

LENDING BASICS

DO'S & DON'TS

During the home buying process there are a few VERY important rules you need to ensure that the mortgage process moves along smoothly. Not paying attention to these details could result in additional delays, or put your home purchasing power at risk.

DON'T

Allow anyone else to pull your credit.

DO

Submit all requested documents within 48 hours of request.

DON'T

Transfer credit card balances between accounts.

DO

Pay all of your bills and loan payments on time.

DON'T

Make a major purchase of any kind. (This includes furniture & appliances.)

DO

Schedule appraisal for the earliest possible date when contacted by the appraiser.

DON'T

Co-sign for financing for anyone else.

DO

Call your loan officer with any questions. We want you to be informed every step of the loan process.

DON'T

Quit or change your employment.