



“DOs AND DON'Ts” DURING THE MORTGAGE PROCESS

▶ **DO**

DO call with any questions you have throughout the process. It's our privilege to help you!

DO respond quickly to calls and requests for documentation.

DO continue making on-time payments on all your current debts, including your mortgage or rent.

DO let us know if there are any changes in the source of funds for your transaction.

DO let us know if you receive any gift funds or any other large deposits. Be sure to document the transaction.

DO send us your insurance policy quickly or let us know if you would like a referral to an agent.

DO use caution when sending your personal information. We have secure methods for you to provide this information.

DO notify your loan team of any employment changes, such as a recent raise, promotion, transfer or change of pay status (e.g., salary to commission).

▶ **DON'T**

DON'T make any major purchases, such as cars, boats or furniture.

DON'T open or close any credit or bank accounts, including new loans.

DON'T pay off any accounts or charge-offs/collections without discussing it with us first.

DON'T transfer money between accounts or consolidate funds without discussing it with us first.

DON'T receive and deposit a monetary gift without first discussing the transfer of those funds with your loan team.

DON'T start home improvement projects or move residences!

DON'T make cash deposits into your bank account.

DON'T change positions, employers or take a leave of absence.

Have questions? Contact us!



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