







THE DOS & DON'TS

OF FINANCING A HOME

THE DOS

-  LET US KNOW IF YOUR DOWN PAYMENT IS A GIFT
-  DO CONTINUE TO PAY ALL OF YOUR BILLS ON TIME
-  DO MAKE SURE THAT YOUR EARNEST MONEY CHECK COMES FROM FUNDS WITHDRAWN UNDER YOUR OWN BANK ACCOUNT
-  DO START SHOPPING FOR HOMEOWNERS INSURANCE
-  DO CONTACT US IF YOU THINK ANY OF THE DON'TS ARE UNAVOIDABLE. WE CAN DETERMINE THE RIGHT COURSE OF ACTION THAT WILL HAVE THE LEAST IMPACT ON THE HOME LOAN PROCESS
-  GET A GOOD NIGHT'S SLEEP; YOU WERE REFERRED TO OUR TEAM FOR A REASON AND CAN RELY ON US FOR REMARKABLE SERVICE

THE DON'TS

-  CHANGE JOBS, QUIT YOUR JOB OR BECOME SELF-EMPLOYED
-  BUY OR TRADE IN A VEHICLE
-  INCREASE DEBT/BALANCES OR MISS PAYMENTS
-  SPEND MONEY YOU HAVE SET ASIDE
-  OMIT DEBTS OR LIABILITIES FROM YOUR LOAN APPLICATION
-  BUY FURNITURE OR APPLIANCES
-  NO NEW LOANS, CREDIT CARDS, OR LINES OF CREDIT
-  CHANGE BANK ACCOUNTS
-  CO-SIGN ANY LOAN
-  USE CASH FOR YOUR DOWN PAYMENT OR EARNEST MONEY
-  WIRE CLOSING FUNDS
(UNTIL YOU SPEAK DIRECTLY WITH OUR OFFICE FOR INFORMATION FIRST)

