

The Do's and Don'ts Of Mortgage Financing



Be sure to share these helpful tips with your clients
to ensure they have a smooth home-buying experience:

Do's

- Continue making your mortgage or rent payments
- Stay current on all existing accounts
- Keep working at your current employer
- Continue living at your current residence
- Continue to use your credit card as normal
- Call us if you make any purchases

Don'ts

- Make a major purchase (car, boat, jewelry, etc.)
- Apply for new credit (even if pre-approved)
- Open a new credit card
- Transfer balances from one account to another
- Pay off charge offs or collections without a discussion with us first
- Buy any furniture
- Close any credit card accounts
- Change bank accounts
- Max out or overcharge on your credit card accounts or consolidate credit card debt
- Take out a new loan
- Start any home improvement projects
- Finance any elective medical procedure
- Open a new cellular phone account
- Pay off any loans or credit cards without discussing it with us
- Make any large deposits



Kari Phillips

Director - Mortgages

Email: kari.p@ratewisemortgage.com

Office: (702) 500-1695

Cell: (702) 375-3401

NMLS # 309701