



DOS & DON'TS

WHEN APPLYING FOR A MORTGAGE

When you are ready to obtain a mortgage, staying educated about the best practices of a successful home purchase can help you avoid some of the most common pitfalls along the way. Here is a list of Dos and Don'ts to follow as you begin the home financing process:

DOS

- Obtain a pre-approval
- Continue to make your mortgage payments on time, if any
- Stay current on all existing accounts
- Continue to work for the same employer
- Continue to use your credit cards as usual
- Contact your Loan Consultant with any questions
- Share your mortgage experience with family, friends, and co-workers

DON'TS

- Move money around without first contacting your Loan Consultant
- Make any major purchases
- Pay bills late
- Apply for new credit or open new accounts
- Close any credit card accounts
- Change banks or open new bank accounts
- Max out or overcharge your credit accounts
- Take out a new auto loan or lease
- Make large cash deposits

Should you have any questions or concerns about best practices when applying for a mortgage, contact us today!

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HEARTWOOD
MORTGAGE
NMLS #2160975



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