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- **CALIFORNIA:** Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, License No 41DBO-78367. Licensed by the Department of Financial Protection and Innovation under the California Financing Law, NMLS #2289. Loans made or arranged pursuant to a California Residential Mortgage Lending Act License.
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- **ILLINOIS:** For licensing information, go to www.nmlsconsumeraccess.org
 - o State of Illinois, Division of Banking Illinois Department of Financial and Professional Regulation (IDFPR) 555 West Monroe Street, 5th Floor Chicago, IL 60661 Telephone Number: 1-888-473-4858 <http://www.idfpr.illinois.gov/>
 - o See below for IL Community Reinvestment Notice
- **MARYLAND:** www.nmlsconsumeraccess.org
- **MASSACHUSETTS:** MA Mortgage Broker and Lender License #MC2289. MA Loan Originator License #MLO[insert LO's NMLS #]
- **NEVADA:** Licensed Nevada Mortgage Lender
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- **RHODE ISLAND:** Rhode Island Licensed Broker & Lender
- **TEXAS:** See below for TX Consumer Complaint & Recovery Fund Notice
- **VIRGINIA:** Fairway Independent Mortgage Corporation NMLS Entity ID #2289 <http://nmlsconsumeraccess.org/EntityDetails.aspx/company/2289>
- **WASHINGTON:** <http://nmlsconsumeraccess.org/EntityDetails.aspx/company/2289>



STATE OF ILLINOIS COMMUNITY REINVESTMENT ACT NOTICE:

Under the Illinois Community Reinvestment Act (ILCRA), the Secretary of the Department of Financial and Professional Regulation (Secretary) evaluates our record of helping to meet the lending needs of this community consistent with safe and sound operations. The Secretary also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

Main Office:

You are entitled to certain information about our operations and our performance under the ILCRA, including, for example, information about our additional full-service office(s), such as their location and services provided at them; the public section of our most recent ILCRA Performance Evaluation, prepared by the Secretary; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

Additional Full-Service Offices:

You are entitled to certain information about our operations and our performance under the ILCRA. You may review today the public section of our most recent ILCRA evaluation, prepared by the Secretary, and a list of services provided at this additional full-service office. You may also have access to the following additional information, which we will make available to you at this additional full-service office within five calendar days after you make a request to us:

A map showing the assessment area containing this additional full-service office, which is the area in which the Secretary evaluates our ILCRA performance in this community; Information about our additional full-service offices in this assessment area; A list of services we provide at those locations; Data on our lending performance in this assessment area; and Copies of all written comments received by us that specifically relate to our ILCRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. At least 30 days before the beginning of each quarter, the Secretary publishes a nationwide list of the covered mortgage licensees that are scheduled for ILCRA examination in that quarter. This list is available from the Secretary at 320 West Washington Street, 3rd Floor, Springfield, IL 62786 and at 555 West Monroe Street, Suite 500, Chicago, IL 60661. You may send written comments about our performance in helping to meet community lending needs to Fairway Independent Mortgage Corporation, Attn: Legal Department, 4750 S Biltmore Lane, Madison, WI 53718 and the Secretary. You may also submit comments electronically through the Department's Web site at <https://idfpr.illinois.gov/admin/cra.html>. Your letter, together with any response by us, will be considered by the Secretary in evaluating our ILCRA performance and may be made public.

You may ask to look at any comments received by the Secretary. You may also request from the Secretary an announcement of our applications covered by the ILCRA filed with the Secretary.

TEXAS CONSUMER COMPLAINT & RECOVERY FUND NOTICE:

Fairway independent mortgage corporation is licensed under the laws of the state of texas and by state law is subject To regulatory oversight by the department of savings and mortgage lending. Consumers wishing to file a complaint Against a mortgage banker or a licensed mortgage banker residential mortgage loan originator should complete And send a complaint form to the texas department of savings and mortgage lending, 2601north lamar, suite 201, Austin, texas 78705. Complaint forms and instructions may be obtained from the department's website at www.sml.texas.gov. A toll-free consumer hotline is available at 1-877-276-5550. The department maintains a recovery Fund to make payments of certain actual out-of-pocket damages sustained by borrowers caused by acts of licensed Mortgage banker residential mortgage loan originators. A written application for reimbursement from the recovery Fund must be filed with and investigated by the department prior to the payment of a claim. For more information About the recovery fund, please consult the department's webiste at www.sml.texas.gov.