

BEFORE YOUR MORTGAGE FUNDS please DO NOT:



Your mortgage approval hinges on the accuracy of the information you provided to your broker/agent and lender. The lender can/may confirm all details you provided on your approved application including income, employment, and credit, up to and including the day of funding.

-  Quit your job or do anything to reduce your current income
-  Change the status of your employment from full-time to part-time
-  Neglect to disclose if you are on probation at work
-  Forget to disclose if you are currently on short or long-term disability
-  Neglect to tell us if you are currently on maternity or paternity leave/will be in the near future
-  Apply for new credit or loans including "don't pay for a year" accounts
-  Close any accounts that have zero balances (including credit cards)
-  Quit paying your bills on time/in full (including any mortgages in your name)
-  Spend any of your down payment or money set aside for closing costs
-  Pack away documents that may be required to verify income/down payment
-  Make large deposits to your bank account without proof of the source of deposits
-  Co-sign for any loans or mortgages for anyone else
-  Change anything on your transaction without notifying your Realtor or Broker

MOST IMPORTANT - please DO keep us informed of anything that may affect your real estate transaction. ie changes to purchase price and/or any of the aforementioned items listed here.



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