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.

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