



# THINGS TO KNOW

## WHAT TO DO AND WHAT TO AVOID

### WHEN APPLYING FOR A MORTGAGE, BE SURE YOU'RE IN THE KNOW...

Non-mortgage related actions taken during the mortgage process can have a tremendous impact when closing on a home, so it's important to follow these general rules.

### THINGS TO KNOW

- Make sure you don't change jobs, become self-employed or quit your job.
- Make sure you don't use charge cards in excess or let your accounts fall behind.
- Make sure you don't buy a car, truck, boat, motorcycle or van.
- Make sure you don't spend money you have set aside for closing costs.
- Make sure you don't omit debts or liabilities from your loan application.
- Make sure you don't originate any inquiries into your credit. No applying for credit cards or lines or credit.
- Make sure you don't make large deposits without checking with your mortgage banker first.
- Make sure you don't change bank accounts.
- Make sure you don't co-sign a loan for anyone.
- Make sure you don't buy furniture.

### DOES BUYING A HOME SEEM LIKE THE RIGHT STEP TO TAKE IN YOUR LIFE?

Contact **Kevin** today! I look forward to helping you finance your new home.

## KEVIN SCHMIDT

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