



HOME LOAN PROCESS

D O S & D O N ' T S

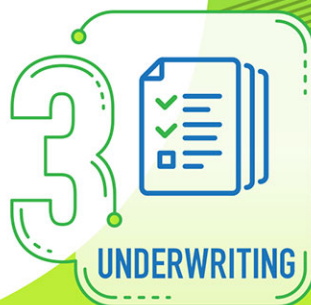


DO respond to all requests and questions promptly. Additional conditions may need to be cleared to help requests. Reply quickly so that your loan can close on time.

DO disclose all other loans and credit on file to your loan originator. Be transparent with your loan originator.

DO make yourself available as your closing date approaches. Schedule plenty of time to review and sign documents and make a bank run (if needed).

DO ask questions! If ever any doubt ask your trusted advisor, always here to help.



DON'T make any major purchases. It may alter your debt-to-income ratio and may negatively affect your credit score.

DON'T open any new lines of credit. This may negatively impact your debt-to-income ratio and may harm your ability to qualify.

DON'T move money around in your accounts. This may appear as an attempt to hide debt or large balances that will need additional documentation.

DON'T use untraceable money. Large amounts of cash or untraceable money may make it hard for underwriters to understand and cause delays.

DON'T change your job before or during the process. It is not the right time to become self-employed or quit your job. You want to show lenders stability. Which means you're less likely to default on a loan.

DON'T co-sign a loan for anyone, even if you're not the one making the payments on that loan. It increases your debt-to-income.

Contact Your **WV** Trusted Advisor For More Information



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