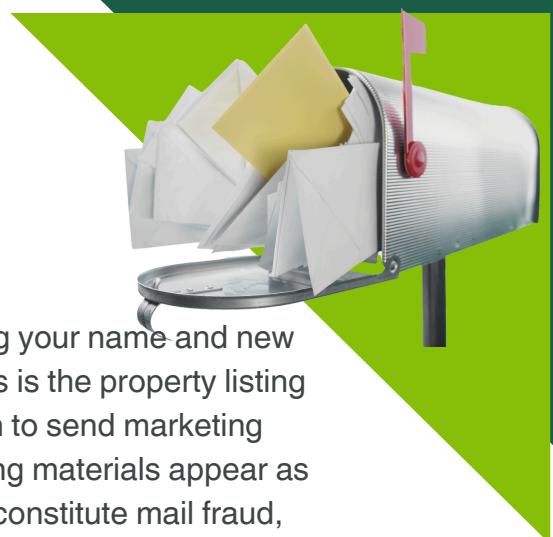




# WATCH OUT FOR JUNK MAIL & EMAIL

## After Your Home Loan Closes



When you close your home loan with Fairway, some records, including your name and new address, become part of the public record. One of the examples of this is the property listing on your state or county tax assessor. Third parties use this information to send marketing materials, and sometimes these third parties try to make their marketing materials appear as though they are coming from your lender. Sometimes these activities constitute mail fraud, but most of the time, these third-party marketing companies know exactly how to walk right up to the line of fraudulent practices and stop just short. So, watch out!

### Here's how to identify fake junk mail:

- These third-party companies usually **don't use our official Fairway logo**. If they do, that is one of the things that constitutes fraud.
- Many junk mailers include **a disclaimer in the fine print stating they are not affiliated with your lender**, so read the small type at the bottom!
- Be wary of mail that **uses urgent language or asks for immediate action**. Fairway and all other reputable lenders refrain from this type of language, not only because it is unethical and, in many cases, illegal, but also because we want to guide those who are ready for homeownership on their own terms in the biggest purchase of their lives. It's never about pressure to act on our end.

### What to do if you receive fake junk mail:

- **Do not respond.** Throw it away. Never provide these companies with anymore of your personal information than they have already collected.
- **Contact us with any questions.** We are always there for you, even after your home loan closes, to answer any questions, including these questions!
- **Opt out of pre-screened offers** by calling 1-888-5-OPTOUT(1-888-567-8688) or by visiting [www.optoutprescreen.com](http://www.optoutprescreen.com).
- **Report the company.** If you believe the mail is fraudulent, report it to the Federal Trade Commission (FTC).

If you receive junk mail and/or junk email after your home loan has closed, remember: It's not your fault! This is a very common occurrence and does not mean your personal information or identity has been compromised. Always review any mail that appears to be from your lender carefully, especially immediately after your home loan closes. As always, if you are concerned about identity theft, consider taking additional steps to safeguard your personal information.



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