



# 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 upon.
- **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.



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