

DO'S AND DON'TS

Every year we help hundreds of families close their loan with 5 star service. Here's how we do it. Use these tips to simplify your journey and keep your home loan experience on track.



- ✓ Do notify us of any employment changes such as recent raise, promotion, transfer, change of pay status.
- ✓ Do notify us of all plans to fund your down payment and closing costs. All funds must be liquid and accessible as soon as possible to avoid any potential delays. If you plan to receive a gift towards your down payment and closing costs, please notify us immediately.
- ✓ Do notify us if you pay child support, alimony or any other monthly expenses that are not listed on your credit report.
- ✓ Do let us know if you plan to use a Power of Attorney or are unable to attend closing.



- ✗ Do NOT open or increase any liabilities including credit cards, student loans or other lines of credit during the loan process.
- ✗ Do NOT make unusually large deposits outside of your automated payroll deposits. Many guidelines require substantial documentation to source large deposits.
- ✗ Do NOT travel out of town or country without letting your loan officer know ahead of time.