

WHEN APPLYING FOR A MORTGAGE

DO'S

- Do keep paying bills on time
- Do let us know of any significant changes (job, new expenses)
- Do get us all documentation requested on a timely basis
- Do tell us of large new deposits to bank accounts
- Do keep a paper trail of any new deposits transfers into bank accounts that are not payroll related
- Do use funds for closing from only the assets accounts we have verified

DON'TS

- Make large non-payroll deposits without checking with your loan originator!
- Open a different bank account!
- Change jobs, become self-employed, or quit your job!
- Take any unpaid time off!
- Spend money you have set aside for closing!
- Use credit cards excessively, let your accounts fall behind, or increase credit limits!
- Apply for any new credit accounts!
- Buy furniture or appliances!
- Buy a car, truck, van or other type vehicles!
- Co-sign a loan for anyone!

GET PRE-QUALIFIED TODAY!

