



PRE-APPROVAL PACKAGE

Prepared Exclusively for the
Clients of Tracey Wagner



TRACEY WAGNER
LOAN ORIGINATOR

NMLS# 1596665
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 **DayOneMortgage.com**

Day One of Your Future Begins With Us

LET'S CONNECT



 8480 E Orchard Rd, Ste 3150
Greenwood Village, CO 80111

DAY ONE
MORTGAGE GROUP

NMLS#1904715

A Division of



celebrity
home loans
NMLS#227765

Date:

Recipient Name:

RE: Pre-Approval to Purchase

Dear

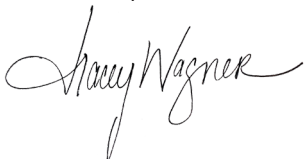
The DayOne Mortgage Group appreciates the opportunity to work with you on your proposed loan. Based on the information you have provided on your loan application, DayOne Mortgage is pleased to inform you that you are **Pre-Approved** for a home loan as outlined below:

Property:	Loan Type:
Occupancy:	Qualifying Interest Rate:
Sales Price:	Down Payment:
Loan Term:	Loan Amount:

This letter does not represent a commitment to lend and you are not required to obtain a loan simply because you have received this letter. Please note that your loan will need to be officially underwritten and given official approval before funding of the property will take place. This letter is based on you maintaining your current income, assets, liabilities, debt service, and credit-worthiness as disclosed in your application through the time of closing. In addition, DayOne Mortgage must receive an acceptable appraisal and title commitment. Any adverse finding or changes in any of the above information or the information contained in your loan application will void this pre-approval letter. Rates are subject to change. Once you secure your rate, your loan will be on a fixed rate for the term of your loan. **Finally, if program guidelines change due to the coronavirus pandemic, the approval conditions may be amended.**

Thank you for choosing the DayOne Mortgage Group for your home purchase. A copy of this letter will be e-mailed to your Realtor. Please feel free to contact me if you have any further questions or concerns.

Sincerely,



Tracey Wagner
Loan Originator
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MORTGAGE GROUP

BRANCH NMLS#1904715

A Division of Celebrity Home Loans nmls#227765



MEET TRACEY WAGNER

LOAN ORIGINATOR

NMLS#1596665
M: 720-281-4487
Tracey@DayOneMortgage.com

Fascinated by banking and lending, I joined the banking industry over 20 years ago as a teller, continuing to work my way through every role in the entire loan process. Ultimately, I love to help clients realize their dream of home ownership, so I have chosen to serve as a Loan originator. Spending time getting to know my clients is always my first step as I deeply value these relationships. My goal is to tailor each mortgage to the specific needs of my clients, while providing a one-of-a-kind experience that will make them a raving fan.

I grew up in a small mining town in North Dakota, where I was raised with strong values and work ethic. We had a farm with a variety of animals, requiring hard work and dedication. This drive has carried over into my life and my career, allowing me to be successful in every aspect! I enjoy crafting, boating, travelling, horseback riding, playing with my two beautiful husky dogs and goats, spending time with my family and friends, and working with my husband on our never-ending list of house/yard projects. Free dog, horse or goat hair included with every transaction! Just kidding, I have lots of sticky rollers handy!

THE DAYONE MORTGAGE GROUP



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CLIENT TESTIMONIALS



We worked with Tracey previously and both times we worked with her she was honest and professional. Her knowledge about the lending industry is second to none. As a first time homebuyer, Tracey educated us and broke down the process of buying a home. She understands what you want to accomplish but also understands the challenges one faces when purchasing. Tracey makes the process simple and therefore makes it a better experience when looking for a home or refinancing your loan.

~Dre



Tracey, just want to say how blessed we are to have met you 3 years ago when we refinanced. Your professionalism, hard work and dedication made us come back to you when we thought about buying. YOU made a huge difference in this transaction as well. THANK YOU for helping us close our deals. Even after the buyer's lender dropped the ball, you never gave up and found a solution so we were able to close that day. I will always recommend you to everyone I know!!! THANKS A MILLION!!

~Alma



I just closed on the refinance of my home and I would have to say that the experience from beginning to close was far better then I anticipated. Tracey was always on top of every question I had, and updated me pretty much daily. All the people I was in contact with through the process were professional and very easy to work with. I will definitely will use them for my future financial needs.

~Gary



Tracey was amazing and answered all of our questions. If we had any concerns, she made sure we knew she was available at any time to help us. Very professional and our whole process was quick and easy. Would definitely recommend her to our friends and family.

~Pam