



## The Do's and Don'ts of Mortgage Refinancing

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## DO's

- Protect your credit score & watch for any changes
- Keep your assets the same including cash in the bank
- Keep driving the vehicles you have if possible
- Keep your deposits consistent and document the sources
- Stay in your same career for 2-year consistency
- Pay all of your bills on time
- Keep your credit report the same

## DONT's

- Apply for new lines of credit or co-sign for another borrower
- Make large purchase – wait until after your loan closes
- Purchase or lease a new vehicle before your loan closes
- Deposit large amounts of cash into your account
- Change careers – for example accounting to sales
- Stop paying your bills – even if doing a cash-out refi
- Pay off any collections without talking to your loan advisor

**APPLY NOW!**

