

MORTGAGE



DOs

&



DON'Ts

Do's:

- Reach out to me with any questions or concerns
- Keep me updated on any major changes (ex: salary, address, credit score, etc.)
 - Get insurance quotes on your new home as soon as possible
- Notify me if you plan to receive gift funds for closing
- Provide all documentation for sale of current home (if applicable)
- Understand that underwriters may require more documentation later in the loan process.
 - Even if the request seems silly, intrusive or unnecessary, please remember that if they didn't need it, I wouldn't be asking for it. Get this additional documentation to me as soon as possible.
- Recommend you have a home inspection

Don'ts: (these things may affect your financing approval)

- Apply for credit (ex: new credit card, car loan, or financing for furniture or appliances)
- Close any credit accounts
- Make major purchases (now is not the time to treat yourself to a new boat)
- Co-sign for another loan (this will show up as additional debt and could affect your credit)
- Liquidate funds (keep your investment funds invested)
 - Make large deposits (hold off on borrowing cash)
 - Switch jobs (stability is important to your creditworthiness)



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