



- **Document large deposits or withdrawals with receipts and bank statements (\$500 deposits or more).**
- **Limit the number of transfers of funds and keep clear records for any transfers you do make.**
- **Limit the number of credit inquiries while in process, as multiple inquiries can affect your credit.**
- **Minimize spending that could affect your debt-to-income ratio.**
- **Make your payments on-time for all existing accounts and financial obligations.**
- **Respond promptly to any questions from your loan team.**
- **Provide requested documentation in a timely fashion.**
- **Notify us if you plan to leave town mid-process.**
- **Provide the most current and accurate information on all documents and paperwork.**
- **Contact your insurance agent or company to notify them of any changes.**
- **Refer us to any friends, family or co-workers while we are working on your loan! We are never too busy for your referrals - They are the lifeblood of our business.**

DON'T



- **Make any changes to your income or employment during your loan process.**
- **Make any large financial decisions without consulting with us first so we can make sure it won't affect your loan approval.**
- **Provide your social security number to anyone that is not part of your loan team.**
- **Close any credit cards or pay off any debt without consulting us first.**
- **Don't worry! We do this all day, every day, and we have your best interest at heart. We take the pain out of the loan process for you. Please feel free to contact us with any questions!**