



What Not To Do:

Mistakes to Avoid Before Closing

Make sure your closing goes smoothly!

DON'T

Quit or change jobs—if unavoidable situations arise, contact your loan officer immediately.

DON'T

Make any large purchases before or during the loan approval process. Using assets in your accounts or credit could jeopardize your loan approval.

DON'T

Obtain or deposit unusual sums of money without notifying your loan officer—cash is often highly scrutinized by underwriters. Deposits that do not result directly from employment must be documented.

DON'T

Increase or decrease your credit balances unless specifically told to do so by your loan officer.

DON'T

Stop making payments on anything at your current residence.

DON'T

Apply for new credit—this includes store cards.

DON'T

Finance cosmetic or elective medical procedures—this includes dental work. This is an added debt and can jeopardize your loan approval.

DON'T

Open, close or transfer any asset accounts without first consulting your loan officer.

DON'T

Co-sign a loan for anyone.

DON'T

Take mortgage advice from people who are not licensed loan officers. The mortgage and real estate industry changes much too often to rely on non-professional advice.

DON'T

Be afraid to ask questions—I'm here to help.

**Contact me today
for any mortgage or
closing questions!**

