

MORTGAGE PROCESS

Do's & Don'ts

Remember, we are in this together.

It's our job to make sure your homebuying process goes quickly and smoothly.

You can help by doing certain things, avoiding others and asking questions!

We're here to help and will never be too busy to respond to you.

Do

- **Get pre-approved so you can make a strong offer**
- **Be thorough and honest on your application**
- **Continue to pay your rent/mortgage, loans, and credit cards on time**
- **Keep your current job and income, and contact us right away if either one changes**
- **Have your important documents handy (especially your W-2s, tax returns, and pay stubs)**

Don't

- **Make any major purchases (furniture, cars, boats etc.)**
- **Apply for new credit accounts, close existing accounts or co-sign loans for others**
- **Make large cash deposits into your bank account other than your paycheck**
- **Spend your down payment or closing cost money**
- **Make big changes without talking to me**



ED HUBER
CROSSCOUNTRY MORTGAGE™