MORTGAGE 1 INC. SUBURBAN BRANCH

The Key Steps To Getting A MORTGAGE With Daniel Paradowski...

NMLS: 1114964

1. Fill out the Pre-Qualification Worksheet
2. Gather all documents (shown on the following page)
3. Send the Pre-Qualification Worksheet along with the documents via **email** or **fax** (both are listed below)

*****If you have any questions, please call my cell (shown below)!**

Email) dparadowski@mortgageone.com

Office) 586-997-3533 ★ Cell) 586-255-5613

Fax) 866-324-2531

MORTGAGE 1 INC. SUBURBAN BRANCH

Toll Free: 800-440-LOAN **PH:** 586-997-3533 **FAX:** 866-324-2531

CELL: 586-255-5613

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** **Own** **Rent** **w/Family**

#Years: **#Months:** **#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** **Own** **Rent** **w/Family**

#Years: **#Months:** **#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:

____

____

____

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: ________________________________

Previous Employer: ___________________________
(If less than 2 years at present)

Start Date: __________ End Date: ____________

Local Address: ___________________________

____

____

Local/HR Phone Number: ____________________

Position: ________________________________

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: ________________________________

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: ________________________________

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:

____

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

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:

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Y **N**

If YES: Monthly Payment:

Months Remaining:

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

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If any Bankruptcy, Discharge Date: ____________

If any Foreclosures, Sheriff Deed Date: ____________

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Ethnicity: Hispanic/Latino Not Hispanic/Latino

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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

Form **4506-T**

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

Tip: Use form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b **First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**

2a If a joint return, enter spouse's name shown on tax return

2b **Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Mortgage 1 Incorporated ISAOA
43456 Mound, Sterling Heights, MI 48314
586-799-0000

Caution. *If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040**

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.......... [X]

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days... [ ]

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.......... [ ]

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days .... [ ]

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days .... [ ]

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. **12/31/2013** **12/31/2012**

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return. . . . . [ ]

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

▶ **Signature** (see instructions) Date

▶ **Title** (if line 1a above is a corporation, partnership, estate, or trust)

▶ **Spouse's Signature** Date

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 your 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:**__________________