



7 TIPS to Keep Your Mortgage Process Running Smoothly

- 1 PROVIDE REQUESTED DOCUMENTATION TO YOUR MORTGAGE CONSULTANT PROMPTLY**
Accuracy is important, so please verify all information is correct – your name, spelling, social security number, etc.
- 2 MAINTAIN YOUR CREDIT PROFILE**
Avoid large purchases on credit – cars, furniture and appliances – during your loan transaction.
- 3 MAKE TIMELY PAYMENTS**
Stay current on all obligations – credit cards, mortgage/rent and utility payments, etc.
- 4 PROTECT YOUR CASH RESERVES**
Keep your account balances as normal as possible. Sources of large deposits or transfers must be verified.
- 5 WAIT TO PAY OFF COLLECTION ACCOUNTS**
Delay disputing accounts on your credit and paying off collection accounts until after closing.
- 6 AVOID JOB CHANGES**
Changing jobs can negatively impact your loan approval. Job stability is required.
- 7 AVOID CHANGING LOAN PROGRAMS MID-PROCESS**
Share pertinent information from the start so your mortgage consultant can help you select the best program.

If you have any questions about your loan process,
please contact me today.



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