



HOME BUYING THE SMART WAY

DO

- Have a home inspection done on any house you plan to buy, by a certified home inspector. This will help you to see if there are any problems that cannot be seen with the naked eye. This could help save you thousands of dollars in the long run.
- Respond quickly to requests for additional documentation. We will do all we can to close your loan on time, but delayed documents might delay the closing.
- Ask questions about anything you do not understand. Your real estate agent and I are trained and certified to help educate and protect you during the buying process.
- Have all of your recent financial documents at hand (W-2's, paystubs, bank statements, etc.). This will help to expedite the application process and move you quickly along to closing.
- Keep me in mind. My goal is to provide excellent customer service and satisfaction. I would love the opportunity to help your friends, family and co-workers benefit from our mortgage products.

DON'T

- Miss any payments of any type and don't stop paying your current mortgage payments until we advise you that it is okay.
- Open any new charge accounts or take on additional credit. This could delay your closing, or even make you ineligible to purchase the home.
- Spend the money you have saved. The money you have in your bank account may be needed for the approval of your loan.
- Switch employers. This could raise a red flag of income instability if done prior to closing on your loan.
- Increase the balances on your credit cards. You may want to buy new curtains or appliances, but charging them to your cards can affect your credit score and ability to obtain a mortgage.

We make homes happen.

