

At Fairway Independent Mortgage Corporation, we have an underwriting approval program* available to borrowers. This program, known as 3, 2, 1 Go!, is a program that allows you to receive an Underwriter's approval before you decide to make an offer on a home, giving you the edge during the home buying process.

Below is a quick look at the difference between a pre-qualification, pre-approval, and the 3, 2, 1 Go! program.

	Pre-Qualification**	Pre-Approval***	3, 2, 1 Go!
Income	You will discuss your income and finances with your Fairway Loan Officer. No documentation will be collected during a pre-qualification.	Your Fairway Loan Officer may request a recent copy of your paystub and may request your W-2.	You will be required to provide income documentation and two months of bank statements.****
Assets	You may be asked to verbally confirm if you have a savings account or any money saved.	Your Fairway Loan Officer may inquire about any savings you have, retirement, etc. During this process, the Loan Officer may discuss your options when it comes to a down payment.	Your down payment and asset statements are reviewed by underwriting.
Credits	You provide an estimate of your credit score and your debt.	Your credit will be run and your Fairway Loan Officer will evaluate.	Your credit will be run and your Fairway Loan Officer will evaluate.
Underwriting	N/A	N/A	Your assets, income, and credit are underwritten by our team.

Additional benefits of the 3, 2, 1 GO! Program:

- Increase your credibility as a buyer
- Bring you closer to close



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*3-2-1 GO Program pre-approval is based on a full review of borrower's creditworthiness and is contingent upon there being no material changes in the borrower's financial condition or creditworthiness at the time of final loan approval. Final loan approval is subject to the following conditions: (1) borrower has identified a suitable property and a valid appraisal supports the proposed loan amount; (2) a valid title insurance binder has been issued; and (3) borrower selects a mortgage program and locks in an interest rate that will support the pre-approved monthly payment amount. Loan must close before the expiration date provided in the pre-approval. **A pre-qualification is not an approval of credit and does not signify that underwriting requirements have been met. ***Pre-approval is based on a preliminary review of credit information provided to Fairway Independent Mortgage Corporation which has not been reviewed by Underwriting. Final loan approval is subject to a full Underwriting review of support documentation including, but not limited to, applicants' creditworthiness, assets, and income information, and a satisfactory appraisal. ****This is not intended to be an exhaustive list and certain documentation may need to be provided based on individual requirements. Copyright © 2018 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. 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 prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender. CO License Number 100510618.