

# MORTGAGE DO'S AND DON'TS

## Do

- ✓ **Stay current** on all payments on existing accounts.
- ✓ **Keep track** of when your earnest & upgrade monies clear your bank account.
- ✓ **Call your lender** if you receive anything from a creditor or collection agency that might affect your scores.
- ✓ **Research & obtain** a company for homeowners insurance as soon as possible to avoid delays.
- ✓ **Notify us immediately** if you find out about any upcoming changes (i.e. marital status change or change in family size).
- ✓ **Do pay for your appraisal** with a debit card only so it can count toward the down payment required.

## Don't

- ✗ **Apply for new credit** of any kind unless we instruct you to!
- ✗ **Change employment** or your residence prior to closing!
- ✗ **Use cash, borrowed funds** (to include credit card advances) for earnest or closing monies!
- ✗ **Co-sign** for anyone else's loan!
- ✗ **Switch banks, deposit cash** or move money around!



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