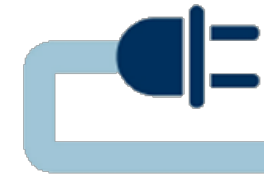


# HOMEBUYING

## DOs & DON'Ts



### DO

Contact your insurance agent early in the process and inform them of your new home purchase.



### DO

Promptly provide all documents (ALL PAGES) requested by your loan officer and processor to speed up your closing.



### DO

Make sure your employment, asset, and personal information are correct on your loan application.



### DO

Be prepared to explain/account for all non-payroll deposits into each account you intend to use towards your transaction.



### DO

Respond to any requests for information from your loan officer as soon as possible.



### DO

Continue to make all payments on time.



### DON'T

Apply for any new credit of ANY kind. DO NOT finance anything!



### DON'T

Make large deposits into your bank account. Your down payment should be seasoned (sitting in your account for at least 2 months).



### DON'T

Don't have any inquiries made on your credit report.



### DON'T

Raise red flags to the Underwriters. Don't co-sign on another person's loan, or change your name or address.



### DON'T

Make changes with your employment or income. DO NOT QUIT YOUR JOB!



### DON'T

Spend your down payment.



BRUNO  
PASTOR

