



Congratulations Starting the Loan Process!

The Do's and Don'ts When Applying for a Home Loan

"IT'S SIMPLE: DO NOT GIVE YOUR SOCIAL SECURITY NUMBER OUT FOR THE NEXT 45 DAYS"

✓ Do's

- ✓ **DO** continue to make your mortgage payments and rents on time
- ✓ **DO** stay current on all your existing accounts (even if you are paying them off)
- ✓ **DO** continue to work for the same employer-try not to switch jobs or get fired
- ✓ **DO** continue to use the same insurance company
- ✓ **DO** continue to live at the same residence
- ✓ **DO** Continue to use your credit cards as normal (no large purchases)
- ✓ **DO** call us or your lender if you have any questions - Karen 321-693-4322
Larry 321-693-0771

- ✓ **DO** tell your friends, co-workers and family about us! We promise to take great care of you and all we ask is for you to introduce us to others we can help! Thanks!

X Don'ts

- X **DON'T** make any major purchases (car, boat, furniture, jewelry, student loans etc...)
- X **DON'T** apply for new credit – PLEASE CALL THE LENDER IF YOU FEEL THE NEED TO OPEN A NEW CREDIT ACCOUNT
- X **DON'T** Open any new accounts- gym memberships etc.
- X **DON'T** transfer any balances without letting the lender know first
- X **DON'T** pay off any collections or accounts past due w/o contacting the lender first
- X **DON'T** close any credit card accounts
- X **DON'T** max out or overcharge your credit accounts
- X **DON'T** draw on an open line of credit for closing costs or down payment
- X **DON'T** consolidate your debt onto other credit cards or accounts w/o consulting lender
- X **DON'T** take out a new auto loan or lease
- X **DON'T** open a new cell phone account
- X **DON'T** put any untraceable cash into any checking or savings accounts.

HouseMax Pro Realty – The Fleckinger Team - 321-433-1323