

DO'S & DON'TS WHEN BUYING A HOME



- ✓ Keep pay-stubs, bank statements and other financial documents.
- ✓ Provide deposits from your personal bank account or acceptable gift funds.
- ✓ Provide all documents for the sale of your current home.
- ✓ Notify your loan officer if you plan to receive gift funds for closing.
- ✓ Notify your loan officer of any employment changes.



- ✗ Don't start any new loans, consolidate, co-sign, car leases, or apply for credit cards.
- ✗ Don't quit your job/start your own business during the loan process.
- ✗ Don't make large cash deposits into your bank account which cannot be sourced.
- ✗ Don't change jobs.
- ✗ Don't make any late payments, increase your credit card balances, or anything else that may lower your credit score.



Olivia Brahler
Licensed Branch Manager
NMLS# 1240126

5401 N Oracle Rd
Tucson, AZ 85704
520-668-7831
oliviab@vipmtginc.com
brahlergroup.com



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