



What Not To Do

While in the loan process

- DO NOT Deposit cash into any account- All money deposited must be documented! CANNOT have any unidentifiable funds. NO CASH!
- DO NOT Finance any items such as furniture, paint or jewelry.
- DO NOT Open New Credit, charge up existing credit cards.
- DO NOT Buy a new car or any other large ticket item.
- DO NOT Quit your job or take an absence.
- DO NOT Not pay your bills on time. PAY ON TIME!
- DO NOT Be late on any bills, continue to pay bill son time!! (Redundant but Necessary)
- DO NOT Co-sign for anybody! You are liable! Refrain from opening any new account or helping out during your mortgage transaction
- DO NOT Withdrawal cash and re-deposit into account. Your bank account is going to be reviewed. Anything that seems questionable probably is. Talk to your loan officer if something comes up with a deposit that is not associated with your paycheck.
- DO NOT Take out a loan or charge a credit card for the down payment or closing costs!

SPEND YOUR MONEY! KEEP SAVING! BANKS LIKE TO SEE THAT YOU ARE RESPONSIBLE! ONCE YOU HAVE YOUR KEYS, DO AS YOU PLEASE BUT DURING THE LOAN PROCESS, DON'T SPEND AN EXTRA DIME !