

HOMEBUYING TIPS THE DO'S AND DON'TS

Do's

- Keep concise records of all large deposits and transfers to/from your bank accounts since we are required to document it
- Continue making your rent or mortgage payments on time
- Stay current on all your existing credit cards and other accounts
- Keep working at your current employer
- Make sure your funds are liquid 7 days before settlement
- Call your loan officer if you have questions or want to change your finances in any way

Don'ts

- Take out a new loan or make any major purchase such as a car, furniture, etc. (if you really need to - ask your loan officer first)
- Apply for new credit (even if your loan is approved)
- Open, close or consolidate any credit cards
- Transfer or increase your credit card balances
- Pay off any collections (ask your loan officer first)
- Change bank accounts

