

Robert R. Fulton

www.fultonfinancial.com

3790 Shorewood Ave Greenbank, WA 98253 360-222-3236

EDUCATION

Forman Prep School-Litchfield, CT 1963-to 1969 Eighth grade through High School
Highline Community College 1970 to 1972 (1.25 years) Business and Law classes
Seattle Pacific University 1980 to 1984 (1.50 years) Accounting and Business focus
American College – Bryn Mawr, Penn. 1982 to 1990 (4.00 years) Professional Designations
CLU and ChFC. Partially completed MSFS (Masters of Financial Sciences)

MORTGAGE ORIGINATION EXPERIENCE

Phoenix Mortgage, Inc. Loan Officer – 12-07-1995 to 11-22-1996
Qpoint Home Mortgage Loans Yarrow Bay, Loan Officer 11-29-1996 to 4-16-1998
Fulton Financial Consultants, Inc.(FFC) Mortgage Brokerage 4-17-1998 to Present

Lenders which FFC has been approved and or closed loans with include: UsBank, WAMU, Wells Fargo, World Savings, M&T Mortgage, Oakmont Mortgage, Meritage Mortgage, Option One, GB Home Equity, Countrywide, Metwest Commercial Lender and Bismark Mortgage, Urban Financial Group, UWM, New Penn Financial, HighTech Lending and Michigan Mutual, Inc. and Chase. Currently, FFC's primary lenders are UFA (Urban Financial Group), AAG, UWM (United Wholesale Mortgage), Most of my business comes from attorneys, financial planners and from my own financial planning customer base and therefore has been refinance originated. However, I have closed over 300 purchases. Now doing HECM for Purchase.

FINANCIAL PLANNING SERVICES EXPERIENCE

The Principle Mutual Financial Group 1975 to 1979 Career Life and Health Agent.
Safeco Insurance 1980 to 1981 Safeco Property and Casualty Insurance agency owner.
Walnut Street Securities, Inc. Branch Manager and Registered rep. 1989 to 2005.
Fulton Financial Consultants, Inc. 1980 to 1998 Developed Life Insurance Agency/Brokerage.
Fulton Financial Consultants, Inc. 1998 to present – Servicing Insurance Policies & Annuities.

PROFESSIONAL ASSOCIATIONS MEMEBERSHIPS

Society of FSP (Financial Service Professionals) 30 years
NAMB (National Association of Mortgage Brokers) Since 1998
WAMB (Washington Association of Mortgage Broker) Since 1998
NRMLA (Attended Annual Meeting & Expo 2015) – Candidate for membership.

LONG RANGE and short term BUSINESS GOALS

Assist my client base manage and preserve their accumulated assets (which they acquired through me), and supplement retirement income with alternative instruments including Reverse Mortgages to maintain their lifestyle and reach financial goals. I work with financial planners to assist them in helping extend their client's nest eggs with the use of reverse mortgages. I work with Real Estate Agents helping clients downsize the home being purchased with Reverse Mortgages which preserves their capital and has no mortgage payment. The preserved capital, having not gone into the home purchase can be used to generate income during retirement.