or still active duty, you may qualify for a VA loan.

This flexible mortgage features:

- 100% financing with full VA entitlement*
- Low closing costs
- No prepayment penalties
- VA financing fees that can be rolled into the loan amount
- A variety of eligible property types, including townhomes and VA-approved condos
- Fixed- and adjustable-rate loan terms

VA LOAN: FACT OR FICTION

FICTION: You can only use VA entitlement once.

FACT: You can use VA entitlement multiple times and may even be able to have more than one VA loan at a time.

FICTION: VA loans take too long.

FACT: Fairway Independent Mortgage Corporation can process and close your loan in as little as 21 business days.

FICTION: You can't get a VA loan when deployed.

FACT: If your spouse occupies the home, you may purchase a primary residence while still serving overseas.

QUESTIONS & ANSWERS

I want to use my veteran eligibility to purchase a home. Can you help me with this?

Answer: Absolutely! This is what I do.

I was injured during my service, and I'm now a disabled veteran. I understand that there is an additional discount available to me. What are the rules?

Answer: If the COE states the borrower is disabled and the borrower receives a disability check, the funding fee could be waived.

Can I close my home loan in my hometown?

Answer: Absolutely.

How do all those documents get to my local title company?

Answer: FedEx or secure email.

I've already applied to another lender for my home loan. Do I have to stay with them?

Answer: No, you don't. You can change your mind. The transfer of your loan is an easy process.

Can I use the VA loan program for a rental property purchase?

Answer: No.

I am a widow of a veteran. Can I qualify?

Answer: Yes, you can. Limitations apply.

I hate to fill out forms online. Can I talk to someone in person?

Answer: Sure, just call me!

How will I know what the prospective home is worth?

Answer: We will order an appraisal by a licensed appraiser.

I want to place my loan in your hands. What's next?

Answer: Call me, and I will guide you through the process.

Call me to learn more or visit www.lesliewishmortgage.com.

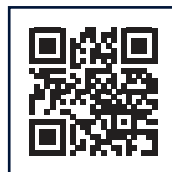


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*A down payment is required if the borrower does not have full VA entitlement or when the loan amount exceeds the VA county limits. VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit guidelines, and property limits. Copyright©2023 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. Fairway is not affiliated with any government agencies. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. Fairway Independent Mortgage Corporation NMLS ID #2289 (www.nmlsconsumeraccess.org).

