



How To Prevent Marketing Calls From Competing Mortgage Lenders

We often get this question from loan applicants like yourself:

"Why am I receiving phone calls from other mortgage lenders immediately after you pulled my credit report, when I didn't authorize you to share my information with anyone else?"

OUR PROMISE. Please be assured that Fairway Independent Mortgage Corporation does not and will not share or sell your personal information at any point in the loan process. We also do not and will not partner with any third party who shares or sells your personal information to any outside sources at any point in the loan process.

Anytime you apply for a mortgage, your inbox, answering machine and mailbox may fill up quickly with competing offers from other mortgage companies. It's not that the company you applied to is selling or sharing your information. It's caused by other mortgage companies taking advantage of a federal law that allows them to identify potential customers for the products they offer, and then market to them if the offer of credit meets certain legal requirements.

HERE'S HOW IT WORKS:

- When a mortgage lender like Fairway pulls your credit report to qualify you for a loan, an inquiry is generated at the bureau level with all bureaus who were engaged to provide your credit data.
- Other lenders pay to receive lists and/or alerts that tell them when inquiries meeting certain criteria are generated by the credit bureaus.
- Upon receiving these lists and/or alerts, competing mortgage lenders are able to contact you to try and convince you to get a mortgage through their company instead of through the lender who generated the initial inquiry.

PREVENT UNWANTED SOLICITATION

- **Call 1-888-5-OPTOUT (1-888-567-8688) or visit www.optoutprescreen.com.** When you call this toll-free number or visit the website, you will be asked to provide certain personal information, including your home telephone number, name, Social Security number and date of birth. The information you provide is confidential and will be used only to process your request to opt out. Don't enter any personal information until you have checked for indicators that the site is secure; a lock icon on your browser or a web address that begins with https are indicators.

Opting out of prescreened offers does not affect your ability to apply for credit or to get it. Your opt out request will be processed within five days, but it may take up to 60 days before the prescreened offers stop coming. If or when you want to opt back in, use the same telephone number or website.

For more information about opting out of prescreened credit offers, refer to the official website at www.optoutprescreen.com or visit www.ftc.gov.

- **Add your phone number(s) to the federal government's National Do Not Call Registry** to reduce the telemarketing calls you get. To register your phone number or to get information about the registry, visit www.donotcall.gov or call **1-888-382-1222** from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Your number stays on the registry for five years, until it is disconnected, or until you take it off the registry.

Contact me for more information!



Education • Communication
A Great Mortgage Experience



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