



DO'S & DON'TS WHEN FINANCING A HOME

DO'S

- **DO** call if you have any questions or concerns
- **DO** tell us if you are a veteran; you may qualify for a VA home loan
- **DO** have access to your employment/bank sites, all pay-stubs, bank statements, and other important financial documents
- **DO** provide your Earnest Money Deposit; this must be managed properly in the beginning
- **DO** notify us of any employment changes such as a recent raise, promotion, transfer, or change of pay status, for example, salary to commission
- **DO** notify us if you plan to receive gift funds for closing; gift funds are acceptable if certain criteria are met
- **DO** be aware that a new credit report could be pulled just prior to closing
- **DO** let your friends and family know about our awesome service
- **DO** get a good night's sleep; you can count on us to make the process as effortless as possible

DON'TS

- **DON'T** change jobs, quit your job, or become self-employed
- **DON'T** buy or trade-in a vehicle
- **DON'T** increase debt/balances or miss payments
- **DON'T** spend money you have set aside for closing
- **DON'T** omit debts or liabilities from your loan application
- **DON'T** buy furniture or appliances, or make new credit applications
- **DON'T** originate credit inquiries (ex., no new loans, credit cards, or credit lines)
- **DON'T** make large deposits or transfer funds
- **DON'T** change bank accounts or transfer large funds between accounts
- **DON'T** co-sign any loan

Let us know if you think any of these actions are **UNAVOIDABLE**. We can determine how to minimize any negative effects on your loan.



JOSH HALLFORD

MORTGAGE ADVISOR | NMLS 1489660
Direct: 918.805.4207
JHallford@houseloan.com



JAMIE HALLFORD

MORTGAGE ADVISOR | NMLS 2115156
Direct: 918.231.6452
JamieHallford@houseloan.com



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