

Mortgage Tips

✓ Do



- **Contact your lender.**

When any information you provided changes (address, job, salary, properties owned, etc.)



- **Keep records.**

Of all bank transactions, especially large transfers from one account to another.



- **Get a Homeowners Insurance quote.**

As soon as you are under agreement.



- **Protect your credit scores.**

Stay on top of any changes that may impact your loan.

✗ Don't



- **Change jobs.**

Switching jobs, becoming self-employed, quitting, or moving to part-time can impact your approval.



- **Make large deposits or transfers.**

Into your bank accounts. All deposits must be sourced and documented.



- **Consolidate credit cards.**

Open new lines of credit, or co-sign someone else's loan.



- **Have others pay your down payment.**

Without speaking to your Loan Officer beforehand.