



Don't Get In a Jam

MY GRANDMA'S JAM IS GREAT,
BUT NOT ON YOUR MORTGAGE.

12 tips for your mortgage success

1. DO NOT change jobs or become self-employed
2. DO check your email multiple times a day. Email will be our main vehicle for communication.
3. DO NOT originate any new inquiries on your credit.
4. Do NOT buy car, truck, boat, RV, etc as it will more than likely jeopardize your loan approval. As always, please consult your mortgage team BEFORE making any purchases or having your credit checked for possible purchases.
5. DO NOT use your credit cards excessively or fall behind on your payments. Consult with your mortgage team before making any decisions.
6. DO NOT spend money you have saved for your down payment, get an unplanned gift, or take out a retirement loan without first consulting your mortgage team.
7. DO NOT buy furniture or open a home improvement credit account before you buy your house.
8. DO NOT make any large deposits or withdrawals into your bank account without consulting us.
9. DO NOT change bank accounts.
10. DO NOT co-sign for anyone.
11. DO NOT purchase ANYTHING until after closing or without consulting your mortgage team.
12. WHEN IN DOUBT, CALL US!



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