



*The Key Steps
To Getting A
MORTGAGE With
TEAM DOUG...*

- 1. Fill out Buyer information sheet*
- 2. Send buyer Information sheet & requested docs to Lindsey Smith TeamDoug@MortgageOne.com or via fax*
- 3. File is set up through our system*
- 4. Buyer interview with Douglas Engelhardt is scheduled by Lindsey Smith*
- 5. File is Pre Approved*
- 6. Start house hunting for your new home!*

DIRECT) 586-884-5743

PH) 586-997-3533

FAX) 866-324-2531

Partnership Agreement



Dear Borrower/ Co-Borrower,

There are many hurdles throughout the mortgage process that can delay or jeopardize a smooth and timely closing. Please review and **initial** the below items as they are crucial to getting you the home you desire. Thank you for the opportunity to work alongside you during the process and ensuring you get the home you love!

Sincerely, Team Doug

I _____ will **not** deposit any non-payroll or cash deposits into any of my accounts without checking with us first

I _____ will **not** open *or* co-sign for any new credit or inquire for any new credit (car, furniture, appliances, discount card, etc.)

I _____ will **not** use cash or any form of cash for earnest money deposit.

I _____ will **not** change job or become self-employed or quit my job without talking to my loan officer/team beforehand.

I _____ will **not** use my credit cards excessively

I _____ will **not** cross off/black out/white out anything on my documents

I _____ will **not** let my credit cards fall behind

I _____ will **not** spend any money I have set aside for closing costs

X _____ **DATE:** _____

X _____ **DATE:** _____



Toll Free: 800-440-LOAN

PH: 586-997-3533

FAX: 866-324-2531

In order to thoroughly help you get Pre-Approved for a mortgage, please complete the enclosed worksheet and provide us with the documents listed below. Check the boxes accordingly to indicate what documents you are attaching/sending us at this time. After you have completed everything, please sign the signature boxes at the bottom of this page and return everything via email or fax. PLEASE feel free to call us if you have ANY questions!

Copy of Driver's License

Completed Pre-Qualification Worksheet (Attached)

Borrowers Authorization Form Signed (Attached)

4506T Form Signed (Attached)

Previous 2 years W-2s and/or 1099s

Previous 2 years Federal Tax Returns (include ALL schedules)

Previous 2 years K1's and Business Tax Returns (if applicable)

Most Recent Paystubs (Past 30 days)

Most Recent Bank Statements (Past 60 days or 90 days if retired, receiving pension, etc.)

Any Additional Assets (401Ks, mutual funds, etc.)

Copy of Full Bankruptcy Papers & Discharge Statement (if applicable & if within the past 7 years)

Letter explaining reasons for Bankruptcy/Foreclosure

Divorce Decree (if applicable)

Copy of Sheriff Deed (if necessary)

If you OWN any property/ies, please provide the current **Mortgage Statement, and proof of insurance, taxes, and association dues (if applicable)!**

**Please take note that the more information you provide to us, the faster and easier the whole process will be for you! ☺



Pre-Qualification Worksheet

Date: _____

Referred by: _____

Desired Price Range: _____

Source of Down Payment: _____

Down Payment Amount: _____

Property Will Be: _____

Name: _____

Name: _____

DOB: _____

DOB: _____

Social Security Number: _____

Social Security Number: _____

Home Number: _____

Home Number: _____

Cell Number: _____

Cell Number: _____

Email: _____

Email: _____

Married? Yes: No:

Married? Yes: No:

Dependents: _____ Ages: _____

Dependents: _____ Ages: _____

*****NEED 2 Year Address History*****

*****NEED 2 Year Address History*****

Current Address: _____

Current Address: _____

Own	Rent	w/Family
#Years:	#Months:	

Own	Rent	w/Family
#Years:	#Months:	

If own: *Monthly Mortgage Payment:

If own: *Monthly Mortgage Payment:

If Renting: *Monthly Rent Payment:

If Renting: *Monthly Rent Payment:

*Landlord or Property Name &
Phone Number:

*Landlord or Property Name &
Phone Number:

Previous Address: _____

Previous Address: _____

(If less than 2years at
current address)

(If less than 2years at
current address)

Own	Rent	w/Family
#Years:	#Months:	

Own	Rent	w/Family
#Years:	#Months:	

*Monthly Mortgage Payment:

*Monthly Mortgage Payment:

*Monthly Rent Payment:

*Monthly Rent Payment:

Any other property owned (Ex: Cottage, Land, Mobile Home, etc.)? If so please provide the address below:

Any other property owned (Ex: Cottage, Land, Mobile Home, etc.)? If so please provide the address below:

*****NEED 2 Year Employment History*****

Employer: _____

Starting Date: ____ ____ ____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

*****NEED 2 Year Employment History*****

Employer: _____

Starting Date: ____ ____ ____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

Additional

Employer: _____

Starting Date: ____ ____ ____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

Additional

Employer: _____

Starting Date: ____ ____ ____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

Previous

Employer: _____

(If less than 2 years at present)

Start Date: _____ End Date: _____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

Previous

Employer: _____

(If less than 2 years at present)

Start Date: _____ End Date: _____

Local Address: _____

Local/HR Phone Number: _____

Position: _____

Additional Income: _____

Additional Income: _____

Any Social Security/Disability:
(If YES, Please Provide your statements)

Y N

Are you obligated to pay Child Support?

Y N

If YES: Monthly Payment:
 Months Remaining:

Are you obligated to pay Alimony?

Y N

If YES: Monthly Payment:
 Months Remaining:

Any Judgments, Lawsuits, Bankruptcies, Short Sales,
Foreclosures in the past 7 Years?

Y N

If any Bankruptcy, Discharge Date: _____
If any Foreclosures, Sheriff Deed Date: _____
If any Short Sales, Sale Date: _____
If any Loan Modifications, Closing Date: _____

Are you a U.S. Citizen?

Y N

If NO, please state Visa Type and strength of:

Any Social Security/Disability:
(If YES, Please Provide your statements)

Y N

Are you obligated to pay Child Support?

Y N

If YES: Monthly Payment:
 Months Remaining:

Are you obligated to pay Alimony?

Y N

If YES: Monthly Payment:
 Months Remaining:

Any Judgments, Lawsuits, Bankruptcies, Short Sales,
Foreclosures in the past 7 Years?

Y N

If any Bankruptcy, Discharge Date: _____
If any Foreclosures, Sheriff Deed Date: _____
If any Short Sales, Sale Date: _____
If any Loan Modifications, Closing Date: _____

Are you a U.S. Citizen?

Y N

If NO, please state Visa Type and strength of:

Borrower:

I do not wish to furnish this information

Ethnicity: Hispanic/Latino Not Hispanic/Latino

Race: American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Information Not Provided

CoBorrower:

I do not wish to furnish this information

Ethnicity: Hispanic/Latino Not Hispanic/Latino

Race: American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Information Not Provided



BORROWER'S CERTIFICATION & AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Mortgage 1 Incorporated. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount, and the source of the down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand agree that Mortgage 1 Incorporated reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal Crime, punishable by fine, or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Mortgage 1 Incorporated. As part of the application process, they may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Mortgage 1 Incorporated and to any servicer to whom Mortgage 1 Incorporated may transfer my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. Mortgage 1 Incorporated or any servicer that the mortgage was transferred to may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Mortgage 1 Incorporated or the servicer that the loan was transferred to is appreciated.

Borrower's Signature

Social Security Number

Borrower Signature

Social Security Number



We would like to get to know you a little better.

ALL ABOUT YOU!!!

Name _____ Birthday _____

Spouse Name _____ Birthday _____

Anniversary _____

Child Name & Age _____ Birthday _____

Child Name & Age _____ Birthday _____

Child Name & Age _____ Birthday _____

Pets Name & Species _____

Pets Name & Species _____

My Favorite Things

Restaurant _____ Food _____

Coffee _____ Cocktail _____

Candy/Treat _____ Dessert _____

Store _____ Dept. Store _____

Sport _____ Hobby _____

Animal _____ Flower/Plant _____

Color _____ Favorite Charity _____

Once completed, please fax or email it to our team!

Fax: 866-324-2531/ Email: teamdoug@mortgageone.com