

# 7 things not to do

## During The Mortgage Process



- Do NOT Change Jobs** \_\_\_\_\_ Check with us on proper procedure if this happens. We will verify your employment the day of your closing.
- Do NOT Change Your Pay Structure** \_\_\_\_\_ Check with us on proper procedure if things change. We may need an additional paystub.
- Do NOT Apply For New Credit** \_\_\_\_\_ We may have to check credit again prior to closing.
- Do NOT Deposit Large Sums Into Your Bank Outside of Payroll** \_\_\_\_\_ Outside of your payroll, don't deposit any sums that can't be documented thoroughly. We may need an additional printout prior to closing to show funds are available or to document your earnest money check has cleared.
- Do NOT Dispute Any Items On Your Credit Report** \_\_\_\_\_ No disputes are allowed on your report, settled or paid.
- Do NOT Skip Payments On Your Current Bills—Including Rent** \_\_\_\_\_ We might have to re-verify prior to closing.
- Do NOT Put Gift Funds Into Your Account** \_\_\_\_\_ Check with us on the proper procedure for receiving gift funds for down payment.

Ana Wodek  
231.283.5610  
AnaW@treadstonemortgage.com

210 Fulton Street E  
Grand Rapids, MI 49503  
www.treadstonemortgage.com

Ana Wodek NMLS 1938672 | Treadstone Funding propelled by Neighborhood Loans NMLS 222982

