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.



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