



Do's & Dont's

WHEN APPLYING FOR A LOAN

(or even if you're just thinking about it)

Certain things can change your ability to qualify for a mortgage.
It's important to follow these guidelines until your loan is closed.

DO

- + PAY ALL YOUR MONTHLY BILLS ON TIME
- + KEEP TRACK OF ALL YOUR BANK DEPOSITS AND STATEMENTS
- + FIND AND ORGANIZE DOCUMENTS SUCH AS W-2's, TAX RETURNS AND OTHER STATEMENTS
- + GET PRE-QUALIFIED BEFORE YOU START LOOKING AT HOMES.

DON'T

- + APPLY FOR NEW CREDIT CARDS, LOANS OR PURCHASE OFFERS
- + DEPOSIT OR WITHDRAW LARGE AMOUNTS OF CASH WITHOUT TALKING TO YOUR LOAN OFFICER
- + CHANGE JOBS, YOUR PAY STRUCTURE OR EMPLOYMENT STATUS
- + CHARGE CURRENT CREDIT ACCOUNTS/CARDS TO THE MAXIMUM
- + MAKE LARGE PURCHASES SUCH AS CARS, APPLIANCES OR FURNITURE
- + TAKE DEBT CONSOLIDATION ACTION OR PAY OFF COLLECTIONS OR CHARGE-OFFS



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