## **Do's / Don't** of mortgages.

## Do:

- **Provide photocopies** of all requested documents in a timely fashion.
- Ask to be informed.
- Keep files current with the most recent copies of your pay stubs and bank statements
- **Continue** to make all payments on credit cards, loans and or rental or mortgage accounts as agreed apon.
- Maintain a paperwork trail of every thing connected to your application
- Let us know if you need to make a large deposit
- Let us know BEFORE anyone runs your credit.

## Don't:

- Apply or take out new credit cards, auto or personal loans or have new inquiries in your credit bureau file.
- Make any large, unverifiable and un-documented deposits or withdrawals to your checking or savings.
- Quit or change employment.
- Write any insufficient funds checks.
- Take any cash advances out on credit cards to pay for your escrow deposit.
- Withhold payment to accounts to be paid off in closing without first discussing it with your Personal Mortgage Advisor.
- Dispute any items on your credit report.
- File any lawsuits or change marital status.



**Dawn Robbins** Sales Manager | nmls. 432345

503-805-7878 | Mobile Dawn.Robbins@nationslending.com

1837 Pacific Ave #114, Forest Grove, OR 97116 | Branch NMLS 2321717



All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Corporate NMLS Unique Identifier # 32416. Verify a mortgage company or individual license on the Nationwide Mortgage Licensing System Consumer Access site: www.nmlsconsumeraccess.org. The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal Income tax purposes; and the consumer should consult a tax advisor for further information regarding the deductibility of interest and charges. U.S. Dept. of Housing & Urban Development Mortgagee.FHA Lender ID # 23773-00007 (Unconditional Direct Endorsement Approved), USDA SFHGIP Approved. Department of Veterans Affairs VA Automatic Lender 569997-00-00. Nations Lending, NLC Loans, Nations Lending, NC Loans, Nations Lending, NLC Loans, Inclieu of True Name Nations Lending Corporation, Ohio Purchase Team at Nations Lending, The NEO Purchase Team @ NLC Loans, www.easttexaslending.com, American Fidelity Mortgage, Banker1.com, Mortgage Beast and Gravity Mortgage. Nations Lending is an Equal Housing Lender.

