



FAIRWAY

INDEPENDENT MORTGAGE CORPORATION

THE RUETH TEAM



FAIRWAY

INDEPENDENT MORTGAGE CORPORATION

Established in 1996

Employs more than 5,800
team members

300+ branches nationwide

2017 - \$13.5B (YTD Aug 31)

2016 - \$17.6B

FORWARD

 **FAIRWAY**
INDEPENDENT MORTGAGE CORPORATION

RANKED
#5
IN RETAIL VOLUME
*by Inside Mortgage Finance \$7.46B**

*For the first half of 2017

NMLS #2289 

REVERSE

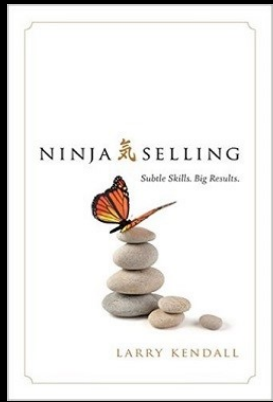
RANKED
#9
★ TOP 100 ★
HECM LENDERS
SEPTEMBER 2017
BY REVERSE MARKET INSIGHT



2016 & 2017 YTD
Ranked as the
#1 Producing Branch
Manager
in North America at
Fairway Independent
Mortgage



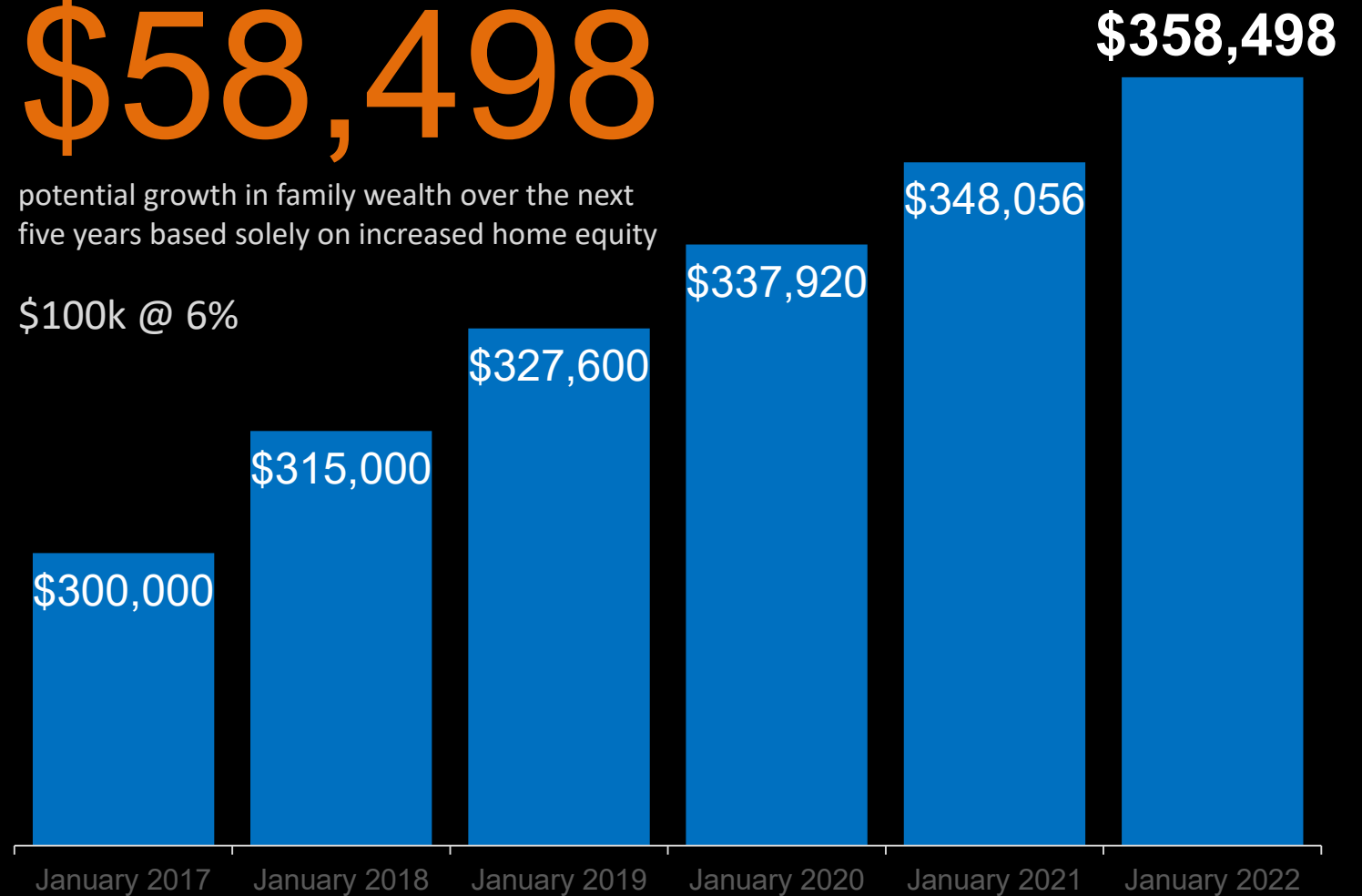
Educating Our Referral Partners



\$58,498

potential growth in family wealth over the next five years based solely on increased home equity

\$100k @ 6%



Increased home equity based on price appreciation projected by the Home Price Expectation Survey

Supporting Your Clients



7 Step Buyer Contract Strategy
Home Buyer Seminars
Quick Closes
100% Closing Rate
Earnest Money Guarantee
Consistent Communications
Creative Solutions

Champion of Building Equity through Real Estate

Retirement Cash Flow Symposium

Monday October 23rd

Few seats still available

Find Peter during meeting to
RSVP



RETIREMENT CASH FLOW SYMPOSIUM

OCTOBER 23, 2017



Emphasizing Home Equity's Role in Retirement at:

SPACE GALLERY • 400 SANTA FE DRIVE • DENVER, COLORADO 80204



Wade Pfau, PhD, CFA

Professor of retirement income / The American College of Financial Services
Holds a doctorate in economics from Princeton University and publishes frequently in a wide variety of academic and practitioner research journals on topics related to retirement income. He hosts the Retirement Researcher website, and is a monthly columnist for Advisor Perspectives, a retire mentor for MarketWatch, a contributor to Forbes, and an expert panelist for the Wall Street Journal. He recently authored his first book, *Reverse Mortgages: How to Use Reverse Mortgages to Secure Your Retirement*.

Jamie P. Hopkins, Esq., MBA, LL.M., CLU®, ChFC®, RICP®

Is an associate professor of taxation at The American College of Financial Services in the Retirement Income program, and he is the co-director of the New York Life Center for Retirement Income. Professor Hopkins has helped co-author three text books and has two e-books on retirement planning, is a regular contributor for InvestmentNews, Forbes, and MarketWatch. Additionally, he serves on the Board of Directors of a technology company that helps serve the retirement income and housing industry, ReverseVision, which was recognized as a Deloitte's 2015 Technology Fast 500 Company. He has been named at one of the 40 under 40 financial service professionals by InvestmentNews and one of the top 40 young attorneys by the American Bar Association.



Barry Sacks, J.D., Ph.D

Accolades: Earned J.D. from Harvard Law School and his Ph.D. in Physics from M.I.T. Barry Sacks is a tax lawyer specializing in retirement plans. In past decades he helped a great many clients maximize the accumulation of deductible contributions in their retirement plans. Most recently, he has focused on optimizing the decumulation from these plans. This optimization is accomplished by the use of reverse mortgage credit lines to offset adverse sequences of returns in the securities portfolios; the research on this optimization has been published in the *Journal of Financial Planning*. In addition he has studied and written about other uses of reverse mortgage loans, and about recovering the income tax deduction on the interest that is paid on reverse mortgage loans*.