



MEET THE TEAM

REAL BROKER & ONE REAL MORTGAGE

Mike Williams & Mike Panek

Dedicated to Delivering Exceptional Service and
Meaningful Experiences for **YOU and YOUR CLIENTS!**

MEET YOUR HOME BUYING TEAM



With decades of combined experience in the mortgage and real estate industries, we are a dedicated team working together under the same family of companies to provide you with a seamless, all-in-one homebuying experience. Our mortgage loan officer brings in-depth knowledge of loan products, financial strategies, and market trends, while our experienced real estate agent offers unmatched expertise in local markets, property values, and negotiations.

By working within the same trusted network of companies, we are able to coordinate efforts efficiently, ensuring smooth communication and faster, more reliable results. Whether you're a first-time homebuyer or a seasoned investor, our shared commitment to exceptional service means that we are with you every step of the way, making your homeownership journey as effortless and successful as possible.

Scan the QR Code to Get Started Today!!



Mike Panek - MLO
One Real Mortgage
Company - NMLS#198414
Personal - NMLS#1037788
O: 586-232-5818

Michael.panek@onerealmortgage.com



Mike Williams - Realtor
Real Broker, LLC
Brokerage - #6505431497
Personal - #6501429456
C: 248-687-9155

Mike@thelonswayteam.com



CURRENT PROMOTIONS
LOCK WHILE YOU SHOP!



Verified approval letters guarantee approval & allow you to lock your rate while you shop

Just because the market is uncertain doesn't mean your offer needs to be. Let us help with our "Verified Approval Letter".

Most of our clients are currently extremely rate and payment sensitive as they conduct their home search. The market has worsened over the past few weeks, despite the FED's rate cut before the holidays.

Benefits of your "Verified Approval Letter"

- Lock your rate for up to 90 days while you shop for a new home; if rates go up, you're locked in, and if rates go down, we've got you covered.
- Your loan is underwritten upfront, potentially significantly decreasing the time it takes to close
- Allows you to put your best and strongest offer forward because the listing agent and seller will both know that the odds of your loan falling through are reduced to almost nothing.

Scan the QR Code to Apply today & lock your rate in!



CURRENT PROMOTIONS REAL FAST 14!!

One Real Mortgage

Great news, we're ready to close your home purchase!

The peace of mind that comes with a 14-DAY "CLEAR TO CLOSE" GUARANTEE

Forget the uncertainty of waiting an entire month to see whether your home purchase will go through. When you partner with One Real Mortgage, we guarantee that you'll be "cleared to close" within just 14 days*.

Within 2 weeks, you'll be ready to close—with nothing left to do but sign the paperwork.

In addition to cutting your wait time in half, we'll work to ensure you:

- Understand the process and next steps
- Feel confident that your loan will close on time and as planned
- Can start planning for the future—including when you'll move in!

*Available in the following US States:
AL, AZ, CA, CO, DE, FL, GA, LA, MI, MN,
MS, NJ, NC, OH, OR, PA, SC, TX, DC, WA

*See below for full terms & conditions.

<https://www.onerealmortgage.com/real-fast-14>



WHAT WE OFFER OUR CLIENTS



Service

- Same day pre-approvals
- White Glove service
- Education and options



Communication

- Updates at every major milestone throughout the loan process & beyond
- Availability to answer questions via phone, email, text, video, or in-person



Underwriting

- Initial AI underwrite – full decision in hours subject only to property & appraisal
- Complex scenario assistance
- First time buyer programs, including several available only to us
- Get people into homes approach to underwriting



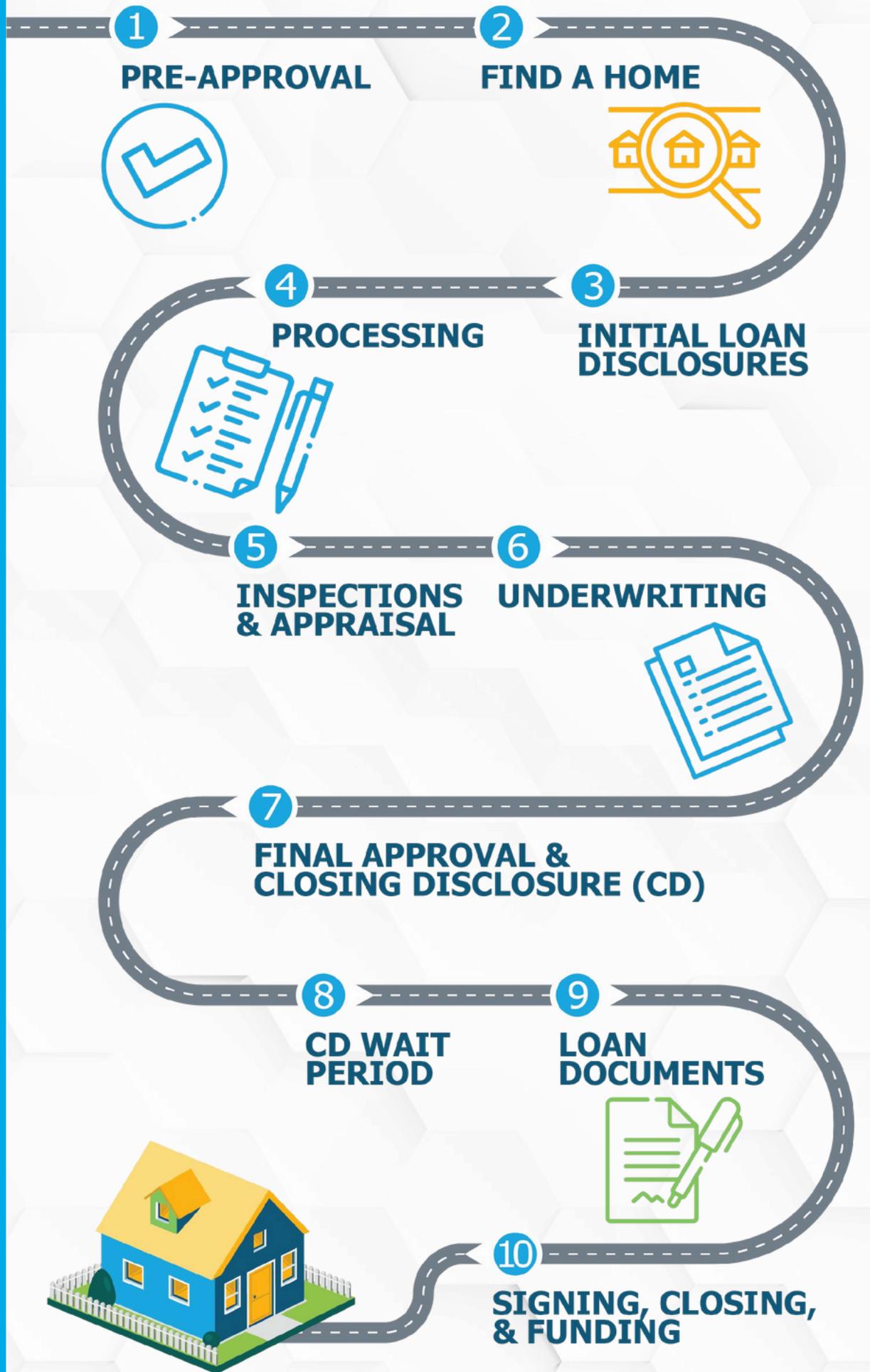
Turn times

- Close transactions on time, **every time**



The Home Buying Journey

Experience the difference



ENHANCED PROGRAMS
Competitive rates and flexible options

Not all buyers fit into cookie-cutter loan programs

We have programs for those that break the mold



Loan Amounts up to \$3M



Investor Cash Flow Programs



First Time Homebuyer programs



Non-Warrantable Condos allowed



Departing Residences allowed



Asset Depletion allowed



RSU's allowed



Short Term Rental properties allowed



Up to 15 acres allowed



Doctor Programs Available



12- & 24-month bank statement loans



Up to 20 financed properties



Foreign Nationals, ITIN Numbers



Unlimited DTI with ample reserves



All gift fund purchases



Gift funds on non-owner-occupied purchases