

TO DO OR NOT TO DO

WHEN FINANCING A HOME

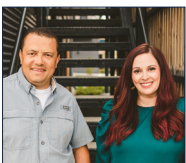
TO DO:

- Call if you have any questions or concerns
- Tell us if you are a veteran; you may qualify for a VA home loan
- Let your friends and family know about our awesome service
- Get a good night's sleep; you can count on us to make the process as effortless as possible

NOT TO DO:

- 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 for closing
- Omit debts or liabilities from your loan application
- Buy furniture or appliances, or make a new credit application
- Originate credit inquiries (e.g., no new loans, credit cards, or lines of credit)
- Make large deposits or transfer funds
- Change bank accounts
- 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.



SHANNON FOLEY

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GRAVER JOHNSON

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SHANNON GRAVER TEAM

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Not a commitment to lend. Borrower must meet qualification criteria.