



# DO'S & DON'T

## DURING THE LOAN PROCESS



- DO CONTINUE TO PAY YOUR MORTGAGE AND/OR RENT PAYMENTS ON TIME.
- DO STAY CURRENT ON ALL OUTSTANDING ACCOUNTS.
- DO CONTINUE CURRENT EMPLOYMENT.
- DO STAY WITH YOUR CURRENT INSURANCE COMPANY.
- DO PROVIDE ALL REQUESTED INFORMATION TO YOUR LOAN OFFICER IN A TIMELY FASHION.
- DO HAVE A CURRENT, VALID GOVERNMENT ISSUED ID, E.G. DRIVER'S LICENSE.
- DO CALL YOUR LOAN OFFICER IF YOU HAVE ANY QUESTIONS.
- DO NOTIFY YOUR LOAN OFFICER IMMEDIATELY IF ANY OTHER SITUATION ARISES THAT YOU BELIEVE COULD POSSIBLY AFFECT YOUR INCOME, ASSETS, OR CREDIT

- DON'T APPLY FOR ANY NEW CREDIT.
- DON'T INCREASE THE BALANCE ON ANY CREDIT CARDS.
- DON'T PAY OFF CREDIT CARDS OR LOANS WITHOUT CONSULTING YOUR LOAN OFFICER FIRST.
- DON'T PAY OFF CHARGE-OFF OR COLLECTION ACCOUNTS WITHOUT FIRST CONSULTING WITH YOUR LOAN OFFICER.
- DON'T TRANSFER BALANCES BETWEEN ACCOUNTS. DON'T CLOSE ANY ACCOUNTS, INCLUDING CREDIT CARD ACCOUNTS. DON'T SWITCH BANK ACCOUNTS.
- DON'T MAKE LARGE DEPOSITS UNLESS YOU HAVE THE ABILITY TO DOCUMENT THE SOURCE OF THE FUNDS.
- DON'T CONSOLIDATE DEBT, INCLUDING CREDIT CARD DEBT.
- DON'T DO ANYTHING THAT REQUIRES A CREDIT CHECK; FOR EXAMPLE, DON'T APPLY FOR A NEW GYM MEMBERSHIP, WITHOUT CONSULTING YOUR LOAN OFFICER FIRST.

**CAPSTONE**  
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