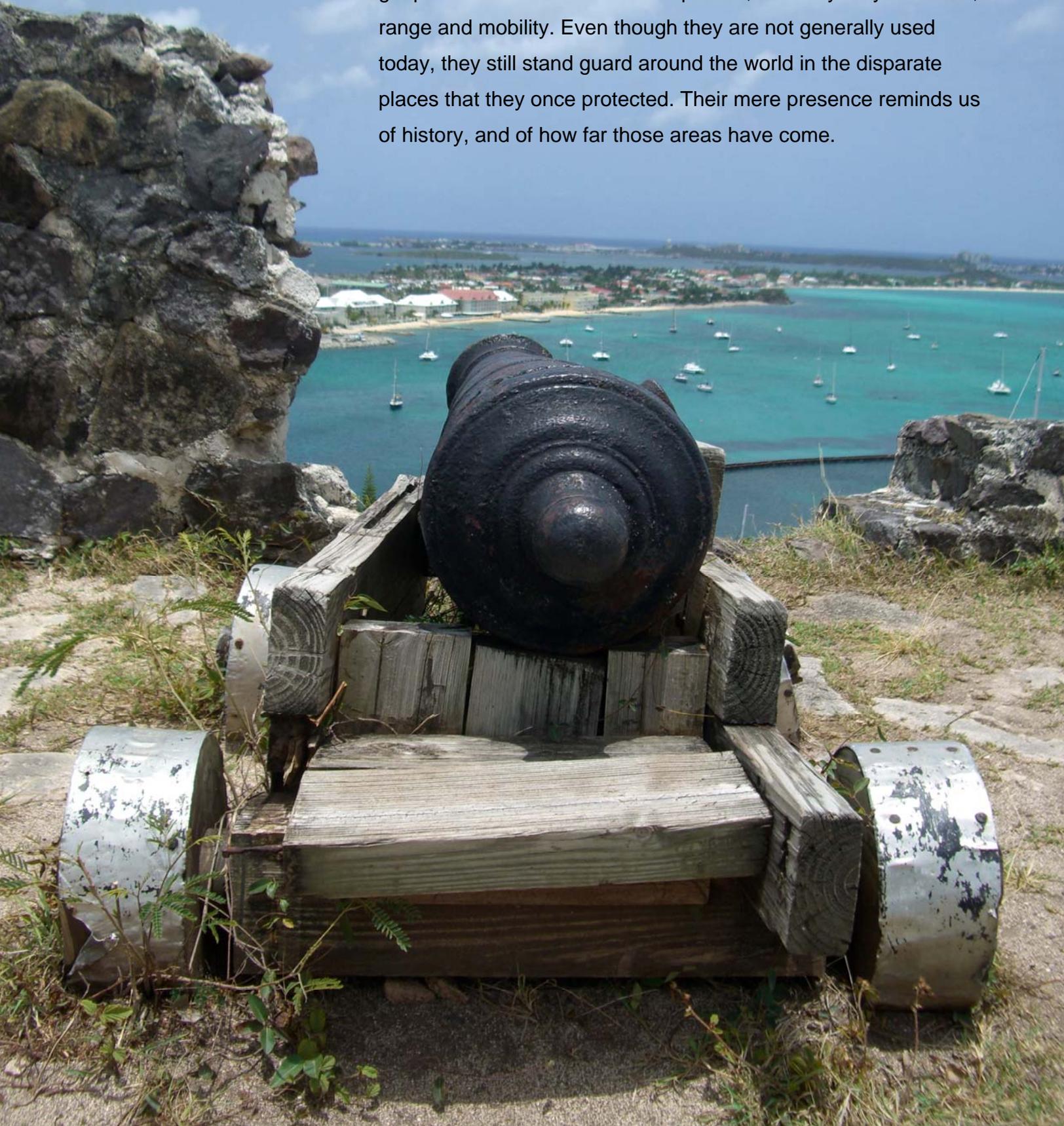


Since before the Middle Ages, societies have used the cannon as a source of protection. Cannons could always be counted on to help protect people's investment. They use gunpowder or another form of explosive, and they vary in caliber, range and mobility. Even though they are not generally used today, they still stand guard around the world in the disparate places that they once protected. Their mere presence reminds us of history, and of how far those areas have come.



A large, leafy tree in a grassy field. Two children, a boy and a girl, are standing near the base of the tree, looking towards the left. The scene is bright and sunny, with shadows cast on the grass.

When we think of our relationship with cannons today, we realize that we no longer need to rely upon them for protection. But they still conjure up a powerful image of days gone by and strength for tomorrow. Being a seasoned traveler, Robert Bless has had an opportunity to see some of these old, history-laden cannons first-hand.

While visiting and photographing these landmarks, he has also come to see the beauty in what they represent – an important layer of protection, and he has built his business model upon this very foundation.

Like the durable cannons on display around the world, Robert believes that any good investment begins with a solid foundation and a layer of protection. In the mortgage industry, his company, Fairway Independent Mortgage Corporation, has established itself as the cannon one needs in today's housing market. From the ground up, they help construct a solid foundation as they protect each client's investment.

Obtaining a mortgage, for most people in America, involves putting down roots, much like a sturdy oak. Yet it also requires the protection of the age-old cannon in order to secure that investment.

Robert and his team of mortgage industry professionals help people build solid foundations and protect them, by reviewing all of the mortgage options available and selecting the one that is right for them. The system used at Fairway Independent Mortgage Corporation places a focus on the customer, and on providing all of the information, tools and information they need.

Like a tree, Robert's team is there to help the client establish roots and flourish. Like a cannon, they are there to help protect that client's investment, from the very beginning.

ROBERT BLESS

Robert Bless has been in the mortgage industry since 1996. Today, he is an expert in the field of FHA government financing, and specializes in their unique \$100-down program. His vast mortgage industry experience has helped him succeed in the position of branch manager of Fairway Independent Mortgage Corporation.

Prior to entering the mortgage industry, Robert worked as a cellular engineer, which gave him the opportunity to live in nine different countries around the world. As he helped to establish each country's cellular phone systems, he was also able to fulfill his love of world travel and spent a great deal of time learning about the culture and history of each area he visited.

Having traveled to many countries, he finds that his favorite memory comes from when he visited Paris and proposed to his now-wife, Amy. Other favorite travel destinations include the Caribbean and Mexico, especially if he is looking for a quick get-away.

Robert holds a Bachelor of Engineering degree and is self-taught and fluent in Spanish. When he's not busy helping people with their mortgage needs, he can be found spending time with his wife, two children and dogs.



FAIRWAY INDEPENDENT MORTGAGE CORPORATION



n the highly competitive world of mortgage financing, Fairway Independent Mortgage Corporation is a company where customer service is a way of life.

Established in 1996, Fairway Independent Mortgage works with numerous lenders nationwide to find the most competitive rate for its customers, regardless of financial history.

Fairway is a mortgage banker. It has the flexibility to work with numerous lenders until it finds the right loan for the customers needs.

While the best mortgage rate may be the initial reason for choosing a mortgage company, quick turnaround and service are what really set Fairway apart.

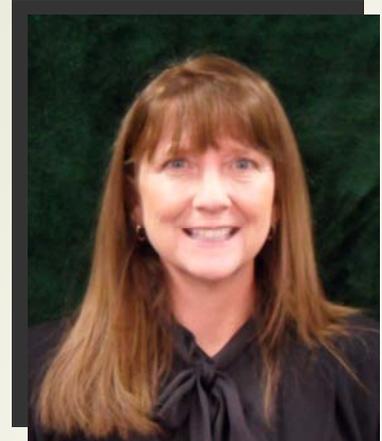
To reduce the possibility of last minute complications, Fairway makes it a policy to have paperwork ready as early as possible.

Fairway routinely has the papers at the title company three days before the closing. And our staff frequently attends the closing in case any questions arise.

There is an intrinsic reward system based on how Fairway takes care of its customers. Our job is to take care of you better than anyone else. Fairway's philosophy is, "We are only as good as our last loan."

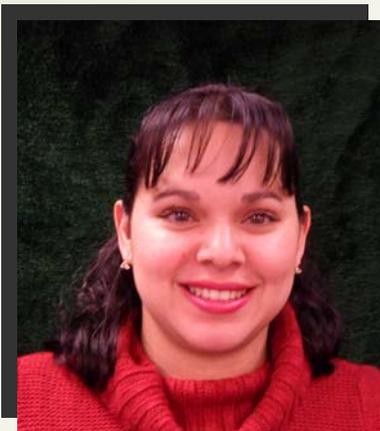
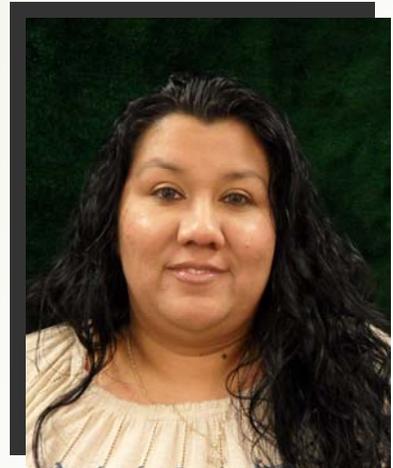
THE TEAM

Linda Johnson, Operations Manager, brings over 25 years of mortgage industry experience to the company since being hired in January 2009. She specializes in the operations side of the business, managing the processing department. There, she is able to help people with mortgages, from origination through closing. She has also earned a Direct Endorsement Underwriting Certificate for FHA. When she's not busy helping people feel at ease, and expediting the paperwork process, she enjoys reading and taking long walks.



Cindy M. Lopez, the newest member of the team, brings with her 19 years of bank lending experience. As a Correspondent Loan Closer, she puts her expertise to use by helping to see mortgages through closing. Her experience includes assisting those in commercial as well as consumer mortgages. She places a high importance on efficiency and helping to expedite the loan process. When she is not busy at work, she enjoys being in the pool, watching movies, and spending time with her grandchildren.

Lydia Contreras has been a part of the team since 2005 and is a Transaction Coordinator. In this position, she plays a key role in working with realtors and clients, helping them get approval for their mortgages and see the transactions through to closing. Prior to joining the Fairway team, she spent three years as a loan processor at another mortgage company. When she is not busy helping to make clients' dreams come true, she enjoys reading and spending time with her children.



Ali Rodriguez, an Administrative Assistant, has been with the company since 2004, bringing with her experience as a secretary in the real estate industry. In her current position, she plays a helpful and important role by working with clients to help them achieve their best-possible credit score, treating each person's transaction as if it were she herself who was seeking a mortgage. When she is not at work, she can be found going to the movies, dancing, or spending time with her husband and two sons.

OUR MISSION



ur mission at Fairway Independent Mortgage Corporation is to provide the highest standard of service to our clients. We are committed to helping each of our clients understand the options that are available to them and then helping them work their way through the selected option. Our loan process is tailored to our client's needs and as such, we focus on providing the smoothest transaction and a variety of programs to meet all needs.

Our mission is to earn your trust, just as we have so many others over the years. We have built our reputation on providing stellar trustworthy services and experiences to our clients. Your investment depends on it and so does ours.

OUR PRODUCT MENU

We offer a variety of loan products which have been designed to meet every budget and need. One of our qualified and experienced professionals will work with you one-on-one, to help assess your needs, qualifications and goals. With that in mind, we can offer a broad range of products that include low interest mortgage loans, reverse mortgages, and more. We can work with you to help determine the best solution for you, and help you get there!